

**COAL MINE COMPENSATION RATING BUREAU
OF PENNSYLVANIA**

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December 4, 2009

The Honorable Joel Scott Ario
Insurance Commissioner
Commonwealth of Pennsylvania
Insurance Department
13th Floor, Strawberry Square
Harrisburg, PA 17120

**RE: Proposal CM-1-2009
Revised Loss Costs for Traumatic, State Occupational Disease
And Federal Occupational Disease
To Be Effective: April 1, 2010**

Dear Commissioner Ario:

Enclosed for your review and approval is the annual loss cost filing of the Coal Mine Compensation Rating Bureau of PA (CMCRB). This filing is made in accordance with Article VII of the Pennsylvania Workers' Compensation Act.

Exhibit I- A/M, pages 1 and 2, display the proposed changes by class and by coverage. Overall, the proposed change in Manual loss costs is a decrease of 9.5%. By coverage, the proposal requests a decrease of 11.9 % for Traumatic, a decrease of 3.0 % for State Occupational Disease (SOD), and an increase of 0.8 % for Federal Occupational Disease (FOD).

The major reason for the proposed decrease in Traumatic Loss Costs is the material reduction in indemnity trend factors. These trend factors are substantially influenced by the reduction in Traumatic claim frequency. This reduction in Traumatic claim frequency is the direct result of the unexpected size of the increase in payrolls from 2007 to 2008. While payrolls have been presenting modest increases the last several years, the amount of the increase in payrolls from 2007 to 2008, both in dollars and in percentage, far surpass any of the other year's increases. This dramatic increase in payrolls has not been accompanied with a corresponding increase in claims. Concern has been expressed that future payroll reports will not attain the level of reported payrolls in 2008. At the same time, the ratio of the number of reported claims to reported payrolls may exceed the ratio for the 2008. This will cause a future reversal of the current frequency trends. While this potential reversal has been discussed, this reversal has not been implicitly or explicitly reflected in this proposal.

For State Occupational Disease (SOD), this filing proposes an overall decrease based predominately on the continued decrease in claim frequency. Lower overall IBNR factors contribute to the declining frequency. The overall Award Ratio is virtually unchanged. The overall reduction in proposed loss costs would have been larger had it not been for the dramatic increase in the medical component of SOD claims. This increase in the medical component has been recently evolving attributed mainly to the declining payments from Medicare.

For Federal Occupational Disease (FOD), the overall IBNR component has decreased slightly. The overall Award Ratio is materially higher. These offsetting components together with the increasing payrolls produce a minimal frequency decrease. Additionally, the medical

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component for FOD has exhibited a more dramatic increase than the SOD component. The declining payments from Medicare are more pronounced for FOD.

The filing consists of the enclosed write-up from MBA Actuaries Inc., as well as the exhibits supporting the proposed changes. The write-up consists of the Executive Summary, a Summary of Changes, and a Discussion Memorandum, which should facilitate your review of the filing.

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

Approval of this filing on or before March 1, 2010 would be appreciated. This would facilitate the required notices and advanced issuance of revised employer cards, noting the applicable loss costs and rating plan values.

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

Very truly yours,

Dale W. Broadwater
Executive Director

Enclosure

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November 20, 2009

Mr. Dale W. Broadwater, Executive Director
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**Re: Workers' Compensation Traumatic and Occupational Disease Loss Costs
Including the Prospective Administrative/Law Change of January 19, 2001
For Coal Mine Classifications: Proposed Loss Cost Filing effective April 1, 2010**

Dear Mr. Broadwater:

In response to your request as Executive Director of the Coal Mine Compensation Rating Bureau of Pennsylvania, we have prepared the exhibits needed to support a revision to the Traumatic and Occupational Disease Loss Costs for the Coal Mine classifications including the Traumatic Experience Rating Plan. This filing also includes the prospective proposed loss costs for the Federal Occupational Disease Administrative/Law Change of January 19, 2001.

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

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

We stand ready to discuss all calculations as presented. If there are any questions or comments, we should be pleased to receive them.

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

Respectfully submitted,

Owen M. Gleeson
Consulting Actuary

Coal Mine Compensation Rating Bureau
Traumatic and Occupational Disease Loss Costs

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Coal Mine Compensation Rating Bureau
Traumatic and Occupational Disease Loss Costs

INTRODUCTION

This report has been prepared at the request of the Executive Director of the Coal Mine Compensation Rating Bureau to propose Traumatic and Occupational Disease Loss Costs for Coal Mine Classifications including the Traumatic Experience Rating Plan. This filing also includes the prospective proposed loss costs for the Federal Occupational Disease Administrative/Law changes of January 19, 2001. The Loss Costs are promulgated with a proposed effective date of April 1, 2010, which was used for valuation.

This report presents what is believed to be a fair and reasonable estimate of the adequacy of the loss costs based upon data made available to Muetterties, Bennett and Associates, Inc. (MBA) and based upon generally accepted actuarial procedures. MBA reviewed the summary data for consistency and reasonableness. Certain questions that arose were resolved in the course of discussions with Dale Broadwater.

Mr. Peter A. Bennett, Chief Information Officer, of MBA Actuaries, Inc. participated in preparing this report.

MUETTERTIES, BENNETT AND ASSOCIATES, INC.

By _____
Owen M. Gleeson, FCAS, MAAA
Consulting Actuary

November 20, 2009

Coal Mine Compensation Rating Bureau
Traumatic and Occupational Disease Loss Costs

EXECUTIVE SUMMARY

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

The proposed effective date for this filing is April 1, 2010, which is 12 months from the last approved filing.

This filing consists of three prospective major loss cost components:

All Classifications	<u>Current</u>	<u>Proposed</u>	<u>Change</u>
1. Traumatic	\$ 8.07	\$ 7.11	-11.9%
2. State Occupational Disease	1.01	.98	-3.0%
3. Federal Basic/Excess O.D	1.19	1.20	+8%
Total	\$10.27	\$9.29	-9.5%

Source: Exhibit I-A-M, page 2 – Grand Total (2008 Payroll Weights)

The Traumatic Sections: Sections II, V and VI

The current loss cost level of \$8.07 is proposed to decrease to a level of \$7.11 or a decrease of 11.9%.

The traumatic decrease is caused partially by the experience of 2003 dropping out of the experience period and being replaced by 2008. The developed, trended losses for 2003 totaled \$12,296,979. The payroll for this year was \$156,909,757. This produces a loss cost of \$7.84 per \$100 of payroll. The developed, trended losses for 2008 totaled \$15,815,156. The 2008 payroll is \$249,148,181 producing an estimated loss cost of \$6.34. There was very little difference in the loss development factors from one year to the next. However, the indemnity trend factor was noticeably lower than last year, dropping from -0.8% to -3.8%. Given the length of the projection period, this difference had a major impact. It is noted here that the Medical trend factor increased but only by 0.1%. The loss development factors did not exhibit significant differences from one year to the next. The decrease in the indemnity trend factor caused the evaluations of the Ultimate Losses for the years 2004 to 2007 to decrease from 2008 to 2009. This caused the average indicated Loss Cost to drop by about 55¢ per year for the years 2004 to 2007. (The analysis assumes that the reported losses developed from 2008 evaluation to 2009 evaluation in accordance with the LDF indications.) Thus, the major reason for the indicated rate decrease of -11.9% was the decrease in the indemnity trend indication.

Coal Mine Compensation Rating Bureau

Traumatic and Occupational Disease Loss Costs

The Traumatic part of this filing proposes a change in the Catastrophe Loss Cost to \$0.28; see Exhibits XII-A through XII-G and Exhibit I-B for loading. The loading for the Catastrophe contains recent data resulting from the July 2002 accident at the Quecreek mine, the Reading Anthracite claim (2007) and the Alpha claim (2004).

The Traumatic loss cost changes for the ten classifications are shown in Exhibit II. There were two classifications for which the $\pm 25\%$ limitation was applied last year. There was one limitation of -25.0% this year (Auger).

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

The summary selections for Loss Development are presented on Exhibit V-C. The justification of the Development Factors is shown in the Exhibit V-D and V-E series. This is the seventh filing wherein loss development from the tenth to the twentieth report of actual coal mine data has been used. The summary of the Trend Factors is shown on Exhibit V-G with the justification on Exhibits V-H through V-K. Additional Loss Development backup for the Act 44 and Act 57 law amendments including Settlement adjustments are presented on the Exhibit VI-A and VI-B series.

The State Occupational Disease Sections: Sections III and VII

The proposed change in the State Occupational Disease Loss Cost is a decrease of 3.0%. The main reason for the decrease is a decrease in the frequency. The indicated frequency last year was .026190. This year the indicated frequency was .023654 (See Exhibit VII-B-1, 10-Year Payroll Weighted Frequency). The decrease of about 9.7% is caused in part by the decrease of the number of claims awarded in the experience period from 30 to 29. The payroll of 1998 which dropped out was more than the 2008 payroll. The IBNR dropped about 16.7% due to the experience shown on VII-C. However, the credibility procedure limits the impact on the frequency indications to about -7.0% . The severities show increases from last year throughout the classes. Thus the frequency decrease is the main reason for the 3.0% decrease.

The severities increased this year due to three factors. The first is the increase in the average projected medical by a factor of about 2.5. This is a result of a study undertaken this year that revealed that the average projected medical obtained from the severity model was about 40% of the experience.

The second was the wage increase and the third was the change in the weighting of the Basic and All Personnel Partial scenarios from 80/20 to 80/15. This last change recognizes that the estimated number of Permanent Partials has not occurred to date.

Coal Mine Compensation Rating Bureau
Traumatic and Occupational Disease Loss Costs

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

The current Federal Occupational Disease Basic/Excess loss cost is \$1.19 (based on 2008 payroll distribution). The Proposed level is \$1.20 or a .8% increase.

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

	<u>Current</u>	<u>Proposed</u>	<u>Change</u>
Basic est.	\$.93	\$.98	+5.4%
Excess est.	0.26	0.22	-15.4%
Total	\$1.19	\$1.20	+0.8%

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

For both the Basic and the Excess, the number of cases in the latest 10 years of data has decreased. These decreases are not in line with the new Administrative Law as it appears to be set forth.

Five classes showed an increase, four classes show decreases and one was unchanged. The average severity generally increased but the frequencies generally decreased. Hence the moderate increase resulted from the severity effect slightly exceeding the frequency effect.

Coal Mine Compensation Rating Bureau
Traumatic and Occupational Disease Loss Costs

Summary of Changes
From Last Year's Filing

Sections
II, V & VI

Section II was unchanged from last year.

The basic Trend exhibits in Section V, i.e. Exhibits V-F through V-J, are used again this year. An additional exhibit was created last year and labeled Exhibit V-K.

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

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

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

Limitations on the Black Wolf, Reading Antracite and Alpha claims impacted the calculations on Exhibit V-B.

The exhibits in Section VI-A and B contain data from the years 1984 through 2008. Data from 1983 which was used last year has been dropped and data from 2008 added with the result that this year's exhibits have the same number of data points as last year's exhibits. The method of averaging the indicated development factors remain the same.

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

Coal Mine Compensation Rating Bureau
Traumatic and Occupational Disease Loss Costs

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

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

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

The Exhibit VI-C is unchanged from last year.

Sections

III & VII – State Occupational Disease

Calculation of the frequencies uses the same procedures as last year. Severity calculations were impacted by a change in the medical assumption in the claim model. After a review of actual claims versus model values, the initial model value was increased by a factor of 2.5. This model value has been reviewed at intervals for many years with a revision being indicated for the first time this year. The number of claims used in the calculations changed by -1.

The judgmental weight of 80/20 used last year was changed to 85/15 this year.

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

Exhibit VII-L which was revised two years ago remains the same as last year. The parameter selections are discussed in more detail later in this commentary.

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Traumatic and Occupational Disease Loss Costs

Sections

IV and VIII – Federal Basic Occupational Disease

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

The trend was selected after examining various data.

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

Exhibit VIII-F was revised two years ago. Details on parameter selections are provided later in the Commentary.

Section

IX – State and Federal Occupational Disease Calculations

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

Sections

X through XIV - Payroll, etc.

Section X: Section X was reorganized this year to make it easier to use.

Last year Exhibit X-A-1 (then X-A) displayed payroll data from the years 1997 through 2007. This year the years displayed are 1997-2008.

The exhibit that was labeled Exh. F last year was re-labeled as Exhibit X-A-2. This exhibit still displays the payroll data from the years 1979 to 1996.

Exhibits X-B, C, D and E retain the same format as last year.

The new Exhibit X-F displays parameters from last year's filing that are needed in this year's filing.

Section XI: Special Assessment – no change

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

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

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

OMG
11-20-2009

Coal Mine Compensation Rating Bureau
Traumatic and Occupational Disease Loss Costs

Discussion
Memorandum

I. Current and Proposed Loss Costs

A-M Manual Proposed Changes and Percentages

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

The Grand Total Manual percentage change for the Traumatic, the State Occupational Disease, and the Federal Occupational Disease after the Federal Administrative/Law change is a decrease of -9.5% as shown on Page 2 of Exhibit I-A-M.

The combined decrease in loss cost levels for the Traumatic, State Occupational Disease and Federal Occupational Disease including the Federal Administrative/Law change is a decrease from \$10.27 to \$9.29 or a decrease of -9.5% as shown on Exhibit I-A-M, page 2.

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

	<u>Current</u>	<u>Proposed</u>	<u>Changes</u>
Traumatic	\$ 8.07	\$ 7.11	-11.9%
State O.D.	1.01	.98	-3.0%
Federal O.D.	<u>1.19</u>	<u>1.20</u>	<u>+0.8%</u>
(Basic/Excess)			
Total (2008 Payroll)	\$10.27	\$ 9.29	-9.5%

The latest year (2008) modified payroll is used to calculate the current averages as shown on Section I of this filing.

Coal Mine Compensation Rating Bureau
Traumatic and Occupational Disease Loss Costs

A-UL Unloaded Proposed Change (continued)

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

The latest year (2008) modified payroll is used to calculate the current averages as shown in this Section I of this filing.

B. Proposed Manual Loss Cost and the Loading Process

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

First, the Catastrophe Loss Cost is added.

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

Third, the Small Business Advocate Assessment is applied.

C. Present Manual Loss Cost and the Loading Process

This exhibit was discontinued this year. The numbers previously calculated in this exhibit were calculated directly from Exhibit X.

Coal Mine Compensation Rating Bureau
Traumatic and Occupational Disease Loss Costs

II. Traumatic Loss Cost Indications

Exhibit II presents the indicated, unloaded Loss Cost for \$100 of payroll by the four standard classifications and the six other classifications. The current modified (2008) Payroll is used to calculate the current average loss cost. The Traumatic loss cost indications fully reflect Act 57 and Act 44. The unloaded Traumatic decrease is -12.1%. The Manual (loaded) is a decrease of -11.9%.

Exhibit II Column (3) presents the Indicated Loss Cost and Column (4) presents the Proposed Loss Cost. Out of the 10 classifications, only one has been limited to -25.0%. No class has been limited to +25.0%.

III. State Occupational Disease Loss Cost Indications

State Occupational Disease loss cost indications fully reflecting Act 57 and Act 44 are shown on Exhibit III. The loss cost change from \$1.01 to \$0.98 is a -3.0% decrease. The average rates are compiled using the current payroll as weights. The average frequency by classification after credibility was taken from Exhibit VII-B-1, pages 1, 2 and 3. Average severity was taken from Exhibit VII-A, Pages 1 through 4.

Exhibit III presents the Indicated Loss Costs in Column (5) and Proposed Loss Cost in Column (7) for the 10 classifications. No classes have been subjected to the $\pm 25\%$ limitation

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

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

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

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Traumatic and Occupational Disease Loss Costs

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

Exhibits IV-B, pp.3 and 4 were revised last year. Data is carried directly from Exhibit VIII-F and Exhibit VIII-B-2 to Exhibit IV-B page 3 and weighted 25%, 75% respectively. Exhibit IV-B page 4 uses data from Exhibit VII-L and Exhibit VII-B-2 weighted 25%, 75% respectively.

There is a very small increase proposed this year for Federal Occupational Disease due to the reasons discussed earlier, i.e. severity increase combined with frequency decrease.

V. Traumatic Loss Information

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

A. Traumatic Indicated Loss Costs By Classification Including Credibility

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

The five years of payroll Column (1) is used as the weight to calculate the averages and the loss cost (rates).

The current effective unloaded loss cost as of April 1, 2009 is presented in Column (2). The averages for the three major classifications, the seven other classifications, and the total are different from those shown in the last filing because the weights (5 years of payroll) are different.

The approved on-level Loss Cost figures in Col. (3) are obtained by trending the Approved Loss Costs effective 4/1/2009 to 4/1/2010. The trend factor selected is .981. The trend factor was obtained by weighting the Indemnity and Medical trends displayed on Exhibit V-F. The weights were obtained from the Reported Medical, Indemnity and Total Losses in Col. (1) of Exhibit V-B, page 1.

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Traumatic and Occupational Disease Loss Costs

The credibility procedure for this exhibit was revised four years ago. Underground Bituminous, Surface Anthracite and Surface Bituminous still retain 100% credibility. For the six minor classes, the credibility of the indicated is obtained as the ratio of the Expected Losses of a given class to Expected Losses for Surface Anthracite and the ratio raised to the $\frac{1}{2}$ power.

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

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

B. Traumatic Loss Cost Indications by Classification

The Exhibit V-B series consists of fourteen pages: All Classifications Combined, the three Standard Classifications, the five and seven Other Combined Classifications and one page for each of the 10 classifications.

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

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

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

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C. Traumatic Loss Development

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

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

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

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

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D. Indemnity Loss Development

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

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

In the parallelogram of loss development factors on Exhibit V-D, page 1, there are still many, many factors that are less than unity (1.000). Many of these factors are based upon reported data before Act 57 and reflect past reserves established prior to Act 57. These less than unity factors most likely will not repeat when Accident Years 2004-2008 are fully developed. Therefore, in the process of adjusting the Reported Indemnity Loss to Act 57 and Claims Settlement levels, the process has been conservative by design. As will be explained in Section VI-A, the full Claim Settlement reduction (in non-repetitive decreases because Act 57) was not used. A conservative approach was taken. Thus, the Loss Development Factors as shown on Exhibit V-D, page 1, if anything, are low.

It should be pointed out that not only has a ten-year and a six-year averages calculated but also a three-year average and 10 and 6 year Ex Hi/Lo as well as the 5 year weighted average has been made a part of the regular calculation. Of the six calculations shown, the highest and lowest have been eliminated and the remainder averaged. The factors cannot be judged as excessive because in these calculations many factors below unity (1.000) were included. These less-than-unity factors most likely cannot be expected to repeat when Accident Years 2004-2008 are developing. Workers Compensation data generally does not exhibit loss development factors less than unity, especially during the first five development periods. However, since the number of claims reported to the CMCRB annually is only about 200, random variation in individual claims may have a greater effect than would be the case if the body of data were larger. Thus, it is possible that some factors may be less than unity in the post Act 57 period. These factors should be considered to be aberrations and should not lead to the selection of expected loss development factors of less than unity.

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

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

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

Development <u>Period</u>	"Average of <u>Middle Four</u> "
6	0.9972
7	0.9974
8	1.0042
9	1.0065
10	1.0043
11	1.0066
12	1.0045
13	1.0042
14	1.0031
15	1.0011
16	1.0045
17	1.0043
18	1.0011
19	1.0031

The next step was to decide on a reasonable model. A linear model was chosen and found to produce acceptable results. At this point the average of the 14 factors was calculated. The average is 1.00301. The model was assumed to have a slight downward slope so that the ultimate would be 1.000. That is, development beyond some point in time is zero.

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At this stage, some other conditions were also imposed. One was that the upward accumulation of the factors produced by the model would equal the accumulated value of the unsmoothed factors from the period 6 through 19. This accumulation is 14.0421 producing an average of 1.00301. Another condition was that the downward sloping line would have a value equal to the average of the experience data at the midpoint of the period that produced the data. That is, if the linear model has the form $y(t) = x - at$, then $y(13.5) = 1.0030$. A third condition was that there would be no development beyond 10 years after the end of the experience period and that the development factor for the period 29 would be 1.0001. Beyond this point all factors are assumed to be 1.000.

The conditions that $y(13.5) = 1.0030$ and $y(29) = 1.0001$ result in the following system of equations.

$$y(13.5) = 1.0030 = x - a(13.5)$$

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

When this system is solved the values of a and x are found to be $a = .000187$ and $x = 1.005523$.

At this point the factor 1.0277 was entered on line 6 of column (5) in Exhibit V-D-2. The incremental factor 'a' was initially chosen as $a = .000187$. The constant 'a' is subtracted from each of the succeeding factors until a factor was obtained for period 19. These factors were accumulated in column (6) to period 6 and found to produce a value noticeably different from 1.0429. At this point the factor for period 6 was adjusted and the process repeated until figure 1.0429 is obtained. In the process described, the starting value on line 6 may be adjusted, the amount of the decrements may be adjusted, or both. In some cases the decrements may be decreased during the process of moving down the columns. In this case, the figure 1.0043 was inserted on line 6 and this figure was decremented by .000199. This produced an accumulated value equal to 1.0429.

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

The factors in column (10) are derived by first decrementing the factor on line 19, Col. (5) to produce the entry in Col. (10), line 20. The decrements are adjusted until the last entry is 1.0001. In this case the decrements were .00016 for periods 20 through 29.

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Finally, the factors from periods 20 through 29 are in column (10) are accumulated upward in column (11) to produce the "tail" factor of 1.0084.

E. Medical Loss Development

Exhibit V-E page 1 presents the Medical Incurred Losses: First, adjusted to Post-Act 44 Law Level and second, adjusted to the Claims Settlement Levels as found in the individual medical case study. This study is set forth and explained in Section VI-B. These adjustments for Act 44 and Claim Settlement practices are required to produce loss adjustment factors that reflect the conditions of the experience period so that when they are applied to the reported losses from those years (in this case Accident Years 2004-2008) an accurate estimate of the Ultimates is obtained. These Accident Years are the latest years available for the Loss Cost estimation. The Loss Development Factors produced before these adjustments were made set forth factors that will not repeat for the five Accident Years used in this filing. The adjusted factors as shown on Exhibit V-E are those that have the most likely chance to repeat for the five years of experience used in this filing.

In the parallelogram of loss development factors on Exhibits V-E page 1, there are many factors that are less than unity (1.000). These factors most likely will not repeat when Accident Years 2004-2008 are fully developed. Therefore, in the process of adjusting the Reported Medical Losses to Act 44 and Claim Settlement levels, the process has been conservative by design. As will be explained in Sections VI-B, the full Claim Settlement reduction (in non-repetitive decreases because Act 44) was not used. A conservative approach was taken; thus the Loss Development Factors as shown on Exhibit V-E, page 1 are if anything low.

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

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

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Development <u>Period</u>	Adjusted Age to <u>Age Factor</u>
3	1.0065
4	1.0253
5	1.0199
6	0.9952
7	1.0034
8	1.0065
9	1.0253
10	1.0152
11	1.0093
12	1.0061
13	1.0090
14	1.0091
15	1.0059
16	1.0075
17	1.0077
18	1.0070
19	1.0081

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

The geometric mean of the product of the factors from 1.0065 to 1.0081 was calculated and found to be 1.00978. (There are 17 factors from $t=3$ to $t=19$ so the geometric mean in this case is $(1.0065 \times 1.0253 \times \dots \times 1.0081)^{(1/17)}$).

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

Another condition imposed was that upward accumulation of the smoothed factors from the experience period would equal the upward accumulation of the unsmoothed adjusted factors. This accumulation is 1.1800 (see Exhibit V-E-2).

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An additional condition imposed was that the fitted curve have a value equal to the geometric average of the experience data at the midpoint of the period that produced the data. Since the data that is being used runs from $t=3$ to $t=19$ the midpoint is at $t=11$. Thus $y(11) = 1.00978453 = 1.00978$.

The conditions that $y(11) = 1.00978$ and $y(38) = 1.0001$ result in the following system of equations: $y(11) = 1.00978453 = (x)(a^8)$ and $y(38) = 1.0001 = (x)(a^{35})$.

When this system is solved "a" is found to be 0.999643 ($a^{27}=0.990409$) and "x" is found to be 1.0127.

At this point 1.0127 is entered on line 3 of column (6) in Exhibit V-E-2.

The incremental factor for period 4 is obtained as (1.0127) (0.9996395). The factor 'a' is applied to each of the succeeding factors until the year 19 is reached.

The development factor for period 20 was obtained by applying the factor 0.9996395 to the factor for period 19. The factors for the periods 21 through 38 were obtained in the same way with the condition to be satisfied being that the final factor is 1.0001. This factor (.9996395) was used until the period 38.

Finally, the factors from periods 20 through 38 were accumulated upward in Column (8) to produce the "tail" factor of 1.0636. This was averaged with the PCRБ tail factor of 1.0454 to produce a selected value of 1.0545.

D. and E. Claim Settlement Factor Adjustment

It is necessary to use adjusted loss development factors because recent settlement procedures have substantially changed the annual relationship in the development triangle. Proper loss development factors in loss cost calculations are important to maintain adequate loss cost levels. Therefore, the reduction in the incurred loss values has been analyzed and adjustments made. Total indications in the adjustment have not been taken as most likely some decreases in reserve value are normal. This adjustment is necessary to maintain proper loss cost levels for the future.

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

The traditional worksheets remain the same and are described below.

F. Trend Factor: Annual Percentage Changes

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

The Trend Period contemplates an April 1, 2010 effective date and the composite Trend Factors to be applied to Accident Years 2004 to 2008 are calculated as shown.

G. Selected Trend Factors

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

Exhibits

V-H. Loss Ratio Trending (1, 2)

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

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

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

The indication from Exhibits V-H and V-I are weighted 25%, 75% to produce the indication from the current year's experience. The methodology is the same as has been employed for the last few years.

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Exhibit V-G presents under Indemnity an SAWW trend number, which has as its source Exhibit XII-D Wage Inflation. The Wage Inflation is 3.50% as shown on Exhibit XII-D.

The indemnity severity trend is 1.042. Combining this with the Selected Frequency Trend of .925 produces an indication of .964. Weighting this with the Loss ratio trend of .939 generates an estimated .958 indemnity trend.

The weighted average is .958. The approved from the prior filing is .992. Since this year we are limiting the change to $\pm .03\%$, the Selected is .962.

The medical severity trend is 1.102. When this is combined with the Selected frequency trend, an estimate of 1.019 is obtained for the trend. Weighting this with the Loss Ratio trend indication 1.006 produces an estimate of 1.016 for the Medical Trend. The approved Medical Trend from last years filing was 1.015 so that no limitation in the situation is necessary.

H. Trended Loss Ratios

Exhibit V-H page 1 sets forth the Indemnity Loss Ratio trend estimate that uses the Developed Incurred Losses divided by the Loss Cost Premiums for Accident Years 1999 through 2008. The graph in the middle of the page displays the historical loss ratios of column (5). The weighted trend is .939 as shown.

Exhibit V-H page 2 sets forth the Medical Loss Ratio estimate which is similar to that of the Indemnity. The indicated trend is the 1.006 as shown.

Three claims in the experience period have been limited. These are the Black Wolf claim (2002), Reading Anthracite (2007), and the Alpha claim (2004). The limitations impact both Indemnity and Medical. The allocation of the basic amount to Indemnity and Medical is shown on Exhibit V-J for each of the limited claims.

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I. Severity and Frequency Trends

Exhibit V-I page 1 presents the Indemnity Average Claim Value using the Ultimate Loss Dollars and the Indemnity Claim Count. The indication from the period as shown most likely shows a trend to be plus 4.2%

Exhibit V-I page 2 presents the Medical Average Claim Trend using the Total Medical Loss Dollars. The latest eight years produce a very consistent upward trend, which could possibly be the trend to use in the future. The selected was the latest indicated of plus 8.9%.

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

Exhibit V-I page 3 presents the Medical Only Case Severity Trend of a consistent high number. The Medical Only data is presented, as it is free of most reserve changes, large claim impacts, and other potentially distorting issues. The trend line indicates a high rate of increase of plus 10.7%.

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

Exhibit V-I, page 4 presents the Frequency of Indemnity claims for all classes combined. The trend is sharply down for the period 1999 to 2008. The number of claims reported is very close to that of last year. Thus, the frequency indication continues to be down with the frequency of the more recent years being less than that for the earlier years. The indicated decrease was -9.9%.

Exhibit V-I, page 5 presents the Frequency of Indemnity claims for all classes combined after the adjustment for the change in wage levels. The selection is -7.0%.

Exhibit V-I page 6, presents the traumatic medical (excluding medical only losses) for all classifications combined. Average loss time medical trend shows a trend of 11.6%.

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

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J. Limited Claims – Allocation between Indemnity and Medical

These exhibits are used to allocate the basic amount from catastrophic claims. The allocation is based on the proportion of reported medical and indemnity. Page 1 is devoted to the Black Wolf claim (formerly referred to in some places as the Quecreek claim), page 2 is devoted to the Rosebud Claim, page 3 for the Alpha Claim, page 4 the Reading Anthracite claim and page 5 the Mon View claim. The calculations are self-explanatory. At the outset these claims were identified as having the capacity to exceed the Catastrophe limits. However only three claims after trending and development actually exceeded the limit and required that the basic amount be split between medical and indemnity.

K. Summary of Estimates -

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

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

Introduction -- The Phase-Out of the Adjustment for Act 57 and Act 44 in Traumatic Loss Cost has now passed. Thus, there is no adjustment for the last eleven years (Indemnity) and last thirteen years (Medical) basic Accident years used in this filing.

For the “loss cost rate filings” effective from April 1, 1997 through April 1, 2009, the CMCRB filed loss cost rates assumed that future Workers’ Compensation claims would be reduced as set forth in the provisions of Act 57 effective during the middle of 1996 (August 23, 1996) and for Act 44 starting in 1993. In each of these filings, the Act 57 and Act 44 offset has been valued using the latest available data for each element of the calculation.

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

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

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

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

This series of Exhibits presents these subjects as follows:

- Transfer of Incurred Losses:
 - Page 1 – From Reported to Adjusted Act 57 Law Levels
 - Page 2 – From Adjusted Act 57 Law Levels to Claim Settlement Levels
 - Page 3 – From Reported to Adjusted Act 57 Law Levels and Claim Settlement Levels
- Loss Development Calculation:
 - Page 6 - Incurred Losses Adjusted to Act 57 Law Levels and Claim Settlement Levels (Exhibit V-D, page 1 and Exhibit VI-A, page 6)
- Claim Settlement Adjustment Factors
 - Page 7a—Summary of data by the eight diagonals for 0 to 10 development and 10-20 development
 - Page 7b—Indemnity Claim Settlement Adjustment Factors by Report Date 0 to 10 Development
 - Page 7c—Indemnity Claim Settlement Adjustment Factors by Report data 10-20 Development

When calculating loss development factors, the first and primary premise is that the factors of loss development must be in direct relationship with the losses being developed. The primary losses being developed (Accident Years 2004-2008) in this filing are indemnity losses wherein all the losses started out as being under Act 57 development patterns. Secondly but very important is that Act 57 not only states that Settlements can be done but also recommends that it be part of the new law (Act 57).

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

Exhibit VI-A, pages 4 and 5 were discontinued several years ago.

The second step was to estimate the minus claim development as a ratio to the diagonals in the triangle data. As shown on Page 7a, a very conservative approach has been taken. From these pages a conclusion can be drawn that adjustments can be made to eliminate the minuses caused by Act 57 as they will not repeat in any way by the same magnitude and therefore should not be applied to Accident Years 2004 through 2008.

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The application is to add percentage points to the diagonals after Act 57 was placed into effect. Exhibit VI-A, page 2, sets forth the experience to estimate the percentage points for such diagonals. Last year there were eleven diagonals to adjust. This year there are twelve. Again a conservative selection is shown in Exhibit VI-A, page 7a. The diagonal adjustment factors are additive to obtain proper loss development factors to apply to loss years that are already on the Act 57 level. All of the additive factors are shown on Exhibit VI-A, pages 2 and 3 and are applied to the Act 57 Law Level adjustment factors.

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

A study conducted a few years ago indicated that, from first to fifth report levels, carriers were no longer evaluating or reserving coal mine traumatic claims as permanent totals. However a more recent evaluation using the data as of 4/30/2009 indicates that there are a number of claims that are classified as Permanent Total. Within the experience period used in this filing the PT's by year are:

Year	Number of Claims
2008	0
2007	1
2006	1
2005	4
2004	3

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

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

The settlement adjustment factors have no impact on the current years but only affect the years prior to Act 57. These adjustment factors revise the experience on older years to make them comparable to what should be expected in the current environment. It should be noted that the more recent experience that is shown in Exhibit VI-A, p.7c indicates that settlement activity on the older years has decreased to the point where it is now a minimal amount. At this time it would seem that very little in the way of adjustments can be anticipated in the future.

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

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

- Transfer of Incurred Losses:
 - Page 1 – From Reported to Adjusted Act 44 Law Levels
 - Page 2 – From Adjusted Act 44 Law Level to Claims Settlement Level
 - Page 3 - From Reported to Adjusted Act 44 Law Level and Claim Settlement Level

- Loss Development Calculation:
 - Page 6 – Incurred Losses Adjusted to Act 44 Law Levels and Claim Settlement Levels (Exhibit V-E, page 1 and VI-B, page 6)

- Claim Settlement Adjustment Factors
 - Page 7 – Summary of data by fifteen diagonals

Exhibit VI-B, pages 4 and 5 were discontinued a few years ago.

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

The development factor also must be on an Act 44 level. They cannot have in their reduction a doubling up reduced Medical in Accident Years and in the Development Factors. Thus the reduction shown in Reported Losses for the changeover from the higher level to Act 44 must be eliminated as shown on Exhibit VI-B, Page 2 and 3. The justification for this Settlement Level change is shown on Exhibit VI-B, page 7. The adjustments as shown are conservatively selected percentage points per year for each of fourteen diagonals.

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

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

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

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

D. Summary of Adjustments to Development Factors for Act 44

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

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

E. Medical and Indemnity Paid Losses

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

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

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

(a) After AMA Guidelines

“Base” scenario claim values are calculated for State Occupational Disease (including Medical) and Federal Excess, before the impact of Act 57. These values are obtained from a computer spreadsheet which calculates individual claim amounts for the 96 awarded and pending claims from the 1990 through 2008 exposure years, using details provided by CMCRB.

Details of the individual claim records are provided for the last nineteen years, from 1990 and 2008. For purposes of estimating the claim value, each historical claim is assumed to occur during the midpoint of the proposed filing period (i.e., April 1, 2011). This requires that the historical wage amount on each record be adjusted to the April 1, 2011 level using a curve fitted to the historical wage data. (Details are presented in Section VII-H and on Exhibits VII-H, Pages 1 through 4.)

The implementation of American Medical Association (AMA) Guidelines to evaluate the percentage of disability is expected to reduce the portion of claims evaluated as Permanent Total. In order to evaluate the impact of the AMA Guidelines, an “All Permanent Partial” (labeled “All PP” on Exhibit VII-A, pages 1 through 4) scenario was developed. For this scenario, all claims other than Commuted, Compromised, or Widow Only were calculated with only 630 weeks of State Indemnity payments. The allocation was changed this year from 80/20 to 85/15 as there are no known cases subject to the AMA Guidelines at this time and no claims with social security offset and/or pension offset.

The 630-week duration was calculated as follows:

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

The selected average severities are weighted 85/15 between the values under the Base Scenario and the “All Permanent Partial” Scenario. For the Base Scenario, all claims are calculated with lifetime State payments except for the commuted or compromised claims. For the “All Permanent Partial” Scenario, Commuted, Compromised, and Widow Only claims are unchanged from the Base Scenario, and all other claims are run with 630 weeks of State payments. As more years of post-Act 57 experience become available, the selected 85/15 weighting will be evaluated and revised as necessary.

The impact of this 85/15 weighting varies by class, with those classes already containing a majority of its claims on a commuted/compromised basis receiving a smaller impact.

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(b) Social Security Offset/Onset

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

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

(c) Pension Offset/Onset

The Private Pension Offset results in a decrease to State OD loss costs and an increase to Federal Excess loss costs. It was calculated in the spreadsheet model for the 96 individual claims, based on a Private Pension benefit equal to 25% of the miner's wages, indexed to the year he turns age 65. The full amount of the pension is available as an Offset to the State benefit, with the constraint that the State benefit minus the Social Security and Private Pension Offsets must not be less than zero.

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

(d) Combined Offsets/Onsets

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

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(e) Wage level Increase/Decrease

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

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

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

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

(g) Combined Dollar Effect

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

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

For the “loss cost filings” effective April 1, 1997 through April 1, 2009, the CMCRB filed loss cost rates assuming that future Workers’ Compensation State claims would be reduced as set forth in the provisions of the new Act 57 effective during the middle of 1996.

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

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

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

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

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

The AMA Guidelines offsets and onsets are calculated from a run of all the severities of the available claims as if nothing changed with regard to their “permanent” classification and then run as if the AMA Guidelines changed all of these claims to “partials.” The average severity under each scenario (permanent and partials) is shown on Exhibit VII-A and then weighted under the weights of 85/15. The weight given the All Permanent Posted scenario has been reduced in recent years due to the fact that no such claims have emerged.

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

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The Wage Level offsets and onsets are now in their 12th year under the new Act 57. Exhibit VII-G, The State offset expected percentage decrease has been lowered from 1.9118% to 1.8112% as shown on Exhibit VII-G, Page 1. Correspondingly, the Federal excess onset has been lowered as shown on the Severity Exhibit VII-A. This is another in the phase-out procedure.

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

B. State and Federal Excess Occupational Disease Claim Frequency

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

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

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

The frequencies underlying the current effective loss cost as of April 1, 2009 are presented in Column (2). The averages for the four major classifications, the six other classifications, and the total are different from those shown in the last filing because the weights (ten years of payroll) are different.

The experience indicated loss cost Column (4) is obtained from Column (3) by trending to the current period. The trend factor is 0.0%. The frequencies from past years were analyzed carefully and seem to have stabilized.

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

Exhibit VII-B-1 was revised in 2005 (rates effective 4/1/06) in order to implement a new credibility procedure.

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

In the second step, the number of expected claims for all classes is totaled and posted at the bottom of Col. (5). The number shown on Exhibit VII-B-1 this year is 55.186.

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The next step is to calculate the credibility assigned to this year's experience for a given class. The calculation is the number of claims expected for that class divided by the number of claims expected for all classes and then raised to the $\frac{1}{2}$ power. For example, in the case of Bituminous Underground the credibility is calculated as $(24.125) / (55.186)^{(1/2)} = .661$. The credibility is posted in Col. (6).

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

In the case of Bituminous Underground the credibility weighted frequency is $(0.034801) (0.661) + (0.037440) (1-.661) = 0.035696$.

B-2. State and Federal Occupational Disease Claim Frequency

1. State and Federal Excess Occupational Disease Frequency by Class

State Occupational Disease frequencies by class and by year were calculated from Awarded, IBNR and Pending claims on Exhibit VII-B-2, Page 1. IBNR and Pending claims were multiplied by a class-specific Award Ratio, since not all reported claims will result in payment awards. Frequency by year as a percentage of payroll was calculated and the average of all 10 years selected by class.

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

Page 1 -- The four Standard Classification and Total

Page 2 -- Four Other Classifications

Page 3 -- The two remaining Other Classifications and the Total plus the Grand Total

Note: The totals and subtotals are additions to the classes and are slightly different from the formula.

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

C. Incurred But Not Reported Claims

Incurred but not Reported (IBNR) claims by class were calculated using triangles of reported claims in Exhibit VII-C-1 through VII-C-6. Incremental number of claims as a percentage of payroll are calculated and the latest thirteen years were averaged, smoothed and calculated. Then they were multiplied by the yearly payroll. The latest 10 years of IBNR were transferred to Exhibit VII-B-2 pages 1, 2 and 3. For the six minor classifications Exhibit VII-C-6 total all classes were used to arrive at the base IBNR. Adjustment factors on pages 4 and 5 were used for each minor classification to lower the expected probability of having an O.D. claim. Actual O.D. claims and the payroll were used in calculating this adjustment factor. These adjustment factors are examined each year.

The remaining calculations for page 4 and 5 are the same as those used for the major classifications.

D. Summary of OD Severity Model Results Severity

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

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E. Adjustment for Possible Commutation/Compromise of Pending Claims

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

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

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

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

F. Federal Excess Wage Level Onset

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

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

1. Indexation of Wages by Exposure Year

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

Since wages for Exposure Year's 1997 through 2007 (and part of 1996) claims are already on a post-Act 57 basis, these claims are indexed differently. The overall percentage impact of the Wage Level decrease is being phased out.

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2. Wage Level Offset Pension Percentage

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

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

H. Projection of Wages to Current Level

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

The Wage History for 1990 through 2009 is then smoothed for use in the indexation process.

I. Projected Statewide Average Weekly Wage

Changes in Statewide Average Weekly Wages from the Pennsylvania Bulletin were reviewed, and an annual increase of 3.5% was selected to develop a projected Statewide Average Weekly Wage for the policy period beginning 4-1-2010. The resulting Statewide Average Weekly Wage was then used in all subsequent calculations.

Exhibit VII-I was consolidated into Exhibit XII-D in 2007 (rates effective 4/1/08).

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- J. Exhibit VII-J shows miscellaneous information regarding the Social Security Offset calculation. Page 1 shows the historical Cost of Living Adjustments (COLA) and the projected COLA. Page 2 shows the projection of the Monthly Wage Break Points and the Annual Social Security Wage Base used to calculate the Primary Insurance Amount (PIA) or Social Security benefit. These amounts are projected to April 1, 2011 (i.e., one year past the proposed effective date), which corresponds to the average accident date of the proposed loss costs. Page 3 provides examples as to how the break points and maximum are used.
- K. Reserved for Future Use
- L. Federal Excess O.D. After Administrative/Law Change Frequencies by Classification.

Exhibit VII-L underwent significant revision in 2007 rates effective 4/1/2008.

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

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VIII. Federal Occupational Disease Basic Benefits

A. Federal Black Lung Benefits Average Severity

The results of individual calculations of the Medical, the Indemnity, and the total Federal Black Lung benefits are summarized on Exhibit VIII-A. Details on the 106 awarded or pending claims were provided by CMCRB. The information for each claim is run through a spreadsheet model, which calculates Medical and Basic Federal Indemnity benefits. The amounts are accumulated over the lifetime of the miner (and spouse, if applicable), with mortality factors included in the calculation.

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

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

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

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

It should be noted that the Award Ratio for all classifications on page 3 is 0.137. The Award Ratio last year was 0.111. This is an increase of 23.4%.

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C. Incurred But Not Reported Claims

Federal Occupational Disease claim frequencies were calculated using triangles of reported claims in Exhibit VIII-C, Page 1. Incremental claims were expressed as a function of payroll by development period and smoothed values were selected from the averages to develop IBNR claim counts.

Each of the four major classifications and All Classifications combined has a page as follows:

Page 1 -- Number of claims in a triangular format, plus the difference and the IBNR cumulative factors times the Payroll to produce the IBNR by year.

For the six Minor Classifications a factor was developed and present as follows:

Pages 4 & 4-B -- Exhibit VIII-C-6 presents the adjustment factors for the six Minor Classifications. The adjustment factors were not changed this year.

D. Table of Federal Black Lung Benefits

Changes in monthly Federal Black Lung benefits from the U.S. Department of Labor were reviewed, and an annual increase of 2.8% selected to develop projected levels for the policy period beginning 4-1-2010. The resulting Federal levels were then used in all subsequent calculations.

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

Exhibit VIII-E was discontinued some years ago.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

In the previous version of the models, the IBNR was adjusted for the reasons cited above. As of the year 2008, it is reasonable to think that claims which had been denied under the Old law but which were thought to have an improved chance of success under the New law have been filed. This also applies to claimants who were successful in obtaining Awards earlier and who re-filed for higher benefits. For this reason no adjustments is made to the IBNR in the revised model.

The above remarks apply equally to Exhibit VII-L.

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IX. Sample State and Federal Occupational Disease Calculations

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

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

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

X. Payroll

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

B. Traumatic Loss Cost Premium

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

Exhibit X-B, page 2, displays the Approved Loss Cost for Traumatic, State O.D. and Federal O.D. by class. Exhibit X-B-2 was revised two years ago to add “Unloaded Approved Loss Cost” by Class & Coverage, Exhibit X-B-3 was added to display Catastrophe loadings by Class & Loading for Exper. Rating, Merit Rating, Safety Committee & Small Business Advocate from 2007 filing. This was done in order to have data needed to complete the current filing actually sited in the filing. This avoids the need to search through previous filings for bits of information used in the course of preparing the current filing. This benefits both the preparers of the filing and its readers.

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

It should be noted that for Occupational Disease purposes, some Bituminous Underground Payroll has been reclassified as Anthracite Underground as shown on Exhibit X-C page 1. The amount varies by year as presented in the exhibit. This reassignment results from the UAE decision.

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Exhibit X-C, page 2 presents the federal O.D. developed payroll for several classifications. This page recognizes that insureds can be insured for State Act coverage, but self-insured for Federal Black Lung. This adjustment reduces the State Act Payroll for those self-insured for Federal. Exhibit X-C was revised last year to incorporate exposures for classes that were previously exempt. Effective for that filing, the following individuals who were previously exempt no longer hold that status: Executive Officers, Sole proprietors and Partners of Partnerships. These individuals now are required to be covered for Federal Occupational Disease exposure. However they are still exempt with respect to State O. D.

D. Reported Payroll to Developed Payroll

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

E. Payroll Development

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

F. Summary of Developed and Adjusted Payrolls (1979 – 1996)

Exhibits VII-C and VIII-C used payrolls from the years 1982-2008. The data on the years 1979 to 1996 was set out on this exhibit to provide a reference.

This was moved to X-A-2 this year. The Exhibit has been used this year to display data from last year's filing which is used in this year's filing.

XI. Special Assessments

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

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

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XII. Catastrophe Provision

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

A. Catastrophe—Spread of Loss Cost to Classification

Exhibit XII-A allocates the total loss cost rate of \$0.28 per \$100 of payroll to the underground and surface classes on the basis of the estimated year 2008 payrolls and an assumed hazard relativity of 7 to 1, as shown.

The loss cost rates calculated for this catastrophe load are \$0.56 for the Underground classes and \$0.08 for the Surface classes, which weight back to the overall loss cost rate of \$0.28.

B. Excess Losses and Selected Loss Cost

Exhibit XII-B shows a summary of losses in excess of \$1,250,000 for the years 1988 through 2007. All losses have been brought to the current level with trend factors and adjusted to a Post-Act 44 basis. Averaged over 20 years, the indicated Catastrophe provision is \$0.28 per \$100 of payroll. The \$.028 loading represents a decrease of about 9.7% from last year.

C. Losses Over \$1,250,000

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

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

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D. Trend Factors

Exhibit XII-D shows values of the Statewide Average Weekly Wage from 1977 through the level projected for the period the proposed loss costs will be in effect (one year past the proposed 4-1-2010 effective date). The factors for each year are equal to the Projected Statewide Average Weekly Wage, divided by that year's Statewide Average Weekly Wage.

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

Exhibit XII-E lists 34 claims by Class and amounts over \$1,250,000.

F. Act 44 Factors for Medical Losses

Discontinued.

G. Traumatic losses by Class Over \$1,250,000

The Exhibits labeled E and F used in previous years have been discontinued (E: Act 57 Factors, F: Act 44 Factors, G: was moved to E).

No Act 57 adjustment applied to total, incurred indemnity benefits by individual claim. Act 57 was effective in 1996, more than 12 years ago. Current incurred individual losses, particularly open claims with outstanding losses, have been established recognizing the components of Act 57. To reduce these losses for additional ACT 57 adjustments would greatly overstate the actual Act 57 impacts. Largest estimated Act 57 offset impacted permanent total claims. The offset (a reduction of 50.22%) contemplated the potential for claim value reductions due to the application of the AMA guidelines and the potential for Compromise and Release settlements. Many former permanent total claims have been reduced due to Act 57 components. Those individual claims currently impacted by Act 57 components are all below the \$1,250,000 threshold. But the PT claims currently not settled after 12 years have little or no potential to be resolved at a lower value due to Act 57 components.

Current medical reserves have been established based upon specifics of Act 44 which has been effective since 1993. All medical claim payments on all claims since 1993 have been paid under the requirements mandated by Act 44. The only Act 44 impact to be reflected is on dollars of paid medical prior to 1994. The proposed Act 44 adjustment applies the historical fee schedule impact estimate (0.7082) to all paid losses for each individual claim as of 4/30/94. We do not have paid losses as of the effective date of Act 44, December 1, 1993. The closest valuation is 4/30/94. Using the 4/30/94 valuation slightly overstates the Act 44 impact, specifically those dollars paid between 12/1/93 and 4/30/04.

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XIII. Traumatic Experience Rating Plan

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

A. Basic Data

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

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

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

Changes to Experience Rating Eligibility

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

Rating Layer Splits

The reported losses for accident years 2006, 2007, and 2008 are split into the basic, ratable excess and non-ratable excess components. The proposed total limits loss costs were unloaded for loss-based assessments (the Small Business advocate), merit rating off-balance, safety committee off-balance, catastrophe loading, loss development and trend to calculate the expected losses by layer. These unloaded, detrended, undeveloped loss costs were then divided into layers based on the six-year average of actual losses by layer at the same maturity (report) level. Checks were made to ensure that the process balanced. The Experience Rating Risks were then subject to the Plan and the Off-Balance was built back into the expected losses used to calculate the mod factor. This process (initiated several years ago) accurately reflects the change in mix by layer of loss as the accident years mature.

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Credibility

New Credibility Tables were introduced several years ago by the CMCRB. The primary layer table tracks the shape of the PCRB table and proved far superior in accuracy. It is converted from expected losses to Payroll using \$6.74 per \$100, which is the average unloaded loss cost underlying this filing. The table for the excess ratable layer was also tested and improved fairly recently. We propose to continue both of them this year for the Coal Mine Experience Rating Plan.

B. Current and Proposed Modification Factors

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

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

The experience rating plan's off-balance factor was calculated to be 0.9813. Each indicated mod was adjusted by this off-balance factor so that the Plan is revenue neutral.

Limitations to mods for small accounts.

Small accounts' mods were limited as follows:

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

The procedure and limits are the same as last year.

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

A. Merit Rating Plan

Exhibit XIV-A, page 1 shows the calculation of the Off-Balance Factor, which is equal to the ratio of proposed, unloaded loss cost premium to proposed unloaded loss cost premium after merit rating credits and surcharges. Exhibit XIV-A, page 2 shows the 2008 Payroll in total and separated between Experience Rated, Merit Rated and Manual payrolls. For Merit Rated risks, the payroll is separated between Credit and Surcharged risks.

B. Safety Rating Plan

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

OMG
11/20/2009

**REPORT TO
COAL MINE COMPENSATION RATING BUREAU
OF PENNSYLVANIA**

WORKERS' COMPENSATION FILING

**TRAUMATIC,
STATE AND FEDERAL
OCCUPATIONAL DISEASE LOSS COSTS
(Including the 1-19-01 Administrative/Law Change)
Effective Date April 1, 2010**

**FOR
COAL MINE CLASSIFICATIONS**

Prepared By

MBA Actuaries, Inc.

**Mountain Lakes, New Jersey
November 20, 2009**

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

	2008 Developed Payroll (\$ millions)	(1) Approved Loss Cost Manual	(2) Proposed Loss Cost Manual	(3) Percent Change
Underground Anthracite:				
Traumatic (1010)	-	\$35.52	\$30.28	-14.8%
State O.D. (1011)	2.15	5.35	5.46	2.1%
*Federal Basic/Ex (0160)	<u>2.15</u>	<u>20.95</u>	<u>19.10</u>	<u>-8.8%</u>
Total	xx	61.82	54.84	-11.3%
Underground Bituminous:				
Traumatic (1001)	\$103.70	\$10.99	\$9.98	-9.2%
State O.D. (1002)	101.56	0.98	1.02	4.1%
*Federal Basic/Ex (0158)	<u>101.56</u>	<u>0.98</u>	<u>0.97</u>	<u>-1.0%</u>
Total	xx	12.95	11.97	-7.6%
Surface Anthracite:				
Traumatic (1012)	\$17.12	\$11.64	\$10.28	-11.7%
State O.D. (1016)	17.12	3.78	3.52	-6.9%
*Federal Basic/Ex (0153)	<u>16.24</u>	<u>3.02</u>	<u>3.56</u>	<u>17.9%</u>
Total	xx	18.44	17.36	-5.9%
Surface Bituminous:				
Traumatic (1014)	\$72.91	\$4.68	\$3.70	-20.9%
State O.D. (1013)	72.91	0.32	0.31	-3.1%
*Federal Basic/Ex (0156)	<u>74.31</u>	<u>0.73</u>	<u>0.74</u>	<u>1.4%</u>
Total	xx	5.73	4.75	-17.1%
Four Standard Classifications:				
Traumatic	\$193.733	\$8.67	\$7.64	-11.9%
State O.D.	193.733	1.03	1.02	-1.0%
*Federal Basic/Ex	<u>194.248</u>	<u>1.28</u>	<u>1.30</u>	<u>1.5%</u>
Total	xx	10.98	9.96	-9.3%

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

Sources: Payroll from Exhibit X-A
 Column (1) Loss Costs (Approved 4/1/09) - Exhibit X-B-2
 Column (2) Proposed - Exhibit I-B, pages 1 and 2
 Column (3) Traumatic Column (2) / Column (1)
 OD Exhibit III and IV-A

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

	2008 Developed Payroll (\$ millions)	(1) Approved Loss Cost Manual	(2) Proposed Loss Cost Manual	(3) Percent Change
Coke:				
Traumatic (1469)	\$9.77	\$5.12	\$5.51	7.6%
State O.D. (1017)	9.77	0.13	0.13	0.0%
*Federal Basic/Ex (0154)	9.77	0.13	0.13	0.0%
Total	xx	5.38	5.77	7.2%
Auger:				
Traumatic (1015)	\$2.49	\$35.06	\$26.37	-24.8%
State O.D. (1019)	2.49	0.26	0.28	7.7%
*Federal Basic/Ex (0157)	2.51	0.54	0.56	3.7%
Total	xx	35.86	27.21	-24.1%
Co-Gen Anthracite:				
Traumatic (1021)	\$7.97	\$2.34	\$2.04	-12.8%
State O.D. (1022)	7.97	0.32	0.36	12.5%
*Federal Basic/Ex (0181)	7.54	1.22	1.15	-5.7%
Total	xx	3.88	3.55	-8.5%
Co-Gen Bituminous:				
Traumatic (1023)	\$8.47	\$1.87	\$1.72	-8.0%
State O.D. (1024)	8.47	0.26	0.31	19.2%
*Federal Basic/Ex (0182)	8.48	0.37	0.41	10.8%
Total	xx	2.50	2.44	-2.4%
Prep Plant Anthracite:				
Traumatic (1025)	\$6.33	\$15.57	\$13.93	-10.5%
State O.D. (1026)	6.33	5.57	4.63	-16.9%
*Federal Basic/Ex (0183)	5.66	3.24	3.02	-6.8%
Total	xx	24.38	21.58	-11.5%
Prep Plant Bituminous:				
Traumatic (1027)	\$20.38	\$3.03	\$2.56	-15.5%
State O.D. (1028)	20.38	0.45	0.48	6.7%
*Federal Basic/Ex (0184)	20.38	0.65	0.66	1.5%
Total	xx	4.13	3.70	-10.4%
Other Classifications:				
Traumatic	\$55.415	\$5.99	\$5.25	-12.4%
State O.D.	55.415	0.92	0.84	-8.7%
*Federal Basic/Ex	54,337	0.86	0.84	-2.3%
Total	xx	7.77	6.93	-10.8%
Grand Total:				
Traumatic	\$249.15	\$8.07	\$7.11	-11.9%
State O.D.	249.15	1.01	0.98	-3.0%
*Federal Basic/Ex	248.58	1.19	1.20	0.8%
Total	xx	10.27	9.29	-9.5%

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

Sources: Payroll from Exhibit X-A
Column (1) Loss Costs (Approved 4/1/09) - Exhibit X-B-2
Column (2) Proposed - Exhibit I-B, pages 1 and 2
Column (3) Traumatic Column (2) / Column (1)
OD Exhibit III and IV-A

MBA Actuaries - OMG/PAB
Filing Date - December 03, 2009

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

Exhibit I-A-UL
Page 1

	2008 Developed Payroll (\$ millions)	(1) Approved Loss Cost Manual	(2) Indicated Unloaded Manual	(3) Proposed Unloaded Manual	(4) Percent Change
Underground Anthracite:					
Traumatic (1010)	-	\$34.48	\$29.31	\$29.31	-15.0%
State O.D. (1011)	2.15	\$5.35	5.46	5.46	2.1%
*Federal Basic/Ex (0160)	2.15	20.95	19.10	19.10	-8.8%
Total	xx	60.78	53.87	53.87	-11.4%
Underground Bituminous:					
Traumatic (1001)	\$103.70	\$10.25	\$9.29	\$9.29	-9.4%
State O.D. (1002)	101.56	\$0.98	1.02	1.02	4.1%
*Federal Basic/Ex (0158)	101.56	0.98	0.97	0.97	-1.0%
Total	xx	12.21	11.28	11.28	-7.6%
Surface Anthracite:					
Traumatic (1012)	\$17.12	\$11.41	\$10.06	\$10.06	-11.8%
State O.D. (1016)	17.12	\$3.78	3.52	3.52	-6.9%
*Federal Basic/Ex (0153)	16.24	3.02	3.56	3.56	17.9%
Total	xx	18.21	17.14	17.14	-5.9%
Surface Bituminous:					
Traumatic (1014)	\$72.91	\$4.53	\$3.57	\$3.57	-21.2%
State O.D. (1013)	72.91	\$0.32	0.31	0.31	-3.1%
*Federal Basic/Ex (0156)	74.31	0.73	0.74	0.74	1.4%
Total	xx	5.58	4.62	4.62	-17.2%
Four Standard Classifications:					
Traumatic	\$193.733	\$8.20	\$7.21	\$7.21	-12.1%
State O.D.	193.733	1.03	1.02	1.02	-1.0%
*Federal Basic/Ex	194.248	1.28	1.30	1.30	1.6%
Total	xx	10.51	9.53	9.53	-9.3%

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

Sources: Payroll from Exhibit X-A

Column (1) I-C Column 5

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

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

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

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

	2008 Developed Payroll (\$ millions)	(1) Approved Unloaded Manual	(2) Indicated Unloaded Manual	(3) Proposed Unloaded Manual	(4) Percent Change
Coke:					
Traumatic (1469)	\$9.77	\$4.97	\$5.36	\$5.36	7.8%
State O.D. (1017)	9.77	0.13	0.13	0.13	0.0%
*Federal Basic/Ex (0154)	9.77	0.13	0.13	0.13	0.0%
Total	xx	5.23	5.62	5.62	7.5%
Auger:					
Traumatic (1015)	\$2.49	\$34.37	\$24.32	\$25.78	-25.0%
State O.D. (1019)	2.49	0.26	0.28	0.28	7.7%
*Federal Basic/Ex (0157)	2.51	0.54	0.56	0.56	3.7%
Total	xx	35.17	25.16	26.62	-24.3%
Co-Gen Anthracite:					
Traumatic (1021)	\$7.97	\$2.22	\$1.93	\$1.93	-13.1%
State O.D. (1022)	7.97	0.32	0.36	0.36	12.5%
*Federal Basic/Ex (0181)	7.54	1.22	1.15	1.15	-5.7%
Total	xx	3.76	3.44	3.44	-8.5%
Co-Gen Bituminous:					
Traumatic (1023)	\$8.47	\$1.76	\$1.62	\$1.62	-8.0%
State O.D. (1024)	8.47	0.26	0.31	0.31	19.2%
*Federal Basic/Ex (0182)	8.48	0.37	0.41	0.41	10.8%
Total	xx	2.39	2.34	2.34	-2.1%
Prep Plant Anthracite:					
Traumatic (1025)	\$6.33	\$15.29	\$13.66	\$13.66	-10.7%
State O.D. (1026)	6.33	5.57	4.63	4.63	-16.9%
*Federal Basic/Ex (0183)	5.66	3.24	3.02	3.02	-6.8%
Total	xx	24.10	21.31	21.31	-11.6%
Prep Plant Bituminous:					
Traumatic (1027)	\$20.38	\$2.90	\$2.45	\$2.45	-15.5%
State O.D. (1028)	20.38	0.45	0.48	0.48	6.7%
*Federal Basic/Ex (0184)	20.38	0.65	0.66	0.66	1.5%
Total	xx	4.00	3.59	3.59	-10.3%
Other Classifications:					
Traumatic	\$55.415	\$5.82	\$5.03	\$5.09	-12.5%
State O.D.	55.415	0.92	0.84	0.84	-8.7%
*Federal Basic/Ex	54.337	0.86	0.83	0.83	-3.5%
Total	xx	7.60	6.70	6.76	-11.1%
Grand Total:					
Traumatic	\$249.148	\$7.67	\$6.73	\$6.74	-12.1%
State O.D.	249.148	1.01	0.98	0.98	-3.0%
*Federal Basic/Ex	248.584	1.19	1.20	1.20	0.8%
Total	xx	9.87	8.91	8.92	-9.6%

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

Sources: Payroll from Exhibit X-A

Column (1) I-C Column 5

Column (2) Indicated Loss Cost - Exh. II (Traumatic); Exh. III (State O.D.); Exh. IV-B (Federal O.D. After Adm/Law)

Column (3) Proposed Loss Cost - Exh. II (Traumatic); Exh. III (State O.D.); Exh. IV-B (Federal O.D. After Adm/Law)

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

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

Calculation of Proposed Unloaded Loss Costs

Underground Anthracite

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

Underground Bituminous

Traumatic (1001)		Indicated loss cost.
State O.D. (1002)		Indicated loss cost.
*Federal O.D. (0158)	Basic/Ex	Indicated loss cost.

Surface Anthracite

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

Surface Bituminous

Traumatic (1014)		Indicated loss cost.
State O.D. (1013)		Indicated loss cost.
*Federal O.D. (0156)	Basic/Ex	Indicated loss cost.

Coke

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

Auger

Traumatic (1015)		Indicated unloaded loss cost limited to -25% (Exhibit II).
State O.D. (1019)		Indicated loss cost.
*Federal O.D. (0157)	Basic/Ex	Indicated loss cost.

Co-Gen Anthracite

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

Co-Gen Bituminous

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

Prep Plant Anthracite

Traumatic (1025)		Indicated loss cost.
State O.D. (1026)		Indicated loss cost.
*Federal O.D. (0183)	Basic/Ex	Indicated loss cost.

Prep Plant Bituminous

Traumatic (1027)		Indicated loss cost.
State O.D. (1028)		Indicated loss cost.
*Federal O.D. (0184)	Basic/Ex	Indicated loss cost.

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

**Coal Mine Compensation Rating Bureau
Manual Loss Cost Loaded (after Capping)
For Catastrophe, Off-Balances, and Assessment
Proposed to Become Effective 4-1-09**

	2008 Developed Payroll (\$ millions)	(1) Proposed Loss Cost Before Loading	(2) Catastrophe Loss Cost	(3) Loss Cost Including Catastrophe	(4) Loss Cost Including Off-Balance ^(a)	(5) Loss Cost Inc. Off-Balance ^(a) & Assessment ^(b)
Underground Anthracite:						
Traumatic (1010)	-	\$29.31	\$0.56	\$29.87	\$30.28	\$30.28
State O.D. (1011)	2.15	5.46				5.46
*Federal Basic/Ex (0160)	<u>2.15</u>	<u>19.10</u>				<u>19.10</u>
Total	xx	53.87				54.84
Underground Bituminous:						
Traumatic (1001)	\$103.70	\$9.29	\$0.56	\$9.85	\$9.98	\$9.98
State O.D. (1002)	101.56	1.02				1.02
*Federal Basic/Ex (0158)	<u>101.56</u>	<u>0.97</u>				<u>0.97</u>
Total	xx	11.28				11.97
Surface Anthracite:						
Traumatic (1012)	\$17.12	\$10.06	\$0.08	\$10.14	\$10.28	\$10.28
State O.D. (1016)	17.12	3.52				3.52
*Federal Basic/Ex (0153)	<u>16.24</u>	<u>3.56</u>				<u>3.56</u>
Total	xx	17.14				17.36
Surface Bituminous:						
Traumatic (1014)	\$72.91	\$3.57	\$0.08	\$3.65	\$3.70	\$3.70
State O.D. (1013)	72.91	0.31				0.31
*Federal Basic/Ex (0156)	<u>74.31</u>	<u>0.74</u>				<u>0.74</u>
Total	xx	4.62				4.75
Four Standard Classifications:						
Traumatic	\$193.733	\$7.21	\$0.34	\$7.54	\$7.64	\$7.64
State O.D.	193.733	1.02				1.02
*Federal Basic/Ex	<u>194.248</u>	<u>1.30</u>				<u>1.30</u>
Total	xx	9.53				9.96

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

Sources: Payroll from Exhibit X-A

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

	Exper. Rating	1.0000
Exhibit XIV-A	Merit Rating	1.0005
Exhibit XIV-B	<u>Safety Rating</u>	<u>1.0131</u>
	Combined	1.0136

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

**Coal Mine Compensation Rating Bureau
Manual Loss Cost Loaded (after Capping)
For Catastrophe, Off-Balances, and Assessment
Proposed to Become Effective 4-1-09**

	2008 Developed Payroll (\$ millions)	(1) Proposed Loss Cost Before Loading	(2) Catastrophe Loss Cost	(3) Loss Cost Including Catastrophe	(4) Loss Cost Including Off-Balance ^(a)	(5) Loss Cost Inc. Off-Balance ^(a) & Assessment ^(b)
Coke:						
Traumatic (1469)	\$9.77	\$5.36	\$0.08	\$5.44	\$5.51	\$5.51
State O.D. (1017)	9.77	0.13				0.13
*Federal Basic/Ex (0154)	<u>9.77</u>	<u>0.13</u>				<u>0.13</u>
Total	xx	5.62				5.77
Auger:						
Traumatic (1015)	\$2.49	\$25.78	\$0.24	\$26.02	\$26.37	\$26.37
State O.D. (1019)	2.49	0.28				0.28
*Federal Basic/Ex (0157)	<u>2.51</u>	<u>0.56</u>				<u>0.56</u>
Total	xx	26.62				27.21
Co-Gen Anthracite:						
Traumatic (1021)	\$7.97	\$1.93	\$0.08	\$2.01	\$2.04	\$2.04
State O.D. (1022)	7.97	0.36				0.36
*Federal Basic/Ex (0181)	<u>7.54</u>	<u>1.15</u>				<u>1.15</u>
Total	xx	3.44				3.55
Co-Gen Bituminous:						
Traumatic (1023)	\$8.47	\$1.62	\$0.08	\$1.70	\$1.72	\$1.72
State O.D. (1024)	8.47	0.31				0.31
*Federal Basic/Ex (0182)	<u>8.48</u>	<u>0.41</u>				<u>0.41</u>
Total	xx	2.34				2.44
Prep Plant Anthracite:						
Traumatic (1025)	\$6.33	\$13.66	\$0.08	\$13.74	\$13.93	\$13.93
State O.D. (1026)	6.33	4.63				4.63
*Federal Basic/Ex (0183)	<u>5.66</u>	<u>3.02</u>				<u>3.02</u>
Total	xx	21.31				21.58
Prep Plant Bituminous:						
Traumatic (1027)	\$20.38	\$2.45	\$0.08	\$2.53	\$2.56	\$2.56
State O.D. (1028)	20.38	0.48				0.48
*Federal Basic/Ex (0184)	<u>20.38</u>	<u>0.66</u>				<u>0.66</u>
Total	xx	3.59				3.70
Other Classifications:						
Traumatic	\$55.415	\$5.09	\$0.09	\$5.18	\$5.25	\$5.25
State O.D.	55.415	0.84				0.84
*Federal Basic/Ex	<u>54.337</u>	<u>0.84</u>				<u>0.84</u>
Total	xx	6.77				6.93
Grand Total:						
Traumatic	\$249.148	\$6.74	\$0.28	\$7.02	\$7.12	\$7.11
State O.D.	249.148	0.98				0.98
*Federal Basic/Ex	<u>248.584</u>	<u>1.20</u>				<u>1.20</u>
Total	xx	8.92				9.29

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

Sources: Payroll from Exhibit X-A

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

Column (2) Catastrophe - Exhibit XII-A

Column (3) (1)+(2)

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

Exhibit XIV-A	Experience Rating	1.0000
Exhibit XIV-B	Merit Rating	1.0005
	<u>Safety Rating</u>	<u>1.0131</u>
	Combined	1.0136

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

**Coal Mine Compensation Rating Bureau
Manual Loss Cost to Unloaded (Present)
For Catastrophe and Off-Balances**

This exhibit has been discontinued.

**Coal Mine Compensation Rating Bureau
Manual Loss Cost to Unloaded (Present)
For Catastrophe and Off-Balances**

This exhibit has been discontinued.

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

Exhibit II

<u>Classification</u>	<u>Code</u>	(1) 2008 Developed Payroll	(2) Approved Unloaded Loss Cost (Eff 4/01/2009)	(3) Indicated Unloaded Loss Cost	(4) Proposed Unloaded Loss Cost (Exh V-A-1)	(5) Percent Change	
Underground:	Anthracite	1010	\$ -	34.48	29.31	29.31	-15.0%
	Bituminous	1001	103,703,921	10.25	9.29	9.29	-9.4%
Surface:	Anthracite	1012	17,121,516	11.41	10.06	10.06	-11.8%
	Bituminous	1014	72,907,446	<u>4.53</u>	<u>3.57</u>	<u>3.57</u>	<u>-21.2%</u>
Four Standard Classes			193,732,883	8.20	7.21	7.21	-12.1%
Other Classes	Coke	1469	9,766,027	4.97	5.36	5.36	7.8%
	Auger	1015	2,490,774	34.37	24.32	25.78	-25.0%
Co-Gen:	Anthracite	1021	7,974,156	2.22	1.93	1.93	-13.1%
	Bituminous	1023	8,469,399	1.76	1.62	1.62	-8.0%
Prep Plants:	Anthracite	1025	6,332,803	15.29	13.66	13.66	-10.7%
	Bituminous	1027	20,382,139	<u>2.90</u>	<u>2.45</u>	<u>2.45</u>	<u>-15.5%</u>
Other Classes			55,415,298	5.82	5.03	5.09	-12.5%
All Classes Combined			249,148,181	7.67	6.72	6.74	-12.1%

Sources: Column (1) Exhibit X-A
Column (2) Unloaded Loss Cost -CM-3-2008, Exhibit 1-A-UL, revised 2-17-09
Column (3) Exhibit V-A-1 Col.(7)
Column (4) Exhibit V-A-1, column (9) Loss Cost is unloaded.
Column (5) Exhibit V-A-1 Col.(10)

MBA Actuaries - OMG/PAB
Filing Date - December 03, 2009

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

Exhibit III

<u>Classification</u>	(1)	(2)	(3)	(4)		(5)	(6)	(7)	(8)
	2008 Developed Payroll (\$ millions)	Approved Unloaded Loss Cost	Average Freq. per \$1 mill.	Indicated		Loss Cost (Rate)	Indicated Change	Proposed Change	Proposed Loss Cost
				Average Severity					
Underground									
1011 Anthracite	2.148251	\$5.35	0.103621	\$527,285	\$5.46	2.1%	2.1%	\$5.46	
1002 Bituminous	101.555670	0.98	0.035696	\$285,094	1.02	4.1%	4.1%	1.02	
Surface									
1016 Anthracite	17.121516	3.78	0.082341	\$427,845	3.52	-6.9%	-6.9%	3.52	
1013 Bituminous	72.907446	<u>0.32</u>	0.009664	\$324,231	<u>0.31</u>	<u>-3.1%</u>	<u>-3.1%</u>	<u>0.31</u>	
Four Standard Classes	193.732883	\$1.03			\$1.02	-1.0%	-1.0%	\$1.02	
1017 Coke	9.766027	0.13	0.004143	324,231	0.13	0.0%	0.0%	0.13	
1019 Auger	2.490774	0.26	0.008532	324,231	0.28	7.7%	7.7%	0.28	
Co-Gen									
1022 Anthracite	7.974156	0.32	0.008461	427,845	0.36	12.5%	12.5%	0.36	
1024 Bituminous	8.469399	0.26	0.009411	324,231	0.31	19.2%	19.2%	0.31	
Prep Plant									
1026 Anthracite	6.332803	5.57	0.106582	434,806	4.63	-16.9%	-16.9%	4.63	
1028 Bituminous	20.382139	<u>0.45</u>	0.015779	304,663	<u>0.48</u>	<u>6.7%</u>	<u>6.7%</u>	<u>0.48</u>	
Other Classes	55.415298	\$0.92			\$0.84	-8.7%	-8.7%	\$0.84	
All Classes Combined	249.148181	\$1.01			\$0.98	-3.0%	-3.0%	\$0.98	

Sources: Column (1): Exhibit X-A
Column (2): Exhibit X-B-2
Column (3): Exhibit VII-B-1, Column (7)
Column (4): Four Standard Classes - Exhibit VII-A, pages 1 through 4
Coke, Auger and Co-Gen Bituminous - Surface Bituminous
Co-Gen Anthracite - Surface Anthracite
Prep Plant Anth. - wghtd avg of U/G and Surface Anth, using payroll weights (a)
Prep Plant Bit. - wghtd avg of U/G and Surface Bit, using payroll weights (a)

(a) Weights for Prep Plants

	Bituminous	Anthracite
Und	0.50	0.07
Surf	0.50	0.93
Total	1.00	1.00

Column (5): (Column (3) times Column (4)) divided by 10,000.
Column (6): (Column (5) divided by Column (2)) minus 1.0
Column (7): Column (6) limited to +/- 25%.
Column (8): Column (2) times (1.00+Column(7)) and rounded.

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

Exhibit IV-A

Classification		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
		2008 Developed Payroll (\$ millions)	Approved After Adm/Law Loss Cost	Average Freq. per \$1 mill.	Average Severity Indicated	Loss Cost (Rate)	Indicated Change	Loss Cost w/ Limitation 25%	% Change w/Limitation 25%
Underground									
Anthracite:	Basic			0.444397	407,194	18.10			
	Excess			0.118480	84,423	1.00			
	Total	\$2.148	\$20.95			19.10	-8.8%	\$ 19.10	-8.8%
	Bituminous:			0.013693	472,000	0.65			
	Excess			0.013413	239,792	0.32			
	Total	\$101.556	\$0.98			0.97	-1.0%	\$ 0.97	-1.0%
Surface									
Anthracite:	Basic			0.093981	350,940	3.30			
	Excess			0.036575	70,401	0.26			
	Total	\$16.237	\$3.02			3.56	17.9%	\$ 3.56	17.9%
	Bituminous:			0.017456	362,095	0.63			
	Excess			0.004714	230,514	0.11			
	Total	\$74.307	\$0.73			0.74	1.4%	\$ 0.74	1.4%
Four Standard Classes	Basic					1.06			
	Excess					0.24			
	Total	\$194.248	\$1.28			1.30	1.6%	\$ 1.30	1.6%
Coke	Basic			0.002338	362,095	0.08			
	Excess			0.001978	230,514	0.05			
	Total	\$9.766	\$0.13			0.13	0.0%	\$ 0.13	0.0%
Auger	Basic			0.013040	362,095	0.47			
	Excess			0.003723	230,514	0.09			
	Total	\$2.509	\$0.54			0.56	3.7%	\$ 0.56	3.7%
Co-Gen									
Anthracite:	Basic			0.031995	350,940	1.12			
	Excess			0.003676	70,401	0.03			
	Total	\$7.538	\$1.22			1.15	-5.7%	\$ 1.15	-5.7%
	Bituminous:			0.008785	362,095	0.32			
	Excess			0.003785	230,514	0.09			
	Total	\$8.483	\$0.37			0.41	10.8%	\$ 0.41	10.8%
Prep Plants									
Anthracite:	Basic			0.073324	354,877	2.60			
	Excess			0.059436	71,382	0.42			
	Total	\$5.659	\$3.24			3.02	-6.8%	\$ 3.02	-6.8%
	Bituminous:			0.011651	417,048	0.49			
	Excess			0.007317	235,153	0.17			
	Total	\$20.382	\$0.65			0.66	1.5%	\$ 0.66	1.5%
Other Classes	Basic					0.70			
	Excess					0.14			
	Total	\$54.337	0.86			0.84	-2.3%	\$ 0.84	-2.3%
All Classes Combined	Basic					0.98			
	Excess					0.22			
	Total	\$248.585	1.19			1.20	0.8%	\$ 1.20	0.8%

Sources: Column (1): Exhibit X-A
Column (2): X-B page 2
Column (3): Exhibit IV-B page 1 col. (8) (Basic) and Exhibit IV-B page 2 col. (8) (Excess)
Column (4): Four Standard Classes - Exhibit VIII-A (Basic) and Exhibit VII-A, Pages 1 through 4 (Federal Excess).
Coke, Auger and Co-Gen Bituminous - Surface Bituminous
Co-Gen Anthracite - Surface Anthracite
Prep Plant Anth. - wghtd avg of U/g and Surface Anth based on underlying payroll splits see (a)
Prep Plant Bit. - wghtd avg of U/g and Surface Bit based on underlying payroll splits see (a)
Column (5): (Column (3) times Column (4)) divided by 10,000.
Column (6): (Column (5) divided by Column (2)) minus 1.0
Column (7): Column (2) x (1+Column (8))
Column (8): Column (6) Limited to +/-25%

(a) Wgts for Prep Plants

	Bituminous	Anthracite
Und	0.50	0.07
Surf	0.50	0.93
Total	1.00	1.00

MBA Actuaries - OMG/PAB
Report Date: 12/03/2009

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

<u>Classification</u>	<u>Code</u>	(1) 10 Year Payroll (\$ millions)	(2) Claim Frequency Approved (Eff 4/1/2009)	(3) Trended to 4/1/2010	(4) Indicated (Eff 4/1/2010)	(5) Credibility Expected Awarded Claim Factor	(6) Credibility Awarded Claim Factor	(7) Claim Frequency Indicated w/ Credibility	(8) Change in Indication After Cred.
Underground:	Anthracite	15.577849	0.478592	0.478592	0.392891	7.5	0.399	0.444397	-7.1%
	Bituminous	594.226581	0.014488	0.014488	0.012635	8.6	0.429	0.013693	-5.5%
Surface:	Anthracite	138.816979	0.086804	0.086804	0.100960	12	0.507	0.093981	8.3%
	Bituminous	587.008755	0.017994	0.017994	0.016862	11	0.475	0.017456	-3.0%
Four Standard Classifications		1,335.630164	0.028958	0.028958	0.028108	39		0.028715	-3.0%
	Coke	117.864413	0.002279	0.002279	0.003054	0.3	0.076	0.002338	2.6%
	Auger	12.807273	0.013483	0.013483	0.006225	0.2	0.061	0.013040	-3.3%
Co-Gen:	Anthracite	65.751918	0.038294	0.038294	0.011145	2.5	0.232	0.031995	-16.4%
	Bituminous	54.562515	0.008849	0.008849	0.008219	0.5	0.102	0.008785	-0.7%
Prep Plants:	Anthracite	36.436579	0.084504	0.084504	0.040831	3.1	0.256	0.073324	-13.2%
	Bituminous	135.808732	0.012127	0.012127	0.009596	1.6	0.188	0.011651	-3.9%
Other Classes		423.231430	0.019299	0.019299	0.010424	8.2		0.017200	-4.4%
Total		1,758.861594	0.026634	0.026634	0.023853	47		0.025944	-3.3%

Source: Column (1) 1999-2008 Payrolls Exhibit X-A

Column (2) Approved Claim Frequency (Eff 4-1-2009) -- See IV-B-1, Pg 1 Effective 4/1/2009 Column (7)

Column (3) Approved claim frequency trended to 4/1/2010 @ 0.0%

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

Column (5) Expected Awarded Claims = (1) times (2)

Column (6) Factor Z = ((5) divided by 46.846)^(0.5)

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

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

MBA Actuaries - OMG/IPAB
Report Date: 12/03/2009

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

Classification	Code	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
		10 Year Payroll (\$ millions)	Claim Frequency Approved (Eff 4/1/2009)	Trended to 4/1/2010	Indicated (Eff 4/1/2010)	Credibility Expected	Claim Frequency Indicated w/ Credibility	Change in Indication After Cred.	
Underground:	Anthracite	15.577849	0.148340	0.148340	0.048475	2.311	0.299	0.118480	-20.1%
	Bituminous	594.226581	0.015327	0.015327	0.012100	9.108	0.593	0.013413	-12.5%
Surface:	Anthracite	138.816979	0.045278	0.045278	0.027624	6.285	0.493	0.036575	-19.2%
	Bituminous	587.008755	0.005894	0.005894	0.002669	3.460	0.366	0.004714	-20.0%
Four Standard Classifications		1,335.630164	0.015845	0.015845	0.009993	21.164		0.013223	-16.6%
	Coke	117.864413	0.002112	0.002112	0.000742	0.249	0.098	0.001978	-6.3%
	Auger	12.807273	0.003859	0.003859	0.000769	0.049	0.044	0.003723	-3.5%
Co-Gen:	Anthracite	65.751918	0.003674	0.003674	0.003697	0.242	0.097	0.003676	0.1%
	Bituminous	54.562515	0.003761	0.003761	0.004027	0.205	0.089	0.003785	0.6%
Prep Plants:	Anthracite	36.436579	0.078781	0.078781	0.020689	2.871	0.333	0.059436	-24.6%
	Bituminous	135.808732	0.008086	0.008086	0.004355	1.098	0.206	0.007317	-9.5%
Other Classes		423.231430	0.011138	0.011138	0.004502	4.714		0.009187	-6.9%
Total		1,758.861594	0.014713	0.014713	0.008672	25.878		0.012251	-14.3%

Source: Column (1) 1999-2008 Payrolls Exhibit X-A
 Column (2) Approved Claim Frequency (Eff 4-1-2009) -- See IV-B-1, Pg 1 Effective 4/1/2009 Column (7)
 Column (3) Approved claim frequency trended to 4/1/2010 @ 0.0%
 Column (4) Indicated Frequency - Exhibit IV-B,pg.4, col.(7)
 Column (5) Expected Awarded Claims = (1) times (2)
 Column (6) Factor Z = ((5) divided by 25.878)^(.5)
 Column (7) = (4)*(6)+((3)*(1)-(6))
 Column (8) =(7)/(2)-1

Coal Mine Compensation Rating Bureau

Federal Basic Occupational Disease Classification Loss Costs

<u>Classification</u>	<u>Code</u>	(1) Payroll Year 2008 (\$000's)	(2) Basic Freq. Approved 4/1/2009	(3) Basic Freq. Model	(4) Experience 4/1/2008	(5) Average of Cols. (3) & (4)	(6) Percent Change
Underground: Anthracite	0160	\$2,148	0.478592	0.287743	0.427941	0.392891	-17.91%
Bituminous	0158	101,556	0.014488	0.032983	0.005853	0.012635	-12.79%
Surface: Anthracite	0153	16,237	0.086804	0.100418	0.101141	0.100960	16.31%
Bituminous	0156	<u>74,307</u>	<u>0.017994</u>	<u>0.021089</u>	<u>0.015453</u>	<u>0.016862</u>	-6.29%
Four Standard Classifications		194,248	0.027007	0.036887	0.022158		
Coke	0154	9,766	0.002279	0.004274	0.002647	0.003054	34.00%
Auger	0157	2,509	0.013483	0.009013	0.005295	0.006225	-53.83%
Co-Gen: Anthracite	0181	7,538	0.038294	0.017464	0.009039	0.011145	-70.90%
Bituminous	0182	8,483	0.008849	0.013023	0.006618	0.008219	-7.12%
Prep Plants: Anthracite	0183	5,659	0.084504	0.049749	0.037858	0.040831	-51.68%
Bituminous	0184	<u>20,382</u>	<u>0.012127</u>	<u>0.014455</u>	<u>0.007976</u>	<u>0.009596</u>	-20.87%
Other Classes		54,337	0.021076	0.016244	0.009942		
Weighted		248,584	0.025711	0.032375	0.019488	0.01275	-50.42%

Source: Column (1) 2008 Payrolls Exhibit X-A
 Column (2) Approved 4-1-09 Exhibit IV-B-1, pg.1; Col(7)
 Column (3) From Model Exhibit VIII-F Pages 1-13
 Column (4) Experience Exhibit VIII-B-2, page 1,2&3
 Column (5) = (.25)*Col.(3)+ (.75)*Col.(4)
 Column (6) Percentage (5)/(2) -1

Coal Mine Compensation Rating Bureau

Federal Excess Occupational Disease Classification Loss Costs

<u>Classification</u>	<u>Code</u>	(1) Payroll Year 2008 (\$000's)	(2) Excess Freq. Approved 4/1/2008	(3) Excess Freq. Model	(4) Experience 4/1/2009	(5) Average of Cols. (3) & (4)	(6) Percent Change	
Underground:	Anthracite	0160	\$2,148	0.148340	0.109226	0.028225	0.048475	-67.32%
	Bituminous	0158	101,556	0.015327	0.006639	0.013920	0.0121	-21.06%
Surface:	Anthracite	0153	16,237	0.045278	0.026740	0.027919	0.027624	-38.99%
	Bituminous	0156	<u>74,307</u>	0.005894	0.001908	0.002923	0.002669	-54.71%
Four Standard Classifications			194,248	0.015693	0.007644	0.011042	0.010192	-35.05%
Coke	0154	9,766	0.002112	0.000062	0.000969	0.000742	0.000742	-64.85%
Auger	0157	2,509	0.003859	0.000174	0.000968	0.000769	0.000769	-80.06%
Co-Gen:	Anthracite	0181	7,538	0.003674	0.000804	0.004662	0.003697	0.64%
	Bituminous	0182	8,483	0.003761	0.000436	0.005224	0.004027	7.08%
Prep Plants:	Anthracite	0183	5,659	0.078781	0.034521	0.016078	0.020689	-73.74%
	Bituminous	0184	<u>20,382</u>	0.008086	0.000521	0.005633	0.004355	-46.14%
	Other Classes		54,337	0.012892	0.003989	0.005469	0.005099	-60.45%
	Weighted		248,584	0.015349	0.007196	0.010358	0.00957	-37.67%

Source: Column (1) 2008 Payrolls Exhibit X-A
 Column (2) Approved 4-1-08 Exhibit IV-B-2, pg.2; Col(7)
 Column (3) From Model Exhibit VII-L Pages 1-13
 Column (4) Experience Exhibit VII-B-2, page 1,2&3(Experience weight 10 years)
 Column (5) = (.25)*Col.(3)+ (.75)*Col.(4)
 Column (6) Percentage (5)/(2) -1

COAL MINE COMPENSATION RATING BUREAU
Traumatic Loss and Classification Credibility

Exhibit V-A
Page 1

Classification	Code	(1) 5 Year Payroll	2008 Payroll	(2) Approved (Eff 4/01/2009)	(3) Loss Cost/Unloaded Approved on		(4) Indicated (Eff 04/01/2010)	(5) Credibility		(6) Credibility Factor	(7) Indicated Loss Cost	(8) Indicated Change	(9) Proposed Loss Cost	(10) Proposed Change after Limitation	(11) Proposed Change Excluding Trend
					Level	Expected Losses									
Underground:	Bituminous	1001	\$394,198,051	\$10.25	\$10.06	9.29	40,405,300	1.00	1.00	9.29	-9.4%	9.29	-9.4%	-7.6%	
Surface:	Anthracite	1012	68,124,119	11.41	\$11.19	10.06	7,772,962	1.00	1.00	10.06	-11.8%	10.06	-11.8%	-10.1%	
	Bituminous	1014	319,682,522	4.53	\$4.44	3.57	14,481,618	1.00	1.00	3.57	-21.2%	3.57	-21.2%	-19.7%	
Three Major Classifications			782,004,692	8.01	\$7.86	7.02	62,659,880								
Co-Gen:	Coke	1469	61,083,451	4.97	\$4.88	5.66	3,035,848	0.62	0.62	5.36	7.8%	5.36	7.8%	9.9%	
	Anthracite Bituminous	1021 1023	40,746,802 43,555,428	2.22 1.76	\$2.18 \$1.73	1.44 1.37	904,579 766,576	0.34 0.31	0.34 0.31	1.93 1.62	-13.1% -8.0%	1.93 1.62	-13.1% -8.0%	-11.4% -6.2%	
Prep Plants:	Anthracite	1025	26,551,846	15.29	\$15.00	13.14	4,059,777	0.72	0.72	13.66	-10.7%	13.66	-10.7%	-8.0%	
	Bituminous	1027	91,846,598	2.90	\$2.84	2.17	2,663,551	0.59	0.59	2.45	-15.5%	2.45	-15.5%	-13.9%	
Subtotal (6)	Auger	1015	6,764,097	34.37	\$33.72	16.63	2,324,820	0.55	0.55	24.32	-29.2%	25.78	-25.0%	-23.5%	
	Anthracite	1010	530	0	\$33.82	24.80 ^(a)	183	0.00	0.00	29.31 ^(a)	-15.0%	29.31 ^(a)	-15.0%	-13.3%	
Subtotal (7)			270,548,752	5.08		4.16	13,755,334								
Total (Based on 5-year Payroll)			\$1,052,553,444	7.26		6.28	\$76,415,214			6.38					
Total (Based on 2008 Payroll, see Exhibit II)			\$249,148,181	7.67						6.72				-12.1%	

Source: (1) Exhibit V-B
(2) Unloaded Loss Cost Current (Eff 4/01/2009) Exhibit X-B page 2
(3) = (2) X Trend = (2) X 0.981
0.981 = Weighted average of 0.962 and 1.016
Weights derived from 5-year Medical (19,936,644) and Indemnity (35,876,576) reported losses. Exhibit V-B, pg. 1
(4) Exhibit V-B except Underground Anthracite for which see Ex V-A-2
(5) Expected Losses = Column (1) times Column (2) divided by 100
(6) Factor Z = (5) divided by 7,772,962 X (1/2)
(7) (Column (4) times Column (6)) plus (Column (3) times (1.0 minus Column (6)))
(8) Col.(7) / Col.(2) - 1.0
(9) Col.(2) x (1.0 + Col.(10))
(10) Loss costs changes limited to +25% increase , -25% decrease
(11) Col.(9) / 981 / Col.(2) - 1.000

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

Calculation of Anthracite Underground Loss Cost

Multiplicative Method (Anthracite: Underground vs. Surface)		
Differential Factor from Study	2.66	2.66
Indicated Anthracite Surface Loss Cost	<u>10.06</u>	<u>10.06</u>
Indicated Anthracite Underground Loss Cost	26.76	26.76
Comparative Hazard Method #1 (Anthracite vs. Bituminous)		
Differential Factor from Study	2.41	2.41
Indicated Bituminous Underground Loss Cost:	<u>9.29</u>	<u>9.29</u>
Indicated Anthracite Underground Loss Cost	22.39	22.39
Comparative Hazard Method #2 (Surface vs. Underground)		
Differential Factor from Study	2.51	2.51
Indicated Anthracite Surface Loss Cost:	<u>10.06</u>	<u>10.06</u>
Indicated Anthracite Underground Loss Cost	25.25	25.25
Average	24.80	24.80

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

Accident <u>Year</u>	(1) Reported <u>Losses</u>	(2) Loss <u>Development</u>	(3) Trend <u>Factor</u>	(4) Ultimate <u>Losses</u>	(5) Loss <u>Cost</u>
<u>Indemnity</u>					
2004	7,374,171 *	1.0679	0.7699	6,062,868 *	3.29
2005	12,018,140	1.1188	0.8003	10,760,751	5.38
2006	5,998,029	1.2023	0.8319	5,999,189	2.99
2007	4,891,908 *	1.3314	0.8648	5,632,517 *	2.57
<u>2008</u>	<u>5,594,328</u>	2.0976	0.8989	<u>10,548,287</u>	<u>4.23</u>
5 Years	\$35,876,576			\$39,003,612	3.71

Medical

2004	4,131,369 *	1.2138	1.1131	5,581,813 *	3.03
2005	4,249,331	1.2288	1.0956	5,720,762	2.86
2006	3,511,501	1.2444	1.0783	4,711,860	2.35
2007	4,534,769 *	1.3087	1.0613	6,298,446 *	2.88
<u>2008</u>	<u>3,509,674</u>	1.4366	1.0446	<u>5,266,869</u>	<u>2.11</u>
5 Years	\$19,936,644			\$27,579,750	2.62

Indemnity & <u>Medical</u>	(6) Developed <u>Payroll</u>		
2004	184,312,096		11,644,681 6.32
2005	199,874,837		16,481,513 8.25
2006	200,407,798		10,711,049 5.34
2007	218,810,532		11,930,963 5.45
<u>2008</u>	<u>249,148,181</u>		<u>15,815,156</u> <u>6.34</u>
5 Years	\$1,052,553,444		\$66,583,362 6.33

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

(2) Exhibit V-C

(3) Exhibit V-F

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

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

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

* Reading and Alpha claims have been capped at \$1,250,000. See V-B, pages 4b & 12b

MBA, Inc. - OMG,PAB

Filing Date - December 03, 2009

File: PAB-C:C:\Clients\Coal Mine\2009 Rate Filing\[05-B.xlsm]V-B-1

Run Date: 12-04-2009 03:13:26 PM

Checksum:2,483,096,964.859000

Coal Mine Compensation Rating Bureau
Traumatic Loss Cost Indication

Three 100% Credibility Classifications (3 Classes)

	(1)	(2)	(3)	(4)	(5)
Accident <u>Year</u>	Reported <u>Losses</u>	Loss <u>Development</u>	Trend <u>Factor</u>	Ultimate <u>Losses</u>	Loss <u>Cost</u>
<u>Indemnity</u>					
2004	6,140,878	1.0679	0.7699	5,048,883	3.74
2005	10,561,045	1.1188	0.8003	9,456,103	6.43
2006	4,075,838	1.2023	0.8319	4,076,626	2.78
2007	4,148,362 *	1.3314	0.8648	4,743,597 *	2.98
<u>2008</u>	<u>5,072,785</u>	2.0976	0.8989	<u>9,564,901</u>	<u>4.94</u>
5 Years	\$29,998,908			\$32,890,110	4.21
<u>Medical</u>					
2004	3,166,258	1.2138	1.1131	4,277,871	3.17
2005	3,379,586	1.2288	1.0956	4,549,846	3.10
2006	2,711,790	1.2444	1.0783	3,638,779	2.48
2007	3,939,163 *	1.3087	1.0613	5,069,317 *	3.18
<u>2008</u>	<u>2,961,028</u>	1.4366	1.0446	<u>4,443,532</u>	<u>2.29</u>
5 Years	\$16,157,825			\$21,979,345	2.81
	(6)				
Indemnity & <u>Medical</u>	Developed <u>Payroll</u>				
2004	135,042,339			9,326,754	6.91
2005	146,948,093			14,005,949	9.53
2006	146,863,221			7,715,405	5.26
2007	159,418,156			9,812,914	6.16
<u>2008</u>	<u>193,732,883</u>			<u>14,008,433</u>	<u>7.23</u>
5 Years	\$782,004,692			\$54,869,455	7.02

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

(2) Exhibit V-C

* Reading and Alpha claims have been

(3) Exhibit V-F

capped at \$1,250,000. See V-B, pages 4b & 12b

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

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

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

MBA, Inc. - OMG,PAB

Filing Date - December 03, 2009

File: PAB-C:C:\Clients\Coal Mine\2009 Rate Filing\[05-B.xlsm]V-B-2

Run Date: 12-04-2009 03:13:26 PM

Checksum:1,875,830,867.029000

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

Accident <u>Year</u>	(1) Reported <u>Losses</u>	(2) Loss <u>Development</u>	(3) Trend <u>Factor</u>	(4) Ultimate <u>Losses</u>	(5) Loss <u>Cost</u>
<u>Indemnity</u>					
2004	4,124,683	1.0679	0.7699	3,391,216	5.10
2005	7,071,025	1.1188	0.8003	6,331,224	8.98
2006	2,324,680	1.2023	0.8319	2,325,130	3.23
2007	2,754,911	1.3314	0.8648	3,171,990	3.89
<u>2008</u>	<u>4,100,319</u>	2.0976	0.8989	<u>7,731,285</u>	<u>7.46</u>
5 Years	\$20,375,618			\$22,950,845	5.82

Medical

2004	2,172,861	1.2138	1.1131	2,935,711	4.41
2005	1,782,765	1.2288	1.0956	2,400,089	3.41
2006	1,696,020	1.2444	1.0783	2,275,782	3.16
2007	2,090,874	1.3087	1.0613	2,904,064	3.56
<u>2008</u>	<u>2,088,949</u>	1.4366	1.0446	<u>3,134,828</u>	<u>3.02</u>
5 Years	\$9,831,469			\$13,650,474	3.46

Indemnity & <u>Medical</u>	(6) Developed <u>Payroll</u>			
2004	66,554,476		6,326,927	9.51
2005	70,464,920		8,731,313	12.39
2006	71,907,931		4,600,912	6.39
2007	81,566,803		6,076,054	7.45
<u>2008</u>	<u>103,703,921</u>		<u>10,866,113</u>	<u>10.48</u>
5 Years	\$394,198,051		\$36,601,319	9.29

Source: (1) CMCRB Database as of 4-30-2009

(2) Exhibit V-C

(3) Exhibit V-F

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

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

(6) Exhibit X-D

MBA, Inc. - OMG,PAB

Filing Date - December 03, 2009

File: PAB-C:C:\Clients\Coal Mine\2009 Rate Filing\[05-B.xlsm]V-B-3

Run Date: 12-04-2009 03:13:26 PM

Checksum:995,284,411.819000

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

Accident <u>Year</u>	(1) Reported <u>Losses</u>	(2) Loss <u>Development</u>	(3) Trend <u>Factor</u>	(4) Ultimate <u>Losses</u>	(5) Loss <u>Cost</u>
<u>Indemnity</u>					
2004	887,394	1.0679	0.7699	729,594	5.90
2005	436,637	1.1188	0.8003	390,954	3.22
2006	819,120	1.2023	0.8319	819,278	6.86
2007	790,915 *	1.3314	0.8648	877,850 *	6.03
<u>2008</u>	<u>534,693</u>	2.0976	0.8989	<u>1,008,181</u>	<u>5.89</u>
5 Years	\$3,468,759			\$3,825,857	5.62
<u>Medical</u>					
2004	369,943	1.2138	1.1131	499,823	4.04
2005	261,263	1.2288	1.0956	351,731	2.90
2006	223,013	1.2444	1.0783	299,247	2.50
2007	1,362,841 *	1.3087	1.0613	1,491,003 *	10.24
<u>2008</u>	<u>257,161</u>	1.4366	1.0446	<u>385,914</u>	<u>2.25</u>
5 Years	\$2,474,221			\$3,027,718	4.44
<u>Indemnity & Medical</u>					
	(6) Developed <u>Payroll</u>				
2004	12,359,731			1,229,417	9.94
2005	12,140,911			742,685	6.12
2006	11,946,382			1,118,525	9.36
2007	14,555,579			2,368,853	16.27
<u>2008</u>	<u>17,121,516</u>			<u>1,394,095</u>	<u>8.14</u>
5 Years	\$68,124,119			\$6,853,575	10.06

Source: (1) CMCRB Database as of 4-30-2009

(2) Exhibit V-C

(3) Exhibit V-F

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

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

(6) Exhibit X-D

File 165 is included.

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

MBA, Inc. - OMG,PAB

Filing Date - December 03, 2009

File: PAB-C:\Clients\Coal Mine\2009 Rate Filing\[05-B.xlsm]V-B-4

Run Date: 12-04-2009 03:13:26 PM

Checksum:175,578,730.589000

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

Exhibit V-B

Page 4b

Adjustment for Reading Anthracite Claim (Accident Year 2007)

	Indemnity	Medical	Total
Uncapped Reading Claim	419,406	2,000,000	2,419,406
Percent of Total	17.3%	82.7%	100.00%
Percent x 1,250,000	216,689	1,033,311	1,250,000
Total Reported Loss as of 4/30/2008	993,632	2,329,530	
Uncapped Reading Claim	419,406	2,000,000	
Reported Loss ex. Reading Claim	574,226	329,530	
Loss Development Factor	1.3314	1.3087	
Trend Factor	0.8648	1.0613	
Dev & Trended Loss ex. Reading Claim	661,161	457,692	
Reading Claim Capped at \$1,250,000	216,689	1,033,311	
Dev & Trended Loss w/Reading Claim Capped	877,850	1,491,003	

MBA, Inc. - OMG,PAE

Filing Date - December 03, 2009

File: PAB-C:C:\Clients\Coal Mine\2009 Rate Filing\[05-B.xlsm]V-B-4-b

Run Date: 12-04-2009 03:13:26 PM

Checksum:18,761,484.566200

Coal Mine Compensation Rating Bureau
Traumatic Loss Cost Indication

Surface Bituminous 1014

	(1)	(2)	(3)	(4)	(5)
Accident <u>Year</u>	Reported <u>Losses</u>	Loss <u>Development</u>	Trend <u>Factor</u>	Ultimate <u>Losses</u>	Loss <u>Cost</u>
<u>Indemnity</u>					
2004	1,128,801	1.0679	0.7699	928,073	1.65
2005	3,053,383	1.1188	0.8003	2,733,925	4.25
2006	932,038	1.2023	0.8319	932,218	1.48
2007	602,536	1.3314	0.8648	693,757	1.10
<u>2008</u>	<u>437,773</u>	2.0976	0.8989	<u>825,435</u>	<u>1.13</u>
5 Years	\$6,154,531			\$6,113,408	1.91
<u>Medical</u>					
2004	623,454	1.2138	1.1131	842,337	1.50
2005	1,335,558	1.2288	1.0956	1,798,026	2.79
2006	792,757	1.2444	1.0783	1,063,750	1.69
2007	485,448	1.3087	1.0613	674,250	1.07
<u>2008</u>	<u>614,918</u>	1.4366	1.0446	<u>922,790</u>	<u>1.27</u>
5 Years	\$3,852,135			\$5,301,153	1.66
<u>(6)</u>					
Indemnity & <u>Medical</u>	Developed <u>Payroll</u>				
2004	56,128,132			1,770,410	3.15
2005	64,342,262			4,531,951	7.04
2006	63,008,908			1,995,968	3.17
2007	63,295,774			1,368,007	2.17
<u>2008</u>	<u>72,907,446</u>			<u>1,748,225</u>	<u>2.40</u>
5 Years	\$319,682,522			\$11,414,561	3.57

Source: (1) CMCRB Database as of 4-30-2009

(2) Exhibit V-C

(3) Exhibit V-F

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

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

(6) Exhibit X-D

MBA, Inc. - OMG,PAB

Filing Date - December 03, 2009

File: PAB-C:C:\Clients\Coal Mine\2009 Rate Filing\[05-B.xlsm]V-B-5

Run Date: 12-04-2009 03:13:26 PM

Checksum:705,066,775.809000

Coal Mine Compensation Rating Bureau
Traumatic Loss Cost Indication

Seven Less Than 100% Credibility Classifications (7 Classes)

	(1)	(2)	(3)	(4)	(5)
Accident Year	Reported Losses	Loss Development	Trend Factor	Ultimate Losses	Loss Cost
<u>Indemnity</u>					
2004	1,233,293 *	1.0679	0.7699	1,148,096 *	2.33
2005	1,457,095	1.1188	0.8003	1,304,648	2.47
2006	1,922,191	1.2023	0.8319	1,922,563	3.59
2007	743,546	1.3314	0.8648	856,114	1.44
<u>2008</u>	<u>521,543</u>	2.0976	0.8989	<u>983,386</u>	<u>1.77</u>
5 Years	\$5,877,668			\$6,214,807	2.30

Medical

2004	965,111 *	1.2138	1.1131	1,134,088 *	2.30
2005	869,745	1.2288	1.0956	1,170,916	2.21
2006	799,711	1.2444	1.0783	1,073,082	2.00
2007	595,606	1.3087	1.0613	827,250	1.39
<u>2008</u>	<u>548,646</u>	1.4366	1.0446	<u>823,337</u>	<u>1.49</u>
5 Years	\$3,778,819			\$5,028,673	1.86

	(6)			
Indemnity & Medical	Developed Payroll			
2004	49,269,757		2,282,184	4.63
2005	52,926,744		2,475,564	4.68
2006	53,544,577		2,995,645	5.59
2007	59,392,376		1,683,364	2.83
<u>2008</u>	<u>55,415,298</u>		<u>1,806,723</u>	<u>3.26</u>
5 Years	\$270,548,752		\$11,243,480	4.16

Source: (1) Sum of Exhibit V-B, pages 7-13 - column (1)

(2) Exhibit V-C

* Alpha claim has been

(3) Exhibit V-F

capped at \$1,250,000. See V-B, page 12b

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

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

(6) Sum of Exhibit V-B, pages 7-13 - column (6)

MBA, Inc. - OMG,PAB

Filing Date - December 03, 2009

File: PAB-C:C:\Clients\Coal Mine\2009 Rate Filing\[05-B.xlsm]V-B-6

Run Date: 12-04-2009 03:13:26 PM

Checksum:605,414,561.109000

Coal Mine Compensation Rating Bureau
Traumatic Loss Cost Indication

Coke 1469

Accident <u>Year</u>	(1) Reported <u>Losses</u>	(2) Loss <u>Development</u>	(3) Trend <u>Factor</u>	(4) Ultimate <u>Losses</u>	(5) Loss <u>Cost</u>
<u>Indemnity</u>					
2004	181,980	1.0679	0.7699	149,620	1.24
2005	129,715	1.1188	0.8003	116,144	0.90
2006	929,634	1.2023	0.8319	929,814	7.30
2007	304,739	1.3314	0.8648	350,875	2.57
<u>2008</u>	<u>224,760</u>	2.0976	0.8989	<u>423,792</u>	<u>4.34</u>
5 Years	\$1,770,828			\$1,970,245	3.23

Medical

2004	65,388	1.2138	1.1131	88,344	0.73
2005	172,718	1.2288	1.0956	232,526	1.81
2006	469,239	1.2444	1.0783	629,642	4.94
2007	188,598	1.3087	1.0613	261,948	1.92
<u>2008</u>	<u>181,351</u>	1.4366	1.0446	<u>272,148</u>	<u>2.79</u>
5 Years	\$1,077,294			\$1,484,608	2.43

Indemnity & <u>Medical</u>	(6) Developed <u>Payroll</u>			
2004	12,049,126		237,964	1.97
2005	12,860,979		348,670	2.71
2006	12,737,394		1,559,456	12.24
2007	13,669,925		612,823	4.49
<u>2008</u>	<u>9,766,027</u>		<u>695,940</u>	<u>7.13</u>
5 Years	\$61,083,451		\$3,454,853	5.66

Source: (1) CMCRB Database as of 4-30-2009

(2) Exhibit V-C

(3) Exhibit V-F

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

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

(6) Exhibit X-D

MBA, Inc. - OMG,PAB

Filing Date - December 03, 2009

File: PAB-C:C:\Clients\Coal Mine\2009 Rate Filing\[05-B.xlsm]V-B-7

Run Date: 12-04-2009 03:13:26 PM

Checksum:141,712,739.209000

Coal Mine Compensation Rating Bureau
Traumatic Loss Cost Indication

Auger 1015

Accident <u>Year</u>	(1) Reported <u>Losses</u>	(2) Loss <u>Development</u>	(3) Trend <u>Factor</u>	(4) Ultimate <u>Losses</u>	(5) Loss <u>Cost</u>
<u>Indemnity</u>					
2004	6,852	1.0679	0.7699	5,634	0.53
2005	135,975	1.1188	0.8003	121,749	11.86
2006	130,091	1.2023	0.8319	130,116	12.20
2007	77,797	1.3314	0.8648	89,575	7.99
<u>2008</u>	<u>26,675</u>	2.0976	0.8989	<u>50,297</u>	<u>2.02</u>
5 Years	\$377,390			\$397,371	5.87
 <u>Medical</u>					
2004	11,053	1.2138	1.1131	14,933	1.41
2005	382,613	1.2288	1.0956	515,102	50.18
2006	75,311	1.2444	1.0783	101,055	9.47
2007	45,928	1.3087	1.0613	63,790	5.69
<u>2008</u>	<u>21,898</u>	1.4366	1.0446	<u>32,862</u>	<u>1.32</u>
5 Years	\$536,803			\$727,742	10.76
 <u>Indemnity & Medical</u>					
	(6) Developed <u>Payroll</u>				
2004	1,058,799			20,567	1.94
2005	1,026,537			636,851	62.04
2006	1,066,831			231,171	21.67
2007	1,121,156			153,365	13.68
<u>2008</u>	<u>2,490,774</u>			<u>83,159</u>	<u>3.34</u>
5 Years	\$6,764,097			\$1,125,113	16.63

Source: (1) CMCRB Database as of 4-30-2009

(2) Exhibit V-C

(3) Exhibit V-F

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

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

(6) Exhibit X-D

MBA, Inc. - OMG,PAB

Filing Date - December 03, 2009

File: PAB-C:C:\Clients\Coal Mine\2009 Rate Filing\[05-B.xlsm]V-B-8

Run Date: 12-04-2009 03:13:26 PM

Checksum:19,887,383.409000

Coal Mine Compensation Rating Bureau
Traumatic Loss Cost Indication

Co-Gen Anthracite 1021

Accident <u>Year</u>	(1) Reported <u>Losses</u>	(2) Loss <u>Development</u>	(3) Trend <u>Factor</u>	(4) Ultimate <u>Losses</u>	(5) Loss <u>Cost</u>
<u>Indemnity</u>					
2004	70,370	1.0679	0.7699	57,857	0.79
2005	9,076	1.1188	0.8003	8,126	0.10
2006	193,805	1.2023	0.8319	193,842	2.31
2007	38,332	1.3314	0.8648	44,135	0.48
<u>2008</u>	<u>1,937</u>	2.0976	0.8989	<u>3,652</u>	<u>0.05</u>
5 Years	\$313,520			\$307,612	0.75
<u>Medical</u>					
2004	51,623	1.2138	1.1131	69,747	0.95
2005	14,369	1.2288	1.0956	19,345	0.25
2006	52,621	1.2444	1.0783	70,609	0.84
2007	76,617	1.3087	1.0613	106,415	1.16
<u>2008</u>	<u>8,974</u>	1.4366	1.0446	<u>13,467</u>	<u>0.17</u>
5 Years	\$204,204			\$279,583	0.69
<u>Indemnity & Medical</u>					
	(6) Developed <u>Payroll</u>				
2004	7,351,514			127,604	1.74
2005	7,855,289			27,471	0.35
2006	8,405,393			264,451	3.15
2007	9,160,450			150,550	1.64
<u>2008</u>	<u>7,974,156</u>			<u>17,119</u>	<u>0.22</u>
5 Years	\$40,746,802			\$587,195	1.44

Source: (1) CMCRB Database as of 4-30-2009

(2) Exhibit V-C

(3) Exhibit V-F

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

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

(6) Exhibit X-D

MBA, Inc. - OMG,PAB

Filing Date - December 03, 2009

File: PAB-C:C:\Clients\Coal Mine\2009 Rate Filing\[05-B.xlsm]V-B-9

Run Date: 12-04-2009 03:13:26 PM

Checksum:84,907,961.889000

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

	(1)	(2)	(3)	(4)	(5)
Accident <u>Year</u>	Reported <u>Losses</u>	Loss <u>Development</u>	Trend <u>Factor</u>	Ultimate <u>Losses</u>	Loss <u>Cost</u>
<u>Indemnity</u>					
2004	7,425	1.0679	0.7699	6,105	0.10
2005	47,976	1.1188	0.8003	42,957	0.50
2006	29,639	1.2023	0.8319	29,645	0.32
2007	10,891	1.3314	0.8648	12,540	0.12
<u>2008</u>	<u>69,994</u>	2.0976	0.8989	<u>131,976</u>	<u>1.56</u>
5 Years	\$165,925			\$223,223	0.51

<u>Medical</u>					
2004	17,320	1.2138	1.1131	23,401	0.37
2005	65,060	1.2288	1.0956	87,589	1.03
2006	28,993	1.2444	1.0783	38,904	0.41
2007	37,928	1.3087	1.0613	52,679	0.49
<u>2008</u>	<u>112,623</u>	1.4366	1.0446	<u>169,010</u>	<u>2.00</u>
5 Years	\$261,924			\$371,583	0.85

	(6)			
Indemnity & <u>Medical</u>	Developed <u>Payroll</u>			
2004	6,374,483		29,506	0.46
2005	8,524,752		130,546	1.53
2006	9,397,580		68,549	0.73
2007	10,789,214		65,219	0.61
<u>2008</u>	<u>8,469,399</u>		<u>300,986</u>	<u>3.56</u>
5 Years	\$43,555,428		\$594,806	1.37

Source: (1) CMCRB Database as of 4-30-2009
 (2) Exhibit V-C
 (3) Exhibit V-F
 (4) (1) times (2) times (3)
 (5) (4) divided by (6) times 100
 (6) Exhibit X-D

MBA, Inc. - OMG,PAB
 Filing Date - December 03, 2009

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

	(1)	(2)	(3)	(4)	(5)
Accident <u>Year</u>	Reported <u>Losses</u>	Loss <u>Development</u>	Trend <u>Factor</u>	Ultimate <u>Losses</u>	Loss <u>Cost</u>
<u>Indemnity</u>					
2004	407,891	1.0679	0.7699	335,358	7.61
2005	980,499	1.1188	0.8003	877,915	16.98
2006	623,659	1.2023	0.8319	623,780	12.77
2007	285,601	1.3314	0.8648	328,839	5.71
<u>2008</u>	<u>143,105</u>	2.0976	0.8989	<u>269,829</u>	<u>4.26</u>
5 Years	\$2,440,755			\$2,435,721	9.17
<u>Medical</u>					
2004	103,539	1.2138	1.1131	139,890	3.17
2005	153,975	1.2288	1.0956	207,292	4.01
2006	143,721	1.2444	1.0783	192,850	3.95
2007	195,086	1.3087	1.0613	270,959	4.71
<u>2008</u>	<u>161,312</u>	1.4366	1.0446	<u>242,076</u>	<u>3.82</u>
5 Years	\$757,633			\$1,053,067	3.97
<u>(6)</u>					
Indemnity & <u>Medical</u>	Developed <u>Payroll</u>				
2004	4,406,653			475,248	10.78
2005	5,170,069			1,085,207	20.99
2006	4,885,882			816,630	16.72
2007	5,756,439			599,798	10.42
<u>2008</u>	<u>6,332,803</u>			<u>511,905</u>	<u>8.08</u>
5 Years	\$26,551,846			\$3,488,788	13.14

Source: (1) CMCRB Database as of 4-30-2009
 (2) Exhibit V-C
 (3) Exhibit V-F
 (4) (1) times (2) times (3)
 (5) (4) divided by (6) times 100
 (6) Exhibit X-D

MBA, Inc. - OMG,PAB
 Filing Date - December 03, 2009

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

Accident <u>Year</u>	(1) Reported <u>Losses</u>	(2) Loss <u>Development</u>	(3) Trend <u>Factor</u>	(4) Ultimate <u>Losses</u>	(5) Loss <u>Cost</u>
<u>Indemnity</u>					
2004	558,775 *	1.0679	0.7699	593,522 *	3.29
2005	153,854	1.1188	0.8003	137,757	0.79
2006	15,363	1.2023	0.8319	15,366	0.09
2007	26,186	1.3314	0.8648	30,150	0.16
<u>2008</u>	<u>55,072</u>	2.0976	0.8989	<u>103,840</u>	<u>0.51</u>
5 Years	\$809,250			\$880,635	0.96

<u>Medical</u>					
2004	716,188 *	1.2138	1.1131	797,773 *	4.42
2005	81,010	1.2288	1.0956	109,062	0.62
2006	29,826	1.2444	1.0783	40,022	0.23
2007	51,449	1.3087	1.0613	71,459	0.38
<u>2008</u>	<u>62,488</u>	1.4366	1.0446	<u>93,774</u>	<u>0.46</u>
5 Years	\$940,961			\$1,112,090	1.21

Indemnity & <u>Medical</u>	(6) Developed <u>Payroll</u>		
2004	18,029,182		1,391,295 7.71
2005	17,489,118		246,819 1.41
2006	17,050,967		55,388 0.32
2007	18,895,192		101,609 0.54
<u>2008</u>	<u>20,382,139</u>		<u>197,614</u> <u>0.97</u>
5 Years	\$91,846,598		\$1,992,725 2.17

Source: (1) CMCRB Database as of 4-30-2009

(2) Exhibit V-C

(3) Exhibit V-F

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

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

(6) Exhibit X-D

* Alpha claim has been capped at \$1,250,000. See V-B, page 12b

MBA, Inc. - OMG,PAB

Filing Date - December 03, 2009

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

Adjustment for Alpha Claim (Accident Year 2004)

	Indemnity	Medical	Total
Uncapped Alpha Claim	505,991	643,730	1,149,721
Percent of Total	44.0%	56.0%	100.00%
Percent x 1,250,000	550,124	699,876	1,250,000
Total Reported Loss as of 4/30/2008	558,775	716,188	
Uncapped Alpha Claim	505,991	643,730	
Reported Loss ex. Alpha Claim	52,784	72,458	
Loss Development Factor	1.0679	1.2138	
Trend Factor	0.7699	1.1131	
Dev & Trended Loss ex. Alpha Claim	43,398	97,897	
Alpha Claim Capped at \$1.250,000	550,124	699,876	
Dev & Trended Loss w/Alpha Claim Capped	593,522	797,773	

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

Accident <u>Year</u>	(1) Reported <u>Losses</u>	(2) Loss <u>Development</u>	(3) Trend <u>Factor</u>	(4) Ultimate <u>Losses</u>	(5) Loss <u>Cost</u>
<u>Indemnity</u>					
2004	0	1.0679	0.7699	0	0.00
2005	-	1.1188	0.8003	-	0.00
2006	0	1.2023	0.8319	0	0.00
2007	0	1.3314	0.8648	0	0.00
<u>2008</u>	<u>-</u>	2.0976	0.8989	<u>-</u>	<u>0.00</u>
5 Years	\$0			\$0	0.00

<u>Medical</u>					
2004	0	1.2138	1.1131	0	0.00
2005	-	1.2288	1.0956	-	0.00
2006	0	1.2444	1.0783	0	0.00
2007	0	1.3087	1.0613	0	0.00
<u>2008</u>	<u>-</u>	1.4366	1.0446	<u>-</u>	<u>0.00</u>
5 Years	\$0			\$0	0.00

Indemnity & <u>Medical</u>	(6) Developed <u>Payroll</u>		
2004	-	-	0.00
2005	-	-	0.00
2006	530	-	0.00
2007	-	-	0.00
<u>2008</u>	<u>-</u>	<u>-</u>	<u>0.00</u>
5 Years	\$530	-	0.00

Source: (1) CMCRB Database as of 4-30-2009
 (2) Exhibit V-C
 (3) Exhibit V-F
 (4) (1) times (2) times (3)
 (5) (4) divided by (6) times 100
 (6) Exhibit X-D

MBA, Inc. - OMG,PAB
 Filing Date - December 03, 2009

Coal Mine Compensation Rating Bureau
Traumatic Loss Cost Indication

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

	(1)	(2)	(3)	(4)	(5)
Accident <u>Year</u>	Reported <u>Losses</u>	Loss <u>Development</u>	Trend <u>Factor</u>	Ultimate <u>Losses</u>	Loss <u>Cost</u>
<u>Indemnity</u>					
2004	1,226,441 *	1.0679	0.7699	1,008,351 *	2.09
2005	1,321,120	1.1188	0.8003	1,182,899	2.28
2006	1,792,100	1.2023	0.8319	1,792,447	3.42
2007	665,749	1.3314	0.8648	766,540	1.32
<u>2008</u>	<u>494,868</u>	2.0976	0.8989	<u>933,090</u>	<u>1.76</u>
5 Years	\$5,500,278			\$5,683,327	2.15
<u>Medical</u>					
2004	954,058 *	1.2138	1.1131	1,289,009 *	2.67
2005	487,132	1.2288	1.0956	655,813	1.26
2006	724,400	1.2444	1.0783	972,027	1.85
2007	549,678	1.3087	1.0613	763,461	1.31
<u>2008</u>	<u>526,748</u>	1.4366	1.0446	<u>790,476</u>	<u>1.49</u>
5 Years	\$3,242,016			\$4,470,786	1.69
<u>(6)</u>					
Indemnity & <u>Medical</u>	Developed <u>Payroll</u>				
2004	48,210,958			2,297,360	4.77
2005	51,900,207			1,838,712	3.54
2006	52,477,216			2,764,474	5.27
2007	58,271,220			1,530,001	2.63
<u>2008</u>	<u>52,924,524</u>			<u>1,723,566</u>	<u>3.25</u>
5 Years	\$263,784,125			\$10,154,113	3.85

Source: (1) Exhibit V-B, page 6 minus page 8, column (1) minus page 13, column (1)

(2) Exhibit V-C

* Alpha claim has been

(3) Exhibit V-F

capped at \$1,250,000. See V-B, page 12b

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

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

(6) Exhibit V-B, page 6 minus page 13 - column (6)

MBA, Inc. - OMG,PAB

Filing Date - December 03, 2009

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Run Date: 12-04-2009 03:13:26 PM

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

(1) Development Period	(2) Average of Middle Four	(3) PCRB Factor	(4) CMCRB vs. PCRB Comparison	(5) Derived Development Factor	(6) Selected Factor	(7) Differences Average vs Selected	(8) Accumulated Selected Factor
1:2	1.5755	1.4358	0.1397	1.5755	1.5755	0.0000	2.0976
2:3	1.1074	1.1593	-0.0519	1.1074	1.1074	0.0000	1.3314
3:4	1.0746	1.0612	0.0134	1.0746	1.0746	0.0000	1.2023
4:5	1.0477	1.0281	0.0196	1.0477	1.0477	0.0000	1.1188
5:6	1.0177	1.0082	0.0095	1.0177	1.0177	0.0000	1.0679
6:7	0.9972	1.0065	-0.0093	1.0043	1.0043	-0.0071	1.0493
7:8	0.9974	1.0019	-0.0045	1.0041	1.0041	-0.0067	1.0448
8:9	1.0042	1.0083	-0.0041	1.0039	1.0039	0.0003	1.0405
9:10	1.0065	1.0047	0.0018	1.0037	1.0037	0.0028	1.0365
10:11	1.0043	1.0072	-0.0029	1.0035	1.0035	0.0008	1.0327
11:12	1.0066	0.9954	0.0112	1.0033	1.0033	0.0033	1.0291
12:13	1.0045	1.0001	0.0044	1.0031	1.0031	0.0014	1.0257
13:14	1.0042	1.0004	0.0038	1.0029	1.0029	0.0013	1.0225
14:15	1.0031	1.0016	0.0015	1.0027	1.0027	0.0004	1.0195
15:16	1.0011	1.0040	-0.0029	1.0025	1.0025	-0.0014	1.0167
16:17	1.0045	1.0045	0.0000	1.0023	1.0023	0.0022	1.0142
17:18	1.0043	1.0009	0.0034	1.0021	1.0021	0.0022	1.0119
18:19	1.0011	1.0010	0.0001	1.0019	1.0019	-0.0008	1.0098
19:20	1.0031	0.9992	0.0039	1.0017	1.0017	0.0014	1.0079
20:Ult	xx	1.0039	xx	1.0061	1.0061	0.0000	1.0061

Sources:

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

Exhibit V-D-1 is the same as VI-A-6

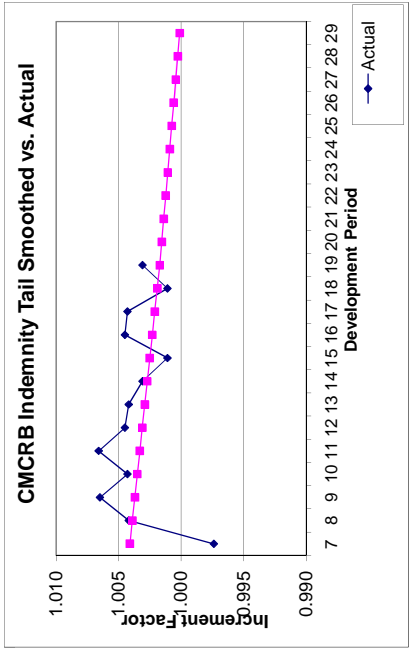
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Coal Mine Compensation Rating Bureau
Indemnity and Funeral Traumatic Loss Development

(1) Development Period	(2) Age-to-Age Factor	(3) Derived Factor	(4) Accumulated Age-to-Age Fac.	(5) Model Factors	(6) Accumulated Model Factors	(7) Derived Factor	(8) Accumulated Derived Factor	(9) Tail Devel. Period	(10) Model Factors	(11) Accumulated Model Factors
1	1.5755	1.5755	2.0848	1.5755	xx	xx	xx			
2	1.1074	1.1074	1.3232	1.1074	xx	xx	xx			
3	1.0746	1.0746	1.1949	1.0746	xx	xx	xx			
4	1.0477	1.0477	1.1120	1.0477	xx	xx	xx			
5	1.0177	1.0177	1.0613	1.0177	xx	xx	xx			
6	0.9972	1.0043	1.0429	1.0043	1.0429	1.0043	1.0429			
7	0.9974	1.0041	1.0458	1.0041	1.0385	1.0041	1.0385			
8	1.0042	1.0039	1.0485	1.0039	1.0342	1.0039	1.0342			
9	1.0065	1.0037	1.0441	1.0037	1.0302	1.0037	1.0302			
10	1.0043	1.0035	1.0374	1.0035	1.0264	1.0035	1.0264			
11	1.0066	1.0033	1.0330	1.0033	1.0228	1.0033	1.0228			
12	1.0045	1.0031	1.0262	1.0031	1.0194	1.0031	1.0194			
13	1.0042	1.0029	1.0216	1.0029	1.0163	1.0029	1.0163			
14	1.0031	1.0027	1.0173	1.0027	1.0133	1.0027	1.0133			
15	1.0011	1.0025	1.0142	1.0025	1.0106	1.0025	1.0106			
16	1.0045	1.0023	1.0131	1.0023	1.0081	1.0023	1.0081			
17	1.0043	1.0021	1.0085	1.0021	1.0057	1.0021	1.0057			
18	1.0011	1.0019	1.0042	1.0019	1.0036	1.0019	1.0036			
19	1.0031	1.0017	1.0031	1.0017	1.0017	1.0017	1.0017			
20		1.0016						20	1.0016	1.0084
21		1.0014						21	1.0014	1.0088
22		1.0012						22	1.0012	1.0054
23		1.0011						23	1.0011	1.0042
24		1.0009						24	1.0009	1.0031
25		1.0008						25	1.0008	1.0022
26		1.0006						26	1.0006	1.0014
27		1.0004						27	1.0004	1.0008
28		1.0003						28	1.0003	1.0004
29		1.0001						29	1.0001	1.0001

Accumulation of 20 to Ult. = 1.0084



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

CMCRB tail factor	1.0084
PCRB tail factor	1.0039
Selected Tail Factor	1.0061

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

(1) Span of <u>Maturities</u>	(2) Age-to-Age Incurred Loss <u>Factors</u>	(3) Span of <u>Maturities</u>	(4) Cumulative Incurred Loss <u>Factors</u>
1 to 2	1.4358	1 to Ult	1.9046
2 to 3	1.1593	2 to Ult	1.3265
3 to 4	1.0612	3 to Ult	1.1442
4 to 5	1.0281	4 to Ult	1.0783
5 to 6	1.0082	5 to Ult	1.0488
6 to 7	1.0065	6 to Ult	1.0403
7 to 8	1.0019	7 to Ult	1.0335
8 to 9	1.0083	8 to Ult	1.0316
9 to 10	1.0047	9 to Ult	1.0231
10 to 11	1.0072	10 to Ult	1.0183
11 to 12	0.9954	11 to Ult	1.0110
12 to 13	1.0001	12 to Ult	1.0157
13 to 14	1.0004	13 to Ult	1.0156
14 to 15	1.0016	14 to Ult	1.0152
15 to 16	1.0040	15 to Ult	1.0136
16 to 17	1.0045	16 to Ult	1.0095
17 to 18	1.0009	17 to Ult	1.0050
18 to 19	1.0010	18 to Ult	1.0041
19 to 20	0.9992	19 to Ult	1.0031
20 to Ult	1.0039	20 to Ult	1.0039

Source:
 PCRB Loss Cost Filing effective April 1, 2009 Exhibit 6, page 6.2

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

(1) Development Period	(2) Average of Middle Four	(3) PCRB Factor	(4) CMCRB vs. PCRB Comparison	(5) Derived Development Factor	(6) Selected Factor	(7) Differences Average vs. Selected	(8) Accumulated Selected Factor
1:2	1.0977	1.1079	-0.0102	1.0977	1.0977	0.0000	1.4366
2:3	1.0517	1.0543	-0.0026	1.0517	1.0517	0.0000	1.3087
3:4	1.0065	1.0387	-0.0322	1.0127	1.0127	-0.0062	1.2444
4:5	1.0253	1.0167	0.0086	1.0123	1.0123	0.0130	1.2288
5:6	1.0199	1.0110	0.0089	1.0120	1.0120	0.0079	1.2138
6:7	0.9952	1.0142	-0.0190	1.0116	1.0116	-0.0164	1.1994
7:8	1.0034	1.0234	-0.0200	1.0112	1.0112	-0.0078	1.1856
8:9	1.0065	1.0191	-0.0126	1.0109	1.0109	-0.0044	1.1724
9:10	1.0253	1.0138	0.0115	1.0105	1.0105	0.0148	1.1598
10:11	1.0160	1.0143	0.0017	1.0101	1.0101	0.0059	1.1477
11:12	1.0018	1.0167	-0.0149	1.0098	1.0098	-0.0080	1.1362
12:13	1.0015	1.0106	-0.0091	1.0094	1.0094	-0.0079	1.1252
13:14	1.0051	1.0128	-0.0077	1.0091	1.0091	-0.0040	1.1147
14:15	1.0065	1.0117	-0.0052	1.0087	1.0087	-0.0022	1.1047
15:16	0.9994	1.0124	-0.0130	1.0083	1.0083	-0.0089	1.0952
16:17	1.0056	1.0094	-0.0038	1.0080	1.0080	-0.0024	1.0862
17:18	1.0064	1.0090	-0.0026	1.0076	1.0076	-0.0012	1.0776
18:19	1.0028	1.0112	-0.0084	1.0072	1.0072	-0.0044	1.0695
19:20	1.0040	1.0122	-0.0082	1.0069	1.0069	-0.0029	1.0618
20:Ult.		1.0594		1.0545	1.0545	-0.0351	1.0545

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

Exhibit V-E-1 is the same as VI-B-6

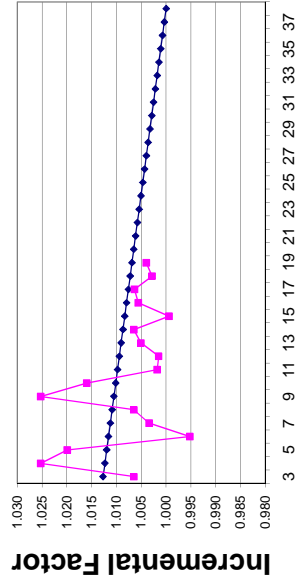
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Coal Mine Compensation Rating Bureau
Medical Traumatic Loss Development

(1) Development Period	2005 factors		2004 factors		(5) Adjusted Age-to-Age Factor	(6) Derived Development Factor	(7) Accumulated Derived Factor	(8) Tail Development Period	(9) Derived Development Factor	(10) Accumulation of Derived Subsequent Factors
	(2) Average Age-to-Age Factor	(3) PCRB Factors	(4) Adjusted Age-to-Age Factor	(5) Accumulated Age-to-Age Factor						
1	1.0977		1.0977	1.3623	1.0977	1.0977	1.3622	20	1.0065	1.0636
2	1.0517		1.0517	1.2410	1.0517	1.0517	1.2410	21	1.0061	1.0567
3	1.0065		1.0065	1.1800	1.0127	1.1800		22	1.0058	1.0503
4	1.0263		1.0263	1.1724	1.0123	1.1682		23	1.0064	1.0442
5	1.0199		1.0199	1.1435	1.0120	1.1510		24	1.0061	1.0386
6	0.9962		0.9962	1.1212	1.0116	1.1374		25	1.0047	1.0334
7	1.0034		1.0034	1.1266	1.0112	1.1243		26	1.0043	1.0285
8	1.0065		1.0065	1.1227	1.0109	1.1118		27	1.0040	1.0241
9	1.0263		1.0263	1.1155	1.0105	1.0999		28	1.0036	1.0200
10	1.0160		1.0160	1.0880	1.0101	1.0884		29	1.0033	1.0164
11	1.0018		1.0018	1.0717	1.0098	1.0775		30	1.0029	1.0131
12	1.0015		1.0015	1.0619	1.0094	1.0671		31	1.0025	1.0101
13	1.0061		1.0061	1.0555	1.0091	1.0571		32	1.0022	1.0076
14	1.0117		1.0117	1.0462	1.0087	1.0476		33	1.0018	1.0054
15	0.9994		0.9994	1.0367	1.0083	1.0386		34	1.0014	1.0036
16	1.0066		1.0066	1.0306	1.0080	1.0300		35	1.0011	1.0022
17	1.0064		1.0064	1.0230	1.0077	1.0219		36	1.0007	1.0011
18	1.0028		1.0028	1.0152	1.0072	1.0142		37	1.0004	1.0004
19	1.0040		1.0040	1.0081	1.0069	1.0069		38	1.0000	1.0000

Derived vs Actual



C/CRB derived tail factor 1.0636
 PCRB tail factor 1.0454
 Selected 1.0545

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

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

(1) Span of <u>Maturities</u>	(2) Age-to-Age Incurred Loss <u>Factors</u>	(3) Span of <u>Maturities</u>	(4) Cumulative Incurred Loss <u>Factors</u>
1 to 2	1.1079	1 to Ult.	1.5756
2 to 3	1.0543	2 to Ult.	1.4221
3 to 4	1.0387	3 to Ult.	1.3489
4 to 5	1.0167	4 to Ult.	1.2986
5 to 6	1.0110	5 to Ult.	1.2773
6 to 7	1.0142	6 to Ult.	1.2634
7 to 8	1.0234	7 to Ult.	1.2457
8 to 9	1.0191	8 to Ult.	1.2172
9 to 10	1.0138	9 to Ult.	1.1944
10 to 11	1.0143	10 to Ult.	1.1782
11 to 12	1.0167	11 to Ult.	1.1616
12 to 13	1.0106	12 to Ult.	1.1425
13 to 14	1.0128	13 to Ult.	1.1305
14 to 15	1.0117	14 to Ult.	1.1162
15 to 16	1.0124	15 to Ult.	1.1033
16 to 17	1.0094	16 to Ult.	1.0898
17 to 18	1.0090	17 to Ult.	1.0796
18 to 19	1.0112	18 to Ult.	1.0700
19 to 20	1.0122	19 to Ult.	1.0582
20 to Ult.	1.0454	20 to Ult.	1.0454

Source:
 PCRB Loss Cost Filing effective April 1, 2009 Exhibit 6, page 6.2
 PCRB Loss Cost Filing effective April 1, 2009 Exhibit 6, page 6.14

**Coal Mine Compensation Rating Bureau
of Pennsylvania
Rate Filing for April 1, 2010**

TREND EXHIBITS

NOTES AND TABLES OF CONTENTS

NOTES

For a number of years, the CMCRB initial filing has included a proposal for Indemnity and Medical trends generated through estimation of parameters. The parameters are Loss Ratio Trend, Severity, Frequency and Frequency Net of Wage Trend. The Trends are calculated separately for Indemnity and Medical. Another parameter was an estimate for Wage Inflation.

Historically, each of the parameters was been estimated using a single calculation based upon up to ten years of data. This technique has not been acceptable to the Insurance Department. Rather, the Department has favored a technique where an array of trend factor has been calculated, varying the number of points in the experience period, as well as, limiting and/or eliminating certain years altogether.

Last year each parameter is based on the average of twelve estimates of a given parameter. This is accomplished by using a three year moving average as well as the Traditional ten points, varying the number of years from between ten and seven years. Additional adjustments were made to eliminate or temper exceptional values, both upward and downward.

**Coal Mine Compensation Rating Bureau
of Pennsylvania
Rate Filing for April 1, 2010**

In the course of executing the estimates, decisions were made that resulted in the choices of the number of years that would be involved and which years would be excluded. Estimates were made using 10, 9 and 8 years. The years that were excluded were 2002 and 2008. The year 2002 was characterized by an unusual number of costly claims. The year 2008 was characterized by the fact that the number of claims was very low and is “green”. Excluding a year with bad experience and a year with good experience follows the common actuarial practice of excluding a high and a low from a data set. The data from years that are more than 10 years old is felt to be “stale”. The use of less than seven points in the case of data as volatile as that of the CMCRB is ill advised. As a result of the above considerations, it is felt that the set of reasonable estimates is comprehensive.

**Coal Mine Compensation Rating Bureau
of Pennsylvania
Rate Filing for April 1, 2010**

Table of Contents

1. Summary Exhibits (16 pages)

2. Estimates 1 & 2 (15 pages)
Years 1999-2008; No adjustments

3. Estimates 3 & 4 (15 pages)
Years 2000-2008; No adjustments

4. Estimates 5 & 6 (15 pages)
Years 2001-2008; No adjustments

5. Estimates 7 & 8 (15 pages)
Years 1999-2008; Years 2002 & 2008 eliminated

6. Estimates 9 & 10 (15 pages)
Years 2000-2008; Years 2002 & 2008 eliminated

7. Estimates 11 & 12 (15pages)
Years 2001-2008; Years 2002 & 2008 eliminated

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Coal Mine Compensation Rating Bureau

Traumatic Loss Trend

Indemnity, Funeral and Medical for All Classes Combined

Trend Factors

Indemnity and Funeral

Annual Percentage Change: -3.8% (see Exhibit V-G)

<u>Accident Year</u>	<u>Trend Period - Years</u>		<u>Formula</u>	<u>Trend Factor</u>
2004	7-1-04 to 4-1-2011	6.75	$(1 - 0.038)^{\wedge} 6.75$	0.7699
2005	7-1-05 to 4-1-2011	5.75	$(1 - 0.038)^{\wedge} 5.75$	0.8003
2006	7-1-06 to 4-1-2011	4.75	$(1 - 0.038)^{\wedge} 4.75$	0.8319
2007	7-1-07 to 4-1-2011	3.75	$(1 - 0.038)^{\wedge} 3.75$	0.8648
2008	7-1-08 to 4-1-2011	2.75	$(1 - 0.038)^{\wedge} 2.75$	0.8989

Medical and Medical Only

Annual Percentage Change: 1.6% (see Exhibit V-G)

<u>Accident Year</u>	<u>Trend Period - Years</u>		<u>Formula</u>	<u>Trend Factor</u>
2004	7-1-04 to 4-1-2011	6.75	$(1 + 0.016)^{\wedge} 6.75$	1.1131
2005	7-1-05 to 4-1-2011	5.75	$(1 + 0.016)^{\wedge} 5.75$	1.0956
2006	7-1-06 to 4-1-2011	4.75	$(1 + 0.016)^{\wedge} 4.75$	1.0783
2007	7-1-07 to 4-1-2011	3.75	$(1 + 0.016)^{\wedge} 3.75$	1.0613
2008	7-1-08 to 4-1-2011	2.75	$(1 + 0.016)^{\wedge} 2.75$	1.0446

Source: Exhibit V- G

Filing Date - December 03, 2009

Coal Mine Compensation Rating Bureau

Summary

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

	<u>Indemnity</u>	<u>Weight</u>	<u>Medical</u>	<u>Weight</u>
Exh. V-H Loss Ratio Trend page 1,2	0.939	25%	1.006	25%
Exh. V-I Combined Trend				
a. Severity				
Indemnity -page 1	1.042		---	<u>Weight</u>
Total Medical - page 2	---		1.089	50%
Medical Only - page 3	---		1.107	10%
Lost Time Medical - page 6	---		1.116	40%
Weighted Average	1.042		1.102	
Selected Severity Trend	1.042		1.102	
b. Frequency				
Combined Freq. And Wage - page 4	0.901		0.901	
Frequency- page 5	0.930		0.930	
<u>Wage Inflation Exh. XII-D</u>	<u>1.035</u>		<u>1.035</u>	
Combined(Freq./Wage)	0.899		0.899	
Average	0.900		0.900	
Selected Frequency Trend	0.925		0.925	
c. Total(Freq. And Sev. Combined)	0.963	75%	1.019	75%
Total				
Average of Above Methods	0.951		1.012	
Weighted Average	0.957		1.016	
Approved Filing(effective 4-1-2009)	0.992		1.015	
Selected Final Trend (Effective 4-1-2010)	0.962		1.016	

Source: Loss Ratio Trend : Exhibit V-H,pp. 1-2
 Combined Trend: Exhibit V-I,pp.1-6
 * Trend Change Limited to +/- 3.0 points

Filing Date - December 03, 2009

Coal Mine Compensation Rating Bureau

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

	Reported <u>Incurred</u>	Percent <u>Distribution</u>	Loss Development <u>Factor</u>	Developed <u>Losses</u>
Indemnity	892,793	88.6%	1.0448	932,790
Medical	<u>115,370</u>	<u>11.4%</u>	1.1856	<u>136,783</u>
Total	1,008,163	100.0%		1,069,573

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

Total Reported Indemnity(2002) = 12,772,686

	(1) <u>Incurred</u>	(2) <u>LDF</u>	(3) = (1)x(2)
Total	12,772,686	1.0448	13,344,902
Black Wolf	<u>892,793</u>	1.0448	<u>932,790</u>
	Total excl. Black Wolf =		12,412,112

Maximum <u>Claim Size</u>	% <u>Indemnity</u>	Limited <u>Indemnity</u>
1,250,000	88.6%	1,106,955

Total indemnity including
limited Black Wolf 13,519,067

Total Reported Medical(2002) = 4,257,734

	(1) <u>Incurred</u>	(2) <u>LDF</u>	(3) = (1)x(2)
Total	4,257,734	1.1856	5,047,969
Black Wolf	<u>115,370</u>	1.1856	<u>136,783</u>
	Total excl. Black Wolf =		4,911,187

Maximum <u>Claim Size</u>	% <u>Medical</u>	Limited <u>Medical</u>
1,250,000	11.4%	143,045

Total medical including
limited Black Wolf 5,054,232

Filing Date - December 03, 2009

Coal Mine Compensation Rating Bureau

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

	<u>Reported Incurred</u>	<u>Percent Distribution</u>	<u>Loss Development Factor</u>	<u>Developed Losses</u>
Indemnity	671,896	66.6%	1.0493	705,020
Medical	<u>337,253</u>	<u>33.4%</u>	1.1994	<u>404,501</u>
Total	1,009,149	100.0%		1,109,521

Developed Incurred is less than catastrophe limit so capping and allocation is unnecessary.

Coal Mine Compensation Rating Bureau

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

	Reported <u>Incurred</u>	Percent <u>Distribution</u>	Loss Development <u>Factor</u>	Developed <u>Losses</u>
Indemnity	505,991	44.0%	1.0679	540,348
Medical	<u>643,730</u>	<u>56.0%</u>	1.2138	<u>781,359</u>
Total	1,149,721	100.0%		1,321,707

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

Total Reported Indemnity(2004) = 7,374,171

	(1) <u>Incurred</u>	(2) <u>LDF</u>	(3) = (1)x(2)
Total	7,374,171	1.0679	7,874,877
Alpha	<u>505,991</u>	1.0679	<u>540,348</u>
	Total excl. Alpha =		7,334,529

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

Total including indemnity including limited Alpha 7,884,653

Total Reported Medical(2004) = 4,131,369

	(1) <u>Incurred</u>	(2) <u>LDF</u>	(3) = (1)x(2)
Total	4,131,369	1.2138	5,014,656
Alpha	<u>643,730</u>	1.2138	<u>781,359</u>
	Total excl. Alpha =		4,233,296

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

Total medical including limited Alpha 4,933,173

Coal Mine Compensation Rating Bureau

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

	Reported <u>Incurred</u>	Percent <u>Distribution</u>	Loss Development <u>Factor</u>	Developed <u>Losses</u>
Indemnity	419,406	17.3%	1.3314	558,397
Medical	<u>2,000,000</u>	<u>82.7%</u>	1.3087	<u>2,617,400</u>
Total	2,419,406	100.0%		3,175,797

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

Total Reported Indemnity (2007) = 5,094,625

	(1) <u>Incurred</u>	(2) <u>LDF</u>	(3) = (1)x(2)
Total	5,094,625	1.3314	6,782,984
Reading Anthracite	<u>419,406</u>	1.3314	<u>558,397</u>
	Total excl. Alpha =		6,224,587

Maximum <u>Claim Size</u>	% <u>Indemnity</u>	Limited <u>Indemnity</u>
1,250,000	17.3%	216,689

Total indemnity including limited Reading 6,441,275

Total Reported Medical (2007) = 5,501,458

	(1) <u>Incurred</u>	(2) <u>LDF</u>	(3) = (1)x(2)
Total	5,501,458	1.3087	7,199,758
Reading Anthracite	<u>2,000,000</u>	1.3087	<u>2,617,400</u>
	Total excl. Alpha =		4,582,358

Maximum <u>Claim Size</u>	% <u>Medical</u>	Limited <u>Medical</u>
1,250,000	82.7%	1,033,311

Total medical including limited Reading 5,615,670

Coal Mine Compensation Rating Bureau

Allocation Of Mon View Mining Claim Between Indemnity and Medical
Accident Year 2002

	<u>Reported Incurred</u>	<u>Percent Distribution</u>	<u>Loss Development Factor</u>	<u>Developed Losses</u>
Indemnity	553,432	56.6%	1.0448	578,226
Medical	<u>425,037</u>	<u>43.4%</u>	<u>1.1856</u>	<u>503,924</u>
Total	978,469	100.0%		1,082,150

Developed Incurred is less than catastrophe limit so capping and allocation is not necessary.

Traumatic Loss Trend
Summary of Estimates

Exhibit V-K

	Ests. 1&2	Ests. 3&4	Ests. 5&6	Ests. 7&8	Ests. 9&10	Ests. 11& 12	Average	Loss Ratio	Loss Ratio
	-2.8%	-4.3%	-6.3%	-5.4%	-7.2%	-9.7%	94.0%	94.0%	94.0%
	-4.9%	-9.2%	-11.1%	-2.5%	-4.1%	-5.4%	93.8%	93.8%	93.8%
							93.9%	93.9%	93.9%
							100.5%	100.5%	100.5%
							100.7%	100.7%	100.7%
							100.6%	100.6%	100.6%
V_H-1	Trad MA	2.8%	4.3%	6.3%	5.4%	7.2%	93.7%	92.8%	90.3%
V_H-1	Trad MA	4.9%	9.2%	11.1%	2.5%	4.1%	88.9%	95.9%	94.6%
V_H-2	Trad MA	1.1%	1.7%	1.6%	1.9%	2.0%	95.7%	94.6%	90.3%
V_H-2	Trad MA	0.2%	2.2%	2.4%	2.1%	2.6%	90.8%	97.5%	94.6%
V-I-1	Trad MA	6.2%	6.3%	4.2%	3.9%	3.8%	98.4%	102.0%	103.4%
V-I-1	Trad MA	5.1%	2.1%	0.6%	6.0%	5.7%	97.8%	102.1%	103.6%
V-I-2	Trad MA	6.6%	6.3%	7.0%	9.5%	10.0%	104.2%	103.8%	101.3%
V-I-2	Trad MA	8.2%	6.3%	6.7%	10.0%	11.4%	100.6%	105.7%	104.3%
V-I-3	Trad MA	7.5%	8.4%	8.5%	10.4%	12.1%	107.0%	103.8%	101.3%
V-I-3	Trad MA	8.9%	9.9%	10.4%	11.2%	12.9%	110.4%	105.7%	104.3%
V-I-4	Trad MA	8.5%	9.9%	10.1%	8.9%	10.6%	108.5%	110.0%	112.4%
V-I-4	Trad MA	9.5%	11.1%	11.5%	8.6%	10.0%	106.7%	111.4%	112.9%
V-I-5	Trad MA	5.3%	6.9%	7.1%	5.8%	7.6%	89.9%	89.4%	89.1%
V-I-5	Trad MA	6.4%	8.1%	8.5%	5.7%	7.2%	88.5%	90.0%	89.8%
V-I-6	Trad MA	8.0%	8.8%	9.1%	11.7%	13.7%	92.9%	92.4%	92.0%
V-I-6	Trad MA	10.6%	9.5%	9.9%	12.0%	14.3%	91.5%	92.8%	92.5%
Selected Frequency Increase/Decrease									
	Medical	Indemnity							
	Selected Freq Factor	92.5%							
	Selected Sev. Factor	104.2%							
	Composite Trend Factor	96.4%							
	Loss Ratio Trend Factor	93.9%							
	Weighted (75%-25%) Trend Factor	95.8%							
	Approved 4-1-09	99.2%							
	Selected 4-01-10	96.2%							
	Trad Freq	91.5%							
	MA Freq	90.4%							
	90.1%								
	89.7%								
	89.9%								
	92.5%								

Filing Date - December 03, 2009

Checksum:151,756329

Coal Mine Compensation Rating Bureau

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

Exhibit V-G
 Traditional
 Estimates 01 & 02
 Earliest Year: 1999

	<u>Indemnity</u>	<u>Weight</u>	<u>Medical</u>	<u>Weight</u>
Exh. V-H Loss Ratio Trend page 1,2	0.972	25%	0.989	25%
Exh. V-I Combined Trend				
a. Severity				
Indemnity -page 1	1.062		---	<u>Weight</u>
Total Medical - page 2	---		1.066	50%
Medical Only - page 3	---		1.075	10%
Lost Time Medical - page 6	---		1.080	40%
Weighted Average	1.062		1.072	
Selected Severity Trend	1.062		1.072	
b. Frequency				
Combined Freq. And Wage - page 4	0.915		0.915	
Frequency- page 5	0.947		0.947	
<u>Wage Inflation Exh. XII-D</u>	<u>1.0350</u>		<u>1.0350</u>	
Combined(Freq./Wage)	0.915		0.915	

Coal Mine Compensation Rating Bureau

Exhibit V-G

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

Moving Average
 Estimates 01 & 02
 Earliest Year: 1999

	<u>Indemnity</u>	<u>Weight</u>	<u>Medical</u>	<u>Weight</u>
Exh. V-H Loss Ratio Trend page 1,2	0.951	25%	1.002	25%
Exh. V-I Combined Trend				
a. Severity				
Indemnity -page 1	1.051		---	<u>Weight</u>
Total Medical - page 2	---		1.082	50%
Medical Only - page 3	---		1.089	10%
Lost Time Medical - page 6	---		1.106	40%
Weighted Average	1.051		1.092	
Selected Severity Trend	1.051		1.092	
b. Frequency				
Combined Freq. And Wage - page 4	0.905		0.905	
Frequency- page 5	0.936		0.936	
<u>Wage Inflation Exh. XII-D</u>	<u>1.0350</u>		<u>1.0350</u>	
Combined(Freq./Wage)	0.904		0.904	

75%

Filing Date - December 03, 2009

**Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined**

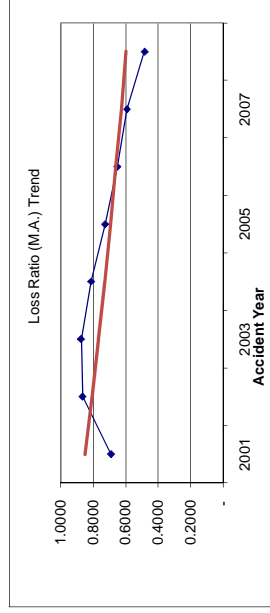
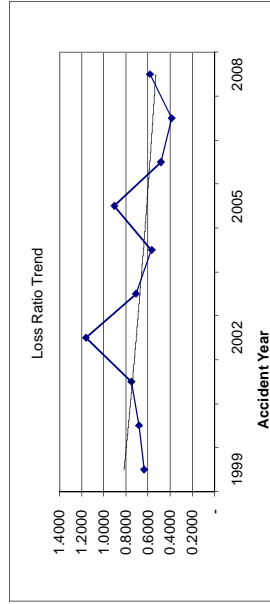
Exhibit V-H
Page 1
Estimates 01 & 02
Earliest Year: 1999

Trended Loss Ratio

Year	(1) Indemnity Case Incurred Losses	(2) Loss Development Factors	(3) Ultimate Losses	(4) Loss Cost Premium	(5) Indemnity Loss Ratio	(6) Annual Loss Ratio Change	(7) 3-Year Moving Average	(8) Annual Mov. Avg. Change
1999	8,091,638	1.0327	8,396,235	13,117,984	0.637			
2000	7,486,544	1.0365	7,769,803	11,395,982	0.681	6.9%		
2001	8,693,906	1.0405	9,046,009	12,027,435	0.752	10.4%	0.690	25.4%
2002	12,772,686	1.0448	13,519,067 *	11,649,177	1.161	54.4%	0.865	1.0%
2003	8,109,584	1.0493	8,509,386	12,009,849	0.709	-38.9%	0.874	-7.0%
2004	7,374,171	1.0679	7,884,653 *	13,891,565	0.568	-19.9%	0.813	-10.6%
2005	12,018,140	1.1188	13,445,895	14,865,027	0.905	59.3%	0.727	-10.3%
2006	5,998,029	1.2023	7,211,430	14,918,228	0.483	-46.6%	0.652	-9.2%
2007	5,094,625	1.3314	6,441,275 *	16,598,595	0.388	-19.7%	0.592	-18.1%
2008	5,594,328	2.0976	11,734,662	20,123,929	0.583	50.3%	0.485	

Geometric Average: -1.0%
Regression Indication: -4.7%
Selected: -2.8%

Fitted=0.8981 x e^{^(-0.0480*(YEAR-1999))} Fitted=0.8495 x e^{^(-0.0504*(YEAR-2001.0))}



Sources:

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

* Ultimates for the years 2002,2004 & 2007 reflect limitations on large claims;see Exhibits V-J pp. 1-5

Filing Date - December 03, 2009
Checksum:315759,898,072191

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

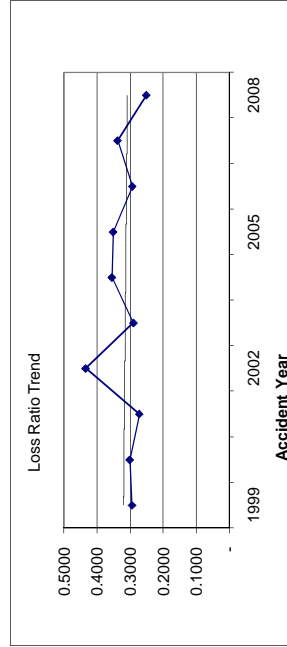
Exhibit V-H
Page 2
Estimates 01 & 02
Earliest Year: 1999

Trended Loss Ratio

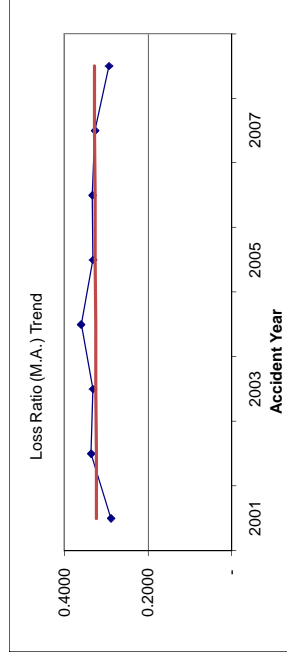
Year	(1) Medical Case Incurred Losses	(2) Loss Development Factors	(3) Ultimate Losses	(4) Loss Cost Premium	(5) Medical Loss Ratio	(6) Annual Loss Ratio Change	(7) 3-Year Moving Average	(8) Annual Mov. Avg. Change
1999	3,357,242	1.1477	3,853,107	13,117,984	0.294			
2000	2,952,750	1.1598	3,424,599	11,395,982	0.301	2.4%		
2001	2,789,664	1.1724	3,270,602	12,027,435	0.272	-9.6%		
2002	4,257,734	1.1856	5,054,232 *	11,649,177	0.434	59.6%	0.289	16.3%
2003	2,899,687	1.1994	3,477,885	12,009,849	0.290	-33.2%	0.332	-1.2%
2004	4,131,369	1.2138	4,933,173 *	13,891,565	0.355	22.4%	0.360	8.4%
2005	4,249,331	1.2288	5,221,578	14,865,027	0.351	-1.1%	0.332	-7.8%
2006	3,511,501	1.2444	4,369,712	14,918,228	0.293	-16.5%	0.333	0.3%
2007	5,501,458	1.3087	5,615,670 *	16,598,595	0.338	15.4%	0.327	-1.8%
2008	3,509,674	1.4366	5,041,998	20,123,929	0.251	-25.7%	0.294	-10.1%

Geometric Average: -1.7%
Regression Indication: -0.4%
Selected: -1.1%

Fitted= $0.3227 \times e^{(-0.0041 \times (\text{YEAR}-1999))}$



Fitted= $0.3226 \times e^{(0.0025 \times (\text{YEAR}-2001.0))}$



Sources:

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

* Ultimates for the years 2002, 2004 & 2007 reflect limitations on large claims; see Exhibits V-J pp. 1-5

Traumatic Loss Trend Indemnity and Funeral losses for All Classes Combined

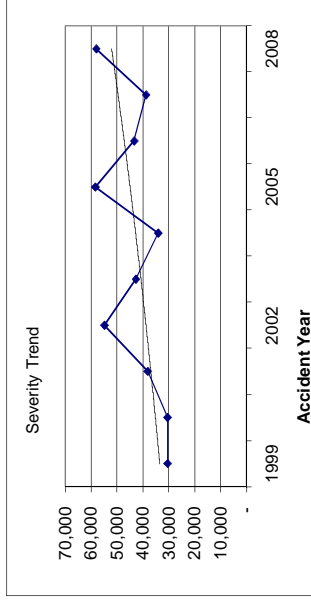
Exhibit V-I
Page 1
Estimates 01 & 02
Earliest Year: 1999

Severity Trend

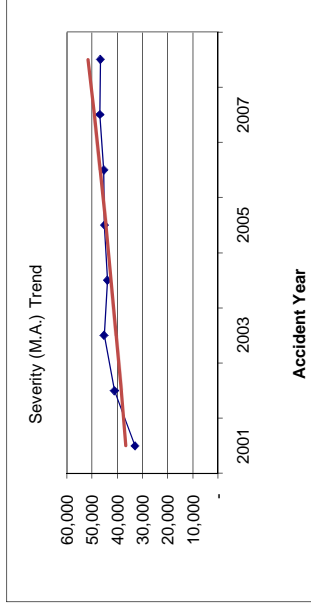
Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
1999	8,366,235	274	30,497			
2000	7,759,803	254	30,550	0.2%		
2001	9,046,009	237	38,169	24.9%	33,072	24.7%
2002	13,519,067	246	54,956	44.0%	41,225	9.9%
2003	8,509,386	199	42,761	-22.2%	45,295	-3.0%
2004	7,884,653	231	34,133	-20.2%	43,950	2.7%
2005	13,445,895	230	58,460	71.3%	45,118	0.5%
2006	7,211,430	166	43,442	-25.7%	45,345	3.4%
2007	6,441,275	166	38,803	-10.7%	46,902	-0.3%
2008	11,734,662	202	58,092	49.7%	46,779	

Geometric Average: 7.4%
Regression Indication: 5.0%
Selected: 6.2%

$$\text{Fitted} = 30412.3261 \times e^{(0.0490 \times (\text{YEAR} - 1999))}$$



$$\text{Fitted} = 36542.8080 \times e^{(0.0495 \times (\text{YEAR} - 2001.0))}$$



Sources:

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

C:\Clients\Coal Mine\2009 Rate Filing\05-GH-estimates 01-06.xlsm]V-I-1
October 26, 2009 - 11:53:09 AM

Filing Date - December 03, 2009
Checksum: 94,708,207,285254

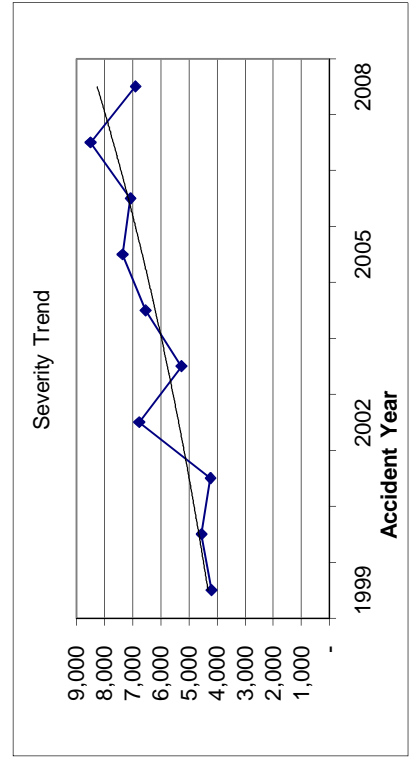
Traumatic Loss Trend Medical and Medical Only Losses for All Classes Combined

Severity Trend

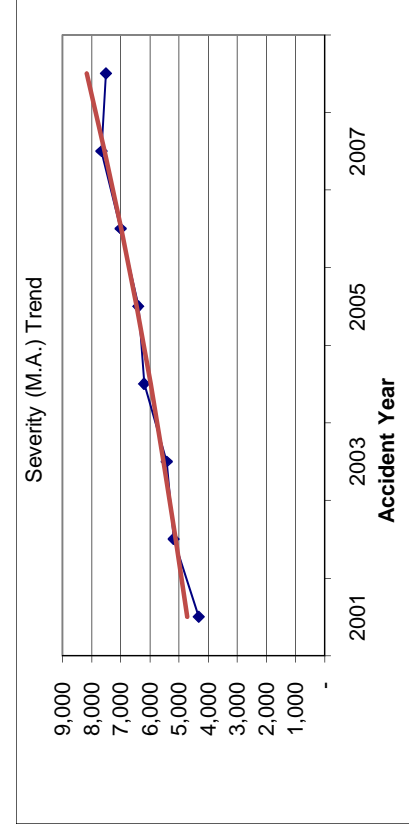
Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
1999	3,853,107	917	4,202			
2000	3,424,599	752	4,554	8.4%		
2001	3,270,602	772	4,237	-7.0%	4,331	19.8%
2002	5,054,232	746	6,775	59.9%	5,189	4.6%
2003	3,477,885	660	5,270	-22.2%	5,427	14.2%
2004	4,933,173	753	6,551	24.3%	6,199	3.2%
2005	5,221,578	709	7,365	12.4%	6,395	9.4%
2006	4,369,712	617	7,082	-3.8%	6,999	9.3%
2007	5,615,670	660	8,509	20.1%	7,652	-2.0%
2008	5,041,998	730	6,907	-18.8%	7,499	

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

Fitted=3741.8476 x e^(0.0720*(YEAR-1999))



Fitted=4720.2090 x e^(0.0784*(YEAR-2001.0))



Sources:
(1) Exhibit V-H page 2, Column (3)
(2) Exhibit VI-C-1 + Exhibit VI-C-2
(4) (Current Avg. Loss / Prior Avg. Loss - 1.0) x 100
C:\Clients\Coal Mine\2009 Rate Filing\05-GHI-estimates 01-06.xlsm]V-I-2
October 26, 2009 - 11:53:09 AM

Traumatic Loss Trend Medical Only Losses for All Classes Combined

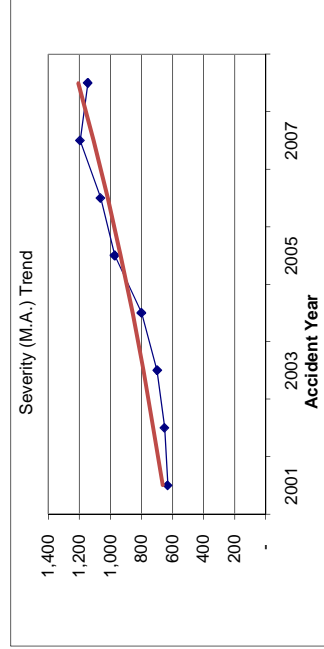
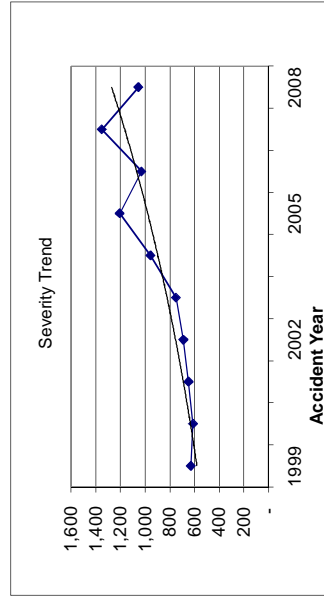
Severity Trend

Year	(1) Ultimate Claim Counts	(2) Ultimate Incurred Losses	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
1999	643	405,010	630			
2000	498	305,104	613	-2.7%		
2001	535	347,675	650	6.1%	631	3.2%
2002	500	345,393	691	6.3%	651	7.1%
2003	461	346,252	751	8.7%	697	14.6%
2004	522	499,175	956	27.3%	799	21.5%
2005	479	577,565	1,206	26.1%	971	14.6%
2006	451	464,396	1,030	-14.6%	1,064	9.6%
2007	494	667,028	1,350	31.1%	1,195	12.3%
2008	528	556,675	1,054	-21.9%	1,145	-4.2%

Geometric Average: 5.9%
Regression Indication: 9.1%
Selected: 7.5%

$$\text{Fitted} = 487.7257 \times e^{(0.0872 \times (\text{YEAR} - 1999))}$$

$$\text{Fitted} = 663.7683 \times e^{(0.0851 \times (\text{YEAR} - 2001.0))}$$



Sources:
(1) Exhibit VI-C-2
(2) Exhibit VI-C-3
(4) (Current Avg. Loss / Prior Avg. Loss - 1.0) x 100
C:\Items\Coal Mine\2009 Rate Filing\05-GHI-estimates 01-06.xlsm]VI-I-3
October 26, 2009 - 11:53:09 AM

**Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined**

Exhibit V-1
Page 4
Estimates 01 & 02
Earliest Year: 1999

Frequency Trend

Year	(1) Ultimate Claim Counts	(2) Loss Cost Premium	(3) Frequency per(\$M)	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
1999	274	13,117,964	20.9			
2000	254	11,395,982	22.3	6.7%		
2001	237	12,027,435	19.7	-11.6%		
2002	246	11,649,177	21.1	7.2%	21.0	0.4%
2003	199	12,009,849	16.6	-21.5%	21.0	-9.1%
2004	231	13,891,565	16.6	0.4%	19.1	-5.4%
2005	230	14,865,027	15.5	-7.0%	18.1	-10.4%
2006	166	14,918,228	11.1	-28.1%	16.2	-11.2%
2007	166	16,598,595	10.0	-10.1%	14.4	-15.3%
2008	202	20,123,929	10.0	0.4%	10.4	-14.8%

Geometric Average: -7.8%

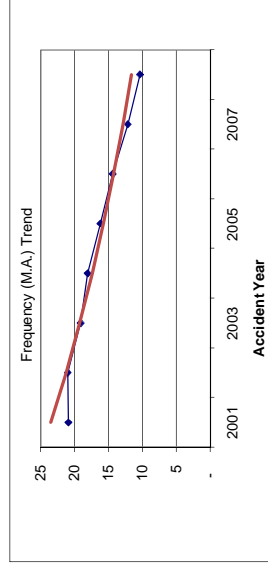
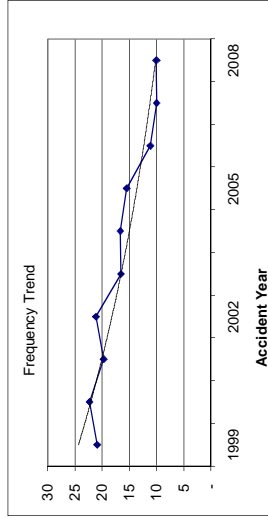
-9.5%

Regression Indication:
Selected: -9.2%

-9.5%

Fitted= $29.5185 \times e^{(-0.0969 \times (\text{YEAR}-1999))}$

Fitted= $23.5175 \times e^{(-0.1003 \times (\text{YEAR}-2001.0))}$



Sources:
(1) Exhibit V-1-1
(2) Exhibit V-H-1
(3) = (1)/(2)*1000
(4) (Current Freq./Prior Freq.-1.0)x100

C:\Clients\Coal Mine\2\Current Freq. / Prior Freq. -1.0) x 100
October 26, 2009 - 11:53:09 AM

Filing Date - December 03, 2009
Checksum: 140,620,305,566723

**Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined**

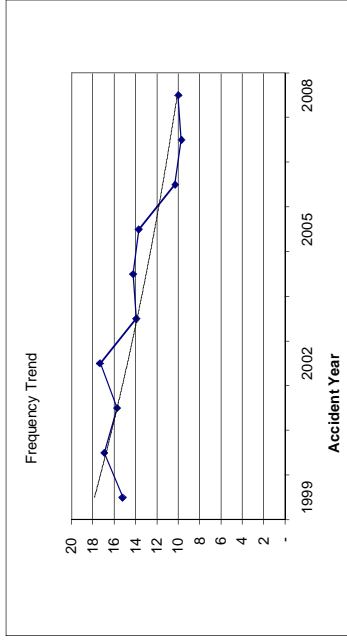
Exhibit V-1
Page 5
Estimates 01 & 02
Earliest Year: 1999

Frequency Trend Net of Wage Trend

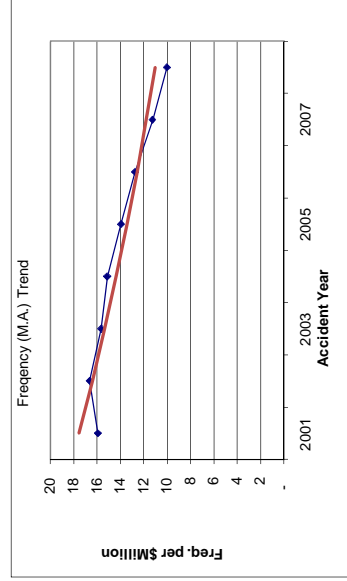
Year	(1) Loss Cost Premium	(2) Statewide Average Weekly Wage	(3) On 2008 Level	(4) Loss Cost Premium on 2008 Level	(5) Claim Count	(6) Adjusted Frequency per \$M	(7) Annual Frequency Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
1999	13,117,984	588	1.372	17,997,874	274	15.2			
2000	11,395,982	611	1.321	15,054,092	254	16.9	15.9	4.4%	
2001	12,027,435	644	1.253	15,070,376	237	17.3	16.6	-6.0%	
2002	11,649,177	662	1.219	14,200,347	246	17.7	15.6	-3.2%	
2003	12,009,849	675	1.196	14,363,779	199	13.9	15.1	-7.9%	
2004	13,891,565	690	1.170	16,253,131	231	14.2	13.9	-8.6%	
2005	14,865,027	716	1.127	16,752,885	230	13.7	12.7	-11.8%	
2006	14,918,228	745	1.083	17,196,144	166	10.3	11.2	-11.0%	
2007	16,598,595	779	1.036	17,196,144	166	9.7	10.0	-6.4%	
2008	20,123,929	807	1.000	20,123,929	202	10.0			

Geometric Average: -4.5%
Regression Indication: -6.1%
Selected: -5.3%

Fitted=20.2376 * e^{(-0.0633*(YEAR-1999))}



Fitted=17.5503 * e^{(-0.0665*(YEAR-2001.0))}



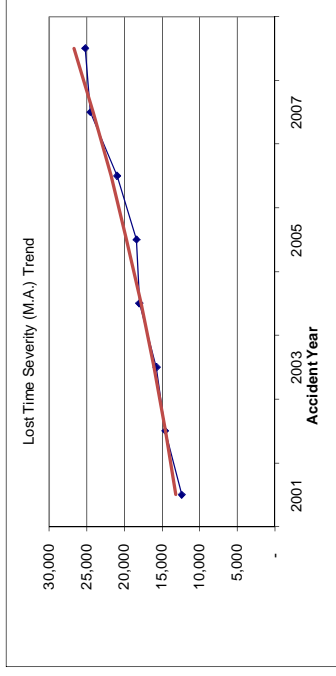
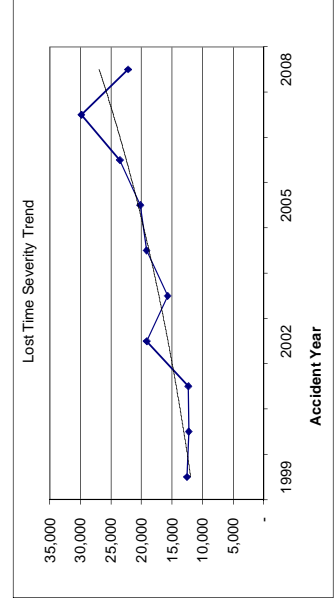
- Sources:
- (1) Exhibit X-B-1
 - (2) Exhibit XII-D
 - (3) 2008 is 1,000. Values for other years divided into 2008 value to determine factor
 - (4) =(1)/(3)
 - (5) Exhibit VI-C-1
 - (6) =(5)/(4)*1000
 - (7) (Current Freq./Prior Freq.-1.0)*100

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

Year	(1) Ultimate Medical Losses Incurred	(2) Med. Only Ultimate Incurred Losses	(3) Ult. Med. On Lost Time Claims	(4) Claim Counts	(5) Average Loss	(6) Annual Average Loss Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
1999	3,853,107	405,010	3,448,097	274	12,584			
2000	3,424,599	305,104	3,119,495	254	12,281	-2.4%		
2001	3,270,602	347,675	2,922,927	237	12,333	0.4%		
2002	5,054,232	345,393	4,708,839	246	19,142	55.2%	12,400	17.6%
2003	3,477,885	346,252	3,131,633	199	15,737	-17.8%	14,585	7.9%
2004	4,933,173	499,175	4,433,998	231	19,195	22.0%	15,737	14.5%
2005	5,221,578	577,565	4,644,013	230	20,191	5.2%	18,024	1.9%
2006	4,369,712	464,396	3,905,316	166	23,526	16.5%	16,374	14.1%
2007	5,615,670	667,028	4,948,642	166	29,811	26.7%	20,971	16.8%
2008	5,041,988	556,675	4,485,323	202	22,205	-25.5%	24,509	2.7%

Geometric Average: 6.5%
Regression Indication: 9.5%
Selected: 8.0%

Fitted=9975.9550 x e^{(0.0903*(YEAR-1999))} Fitted=13138.3191 x e^{(0.1012*(YEAR-2001.0))}



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

Coal Mine Compensation Rating Bureau

Exhibit V-G

Traditional

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

Estimates 03 & 04

Earliest Year: 2000

	<u>Indemnity</u>	<u>Weight</u>	<u>Medical</u>	<u>Weight</u>
Exh. V-H Loss Ratio Trend page 1,2	0.957	25%	0.983	25%
Exh. V-I Combined Trend				
a. Severity				
Indemnity -page 1	1.063		---	<u>Weight</u>
Total Medical - page 2	---		1.063	50%
Medical Only - page 3	---		1.084	10%
Lost Time Medical - page 6	---		1.088	40%
Weighted Average	1.063		1.075	
Selected Severity Trend	1.063		1.075	
b. Frequency				
Combined Freq. And Wage - page 4	0.901		0.901	
Frequency- page 5	0.931		0.931	
<u>Wage Inflation Exh. XII-D</u>	<u>1.0350</u>		<u>1.0350</u>	
Combined(Freq./Wage)	0.900		0.900	

Coal Mine Compensation Rating Bureau

Exhibit V-G

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

Moving Average
 Estimates 03 & 04
 Earliest Year: 2000

	<u>Indemnity</u>	<u>Weight</u>	<u>Medical</u>	<u>Weight</u>
Exh. V-H Loss Ratio Trend page 1,2	0.908	25%	0.978	25%
Exh. V-I Combined Trend				
a. Severity				
Indemnity -page 1	1.021		---	<u>Weight</u>
Total Medical - page 2	---		1.063	50%
Medical Only - page 3	---		1.099	10%
Lost Time Medical - page 6	---		1.095	40%
Weighted Average	1.021		1.080	
Selected Severity Trend	1.021		1.080	
b. Frequency				
Combined Freq. And Wage - page 4	0.889		0.889	
Frequency- page 5	0.919		0.919	
<u>Wage Inflation Exh. XII-D</u>	<u>1.0350</u>		<u>1.0350</u>	
Combined(Freq./Wage)	0.888		0.888	

75%

Filing Date - December 03, 2009

**Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined**

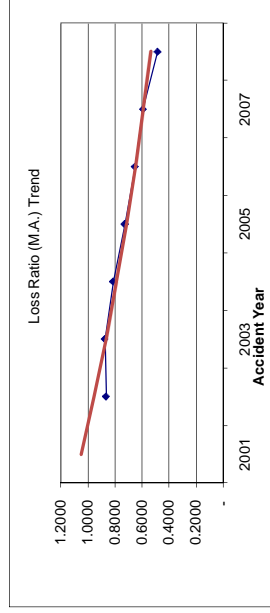
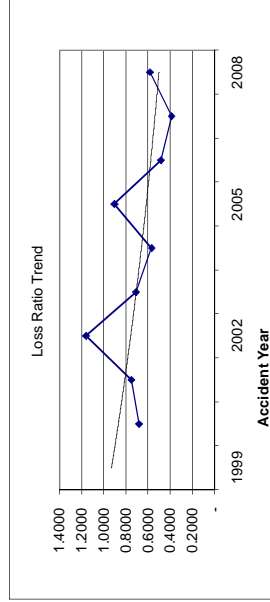
Exhibit V-H
Page 1
Estimates 03 & 04
Earliest Year: 2000

Trended Loss Ratio

Year	(1) Indemnity Case Incurred Losses	(2) Loss Development Factors	(3) Ultimate Losses	(4) Loss Cost Premium	(5) Indemnity Loss Ratio	(6) Annual Loss Ratio Change	(7) 3-Year Moving Average	(8) Annual Mov. Avg. Change
1999	8,091,638	1.0327	8,396,235	13,117,984				
2000	7,486,544	1.0365	7,759,803	11,395,982	0.681			
2001	8,693,906	1.0405	9,046,009	12,027,435	0.752	10.4%	0.865	
2002	12,772,686	1.0448	13,519,067 *	11,649,177	1.161	54.4%	0.874	1.0%
2003	8,109,584	1.0493	8,509,386	12,009,849	0.709	-38.9%	0.813	-7.0%
2004	7,374,171	1.0679	7,884,653 *	13,891,565	0.568	-19.9%	0.727	-10.6%
2005	12,018,140	1.1188	13,445,895	14,865,027	0.905	59.3%	0.652	-10.3%
2006	5,998,029	1.2023	7,211,430	14,918,228	0.483	-46.6%	0.592	-9.2%
2007	5,094,625	1.3314	6,441,275 *	16,598,595	0.388	-19.7%	0.485	-18.1%
2008	5,594,328	2.0976	11,734,662	20,123,929	0.583	50.3%		

Geometric Average: -1.9%
Regression Indication: -6.6%
Selected: -4.3%

Fitted=0.9957 x e^{^(-0.0686*(YEAR-1999))} Fitted=0.9554 x e^{^(-0.0964*(YEAR-2002.0))}



Sources:

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

* Ultimates for the years 2002,2004 & 2007 reflect limitations on large claims;see Exhibits V-J pp. 1-5

Filing Date - December 03, 2009
Checksum:315759,896,293527

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

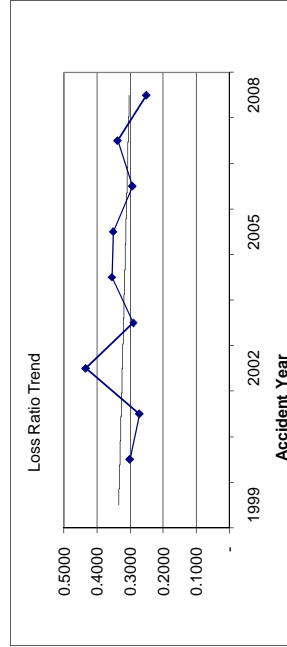
Exhibit V-H
Page 2
Estimates 03 & 04
Earliest Year: 2000

Trended Loss Ratio

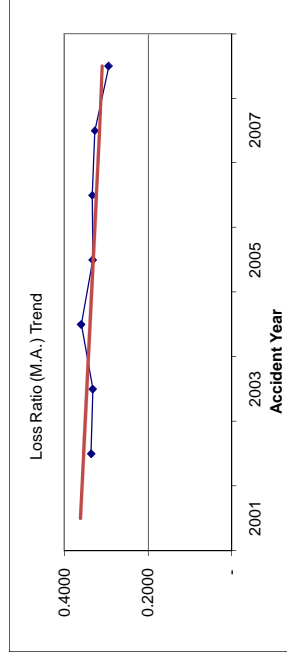
Year	(1) Medical Case Incurred Losses	(2) Loss Development Factors	(3) Ultimate Losses	(4) Loss Cost Premium	(5) Medical Loss Ratio	(6) Annual Loss Ratio Change	(7) 3-Year Moving Average	(8) Annual Mov. Avg. Change
1999	3,357,242	1.1477	3,853,107	13,117,984	0.301			
2000	2,952,750	1.1598	3,424,599	11,395,982	0.272	-9.6%	0.336	-1.2%
2001	2,789,664	1.1724	3,270,602	12,027,435	0.434	59.6%	0.332	8.4%
2002	4,257,734	1.1856	5,054,232 *	11,649,177	0.290	-33.2%	0.360	-7.8%
2003	2,899,687	1.1994	3,477,885	12,009,849	0.355	22.4%	0.332	0.3%
2004	4,131,369	1.2138	4,933,173 *	13,891,565	0.351	-1.1%	0.333	-1.8%
2005	4,249,331	1.2288	5,221,578	14,865,027	0.293	-16.5%	0.294	
2006	3,511,501	1.2444	4,369,712	14,918,228	0.338	15.4%		
2007	5,501,458	1.3087	5,615,670 *	16,598,595	0.251	-25.7%		
2008	3,509,674	1.4366	5,041,998	20,123,929				

Geometric Average: -2.2%
Regression Indication: -1.1%
Selected: -1.7%

Fitted= $0.3423 \times e^{(-0.0112 \times (\text{YEAR}-1999))}$



Fitted= $0.3534 \times e^{(-0.0223 \times (\text{YEAR}-2002.0))}$



Sources:

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

* Ultimates for the years 2002, 2004 & 2007 reflect limitations on large claims; see Exhibits V-J pp. 1-5

Traumatic Loss Trend Indemnity and Funeral losses for All Classes Combined

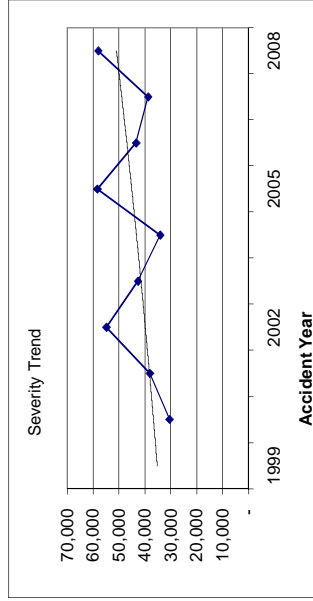
Exhibit V-I
Page 1
Estimates 03 & 04
Earliest Year: 2000

Severity Trend

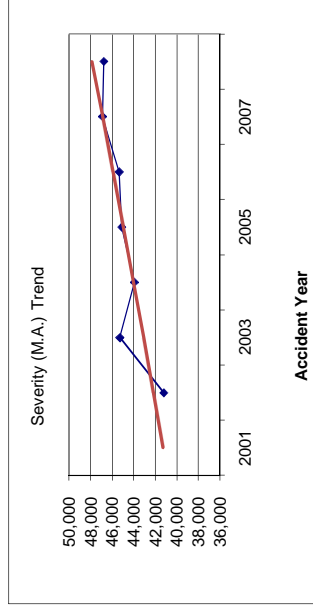
Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
1999	8,366,235	274	30,497			
2000	7,759,803	254	30,550			
2001	9,046,009	237	38,169	24.9%	41,225	9.9%
2002	13,519,067	246	54,956	44.0%	45,295	-3.0%
2003	8,509,386	199	42,761	-22.2%	43,950	2.7%
2004	7,884,653	231	34,133	-20.2%	45,118	0.5%
2005	13,445,895	230	58,460	71.3%	46,902	3.4%
2006	7,211,430	166	43,442	-25.7%	46,779	-0.3%
2007	6,441,275	166	38,803	-10.7%		
2008	11,734,662	202	58,092	49.7%		

Geometric Average: 8.4%
Regression Indication: 4.2%
Selected: 6.3%

$$\text{Fitted} = 32489.9565 \times e^{(0.0410 \times (\text{YEAR} - 1999))}$$



$$\text{Fitted} = 42192.3078 \times e^{(0.0211 \times (\text{YEAR} - 2002.0))}$$



Sources:

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

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October 26, 2009 - 11:54:35 AM

Filing Date - December 03, 2009
Checksum: 94,675,134,837,698

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

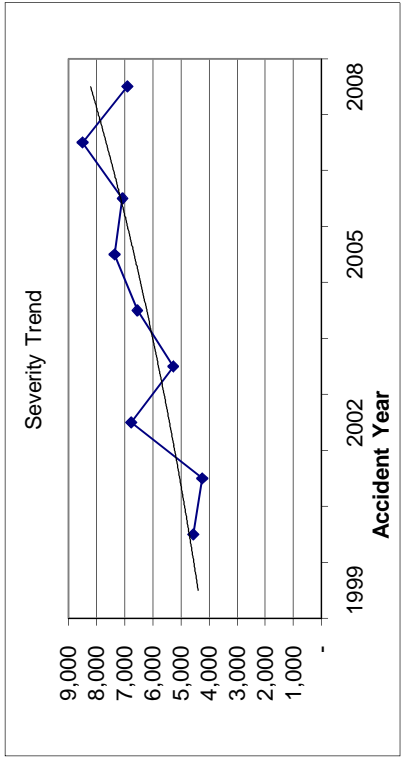
Severity Trend

Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
1999	3,853,107	917	4,202			
2000	3,424,599	752	4,554			
2001	3,270,602	772	4,237	-7.0%		
2002	5,054,232	746	6,775	59.9%	5,189	4.6%
2003	3,477,885	660	5,270	-22.2%	5,427	14.2%
2004	4,933,173	753	6,551	24.3%	6,199	3.2%
2005	5,221,578	709	7,365	12.4%	6,395	9.4%
2006	4,369,712	617	7,082	-3.8%	6,999	9.3%
2007	5,615,670	660	8,509	20.1%	7,652	-2.0%
2008	5,041,998	730	6,907	-18.8%	7,499	

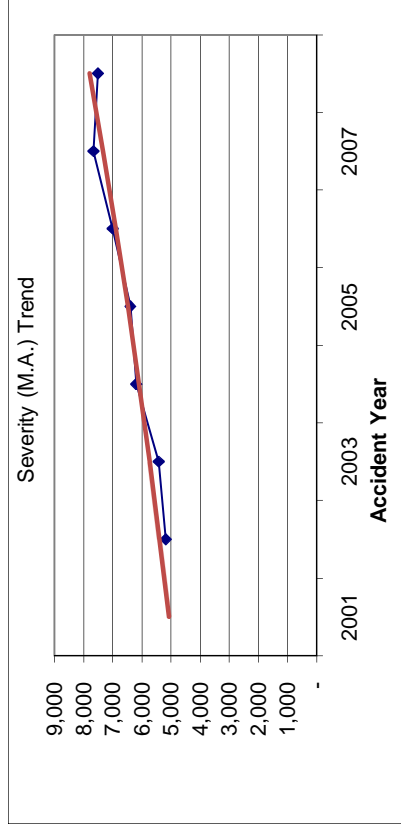
Geometric Average: 5.3%

Regression Indication:
Selected: 7.2%
6.3%

Fitted=3815.6364 x e^(0.0697*(YEAR-1999))



Fitted=5390.0049 x e^(0.0614*(YEAR-2002.0))



Sources:
(1) Exhibit V-H page 2, Column (3)
(2) Exhibit VI-C-1 + Exhibit VI-C-2
(4) (Current Avg. Loss / Prior Avg. Loss - 1.0) x 100
C:\Clients\Coal Mine\2009 Rate Filing\05-GHI-estimates 01-06.xlsm]V-I-2
October 26, 2009 - 11:54:35 AM

Traumatic Loss Trend Medical Only Losses for All Classes Combined

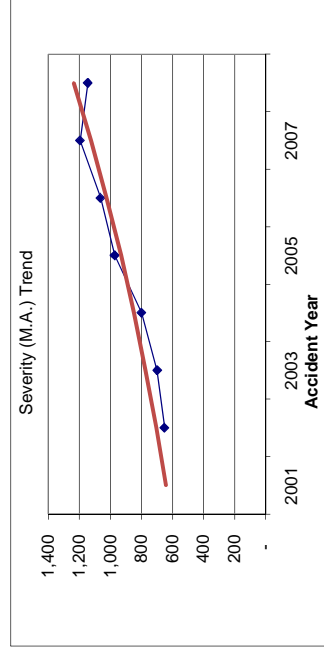
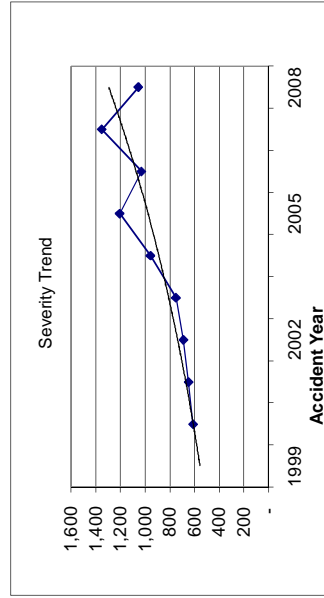
Severity Trend

Year	(1) Ultimate Claim Counts	(2) Ultimate Incurred Losses	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
1999	643	405,010	630			
2000	498	305,104	613			
2001	535	347,675	650	6.1%		
2002	500	345,393	691	6.3%	651	7.1%
2003	461	346,252	751	8.7%	697	14.6%
2004	522	499,175	956	27.3%	799	21.5%
2005	479	577,565	1,206	26.1%	971	9.6%
2006	451	464,396	1,030	-14.6%	1,064	12.3%
2007	494	667,028	1,350	31.1%	1,195	-4.2%
2008	528	556,675	1,054	-21.9%	1,145	

Geometric Average: 7.0%
 Regression Indication: 9.9%
 Selected: 8.4%

Fitted= $460.9061 \times e^{(0.0939 \times (\text{YEAR}-1999))}$

Fitted= $702.7427 \times e^{(0.0940 \times (\text{YEAR}-2002.0))}$



Sources:
 (1) Exhibit VI-C-2
 (2) Exhibit VI-C-3
 (4) (Current Avg. Loss / Prior Avg. Loss - 1.0) x 100
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**Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined**

Exhibit V-1
Page 4
Estimates 03 & 04
Earliest Year: 2000

Frequency Trend

Year	(1) Ultimate Claim Counts	(2) Loss Cost Premium	(3) Frequency per(\$M)	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
1999	274	13,117,964	20.9			
2000	254	11,395,982	22.3			
2001	237	12,027,435	19.7			
2002	246	11,649,177	21.1	-11.6%	21.0	-9.1%
2003	199	12,009,849	16.6	-21.5%	19.1	-5.4%
2004	231	13,891,565	16.6	0.4%	18.1	-10.4%
2005	230	14,865,027	15.5	-7.0%	16.2	-11.2%
2006	166	14,918,228	11.1	-28.1%	14.4	-15.3%
2007	166	16,598,595	10.0	-10.1%	12.2	-14.8%
2008	202	20,123,929	10.0	0.4%	10.4	-11.1%

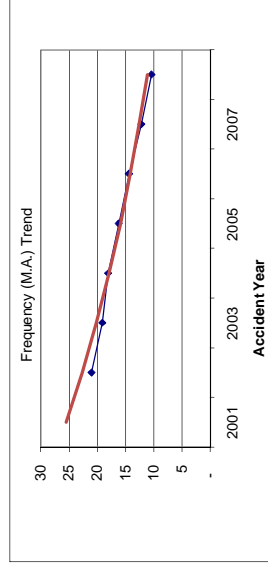
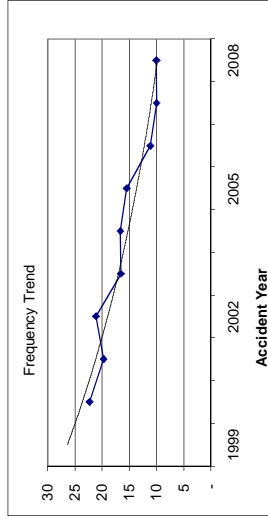
Geometric Average: -9.5%

Regression Indication: -10.4%

Selected: -9.9%

Fitted= $32.8055 \times e^{(-0.1096 \times (\text{YEAR}-1999))}$

Fitted= $22.6656 \times e^{(-0.1176 \times (\text{YEAR}-2002.0))}$



Sources:

- (1) Exhibit V-1-1
- (2) Exhibit V-H-1
- (3) = (1) / (2) * 1000
- (4) (Current Freq./Prior Freq.-1.0)x100

C:\Clients\Coal Mine\2\Current Freq. / Prior Freq. -1.0) x 100
October 26, 2009 - 11:54:35 AM

Filing Date - December 03, 2009
Checksum: 140,620,284,445,691

**Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined**

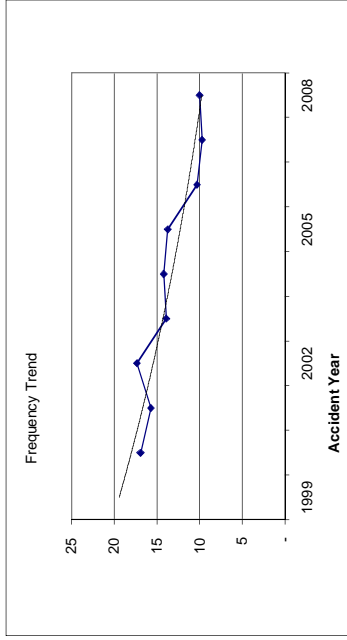
Exhibit V-1
Page 5
Estimates 03 & 04
Earliest Year: 2000

Frequency Trend Net of Wage Trend

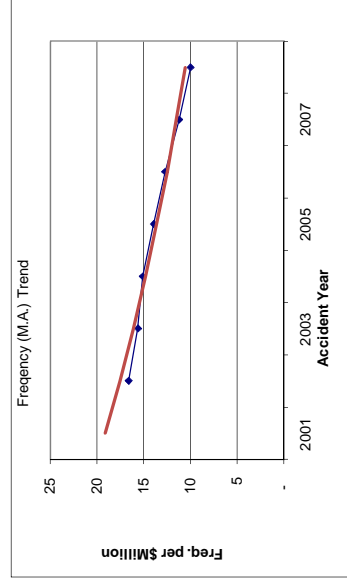
Year	(1) Loss Cost Premium	(2) Statewide Average Weekly Wage	(3) On 2008 Level	(4) Loss Cost Premium on 2008 Level	(5) Claim Count	(6) Adjusted Frequency per \$M	(7) Annual Frequency Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
1999	13,117,984	588	1.372	17,997,874	274	15.2			
2000	11,395,982	611	1.321	15,054,092	254	16.9			
2001	12,027,435	644	1.253	15,070,376	237	15.7			
2002	11,649,177	662	1.219	14,200,347	246	17.3	16.6	-6.0%	
2003	12,009,849	675	1.196	14,363,779	199	13.9	15.6	-3.2%	
2004	13,891,565	690	1.170	16,253,131	231	14.2	15.1	-7.9%	
2005	14,865,027	716	1.127	16,752,885	230	13.7	13.9	-8.6%	
2006	14,918,228	745	1.083	17,196,441	166	10.3	12.7	-11.8%	
2007	16,598,595	779	1.036	17,196,144	166	9.7	11.2	-11.0%	
2008	20,123,929	807	1.000	20,123,929	202	10.0	10.0	-8.1%	

Geometric Average: -6.3%
Regression Indication: -7.4%
Selected: -6.9%

Fitted= $22.6111 \times e^{(-0.0766 \times (\text{YEAR}-1999))}$



Fitted= $17.5578 \times e^{(-0.0848 \times (\text{YEAR}-2002.0))}$



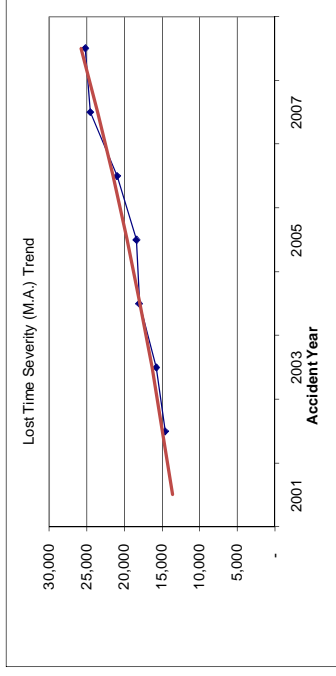
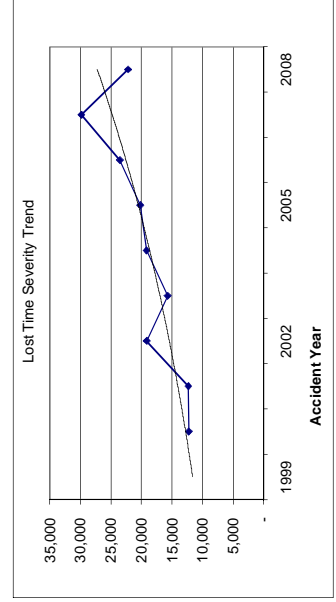
- Sources:
- (1) Exhibit X-B-1
 - (2) Exhibit XII-D
 - (3) 2008 is 1,000. Values for other years divided into 2008 value to determine factor
 - (4) =(1)/(3)
 - (5) Exhibit VI-C-1
 - (6) =(5)/(4)*1000
 - (7) (Current Freq./Prior Freq.-1.0)*100

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

Year	(1) Ultimate Medical Losses Incurred	(2) Med. Only Ultimate Incurred Losses	(3) Ult. Med. On Lost Time Claims	(4) Claim Counts	(5) Average Loss	(6) Annual Average Loss Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
1999	3,853,107	405,010	3,448,097	274	12,584			
2000	3,424,599	305,104	3,119,495	254	12,281	0.4%		
2001	3,270,602	347,675	2,922,927	237	12,333	55.2%	14,585	7.9%
2002	5,054,232	345,393	4,708,839	246	19,142	-17.8%	15,737	14.5%
2003	3,477,885	346,252	3,131,633	199	15,737	22.0%	18,024	1.9%
2004	4,933,173	499,175	4,433,998	231	19,195	5.2%	18,374	16.8%
2005	5,221,578	577,565	4,644,013	230	20,191	16.5%	20,971	26.7%
2006	4,369,712	464,396	3,905,316	166	23,526	-25.5%	24,509	2.7%
2007	5,615,670	667,028	4,948,642	166	29,811			
2008	5,041,998	556,675	4,485,323	202	22,205			

Geometric Average: 7.7%
Regression Indication: 9.9%
Selected: 8.8%

Fitted=9624.8654 x e^{(0.0946*(YEAR-1999))} Fitted=14936.8190 x e^{(0.0910*(YEAR-2002.0))}



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

Coal Mine Compensation Rating Bureau

Exhibit V-G

Traditional

Estimates 05 & 06

Earliest Year: 2001

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

	<u>Indemnity</u>	<u>Weight</u>	<u>Medical</u>	<u>Weight</u>
Exh. V-H Loss Ratio Trend page 1,2	0.937	25%	0.984	25%
Exh. V-I Combined Trend				
a. Severity				
Indemnity -page 1	1.042		---	<u>Weight</u>
Total Medical - page 2	---		1.070	50%
Medical Only - page 3	---		1.085	10%
Lost Time Medical - page 6	---		1.091	40%
Weighted Average	1.042		1.080	
Selected Severity Trend	1.042		1.080	
b. Frequency				
Combined Freq. And Wage - page 4	0.899		0.899	
Frequency- page 5	0.929		0.929	
<u>Wage Inflation Exh. XII-D</u>	<u>1.0350</u>		<u>1.0350</u>	
Combined(Freq./Wage)	0.897		0.897	

Coal Mine Compensation Rating Bureau

Exhibit V-G

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

Moving Average
 Estimates 05 & 06
 Earliest Year: 2001

	<u>Indemnity</u>	<u>Weight</u>	<u>Medical</u>	<u>Weight</u>
Exh. V-H Loss Ratio Trend page 1,2	0.889	25%	0.976	25%
Exh. V-I Combined Trend				
a. Severity				
Indemnity -page 1	1.006		---	<u>Weight</u>
Total Medical - page 2	---		1.067	50%
Medical Only - page 3	---		1.104	10%
Lost Time Medical - page 6	---		1.099	40%
Weighted Average	1.006		1.083	
Selected Severity Trend	1.006		1.083	
b. Frequency				
Combined Freq. And Wage - page 4	0.885		0.885	
Frequency- page 5	0.915		0.915	
<u>Wage Inflation Exh. XII-D</u>	<u>1.0350</u>		<u>1.0350</u>	
Combined(Freq./Wage)	0.884		0.884	

75%

Filing Date - December 03, 2009

**Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined**

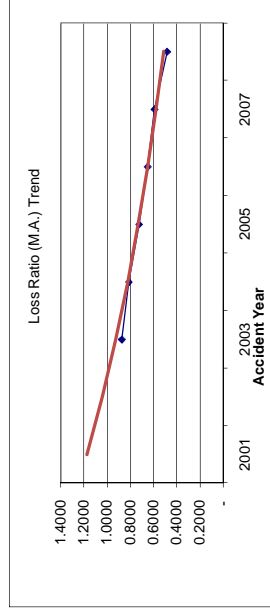
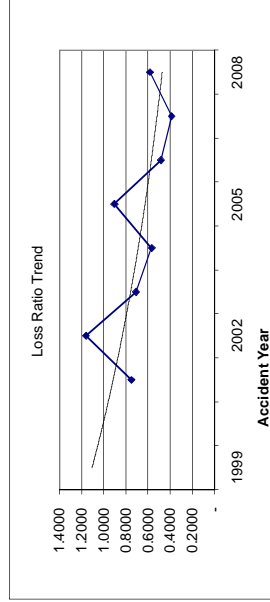
Exhibit V-H
Page 1
Estimates 05 & 06
Earliest Year: 2001

Trended Loss Ratio

Year	(1) Indemnity Case Incurred Losses	(2) Loss Development Factors	(3) Ultimate Losses	(4) Loss Cost Premium	(5) Indemnity Loss Ratio	(6) Annual Loss Ratio Change	(7) 3-Year Moving Average	(8) Annual Mov. Avg. Change
1999	8,091,638	1.0327	8,356,235	13,117,984				
2000	7,486,544	1.0365	7,759,803	11,395,982				
2001	8,693,906	1.0405	9,046,009	12,027,435	0.752			
2002	12,772,686	1.0448	13,519,067 *	11,649,177	1.161	54.4%		
2003	8,109,584	1.0493	8,509,386	12,009,849	0.709	-38.9%	0.874	-7.0%
2004	7,374,171	1.0679	7,884,653 *	13,891,565	0.568	-19.9%	0.813	-10.6%
2005	12,018,140	1.1188	13,445,895	14,865,027	0.905	59.3%	0.727	-10.3%
2006	5,998,029	1.2023	7,211,430	14,918,228	0.483	-46.6%	0.652	-9.2%
2007	5,094,625	1.3314	6,441,275 *	16,598,595	0.388	-19.7%	0.592	-18.1%
2008	5,594,328	2.0976	11,734,662	20,123,929	0.583	50.3%	0.485	

Geometric Average: -3.6%
Regression Indication: -9.0%
Selected: -6.3%

Fitted=1.1057 x e^{-(0.0946*(YEAR-1999))} Fitted=0.9269 x e^{-(0.1178*(YEAR-2003.0))}



Sources:

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

* Ultimates for the years 2002,2004 & 2007 reflect limitations on large claims;see Exhibits V-J pp. 1-5

Filing Date - December 03, 2009
Checksum:315759,894,533824

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

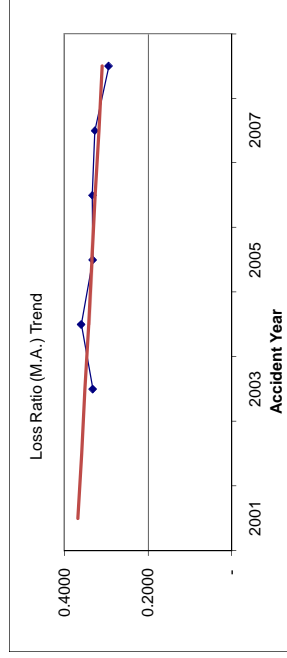
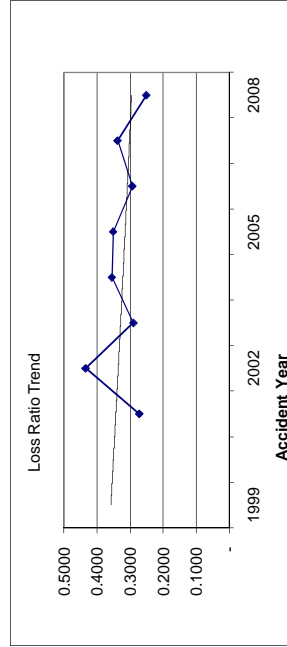
Exhibit V-H
Page 2
Estimates 05 & 06
Earliest Year: 2001

Trended Loss Ratio

Year	(1) Medical Case Incurred Losses	(2) Loss Development Factors	(3) Ultimate Losses	(4) Loss Cost Premium	(5) Medical Loss Ratio	(6) Annual Loss Ratio Change	(7) 3-Year Moving Average	(8) Annual Mov. Avg. Change
1999	3,357,242	1.1477	3,853,107	13,117,984				
2000	2,952,750	1.1598	3,424,599	11,395,982				
2001	2,789,664	1.1724	3,270,602	12,027,435				
2002	4,257,734	1.1856	5,054,232 *	11,649,177	0.272	59.6%		
2003	2,899,687	1.1994	3,477,885	12,009,849	0.434	-33.2%	0.332	
2004	4,131,369	1.2138	4,933,173 *	13,891,565	0.290	22.4%	0.360	8.4%
2005	4,249,331	1.2288	5,221,578	14,865,027	0.355	-1.1%	0.332	-7.8%
2006	3,511,501	1.2444	4,369,712	14,918,228	0.351	-16.5%	0.333	0.3%
2007	5,501,458	1.3087	5,615,670 *	16,598,595	0.338	15.4%	0.327	-1.8%
2008	3,509,674	1.4366	5,041,998	20,123,929	0.251	-25.7%	0.294	-10.1%

Geometric Average: -1.1%
Regression Indication: -2.1%
Selected: -1.6%

Fitted=0.3739 x e^{-(0.0213*(YEAR-1999))} Fitted=0.3503 x e^{-(0.0243*(YEAR-2003.0))}



Sources:

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

* Ultimates for the years 2002, 2004 & 2007 reflect limitations on large claims; see Exhibits V-J pp. 1-5

Traumatic Loss Trend Indemnity and Funeral losses for All Classes Combined

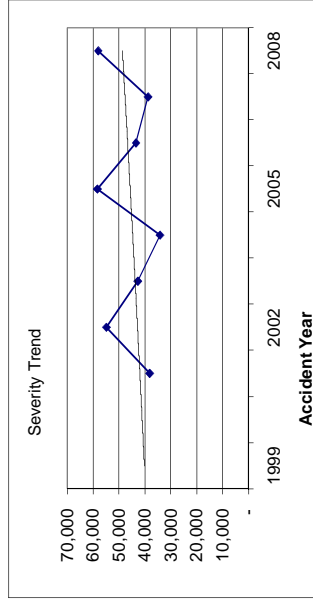
Exhibit V-I
Page 1
Estimates 05 & 06
Earliest Year: 2001

Severity Trend

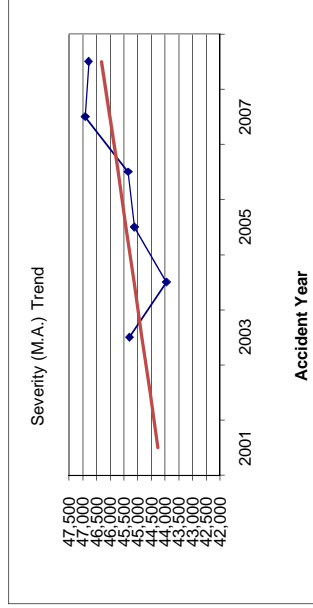
Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
1999	8,366,235	274	30,497			
2000	7,759,803	254	30,550			
2001	9,046,009	237	38,169			
2002	13,519,067	246	54,956	44.0%	45,295	-3.0%
2003	8,509,386	199	42,761	-22.2%	43,950	2.7%
2004	7,884,653	231	34,133	-20.2%	45,118	0.5%
2005	13,445,895	230	58,460	71.3%	45,345	3.4%
2006	7,211,430	166	43,442	-25.7%	46,902	-0.3%
2007	6,441,275	166	38,803	-10.7%	46,779	
2008	11,734,662	202	58,092	49.7%		

Geometric Average: 6.2%
Regression Indication: 2.1%
Selected: 4.2%

$$\text{Fitted} = 38567.9845 \times e^{(0.0213 \times (\text{YEAR} - 1999))}$$



$$\text{Fitted} = 44836.1699 \times e^{(0.0064 \times (\text{YEAR} - 2003.0))}$$



Sources:

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

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October 26, 2009 - 11:55:20 AM

Filing Date - December 03, 2009
Checksum:94,633,909:470623

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

Severity Trend

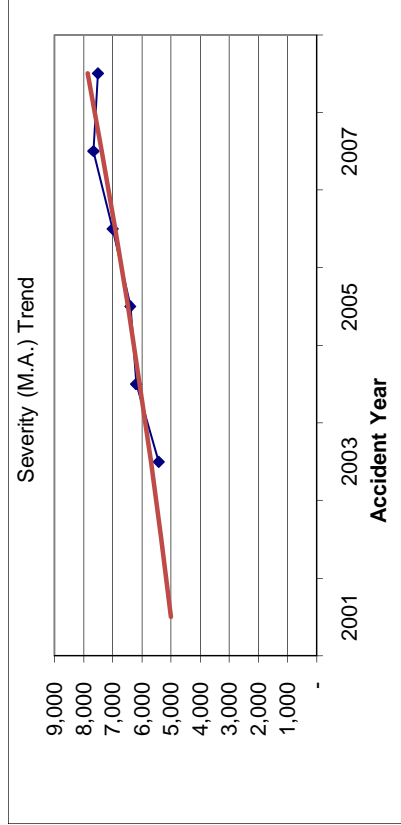
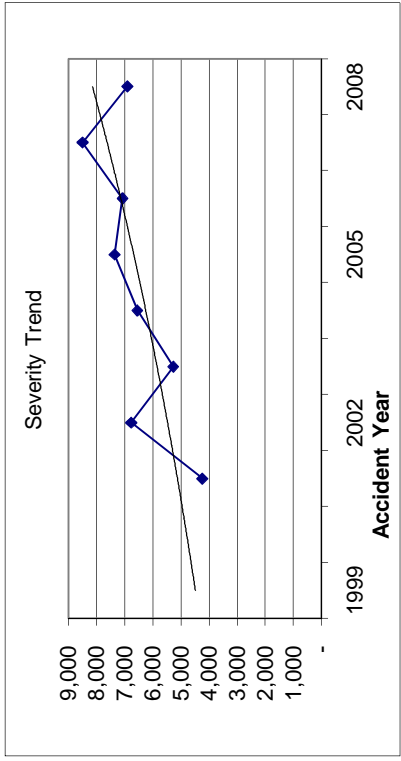
Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
1999	3,853,107	917	4,202			
2000	3,424,599	752	4,554			
2001	3,270,602	772	4,237			
2002	5,054,232	746	6,775	59.9%		
2003	3,477,885	660	5,270	-22.2%	5,427	14.2%
2004	4,933,173	753	6,551	24.3%	6,199	3.2%
2005	5,221,578	709	7,365	12.4%	6,395	9.4%
2006	4,369,712	617	7,082	-3.8%	6,999	9.3%
2007	5,615,670	660	8,509	20.1%	7,652	-2.0%
2008	5,041,998	730	6,907	-18.8%	7,499	

Geometric Average: 7.2%

Regression Indication: 6.8%
Selected: 7.0%

Fitted=3931.3606 x e^(0.0662*(YEAR-1999))

Fitted=5695.6035 x e^(0.0647*(YEAR-2003.0))



Sources:
 (1) Exhibit V-H page 2, Column (3)
 (2) Exhibit VI-C-1 + Exhibit VI-C-2
 (4) (Current Avg. Loss / Prior Avg. Loss - 1.0) x 100
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Traumatic Loss Trend Medical Only Losses for All Classes Combined

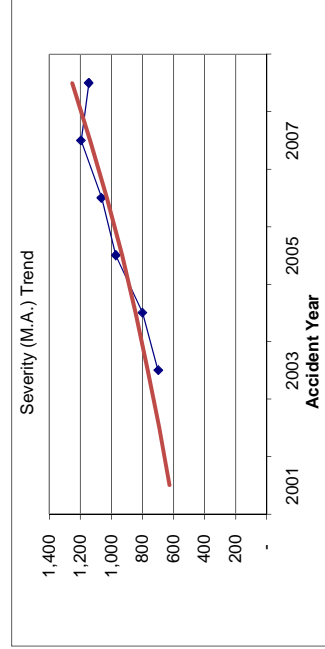
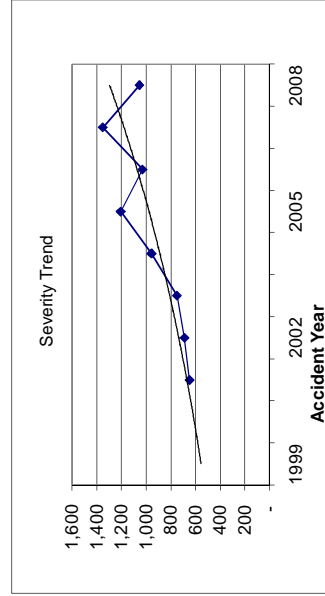
Severity Trend

Year	(1) Ultimate Claim Counts	(2) Ultimate Incurred Losses	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
1999	643	405,010	630			
2000	498	305,104	613			
2001	535	347,675	650			
2002	500	345,393	691	6.3%		
2003	461	346,252	751	8.7%	697	14.6%
2004	522	499,175	956	27.3%	799	21.5%
2005	479	577,565	1,206	26.1%	971	9.6%
2006	451	464,396	1,030	-14.6%	1,064	12.3%
2007	494	667,028	1,350	31.1%	1,195	-4.2%
2008	528	556,675	1,054	-21.9%	1,145	

Geometric Average: 7.2%
 Regression Indication: 9.9%
 Selected: 8.5%

Fitted= $459.7241 \times e^{(0.0942 \times (\text{YEAR}-1999))}$

Fitted= $763.7313 \times e^{(0.0992 \times (\text{YEAR}-2003.0))}$



Sources:
 (1) Exhibit VI-C-2
 (2) Exhibit VI-C-3
 (4) (Current Avg. Loss / Prior Avg. Loss - 1.0) x 100
 C:\Items\Coal Mine\2009 Rate Filing\05-GHI-estimates 01-06.xlsm\VI-I-3
 October 26, 2009 - 11:55:20 AM

**Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined**

Exhibit V-1
Page 4
Estimates 05 & 06
Earliest Year: 2001

Frequency Trend

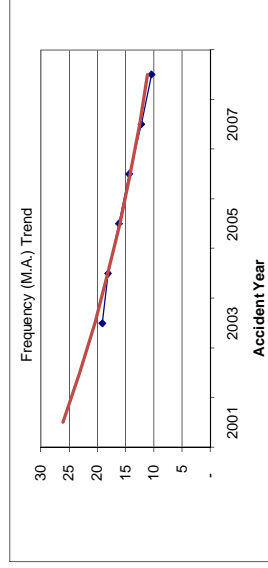
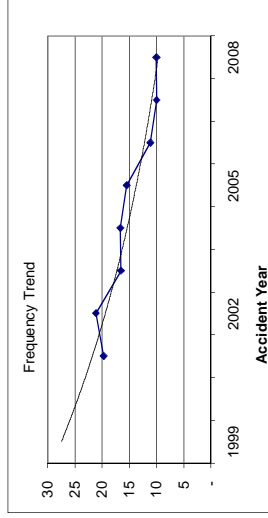
Year	(1) Ultimate Claim Counts	(2) Loss Cost Premium	(3) Frequency per(\$M)	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
1999	274	13,117,964	20.9			
2000	254	11,395,982	22.3			
2001	237	12,027,435	19.7			
2002	246	11,649,177	21.1	7.2%		
2003	199	12,009,849	16.6	-21.5%	19.1	-5.4%
2004	231	13,891,565	16.6	0.4%	18.1	-10.4%
2005	230	14,865,027	15.5	-7.0%	16.2	-11.2%
2006	166	14,918,228	11.1	-28.1%	14.4	-15.3%
2007	166	16,598,595	10.0	-10.1%	12.2	-14.8%
2008	202	20,123,929	10.0	0.4%	10.4	

Geometric Average: -9.2%

Regression Indication: -10.9%

Selected: -10.1%

Fitted=34.6130 x e^{(-0.1158*(YEAR-1999))} Fitted=20.4589 x e^{(-0.1221*(YEAR-2003.0))}



Sources:

- (1) Exhibit V-1-1
- (2) Exhibit V-H-1
- (3) = (1)/(2)*1000
- (4) (Current Freq./Prior Freq.-1.0)x100

Filing Date - December 03, 2009
Checksum: 140,620,263,609,455

C:\Clients\Coal Mine\2\Current Freq. / Prior Freq. -1.0) x 100
October 26, 2009 - 11:55:20 AM

**Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined**

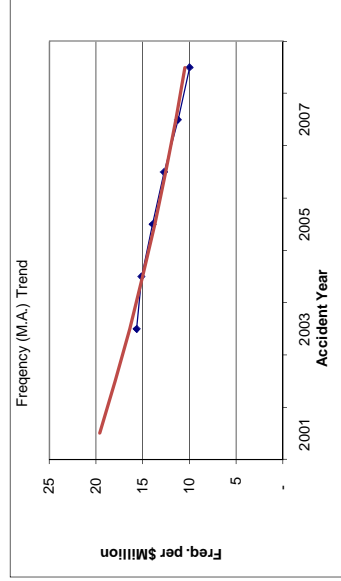
Exhibit V-I
Page 5
Estimates 05 & 06
Earliest Year: 2001

Frequency Trend Net of Wage Trend

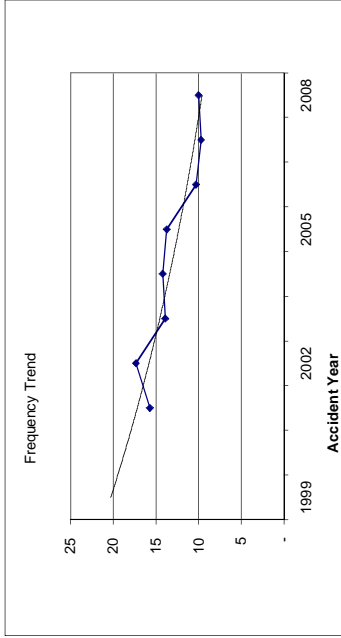
Year	(1) Loss Cost Premium	(2) Statewide Average Weekly Wage	(3) On 2008 Level	(4) Loss Cost Premium on 2008 Level	(5) Claim Count	(6) Adjusted Frequency per \$M	(7) Annual Frequency Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
1999	13,117,984	588	1.372	17,997,874	274	15.2			
2000	11,395,982	611	1.321	15,054,092	254	16.9			
2001	12,027,435	644	1.253	15,070,376	237	15.7			
2002	11,649,177	662	1,219	14,200,347	246	17.3	10.2%		
2003	12,009,849	675	1,196	14,363,779	199	13.9	-19.7%		
2004	13,891,565	690	1,170	16,253,131	231	14.2	2.2%		
2005	14,865,027	716	1,127	16,752,885	230	13.7	-3.5%		
2006	14,918,228	745	1,083	16,156,441	166	10.3	-24.8%		
2007	16,598,595	779	1,036	17,196,144	166	9.7	-5.8%		
2008	20,123,929	807	1,000	20,123,929	202	10.0	3.1%		

Geometric Average: -6.2%
Regression Indication: -8.0%
Selected: -7.1%

Fitted=16.3927 * e^{(-0.0894*(YEAR-2003.0))}



Fitted=23.9370 * e^{(-0.0832*(YEAR-1999))}



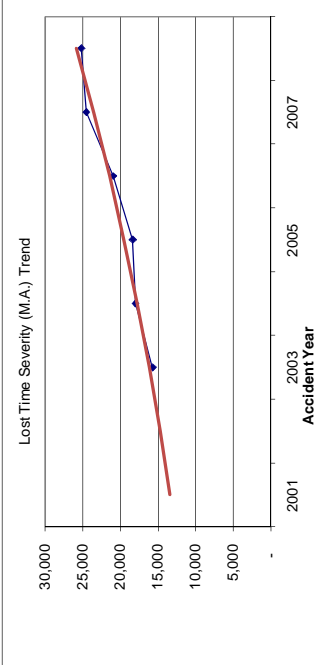
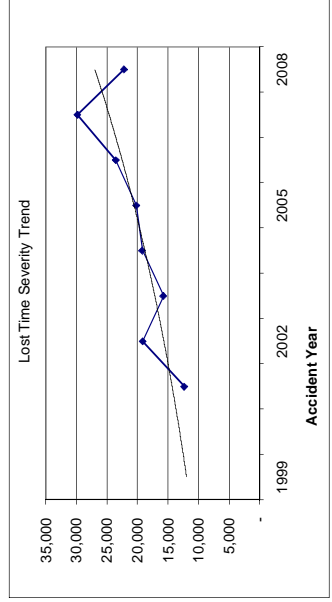
- Sources:
- (1) Exhibit X-B-1
 - (2) Exhibit XII-D
 - (3) 2008 is 1,000. Values for other years divided into 2008 value to determine factor
 - (4) =(1)/(3)
 - (5) Exhibit VI-C-1
 - (6) =(5)/(4)*1000
 - (7) (Current Freq./Prior Freq.-1.0)*100

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

Year	(1) Ultimate Medical Losses Incurred	(2) Med. Only Ultimate Incurred Losses	(3) Ult. Med. On Lost Time Claims	(4) Claim Counts	(5) Average Loss	(6) Annual Average Loss Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
1999	3,853,107	405,010	3,448,097	274	12,584			
2000	3,424,599	305,104	3,119,495	254	12,281			
2001	3,270,602	347,675	2,922,927	237	12,333			
2002	5,054,232	345,393	4,708,839	246	19,142	55.2%		
2003	3,477,885	346,252	3,131,633	199	15,737	-17.8%	15,737	14.5%
2004	4,933,173	499,175	4,433,998	231	19,195	22.0%	18,024	1.9%
2005	5,221,578	577,565	4,644,013	230	20,191	5.2%	18,374	14.1%
2006	4,369,712	464,396	3,905,316	166	23,526	16.5%	20,971	16.8%
2007	5,615,670	667,028	4,948,642	166	29,811	26.7%	24,509	2.7%
2008	5,041,988	556,675	4,485,323	202	22,205	-25.5%	25,181	

Geometric Average: 8.8%
Regression Indication: 9.5%
Selected: 9.1%

Fitted=9990.7092 x e^{(0.0903*(YEAR-1999))} Fitted=16179.5321 x e^{(0.0940*(YEAR-2003.0))}



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

Coal Mine Compensation Rating Bureau

Exhibit V-G
All Years/Traditional/Excl.02&08

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

	<u>Indemnity</u>	<u>Weight</u>	<u>Medical</u>	<u>Weight</u>
Exh. V-H Loss Ratio Trend page 1,2	0.946	25%	1.019	25%
Exh. V-I Combined Trend				
a. Severity				
Indemnity -page 1	1.039		---	<u>Weight</u>
Total Medical - page 2	---		1.095	50%
Medical Only - page 3	---		1.104	10%
Lost Time Medical - page 6	---		1.117	40%
Weighted Average	1.039		1.105	
Selected Severity Trend	1.039		1.105	
b.Frequency				
Combined Freq. And Wage - page 4	0.911		0.911	
Frequency- page 5	0.942		0.942	
<u>Wage Inflation Exh. XII-D</u>	<u>1.0350</u>		<u>1.0350</u>	
Combined(Freq./Wage)	0.910		0.910	

Coal Mine Compensation Rating Bureau

Exhibit V-G
All Years/Moving Average/Excl. 02&08

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

	<u>Indemnity</u>	<u>Weight</u>	<u>Medical</u>	<u>Weight</u>
Exh. V-H Loss Ratio Trend page 1,2	0.975	25%	1.021	25%
Exh. V-I Combined Trend				
a. Severity				
Indemnity -page 1	1.060		---	<u>Weight</u>
Total Medical - page 2	---		1.100	50%
Medical Only - page 3	---		1.112	10%
Lost Time Medical - page 6	---		1.120	40%
Weighted Average	1.060		1.109	
Selected Severity Trend	1.060		1.109	
b. Frequency				
Combined Freq. And Wage - page 4	0.914		0.914	
Frequency- page 5	0.943		0.943	
<u>Wage Inflation Exh. XII-D</u>	<u>1.0350</u>		<u>1.0350</u>	
Combined(Freq./Wage)	0.911		0.911	

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

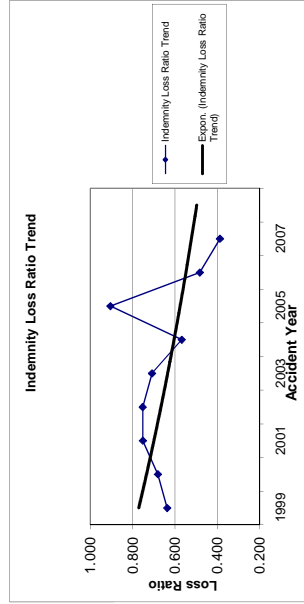
Trended Loss Ratio

Year	(1) Indemnity Case Incurred Losses	(2) Loss Development Factors	(3) Ultimate Losses	(4) Loss Cost Premium	(5) Indemnity Loss Ratio	(6) Annual Loss Ratio Change	(7) 3-Year Moving Average	(8) Annual Mov. Avg. Change
1999	8,091,638	1.0327	8,356,235	13,117,984	0.637			
2000	7,486,544	1.0365	7,759,803	11,395,982	0.681	6.9%	0.690	5.7%
2001	8,693,906	1.0405	9,046,009	12,027,435	0.752	10.4%	0.729	1.2%
2002	8,396,664	1.0448	8,772,834	11,649,177	0.709	0.1%	0.738	-8.3%
2003	8,109,584	1.0493	8,509,386	12,009,849	0.568	-5.8%	0.677	7.4%
2004	7,374,171	1.0679	7,884,653 *	13,891,565	0.905	-19.9%	0.727	-10.3%
2005	12,018,140	1.1188	13,445,895	14,865,027	0.483	-46.6%	0.652	-9.2%
2006	5,993,029	1.2023	7,211,430	14,918,228	0.388	-19.7%		
2007	5,094,625	1.3314	6,441,275 *	16,598,595				

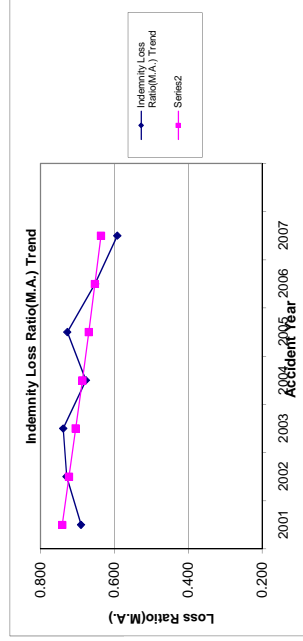
Geometric Average: -6.0%
Regression Indication: -4.8%
Selected: -5.4%

Geometric Average: -2.5%
Regression Indication: -4.8%
Selected: -2.5%

Fitted= $0.8102 \times e^{(-0.0488 \times (\text{YEAR}-1998))}$



Fitted= $0.636 \times e^{(-0.0255 \times (\text{YEAR}-2007))}$



Sources:

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

* Ultimates for the years 2004 & 2007 reflect limitations on large claims; see Exhibits V-J pp. 1-5

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

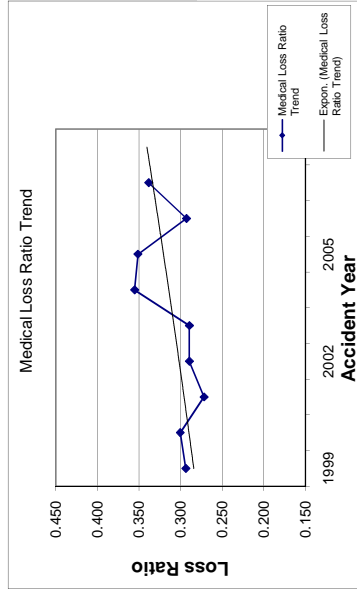
Estimates 7 & 8

Trended Loss Ratio

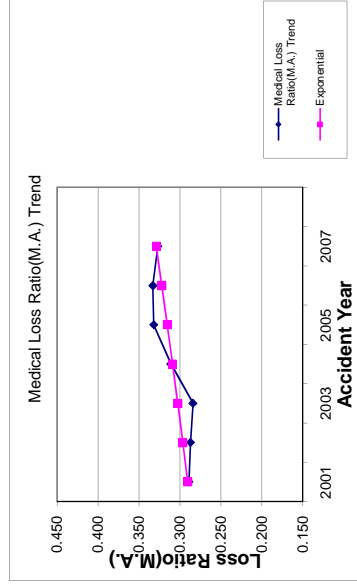
Year	(1) Medical Case Incurred Losses	(2) Loss Development Factors	(3) Ultimate Losses	(4) Loss Cost Premium	(5) Medical Loss Ratio	(6) Annual Loss Ratio Change	(7) 3-Year Moving Average	(8) Annual Mov. Avg. Change
1999	3,357,242	1,1477	3,853,107	13,117,984	0.294			
2000	2,952,750	1,1598	3,424,599	11,395,982	0.301	2.3%	0.289	-0.7%
2001	2,789,664	1,1724	3,270,602	12,027,435	0.272	-9.5%	0.287	-1.0%
2002	2,844,144	1,1856	3,372,017	11,649,177	0.289	6.4%	0.284	9.5%
2003	2,899,687	1,1994	3,477,885	12,009,849	0.290	0.0%	0.311	6.8%
2004	4,131,369	1,2138	4,933,173 *	13,891,565	0.355	22.6%	0.332	0.3%
2005	4,249,331	1,2288	5,221,578	14,865,027	0.351	-1.1%	0.333	
2006	3,511,501	1,2444	4,369,712	14,918,228	0.293	-16.6%	0.327	
2007	5,501,458	1,3087	5,615,670 *	16,598,595	0.338	15.5%		-1.8%

Geometric Average: 1.8% 2.1%
Regression Indication: 2.0% 2.1%
Selected: 1.9%

Fitted=0.2785 x e^(0.0201*(YEAR-1998))



Fitted=0.329 x e^(0.0206*(YEAR-2007))



Sources: (1) Exhibit V-D.pg.1 or Exhibit V-I-B.pg.6. The 2002 value was generated using interpolation between 2001 and 2003

(2) Exhibit V-C-2 Column (8)

(3) =(1)x(2)

(4) Exhibit X-B

(5) =(3)/(4)

(6) =(current year ratio/ prior year ratio -1) x 100

* Ultimates for the years 2002 reflect limitations on large claims; see Exhibits V-J pp. 1-5

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Estimates 7 & 8

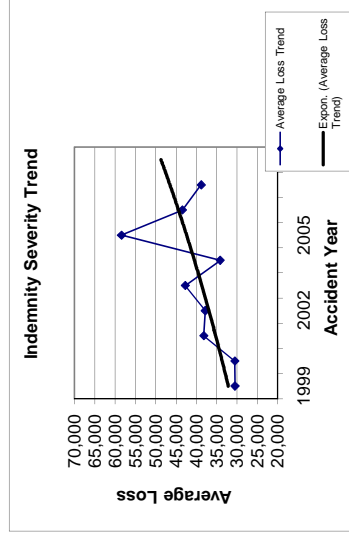
Severity Trend

Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
1999	8,356,235	274	30,497			
2000	7,759,803	254	30,550	0.2%	33,072	7.4%
2001	9,046,009	237	38,169	24.9%	35,511	11.5%
2002	8,772,834	232	37,814	-0.9%	39,581	-3.4%
2003	8,509,386	199	42,761	13.1%	38,236	18.0%
2004	7,884,653	231	34,133	-20.2%	45,118	0.5%
2005	13,445,895	230	58,460	71.3%	45,345	3.4%
2006	7,211,430	166	43,442	-25.7%		
2007	6,441,275	166	38,803	-10.7%	46,902	

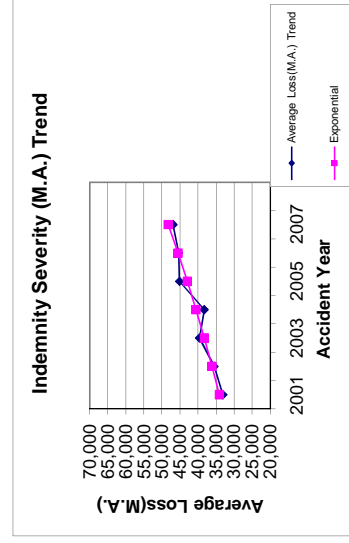
Geometric Average: 3.1% 6.0%

Regression Indication:
Selected: 4.7% 3.9% 6.0%

Fitted=30700.3952 x e^{(0.0462*(YEAR-1998))}



Fitted=48275.294 x e^{(0.0582*(YEAR-2007))}



Sources:

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

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

Estimates 7 & 8

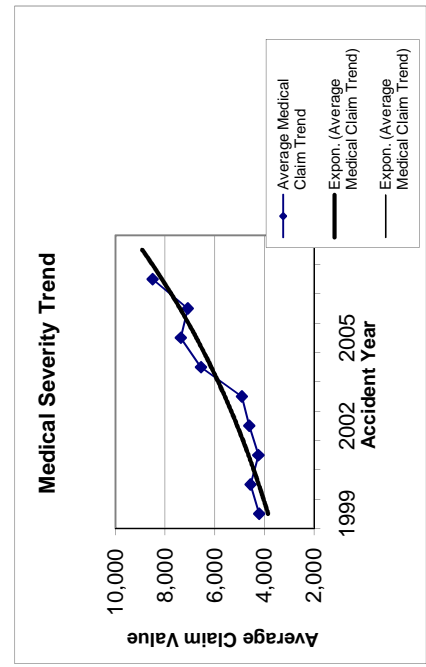
Severity Trend

Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
1999	3,853,107	917	4,202	8.4%		
2000	3,424,599	752	4,554	-7.0%	4,331	3.1%
2001	3,270,602	772	4,237	8.7%	4,466	2.6%
2002	3,372,017	732	4,607	6.5%	4,583	16.8%
2003	3,477,885	709	4,905	33.6%	5,354	17.2%
2004	4,933,173	753	6,551	12.4%	6,274	11.6%
2005	5,221,578	709	7,365	-3.8%	6,999	9.3%
2006	4,369,712	617	7,082	20.1%	7,652	
2007	5,615,670	660	8,509			

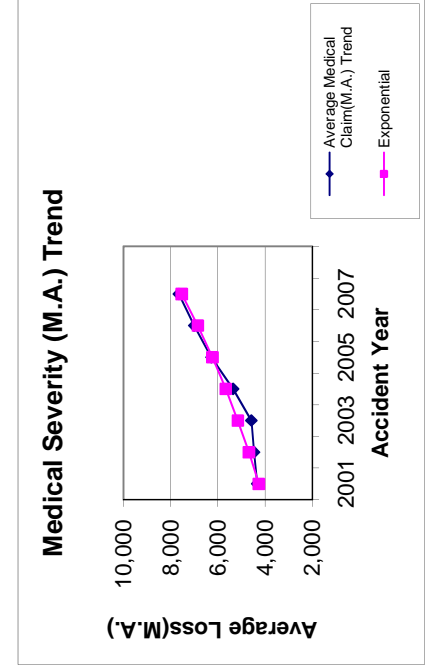
Geometric Average: 9.2% 10.0%

Regression Indication: 9.8%
Selected: 9.5% 10.0%

Fitted=3503.6876 x e^(0.0934*(YEAR-1998))



Fitted=7530.785 x e^(0.0949*(YEAR-2007))



Sources:

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

Traumatic Loss Trend
Medical Only Losses for All Classes Combined

Estimates 7 & 8

Severity Trend

Year	(1) Ultimate Claim Counts	(2) Ultimate Incurred Losses	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
1999	643	405,010	630	-2.7%		
2000	498	305,104	613	6.1%	631	3.2%
2001	535	347,675	650	6.3%	651	7.1%
2002	500	345,393	691	8.7%	697	14.6%
2003	461	346,252	751	27.3%	799	21.5%
2004	522	499,175	956	26.1%	971	9.6%
2005	479	577,565	1,206	-14.6%	1,064	12.3%
2006	451	464,396	1,030		1,195	
2007	494	667,028	1,350			

Geometric Average: 10.0%

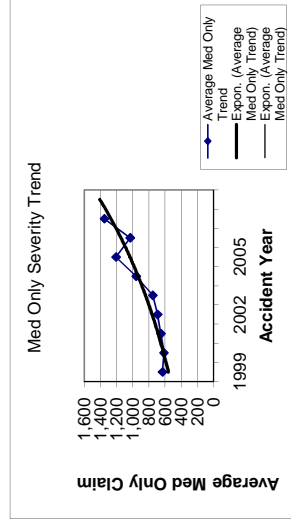
11.2%

Regression Indication: 10.8%

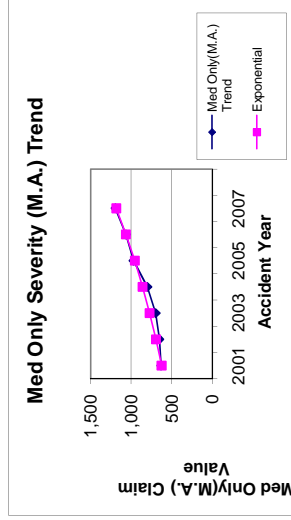
11.2%

Selected: 10.4%

Fitted=502.4531 x e^(0.1028*(YEAR-1998))



Fitted=1181.584 x e^(0.1065*(YEAR-2007))



Sources:

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

**Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined**

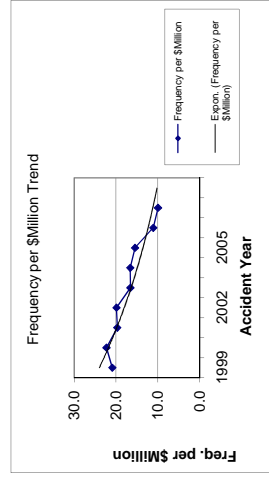
Frequency Trend

Estimates 7 & 8

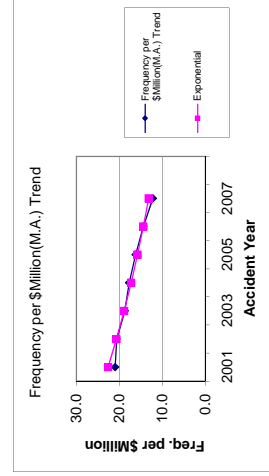
Year	(1) Ultimate Claim Counts	(2) Loss Cost Premium	(3) Frequency per(\$M)	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
1999	274	13,117,984	20.9			
2000	254	11,395,982	22.3	6.7%		
2001	237	12,027,435	19.7	-11.6%	21.0	-1.5%
2002	232	11,649,177	19.9	1.1%	20.6	-9.2%
2003	199	12,009,649	16.6	-16.6%	18.7	-5.5%
2004	231	13,891,565	16.6	0.4%	17.7	-8.4%
2005	230	14,865,027	15.5	-7.0%	16.2	-11.2%
2006	166	14,918,228	11.1	-28.1%	14.4	-15.3%
2007	166	16,598,595	10.0	-10.1%	12.2	

Geometric Average: -8.8%
Regression Indication: -9.1%
Selected: -8.9%

Fitted= $26.3870 \times e^{(-0.0949 \times (\text{YEAR}-1998))}$



Fitted= $13.173 \times e^{(-0.0902 \times (\text{YEAR}-2007))}$



Sources:

- (1) Exhibit VI-C-1. Note the number of 2002 claims was reduced by 14, the number of Black Wolf claims
- (2) Exhibit X-B-1
- (3) = (1) / (2)
- (4) (Current Freq. / Prior Freq. - 1.0) x 100

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Estimates 7 & 8

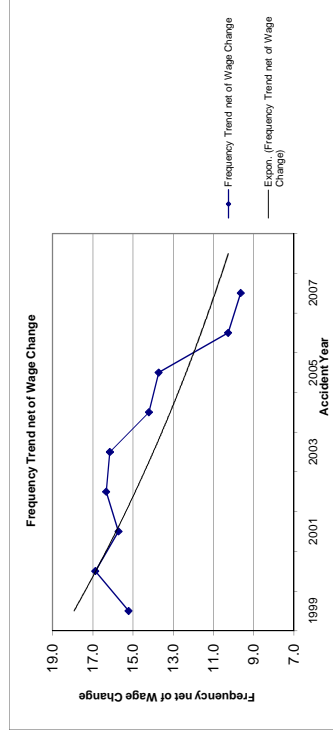
Frequency Trend net of Wage Trend

Year	(1) Loss Cost Premium	(2) Statewide Average Weekly Wage	(3) On 2008 Level	(4) Loss Cost Premium on 2008 Level	(5) Claim Count	(6) Adjusted Frequency per(\$M)	(7) Annual Frequency Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
1999	13,117,984	588	1,372	17,997,874	274	15.2	10.8%	15.9	2.3%
2000	11,395,982	611	1,321	15,054,092	254	16.9	-6.8%	16.3	-1.5%
2001	12,027,435	644	1,253	15,070,376	237	15.7	3.9%	16.1	-3.1%
2002	11,649,177	662	1,219	14,200,347	232	16.2	-1.1%	15.6	-5.6%
2003	12,009,849	675	1,196	14,363,779	232	14.2	-12.0%	14.7	-13.3%
2004	13,891,565	690	1,170	16,253,131	231	13.7	-25.2%	12.7	-11.9%
2005	14,865,027	716	1,127	16,752,885	230	10.3	-6.0%	11.2	
2006	14,918,228	745	1,083	16,156,441	166	9.7			
2007	16,598,595	779	1,036	17,196,144	166				
2008		807	1,000						

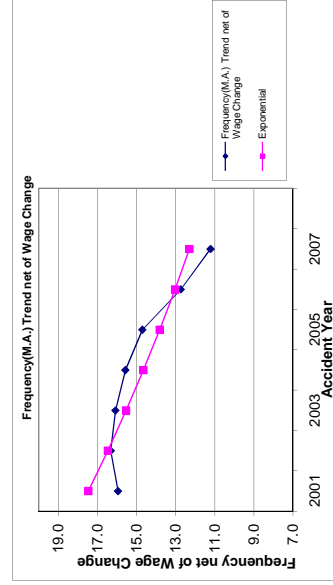
Geometric Average: -5.7%

Regression Indication: Selected: -5.7%

Fitted=19.0863 x e^{-(0.0620*(YEAR-1998))}



Fitted=12.290 x e^{-(0.0585*(YEAR-2007))}



Sources:

- (1) Exhibit X-B-1
- (2) Exhibit XIHD
- (3) 2007 is 1,000. Values for other years divided into 2007 value to determine factor
- (4) = (1) x (3)
- (5) Exhibit VI-C-1. The number of claims was reduced by 14, the number of Black Wolf claims
- (6) = (5) / (4) * 1000
- (7) (Current Freq./Prior Freq. - 1.0) x 100

Medical (excl. Medical Only Losses) for All Classes Combined

Traumatic Loss Trend

Estimates 7 & 8

Severity Trend

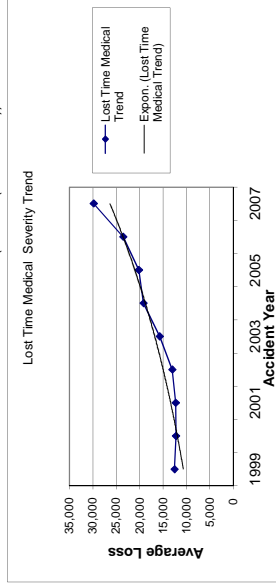
Year	(1) Ultimate Medical Losses Incurred	(2) Med. Only Ultimate Incurred Losses	(3) Ult. Med. On Lost Time Claims	(4) Claim Counts	(5) Average Loss	(6) Annual Average Loss Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
1999	3,853,107	405,010	3,448,097	274	12,584			
2000	3,424,599	305,104	3,119,495	254	12,281	-2.4%	12,399.6	1.2%
2001	3,270,602	347,675	2,922,927	237	12,333	0.4%	12,553.4	9.2%
2002	3,372,017	345,393	3,026,624	232	13,046	5.8%	13,705.2	16.7%
2003	3,477,885	346,252	3,131,633	199	15,737	20.6%	15,992.5	14.9%
2004	4,933,173	499,175	4,433,998	231	19,195	22.0%	18,374.3	14.1%
2005	5,221,578	577,565	4,644,013	230	20,191	5.2%	20,970.7	16.9%
2006	4,369,712	464,396	3,905,316	166	23,526	16.5%	24,509.5	
2007	5,615,670	667,028	4,948,642	166	29,811	26.7%		

Geometric Average: 11.4%
Regression Indication: 11.9%
Selected: 11.7%

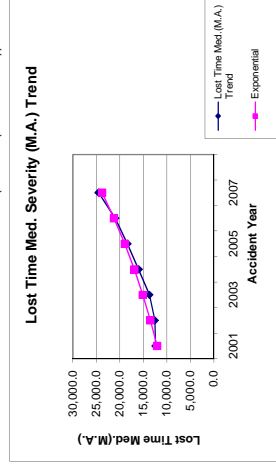
12.0%

12.0%

Fitted=9552.5338 x e^{(0.1129*(YEAR-1998))}



Fitted=23801.420 x e^{(0.1136*(YEAR-2007))}



Source:

- (1) Exh. V-I-Page 2
- (2) Exh. VI-C-3
- (3) (1)/(2)
- (4) Exh. VI-C-1. The number of 2002 claims was reduced by 14
- (5) (3)/(4)
- (6) (Current Avg. Loss / Prior Avg. Loss - 1) x 100

Coal Mine Compensation Rating Bureau

Exhibit V-G
All Years/Traditional/Excl.02&08
&98

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

	<u>Indemnity</u>	<u>Weight</u>	<u>Medical</u>	<u>Weight</u>
Exh. V-H Loss Ratio Trend page 1,2	0.928	25%	1.020	25%
Exh. V-I Combined Trend				
a. Severity				
Indemnity -page 1	1.038		---	<u>Weight</u>
Total Medical - page 2	---		1.100	50%
Medical Only - page 3	---		1.121	10%
Lost Time Medical - page 6	---		1.137	40%
Weighted Average	1.038		1.117	
Selected Severity Trend	1.038		1.117	
b.Frequency				
Combined Freq. And Wage - page 4	0.894		0.894	
Frequency- page 5	0.924		0.924	
<u>Wage Inflation Exh. XII-D</u>	<u>1.0350</u>		<u>1.0350</u>	
Combined(Freq./Wage)	0.893		0.893	

Coal Mine Compensation Rating Bureau

Exhibit V-G
All Years/Moving Average/Excl. 02&08

&98

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

	<u>Indemnity</u>	<u>Weight</u>	<u>Medical</u>	<u>Weight</u>
Exh. V-H Loss Ratio Trend page 1,2	0.959	25%	1.026	25%
Exh. V-I Combined Trend				
a. Severity				
Indemnity -page 1	1.057		---	<u>Weight</u>
Total Medical - page 2	---		1.114	50%
Medical Only - page 3	---		1.129	10%
Lost Time Medical - page 6	---		1.143	40%
Weighted Average	1.057		1.127	
Selected Severity Trend	1.057		1.127	
b.Frequency				
Combined Freq. And Wage - page 4	0.900		0.900	
Frequency- page 5	0.928		0.928	
<u>Wage Inflation Exh. XII-D</u>	<u>1.0350</u>		<u>1.0350</u>	
Combined(Freq./Wage)	0.896		0.896	

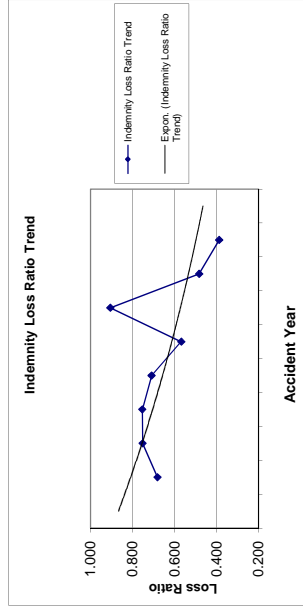
Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Trended Loss Ratio

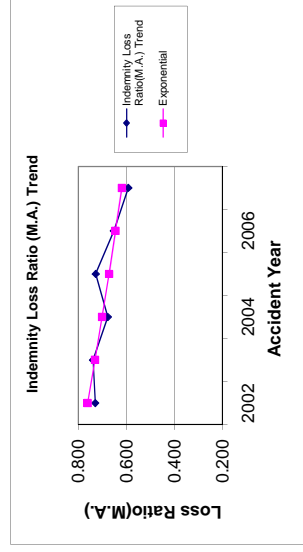
Year	(1) Indemnity Case Incurred Losses	(2) Loss Development Factors	(3) Ultimate Losses	(4) Loss Cost Premium	(5) Indemnity Loss Ratio	(6) Annual Loss Ratio Change	(7) 3-Year Moving Average	(8) Annual Mov. Avg. Change
2000	7,486,544	1.0365	7,759,803	11,395,982	0.681			
2001	8,693,906	1.0405	9,046,009	12,027,435	0.752	10.4%		
2002	8,396,664	1.0448	8,772,834	11,649,177	0.753	0.1%	0.729	
2003	8,109,584	1.0493	8,509,386	12,009,649	0.709	-5.8%	0.738	1.2%
2004	7,374,171	1.0679	7,884,653 *	13,891,565	0.568	-19.9%	0.677	-8.3%
2005	12,018,140	1.1188	13,445,895	14,865,027	0.905	59.3%	0.727	7.4%
2006	5,998,029	1.2023	7,211,430	14,918,228	0.483	-46.6%	0.652	-10.3%
2007	5,094,625	1.3314	6,441,275 *	16,598,595	0.388	-19.7%	0.592	-9.2%

Geometric Average: -7.7%
Regression Indication: -6.7%
Selected: -7.2%
Geometric Average: -4.1%
Regression Indication: -4.1%
Selected: -4.1%

Fitted=0.9292 x e^{^(0.0693*(YEAR-1999))}



Fitted=0.618 x e^{^(-0.0416*(YEAR-2007))}



Sources:

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

* Ultimates for the year 2004 reflect limitations on large claims;see Exhibits V-J pp. 1-5

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

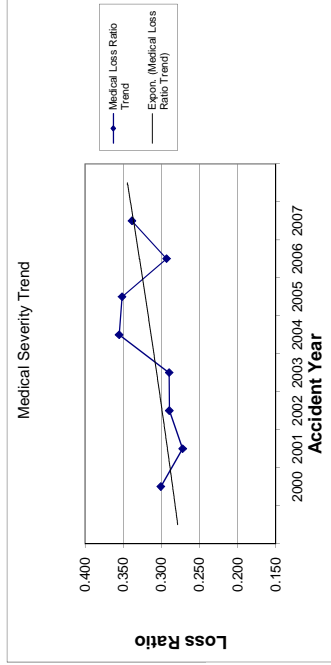
Estimates 9 & 10

Trended Loss Ratio

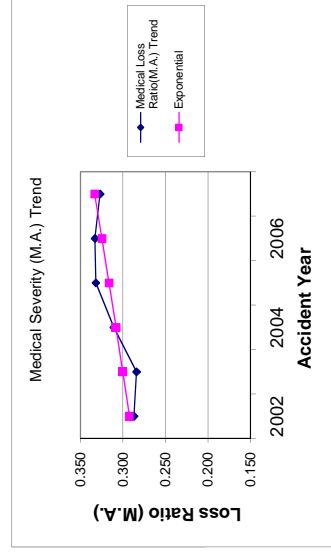
Year	(1) Medical Case Incurred Losses	(2) Loss Development Factors	(3) Ultimate Losses	(4) Loss Cost Premium	(5) Medical Loss Ratio	(6) Annual Loss Ratio Change	(7) 3-Year Moving Average	(8) Annual Mov. Avg. Change
2000	2,952,750	1.1598	3,424,599	11,385,982	0.301			
2001	2,789,664	1.1724	3,270,602	12,027,435	0.272	-9.5%		
2002	2,844,144	1.1856	3,372,017	11,649,177	0.289	6.4%	0.287	-1.0%
2003	2,899,687	1.1994	3,477,885	12,009,849	0.290	0.0%	0.284	9.5%
2004	4,131,369	1.2138	4,933,173 *	13,891,565	0.355	22.6%	0.311	6.8%
2005	4,249,331	1.2288	5,221,578	14,865,027	0.351	-1.1%	0.332	0.3%
2006	3,511,501	1.2444	4,369,712	14,918,228	0.293	-16.6%	0.333	
2007	5,501,458	1.3087	5,615,670 *	16,598,595	0.338	15.5%	0.327	-1.8%

Geometric Average: 1.7% 2.6%
Regression Indication: 2.4% 2.6%
Selected: 2.0%

Fitted=0.2720 x e^{(0.0236*(YEAR-1998))}



Fitted=0.333 x e^{(0.0261*(YEAR-2007))}



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

* Ultimates for the year 2004 reflect limitations on large claims;see Exhibits V-J pp. 1-5

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Estimates 9 & 10

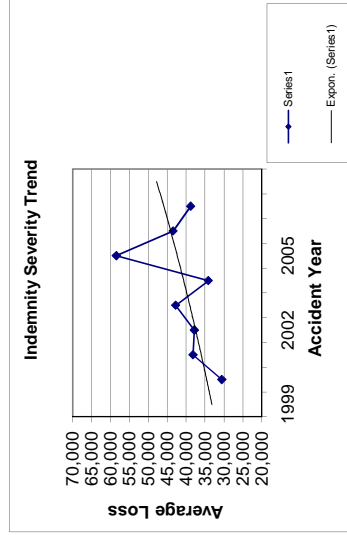
Severity Trend

Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
1999	7,759,803	254	30,550			
2000	9,046,009	237	38,169	24.9%		
2001	8,772,834	232	37,814	-0.9%	35,511	11.5%
2002	8,509,386	199	42,761	13.1%	39,581	-3.4%
2003	7,884,653	231	34,133	-20.2%	38,236	18.0%
2004	13,445,895	230	58,460	71.3%	45,118	0.5%
2005	7,211,430	166	43,442	-25.7%	45,345	0.5%
2006	6,441,275	166	38,803	-10.7%	46,902	3.4%
2007						

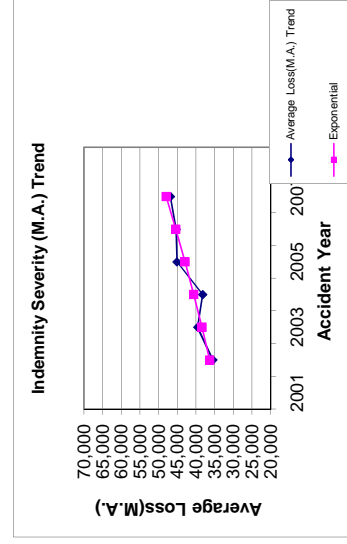
Geometric Average: 3.5% 5.7%

Regression Indication:
Selected: 4.1% 3.8%

Fitted=31880.4529 x e^{^(0.0405*(YEAR-1998))}



Fitted=48018.021 x e^{^(0.0556*(YEAR-2007))}



Sources:

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

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

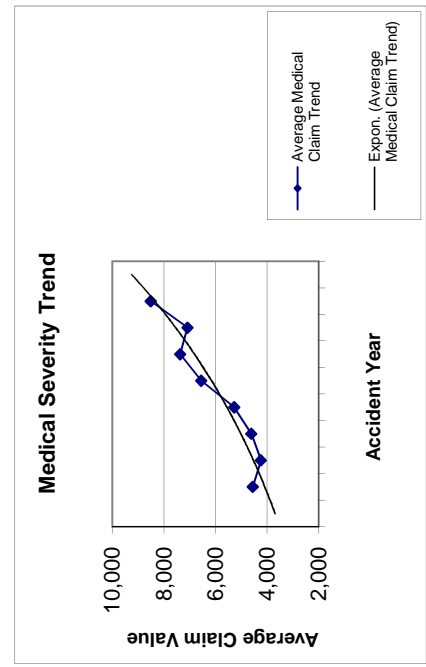
Estimates 9 & 10

Severity Trend

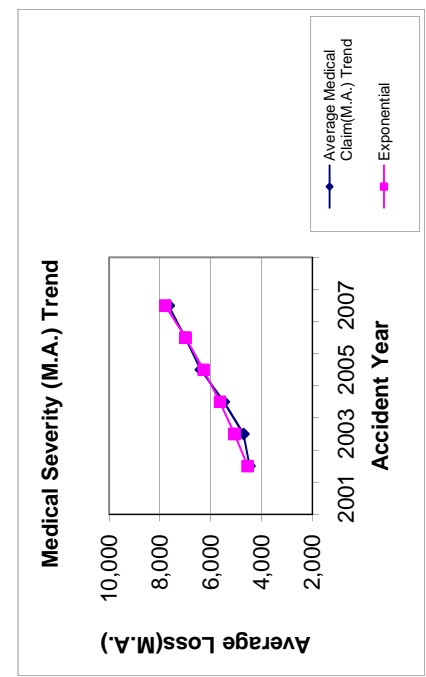
Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2000	3,424,599	752	4,554			
2001	3,270,602	772	4,237	-7.0%		
2002	3,372,017	732	4,607	8.7%	4,466	
2003	3,477,885	660	5,270	14.4%	4,704	5.3%
2004	4,933,173	753	6,551	24.3%	5,476	16.4%
2005	5,221,578	709	7,365	12.4%	6,395	16.8%
2006	4,369,712	617	7,082	-3.8%	6,999	9.4%
2007	5,615,670	660	8,509	20.1%	7,652	9.3%

Geometric Average: 9.3% 11.4%
Regression Indication: 10.7% 11.4%
Selected: 10.0%

Fitted=3334.7233 x e^(0.1020*(YEAR-1998))



Fitted=7786.811 x e^(0.1077*(YEAR-2007))



Sources:

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

Traumatic Loss Trend
Medical Only Losses for All Classes Combined

Estimates 9 & 10

Severity Trend

Year	(1) Ultimate Claim Counts	(2) Ultimate Incurred Losses	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2000	498	305,104	613			
2001	535	347,675	650	6.1%		
2002	500	345,393	691	6.3%	651	7.1%
2003	461	346,252	751	8.7%	697	14.6%
2004	522	499,175	956	27.3%	799	21.5%
2005	479	577,565	1,206	26.1%	971	9.6%
2006	451	464,396	1,030	-14.6%	1,064	12.3%
2007	494	667,028	1,350	31.1%	1,195	

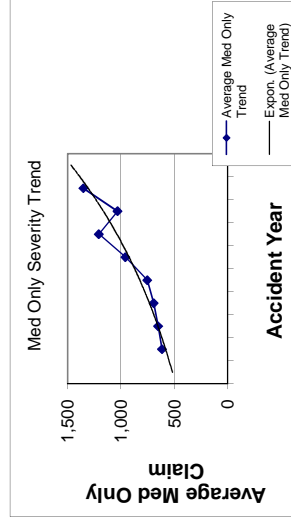
Geometric Average: 12.0%

12.9%

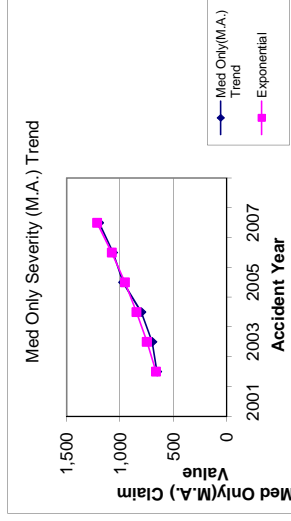
Regression Indication:
Selected:

12.3%
12.1%

Fitted= $460.1270 \times e^{(0.1160 \times (\text{YEAR} - 1998))}$



Fitted= $1214.419 \times e^{(0.1215 \times (\text{YEAR} - 2007))}$



Sources:

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

**Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined**

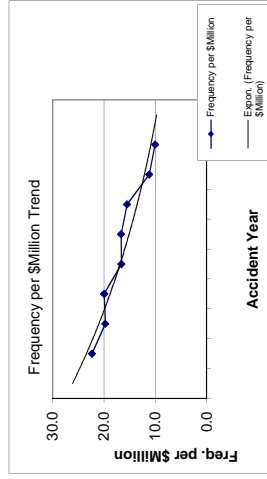
Frequency Trend

Estimates 9 & 10

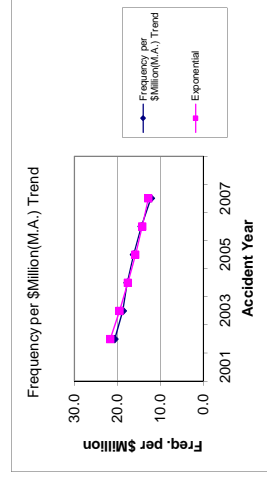
Year	(1) Ultimate Claim Counts	(2) Loss Cost Premium	(3) Frequency per(\$M)	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
2000	254	11,395,982	22.3			
2001	237	12,027,435	19.7	-11.6%		
2002	232	11,649,177	19.9	1.1%	20.6	-9.2%
2003	199	12,009,849	16.6	-16.6%	18.7	-5.5%
2004	231	13,891,565	16.6	0.4%	17.7	-8.4%
2005	230	14,865,027	15.5	-7.0%	16.2	-11.2%
2006	166	14,918,228	11.1	-28.1%	14.4	-15.3%
2007	166	16,598,595	10.0	-10.1%	12.2	

Geometric Average: -10.8%
Regression Indication: -10.4%
Selected: -10.6%

Fitted= $29.1378 \times e^{(-0.1098 \times (\text{YEAR}-1998))}$



Fitted= $12.803 \times e^{(-0.1051 \times (\text{YEAR}-2007))}$



Sources:

(1) Exhibit VI-C-1. The number of claims for the year 2002 was reduced by 14, the number of Black Wolf claims.

(2) Exhibit X-B-1

(3) = (1)/(2)

(4) Current Freq. / Prior Freq. - 1.0) x 100

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Estimates 9 & 10

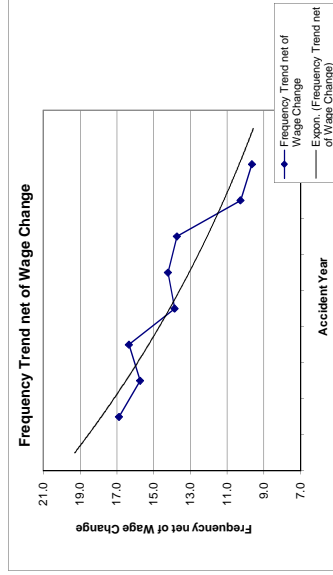
Frequency Trend net of Wage Trend

Year	(1) Loss Cost Premium	(2) Statewide Average Weekly Wage	(3) On 2008 Level	(4) Loss Cost Premium on 2008 Level	(5) Claim Count	(6) Adjusted Frequency per(\$M)	(7) Annual Frequency Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
2000	11,395,982	611	1.321	15,054,092	254	16.9			
2001	12,027,435	644	1.253	15,070,376	237	15.7			
2002	11,649,177	662	1.219	14,200,347	232	16.3	16.3	-6.2%	
2003	12,009,849	675	1.196	14,363,779	199	13.9	15.3	-3.9%	
2004	13,891,565	690	1.170	16,253,131	231	14.2	14.8	-15.2%	
2005	14,865,027	716	1.127	16,752,885	230	13.7	13.9	2.6%	
2006	14,918,228	745	1.083	16,156,441	166	10.3	12.7	-3.4%	
2007	16,598,595	779	1.036	17,196,144	166	9.7	11.2	-25.2%	
2008	807		1.000					-6.0%	

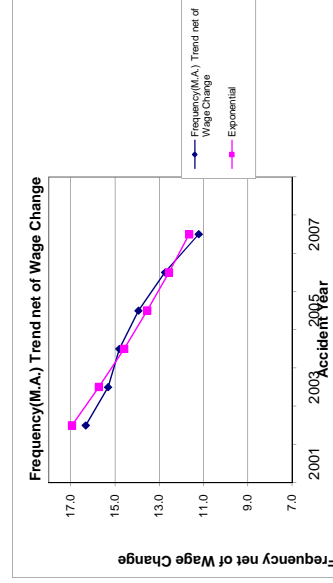
Geometric Average: -7.7%

Regression Indication: -7.5%
Selected: -7.6%

Fitted=20.8424 x e^{(-0.0778*(YEAR-1998))}



Fitted=11.653 x e^{(-0.0749*(YEAR-2007))}



Sources:

- (1) Exhibit X-B-1
- (2) Exhibit XII-D
- (3) 2008 is 1,000. Values for other years divided into 2008 value to determine factor
- (4) = (1) x (3)
- (5) Exhibit VI-C-1
- (6) = (5) / (4) * 1,000
- (7) (Current Freq./Prior Freq. - 1.0) x 100

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

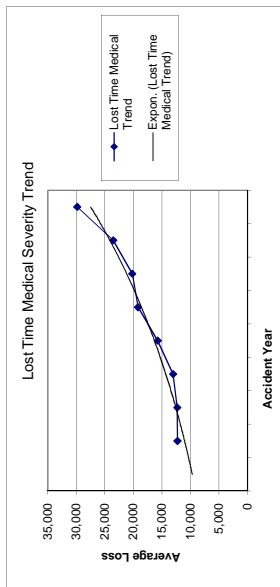
Estimates 9 & 10

Year	(1) Ultimate Medical Losses Incurred	(2) Med. Only Ultimate Incurred Losses	(3) Ult. Med. On Lost Time Claims	(4) Claim Counts	(5) Average Loss	(6) Annual Average Loss Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
2000	3,424,599	305,104	3,119,495	254	12,281			
2001	3,270,602	347,675	2,922,927	237	12,333	0.4%		
2002	3,372,017	345,393	3,026,624	232	13,046	5.8%	12,553.4	9.2%
2003	3,477,885	346,252	3,131,633	199	15,737	20.6%	13,705.2	16.7%
2004	4,933,173	499,175	4,433,998	231	19,195	22.0%	15,992.5	14.9%
2005	5,221,578	577,565	4,644,013	230	20,191	5.2%	18,374.3	14.1%
2006	4,369,712	464,396	3,905,316	166	23,526	16.5%	20,970.7	16.9%
2007	5,615,670	667,028	4,948,642	166	29,811	26.7%	24,509.5	

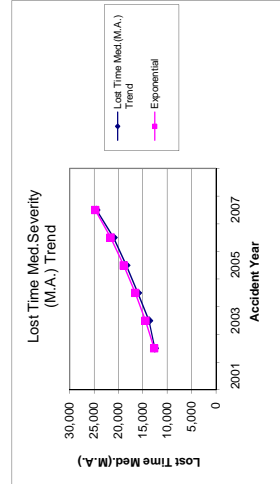
Geometric Average: 13.5%
Regression Indication: 13.9%
Selected: 13.7%

14.3%
14.3%

Fitted=8503.9964 x e^{(0.1303)(YEAR-1998)}



Fitted=24710.025 x e^{(0.1338)(YEAR-2007)}



Source:

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

Coal Mine Compensation Rating Bureau

Exhibit V-G
 All Years/Traditional/Excl.02&08
 &98-99

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

	<u>Indemnity</u>	<u>Weight</u>	<u>Medical</u>	<u>Weight</u>
Exh. V-H Loss Ratio Trend page 1,2	0.903	25%	1.034	25%
Exh. V-I Combined Trend				
a. Severity				
Indemnity -page 1	1.013		---	<u>Weight</u>
Total Medical - page 2	---		1.124	50%
Medical Only - page 3	---		1.131	10%
Lost Time Medical - page 6	---		1.158	40%
Weighted Average	1.013		1.138	
Selected Severity Trend	1.013		1.138	
b.Frequency				
Combined Freq. And Wage - page 4	0.891		0.891	
Frequency- page 5	0.920		0.920	
<u>Wage Inflation Exh. XII-D</u>	<u>1.0350</u>		<u>1.0350</u>	
Combined(Freq./Wage)	0.889		0.889	

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

Exhibit V-G
 All Years/Moving Average/Excl. 02&08
 &98-99

	<u>Indemnity</u>	<u>Weight</u>	<u>Medical</u>	<u>Weight</u>
Exh. V-H Loss Ratio Trend page 1,2	0.946	25%	1.036	25%
Exh. V-I Combined Trend				
a. Severity				
Indemnity -page 1	1.043		---	<u>Weight</u>
Total Medical - page 2	---		1.129	50%
Medical Only - page 3	---		1.144	10%
Lost Time Medical - page 6	---		1.156	40%
Weighted Average	1.043		1.142	
Selected Severity Trend	1.043		1.142	
b. Frequency				
Combined Freq. And Wage - page 4	0.898		0.898	
Frequency- page 5	0.925		0.925	
<u>Wage Inflation Exh. XII-D</u>	<u>1.0350</u>		<u>1.0350</u>	
Combined(Freq./Wage)	0.894		0.894	

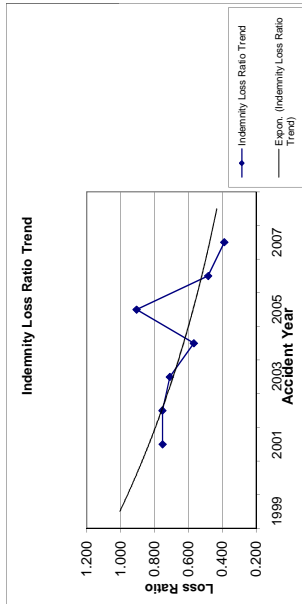
Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Trended Loss Ratio

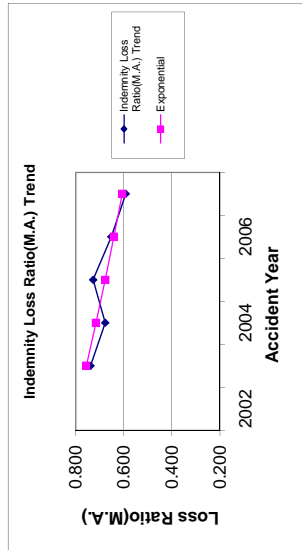
Year	(1) Indemnity Case Incurred Losses	(2) Loss Development Factors	(3) Ultimate Losses	(4) Loss Cost Premium	(5) Indemnity Loss Ratio	(6) Annual Loss Ratio Change	(7) 3-Year Moving Average	(8) Annual Mov. Avg. Change
1999	6,693,906	1.0405	9,046,009	12,027,435	0.752			
2000	8,396,664	1.0448	8,772,834	11,649,177	0.753	0.1%		
2001	8,109,584	1.0493	8,509,386	12,009,849	0.709	-5.8%	0.738	-8.3%
2002	7,374,171	1.0679	7,884,653 *	13,891,565	0.568	-19.9%	0.677	7.4%
2003	12,018,140	1.1188	13,445,895	14,865,027	0.905	59.3%	0.727	-10.3%
2004	5,988,029	1.2023	7,211,430	14,918,228	0.483	-46.6%	0.652	-9.2%
2005	5,094,625	1.3314	6,441,275 *	16,596,595	0.388	-19.7%	0.592	

Geometric Average: -10.4%
Regression Indication: -9.0%
Selected: -9.7%

Fitted= $1.1038 \times e^{(-0.0939 \times (\text{YEAR}-1998))}$



Fitted= $0.607 \times e^{(-0.0551 \times (\text{YEAR}-2007))}$



Sources:

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

* Ultimates for the year 2004 reflect limitations on large claims, see Exhibits V-J, pp. 1-5

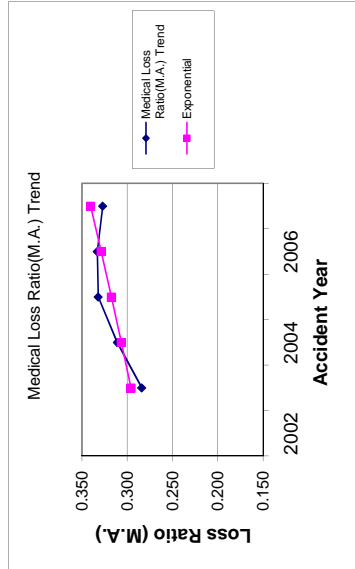
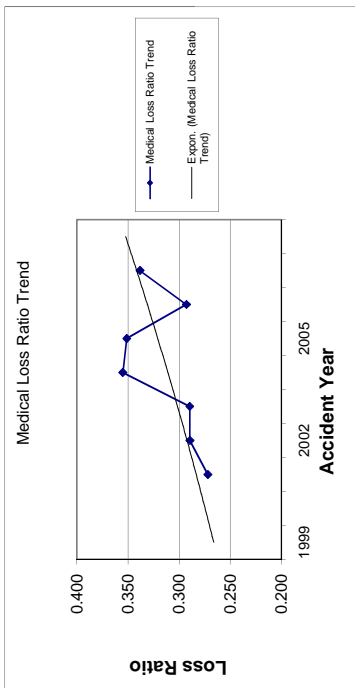
Traumatic Loss Trend
Medical and Medical Only Losses for All Classes Combined

Estimates 11 & 12

Year	(1) Medical Case Incurred Losses	(2) Loss Development Factors	(3) Ultimate Losses	(4) Loss Cost Premium	(5) Medical Loss Ratio	(6) Annual Loss Ratio Change	(7) 3-Year Moving Average	(8) Annual Mov. Avg. Change
1999								
2000								
2001	2,789,664	1.1724	3,270,602	12,027,435	0.272			
2002	2,844,144	1.1856	3,372,017	11,649,177	0.289	6.4%		
2003	2,899,687	1.1994	3,477,885	12,009,849	0.290	0.0%	0.284	
2004	4,131,369	1.2138	4,933,173 *	13,891,565	0.355	22.6%	0.311	9.5%
2005	4,249,331	1.2288	5,221,578	14,865,027	0.351	-1.1%	0.332	6.8%
2006	3,511,501	1.2444	4,369,712	14,918,228	0.293	-16.6%	0.333	0.3%
2007	5,501,458	1.3087	5,615,670 *	16,598,595	0.338	15.5%	0.327	-1.8%

Geometric Average: 3.7%
Regression Indication: 3.2%
Selected: 3.4%

Fitted=0.341 x e^{(0.0352*(YEAR-2007))}



Sources: (1) Exhibit V-D.pg.1 or Exhibit V-I-B.pg.6. The 2002 value was generated using interpolation between 2001 and 2003.

(2) Exhibit V-C-2 Column (8)

(3) =(1)x(2)

(4) Exhibit X-B

(5) =(3)/(4)

(6) =(current year ratio/ prior year ratio -1) x 100

* Ultimates for the year 2004 reflect limitations on large claims;see Exhibits V-J pp. 1-5

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

Estimates 11 & 12

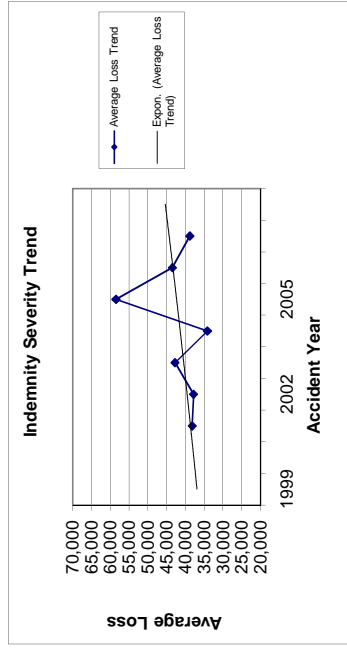
Severity Trend

Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
1999						
2000						
2001	9,046,009	237	38,169			
2002	8,772,834	232	37,814	-0.9%		
2003	8,509,386	199	42,761	13.1%	39,581	-3.4%
2004	7,884,653	231	34,133	-20.2%	38,236	18.0%
2005	13,445,895	230	58,460	71.3%	45,118	0.5%
2006	7,211,430	166	43,442	-25.7%	45,345	3.4%
2007	6,441,275	166	38,803	-10.7%	46,902	

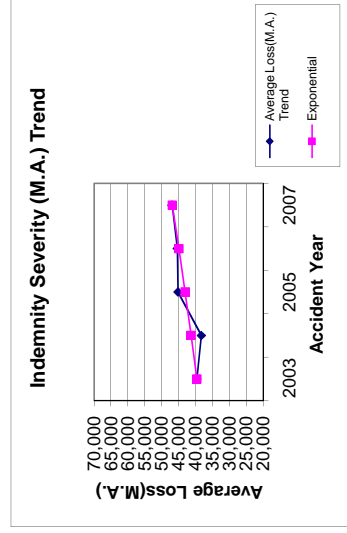
Geometric Average: 0.3% 4.3%

Regression Indication:
Selected: 2.3% 4.3%

Fitted=36075.7584 x e^(0.0228*(YEAR-1998))



Fitted=46847.522 x e^(0.0424*(YEAR-2007))



Sources:

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

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

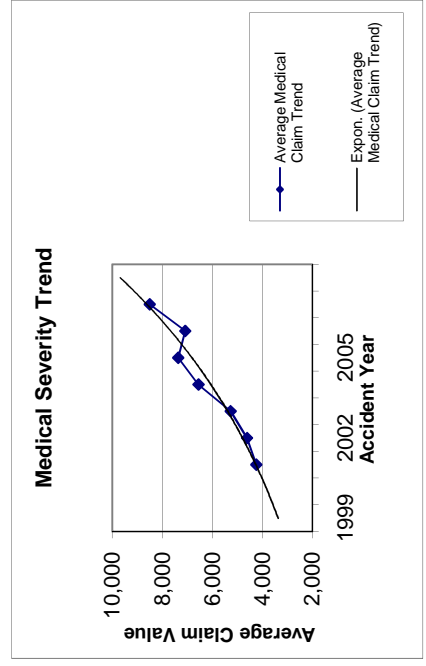
Estimates 11 & 12

Severity Trend

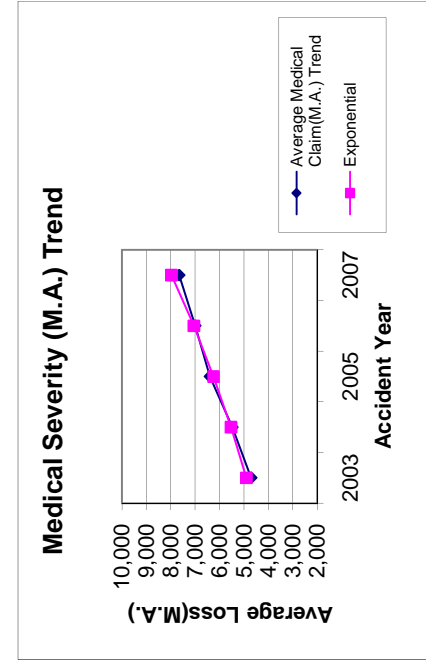
Year	(1) Ultimate Losses	(2) Claim Counts	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
1999	3,270,602	772	4,237			
2000	3,372,017	732	4,607	8.7%		
2001	3,477,885	660	5,270	14.4%	4,704	16.4%
2002	4,933,173	753	6,551	24.3%	5,476	16.8%
2003	5,221,578	709	7,365	12.4%	6,395	9.4%
2004	4,369,712	617	7,082	-3.8%	6,999	9.3%
2005	5,615,670	660	8,509	20.1%	7,652	

Geometric Average: 12.3%
Regression Indication: 12.5%
Selected: 12.9%

Fitted=2994.6440 x e^(0.1174*(YEAR-1998))



Fitted=7965.118 x e^(0.1216*(YEAR-2007))



Sources:

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

Traumatic Loss Trend
Medical Only Losses for All Classes Combined

Severity Trend
Estimates 11 & 12

Year	(1) Ultimate Claim Counts	(2) Ultimate Incurred Losses	(3) Average Loss	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
1999						
2000						
2001	535	347,675	650	6.3%		
2002	500	345,393	691	8.7%	697	14.6%
2003	461	346,252	751	27.3%	799	21.5%
2004	522	499,175	956	26.1%	971	9.6%
2005	479	577,565	1,206	-14.6%	1,064	12.3%
2006	451	464,396	1,030			
2007	494	667,028	1,350			

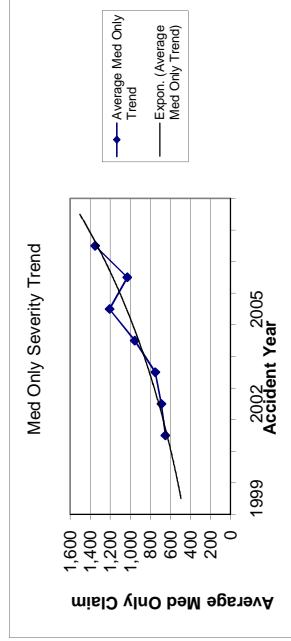
Geometric Average: 13.0%

Regression Indication: 13.2%

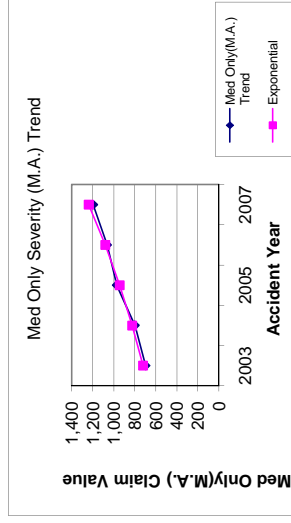
Selected: 13.1%

Selected: 14.4%

Fitted= $435.8238 \times e^{(0.1238 \times (\text{YEAR} - 1998))}$



Fitted= $1237.759 \times e^{(0.1347 \times (\text{YEAR} - 2007))}$



Sources:

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

**Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined**

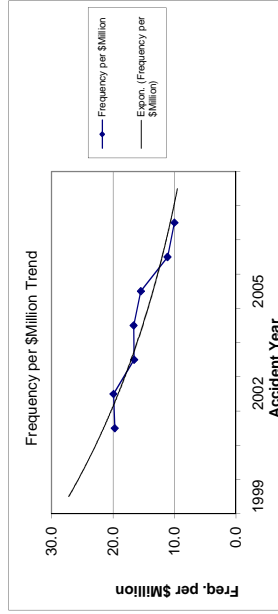
Frequency Trend

Estimates 11 & 12

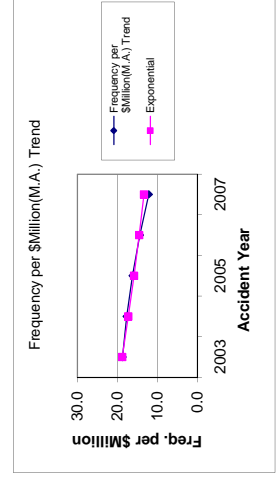
Year	(1) Ultimate Claim Counts	(2) Loss Cost Premium	(3) Frequency per(\$M)	(4) Annual Average Loss Change	(5) 3-Year Moving Average	(6) Annual Mov. Avg. Change
1999						
2000						
2001	237	12,027,435	19.7			
2002	232	11,649,177	19.9	1.1%		
2003	199	12,009,649	16.6	-16.6%	18.7	
2004	231	13,891,565	16.6	0.4%	17.7	-5.5%
2005	230	14,865,027	15.5	-7.0%	16.2	-8.4%
2006	166	14,918,228	11.1	-28.1%	14.4	-11.2%
2007	166	16,598,595	10.0	-10.1%	12.2	-15.3%

Geometric Average: -10.7%
Regression Indication: -11.0%
Selected: -10.9%

Fitted= $30.5833 \times e^{(-0.1167 \times (\text{YEAR}-1998))}$



Fitted= $13.356 \times e^{(-0.0857 \times (\text{YEAR}-2007))}$



Sources:

(1) Exhibit VI-C-1. Note that the number of 2002 claims was reduced by 4, the number of Black Wolf claims.

(2) Exhibit X-B-1

(3) = (1)/(2)

(4) (Current Freq. / Prior Freq. - 1.0) x 100

Traumatic Loss Trend
Indemnity and Funeral losses for All Classes Combined

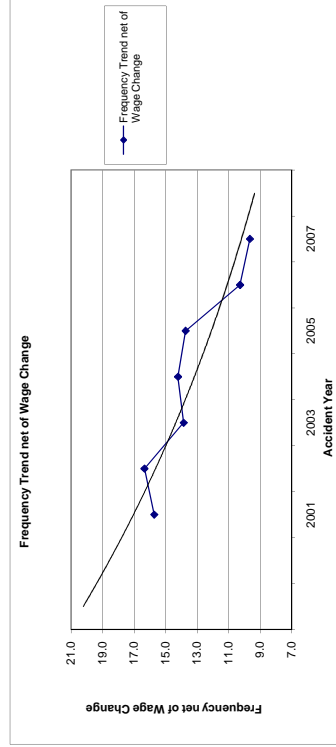
Estimates 11 & 12

Frequency Trend net of Wage Trend

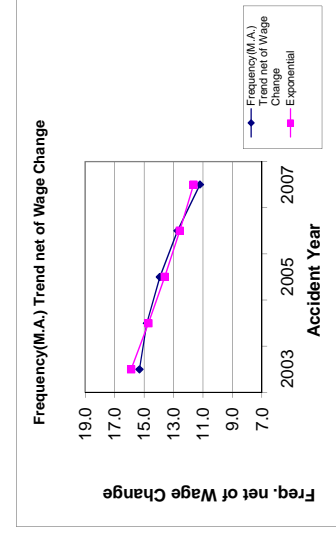
Year	(1) Loss Cost Premium	(2) Statewide Average Weekly Wage	(3) On 2008 Level	(4) Loss Cost Premium on 2008 Level	(5) Claim Count	(6) Adjusted Frequency per(\$M)	(7) Annual Frequency Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
2001	12,027,435	644	1.253	15,070,376	237	15.7			
2002	11,649,177	662	1.219	14,200,347	232	16.3	15.3	3.9%	
2003	12,009,849	675	1.196	14,363,779	199	13.9	14.8	-15.2%	
2004	13,891,565	690	1.170	16,253,131	231	14.2	13.9	2.6%	
2005	14,865,027	716	1.127	16,752,885	230	13.7	12.7	-3.4%	
2006	14,918,228	745	1.083	16,156,441	166	10.3	12.7	-25.2%	
2007	16,598,595	779	1.036	17,196,144	166	9.7	11.2	-6.0%	
2008		807	1.000					-7.5%	

Geometric Average: -7.8%
Regression Indication: -8.2%
Selected: -8.0%

Fitted= $22.0373 \times e^{(-0.0857 \times (\text{YEAR}-1998))}$



Fitted= $11.643 \times e^{(-0.0777 \times (\text{YEAR}-2007))}$



Sources:

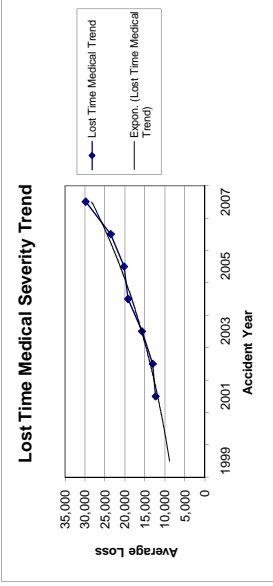
- (1) Exhibit X-B-1
- (2) Exhibit XII-D
- (3) 2008 is 1.000. Values for other years divided into 2008 value to determine factor
- (4) $= (1) \times (3)$
- (5) Exhibit VI-C-1
- (6) $= (5) / (4) \times 1000$
- (7) $(\text{Current Freq.} / \text{Prior Freq.} - 1.0) \times 100$

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

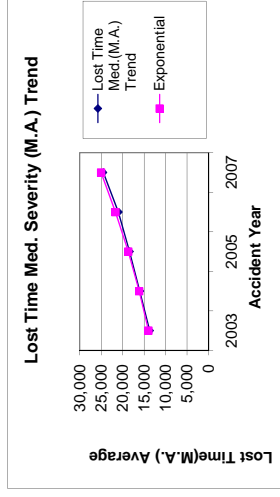
Year	(1) Ultimate Medical Losses Incurred	(2) Med. Only Ultimate Incurred Losses	(3) Ult. Med. On Lost Time Claims	(4) Claim Counts	(5) Average Loss	(6) Annual Average Loss Change	(8) 3-Year Moving Average	(9) Annual Mov. Avg. Change
1999								
2000								
2001	3,270,602	347,675	2,922,927	237	12,333			
2002	3,372,017	345,393	3,026,624	232	13,046	5.8%	13,705.2	16.7%
2003	3,477,885	346,252	3,131,633	199	15,737	20.6%	15,992.5	14.9%
2004	4,933,173	499,175	4,433,998	231	19,195	22.0%	16,374.3	16.9%
2005	5,221,578	577,965	4,644,013	230	20,191	5.2%	20,970.7	14.1%
2006	4,369,712	464,396	3,905,316	166	23,526	16.5%	24,509.5	16.9%
2007	5,615,670	667,028	4,948,642	166	29,811	26.7%		

Geometric Average: 15.8%
 Regression Indication: 15.7%
 Selected: 15.8%

Fitted=7641.4762 x e^(0.1456*(YEAR-1998))



Fitted=25021.205 x e^(0.1453*(YEAR-2007))



Source:

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

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

Report	Incidental and Funeral Losses Adjusted to Act 57 Law Level as of 4-30-2009										Incidental and Funeral Losses Adjusted to Act 57 Law Level as of 4-30-2009														
	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1	7,147,000	4,974,000	5,679,000	5,939,000	6,988,000	9,427,000	6,904,000	6,904,000	9,437,000	7,641,000	7,283,000	6,181,000	6,090,000	5,170,000	4,616,566	3,404,097	3,705,402	4,478,660	5,436,836	4,367,449	4,077,968	6,150,319	3,325,544	3,276,884	5,594,328
2	11,325,000	10,990,000	10,114,000	8,994,000	10,076,000	10,713,000	11,664,000	12,277,000	13,001,000	11,565,000	12,277,000	8,356,000	8,749,000	7,205,000	6,425,692	6,056,213	6,056,213	8,904,201	8,904,201	6,352,445	6,450,455	9,269,896	5,995,218	5,094,625	
3	16,303,000	11,400,000	11,948,000	13,298,000	11,685,000	13,914,000	14,565,000	15,886,000	15,886,000	13,968,000	15,933,000	8,925,000	9,592,000	7,650,000	7,184,304	6,107,512	6,887,906	7,965,255	10,824,370	6,965,973	7,304,561	10,301,194	5,998,029		
4	18,520,000	13,405,000	13,555,000	13,298,000	12,327,000	16,153,000	12,069,000	15,647,000	17,544,000	14,758,000	17,367,000	9,337,000	9,701,000	7,955,000	7,444,338	7,314,026	7,392,001	8,490,153	11,966,090	7,287,256	7,268,321	12,018,140			
5	20,078,000	13,701,000	14,660,000	13,780,000	13,434,000	17,475,000	22,891,000	15,694,000	19,202,000	15,765,000	17,942,000	9,922,000	10,178,000	8,699,000	8,242,894	7,591,552	7,391,553	8,740,507	12,323,050	8,286,573	7,374,171				
6	20,983,000	13,946,000	15,113,000	15,071,000	14,245,000	17,348,000	23,892,000	16,940,000	19,971,000	16,067,000	16,902,000	9,904,000	10,686,000	8,527,000	8,275,893	7,579,135	7,464,081	8,994,827	13,133,004	8,109,584					
7	21,370,000	13,910,000	15,725,000	16,011,000	13,936,000	16,428,000	25,071,000	16,020,000	19,843,000	16,401,000	17,422,000	9,757,000	10,936,000	8,464,000	8,429,042	7,486,857	7,462,274	8,879,879	12,772,686						
8	21,691,000	13,899,000	15,998,000	15,728,000	12,973,000	15,757,000	24,456,000	15,985,000	18,168,000	15,618,000	17,056,000	9,810,000	10,806,000	8,386,000	8,362,835	7,718,721	7,475,918	8,693,906							
9	21,881,000	13,893,000	15,998,000	15,509,000	13,221,000	15,588,000	24,187,000	15,588,000	18,370,000	15,957,000	16,573,000	9,860,000	10,688,000	8,461,000	8,467,821	7,754,976	7,486,544								
10	21,881,000	13,893,000	15,998,000	15,509,000	13,221,000	15,588,000	24,187,000	15,588,000	18,370,000	15,957,000	16,573,000	9,860,000	10,688,000	8,461,000	8,467,821	7,754,976	7,486,544								
11	21,757,000	13,878,000	15,747,000	15,185,000	13,124,000	15,463,000	23,461,000	15,228,000	18,028,000	15,917,000	16,765,000	9,864,000	10,753,000	8,505,000	8,467,821	7,754,976	7,486,544								
12	21,654,000	13,844,000	15,495,000	14,860,000	13,026,000	15,328,000	23,697,000	14,849,000	17,628,000	16,162,000	16,889,000	9,863,000	10,817,000	8,675,000	8,467,821	7,754,976	7,486,544								
13	21,541,000	13,849,000	15,244,000	14,534,000	13,134,000	15,618,000	23,650,000	14,909,000	17,180,000	16,314,000	17,018,000	9,871,000	10,933,000												
14	21,468,000	13,834,000	14,993,000	14,667,000	13,026,000	15,569,000	23,890,000	14,972,000	17,254,000	16,314,000	17,151,000	9,877,000													
15	21,815,000	13,819,000	14,847,000	14,782,000	13,094,000	15,567,000	24,193,000	15,010,000	17,043,000	16,314,000	17,282,000														
16	21,322,000	13,742,000	14,621,000	14,789,000	13,067,000	15,260,000	24,254,000	15,069,000	17,103,000	16,405,000															
17	21,202,000	13,835,000	14,650,000	14,904,000	12,947,000	15,288,000	24,461,000	15,107,000	17,163,000																
18	21,278,000	13,904,000	14,689,000	15,016,000	13,000,000	15,322,000	24,611,000	15,052,000																	
19	21,214,000	13,982,000	14,768,000	14,867,000	13,052,000	15,357,000	24,500,000																		
20	21,308,000	14,076,000	14,758,000	14,850,000	13,106,000	15,391,000																			

Source: A-Exhibit VI-A, p. 1 (C)
B-Exhibit VI-A-3 (B) divided by 0.8247
C-A Times Becquids C

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Run Time: September 17, 2009 - 12:26:48 PM

OMG-PAB - MBA, Inc., 12/03/2009
Checksum: 8,358,824,873,945,970

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

This exhibit has been discontinued

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

This exhibit has been discontinued

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

Data as of	(1)	(2)
	0 to 10 Development	0 to 10 Selection
4/30/2005	0.3%	0.5%
4/30/2004	0.8%	0.5%
4/30/2003	1.4%	0.5%
4/30/2002	1.0%	1.0%
4/30/2001	2.2%	1.5%
4/30/2000	3.1%	2.0%
4/30/1999	2.7%	2.0%
4/30/1998	2.8%	2.0%
4/30/1997	2.2%	2.0%
Total	16.5%	12.0%
Average	1.8%	1.3%

Data as of	(3)	(4)
	10 to 20 Development	10 to 20 Selection
4/30/2009	0.0%	0.0%
4/30/2008	0.0%	0.0%
4/30/2007	0.1%	0.1%
4/30/2006	0.2%	0.2%
4/30/2005	0.4%	0.2%
4/30/2004	0.2%	0.2%
4/30/2003	0.9%	0.3%
4/30/2002	0.5%	0.6%
4/30/2001	1.4%	0.9%
4/30/2000	4.4%	1.2%
4/30/1999	0.1%	1.2%
4/30/1998	0.0%	1.2%
4/30/1997	0.0%	1.2%
Total	8.1%	7.2%
Average	0.8%	0.7%

Sources:
(1) Exhibit VI-A Page 7b
(2) Exhibit VI-A Page 7b
(3) Exhibit VI-A Page 7c

Coal Mine Compensation Rating Bureau
Traumatic Loss Development
Indemnity Claim Settlement Adjustment Factors - 1st to 10th Report

Accident Year	(1) 4/30/1997		(2) 12 Month Fav Dev ^(a)		(3) (2)/(1)		(4) Selection	
	Rpt.Loss ^(a)	Fav Dev ^(a)	Rpt.Loss ^(a)	Fav Dev ^(a)	(2)/(1)	(2)/(1)	(2)/(1)	Selection
1987	18,806	759	xx	4.0%	xx	xx	xx	xx
1988	15,731	926	xx	5.9%	xx	xx	xx	xx
1989	19,920	856	xx	4.3%	xx	xx	xx	xx
1990	30,426	478	xx	1.6%	xx	xx	xx	xx
1991	19,515	319	xx	1.6%	xx	xx	xx	xx
1992	23,283	0	xx	0.0%	xx	xx	xx	xx
1993	17,896	445	xx	2.5%	xx	xx	xx	xx
1994	19,319	0	xx	0.0%	xx	xx	xx	xx
1995	10,133	0	xx	0.0%	xx	xx	xx	xx
Total	175,029	3,783		2.2%				2.0%

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

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

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

Accident Year	(1) 4/30/2001		(2) 12 Month Fav Dev ^(a)		(3) (2)/(1)		(4) Selection	
	Rpt.Loss ^(a)	Fav Dev ^(a)	Rpt.Loss ^(a)	Fav Dev ^(a)	(2)/(1)	(2)/(1)	(2)/(1)	Selection
1991	19,068	244	xx	1.3%	xx	xx	xx	xx
1992	22,030	813	xx	3.7%	xx	xx	xx	xx
1993	19,887	522	xx	2.6%	xx	xx	xx	xx
1994	20,719	434	xx	2.1%	xx	xx	xx	xx
1995	12,009	162	xx	1.3%	xx	xx	xx	xx
1996	11,474	156	xx	1.4%	xx	xx	xx	xx
1997	xx	xx	xx	xx	xx	xx	xx	xx
1998	xx	xx	xx	xx	xx	xx	xx	xx
1999	xx	xx	xx	xx	xx	xx	xx	xx
2000	xx	xx	xx	xx	xx	xx	xx	xx
Total	105,177	2,331		2.2%				1.5%

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

Accident Year	(1) 4/30/2003		(2) 12 Month Fav Dev ^(a)		(3) (2)/(1)		(4) Selection	
	Rpt.Loss ^(a)	Fav Dev ^(a)	Rpt.Loss ^(a)	Fav Dev ^(a)	(2)/(1)	(2)/(1)	(2)/(1)	Selection
1993	19,361	236	xx	1.2%	xx	xx	xx	xx
1994	20,681	637	xx	3.1%	xx	xx	xx	xx
1995	11,831	0	xx	0.0%	xx	xx	xx	xx
1996	11,985	0	xx	0.0%	xx	xx	xx	xx
1997	xx	xx	xx	xx	xx	xx	xx	xx
1998	xx	xx	xx	xx	xx	xx	xx	xx
1999	xx	xx	xx	xx	xx	xx	xx	xx
2000	xx	xx	xx	xx	xx	xx	xx	xx
2001	xx	xx	xx	xx	xx	xx	xx	xx
2002	xx	xx	xx	xx	xx	xx	xx	xx
Total	63,858	873		1.4%				0.5%

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

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

(a) All amounts are in thousands of dollars

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

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

Accident Year	(1) 4/30/2001		(2) 12 Month		(3) (2)/(1)	(4) Selection	(1) 4/30/2003	(2) 12 Month		(3) (2)/(1)	(4) Selection	(1) 4/30/2004	(2) 12 Month		(3) (2)/(1)	(4) Selection
	Rpt.Loss ^(w)	Fav.Dev ^(w)	Rpt.Loss ^(w)	Fav.Dev ^(w)				Rpt.Loss ^(w)	Fav.Dev ^(w)				Rpt.Loss ^(w)	Fav.Dev ^(w)		
1983	19,728	283	19,581	0	0.0%	xx	19,537	132	0.7%	xx	19,617	0	0.0%	xx		
1984	25,745	185	25,801	0	0.0%	xx	25,724	0	0.0%	xx	25,837	0	0.0%	xx		
1985	16,662	219	16,776	0	0.0%	xx	16,860	0	0.0%	xx	16,954	0	0.0%	xx		
1986	18,002	194	17,729	221	1.2%	xx	17,764	0	0.0%	xx	17,812	0	0.0%	xx		
1987	17,785	0	17,924	0	0.0%	xx	17,933	122	0.7%	xx	18,072	0	0.0%	xx		
1988	15,926	194	15,795	217	1.4%	xx	15,878	0	0.0%	xx	18,545	0	0.0%	xx		
1989	18,586	0	18,938	0	0.0%	xx	18,878	0	0.0%	xx	18,876	0	0.0%	xx		
1990	28,447	1222	28,697	0	0.0%	xx	28,678	294	1.0%	xx	28,968	0	0.0%	xx		
1991	xx	xx	18,465	442	2.4%	xx	18,005	458	2.5%	xx	18,078	16	0.1%	xx		
1992	xx	xx	xx	xx	xx	xx	21,860	833	3.8%	xx	21,379	32	0.1%	xx		
Total	160,881	2,297	179,706	880	0.5%	0.6%	201,117	1,841	0.9%	0.3%	223,438	406	0.2%	0.2%		

Accident Year	(1) 4/30/2006		(2) 12 Month		(3) (2)/(1)	(4) Selection	(1) 4/30/2007	(2) 12 Month		(3) (2)/(1)	(4) Selection	(1) 4/30/2008	(2) 12 Month		(3) (2)/(1)	(4) Selection
	Rpt.Loss ^(w)	Fav.Dev ^(w)	Rpt.Loss ^(w)	Fav.Dev ^(w)				Rpt.Loss ^(w)	Fav.Dev ^(w)				Rpt.Loss ^(w)	Fav.Dev ^(w)		
1983	19,588	0	19,629	0	0.0%	xx	19,485	0	0.0%	xx	19,478	0	0.0%	xx		
1984	26,025	0	25,971	0	0.0%	xx	26,136	0	0.0%	xx	26,205	0	0.0%	xx		
1985	17,068	0	17,182	0	0.0%	xx	17,144	0	0.0%	xx	16,838	0	0.0%	xx		
1986	19,707	0	18,662	94	0.5%	xx	17,999	0	0.0%	xx	18,146	0	0.0%	xx		
1987	18,208	0	29,708	295	1.0%	xx	18,007	0	0.0%	xx	18,110	0	0.0%	xx		
1988	15,700	0	18,252	0	0.0%	xx	15,827	0	0.0%	xx	15,892	0	0.0%	xx		
1989	18,503	380	20,811	0	0.0%	xx	18,579	0	0.0%	xx	18,621	0	0.0%	xx		
1990	29,336	0	19,892	176	0.9%	xx	29,661	0	0.0%	xx	29,843	0	0.0%	xx		
1991	18,154	0	20,956	0	0.0%	xx	18,272	0	0.0%	xx	18,318	0	0.0%	xx		
1992	20,831	631	11,976	0	0.0%	xx	20,665	0	0.0%	xx	20,738	0	0.0%	xx		
1993	19,597	0	12,324	0	0.0%	xx	19,781	167	0.8%	xx	19,744	0	0.0%	xx		
1994	20,328	0	8,648	8	0.1%	xx	20,635	0	0.0%	xx	20,796	0	0.0%	xx		
Total	243,045	1,011	232,686	573	0.2%	0.2%	266,273	176	0.1%	0.1%	275,397	40	0.0%	0.0%		

Accident Year	(1) 4/30/2009		(2) 12 Month		(3) (2)/(1)	(4) Selection	(1) 4/30/2009	(2) 12 Month		(3) (2)/(1)	(4) Selection	(1) 4/30/2009	(2) 12 Month		(3) (2)/(1)	(4) Selection
	Rpt.Loss ^(w)	Fav.Dev ^(w)	Rpt.Loss ^(w)	Fav.Dev ^(w)				Rpt.Loss ^(w)	Fav.Dev ^(w)				Rpt.Loss ^(w)	Fav.Dev ^(w)		
1983	19,527	0	19,527	0	0.0%	xx	19,527	0	0.0%	xx	19,527	0	0.0%	xx		
1984	26,360	0	26,360	0	0.0%	xx	26,360	0	0.0%	xx	26,360	0	0.0%	xx		
1985	16,906	0	16,906	0	0.0%	xx	16,906	0	0.0%	xx	16,906	0	0.0%	xx		
1986	18,235	0	18,235	0	0.0%	xx	18,235	0	0.0%	xx	18,235	0	0.0%	xx		
1987	18,212	0	18,212	0	0.0%	xx	18,212	0	0.0%	xx	18,212	0	0.0%	xx		
1988	15,850	0	15,850	0	0.0%	xx	15,850	0	0.0%	xx	15,850	0	0.0%	xx		
1989	18,662	0	18,662	0	0.0%	xx	18,662	0	0.0%	xx	18,662	0	0.0%	xx		
1990	29,708	140	29,708	140	0.5%	xx	29,708	140	0.5%	xx	29,708	140	0.5%	xx		
1991	18,252	104	18,252	104	0.6%	xx	18,252	104	0.6%	xx	18,252	104	0.6%	xx		
1992	20,811	0	20,811	0	0.0%	xx	20,811	0	0.0%	xx	20,811	0	0.0%	xx		
1993	19,872	0	19,872	0	0.0%	xx	19,872	0	0.0%	xx	19,872	0	0.0%	xx		
1994	20,956	0	20,956	0	0.0%	xx	20,956	0	0.0%	xx	20,956	0	0.0%	xx		
1995	11,976	0	11,976	0	0.0%	xx	11,976	0	0.0%	xx	11,976	0	0.0%	xx		
1996	12,324	0	12,324	0	0.0%	xx	12,324	0	0.0%	xx	12,324	0	0.0%	xx		
1997	8,675	0	8,675	0	0.0%	xx	8,675	0	0.0%	xx	8,675	0	0.0%	xx		
1998	8,648	0	8,648	0	0.0%	xx	8,648	0	0.0%	xx	8,648	0	0.0%	xx		
Total	284,974	244	284,974	244	0.1%	0.0%	284,974	244	0.1%	0.0%	284,974	244	0.0%	0.0%		

Data and selections as of 4/30/1997 through 4/30/2000 can be found in the filing for the rates effective April 1, 2009.

(a) All amounts are in thousands of dollars

Sources: Column (1) Exhibit VI-A.p. 1a
CMCRB Database as of 4/30/2009 - Validated 08/14/09 and prior

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

Table with columns for Report, 1984, 1985, 1986, 1987, 1988, 1989, 1990, 1991, 1992, 1993, 1994, 1995, 1996, 1997, 1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008. Includes sub-sections A, B, and C, and a final 'C. Medical Incurred Losses Adjusted to Act 44 Law Level = A x B' calculation.

Act 44 Discount Factor: 0.7082

Example: 1990 (5th Report) 0.7758. See V-H Page 6 Col. T at 0.7758

Large Loss is excluded from Accident Year 1992

Source: A. Loss Development Data: CMCRB Database as of 4/30/2009 - Validated 08/14/09
B. Act 44 Medical Law Adjustment Factors from Exhibit VI-B Page 2 (A) & VI-D Page 1
C. Medical Incurred Losses Adjusted to Act 44 Law Level = A x B

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

Report	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1	3,166,777	2,349,761	3,231,344	2,739,229	4,771,196	5,121,908	5,085,069	5,963,632	4,780,471	3,903,052	3,370,548	3,185,472	2,714,671	2,468,601	2,225,216
2	3,937,953	2,862,841	3,764,068	3,422,132	5,836,016	5,979,955	6,471,250	6,709,723	5,785,980	4,929,891	4,443,755	4,315,884	3,749,988	3,630,542	3,609,439
3	4,285,484	3,135,723	3,969,908	4,133,004	4,812,640	6,363,979	6,824,261	6,988,709	6,162,904	5,062,121	4,353,568	4,689,720	3,968,890	3,628,898	3,762,837
4	4,578,175	3,566,071	4,978,291	4,275,055	4,974,294	7,933,751	7,753,514	7,207,603	6,162,248	5,216,951	4,294,114	4,808,246	3,571,097	3,057,663	2,629,910
5	4,961,373	3,753,871	4,561,019	4,317,883	4,048,823	7,956,281	7,239,653	6,810,575	6,077,440	5,111,218	4,416,259	4,806,190	3,810,363	3,709,153	3,890,149
6	5,094,623	3,924,573	4,618,916	4,192,816	4,982,816	8,041,749	7,982,893	7,315,361	6,964,052	5,029,268	4,483,826	4,703,865	3,978,305	3,761,263	3,874,531
7	5,367,145	3,921,802	5,232,936	4,940,684	8,720,012	7,629,203	7,131,882	7,086,080	5,059,712	4,666,919	4,578,161	3,932,216	2,937,414	2,896,624	4,191,261
8	5,855,438	4,524,992	5,192,135	4,804,855	5,470,183	7,725,007	7,140,026	6,948,759	5,730,009	5,113,134	4,766,403	4,617,085	3,951,475	3,971,456	4,257,734
9	6,518,693	4,469,292	5,165,763	4,959,273	5,318,132	7,991,002	7,175,630	6,943,585	5,812,365	5,124,726	4,668,434	4,625,715	4,015,857	3,741,005	3,236,426
10	7,380,313	4,302,645	5,126,161	4,894,675	5,227,686	8,524,905	7,806,316	7,347,568	5,971,283	5,144,115	4,668,534	4,651,769	4,393,793	3,771,626	2,952,750
11	7,125,760	4,247,450	5,114,580	4,763,939	5,185,033	8,210,154	7,818,624	7,477,095	6,018,440	5,273,693	4,693,740	4,625,953	4,593,238	3,861,559	
12	6,871,206	4,192,257	5,102,998	4,633,204	5,142,378	7,853,295	7,818,489	7,463,897	5,838,773	5,295,932	4,815,890	4,594,309	4,586,566		
13	6,616,653	4,137,064	5,091,417	4,502,445	5,297,391	7,996,833	7,777,708	7,407,799	5,732,687	5,346,840	4,869,709	4,485,294			
14	6,362,100	4,081,871	5,079,835	4,534,654	5,169,485	8,316,349	7,799,651	7,500,265	5,791,743	5,818,810	5,366,481	4,793,570			
15	6,107,546	4,026,678	5,138,858	4,624,176	5,288,513	7,936,277	7,796,234	7,500,059	5,899,155	5,384,567					
16	5,852,993	4,010,264	5,152,905	4,496,393	5,230,743	7,914,050	7,789,301	7,442,165	5,709,470	5,935,724					
17	5,833,597	4,020,761	5,173,669	4,453,397	5,324,275	7,910,771	7,822,500	7,490,067	5,707,415						
18	5,804,575	4,036,486	5,232,915	4,502,357	5,253,219	7,927,236	7,870,056	7,528,919							
19	5,815,319	4,056,469	5,240,670	4,507,507	5,261,599	7,905,631	7,847,501								
20	5,880,080	4,051,228	5,264,277	4,528,084	5,264,773	7,888,944									

Medical Reported Incurred Losses as of 4-30-2009

Act 44 Medical Law Adjustment Factors and Claim Settlement Levels

Act 44 Medical Loss Adjustment Factors and Claim Settlement Levels

Medical Incurred Losses Adjusted to Act 44 Law Level and Claim Settlement Levels as of 4-30-2009

Source: A. Reported Medical Incurred Losses, Exhibit VI-B-1 (A)
B. Act 44 Medical Law Adjustment Factors and Claim Settlement Levels, Exhibit VI-B-2-b (C)
C. Medical Incurred Losses Adjusted to Act 44 Law Level and Claim Settlement Levels = A x B

*Large Loss is excluded from Accident Year 1992

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

This exhibit has been discontinued

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

This exhibit has been discontinued

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

Accident Year	(1) 4/30/1994		(2) 12 Month		(3) (2)/(1)	(4) Selection
	Rpt.Loss ^(a)	Fav.Dev ^(a)	Rpt.Loss ^(a)	Fav.Dev ^(a)		
1984	7,380	243	3.3%	xx		
1985	4,469	105	2.3%	xx		
1986	5,192	222	4.3%	xx		
1987	4,941	262	5.3%	xx		
1988	5,722	396	6.9%	xx		
1989	8,405	532	6.3%	xx		
1990	7,554	298	3.8%	xx		
1991	6,824	328	4.8%	xx		
1992	5,389	437	8.1%	xx		
Total	56,076	2,823	5.0%	2.0%		

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

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

Accident Year	(1) 4/30/2000		(2) 12 Month		(3) (2)/(1)	(4) Selection
	Rpt.Loss ^(a)	Fav.Dev ^(a)	Rpt.Loss ^(a)	Fav.Dev ^(a)		
1990	7,808	62	0.7%	xx		
1991	7,176	15	0.2%	xx		
1992	2,327	125	5.4%	xx		
1993	5,767	161	2.8%	xx		
1994	5,029	130	2.6%	xx		
1995	4,416	97	2.2%	xx		
1996	4,808	119	2.5%	xx		
1997	xx	xx	xx	xx		
1998	xx	xx	xx	xx		
1999	xx	xx	xx	xx		
2000	xx	xx	xx	xx		
2001	xx	xx	xx	xx		
2002	xx	xx	xx	xx		
Total	37,331	699	1.9%	1.4%		

Accident Year	(1) 4/30/2004		(2) 12 Month		(3) (2)/(1)	(4) Selection
	Rpt.Loss ^(a)	Fav.Dev ^(a)	Rpt.Loss ^(a)	Fav.Dev ^(a)		
1994	5,179	89	1.1%	xx		
1995	4,740	83	1.8%	xx		
1996	4,702	32	0.7%	xx		
1997	xx	xx	xx	xx		
1998	xx	xx	xx	xx		
1999	xx	xx	xx	xx		
2000	xx	xx	xx	xx		
2001	xx	xx	xx	xx		
2002	xx	xx	xx	xx		
Total	14,621	174	1.2%	1.0%		

Accident Year	(1) 4/30/2005		(2) 12 Month		(3) (2)/(1)	(4) Selection
	Rpt.Loss ^(a)	Fav.Dev ^(a)	Rpt.Loss ^(a)	Fav.Dev ^(a)		
1995	4,669	0	0.0%	xx		
1996	4,626	0	0.0%	xx		
1997	xx	xx	xx	xx		
1998	xx	xx	xx	xx		
1999	xx	xx	xx	xx		
2000	xx	xx	xx	xx		
2001	xx	xx	xx	xx		
2002	xx	xx	xx	xx		
2003	xx	xx	xx	xx		
2004	xx	xx	xx	xx		
2005	xx	xx	xx	xx		
2006	xx	xx	xx	xx		
2007	xx	xx	xx	xx		
2008	xx	xx	xx	xx		
Total	9,295	0	0.0%	0.0%		

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

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

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

Coal Mine Compensation Rating Bureau
Traumatic Loss Development

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

Report	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1	563,008	642,357	646,794	616,805	631,541	441,801	367,206	427,694	420,727	438,535	488,539	315,407	271,102	326,955	344,009	440,355	393,342	415,073	646,531	538,196
2	596,342	681,915	646,110	715,057	638,192	468,629	380,455	436,047	386,810	432,746	407,349	296,698	341,613	354,474	343,051	489,659	395,971	492,413	667,028	
3	617,266	703,165	655,400	703,344	635,218	465,851	416,036	438,409	397,114	453,498	409,094	300,203	340,771	351,193	342,029	499,930	370,553	464,396		
4	630,598	711,319	653,967	712,852	635,362	515,530	416,719	438,965	392,071	420,776	409,094	304,117	341,085	343,963	346,252	499,000	377,363			
5	635,555	723,841	667,370	797,888	634,821	522,613	440,136	440,136	392,071	422,132	409,426	304,601	341,085	345,393	346,252	499,175				
6	622,406	724,504	674,919	769,889	634,834	522,465	440,136	440,136	392,408	412,623	409,426	305,104	341,085	345,393	346,252					
7	619,702	725,778	694,792	772,496	634,834	523,075	416,875	430,802	392,408	412,623	409,426	305,104	341,085	345,393						
8	619,702	725,778	694,792	772,496	634,834	523,075	416,875	430,802	392,408	412,623	409,426	305,104	341,085							
9	620,194	726,143	692,681	771,011	635,391	524,504	416,875	430,802	392,408	412,623	409,426	305,104	341,085							
10	621,138	726,770	700,696	771,011	635,391	524,504	416,875	430,802	392,408	412,623	409,426	305,104	341,085							

B. Annual Loss Development

Report	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1:2																				
2:3																				
3:4																				
4:5																				
5:6																				
6:7																				
7:8																				
8:9																				
9:10																				

C. Summary

Report	10 Year Straight Average	6 Year Straight Average	3 Year Straight Average	10 Year Average ex. Hi&Lo	6 Year Average ex. Hi&Lo	5 Year Average Weighted	Average of Middle Four	Selected	Cumulative	Acc. Year	Ultimate
1:2	1,0261	1,0453	1,0255	1,0249	1,0402	1,0393	1,0328	1,0328	1,0328	2008	556,675
2:3	1,0433	1,0648	1,1350	1,0061	1,0011	1,0732	1,0469	1,0000	1,0000	2007	667,028
3:4	0,9975	1,0027	1,0076	0,9990	1,0059	1,0016	1,0023	1,0000	1,0000	2006	464,396
4:5	1,0013	1,0012	1,0015	1,0011	1,0007	1,0011	1,0012	1,0000	1,0000	2005	577,565
5:6	0,9980	0,9965	1,0000	1,0001	1,0000	1,0003	0,9995	1,0000	1,0000	2004	499,175
6:7	0,9980	1,0000	1,0000	1,0000	1,0000	1,0000	1,0000	1,0000	1,0000	2003	346,252
7:8	1,0025	1,0014	1,0028	1,0020	1,0000	1,0012	1,0018	1,0000	1,0000	2002	345,393
8:9	1,0003	1,0000	1,0000	1,0001	1,0000	1,0000	1,0000	1,0000	1,0000	2001	347,675
9:10	1,0005	0,9988	1,0000	1,0001	1,0000	1,0000	1,0000	1,0000	1,0000	2000	305,104

Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Summary of Adjustments to Development Factors for Act 44*

Report	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.8898	0.9773	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
2	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.8915	0.9908	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.8933	0.9961	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.8951	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.8968	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.8986	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.9004	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.9021	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.9039	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.9057	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
11	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.9074	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.9092	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
13	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.9110	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.9127	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
15	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.9145	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
16	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.9163	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
17	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.9180	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
18	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.9200	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
19	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.9220	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
20	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.7082	0.9236	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

* Adjustments to development factors applicable to medical loss evaluated as of 04/30/2009
Act 44 became effective in 1993.

Source: For years 1983 through 1994 Exhibit VI-D pages 2-13 columns (T)
Unity adjustment for accident years 1995 and subsequent

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

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est Paid Adjustment*	(I) Est Res Adjustment*	(J) Sample Adj Rept Loss	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment*	(O) Act Res Adjustment*	(P) Actual Adj Rept Loss	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor	
1	1994	3,903,052	0.6110	2,384,765	1,518,287	2,384,765	2,384,765	1,429,619	3,814,384	0	na	na	na	2,384,765	na	na	0.9773	xx	0.9773	0.9773
2	1995	4,929,891	0.6836	3,370,073	1,559,818	985,309	985,309	1,514,271	4,884,344	0	na	na	na	985,309	na	na	0.9908	xx	0.9908	0.9908
3	1996	5,062,121	0.7314	3,702,435	1,359,686	332,362	332,362	1,339,834	5,042,270	0	na	na	na	332,362	na	na	0.9961	xx	0.9961	0.9961
4	1997	5,216,951	0.7623	3,976,882	1,240,069	274,446	274,446	1,240,069	5,216,951	0	na	na	na	274,446	na	na	1.0000	xx	1.0000	1.0000
5	1998	5,111,218	0.8197	4,189,665	921,553	212,784	212,784	921,553	5,111,218	0	na	na	na	212,784	na	na	1.0000	xx	1.0000	1.0000
6	1999	5,029,268	0.8689	4,369,931	659,337	180,266	180,266	659,337	5,029,268	4,389,242	640,026	640,026	199,577	199,577	640,026	na	1.0000	xx	1.0000	1.0000
7	2000	5,059,712	0.8827	4,466,208	593,504	96,277	96,277	593,504	5,059,712	4,487,578	572,134	572,134	96,336	96,336	572,134	5,059,712	1.0000	xx	1.0000	1.0000
8	2001	5,113,134	0.8925	4,563,472	549,662	97,264	97,264	549,662	5,113,134	4,583,303	529,831	529,831	95,725	95,725	529,831	5,113,134	1.0000	xx	1.0000	1.0000
9	2002	5,124,726	0.9144	4,686,049	438,677	122,577	122,577	438,677	5,124,726	4,686,069	438,657	438,657	102,766	102,766	438,657	5,124,726	1.0000	xx	1.0000	1.0000
10	2003	5,144,115	0.9266	4,766,537	377,578	80,488	80,488	377,578	5,144,115	4,766,728	377,387	377,387	80,659	80,659	377,387	5,144,115	1.0000	xx	1.0000	1.0000
11	2004	5,273,693	0.9448	4,982,643	291,050	216,106	216,106	291,050	5,273,693	4,977,633	296,060	296,060	210,905	210,905	296,060	5,273,693	1.0000	xx	1.0000	1.0000
12	2005	5,295,932	0.9585	5,076,170	219,762	93,527	93,527	219,762	5,295,932	5,050,319	245,613	245,613	72,686	72,686	245,613	5,295,932	1.0000	xx	1.0000	1.0000
13	2006	5,346,840	0.9688	5,180,014	166,826	103,844	103,844	166,826	5,346,840	5,097,751	249,089	249,089	47,432	47,432	249,089	5,346,840	1.0000	xx	1.0000	1.0000
14	2007	5,366,481	0.9765	5,240,584	125,897	60,571	60,571	125,897	5,366,481	5,134,011	232,470	232,470	36,260	36,260	232,470	5,366,481	1.0000	xx	1.0000	1.0000
15	2008	5,384,567	0.9824	5,289,587	94,980	49,003	49,003	94,980	5,384,567	5,173,710	210,857	210,857	39,699	39,699	210,857	5,384,567	1.0000	xx	1.0000	1.0000
16	2009	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na	xx	xx	xx	xx
17	2010	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na	xx	xx	xx	xx
18	2011	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na	xx	xx	xx	xx
19	2012	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na	xx	xx	xx	xx
20	2013	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na	xx	xx	xx	xx

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

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

Sources:

	Percentage	Factor
1	Reserves before 1993	0.7082
2	1993 Payments - First Report	0.8267
3	1993 Payments - Reports after First	0.8663
4	Payments after 1993	1.0000
5	Reserves prior to 1993	-29.18%
6	Reserves as of 1993	-17.33%
7	Reserves as of 1994	-13.37%
8	Reserves as of 1995	0.00%
9	Reserves as of 1996	1.0000
10	Reserves after 1996	-29.18%
11	Reserves as of 1993	-11.67%
12	Reserves as of 1994	-5.84%
13	Reserves as of 1995	-2.92%
14	Reserves after 1996	-1.46%
15	Reserves after 1996	0.00%

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

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est. Paid Adjustment*	(I) Est Res Adjustment*	(J) Sample Rept Loss	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment*	(O) Act Res Adjustment*	(P) Actual Adj Rept Loss	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor	
1	1993	4,780,471	0.6490	3,102,526	1,677,945	3,102,526	2,564,858	1,482,129	4,046,987	0	na	na	2,564,858	na	na	0.8466	xx	0.8466	0.8898	
2	1994	5,785,980	0.7014	4,058,286	1,727,694	955,761	955,761	1,626,796	5,147,415	0	na	na	955,761	na	na	0.8896	xx	0.8896	0.8915	
3	1995	6,162,904	0.7310	4,505,083	1,657,821	446,796	446,796	1,609,413	5,576,828	0	na	na	446,796	na	na	0.9049	xx	0.9049	0.8933	
4	1996	6,061,248	0.7593	4,602,306	1,458,942	97,223	97,223	1,437,642	5,502,280	0	na	na	97,223	na	na	0.9078	xx	0.9078	0.8951	
5	1997	6,077,440	0.8077	4,908,748	1,168,692	306,443	306,443	1,168,692	5,539,772	0	na	na	306,443	na	na	0.9115	xx	0.9115	0.8968	
6	1998	5,804,110	0.8678	5,036,807	767,303	128,058	128,058	767,303	5,266,442	0	na	na	128,058	na	na	0.9074	xx	0.9074	0.8986	
7	1999	5,767,492	0.8945	5,159,022	608,470	122,215	122,215	608,470	5,229,824	5,139,026	628,466	102,219	102,219	628,466	na	na	0.9068	xx	0.9068	0.9004
8	2000	5,730,009	0.9182	5,261,294	468,715	102,273	102,273	468,715	5,192,341	5,307,681	422,328	168,655	168,655	422,328	5,192,341	0.9062	0.9062	0.9062	0.9021	
9	2001	5,812,365	0.9144	5,314,827	497,538	53,532	53,532	497,538	5,274,697	5,350,316	462,049	42,635	42,635	462,049	5,274,697	0.9075	0.9075	0.9075	0.9039	
10	2002	5,971,283	0.9080	5,421,925	549,358	107,098	107,098	549,358	5,433,615	5,421,732	549,551	71,416	71,416	549,551	5,433,615	0.9100	0.9100	0.9100	0.9057	
11	2003	6,018,440	0.9272	5,580,133	438,307	158,208	158,208	438,307	5,480,772	5,474,250	544,190	52,518	52,518	544,190	5,480,772	0.9107	0.9107	0.9107	0.9074	
12	2004	6,838,773	0.9423	5,502,166	336,607	-77,967	-77,967	336,607	5,301,105	5,505,392	333,381	31,142	31,142	333,381	5,301,105	0.9079	0.9079	0.9079	0.9092	
13	2005	5,732,687	0.9544	5,471,069	261,618	-31,096	-31,096	261,618	5,195,019	5,560,940	171,747	55,548	55,548	171,747	5,195,019	0.9062	0.9062	0.9062	0.9110	
14	2006	5,818,810	0.9639	5,608,602	210,208	137,532	137,532	210,208	5,281,142	5,620,292	198,518	59,352	59,352	198,518	5,281,142	0.9076	0.9076	0.9076	0.9127	
15	2007	5,859,155	0.9714	5,691,600	167,555	82,998	82,998	167,555	5,321,487	5,659,851	199,304	39,559	39,559	199,304	5,321,487	0.9082	0.9082	0.9082	0.9145	
16	2008	5,935,224	0.9774	5,801,354	134,370	109,754	109,754	134,370	5,398,056	5,716,344	219,380	56,493	56,493	219,380	5,398,056	0.9094	0.9094	0.9094	0.9163	
17	2009	na	na	na	na	na	na	na	na	na	na	na	na	na	na	xx	xx	xx	xx	
18	2010	na	na	na	na	na	na	na	na	na	na	na	na	na	na	xx	xx	xx	xx	
19	2011	na	na	na	na	na	na	na	na	na	na	na	na	na	na	xx	xx	xx	xx	
20	2012	na	na	na	na	na	na	na	na	na	na	na	na	na	na	xx	xx	xx	xx	

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

Percentage	Factor	Percentage	Factor
-29.18%	0.7082	-29.18%	0.7082
-17.33%	0.8267	-11.67%	0.8833
-13.37%	0.8663	-5.84%	0.9416
0.00%	1.0000	-2.92%	0.9708
		-1.46%	0.9854
		0.00%	1.0000

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

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

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

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est. Paid Adjustment*	(I) Est Res Adjustment*	(J) Sample Adj Rept Loss	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment*	(O) Act Res Adjustment*	(P) Actual Adj Rept Loss	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor	
1	1992	5,963,632	0.6295	3,754,106	2,209,526	3,754,106	2,658,658	1,564,786	4,223,444	0	na	na	2,658,658	na	na	0.7082	xx	0.7082	0.7082	
2	1993	6,709,723	0.7683	5,155,080	1,554,643	1,400,974	1,213,664	1,373,216	5,245,538	0	na	na	1,213,664	na	na	0.7818	xx	0.7818	0.8025	
3	1994	6,988,709	0.8094	5,656,661	1,332,048	501,581	501,581	1,254,256	5,628,159	0	na	na	501,581	na	na	0.8053	xx	0.8053	0.8039	
4	1995	6,985,202	0.8343	5,827,754	1,157,448	1,157,448	1,171,093	1,123,650	5,668,646	0	na	na	1,171,093	na	na	0.8115	xx	0.8115	0.8053	
5	1996	6,810,575	0.8751	5,959,934	850,641	132,180	132,180	838,221	5,515,397	0	na	na	132,180	na	na	0.8098	xx	0.8098	0.8068	
6	1997	6,966,052	0.8828	6,149,631	816,421	189,697	189,697	816,421	5,683,294	0	na	na	189,697	na	na	0.8159	xx	0.8159	0.8082	
7	1998	7,086,080	0.8890	6,299,525	786,555	149,894	149,894	786,555	5,803,322	0	na	na	149,894	na	na	0.8190	xx	0.8190	0.8096	
8	1999	6,984,759	0.9059	6,327,493	657,266	27,968	27,968	657,266	5,702,001	6,401,003	583,756	101,478	101,478	583,756	na	na	0.8163	xx	0.8163	0.8110
9	2000	6,943,552	0.9302	6,458,892	484,660	131,399	131,399	484,660	5,660,794	6,494,799	448,753	93,796	93,796	448,753	5,660,794	0.8153	0.8153	0.8153	0.8124	
10	2001	7,100,992	0.9261	6,576,229	524,763	117,337	117,337	524,763	5,818,234	6,613,862	487,130	119,063	119,063	487,130	5,818,234	0.8194	0.8194	0.8194	0.8138	
11	2002	7,099,581	0.9443	6,704,429	395,152	128,200	128,200	395,152	5,816,823	6,692,320	407,261	78,458	78,458	407,261	5,816,823	0.8193	0.8193	0.8193	0.8152	
12	2003	7,167,560	0.9581	6,867,098	300,462	162,669	162,669	300,462	5,884,802	6,804,727	362,833	112,407	112,407	362,833	5,884,802	0.8210	0.8210	0.8210	0.8166	
13	2004	7,173,430	0.9684	6,946,949	226,481	79,851	79,851	226,481	5,890,672	6,858,573	314,857	53,846	53,846	314,857	5,890,672	0.8212	0.8212	0.8212	0.8180	
14	2005	7,091,743	0.9762	6,932,109	168,634	-23,840	-23,840	168,634	5,808,985	6,879,694	212,049	21,121	21,121	212,049	5,808,985	0.8191	0.8191	0.8191	0.8194	
15	2006	7,140,118	0.9821	7,012,243	127,875	89,134	89,134	127,875	5,857,360	6,904,878	235,240	25,184	25,184	235,240	5,857,360	0.8203	0.8203	0.8203	0.8208	
16	2007	7,069,470	0.9865	6,974,113	95,357	-38,130	-38,130	95,357	5,786,712	6,916,013	151,457	13,135	13,135	151,457	5,786,712	0.8185	0.8185	0.8185	0.8222	
17	2008	7,047,415	0.9898	6,973,820	71,595	1,707	1,707	71,595	5,764,657	6,937,949	109,466	19,936	19,936	109,466	5,764,657	0.8180	0.8180	0.8180	0.8236	
18	2009	na	na	na	na	na	na	na	na	na	na	na	na	na	na	xx	xx	xx	xx	
19	2010	na	na	na	na	na	na	na	na	na	na	na	na	na	na	xx	xx	xx	xx	
20	2011	na	na	na	na	na	na	na	na	na	na	na	na	na	na	xx	xx	xx	xx	

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

Percentage	Factor	Percentage	Factor
-29.18%	0.7082	1 Reserves Prior to 1993	0.7082
-17.33%	0.8267	2 Reserves as of 1993	0.8833
-13.37%	0.8663	3 Reserves as of 1994	0.9416
0.00%	1.0000	4 Reserves as of 1995	0.9708
		5 Reserves as of 1996	0.9854
		6 Reserves after 1996	1.0000

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

Report for accident value, i.e., value as of 4/30/year, where "year" is Accident Year plus report number
Year in which most transactions included in report occurred. Values are used in picking correct adjustments for Act 44 from above table.
Transactions close at 4/30 so that most transaction years run from 5/1 through 4/30. First reports run from 1/1 through 4/30.
Reported incurred loss from Exhibit VI-B Page 1
Value from payment patterns for sampled data - presented in Exhibit VI-D page 14.

- (A) Report for accident value, i.e., value as of 4/30/year, where "year" is Accident Year plus report number
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- (D) Reported incurred loss from Exhibit VI-B Page 1
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- (F) (D) x (C)
- (G) (E) - (F)
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- (I) (G) x Value from table of Act 44 effects above.
- (J) (H) x Value from table of Act 44 effects above.
- (K) Sum of Reserve from column (I) plus sum of adjusted paid increments in column (H) from first report through to current report.
- (L) Reported paid loss from Exhibit VI-E
- (M) (C) - (K)
- (N) Current value of (K) less preceding value of (K). values from column (G) based on sample used when actual data not available.
- (O) (M) x Value from table of Act 44 effects
- (P) (L) x Value from table of Act 44 effects
- (Q) Sum of Reserve from column (O) plus sum of adjusted paid increments in column (N) from first report through to current report.
- (R) (Q) / (C)
- (S) (P) / (C)
- (T) Average of values in columns (Q) and (R)
- (U) Smoothed values based on values in (S)

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

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est. Paid Adjustment*	(I) Est. Res Adjustment*	(J) Sample Adj Rept Loss	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment*	(O) Act Res Adjustment*	(P) Actual Adj Rept Loss	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor	
1	1991	5,085,069	0.3438	1,748,338	3,336,731	1,748,338	1,238,173	2,363,073	3,601,246	0	na	na	1,238,173	na	na	0.7082	xx	0.7082	0.7082	
2	1992	6,471,250	0.7424	4,804,256	1,666,994	3,055,918	2,164,201	1,180,565	4,582,939	0	na	na	2,164,201	na	na	0.7082	xx	0.7082	0.7082	
3	1993	6,824,261	0.7867	5,368,646	1,455,615	5,643,900	4,888,931	1,285,745	5,177,050	0	na	na	4,888,931	na	na	0.7586	xx	0.7586	0.7818	
4	1994	7,207,603	0.7941	5,723,558	1,484,045	354,911	1,397,377	1,397,377	5,643,594	0	na	na	354,911	na	na	0.7830	xx	0.7830	0.7837	
5	1995	7,239,653	0.8173	5,916,968	1,322,685	193,411	1,284,062	5,723,690	5,723,690	0	na	na	193,411	na	na	0.7906	xx	0.7906	0.7855	
6	1996	7,315,361	0.8302	6,073,213	1,242,148	156,244	1,224,013	5,819,885	5,819,885	0	na	na	156,244	na	na	0.7956	xx	0.7956	0.7873	
7	1997	7,215,882	0.8675	6,259,778	956,104	186,565	186,565	956,104	5,738,541	0	na	na	186,565	na	na	0.7953	xx	0.7953	0.7892	
8	1998	7,140,026	0.9047	6,459,582	680,444	199,804	680,444	680,444	5,662,685	0	na	na	199,804	na	na	0.7931	xx	0.7931	0.7910	
9	1999	7,175,630	0.9013	6,467,395	708,235	7,814	7,814	708,235	5,698,289	6,527,720	647,910	68,138	68,138	647,910	na	na	0.7941	xx	0.7941	0.7928
10	2000	7,347,568	0.8891	6,532,723	814,845	65,327	65,327	814,845	5,870,227	6,601,061	73,341	73,341	73,341	746,507	5,870,227	0.7989	0.7989	0.7989	0.7947	
11	2001	7,477,095	0.9090	6,796,519	680,576	263,797	263,797	680,576	5,999,754	6,640,460	836,635	39,399	39,399	836,635	5,999,754	0.8024	0.8024	0.8024	0.7965	
12	2002	7,453,897	0.9253	6,897,046	556,851	100,527	100,527	556,851	5,970,458	6,687,810	766,087	47,350	47,350	766,087	5,970,458	0.8018	0.8018	0.8018	0.7983	
13	2003	7,447,999	0.9387	6,991,137	456,862	94,090	94,090	456,862	5,970,458	6,780,981	666,818	93,171	93,171	666,818	5,970,458	0.8016	0.8016	0.8016	0.8001	
14	2004	7,500,265	0.9497	7,122,818	377,447	131,682	131,682	377,447	6,022,718	6,830,673	669,592	49,692	49,692	669,592	6,022,718	0.8030	0.8030	0.8030	0.8020	
15	2005	7,500,059	0.9587	7,190,277	309,782	67,459	67,459	309,782	6,022,718	6,883,130	616,929	52,457	52,457	616,929	6,022,718	0.8030	0.8030	0.8030	0.8038	
16	2006	7,442,165	0.9661	7,189,874	252,291	-404	-404	252,291	5,964,824	6,822,563	519,602	39,433	39,433	519,602	5,964,824	0.8015	0.8015	0.8015	0.8056	
17	2007	7,490,067	0.9722	7,281,666	208,401	91,792	91,792	208,401	6,012,726	6,958,242	531,825	35,679	35,679	531,825	6,012,726	0.8028	0.8028	0.8028	0.8075	
18	2008	7,528,919	0.9772	7,356,986	171,933	75,320	75,320	171,933	6,051,578	7,000,903	528,016	42,661	42,661	528,016	6,051,578	0.8038	0.8038	0.8038	0.8093	
19	2009	na	na	na	na	na	na	na	na	na	na	na	na	na	na	xx	xx	xx	xx	
20	2010	na	na	na	na	na	na	na	na	na	na	na	na	na	na	xx	xx	xx	xx	

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

Percentage	Factor
-29.18%	0.7082
-11.67%	0.8833
-5.84%	0.9416
-2.92%	0.9708
-1.46%	0.9854
0.00%	1.0000

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

- (A) Report for accident value, i.e., value as of 4/30/year, where "year" is Accident Year plus report number
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- (G) (E) - (F)
- (H) Current value of (E) less preceding value of (E)
- (I) (G) x Value from table of Act 44 effects above.
- (J) (F) x Value from table of Act 44 effects above.
- (K) Sum of Reserve from column (I) plus sum of adjusted paid increments in column (H) from first report through to current report.
- (L) Reported paid loss from Exhibit VI-E
- (M) (G) - (K)
- (N) Current value of (K) less preceding value of (K). values from column (G) based on sample used when actual data not available.
- (O) (M) x Value from table of Act 44 effects
- (P) (L) x Value from table of Act 44 effects
- (Q) Sum of Reserve from column (O) plus sum of adjusted paid increments in column (N) from first report through to current report.
- (R) (J) / (C)
- (S) (P) / (C)
- (T) Average of values in columns (Q) and (R)
- (U) Smoothed values based on values in (S)

Sources:

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

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est. Paid Adjustment*	(I) Act Res Adjustment*	(J) Sample Adj Rept Loss	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment*	(O) Act Res Adjustment*	(P) Actual Adj Rept Loss	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor
1	1990	5,121,908	0.3736	1,913,479	3,208,429	1,913,479	1,355,126	2,272,209	3,627,335	0	na	na	1,355,126	na	na	0.7082	xx	0.7082	0.7082
2	1991	5,979,955	0.4784	2,860,943	3,119,012	947,464	670,994	2,208,884	4,235,004	0	na	na	670,994	na	na	0.7082	xx	0.7082	0.7082
3	1992	7,074,053	0.7829	5,538,276	1,535,777	2,677,333	1,896,087	1,087,637	5,009,844	0	na	na	1,896,087	na	na	0.7082	xx	0.7082	0.7082
4	1993	7,753,514	0.7612	5,901,975	1,851,539	363,699	315,072	1,635,465	5,872,744	0	na	na	315,072	na	na	0.7574	xx	0.7574	0.7746
5	1994	7,595,281	0.8179	6,212,180	1,383,101	310,205	310,205	1,302,328	5,849,812	0	na	na	310,205	na	na	0.7702	xx	0.7702	0.7758
6	1995	7,729,893	0.8264	6,387,984	1,341,909	175,803	175,803	1,302,726	6,026,014	0	na	na	175,803	na	na	0.7796	xx	0.7796	0.7770
7	1996	7,929,203	0.8229	6,524,941	1,404,262	136,958	136,958	1,363,760	6,244,005	0	na	na	136,958	na	na	0.7875	xx	0.7875	0.7781
8	1997	7,725,007	0.8733	6,746,249	978,758	221,307	221,307	978,758	6,060,312	0	na	na	221,307	na	na	0.7845	xx	0.7845	0.7793
9	1998	7,725,545	0.8841	6,830,154	895,391	83,906	83,906	895,391	6,060,850	0	na	na	83,906	na	na	0.7845	xx	0.7845	0.7804
10	1999	7,808,315	0.8795	6,867,413	940,902	37,259	37,259	940,902	6,143,620	0	na	na	37,259	na	na	0.7845	xx	0.7845	0.7816
11	2000	7,818,624	0.8957	7,034,155	784,469	166,742	166,742	784,469	6,153,929	6,907,516	900,799	77,362	79,765	900,799	900,799	na	0.7868	0.7868	0.7816
12	2001	7,818,489	0.8916	7,165,318	653,171	131,163	131,163	653,171	6,153,929	6,987,281	831,343	79,765	79,765	831,343	831,343	na	0.7871	0.7871	0.7828
13	2002	7,777,708	0.9304	7,236,687	541,021	71,369	71,369	541,021	6,113,013	7,117,799	659,909	60,466	60,466	659,909	659,909	na	0.7871	0.7871	0.7839
14	2003	7,799,651	0.9421	7,347,903	451,748	111,216	111,216	451,748	6,134,956	7,207,863	591,788	90,064	90,064	591,788	591,788	na	0.7866	0.7866	0.7851
15	2004	7,798,234	0.9518	7,422,158	376,076	74,255	74,255	376,076	6,133,539	7,316,733	481,501	108,870	108,870	481,501	481,501	na	0.7865	0.7865	0.7874
16	2005	7,789,301	0.9598	7,476,523	312,778	54,365	54,365	312,778	6,124,606	7,357,508	431,793	40,775	40,775	431,793	431,793	na	0.7863	0.7863	0.7886
17	2006	7,822,500	0.9666	7,560,958	261,542	84,435	84,435	261,542	6,157,805	7,440,918	421,582	43,410	43,410	421,582	421,582	na	0.7872	0.7872	0.7897
18	2007	7,870,056	0.9722	7,650,961	219,095	90,003	90,003	219,095	6,205,361	7,449,922	429,134	40,004	40,004	429,134	429,134	na	0.7885	0.7885	0.7909
19	2008	7,847,501	0.9768	7,665,596	181,905	14,635	14,635	181,905	6,182,806	7,484,502	362,999	43,580	43,580	362,999	362,999	na	0.7879	0.7879	0.7921
20	2009	na	na	na	na	na	na	na	na	na	na	na	na	na	na	na	xx	xx	xx

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

Percentage	Factor
-29.18%	0.7082
-11.67%	0.8833
-5.84%	0.9416
-2.92%	0.9708
-1.46%	0.9854
0.00%	1.0000

Sources:

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

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

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est. Paid Adjustment*	(I) Est Res Adjustment*	(J) Sample Adj Rept Loss	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment*	(O) Act Res Adjustment*	(P) Actual Adj Rept Loss	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor	
1	1989	4,771,196	0.4402	2,100,145	2,671,051	2,100,145	1,487,323	1,891,638	3,378,961	0	na	na	1,487,323	na	na	0.7082	xx	0.7082	0.7082	
2	1990	5,836,016	0.5050	2,947,066	2,888,950	846,922	599,790	2,045,954	4,133,067	0	na	na	599,790	na	na	0.7082	xx	0.7082	0.7082	
3	1991	6,363,979	0.5623	3,578,366	2,785,613	631,300	447,086	1,972,771	4,506,970	0	na	na	447,086	na	na	0.7082	xx	0.7082	0.7082	
4	1992	7,933,751	0.7318	5,805,919	2,127,832	2,227,553	1,577,553	1,506,931	5,618,682	0	na	na	1,577,553	na	na	0.7082	xx	0.7082	0.7082	
5	1993	8,404,823	0.7262	6,103,582	2,301,241	297,663	257,866	2,032,686	6,402,303	0	na	na	257,866	na	na	0.7617	xx	0.7617	0.7843	
6	1994	8,841,749	0.7210	6,374,901	2,466,848	271,319	271,319	2,322,784	6,963,720	0	na	na	271,319	na	na	0.7876	xx	0.7876	0.7842	
7	1995	8,720,012	0.7461	6,506,001	2,214,011	131,100	131,100	2,149,362	6,921,398	0	na	na	131,100	na	na	0.7937	xx	0.7937	0.7841	
8	1996	8,176,532	0.8160	6,672,050	1,504,482	166,049	166,049	1,482,516	6,420,602	0	na	na	166,049	na	na	0.7852	xx	0.7852	0.7840	
9	1997	7,991,002	0.8563	6,842,695	1,148,307	170,645	170,645	1,148,307	6,257,037	0	na	na	170,645	na	na	0.7830	xx	0.7830	0.7839	
10	1998	8,524,905	0.8150	6,947,798	1,577,107	105,103	105,103	1,577,107	6,790,940	0	na	na	105,103	na	na	0.7966	xx	0.7966	0.7837	
11	1999	8,210,154	0.8364	6,867,106	1,343,048	-149,765	-149,765	1,343,048	6,476,189	6,555,195	1,654,959	-392,603	1,654,959	1,654,959	na	na	0.7888	xx	0.7888	0.7836
12	2000	7,853,295	0.8554	6,717,341	1,135,954	-149,765	-149,765	1,135,954	6,119,330	6,639,919	1,213,376	84,724	1,213,376	1,213,376	6,119,330	0.7792	0.7792	0.7888	0.7836	
13	2001	7,996,833	0.8721	6,974,022	1,022,811	256,681	256,681	1,022,811	6,262,868	6,775,110	1,221,723	135,191	1,221,723	1,221,723	6,262,868	0.7832	0.7832	0.7832	0.7834	
14	2002	8,316,949	0.8869	7,375,806	940,543	401,784	401,784	940,543	6,582,384	6,868,344	1,448,005	93,234	93,234	1,448,005	6,582,384	0.7915	0.7915	0.7915	0.7833	
15	2003	7,936,277	0.9000	7,142,623	793,654	-233,183	-233,183	793,654	6,202,312	6,931,264	1,005,013	62,920	62,920	1,005,013	6,202,312	0.7815	0.7815	0.7815	0.7833	
16	2004	7,914,050	0.9116	7,214,237	699,813	71,614	71,614	699,813	6,180,085	7,002,986	911,064	71,722	71,722	911,064	6,180,085	0.7809	0.7809	0.7809	0.7831	
17	2005	7,910,771	0.9218	7,252,227	618,544	77,990	77,990	618,544	6,176,806	7,026,500	884,271	23,514	23,514	884,271	6,176,806	0.7808	0.7808	0.7808	0.7830	
18	2006	7,927,236	0.9309	7,379,159	548,077	86,931	86,931	548,077	6,193,271	7,045,344	881,892	18,844	18,844	881,892	6,193,271	0.7813	0.7813	0.7813	0.7829	
19	2007	7,905,531	0.9389	7,422,228	483,303	43,069	43,069	483,303	6,171,566	7,105,812	799,719	60,468	60,468	799,719	6,171,566	0.7807	0.7807	0.7807	0.7828	
20	2008	7,888,944	0.9459	7,462,486	426,458	40,258	40,258	426,458	6,154,979	7,122,689	766,255	16,877	16,877	766,255	6,154,979	0.7802	0.7802	0.7802	0.7827	

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

Percentage	Factor
-29.18%	0.7082
-17.33%	0.8267
-13.37%	0.8663
0.00%	1.0000

Percentage	Factor
1 Reserves prior to 1993	0.7082
2 Reserves as of 1993	0.8833
3 Reserves as of 1994	0.9416
4 Reserves as of 1995	0.9708
5 Reserves as of 1996	0.9854
6 Reserves after 1996	1.0000

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

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

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

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est. Paid Adjustment*	(I) Act Res Adjustment*	(J) Sample Adj Rept Loss	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment*	(O) Act Res Adjustment*	(P) Actual Adj Rept Loss	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor	
1	1988	3,561,960	0.3386	1,206,133	2,355,827	1,206,133	854,183	1,668,397	2,522,580	0	na	na	854,183	na	na	0.7082	xx	0.7082	0.7082	
2	1989	4,334,347	0.4584	1,986,900	2,347,447	780,767	552,939	1,662,462	3,069,585	0	na	na	552,939	na	na	0.7082	xx	0.7082	0.7082	
3	1990	4,812,640	0.5565	2,678,253	2,134,387	691,353	489,616	1,511,573	3,408,312	0	na	na	489,616	na	na	0.7082	xx	0.7082	0.7082	
4	1991	4,994,294	0.6368	3,180,526	1,813,768	502,273	355,710	1,284,510	3,536,959	0	na	na	355,710	na	na	0.7082	xx	0.7082	0.7082	
5	1992	5,713,182	0.7200	4,113,491	1,599,691	932,965	660,726	1,132,901	4,046,075	0	na	na	660,726	na	na	0.7082	xx	0.7082	0.7082	
6	1993	5,721,504	0.7525	4,305,432	1,416,072	191,941	166,278	1,250,817	4,330,269	0	na	na	166,278	na	na	0.7568	xx	0.7568	0.7661	
7	1994	5,860,153	0.7484	4,385,739	1,474,414	80,307	80,307	1,388,309	4,548,068	0	na	na	80,307	na	na	0.7761	xx	0.7761	0.7662	
8	1995	5,470,183	0.8283	4,530,953	939,230	145,214	145,214	911,805	4,216,778	0	na	na	145,214	na	na	0.7709	xx	0.7709	0.7662	
9	1996	5,318,132	0.8600	4,573,594	744,538	42,641	42,641	733,668	4,081,283	0	na	na	42,641	na	na	0.7674	xx	0.7674	0.7662	
10	1997	5,227,686	0.8905	4,655,254	572,432	81,661	81,661	572,432	4,001,707	0	na	na	81,661	na	na	0.7655	xx	0.7655	0.7663	
11	1998	5,185,032	0.9103	4,720,107	464,925	64,852	64,852	464,925	3,959,053	0	na	na	64,852	na	na	0.7636	xx	0.7636	0.7664	
12	1999	5,142,378	0.9266	4,764,794	377,584	44,687	44,687	377,584	3,916,399	4,278,680	863,698	-441,427	-441,427	863,698	na	na	0.7616	xx	0.7616	0.7664
13	2000	5,297,391	0.9399	4,978,876	318,515	214,082	214,082	318,515	4,071,412	4,312,042	985,349	33,362	33,362	985,349	na	na	0.7686	xx	0.7686	0.7665
14	2001	5,159,483	0.9508	4,905,449	254,034	-73,427	-73,427	254,034	3,933,504	4,338,559	820,924	26,517	26,517	820,924	0.7624	0.7624	0.7624	0.7624	0.7665	
15	2002	5,288,513	0.9597	5,075,289	213,224	169,840	169,840	213,224	4,062,534	4,387,743	900,770	49,184	49,184	900,770	0.7682	0.7682	0.7682	0.7682	0.7666	
16	2003	5,230,743	0.9670	5,058,046	172,697	-17,243	-17,243	172,697	4,004,764	4,401,565	829,178	13,822	13,822	829,178	0.7656	0.7656	0.7656	0.7656	0.7666	
17	2004	5,324,275	0.9730	5,180,329	143,946	122,283	122,283	143,946	4,098,296	4,442,368	881,907	40,803	40,803	881,907	0.7697	0.7697	0.7697	0.7697	0.7667	
18	2005	5,253,219	0.9779	5,136,918	116,301	-43,411	-43,411	116,301	4,027,240	4,457,682	795,537	15,314	15,314	795,537	0.7666	0.7666	0.7666	0.7666	0.7668	
19	2006	5,261,599	0.9819	5,166,211	95,388	29,293	29,293	95,388	4,035,620	4,470,503	791,096	12,821	12,821	791,096	0.7670	0.7670	0.7670	0.7670	0.7668	
20	2007	5,264,773	0.9852	5,186,615	78,158	20,404	20,404	78,158	4,038,794	4,484,522	780,251	14,019	14,019	780,251	0.7671	0.7671	0.7671	0.7671	0.7669	

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

Percentage	Factor
-29.18%	0.7082
-11.67%	0.8833
-5.84%	0.9416
-2.92%	0.9708
-1.46%	0.9854
0.00%	1.0000

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

- (A) Report for accident value, i.e., value as of 4/30/year, where "year" is Accident Year plus report number
- (B) Year in which most transactions included in report occurred. Values are used in picking correct adjustments for Act 44 from above table.
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- (M) (G) - (K)
- (N) Current value of (K) less preceding value of (K); values from column (G) based on sample used when actual data not available.
- (O) (M) x Value from table of Act 44 effects
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- (Q) Sum of Reserve from column (O) plus sum of adjusted paid increments in column (N) from first report through to current report.
- (R) (J) / (C)
- (S) (P) / (C)
- (T) Average of values in columns (Q) and (R)
- (U) Smoothed values based on values in (S)

Sources:

Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses

Derivation of Act 44 Adjustments for Accident Year: 1987

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est. Paid Adjustment*	(I) Est Res Adjustment*	(J) Sample Adj Rept Loss	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment*	(O) Act Res Adjustment*	(P) Actual Adj Rept Loss	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor	
1	1987	2,739,229	0.4407	1,207,109	1,532,120	1,207,109	854,874	1,085,048	1,939,922	0	na	na	854,874	na	na	0.7082	xx	0.7082	0.7082	
2	1988	3,422,132	0.5022	1,718,464	1,703,668	511,355	362,142	1,206,538	2,423,554	0	na	na	362,142	na	na	0.7082	xx	0.7082	0.7082	
3	1989	4,133,004	0.5569	2,301,627	1,831,377	583,163	412,996	1,296,981	2,926,993	0	na	na	412,996	na	na	0.7082	xx	0.7082	0.7082	
4	1990	4,275,055	0.6056	2,588,978	1,686,077	287,351	203,502	1,194,079	3,027,594	0	na	na	203,502	na	na	0.7082	xx	0.7082	0.7082	
5	1991	4,317,883	0.6490	2,802,124	1,515,759	213,146	150,950	1,073,460	3,057,925	0	na	na	150,950	na	na	0.7082	xx	0.7082	0.7082	
6	1992	4,982,816	0.7417	3,695,755	1,287,061	893,630	632,869	911,497	3,528,830	0	na	na	632,869	na	na	0.7082	xx	0.7082	0.7082	
7	1993	4,940,684	0.7892	3,800,374	1,140,310	104,620	90,632	1,007,236	3,715,201	0	na	na	90,632	na	na	0.7520	xx	0.7520	0.7657	
8	1994	4,804,855	0.7979	3,833,794	971,061	33,420	33,420	914,351	3,655,736	0	na	na	33,420	na	na	0.7608	xx	0.7608	0.7651	
9	1995	4,959,273	0.7903	3,919,313	1,039,960	85,520	85,520	1,009,593	3,836,497	0	na	na	85,520	na	na	0.7736	xx	0.7736	0.7644	
10	1996	4,894,675	0.8039	3,934,829	959,846	15,516	15,516	945,832	3,788,252	0	na	na	15,516	na	na	0.7740	xx	0.7740	0.7638	
11	1997	4,763,939	0.8255	3,932,429	831,510	-2,400	-2,400	831,510	3,671,531	0	na	na	-2,400	na	na	0.7707	xx	0.7707	0.7631	
12	1998	4,633,204	0.8446	3,913,413	719,791	-19,017	-19,017	719,791	3,540,795	0	na	na	-19,017	na	na	0.7642	xx	0.7642	0.7625	
13	1999	4,502,468	0.8617	3,879,882	622,586	-33,531	-33,531	622,586	3,410,059	4,040,554	461,914	127,141	127,141	461,914	na	na	0.7574	xx	0.7574	0.7618
14	2000	4,534,654	0.8769	3,976,548	558,106	96,666	96,666	558,106	3,442,245	4,071,521	463,133	30,967	30,967	463,133	3,442,245	0.7591	0.7591	0.7591	0.7612	
15	2001	4,624,176	0.8905	4,117,617	506,559	141,068	141,068	506,559	3,531,767	4,116,924	507,252	45,403	45,403	507,252	3,531,767	0.7638	0.7638	0.7638	0.7605	
16	2002	4,496,393	0.9025	4,057,980	438,413	-59,637	-59,637	438,413	3,403,984	4,148,184	348,209	31,260	31,260	348,209	3,403,984	0.7570	0.7570	0.7570	0.7599	
17	2003	4,453,397	0.9132	4,066,910	386,487	8,931	8,931	386,487	3,360,988	4,171,393	281,804	23,409	23,409	281,804	3,360,988	0.7547	0.7547	0.7547	0.7592	
18	2004	4,502,357	0.9228	4,154,575	347,782	87,665	87,665	347,782	3,409,948	4,196,461	281,804	24,868	24,868	305,896	3,409,948	0.7574	0.7574	0.7574	0.7586	
19	2005	4,507,507	0.9312	4,197,603	309,904	43,028	43,028	309,904	3,415,098	4,237,619	269,888	41,158	41,158	269,888	3,415,098	0.7576	0.7576	0.7576	0.7579	
20	2006	4,528,084	0.9388	4,250,989	277,095	53,386	53,386	277,095	3,435,675	4,262,450	265,634	24,831	24,831	265,634	3,435,675	0.7587	0.7587	0.7587	0.7573	

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

Percentage	Factor
-29.18%	0.7082
-17.33%	0.8267
-13.37%	0.8663
0.00%	1.0000
1 Reserves before 1993	1 Reserves prior to 1993
2 1993 Payments - First Report	2 Reserves as of 1993
3 1993 Payments - Reports after First	3 Reserves as of 1994
4 Payments after 1993	4 Reserves as of 1995
	5 Reserves as of 1996
	6 Reserves after 1996
	Factor
	0.7082
	0.8833
	0.9416
	0.9708
	-1.46%
	0.9854
	1.0000

Sources:

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

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

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

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est. Paid Adjustment*	(I) Act Res Adjustment*	(J) Sample Adj Rept Loss	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment*	(O) Act Res Adjustment*	(P) Actual Adj Rept Loss	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor	
1	1986	3,231,344	0.4403	1,422,835	1,808,509	1,422,835	1,007,652	1,280,786	2,288,438	0	na	na	1,007,652	na	na	0.7082	xx	0.7082	0.7082	
2	1987	3,764,068	0.5047	1,899,774	1,864,294	476,939	337,768	1,320,293	2,665,713	0	na	na	337,768	na	na	0.7082	xx	0.7082	0.7082	
3	1988	3,969,908	0.5617	2,229,878	1,740,030	330,103	233,779	1,232,290	2,811,489	0	na	na	233,779	na	na	0.7082	xx	0.7082	0.7082	
4	1989	4,285,779	0.6121	2,623,417	1,662,362	393,539	278,704	1,177,285	3,035,189	0	na	na	278,704	na	na	0.7082	xx	0.7082	0.7082	
5	1990	4,561,019	0.6567	2,985,432	1,565,587	372,015	263,461	1,108,749	3,230,114	0	na	na	263,461	na	na	0.7082	xx	0.7082	0.7082	
6	1991	4,618,916	0.6962	3,215,860	1,403,056	220,438	156,107	993,644	3,271,116	0	na	na	156,107	na	na	0.7082	xx	0.7082	0.7082	
7	1992	5,232,436	0.7199	3,766,831	1,465,605	550,970	390,197	1,037,942	3,705,611	0	na	na	390,197	na	na	0.7082	xx	0.7082	0.7082	
8	1993	5,192,135	0.7859	4,080,499	1,111,636	313,668	271,731	981,908	3,921,308	0	na	na	271,731	na	na	0.7552	xx	0.7552	0.7652	
9	1994	5,165,763	0.7846	4,053,058	1,112,705	-27,441	-27,441	1,047,723	3,959,682	0	na	na	-27,441	na	na	0.7665	xx	0.7665	0.7669	
10	1995	5,126,161	0.8137	4,171,157	955,004	118,100	118,100	927,118	3,957,176	0	na	na	118,100	na	na	0.7720	xx	0.7720	0.7686	
11	1996	5,114,580	0.8351	4,271,357	843,223	100,200	100,200	830,912	3,961,170	0	na	na	100,200	na	na	0.7745	xx	0.7745	0.7719	
12	1997	5,102,998	0.8541	4,358,477	744,521	87,120	87,120	744,521	3,961,899	0	na	na	87,120	na	na	0.7764	xx	0.7764	0.7719	
13	1998	5,091,417	0.8709	4,434,046	657,370	75,570	75,570	657,370	3,950,318	0	na	na	75,570	na	na	0.7759	xx	0.7759	0.7736	
14	1999	5,079,835	0.8857	4,499,418	580,417	65,371	65,371	580,417	3,938,736	4,104,539	975,296	-329,507	329,507	975,296	na	na	0.7754	xx	0.7754	0.7770
15	2000	5,138,858	0.8989	4,619,249	519,609	119,831	119,831	519,609	3,987,759	4,184,779	954,079	80,240	80,240	954,079	3,997,759	0.7779	0.7779	0.7779	0.7770	
16	2001	5,152,905	0.9105	4,691,819	461,086	72,570	72,570	461,086	4,011,806	4,223,527	929,378	38,748	38,748	929,378	4,011,806	0.7786	0.7786	0.7786	0.7787	
17	2002	5,173,669	0.9208	4,763,986	409,683	72,167	72,167	409,683	4,032,570	4,245,465	928,204	21,938	21,938	928,204	4,032,570	0.7794	0.7794	0.7794	0.7804	
18	2003	5,232,915	0.9299	4,866,214	366,701	102,228	102,228	366,701	4,099,571	4,285,306	947,609	39,841	39,841	947,609	4,099,571	0.7819	0.7819	0.7819	0.7821	
19	2004	5,240,670	0.9380	4,915,676	324,994	49,463	49,463	324,994	4,099,571	4,325,037	915,633	39,731	39,731	915,633	4,099,571	0.7823	0.7823	0.7823	0.7838	
20	2005	5,266,277	0.9451	4,977,268	289,009	61,592	61,592	289,009	4,125,178	4,346,756	919,521	21,719	21,719	919,521	4,125,178	0.7833	0.7833	0.7833	0.7855	

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

Percentage	Factor
-29.18%	0.7082
-17.33%	0.8267
-13.37%	0.8663
0.00%	1.0000

Percentage	Factor
1 Reserves prior to 1993	0.7082
2 Reserves as of 1993	0.8833
3 Reserves as of 1994	0.9416
4 Reserves as of 1995	-2.92%
5 Reserves as of 1996	-1.46%
6 Reserves after 1996	0.00%

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

Report for accident value, i.e., value as of 4/30/year, where "year" is Accident Year plus report number
Year in which most transactions included in report occurred. Values are used in picking correct adjustments for Act 44 from above table.
Transactions close at 4/30 so that most transaction years run from 5/1 through 4/30. First reports run from 1/1 through 4/30.
Reported incurred loss from Exhibit VI-B Page 1
Value from payment patterns for sampled data presented in Exhibit VI-D page 14.

- Sources:
- (A) 1 Payments before 1993
 - (B) 2 1993 Payments - First Report
 - (C) 3 1993 Payments - Reports after First
 - (D) 4 Payments after 1993
 - (E) (D) x (C)
 - (F) (E) - (C)
 - (G) Current value of (E) less preceding value of (E)
 - (H) (G) x Value from table of Act 44 effects above.
 - (I) (F) x Value from table of Act 44 effects above.
 - (J) Sum of Reserve from column (I) plus sum of adjusted paid increments in column (H) from first report through to current report.
 - (K) Reported paid loss from CMCDB database
 - (L) (G) - (K)
 - (M) Current value of (K) less preceding value of (K), values from column (G) based on sample used when actual data not available.
 - (N) (M) x Value from table of Act 44 effects
 - (O) (L) x Value from table of Act 44 effects
 - (P) Sum of Reserve from column (O) plus sum of adjusted paid increments in column (N) from first report through to current report.
 - (Q) (J) / (C)
 - (R) (P) / (C)
 - (S) Average of values in columns (Q) and (R)
 - (T) Smoothed values based on values in (S)

Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses
Derivation of Act 44 Adjustments for Accident Year: 1985

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est Paid Adjustment*	(I) Est Res Adjustment*	(J) Sample Adj Rept Loss	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment*	(O) Act Res Adjustment*	(P) Actual Adj Rept Loss	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor	
1	1985	2,349,761	0.4397	1,033,161	1,316,600	1,033,161	731,685	932,416	1,664,101	0	na	na	731,685	na	na	0.7082	xx	0.7082	0.7082	
2	1986	2,862,841	0.4985	1,427,000	1,435,841	393,839	278,917	1,016,862	2,027,464	0	na	na	278,917	na	na	0.7082	xx	0.7082	0.7082	
3	1987	3,135,723	0.5511	1,727,973	1,407,750	300,972	213,149	996,969	2,220,719	0	na	na	213,149	na	na	0.7082	xx	0.7082	0.7082	
4	1988	3,566,071	0.5981	2,133,036	1,433,035	405,063	286,866	1,014,876	2,525,491	0	na	na	286,866	na	na	0.7082	xx	0.7082	0.7082	
5	1989	3,753,871	0.6403	2,403,587	1,350,284	270,551	191,604	956,271	2,658,491	0	na	na	191,604	na	na	0.7082	xx	0.7082	0.7082	
6	1990	3,924,573	0.6780	2,660,951	1,263,622	257,364	182,265	894,897	2,779,383	0	na	na	182,265	na	na	0.7082	xx	0.7082	0.7082	
7	1991	3,921,802	0.7118	2,791,513	1,130,289	130,562	92,464	800,470	2,777,420	0	na	na	92,464	na	na	0.7082	xx	0.7082	0.7082	
8	1992	4,524,996	0.7080	3,203,697	1,321,299	412,184	291,909	935,744	3,204,602	0	na	na	291,909	na	na	0.7082	xx	0.7082	0.7082	
9	1993	4,469,292	0.7552	3,375,209	1,094,083	171,512	148,581	966,403	3,383,843	0	na	na	148,581	na	na	0.7571	xx	0.7571	0.7651	
10	1994	4,302,643	0.7933	3,413,287	889,356	38,077	38,077	837,418	3,292,935	0	na	na	38,077	na	na	0.7653	xx	0.7653	0.7649	
11	1995	4,247,450	0.8150	3,461,585	785,865	48,299	48,299	762,917	3,266,733	0	na	na	48,299	na	na	0.7691	xx	0.7691	0.7647	
12	1996	4,192,257	0.8344	3,497,588	694,299	36,373	36,373	684,162	3,224,350	0	na	na	36,373	na	na	0.7691	xx	0.7691	0.7646	
13	1997	4,137,064	0.8518	3,523,769	613,295	25,810	25,810	613,295	3,179,294	0	na	na	25,810	na	na	0.7685	xx	0.7685	0.7644	
14	1998	4,081,871	0.8673	3,540,225	541,646	16,456	16,456	541,646	3,124,101	0	na	na	16,456	na	na	0.7654	xx	0.7654	0.7641	
15	1999	4,026,678	0.8812	3,548,398	478,280	8,173	8,173	478,280	3,068,908	3,643,969	382,709	103,744	103,744	382,709	na	na	0.7621	xx	0.7621	0.7639
16	2000	4,010,264	0.8937	3,583,894	426,370	35,495	35,495	426,370	3,052,494	3,661,081	349,183	17,112	17,112	349,183	3,052,494	0.7612	0.7612	0.7612	0.7639	
17	2001	4,020,761	0.9048	3,638,111	382,650	54,218	54,218	382,650	3,062,991	3,677,363	16,282	16,282	16,282	343,398	3,062,991	0.7618	0.7618	0.7618	0.7637	
18	2002	4,036,486	0.9148	3,692,631	343,855	54,520	54,520	343,855	3,078,716	3,692,944	343,542	15,581	15,581	343,542	3,078,716	0.7627	0.7627	0.7627	0.7636	
19	2003	4,056,469	0.9237	3,747,155	309,314	54,524	54,524	309,314	3,098,699	3,706,101	350,368	13,157	13,157	350,368	3,098,699	0.7639	0.7639	0.7639	0.7634	
20	2004	4,051,228	0.9317	3,774,714	276,514	27,559	27,559	276,514	3,093,458	3,715,650	335,578	9,549	9,549	335,578	3,093,458	0.7636	0.7636	0.7636	0.7632	

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

Percentage	Factor
-29.18%	0.7082
-11.67%	0.8833
-5.84%	0.9416
-2.92%	0.9708
-1.46%	0.9854
0.00%	1.0000

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

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

Sources:

Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses

Derivation of Act 44 Adjustments for Accident Year: 1984

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est Paid Adjustment*	(I) Act Res Adjustment*	(J) Sample Adj Rept Loss	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment*	(O) Act Res Adjustment*	(P) Actual Adj Rept Loss	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor
1	1984	3,166,777	0.3407	1,078,930	2,087,847	1,078,930	764,098	1,478,613	2,242,711	0	na	na	764,098	na	na	0.7082	xx	0.7082	0.7082
2	1985	3,937,953	0.3806	1,498,869	2,439,084	419,939	297,401	1,727,359	2,788,858	0	na	na	297,401	na	na	0.7082	xx	0.7082	0.7082
3	1986	4,285,484	0.4181	1,791,859	2,493,625	292,990	207,495	1,765,985	3,034,980	0	na	na	207,495	na	na	0.7082	xx	0.7082	0.7082
4	1987	4,578,195	0.4534	2,075,542	2,502,653	283,683	200,904	1,772,379	3,242,278	0	na	na	200,904	na	na	0.7082	xx	0.7082	0.7082
5	1988	4,961,373	0.4865	2,413,468	2,547,905	337,926	239,319	1,804,427	3,513,644	0	na	na	239,319	na	na	0.7082	xx	0.7082	0.7082
6	1989	5,094,623	0.5175	2,636,698	2,457,925	223,231	158,092	1,740,702	3,608,012	0	na	na	158,092	na	na	0.7082	xx	0.7082	0.7082
7	1990	5,367,145	0.5468	2,934,522	2,432,623	297,823	210,918	1,722,784	3,801,012	0	na	na	210,918	na	na	0.7082	xx	0.7082	0.7082
8	1991	5,505,438	0.5742	3,161,217	2,344,221	226,696	160,546	1,660,177	3,898,951	0	na	na	160,546	na	na	0.7082	xx	0.7082	0.7082
9	1992	6,518,693	0.6980	4,550,048	1,968,645	1,388,830	983,570	1,394,195	4,616,538	0	na	na	983,570	na	na	0.7082	xx	0.7082	0.7082
10	1993	7,380,313	0.6242	4,606,791	2,773,522	56,744	49,157	2,449,852	5,721,352	0	na	na	49,157	na	na	0.7752	xx	0.7752	0.7913
11	1994	7,125,760	0.6470	4,610,036	2,515,724	3,244	3,244	2,368,806	5,643,551	0	na	na	3,244	na	na	0.7920	xx	0.7920	0.7891
12	1995	6,681,206	0.6683	4,592,230	2,278,977	-17,806	-17,806	2,212,431	5,469,370	0	na	na	-17,806	na	na	0.7936	xx	0.7936	0.7869
13	1996	6,616,653	0.6884	4,554,977	2,061,676	-37,252	-37,252	2,031,575	5,251,262	0	na	na	-37,252	na	na	0.7960	xx	0.7960	0.7848
14	1997	6,362,100	0.7073	4,499,766	1,862,334	-55,211	-55,211	1,862,334	5,026,809	0	na	na	-55,211	na	na	0.7901	xx	0.7901	0.7826
15	1998	6,107,546	0.7250	4,427,973	1,679,573	-71,793	-71,793	1,679,573	4,772,256	0	na	na	-71,793	na	na	0.7814	xx	0.7814	0.7804
16	1999	5,852,993	0.7417	4,340,877	1,512,116	-87,097	-87,097	1,512,116	4,517,702	5,268,674	584,319	840,701	840,701	584,319	na	0.7719	xx	0.7719	0.7782
17	2000	5,853,597	0.7573	4,417,742	1,415,855	76,866	76,866	1,415,855	4,498,306	5,300,930	532,667	32,256	32,256	532,667	4,498,306	0.7711	0.7711	0.7761	0.7761
18	2001	5,804,575	0.7720	4,481,063	1,323,512	63,321	63,321	1,323,512	4,469,284	5,344,452	460,123	43,522	43,522	460,123	4,469,284	0.7700	0.7700	0.7739	0.7739
19	2002	5,815,319	0.7858	4,569,641	1,245,678	88,577	88,577	1,245,678	4,480,028	5,385,665	429,654	41,213	41,213	429,654	4,480,028	0.7704	0.7704	0.7717	0.7717
20	2003	5,880,080	0.7988	4,696,791	1,183,289	127,151	127,151	1,183,289	4,544,789	5,452,262	427,818	66,597	66,597	427,818	4,544,789	0.7729	0.7729	0.7729	0.7729

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

Percentage	Factor
-29.18%	0.7082
-17.33%	0.8267
-13.37%	0.8663
0.00%	1.0000

Percentage	Factor
-29.18%	0.7082
-11.67%	0.8833
-5.84%	0.9416
-2.92%	0.9708
-1.46%	0.9854
0.00%	1.0000

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

Report for accident year, i.e., value as of 4/30/year, where "year" is Accident Year plus report number
Year in which most transactions included in report occurred. Values are used in picking correct adjustments for Act 44 from above table.
Transactions close at 4/30 so that most transaction years run from 5/1 through 4/30. First reports run from 1/1 through 4/30.
Reported incurred loss from Exhibit VI-B Page 1
Value from payment patterns for sampled data - presented in Exhibit VI-D page 14.

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

Sources:

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

(A) Report	(B) Transaction Year	(C) Incurred Rept Loss	(D) Estimated % Paid	(E) Estimated Paid Loss	(F) Estimated Reserve	(G) Est. Paid Increment	(H) Est Paid Adjustment*	(I) Est Res Adjustment*	(J) Sample Rept Loss	(K) Actual Paid Loss	(L) Actual Reserve	(M) Actual Increment	(N) Act Paid Adjustment*	(O) Act Res Adjustment*	(P) Actual Adj Rept Loss	(Q) Sample Factor	(R) Actual Factor	(S) Selected Factor	(T) Smoothed Factor
1	1983	2,904,955	0.4216	1,224,770	1,680,185	1,224,770	867,382	1,189,907	2,057,289	0	na	na	867,382	na	na	0.7082	xx	0.7082	0.7082
2	1984	3,422,045	0.4713	1,612,823	1,809,222	388,053	274,819	1,281,291	2,423,492	0	na	na	274,819	na	na	0.7082	xx	0.7082	0.7082
3	1985	3,826,880	0.5167	1,977,443	1,849,437	364,620	258,224	1,309,771	2,710,196	0	na	na	258,224	na	na	0.7082	xx	0.7082	0.7082
4	1986	4,161,259	0.5582	2,322,995	1,838,264	345,552	244,720	1,301,859	2,947,004	0	na	na	244,720	na	na	0.7082	xx	0.7082	0.7082
5	1987	4,362,065	0.5962	2,600,641	1,761,424	277,646	196,629	1,247,440	3,089,214	0	na	na	196,629	na	na	0.7082	xx	0.7082	0.7082
6	1988	4,530,051	0.6309	2,857,947	1,672,104	257,306	183,224	1,184,184	3,208,182	0	na	na	182,224	na	na	0.7082	xx	0.7082	0.7082
7	1989	4,552,487	0.6626	3,016,465	1,536,022	158,518	112,262	1,087,811	3,224,071	0	na	na	112,262	na	na	0.7082	xx	0.7082	0.7082
8	1990	4,810,845	0.6916	3,327,102	1,483,743	310,637	219,993	1,050,787	3,407,040	0	na	na	219,993	na	na	0.7082	xx	0.7082	0.7082
9	1991	4,923,632	0.7181	3,535,562	1,388,070	208,460	147,631	983,031	3,486,916	0	na	na	147,631	na	na	0.7082	xx	0.7082	0.7082
10	1992	5,960,458	0.7423	4,424,448	1,386,010	888,886	629,509	1,087,802	4,221,196	0	na	na	629,509	na	na	0.7082	xx	0.7082	0.7082
11	1993	5,895,732	0.7644	4,506,929	1,388,803	82,481	71,453	1,226,730	4,431,577	0	na	na	71,453	na	na	0.7517	xx	0.7517	0.7630
12	1994	5,831,006	0.7847	4,575,453	1,255,553	68,524	68,524	1,182,228	4,455,600	0	na	na	68,524	na	na	0.7641	xx	0.7641	0.7633
13	1995	5,766,280	0.8032	4,631,332	1,134,947	55,879	55,879	1,101,807	4,384,495	0	na	na	55,879	na	na	0.7684	xx	0.7684	0.7633
14	1996	5,701,553	0.8201	4,675,756	1,025,798	44,423	44,423	1,010,821	4,384,495	0	na	na	44,423	na	na	0.7690	xx	0.7690	0.7636
15	1997	5,636,827	0.8355	4,709,802	927,026	34,046	34,046	927,026	4,334,746	0	na	na	34,046	na	na	0.7690	xx	0.7690	0.7636
16	1998	5,572,101	0.8497	4,734,447	837,654	24,646	24,646	837,654	4,270,020	0	na	na	24,646	na	na	0.7663	xx	0.7663	0.7638
17	1999	5,507,375	0.8626	4,750,579	756,796	16,132	16,132	756,796	4,205,293	4,834,456	672,919	100,009	100,009	672,919	na	na	0.7636	xx	0.7640
18	2000	5,423,917	0.8744	4,742,621	681,296	-7,958	-7,958	681,296	4,121,835	4,886,798	537,119	52,342	52,342	537,119	4,121,835	na	0.7599	0.7599	0.7641
19	2001	5,464,846	0.8852	4,837,382	627,464	94,760	94,760	627,464	4,162,764	4,920,676	544,170	33,878	33,878	544,170	4,162,764	na	0.7617	0.7617	0.7643
20	2002	5,503,371	0.8950	4,925,769	577,602	88,388	88,388	577,602	4,201,289	4,950,134	553,237	29,458	29,458	553,237	4,201,289	na	0.7634	0.7634	0.7645

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

Percentage	Factor
-29.18%	0.7082
-11.67%	0.8833
-5.84%	0.9416
-2.92%	0.9708
-1.46%	0.9854
0.00%	1.0000

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

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

Sources:

**Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses**

Extrapolation of Sample Payment Patterns to Twenty-One Reports*

Report	Acc Yr 1983	Acc Yr 1984	Acc Yr 1985	Acc Yr 1986	Acc Yr 1987	Acc Yr 1988	Acc Yr 1989	Acc Yr 1990	Acc Yr 1991	Acc Yr 1992	Acc Yr 1993	Acc Yr 1994	Acc Yr 1995
1	na	na	na	na	na	na	na	na	na	na	0.6490	0.6110	0.6217
2	na	na	na	na	na	na	na	na	0.7424	0.7683	0.7014	0.6836	0.7402
3	na	na	na	na	na	na	na	0.7829	0.7867	0.8094	0.7310	0.6836	0.8565
4	na	na	na	na	na	na	na	0.7318	0.7941	0.8343	0.7593	0.7314	0.8992
5	na	na	na	na	na	na	na	0.8179	0.8173	0.8077	0.8077	0.8197	0.9069
6	na	na	na	na	na	na	na	0.7200	0.8179	0.8302	0.8678	0.8689	0.9142
7	na	na	na	na	na	na	na	0.7525	0.8302	0.8828	0.8945	0.8827	0.8829
8	na	na	na	na	na	na	na	0.7417	0.8264	0.8890	0.8945	0.8827	0.8978
9	na	na	na	na	na	na	na	0.7692	0.8429	0.9059	0.9182	0.8925	0.9132
10	na	na	na	na	na	na	na	0.7080	0.8283	0.9047	0.9144	0.8914	0.9132
11	na	na	na	na	na	na	na	0.7859	0.8841	0.9302	0.9302	0.9266	0.9326
12	na	na	na	na	na	na	na	0.8039	0.8891	0.9261	0.9080	0.9266	0.9326
13	na	na	na	na	na	na	na	0.8150	0.8891	0.9261	0.9080	0.9266	0.9326
14	na	na	na	na	na	na	na	0.8150	0.8891	0.9261	0.9080	0.9266	0.9326
15	na	na	na	na	na	na	na	0.8150	0.8891	0.9261	0.9080	0.9266	0.9326
16	na	na	na	na	na	na	na	0.8150	0.8891	0.9261	0.9080	0.9266	0.9326
17	na	na	na	na	na	na	na	0.8150	0.8891	0.9261	0.9080	0.9266	0.9326
18	na	na	na	na	na	na	na	0.8150	0.8891	0.9261	0.9080	0.9266	0.9326
19	na	na	na	na	na	na	na	0.8150	0.8891	0.9261	0.9080	0.9266	0.9326
20	na	na	na	na	na	na	na	0.8150	0.8891	0.9261	0.9080	0.9266	0.9326
10	10	10	10	10	10	10	10	10	10	10	10	10	10
Last ratio	0.7423	0.6242	0.4397	0.4403	0.4407	0.3386	0.4402	0.4784	0.4784	0.4784	0.6490	0.6110	0.6217
1-Last ratio	0.2577	0.3758	0.4985	0.5047	0.5022	0.4584	0.5050	0.4784	0.4784	0.4784	0.7014	0.6836	0.7402
Last increment	na	na	0.5511	0.5617	0.5569	0.5565	0.5623	0.5623	0.5623	0.5623	0.7310	0.7314	0.8365
Avg increment	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242
Decay factor	0.9141	0.9395	0.8951	0.8850	0.8901	0.8189	0.8842	0.8326	0.8326	0.8326	0.7916	0.7519	0.7356

Fitting Parameters

Last ratio	0.7423	0.6242	0.4397	0.4403	0.4407	0.3386	0.4402	0.4784	0.4784	0.4784	0.6490	0.6110	0.6217
1-Last ratio	0.2577	0.3758	0.4985	0.5047	0.5022	0.4584	0.5050	0.4784	0.4784	0.4784	0.7014	0.6836	0.7402
Last increment	na	na	0.5511	0.5617	0.5569	0.5565	0.5623	0.5623	0.5623	0.5623	0.7310	0.7314	0.8365
Avg increment	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242	0.0242
Decay factor	0.9141	0.9395	0.8951	0.8850	0.8901	0.8189	0.8842	0.8326	0.8326	0.8326	0.7916	0.7519	0.7356

Extension of Sample Payment Pattern to Report 20

Report	Acc Yr 1983	Acc Yr 1984	Acc Yr 1985	Acc Yr 1986	Acc Yr 1987	Acc Yr 1988	Acc Yr 1989	Acc Yr 1990	Acc Yr 1991	Acc Yr 1992	Acc Yr 1993	Acc Yr 1994	Acc Yr 1995
1	0.4216	0.3407	0.4397	0.4403	0.4407	0.3386	0.4402	0.4784	0.4784	0.4784	0.6490	0.6110	0.6217
2	0.4713	0.3806	0.4985	0.5047	0.5022	0.4584	0.5050	0.4784	0.4784	0.4784	0.7014	0.6836	0.7402
3	0.5167	0.4181	0.5511	0.5617	0.5569	0.5565	0.5623	0.5623	0.5623	0.5623	0.7310	0.7314	0.8365
4	0.5582	0.4534	0.5981	0.6121	0.6056	0.6388	0.6318	0.6121	0.6121	0.6121	0.7593	0.7623	0.8892
5	0.5962	0.4865	0.6403	0.6562	0.6490	0.7200	0.7262	0.6121	0.6121	0.6121	0.8077	0.8197	0.9069
6	0.6309	0.5175	0.6780	0.6962	0.7417	0.7525	0.7210	0.6121	0.6121	0.6121	0.8678	0.8689	0.9142
7	0.6626	0.5468	0.7118	0.7189	0.7692	0.7484	0.7461	0.6121	0.6121	0.6121	0.8945	0.8827	0.8829
8	0.6916	0.5742	0.7080	0.7089	0.7979	0.8283	0.8160	0.6121	0.6121	0.6121	0.9182	0.8925	0.8978
9	0.7181	0.6980	0.7552	0.7846	0.7903	0.8600	0.8563	0.6121	0.6121	0.6121	0.9144	0.9144	0.9132
10	0.7423	0.7232	0.7933	0.8137	0.8039	0.8905	0.8150	0.6121	0.6121	0.6121	0.9080	0.9266	0.9326
11	0.7644	0.6470	0.8150	0.8351	0.8255	0.9103	0.8364	0.6121	0.6121	0.6121	0.9144	0.9266	0.9326
12	0.7847	0.6683	0.8344	0.8541	0.8446	0.9266	0.8554	0.6121	0.6121	0.6121	0.9272	0.9448	0.9504
13	0.8032	0.6884	0.8518	0.8709	0.8617	0.9399	0.8721	0.6121	0.6121	0.6121	0.9423	0.9585	0.9635
14	0.8201	0.7073	0.8673	0.8857	0.8769	0.9508	0.8869	0.6121	0.6121	0.6121	0.9544	0.9688	0.9732
15	0.8355	0.7250	0.8812	0.8989	0.8905	0.9670	0.9000	0.6121	0.6121	0.6121	0.9639	0.9765	0.9803
16	0.8497	0.7417	0.9105	0.9105	0.9025	0.9957	0.9000	0.6121	0.6121	0.6121	0.9714	0.9824	0.9855
17	0.8626	0.7573	0.9048	0.9208	0.9132	0.9730	0.9116	0.6121	0.6121	0.6121	0.9774	0.9867	0.9893
18	0.8744	0.7720	0.9148	0.9299	0.9228	0.9722	0.9209	0.6121	0.6121	0.6121	0.9821	0.9900	0.9921
19	0.8852	0.7858	0.9301	0.9380	0.9312	0.9819	0.9309	0.6121	0.6121	0.6121	0.9858	0.9925	0.9942
20	0.8950	0.7988	0.9317	0.9389	0.9312	0.9819	0.9389	0.6121	0.6121	0.6121	0.9888	0.9944	0.9957
21	0.9041	0.8109	0.9389	0.9514	0.9455	0.9878	0.9459	0.6121	0.6121	0.6121	0.9911	0.9958	0.9969
22	0.9041	0.8109	0.9389	0.9514	0.9455	0.9878	0.9459	0.6121	0.6121	0.6121	0.9911	0.9958	0.9969

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

$A + B = B(1 + C + C^2 + C^3 + \dots)$ or $C = A / (A+B)$.
For example: A = .3758 and B = .0242

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

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

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

Source: Exhibit VI-D Page 15

Coal Mine Compensation Rating Bureau
Traumatic - Medical Losses

Payment Patterns based on Relation of Paid to Reported Losses for Sample #

Acc. Year	Medical Losses as of 4-30-93			Medical Losses as of 4-30-94			Medical Losses as of 4-30-95			Medical Losses as of 4-30-96			Medical Losses as of 4-30-2000					
	Paid	O/S	Total	Paid	O/S	Total	Paid	O/S	Total	Paid	O/S	Total	Paid	O/S	Total			
1983	3,593,056	1,247,215	4,840,271	3,770,764	2,269,936	6,040,700	1,985	2,275,521	592,983	2,868,504	1986	2,627,475	601,432	3,228,907	1987	3,128,219	763,304	3,891,523
1984	3,635,897	1,572,958	5,208,855	2,241,799	726,720	2,968,519	1986	2,563,723	703,796	3,267,519	1987	3,335,177	885,630	4,220,807	1988	3,223,663	524,776	3,748,439
1985	2,180,035	899,294	3,079,329	2,522,878	687,388	3,210,266	1987	3,311,135	838,885	4,150,020	1988	3,262,933	676,264	3,939,197	1989	5,801,157	1,307,691	7,108,848
1986	2,390,521	930,238	3,320,759	3,243,160	973,283	4,216,443	1988	3,221,252	1,083,114	4,304,366	1989	5,758,559	1,960,033	7,718,592	1990	5,994,292	1,290,432	7,284,724
1987	3,164,726	1,102,091	4,266,817	3,144,266	1,034,411	4,178,677	1989	5,624,130	2,176,061	7,800,191	1990	5,878,277	1,234,867	7,113,144	1991	5,410,477	1,106,504	6,516,981
1988	3,005,631	1,169,106	4,174,737	3,539,329	2,088,604	5,627,933	1990	5,653,864	1,258,560	6,912,594	1991	5,295,039	1,183,464	6,478,503	1992	5,469,644	780,918	6,250,562
1989	5,171,723	1,894,937	7,066,675	5,333,913	1,673,604	7,007,517	1991	5,105,265	1,323,391	6,428,656	1992	5,371,615	1,067,131	6,438,746	1993	4,244,152	1,345,273	5,589,425
1990	4,988,009	1,383,343	6,371,442	4,777,388	1,295,629	6,073,017	1992	5,234,023	1,232,761	6,466,784	1993	4,161,675	1,531,206	5,692,881	1994	3,518,063	1,291,906	4,809,969
1991	4,155,610	1,441,756	5,597,366	4,719,224	1,423,578	6,142,802	1993	3,796,107	1,615,772	5,411,879	1994	3,194,721	1,478,360	4,673,081	1995	2,894,764	1,016,170	3,910,934
1992	3,417,548	2,011,232	5,428,780	2,820,429	1,525,266	4,345,695	1994	2,260,605	1,439,041	3,699,646	1995	2,205,072	1,341,644	3,546,716	1996	2,486,791	1,508,261	3,995,052
1988	3,289,816	404,363	3,694,179	6,179,846	1,402,918	7,582,764	1990	6,264,568	858,266	7,122,834	1991	5,983,048	746,507	6,729,555	1992	6,091,978	486,270	6,578,248
1989	6,003,061	1,007,133	7,010,194	6,294,236	825,406	7,119,642	1991	5,673,497	621,263	6,294,760	1992	5,972,915	447,893	6,420,808	1993	4,767,316	446,071	5,213,387
1990	6,185,121	897,556	7,082,677	5,697,621	599,983	6,297,604	1992	5,819,201	604,606	6,423,807	1993	4,724,758	420,747	5,145,505	1994	4,400,461	529,831	4,930,292
1991	5,594,784	848,200	6,442,984	5,833,010	728,123	6,561,133	1993	4,617,165	544,279	5,161,444	1994	4,304,736	572,134	4,876,870	1995	3,600,867	477,739	4,078,606
1992	5,689,456	755,496	6,444,952	4,663,295	710,514	5,373,809	1994	4,185,282	631,401	4,816,683	1995	3,535,494	331,935	3,867,429	1996	3,143,393	583,462	3,726,855
1993	4,551,509	1,083,707	5,635,216	4,028,294	885,823	4,914,117	1995	3,480,029	297,458	3,777,487	1996	3,734,865	726,810	4,461,675	1997	2,962,959	501,313	3,464,272
1994	3,799,152	1,184,953	4,984,105	3,347,914	417,186	3,765,100	1996	3,640,989	870,454	4,511,443	1997	2,811,693	504,982	3,316,675	1998	3,180,315	532,014	3,712,329
1995	3,190,562	623,518	3,814,080	3,482,003	886,766	4,368,769	1997	2,724,704	611,091	3,335,795	1998	3,061,322	556,829	3,618,151	1999	2,657,390	528,738	3,186,128
1996	3,184,587	875,309	4,059,896	2,455,286	689,856	3,145,142	1998	2,800,503	820,233	3,620,736	1999	2,438,830	574,104	3,012,934	2000	2,180,533	529,633	2,710,166
1997	1,830,550	1,043,667	2,874,217	2,125,311	1,229,373	3,354,684	1999	1,808,223	914,936	2,723,159	2000	1,675,345	792,474	2,467,819	2001	1,390,454	799,916	2,190,370
1993	5,421,732	549,551	5,971,283	4,766,728	377,387	5,144,115	1995	4,354,014	314,520	4,668,534	1996	4,239,562	396,153	4,625,715	1997	3,648,054	303,421	3,951,475
1994	4,686,069	438,657	5,124,726	4,278,816	406,618	4,685,434	1996	4,239,562	396,153	4,625,715	1997	3,648,054	303,421	3,951,475	1998	3,494,885	285,838	3,780,723
1995	4,225,458	480,945	4,706,403	4,217,481	389,604	4,607,085	1997	3,648,054	303,421	3,951,475	1998	3,494,885	285,838	3,780,723	1999	3,075,426	102,660	3,178,086
1996	4,176,850	401,311	4,578,161	3,596,616	335,600	3,932,216	1998	3,494,885	285,838	3,780,723	1999	3,075,426	102,660	3,178,086	2000	2,617,138	268,392	2,885,530
1997	3,474,497	503,808	3,978,305	3,456,730	304,533	3,761,263	1999	3,075,426	102,660	3,178,086	2000	2,617,138	268,392	2,885,530	2001	2,326,207	303,703	2,629,910
1998	3,333,995	375,158	3,709,153	3,021,424	167,357	3,188,781	2000	2,617,138	268,392	2,885,530	2001	2,326,207	303,703	2,629,910	2002	3,007,596	795,241	3,802,837
1999	2,844,763	212,900	3,057,663	2,491,759	345,153	2,836,912	2001	2,326,207	303,703	2,629,910	2002	3,007,596	795,241	3,802,837	2003	2,121,377	691,104	2,812,481
2000	2,352,615	468,772	2,821,387	2,236,309	409,939	2,646,248	2002	3,007,596	795,241	3,802,837	2003	2,121,377	691,104	2,812,481	2004	2,435,389	753,720	3,189,109
2001	2,027,699	561,554	2,589,253	2,673,510	936,929	3,609,439	2003	2,121,377	691,104	2,812,481	2004	2,435,389	753,720	3,189,109				
2002	2,013,689	1,136,566	3,150,255	1,481,566	1,097,747	2,579,313												
Report	As of:	As of:	As of:	As of:	As of:	As of:	As of:	As of:	As of:	As of:	As of:	As of:	As of:	As of:	As of:	As of:	As of:	As of:
10th	4-30-93	4-30-94	4-30-95	4-30-96	4-30-97	4-30-98	4-30-99	4-30-00	4-30-01	4-30-02	4-30-03	4-30-04	4-30-05					
9th	0.7423	0.6242	0.7933	0.8137	0.8039	0.8905	0.8150	0.8795	0.8891	0.9266	0.9080	0.9266	0.9326					
8th	0.6980	0.7552	0.7846	0.7903	0.8600	0.8563	0.8841	0.9013	0.9302	0.9144	0.9144	0.9132	0.9165					
7th	0.7080	0.7859	0.7979	0.8283	0.8160	0.8733	0.9047	0.9059	0.9182	0.8925	0.9144	0.9135	0.9232					
6th	0.7199	0.7692	0.7484	0.7461	0.8229	0.8675	0.8945	0.8827	0.8829	0.9123	0.8829	0.9147	0.9293					
5th	0.7417	0.7525	0.7210	0.8264	0.8302	0.8828	0.8678	0.8689	0.9142	0.8673	0.8734	0.9190	0.9677					
4th	0.7200	0.7262	0.8179	0.8173	0.8751	0.8077	0.8197	0.9069	0.8371	0.8553	0.8989	0.9475	0.9070					
3rd	0.7318	0.7612	0.7941	0.8343	0.7593	0.7623	0.8892	0.8071	0.8477	0.8567	0.9304	0.8783	0.8845					
2nd	0.7829	0.7867	0.8094	0.7310	0.7314	0.8365	0.7970	0.8168	0.8340	0.8340	0.8347	0.8451	0.7993					
1st	0.7424	0.7683	0.7014	0.6836	0.7402	0.7844	0.7807	0.7735	0.8095	0.8046	0.7831	0.7407	0.7543					
0	0.6295	0.6490	0.6110	0.6217	0.6225	0.6369	0.6335	0.6640	0.6789	0.6348	0.6392	0.5744	0.7637					

Source: Evaluations 1993 thru 2002 from prior filing.
File: PAB-C-C:\Clients\Coal Mine\2009 Rate Filing\06-D.xlsx\VI-D-15
Date: September 14, 2009 - 02:45:52 PM

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

MBA Actuaries, Inc. - OMG/IPAB
File Date: December 03, 2009
Checksum: 1,215,247,888,591000

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

Indemnity and Funeral Reported Paid Losses as of 4-30-2009

Report	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1					15,270,166	17,675,056	14,681,144	15,989,008	10,935,715	10,286,479	7,614,668	8,110,694	7,654,237	7,462,119	7,611,242	9,706,503	6,009,319	6,486,204	7,767,869	3,990,338	1,477,485	1,883,649
2					15,709,455	17,988,418	15,101,039	16,510,100	11,340,153	10,522,275	7,700,722	8,183,230	7,731,940			2,265,522	1,499,127	1,585,758	2,120,723	1,424,937	1,477,485	1,883,649
3					16,244,872	18,405,351	15,620,333	16,878,919	11,386,217	10,880,769	7,790,663	8,356,349			3,447,824	2,589,720	3,605,906	4,750,116	3,031,492	2,973,005		
4					18,704,063	19,115,741	16,185,671	17,488,847	11,774,571	11,110,031					5,249,852	6,269,556	5,066,988	6,592,737	3,990,338			
5					19,115,741	19,250,356	16,583,337	17,755,462	11,804,826						6,774,208	7,427,776	5,182,592	5,949,422	7,767,869			
6					21,097,113	22,115,812	18,405,351	19,412,520	16,817,609	18,009,719					6,774,208	8,517,965	6,009,319	6,486,204	7,767,869			
7					22,546,473	23,059,821	17,045,674	19,115,741	16,185,671	17,488,847	11,774,571	11,110,031			7,402,247	9,706,503	6,009,319	6,486,204	7,767,869			
8					23,059,821	23,059,821	17,045,674	19,115,741	16,185,671	17,488,847	11,774,571	11,110,031			7,402,247	9,706,503	6,009,319	6,486,204	7,767,869			
9					23,486,427	23,486,427	17,331,712	19,250,356	16,583,337	17,755,462	11,804,826				7,611,242	9,706,503	6,009,319	6,486,204	7,767,869			
10					23,989,932	23,989,932	17,268,525	19,412,520	16,817,609	18,009,719					7,611,242	9,706,503	6,009,319	6,486,204	7,767,869			
11					24,490,547	24,490,547	17,363,055	19,523,715	17,037,196						7,611,242	9,706,503	6,009,319	6,486,204	7,767,869			
12					24,872,649	24,872,649	17,453,603	19,634,684							7,611,242	9,706,503	6,009,319	6,486,204	7,767,869			
13					25,251,312	25,251,312	17,588,170								7,611,242	9,706,503	6,009,319	6,486,204	7,767,869			
14					25,685,746	25,685,746									7,611,242	9,706,503	6,009,319	6,486,204	7,767,869			
15															7,611,242	9,706,503	6,009,319	6,486,204	7,767,869			
16															7,611,242	9,706,503	6,009,319	6,486,204	7,767,869			
17															7,611,242	9,706,503	6,009,319	6,486,204	7,767,869			
18															7,611,242	9,706,503	6,009,319	6,486,204	7,767,869			
19															7,611,242	9,706,503	6,009,319	6,486,204	7,767,869			
20															7,611,242	9,706,503	6,009,319	6,486,204	7,767,869			

Medical Reported Paid Losses as of 4-30-2009

Report	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1						6,401,003	5,139,026	4,389,242	4,040,169	3,931,096	2,949,746	2,808,569	1,804,774	1,676,127	1,421,461	2,013,689	1,481,566	2,435,389	2,520,705	1,948,500	3,239,013	2,201,565
2					6,494,799	6,494,799	5,350,316	4,686,069	4,278,816	4,239,562	3,735,279	3,530,451	2,438,735	2,184,303	2,027,699	2,673,510	2,121,377	3,067,832	3,289,623	2,697,293	2,989,066	4,228,737
3					6,613,862	6,613,862	5,421,732	4,766,728	4,354,014	4,267,844	3,787,156	3,581,893	2,657,295	2,382,615	2,236,309	3,007,596	2,326,077	3,293,472	3,433,690	2,989,066		
4					6,640,460	6,640,460	5,474,252	4,977,633	4,400,110	4,307,614	3,998,545	3,611,589	3,187,214	2,844,763	2,491,759	3,216,844	2,429,794	3,293,472	3,433,690	2,989,066		
5					6,687,810	6,687,810	5,505,392	5,050,319	4,444,736	4,322,947	4,026,401	3,456,730	3,075,426	2,673,929	2,495,415	3,495,987	2,582,303	3,293,472	3,433,690	2,989,066		
6					6,780,981	6,780,981	5,560,940	5,097,751	4,482,464	4,338,162			3,494,885	3,097,474	2,698,511	3,544,381	2,582,303	3,293,472	3,433,690	2,989,066		
7					6,856,573	6,856,573	5,620,292	5,134,011	4,506,980				3,506,616	3,138,912	2,715,033	3,544,381	2,582,303	3,293,472	3,433,690	2,989,066		
8					6,907,516	6,907,516	5,655,195	5,134,011	4,506,980				3,506,616	3,138,912	2,715,033	3,544,381	2,582,303	3,293,472	3,433,690	2,989,066		
9					6,987,281	6,987,281	5,655,195	5,134,011	4,506,980				3,506,616	3,138,912	2,715,033	3,544,381	2,582,303	3,293,472	3,433,690	2,989,066		
10					7,057,333	7,057,333	5,655,195	5,134,011	4,506,980				3,506,616	3,138,912	2,715,033	3,544,381	2,582,303	3,293,472	3,433,690	2,989,066		
11					7,117,799	7,117,799	5,655,195	5,134,011	4,506,980				3,506,616	3,138,912	2,715,033	3,544,381	2,582,303	3,293,472	3,433,690	2,989,066		
12					7,207,863	7,207,863	5,655,195	5,134,011	4,506,980				3,506,616	3,138,912	2,715,033	3,544,381	2,582,303	3,293,472	3,433,690	2,989,066		
13					7,316,733	7,316,733	5,655,195	5,134,011	4,506,980				3,506,616	3,138,912	2,715,033	3,544,381	2,582,303	3,293,472	3,433,690	2,989,066		
14					7,357,508	7,357,508	5,655,195	5,134,011	4,506,980				3,506,616	3,138,912	2,715,033	3,544,381	2,582,303	3,293,472	3,433,690	2,989,066		
15					7,400,918	7,400,918	5,655,195	5,134,011	4,506,980				3,506,616	3,138,912	2,715,033	3,544,381	2,582,303	3,293,472	3,433,690	2,989,066		
16					7,440,922	7,440,922	5,655,195	5,134,011	4,506,980				3,506,616	3,138,912	2,715,033	3,544,381	2,582,303	3,293,472	3,433,690	2,989,066		
17					7,484,502	7,484,502	5,655,195	5,134,011	4,506,980				3,506,616	3,138,912	2,715,033	3,544,381	2,582,303	3,293,472	3,433,690	2,989,066		
18					7,528,170	7,528,170	5,655,195	5,134,011	4,506,980				3,506,616	3,138,912	2,715,033	3,544,381	2,582,303	3,293,472	3,433,690	2,989,066		
19															7,611,242	9,706,503	6,009,319	6,486,204	7,767,869			
20															7,611,242	9,706,503	6,009,319	6,486,204	7,767,869			

Note: Large loss was excluded from accident year 1992.

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

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

	<u>State O.D.</u>			<u>Federal Excess O.D.</u>		
	<u>Base</u>	<u>All PP</u>	<u>Weighted 85%-15%</u>	<u>Base</u>	<u>All PP</u>	<u>Weighted 85%-15%</u>
<u>(a) After AMA Guidelines</u>				<u>(a) After AMA Guidelines</u>		
(1) Number of Claims	# 7			# 7		
(2) Average Amounts	\$657,531	\$344,933	\$610,642	\$31,828	\$199,927	\$57,043
(3) Index (Base)	100%		92.8688%	100%		179.2232%
<u>(b) Social Security Offset</u>				<u>(b) Social Security Onset</u>		
(1) Total (including above)	-	-	-	\$53,388	\$199,927	\$75,369
(2) Difference- Social Security (Federal= b-1 minus a-2)	\$75,647	\$0	\$64,300	21,561	0	18,327
(3) Index (to a(2))	11.5047%	0.0000%	10.5299%	67.7419%	0.0000%	32.1279%
(4) Complement	88.4953%	100.0000%	89.4701%	32.2581%	100.0000%	67.8721%
<u>(c) Pension Offset (after Social Security Offset)</u>				<u>(c) Pension Onset</u>		
(1) Total (including above)	-	-	-	\$100,153	\$208,326	\$116,379
(2) Difference (Federal= c-1 minus b-1)	\$82,962	\$27,478	\$74,639	46,764	8,399	41,010
(3) % Pension (VII-G, P. 2)	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%
(4) Net Pension	10,370	3,435	9,330	5,846	1,050	5,126
(5) Index (to a-2)	1.5771%	0.9958%	1.5279%	18.3663%	0.5252%	8.9867%
(6) Complement	98.4229%	99.0042%	98.4721%			
<u>(d) Combined Social Security and Pension Offset:</u>				<u>(d) Combined Social Sec. Pension Onset:</u>		
(1) Average Amounts (b-2 plus c-4)	\$86,017	\$3,435	\$73,630	\$27,406	\$1,050	\$23,453
(2) Index (to a-2)	13.0818%	0.9958%	12.0578%			41.1145%
(3) Complement	86.9182%	99.0042%	87.9422%	Factor		141.1145%
(4) Total Average	571,514	341,498	537,012			80,495
<u>(e) Wage Level Decrease</u>				<u>(e) Wage Level Increase</u>		
(1) Percentage from Exhibit VII-G, Page 1			1.8112%			
(2) Complement			98.1888%			
(3) Dollar Decrease			9,726	Dollar Increase		\$3,928
(4) Factor						104.8794%
<u>(f) Combined Social Security, Pension and Wage Level</u>				<u>(f) Combined Percentage</u>		
(1) Percentage level Excl. AMA Guidelines (d-3 times e-2)			86.3494%	(d-3) times (e-4)		148.0000%
(2) AMA Guidelines (a-3)			<u>92.8688%</u>			<u>179.2232%</u>
(3) Full Effect of Act 57 (1 X 2)			80.1917%			265.2504%
(4) Percentage Decrease			19.8083%	Increase		165.2504%
<u>(g) Combined Dollar Effect:</u>						
(1) (d-1) plus (e-3) Decrease			\$83,356	Increase		\$27,380
(2) Average after Act 57 (a-2 plus or minus g-1)			\$527,285			\$84,423

Weighted Level = 85% Base Scenario plus 15% 'All Permanent Partial' Scenario

Source: Exhibit VII-D; Exhibit VII-F; Exhibit VII-G, Page 1 and Page 2.

MBA, Inc PAB
Report date: 12/3/2009

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

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

	<u>State O.D.</u>			<u>Federal Excess O.D.</u>		
	<u>Base</u>	<u>All PP</u>	<u>Weighted 85%-15%</u>	<u>Base</u>	<u>All PP</u>	<u>Weighted 85%-15%</u>
<u>(a) After AMA Guidelines</u>				<u>(a) After AMA Guidelines</u>		
(1) Number of Claims	# 32			# 32		
(2) Average Amounts	\$337,825	\$230,158	\$321,675	\$223,248	\$263,019	\$229,214
(3) Index (Base)	100%		95.2194%	100%		102.6722%
<u>(b) Social Security Offset</u>				<u>(b) Social Security Onset</u>		
(1) Total (including above)	-	-	-	\$229,392	\$268,562	\$235,268
(2) Difference- Social Security (Federal= b-1 minus a-2)	\$23,313	\$10,689	\$21,420	6,144	5,543	6,054
(3) Index (to a(2))	6.9010%	4.6444%	6.6588%	2.7520%	2.1074%	2.6411%
(4) Complement	93.0990%	95.3556%	93.3412%	97.2480%	97.8926%	97.3589%
<u>(c) Pension Offset (after Social Security Offset)</u>				<u>(c) Pension Onset</u>		
(1) Total (including above)	-	-	-	\$253,217	\$286,856	\$258,263
(2) Difference (Federal= c-1 minus b-1)	\$83,382	\$55,624	\$79,219	23,825	18,294	22,996
(3) % Pension (VII-G, P. 2)	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%
(4) Net Pension	10,423	6,953	9,902	2,978	2,287	2,874
(5) Index (to a-2)	3.0853%	3.0210%	3.0784%	1.3340%	0.8694%	1.2540%
(6) Complement	96.9147%	96.9790%	96.9216%			
<u>(d) Combined Social Security and Pension Offset:</u>				<u>(d) Combined Social Sec. Pension Onsets:</u>		
(1) Average Amounts (b-2 plus c-4)	\$33,736	\$17,642	\$31,322	\$9,122	\$7,830	\$8,928
(2) Index (to a-2)	9.9862%	7.6654%	9.7371%			3.8951%
(3) Complement	90.0138%	92.3346%	90.2629%	Factor		103.8951%
(4) Total Average	304,089	212,515	290,353			238,142
<u>(e) Wage Level Decrease</u>				<u>(e) Wage Level Increase</u>		
(1) Percentage from Exhibit VII-G, Page 1			1.8112%			
(2) Complement			98.1888%			
(3) Dollar Decrease			5,259	Dollar Increase		\$1,650
(4) Factor						100.6928%
<u>(f) Combined Social Security, Pension and Wage Level</u>				<u>(f) Combined Percentage</u>		
(1) Percentage level Excl. AMA Guidelines (d-3 times e-2)			88.6280%			104.6150%
(2) AMA Guidelines (a-3)			<u>95.2194%</u>			<u>102.6722%</u>
(3) Full Effect of Act 57 (1 X 2)			84.3911%			107.4104%
(4) Percentage Decrease			15.6089%	Increase		7.4104%
<u>(g) Combined Dollar Effect:</u>						
(1) (d-1) plus (e-3)			\$36,581	Increase		\$10,578
(2) Average after Act 57 (a-2 plus or minus g-1)			\$285,094			\$239,792

Weighted Level = 85% Base Scenario plus 15% 'All Permanent Partial' Scenario

Source: Exhibit VII-D; Exhibit VII-F; Exhibit VII-G, Page 1 and Page 2.

MBA, Inc PAB
Report date: 12/3/2009

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

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

	<u>State O.D.</u>			<u>Federal Excess O.D.</u>		
	<u>Base</u>	<u>All PP</u>	<u>Weighted 85%-15%</u>	<u>Base</u>	<u>All PP</u>	<u>Weighted 85%-15%</u>
<u>(a) After AMA Guidelines</u>				<u>(a) After AMA Guidelines</u>		
(1) Number of Claims	# 31			# 31		
(2) Average Amounts	\$478,647	\$345,083	\$458,612	\$50,364	\$126,338	\$61,760
(3) Index (Base)	100%		95.8143%	100%		122.6279%
<u>(b) Social Security Offset</u>				<u>(b) Social Security Onset</u>		
(1) Total (including above)	-	-	-	\$55,301	\$126,377	\$65,962
(2) Difference- Social Security (Federal= b-1 minus a-2)	\$14,964	\$4,119	\$13,338	4,937	38	4,202
(3) Index (to a(2))	3.1264%	1.1935%	2.9083%	9.8033%	0.0302%	6.8045%
(4) Complement	96.8736%	98.8065%	97.0917%	90.1967%	99.9698%	93.1955%
<u>(c) Pension Offset (after Social Security Offset)</u>				<u>(c) Pension Onset</u>		
(1) Total (including above)	-	-	-	\$66,883	\$131,444	\$76,567
(2) Difference (Federal= c-1 minus b-1)	\$79,588	\$57,663	\$76,299	11,582	5,068	10,605
(3) % Pension (VII-G, P. 2)	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%
(4) Net Pension	9,949	7,208	9,537	1,448	633	1,326
(5) Index (to a-2)	2.0785%	2.0887%	2.0796%	2.8745%	0.5014%	2.1464%
(6) Complement	97.9215%	97.9113%	97.9204%			
<u>(d) Combined Social Security and Pension Offset:</u>				<u>(d) Combined Social Sec. Pension Onsets:</u>		
(1) Average Amounts (b-2 plus c-4)	\$24,913	\$11,327	\$22,875	\$6,385	\$672	\$5,528
(2) Index (to a-2)	5.2049%	3.2823%	4.9879%			8.9508%
(3) Complement	94.7951%	96.7177%	95.0121%	Factor		108.9508%
(4) Total Average	453,734	333,756	435,737			67,288
<u>(e) Wage Level Decrease</u>				<u>(e) Wage Level Increase</u>		
(1) Percentage from Exhibit VII-G, Page 1			1.8112%			
(2) Complement			98.1888%			
(3) Dollar Decrease			7,892	Dollar Increase		\$3,113
(4) Factor						104.6260%
<u>(f) Combined Social Security, Pension and Wage Level</u>				<u>(f) Combined Percentage</u>		
(1) Percentage level Excl. AMA Guidelines (d-3 times e-2)			93.2913%			113.9909%
(2) AMA Guidelines (a-3)			<u>95.8143%</u>			<u>122.6279%</u>
(3) Full Effect of Act 57 (1 X 2)			89.3864%			139.7847%
(4) Percentage Decrease			10.6136%	Increase		39.7847%
<u>(g) Combined Dollar Effect:</u>						
(1) (d-1) plus (e-3)			\$30,767	Increase		\$8,641
(2) Average after Act 57 (a-2 plus or minus g-1)			\$427,845			\$70,401

Weighted Level = 85% Base Scenario plus 15% 'All Permanent Partial' Scenario

Source: Exhibit VII-D; Exhibit VII-F; Exhibit VII-G, Page 1 and Page 2.

MBA, Inc PAB
Report date: 12/3/2009

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

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

	<u>State O.D.</u>			<u>Federal Excess O.D.</u>		
	<u>Base</u>	<u>All PP</u>	<u>Weighted 85%-15%</u>	<u>Base</u>	<u>All PP</u>	<u>Weighted 85%-15%</u>
<u>(a) After AMA Guidelines</u>				<u>(a) After AMA Guidelines</u>		
(1) Number of Claims	# 15			# 15		
(2) Average Amounts	\$405,590	\$247,197	\$381,831	\$195,005	\$280,242	\$207,791
(3) Index (Base)	100%		94.1421%	100%		106.5566%
<u>(b) Social Security Offset</u>				<u>(b) Social Security Onset</u>		
(1) Total (including above)	-	-	-	\$212,479	\$282,760	\$223,021
(2) Difference- Social Security (Federal= b-1 minus a-2)	\$49,787	\$8,444	\$43,585	17,474	2,518	15,231
(3) Index (to a(2))	12.2751%	3.4159%	11.4148%	8.9608%	0.8985%	7.3298%
(4) Complement	87.7249%	96.5841%	88.5852%	91.0392%	99.1015%	92.6702%
<u>(c) Pension Offset (after Social Security Offset)</u>				<u>(c) Pension Onset</u>		
(1) Total (including above)	-	-	-	\$254,572	\$304,630	\$262,080
(2) Difference (Federal= c-1 minus b-1)	\$68,591	\$39,776	\$64,268	42,093	21,869	39,059
(3) % Pension (VII-G, P. 2)	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%
(4) Net Pension	8,574	4,972	8,034	5,262	2,734	4,882
(5) Index (to a-2)	2.1139%	2.0113%	2.1040%	2.6982%	0.9755%	2.3497%
(6) Complement	97.8861%	97.9887%	97.8960%			
<u>(d) Combined Social Security and Pension Offset:</u>				<u>(d) Combined Social Sec. Pension Onsets:</u>		
(1) Average Amounts (b-2 plus c-4)	\$58,360	\$13,416	\$51,619	\$22,736	\$5,252	\$20,113
(2) Index (to a-2)	14.3890%	5.4273%	13.5187%			9.6794%
(3) Complement	85.6110%	94.5727%	86.4813%	Factor		109.6794%
(4) Total Average	347,229	233,781	330,212			227,904
<u>(e) Wage Level Decrease</u>				<u>(e) Wage Level Increase</u>		
(1) Percentage from Exhibit VII-G, Page 1			1.8112%			
(2) Complement			98.1888%			
(3) Dollar Decrease			5,981	Dollar Increase		\$2,610
(4) Factor						101.1454%
<u>(f) Combined Social Security, Pension and Wage Level</u>				<u>(f) Combined Percentage</u>		
(1) Percentage level Excl. AMA Guidelines (d-3 times e-2)			84.9149%			110.9357%
(2) AMA Guidelines (a-3)			<u>94.1421%</u>			<u>106.5566%</u>
(3) Full Effect of Act 57 (1 X 2)			79.9407%			118.2092%
(4) Percentage Decrease			20.0593%	Increase		18.2092%
<u>(g) Combined Dollar Effect:</u>						
(1) (d-1) plus (e-3)			\$57,600	Increase		\$22,723
(2) Average after Act 57 (a-2 plus or minus g-1)			\$324,231			\$230,514

Weighted Level = 85% Base Scenario plus 15% 'All Permanent Partial' Scenario

Source: Exhibit VII-D; Exhibit VII-F; Exhibit VII-G, Page 1 and Page 2.

MBA, Inc PAB
Report date: 12/3/2009

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

**Exhibit VII-A
Page 5
Other Classes
For Information -**

	<u>State O.D.</u>			<u>Federal Excess O.D.</u>		
	<u>Base</u>	<u>All PP</u>	<u>Weighted 85%-15%</u>	<u>Base</u>	<u>All PP</u>	<u>Weighted 85%-15%</u>
<u>(a) After AMA Guidelines</u>				<u>(a) After AMA Guidelines</u>		
(1) Number of Claims	# 11			# 11		
(2) Average Amounts	\$467,343	\$253,488	\$435,264	\$125,255	\$260,269	\$145,507
(3) Index (Base)	100%		93.1360%	100%		116.1687%
<u>(b) Social Security Offset</u>				<u>(b) Social Security Onset</u>		
(1) Total (including above)	-	-	-	\$159,372	\$266,123	\$175,384
(2) Difference- Social Security (Federal= b-1 minus a-2)	\$56,931	\$11,323	\$50,090	34,117	5,854	29,877
(3) Index (to a(2))	12.1819%	4.4670%	11.5080%	27.2377%	2.2494%	20.5332%
(4) Complement	87.8181%	95.5330%	88.4920%	72.7623%	97.7506%	79.4668%
<u>(c) Pension Offset (after Social Security Offset)</u>				<u>(c) Pension Onset</u>		
(1) Total (including above)	-	-	-	\$179,120	\$269,048	\$192,609
(2) Difference (Federal= c-1 minus b-1)	\$72,289	\$33,124	\$66,414	19,748	2,925	17,225
(3) % Pension (VII-G, P. 2)	12.50%	12.50%	12.50%	12.50%	12.50%	12.50%
(4) Net Pension	9,036	4,140	8,302	2,469	366	2,153
(5) Index (to a-2)	1.9335%	1.6334%	1.9073%	1.9708%	0.1405%	1.4797%
(6) Complement	98.0665%	98.3666%	98.0927%			
<u>(d) Combined Social Security and Pension Offset:</u>				<u>(d) Combined Social Sec. Pension Onsets:</u>		
(1) Average Amounts (b-2 plus c-4)	\$65,967	\$15,464	\$58,392	\$36,585	\$6,220	\$32,030
(2) Index (to a-2)	14.1154%	6.1004%	13.4152%			22.0129%
(3) Complement	85.8846%	93.8996%	86.5848%	Factor		122.0129%
(4) Total Average	401,375	238,024	376,873			177,538
<u>(e) Wage Level Decrease</u>				<u>(e) Wage Level Increase</u>		
(1) Percentage from Exhibit VII-G, Page 1			1.8112%			
(2) Complement			98.1888%			
(3) Dollar Decrease			6,826	Dollar Increase		\$3,945
(4) Factor						102.2219%
<u>(f) Combined Social Security, Pension and Wage Level</u>				<u>(f) Combined Percentage</u>		
(1) Percentage level Excl. AMA Guidelines (d-3 times e-2)			85.0165%			124.7239%
(2) AMA Guidelines (a-3)			<u>93.1360%</u>			<u>116.1687%</u>
(3) Full Effect of Act 57 (1 X 2)			79.1810%			144.8901%
(4) Percentage Decrease			20.8190%	Increase		44.8901%
<u>(g) Combined Dollar Effect:</u>						
(1) (d-1) plus (e-3)			\$65,218	Increase		\$35,975
(2) Average after Act 57 (a-2 plus or minus g-1)			\$370,047			\$181,482

Weighted Level = 85% Base Scenario plus 15% 'All Permanent Partial' Scenario

Source: Exhibit VII-D; Exhibit VII-F; Exhibit VII-G, Page 1 and Page 2.

MBA, Inc PAB
Report date: 12/3/2009

COAL MINE COMPENSATION RATING BUREAU
State Occupational Disease Classification Credibility

Classification	Code	(1) 10 Year Payroll (\$ millions)	(2) Indicated (Eff 4/1/2009)	(3) Claim Frequency Trended to 4/1/2010	(4) Indicated (Eff 4/1/2010)	(5) Credibility		(7) Claim Frequency Indicated w/ Credibility	(8) Change in Indication After Cred.
						Expected Awarded Claims	Factor		
Underground:	Anthracite	\$15.577849	0.110731	0.110731	0.070562	# 1.725	0.176	0.103661	-6.4%
	Bituminous	\$644.376656	0.037440	0.037440	0.034801	24.125	0.659	0.035701	-4.6%
Surface:	Anthracite	\$141.731339	0.094538	0.094538	0.069798	13.399	0.491	0.082391	-12.8%
	Bituminous	<u>583.307574</u>	0.010872	0.010872	<u>0.007308</u>	<u>6.342</u>	0.338	<u>0.009667</u>	<u>-11.1%</u>
Four Standard Classifications		1,384.993418	0.032918	0.032918	0.027206	45.591		0.030279	-8.2%
	Coke	\$117.864413	0.004326	0.004326	0.002422	0.510	0.096	0.004143	-4.2%
	Auger	\$12.789062	0.008820	0.008820	0.002420	0.113	0.045	0.008532	-3.3%
Co-Gen:	Anthracite	\$67.555231	0.008106	0.008106	0.011654	0.548	0.099	0.008457	4.3%
	Bituminous	\$54.480402	0.016227	0.016227	0.013059	0.884	0.126	0.015828	-2.5%
Prep Plants:	Anthracite	\$40.215074	0.137252	0.137252	0.040195	5.520	0.315	0.106679	-22.3%
	Bituminous	\$148.670257	0.016227	0.016227	<u>0.014083</u>	<u>2.412</u>	0.208	<u>0.015781</u>	<u>-2.7%</u>
Other Classes		441.574439	0.022615	0.022615	0.012513	9.987		0.019628	-3.8%
Total		1,826.567857	0.030427	0.030427	0.023654	# 55.578		0.027704	-7.1%

Source: (1) 10 Years of Payroll (1999 through 2008) Exhibit X-A
 (2) Indicated Claim Frequency (Eff 4-1-2009); see Exhibit III from filing effective 4-1-2009
 (3) Approved claim frequency trended to 4/1/2010 @ 0.0%
 (4) Indicated Frequency - Exhibit VII-B-2; totals and subtotals are based on class frequencies weighted with 10 year payrolls.
 (5) Expected Awarded Claims = (1) times (2)
 (6) Factor Z = ((5) / 55.578) ^ 0.5
 (7) = (4) * (6) + ((3) * (1 - (6)))
 (8) = (7) / (2) - 1 Totals and subtotals are weighted with 10 year payrolls.

STATE OCCUPATIONAL DISEASE FREQUENCY
WITH FEDERAL EXCESS FREQUENCY

ANTHRACITE UNDERGROUND (1011)

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	AWARD RATIO	0.333	EXPECTED	PAYROLL PER \$1M	FREQUENCY	10-Year Payroll Weighted Frequency
								AWARD RATIO	ULTIMATE AWARDED			
1999	1	1	0	0	0.0000	0.0000	0.000000	1.000000	1.814157	0.551220		
2000	1	0	0	1	0.0000	0.0000	0.000000	0.000000	1.370159	0.000000		
2001	1	0	0	1	0.0000	0.0000	0.000000	0.000000	1.636522	0.000000		
2002	0	0	0	0	0.0000	0.0000	0.000000	0.000000	1.386545	0.000000		
2003	0	0	0	0	0.0000	0.0000	0.000000	0.000000	1.354265	0.000000		
2004	0	0	0	0	0.0000	0.0000	0.000000	0.000000	1.345321	0.000000		
2005	0	0	0	0	0.0223	0.0223	0.007416	0.007416	1.417568	0.005231		
2006	0	0	0	0	0.0905	0.0905	0.030123	0.030123	1.442524	0.020882		
2007	0	0	0	0	0.1976	0.1976	0.065797	0.065797	1.662537	0.039577		
2008	0	0	0	0	0.5723	0.5723	0.190566	0.190566	2.148251	0.088707		
TOTAL	3	1	0	2	0.8826	0.8826	0.293902	1.293902	15.577849	0.705618		
Average: State Frequency											0.070562	
Federal Excess Frequency (times 40.0%)											0.028225	

BITUMINOUS UNDERGROUND (1002)

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	AWARD RATIO	0.652	EXPECTED	PAYROLL PER \$1M	FREQUENCY	
								AWARD RATIO	ULTIMATE AWARDED			
1999	2	2	0	0	0.0000	0.0000	0.000000	2.000000	58.685238	0.034080		
2000	9	6	0	3	0.0000	0.0000	0.000000	6.000000	47.520562	0.126261		
2001	3	2	0	1	0.0000	0.0000	0.000000	2.000000	48.522630	0.041218		
2002	3	2	0	1	0.0626	0.0626	0.040783	2.040783	49.250350	0.041437		
2003	2	0	0	2	0.1675	0.1675	0.109230	0.109230	54.215496	0.020215		
2004	1	1	0	0	0.3352	0.3352	0.218537	1.218537	65.209155	0.018687		
2005	3	2	0	1	0.5724	0.5724	0.373205	2.373205	69.047352	0.034371		
2006	0	0	0	0	1.0013	1.0013	0.652861	0.652861	70.465937	0.009265		
2007	0	0	0	0	1.9752	1.9752	1.287850	1.287850	79.904266	0.016117		
2008	0	0	0	0	3.8256	3.8256	2.494291	2.494291	101.555670	0.024561		
TOTAL	23	15	0	8	7.9398	7.9398	5.176756	20.176756	644.376656	0.348011		
Average: State Frequency											0.034801	
Federal Excess Frequency (times 40.0%)											0.013920	

ANTHRACITE SURFACE (1016)

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	AWARD RATIO	0.700	EXPECTED	PAYROLL PER \$1M	FREQUENCY	
								AWARD RATIO	ULTIMATE AWARDED			
1999	1	1	0	0	0.0000	0.0000	0.000000	1.000000	18.441144	0.054227		
2000	3	1	0	2	0.0372	0.0372	0.026005	1.026005	16.807810	0.061043		
2001	1	1	0	0	0.0639	0.0639	0.044695	1.044695	13.940797	0.074938		
2002	1	0	0	1	0.0938	0.0938	0.065688	0.065688	12.251258	0.005362		
2003	2	2	0	0	0.1510	0.1510	0.105686	2.105686	12.166211	0.173077		
2004	1	1	0	0	0.2127	0.2127	0.148897	1.148897	12.359731	0.092955		
2005	1	1	0	0	0.3294	0.3294	0.230566	1.230566	12.140911	0.101357		
2006	0	0	0	0	0.4460	0.4460	0.312172	0.312172	11.946382	0.026131		
2007	0	0	0	0	0.8374	0.8374	0.586166	0.586166	14.555579	0.040271		
2008	0	0	0	0	1.6784	1.6784	1.174894	1.174894	17.121516	0.068621		
TOTAL	10	7	0	3	3.8497	3.8497	2.694769	9.694769	141.731339	0.697981		
Average: State Frequency											0.069798	
Federal Excess Frequency (times 40.0%)											0.027919	

BITUMINOUS SURFACE (1013)

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	AWARD RATIO	0.652	EXPECTED	PAYROLL PER \$1M	FREQUENCY	
								AWARD RATIO	ULTIMATE AWARDED			
1999	2	2	0	0	0.0000	0.0000	0.000000	2.000000	54.162273	0.036926		
2000	0	0	0	0	0.0000	0.0000	0.000000	0.000000	49.935622	0.000000		
2001	0	0	0	0	0.0000	0.0000	0.000000	0.000000	58.151332	0.000000		
2002	0	0	0	0	0.0000	0.0000	0.000000	0.000000	53.502085	0.000000		
2003	0	0	0	0	0.0000	0.0000	0.000000	0.000000	47.873740	0.000000		
2004	0	0	0	0	0.0427	0.0427	0.027814	0.027814	56.128132	0.000496		
2005	1	1	0	0	0.1744	0.1744	0.113689	1.113689	64.342262	0.017309		
2006	0	0	0	0	0.3037	0.3037	0.198012	0.198012	63.008908	0.003143		
2007	0	0	0	0	0.5589	0.5589	0.364403	0.364403	63.295774	0.005757		
2008	0	0	0	0	1.0564	1.0564	0.688792	0.688792	72.907446	0.009447		
TOTAL	3	3	0	0	2.1361	2.1361	1.392711	4.392711	583.307574	0.073078		
Average: State Frequency											0.007308	
Federal Excess Frequency (times 40.0%)											0.002923	

FOUR STANDARD CLASSES

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	AWARD RATIO	0.667	EXPECTED	PAYROLL PER \$1M	FREQUENCY	10-Year Payroll Weighted Frequency
								AWARD RATIO	ULTIMATE AWARDED			
1999	6	6	0	0	0.0000	0.0000	0.000000	6.000000	133.102812	0.045078		
2000	13	7	0	6	0.0372	0.0372	0.024779	7.026005	115.634153	0.060761		
2001	5	3	0	2	0.0639	0.0639	0.042588	3.044695	122.251281	0.024905		
2002	4	2	0	2	0.1564	0.1564	0.104312	2.106471	116.390238	0.018098		
2003	4	2	0	2	0.3185	0.3185	0.212446	2.214916	115.609712	0.019159		
2004	2	2	0	0	0.5906	0.5906	0.393897	2.395249	135.042339	0.017737		
2005	5	4	0	1	1.0984	1.0984	0.732646	4.724876	146.948093	0.032153		
2006	0	0	0	0	1.8414	1.8414	1.228240	1.193168	146.863751	0.008124		
2007	0	0	0	0	3.5691	3.5691	2.380590	2.304216	159.418156	0.014454		
2008	0	0	0	0	7.1327	7.1327	4.757524	4.548543	193.732883	0.023478		
TOTAL	39	26	0	13	14.8081	14.8081	9.877023	35.558139	1,384.993418	0.263948		
Average: State Frequency											0.026395	0.027206
Federal Excess Frequency (times 40.0%)											0.010558	0.010882

Source: Claim counts - CMCRB OD Database as of 4-30-2009

IBNR: Exhibit VII-C

Payroll- Exhibit X-A

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

For Class 1013 an award ratio of 0.652 was selected because there were zero denied claims.

File: PAB-C:\Clients\Coal Mine\2009 Rate Filing\07-B-2.xlsm)VII-B-1

Run Date: 10-28-2009 01:51:12 PM

MBA Inc. - PAB
Filing Date - December 03, 2009

Checksum:106.334.053357

STATE OCCUPATIONAL DISEASE FREQUENCY
WITH FEDERAL EXCESS FREQUENCY

COKE (1017)

IBNR Factor adjusted by 0.4000

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.659	EXPECTED	PAYROLL PER \$1M	FREQUENCY
							AWARD RATIO	ULTIMATE AWARDED		
1999	0	0	0	0	0.0027	0.0027	0.001779	0.001779	12.293477	0.000145
2000	0	0	0	0	0.0042	0.0042	0.002768	0.002768	12.092574	0.000229
2001	0	0	0	0	0.0053	0.0053	0.003493	0.003493	10.375826	0.000337
2002	0	0	0	0	0.0094	0.0094	0.006195	0.006195	10.485005	0.000591
2003	0	0	0	0	0.0185	0.0185	0.012192	0.012192	11.534080	0.001057
2004	0	0	0	0	0.0320	0.0320	0.021088	0.021088	12.049126	0.001750
2005	0	0	0	0	0.0483	0.0483	0.031830	0.031830	12.860979	0.002475
2006	0	0	0	0	0.0744	0.0744	0.049030	0.049030	12.737394	0.003849
2007	0	0	0	0	0.1164	0.1164	0.076708	0.076708	13.669925	0.005611
2008	0	0	0	0	0.1211	0.1211	0.079805	0.079805	9.766027	0.008172
TOTAL	0	0	0	0	0.4323	0.4323	0.284886	0.284886	117.864413	0.024215
Average: State Frequency										0.002422
Federal Excess Frequency (times 40.0%)										0.000969

AUGER (1019)

IBNR Factor adjusted by 0.4000

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.659	EXPECTED	PAYROLL PER \$1M	FREQUENCY
							AWARD RATIO	ULTIMATE AWARDED		
1999	0	0	0	0	0.0003	0.0003	0.000198	0.000198	1.136891	0.000174
2000	0	0	0	0	0.0004	0.0004	0.000264	0.000264	1.205877	0.000219
2001	0	0	0	0	0.0007	0.0007	0.000461	0.000461	1.429131	0.000323
2002	0	0	0	0	0.0010	0.0010	0.000659	0.000659	1.150843	0.000573
2003	0	0	0	0	0.0018	0.0018	0.001186	0.001186	1.102223	0.001076
2004	0	0	0	0	0.0028	0.0028	0.001845	0.001845	1.058799	0.001743
2005	0	0	0	0	0.0039	0.0039	0.002570	0.002570	1.026537	0.002504
2006	0	0	0	0	0.0062	0.0062	0.004086	0.004086	1.066831	0.003830
2007	0	0	0	0	0.0095	0.0095	0.006261	0.006261	1.121156	0.005584
2008	0	0	0	0	0.0309	0.0309	0.020363	0.020363	2.490774	0.008175
TOTAL	0	0	0	0	0.0575	0.0575	0.037893	0.037893	12.789062	0.024200
Average: State Frequency										0.002420
Federal Excess Frequency (times 40.0%)										0.000968

ANTHRACITE CO-GEN (1022)

IBNR Factor adjusted by 0.4000

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.659	EXPECTED	PAYROLL PER \$1M	FREQUENCY
							AWARD RATIO	ULTIMATE AWARDED		
1999	0	0	0	0	0.0008	0.0008	0.000527	0.000527	3.604305	0.000146
2000	0	0	0	0	0.0015	0.0015	0.000989	0.000989	4.473458	0.000221
2001	0	0	0	0	0.0027	0.0027	0.001779	0.001779	5.234468	0.000340
2002	1	0	0	1	0.0057	0.0057	0.003756	0.003756	6.358543	0.000591
2003	1	0	1	0	0.0115	1.0115	0.666579	0.666579	7.137655	0.093389
2004	0	0	0	0	0.0195	0.0195	0.012851	0.012851	7.351514	0.001748
2005	0	0	0	0	0.0295	0.0295	0.019441	0.019441	7.855289	0.002475
2006	0	0	0	0	0.0491	0.0491	0.032357	0.032357	8.405393	0.003850
2007	0	0	0	0	0.0780	0.0780	0.051402	0.051402	9.160450	0.005611
2008	0	0	0	0	0.0988	0.0988	0.065109	0.065109	7.974156	0.008165
TOTAL	2	0	1	1	0.2971	1.2971	0.854789	0.854789	67.555231	0.116536
Average: State Frequency										0.011654
Federal Excess Frequency (times 40.0%)										0.004662

BITUMINOUS CO-GEN (1024)

IBNR Factor adjusted by 0.4000

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.659	EXPECTED	PAYROLL PER \$1M	FREQUENCY
							AWARD RATIO	ULTIMATE AWARDED		
1999	0	0	0	0	0.0003	0.0003	0.000198	0.000198	1.494276	0.000132
2000	0	0	0	0	0.0006	0.0006	0.000395	0.000395	1.870720	0.000211
2001	0	0	0	0	0.0011	0.0011	0.000725	0.000725	2.121331	0.000342
2002	0	0	0	0	0.0021	0.0021	0.001384	0.001384	2.386124	0.000580
2003	0	0	0	0	0.0049	0.0049	0.003229	0.003229	3.052523	0.001058
2004	0	0	0	0	0.0169	0.0169	0.011137	0.011137	6.374483	0.001747
2005	0	0	0	0	0.0320	0.0320	0.021088	0.021088	8.524752	0.002474
2006	1	1	0	0	0.0549	0.0549	0.036179	1.036179	9.397580	0.110260
2007	0	0	0	0	0.0919	0.0919	0.060562	0.060562	10.789214	0.005613
2008	0	0	0	0	0.1050	0.1050	0.069195	0.069195	8.469399	0.008170
TOTAL	1	1	0	0	0.3097	0.3097	0.204092	1.204092	54.480402	0.130588
Average: State Frequency										0.013059
Federal Excess Frequency (times 40.0%)										0.005224

Source: Claim counts - CMCRB OD Database as of 4-30-2009

IBNR: Exhibit VII-C-6, p.4

Payroll- Exhibit X-A

The Award Ratio is equal to Awarded ÷ (Awarded plus Denied). Other Classes use the Total Award Ratio: 0.659=29 / [29 + 15]

STATE OCCUPATIONAL DISEASE FREQUENCY
WITH FEDERAL EXCESS FREQUENCY

ANTHRACITE PREP PLANT (1026)

IBNR Factor adjusted by 1.0000

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.659	EXPECTED	PAYROLL PER \$1M	FREQUENCY	10-Year Payroll Weighted Frequency
							AWARD RATIO	ULTIMATE AWARDED			
1999	0	0	0	0	0.0007	0.0007	0.000461	0.000461	1.231124	0.000375	
2000	0	0	0	0	0.0011	0.0011	0.000725	0.000725	1.319466	0.000549	
2001	0	0	0	0	0.0046	0.0046	0.003031	0.003031	3.609649	0.000840	
2002	0	0	0	0	0.0085	0.0085	0.005602	0.005602	3.781693	0.001481	
2003	0	0	0	0	0.0150	0.0150	0.009885	0.009885	3.721296	0.002656	
2004	1	1	0	0	0.0292	0.0292	0.019243	1.019243	4.406653	0.231296	
2005	0	0	0	0	0.0485	0.0485	0.031962	0.031962	5.170069	0.006182	
2006	0	0	0	0	0.0714	0.0714	0.047053	0.047053	4.885882	0.009630	
2007	1	0	1	0	0.1226	1.1226	0.739793	0.739793	5.756439	0.128516	
<u>2008</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0.1963</u>	<u>0.1963</u>	<u>0.129362</u>	<u>0.129362</u>	<u>6.332803</u>	<u>0.020427</u>	
TOTAL	2	1	1	0	0.4979	1.4979	0.987116	1.987116	40.215074	0.401953	
Average: State Frequency										0.040195	
Federal Excess Frequency (times 40.0%)										0.016078	

BITUMINOUS PREP PLANT (1028)

IBNR Factor adjusted by 0.4000

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.659	EXPECTED	PAYROLL PER \$1M	FREQUENCY	
							AWARD RATIO	ULTIMATE AWARDED			
1999	1	0	0	1	0.0024	0.0024	0.001582	0.001582	10.691780	0.000148	
2000	1	1	0	0	0.0029	0.0029	0.001911	1.001911	8.574760	0.116844	
2001	0	0	0	0	0.0052	0.0052	0.003427	0.003427	10.155025	0.000337	
2002	0	0	0	0	0.0113	0.0113	0.007447	0.007447	12.649826	0.000589	
2003	0	0	0	0	0.0237	0.0237	0.015618	0.015618	14.752268	0.001059	
2004	0	0	0	0	0.0478	0.0478	0.031500	0.031500	18.029182	0.001747	
2005	0	0	0	0	0.0657	0.0657	0.043296	0.043296	17.489118	0.002476	
2006	0	0	0	0	0.0996	0.0996	0.065636	0.065636	17.050967	0.003849	
2007	0	0	0	0	0.1609	0.1609	0.106033	0.106033	18.895192	0.005612	
<u>2008</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0.2527</u>	<u>0.2527</u>	<u>0.166529</u>	<u>0.166529</u>	<u>20.382139</u>	<u>0.008170</u>	
TOTAL	2	1	0	1	0.6722	0.6722	0.442980	1.442980	148.670257	0.140831	
Average: State Frequency										0.014083	
Federal Excess Frequency (times 40.0%)										0.005633	

TOTAL OTHER CLASSES

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.659	EXPECTED	PAYROLL PER \$1M	FREQUENCY	10-Year Payroll Weighted Frequency
							AWARD RATIO	ULTIMATE AWARDED			
1999	1	0	0	1	0.0072	0.0072	0.004745	0.004745	30.451853	0.000156	
2000	1	1	0	0	0.0107	0.0107	0.007051	1.007051	29.536855	0.034095	
2001	0	0	0	0	0.0196	0.0196	0.012916	0.012916	32.925430	0.000392	
2002	1	0	0	1	0.0380	0.0380	0.025042	0.025042	36.812034	0.000680	
2003	1	0	1	0	0.0754	1.0754	0.708689	0.708689	41.300045	0.017160	
2004	1	1	0	0	0.1482	0.1482	0.097664	1.097664	49.269757	0.022279	
2005	0	0	0	0	0.2279	0.2279	0.150186	0.150186	52.926744	0.002838	
2006	1	1	0	0	0.3556	0.3556	0.234340	1.234340	53.544047	0.023053	
2007	1	0	1	0	0.5793	1.5793	1.040759	1.040759	59.392376	0.017523	
<u>2008</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0.8048</u>	<u>0.8048</u>	<u>0.530363</u>	<u>0.530363</u>	<u>55.415298</u>	<u>0.009571</u>	
TOTAL	7	3	2	2	2.2667	4.2667	2.811755	5.811755	441.574439	0.127746	
Average: State Frequency										0.012775	0.012513
Federal Excess Frequency (times 40.0%)										0.005110	0.005005

GRAND TOTAL

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.659	EXPECTED	PAYROLL PER \$1M	FREQUENCY	10-Year Payroll Weighted Frequency
							AWARD RATIO	ULTIMATE AWARDED			
1999	7	6	0	1	0.0072	0.0072	0.004745	6.004745	163.554665	0.036714	
2000	14	8	0	6	0.0479	0.0479	0.031533	8.033056	145.171008	0.055335	
2001	5	3	0	2	0.0835	0.0835	0.054994	3.057611	155.176711	0.019704	
2002	5	2	0	3	0.1944	0.1944	0.128103	2.131513	153.202272	0.013913	
2003	5	2	1	2	0.3939	1.3939	0.918587	2.923604	156.909757	0.018632	
2004	3	3	0	0	0.7388	0.7388	0.486836	3.492912	184.312096	0.018951	
2005	5	4	0	1	1.3263	1.3263	0.874045	4.875062	199.874837	0.024391	
2006	1	1	0	0	2.1970	2.1970	1.447849	2.427509	200.407798	0.012113	
2007	1	0	1	0	4.1484	5.1484	3.392796	3.344975	218.810532	0.015287	
<u>2008</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>7.9375</u>	<u>7.9375</u>	<u>5.230826</u>	<u>5.078907</u>	<u>249.148181</u>	<u>0.020385</u>	
TOTAL	46	29	2	15	17.0748	19.0748	12.570313	41.369894	1,826.567857	0.235425	
Average: State Frequency										0.023543	0.023654
Federal Excess Frequency (times 40.0%)										0.009417	0.009461

Source: Claim counts - CMCRB OD Database as of 4-30-2009
IBNR: Exhibit VII-C-6, p.4
Payroll- Exhibit X-A

MBA Inc. - PAB
Filing Date - December 03, 2009

The Award Ratio is equal to Awarded ÷ (Awarded plus Denied). Other Classes use the Total Award Ratio: 0.659=29 / [29 + 15]
File: PAB-C:\Clients\Coal Mine\2009 Rate Filing\ (07-B-2.xlsm)\VII-B-3

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

Incremental Frequency and IBNR

Reported Claims Months	Year												Average	Smoothed														
	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993			1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
12	42	19	14	5	8	8	6	4	0	1	8	0	0	0	0	1	0	0	0	2	1	1	1	1	1	0	0	
24	54	25	27	12	13	9	7	6	4	1	11	2	3	0	0	2	0	0	0	2	1	2	2	3	0	0	0	
36	68	38	34	19	20	14	8	6	4	1	14	2	3	0	0	3	1	2	0	2	2	2	1	3	0	0	0	
48	75	30	42	24	25	12	8	4	2	2	15	2	4	0	0	3	1	2	1	2	2	2	1	3	0	0	0	
60	84	34	47	24	27	14	8	8	6	2	15	2	4	0	0	3	1	2	1	2	2	2	1	3	0	0	0	
72	92	40	48	24	28	15	8	9	7	2	15	2	4	0	0	3	1	2	1	2	3	2	1	3	0	0	0	
84	98	40	48	26	29	16	8	9	7	2	15	2	4	0	0	3	1	2	1	2	3	2	1	3	0	0	0	
96	98	40	48	27	29	16	8	9	7	2	15	2	4	0	0	3	1	2	1	2	3	2	1	3	0	0	0	
108	98	40	48	27	29	16	8	9	7	2	15	2	4	0	0	3	1	2	1	2	3	2	1	3	0	0	0	
120	98	40	48	27	29	16	8	9	7	2	15	2	4	0	0	3	1	2	1	2	3	2	1	3	0	0	0	
132	99	41	49	27	29	16	8	9	7	2	15	2	4	0	0	3	1	2	1	2	3	2	1	3	0	0	0	
144	100	42	51	27	29	16	8	9	7	2	15	2	4	0	0	3	1	2	1	2	3	2	1	3	0	0	0	
156	101	42	51	27	29	16	8	9	7	2	15	2	4	0	0	3	1	2	1	2	3	2	1	3	0	0	0	
168	102	42	51	27	29	16	8	9	7	2	15	2	4	0	0	3	1	2	1	2	3	2	1	3	0	0	0	
180	102	42	51	27	29	16	8	9	7	2	15	2	4	0	0	3	1	2	1	2	3	2	1	3	0	0	0	
192	102	42	51	27	29	16	8	9	7	2	15	2	4	0	0	3	1	2	1	2	3	2	1	3	0	0	0	
204	102	42	51	27	29	16	8	9	7	2	15	2	4	0	0	3	1	2	1	2	3	2	1	3	0	0	0	
216	102	42	51	27	29	16	8	9	7	2	15	2	4	0	0	3	1	2	1	2	3	2	1	3	0	0	0	
228	102	42	51	27	29	16	8	9	7	2	15	2	4	0	0	3	1	2	1	2	3	2	1	3	0	0	0	
240	102	42	51	27	29	16	8	9	7	2	15	2	4	0	0	3	1	2	1	2	3	2	1	3	0	0	0	
12-24																												
24-36																												
36-48																												
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156-168																												
168-180																												
180-192																												
192-204																												
204-216																												
216-228																												
228-240																												
Payroll (\$Millions)	170.30662	82.77615	77.02469	46.69350	43.20345	55.03658	64.846330	74.33529	77.52445	59.43837	63.64684	52.75663	60.58094	65.27115	75.22304	70.38669	61.08733	58.68524	47.52056	48.52263	49.25035	54.21550	65.20916	69.04735	70.46594	79.90427	101.55567	
12-24																												
24-36																												
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180-192																												
192-204																												
204-216																												
216-228																												
228-240																												
Average	0.00652	0.01051	0.01295	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	
Smoothed	0.01295	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	0.00992	
Total=																												

Claims with Files Date on or before 12-31-2008. Valued as of 4-30-2009

COAL MINE COMPENSATION RATING BUREAU
STATE OCCUPATIONAL DISEASE
ANTHRACITE SURFACE (1016)

Incremental Frequency and IBNR

Reported Claims Months	Year												Average	Smoothed													
	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993			1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
12-24	36	34	36	21	18	23	8	1987	1986	1985	1984	1983	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
24-36	44	40	42	24	23	24	10	24	9	7	1	2	5	4	1	0	1	1	0	1	0	1	1	1	0	0	0
36-48	49	42	46	24	26	24	10	24	9	7	1	2	5	4	1	0	1	1	0	1	0	1	1	1	0	0	0
48-60	50	42	46	24	26	24	10	24	9	7	1	2	5	4	1	0	1	1	0	1	0	1	1	1	0	0	0
60-72	52	44	54	26	28	25	11	11	10	6	6	6	8	7	2	2	1	1	3	3	1	2	2	2	1	1	1
72-84	53	48	54	27	30	25	11	11	11	7	7	7	8	7	2	2	1	1	3	3	1	2	2	2	1	1	1
84-96	53	48	54	27	30	25	11	11	11	7	7	7	8	7	2	2	1	1	3	3	1	2	2	2	1	1	1
96-108	53	48	54	27	30	25	11	11	11	7	7	7	8	7	2	2	1	1	3	3	1	2	2	2	1	1	1
108-120	53	48	54	27	30	25	11	11	11	7	7	7	8	7	2	2	1	1	3	3	1	2	2	2	1	1	1
120-132	53	48	54	27	30	25	11	11	11	7	7	7	8	7	2	2	1	1	3	3	1	2	2	2	1	1	1
132-144	53	48	54	27	30	25	11	11	11	7	7	7	8	7	2	2	1	1	3	3	1	2	2	2	1	1	1
144-156	53	48	54	27	30	25	11	11	11	7	7	7	8	7	2	2	1	1	3	3	1	2	2	2	1	1	1
156-168	53	48	54	27	30	25	11	11	11	7	7	7	8	7	2	2	1	1	3	3	1	2	2	2	1	1	1
168-180	53	48	54	27	30	25	11	11	11	7	7	7	8	7	2	2	1	1	3	3	1	2	2	2	1	1	1
180-192	53	48	54	27	30	25	11	11	11	7	7	7	8	7	2	2	1	1	3	3	1	2	2	2	1	1	1
192-204	53	48	54	27	30	25	11	11	11	7	7	7	8	7	2	2	1	1	3	3	1	2	2	2	1	1	1
204-216	53	48	54	27	30	25	11	11	11	7	7	7	8	7	2	2	1	1	3	3	1	2	2	2	1	1	1
216-228	53	48	54	27	30	25	11	11	11	7	7	7	8	7	2	2	1	1	3	3	1	2	2	2	1	1	1
228-240	53	48	54	27	30	25	11	11	11	7	7	7	8	7	2	2	1	1	3	3	1	2	2	2	1	1	1
240	56	49	59	29	33	27	11	27	11	7	7	7	8	7	2	2	1	1	3	3	1	2	2	2	1	1	1
Incremental Changes																											
12-24																											
24-36																											
36-48																											
48-60																											
60-72																											
72-84																											
84-96																											
96-108																											
108-120																											
120-132																											
132-144																											
144-156																											
156-168																											
168-180																											
180-192																											
192-204																											
204-216																											
216-228																											
228-240																											
Payroll (\$Millions)	42.72474	34.84122	34.53100	31.21634	32.07796	25.00816	23.09836	27.04451	32.39289	30.95658	29.47612	30.10339	30.21045	20.28889	16.19217	17.78314	17.37629	18.44114	16.80781	13.94080	12.25126	12.16621	12.35973	12.14091	11.94638	14.55558	17.12152
12-24																											
24-36																											
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120-132																											
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144-156																											
156-168																											
168-180																											
180-192																											
192-204																											
204-216																											
216-228																											
228-240																											
Total=																											
IBNR Claims																											
Cumulative Factor																											
times Payroll																											
Total=																											

Source: Coal Mine Compensation Rating Bureau Database as of 4-30-2009
Payrolls: Exhibit X-A pages 1 & 2

File: PAB-C-C:\Client\CoalMine\2009 Rate Filing\07-C:\jerry\VI-C-3

Run Date: 10/26/2009 01:51:12 PM

MBA Inc. - PAB
12/03/2009

Checksum: 157,067,834760

Reported Claims Months	Incremental Frequency and IBNR Year																								Average 0.00690	Smoothed 0.00690		
	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005			2006	2007
12	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
72	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
84	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
96	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
108	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
120	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
132	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
144	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
156	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
168	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
180	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
192	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
204	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
216	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
228	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
240	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Incremental Changes																												
12-24																												
24-36																												
36-48																												
48-60																												
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144-156																												
156-168																												
168-180																												
180-192																												
192-204																												
204-216																												
216-228																												
228-240																												
Payroll (Millions)	3.51588	1.36559	3.85703	4.08971	20.71372	28.26926	20.12682	14.47169	64.26048	55.26235	47.49607	58.74792	60.28948	60.34187	62.83464	73.62183	31.35678	30.45186	29.53886	32.92844	36.81203	41.30005	49.26975	52.92675	53.54404	59.39238	55.41530	
12-24																												
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156-168																												
168-180																												
180-192																												
192-204																												
204-216																												
216-228																												
228-240																												
Total=																												

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

IBNR By Class

		CLASSIFICATION					
A. IBNR Factor	Year	Coke	Auger	Anthracite	Bituminous	Anthracite	Bituminous
		1017	1019	Co-Gen 1022	Co-Gen 1024	Prep Plant 1026	Prep Plant 1028
	1999	0.00055	0.00055	0.00055	0.00055	0.00055	0.00055
	2000	0.00086	0.00086	0.00086	0.00086	0.00086	0.00086
	2001	0.00127	0.00127	0.00127	0.00127	0.00127	0.00127
	2002	0.00224	0.00224	0.00224	0.00224	0.00224	0.00224
	2003	0.00402	0.00402	0.00402	0.00402	0.00402	0.00402
	2004	0.00663	0.00663	0.00663	0.00663	0.00663	0.00663
	2005	0.00939	0.00939	0.00939	0.00939	0.00939	0.00939
	2006	0.01461	0.01461	0.01461	0.01461	0.01461	0.01461
	2007	0.02129	0.02129	0.02129	0.02129	0.02129	0.02129
	2008	0.03099	0.03099	0.03099	0.03099	0.03099	0.03099
B. Adjustment Factor		0.40000	0.40000	0.40000	0.40000	1.00000	0.40000
C. Payroll Per \$1M							
	1999	12.29348	1.13689	3.60431	1.49428	1.23112	10.69178
	2000	12.09257	1.20588	4.47346	1.87072	1.31947	8.57476
	2001	10.37583	1.42913	5.23447	2.12133	3.60965	10.15503
	2002	10.48501	1.15084	6.35854	2.38612	3.78169	12.64983
	2003	11.53408	1.10222	7.13766	3.05252	3.72130	14.75227
	2004	12.04913	1.05880	7.35151	6.37448	4.40665	18.02918
	2005	12.86098	1.02654	7.85529	8.52475	5.17007	17.48912
	2006	12.73739	1.06683	8.40539	9.39758	4.88588	17.05097
	2007	13.66993	1.12116	9.16045	10.78921	5.75644	18.89519
	2008	9.76603	2.49077	7.97416	8.46940	6.33280	20.38214
D. IBNR							
	1999	0.0027	0.0003	0.0008	0.0003	0.0007	0.0024
	2000	0.0042	0.0004	0.0015	0.0006	0.0011	0.0029
	2001	0.0053	0.0007	0.0027	0.0011	0.0046	0.0052
	2002	0.0094	0.0010	0.0057	0.0021	0.0085	0.0113
	2003	0.0185	0.0018	0.0115	0.0049	0.0150	0.0237
	2004	0.0320	0.0028	0.0195	0.0169	0.0292	0.0478
	2005	0.0483	0.0039	0.0295	0.0320	0.0485	0.0657
	2006	0.0744	0.0062	0.0491	0.0549	0.0714	0.0996
	2007	0.1164	0.0095	0.0780	0.0919	0.1226	0.1609
	2008	0.1211	0.0309	0.0988	0.1050	0.1963	0.2527

Source: IBNR Factor - Exhibit VII-C-6, p.1
 Adjustment Factor - Judgement
 Payrolls: Exhibit X-A pages 1 & 2
 IBNR - A times B times C

MBA Inc. - PAB
 12/03/2009

File: PAB-C:C:\Clients\Coal Mine\2009 Rate Filing\ (07-C.xlsm)VII-C-6-4

Run Date: 10-28-2009 01:51:12 PM

Checksum:106,838.392260

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

IBNR By Class

		CLASSIFICATION					
A. IBNR Factor	Year	Coke	Auger	Anthracite	Bituminous	Anthracite	Bituminous
		1017	1019	Co-Gen 1022	Co-Gen 1024	Prep Plant 1026	Prep Plant 1028
	1989	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
	1990	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
	1991	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
	1992	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
	1993	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
	1994	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
	1995	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
	1996	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
	1997	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
	1998	0.00026	0.00026	0.00026	0.00026	0.00026	0.00026
B. Adjustment Factor		0.40000	0.40000	0.40000	0.40000	1.00000	0.40000
C. Payroll Per \$1M							
	1989	12.58345	1.88844	0.00000	0.00000	0.00000	0.00000
	1990	61.30871	2.29559	0.67618	0.00000	0.00000	0.00000
	1991	52.45110	1.71876	1.09309	0.00000	0.00000	0.00000
	1992	42.76132	1.18163	3.50548	0.04764	0.00000	0.00000
	1993	53.61974	1.11223	3.62444	0.39151	0.00000	0.00000
	1994	54.72132	1.48504	3.70450	0.37762	0.00000	0.00000
	1995	55.00022	1.49964	3.48185	0.36016	0.00000	0.00000
	1996	54.57121	0.84662	3.75897	0.37020	0.22107	3.06657
	1997	53.11908	1.19349	3.52016	0.85605	1.14940	13.78365
	1998	13.35390	1.23790	3.45878	1.16120	1.03290	11.11210
D. IBNR							
	1989	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	1990	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	1991	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	1992	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	1993	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	1994	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	1995	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	1996	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	1997	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
	1998	0.0014	0.0001	0.0004	0.0001	0.0003	0.0012

Source: IBNR Factor - Exhibit VII-C-6, p.1
Adjustment Factor - Judgement
Payrolls: Exhibit X-A pages 1 & 2
IBNR - A times B times C

MBA Inc. - PAB
12/03/2009

File: PAB-C:C:\Clients\Coal Mine\2009 Rate Filing\ (07-C.xlsm)VII-C-6-5

Run Date: 10-28-2009 01:51:12 PM

Checksum:106,622.707970

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

This exhibit has been discontinued.

COAL MINE COMPENSATION RATING BUREAU
INDEMNITY VS. MEDICAL AVERAGE SEVERITY FOR STATE OCCUPATIONAL DISEASE

This exhibit has been discontinued.

State O.D. Severity- Before Act 57

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims	
	(1) Count	Amount	(2) Count	Amount	(3) = (1) + (2) Count	Amount	(4) Count	Amount	(5) Count	Amount
a. Numbers and Amounts										
(i) List	1	523,962	0	0			0	0		
	1	535,343	0	0			0	0		
	1	1,448,926	0	0			0	0		
	1	402,962	0	0			0	0		
	1	1,188,427	0	0			0	0		
	0	-	1	137,145			0	0		
	1	365,954	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
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	0	-	0	0			0	0		
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	0	-	0	0			0	0		
	0	-	0	0			0	0		
	0	-	0	0			0	0		
(i) Total	# 6	4,465,575	# 1	137,145	# 7	\$4,602,720	# 0	-	# 7	\$4,602,720
(ii) Average		\$744,262		\$137,145		\$657,531		\$0		\$657,531

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

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

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

(i) Average	\$744,262	\$137,145
(ii) Difference (Col. 2 minus Col. 1)		(\$607,117)

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

(i) Awarded Mix	85.714%	14.2857%	
(ii) Total	# 0.0000	# 0.0000	# 0

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

(i) Pending Ave.	\$0	\$0	
(ii) C/C Difference	\$0	(\$607,117)	
(iii) (e-1) + (e-ii)	\$0	\$0	limited to zero: negative offset is impossible
(iv) Total	\$0	\$0	
(d-ii) x (e-iii)			
(v) Total of (e-iv)		\$0	

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#6	\$4,465,575	\$744,262	# 0.0000	\$0	\$0	#6.0000	\$4,465,575	\$744,262
(ii) Comm./Comp.	#1	\$137,145	\$137,145	# 0.0000	\$0	\$0	#1.0000	\$137,145	\$137,145
(iii) Total	#7	\$4,602,720	\$657,531	# 0.0000	\$0	\$0	#7.0000	\$4,602,720	\$657,531
(iv) Average Severity before Adjustment									\$657,531
(v) Impact									\$0

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

State O.D. Severity- Before Act 57

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims	
	(1) Count	Amount	(2) Count	Amount	(3) = (1) + (2) Count	Amount	(4) Count	Amount	(5) Count	Amount
a. Numbers and Amounts										
(i) List	0	0	1	55298			0	0		
	0	0	1	138839			0	0		
	0	0	1	99889			0	0		
	1	723664	0	0			0	0		
	1	550547	0	0			0	0		
	0	0	1	102145			0	0		
	0	0	1	100488			0	0		
	1	1026217	0	0			0	0		
	1	945986	0	0			0	0		
	1	864490	0	0			0	0		
	1	1086990	0	0			0	0		
	1	1011391	0	0			0	0		
	1	1212486	0	0			0	0		
	0	0	1	93530			0	0		
	0	0	1	196720			0	0		
	0	0	1	106798			0	0		
	0	0	1	158161			0	0		
	0	0	1	131164			0	0		
	0	0	1	153726			0	0		
	0	0	1	28200			0	0		
	0	0	1	91191			0	0		
	0	0	1	272230			0	0		
	0	0	1	110566			0	0		
	0	0	1	103464			0	0		
	0	0	1	98119			0	0		
	0	0	1	130193			0	0		
	0	0	1	69078			0	0		
	0	0	1	97080			0	0		
	0	0	1	147633			0	0		
	0	0	1	29847			0	0		
	1	527512	0	0			0	0		
	0	0	1	346751			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 9	\$7,949,285	# 23	\$2,861,109	# 32	\$10,810,394	# 0	\$0	# 32	\$10,810,394
(ii) Average		\$883,254		\$124,396		\$337,825		\$0		\$337,825

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

(i) Number	#9	#23	#32
(ii) Percentage	28.1250%	71.8750%	100%

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

(i) Average	\$883,254	\$124,396
(ii) Difference (Col. 2 minus Col. 1)		(\$758,858)

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

(i) Awarded Mix	28.1250%	71.8750%	
(ii) Number	# 0.0000	# 0.0000	#

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

(i) Pending Ave.	\$0	\$0
(ii) C/C Difference	0	(\$758,858)
(iii) (e-1) + (e-ii)	\$0	(\$758,858)
(iv) Total	\$0	\$0
(d-ii) x (e-iii)		
(v) Total of (e-iv)		\$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#9	\$7,949,285	\$883,254	# 0.0000	\$0	\$0	#9.0000	\$7,949,285	\$883,254
(ii) Comm./Comp.	#23	\$2,861,109	\$124,396	# 0.0000	\$0	\$0	#23.0000	\$2,861,109	\$124,396
(iii) Total	#32	\$10,810,394	\$337,825	# 0.0000	\$0	\$0	#32.0000	\$10,810,394	\$337,825
(iv) Average Severity before Adjustment									\$337,825
(v) Impact									\$0

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

State O.D. Severity- Before Act 57

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims	
	(1) Count	Amount	(2) Count	Amount	(3) = (1) + (2) Count	Amount	(4) Count	Amount	(5) Count	Amount
a. Numbers and Amounts										
(i) List	1	690944	0	0			0	0		
	1	736739	0	0			0	0		
	1	493135	0	0			0	0		
	1	579104	0	0			0	0		
	1	591173	0	0			0	0		
	1	714421	0	0			0	0		
	1	826853	0	0			0	0		
	1	648827	0	0			0	0		
	1	48235	0	0			0	0		
	1	610967	0	0			0	0		
	1	477258	0	0			0	0		
	1	671947	0	0			0	0		
	1	856332	0	0			0	0		
	1	549681	0	0			0	0		
	0	0	0	0			1	352843		
	1	525719	0	0			0	0		
	1	403677	0	0			0	0		
	1	616338	0	0			0	0		
	0	0	1	28008			0	0		
	0	0	1	41686			0	0		
	0	0	1	98950			0	0		
	0	0	1	187198			0	0		
	0	0	1	303154			0	0		
	0	0	1	24944			0	0		
	0	0	1	468876			0	0		
	1	242686	0	0			0	0		
	1	457578	0	0			0	0		
	1	541749	0	0			0	0		
	1	605478	0	0			0	0		
	1	420887	0	0			0	0		
	1	1120291	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 23	13,430,219	# 7	1,152,816	# 30	\$14,583,035	# 1	352,843	# 31	\$14,935,878
(ii) Average		\$583,923		\$164,688		\$486,101		\$352,843		\$481,803

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

(i) Number	#23	#7	#30
(ii) Percentage	76.6667%	23.3333%	100%

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

(i) Average	\$583,923	\$164,688
(ii) Difference (Col. 2 minus Col. 1)		(\$419,235)

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

(i) Awarded Mix	76.6667%	23.3333%	
(ii) Number	# 0.7667	# 0.2333	# 1

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

(i) Pending Ave.	\$352,843	\$352,843
(ii) C/C Difference	0	(\$419,235)
(iii) (e-1) + (e-ii)	\$352,843	(\$66,392)
(iv) Total	\$270,513	(\$15,491)
(d-ii) x (e-iii)		
(v) Total of (e-iv)		\$255,021

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#23	\$13,430,219	\$583,923	# 0.7667	\$270,513	\$352,843	#23.7667	\$13,700,732	\$576,468
(ii) Comm./Comp.	#7	\$1,152,816	\$164,688	# 0.2333	(\$15,491)	(\$66,392)	#7.2333	\$1,137,324	\$157,234
(iii) Total	#30	\$14,583,035	\$486,101	# 1.0000	\$255,021	\$255,021	#31.0000	\$14,838,056	\$478,647
(iv) Average Severity before Adjustment									\$481,803
(v) Impact									(\$3,156)

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

State O.D. Severity- Before Act 57

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims	
	(1)		(2)		(3) = (1) + (2)		(4)		(5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	0	0	1	385058			0	0		
	1	1098666	0	0			0	0		
	1	893818	0	0			0	0		
	1	829042	0	0			0	0		
	1	1351162	0	0			0	0		
	0	0	1	65622			0	0		
	0	0	1	496378			0	0		
	0	0	1	57171			0	0		
	0	0	1	79650			0	0		
	0	0	1	111051			0	0		
	0	0	1	27995			0	0		
	0	0	1	165973			0	0		
	0	0	1	73962			0	0		
	0	0	1	279710			0	0		
	0	0	1	166586			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 4	4,172,688	# 11	1,911,157	# 15	\$6,083,845	# 0	-	# 15	\$6,083,845
(ii) Average		\$1,043,172		\$173,742		\$405,590		\$0		\$405,590

	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		

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

(i) Number	#4	#11	#15
(ii) Percentage	26.6667%	73.3333%	100%

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

(i) Average	\$1,043,172	\$173,742
(ii) Difference (Col. 2 minus Col. 1)		(\$869,431)

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

(i) Awarded Mix	26.6667%	73.3333%	
(ii) Number	# 0.0000	# 0.0000	# 0

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

(i) Pending Ave.	\$0	\$0
(ii) C/C Difference	0	(\$869,431)
(iii) (e-1) + (e-ii)	\$0	(\$869,431)
(iv) Total	\$0	\$0
(d-ii) x (e-iii)		
(v) Total of (e-iv)		\$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#4	\$4,172,688	\$1,043,172	# 0.0000	\$0	\$0	#4.0000	\$4,172,688	\$1,043,172
(ii) Comm./Comp.	#11	\$1,911,157	\$173,742	# 0.0000	\$0	\$0	#11.0000	\$1,911,157	\$173,742
(iii) Total	#15	\$6,083,845	\$405,590	# 0.0000	\$0	\$0	#15.0000	\$6,083,845	\$405,590
(iv) Average Severity before Adjustment									\$405,590
(v) Impact									\$0

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

State O.D. Severity- Before Act 57

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims	
	(1)		(2)		(3) = (1) + (2)		(4)		(5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	1	1220629	0	0			0	0		
	1	1082702	0	0			0	0		
	1	962791	0	0			0	0		
	0	0	1	213711			0	0		
	0	0	1	98646			0	0		
	0	0	1	117471			0	0		
	1	431001	0	0			0	0		
	0	0	1	61994			0	0		
	0	0	1	57703			0	0		
	0	0	0	0			1	1022673		
	1	206896	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
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	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 5	\$3,904,019	# 5	\$549,526	# 10	\$4,453,545	# 1	\$1,022,673	# 11	\$5,476,218
(ii) Average		\$780,804		\$109,905		\$445,355		\$1,022,673		\$497,838

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

(i) Number	#5	#5	#10
(ii) Percentage	50.0000%	50.0000%	100%

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

(i) Average	\$780,804	\$109,905
(ii) Difference (Col. 2 minus Col. 1)		(\$670,899)

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

(i) Awarded Mix	50.0000%	50.0000%
(ii) Number	# 0.5000	# 0.5000
		# 1

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

(i) Pending Ave.	\$1,022,673	\$1,022,673
(ii) C/C Difference Ratio	0	(670,899)
(iii) (e-1) + (e-ii)	(e-1) * (e-ii)	\$351,774
(iv) Total	\$511,337	\$175,887
(d-ii) x (e-iii)		
(v) Total of (e-iv)		\$687,224

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#5	\$3,904,019	\$780,804	# 0.5000	\$511,337	\$1,022,673	#5.5000	\$4,415,356	\$802,792
(ii) Comm./Comp.	#5	\$549,526	\$109,905	# 0.5000	\$175,887	\$351,774	#5.5000	\$725,413	\$131,893
(iii) Total	#10	\$4,453,545	\$445,355	# 1.0000	\$687,224	\$687,224	#11.0000	\$5,140,769	\$467,343
(iv) Average Severity before Adjustment									\$497,838
(v) Impact									(\$30,495)

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

MBA, Inc PAB
Report date: 12/3/2009

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November 12, 2009 - 04:19:00 PM

Checksum:53,952,303.040281

State O. D. Severity- Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	<u>Awarded- Permanent Basis</u>		<u>Commuted and Compromised- As Settled</u>		<u>Total Awarded- Permanent plus Commuted/Comp.</u>		<u>Pending, on Permanent Basis</u>		<u>Total Claims</u>	
	(1)		(2)		(3) = (1) + (2)		(4)		(5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
<u>a. Numbers and Amounts</u>										
(i) List	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	278954	0	0			0	0		
	1	0	0	0			0	0		
	1	250575	0	0			0	0		
	0	0	1	0			0	0		
	1	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
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	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 6	529,529	# 1	-	# 7	\$529,529	# 0	-	# 7	\$529,529
(ii) Average		\$88,255		\$0		\$75,647		\$0		\$75,647

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

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

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

(i) Average	\$88,255	\$0
(ii) Difference (Col. 2 minus Col. 1)		(\$88,255)

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

(i) Awarded Mix	85.714%	14.2857%	
(ii) Total	# 0.0000	# 0.0000	# 0

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

(i) Pending Ave.	\$0	\$0	
(ii) C/C Difference	0	(\$88,255)	
(iii) (e-1) + (e-ii)	\$0	\$0	limited to zero: negative offset is impossible
(iv) Total	\$0	\$0	
(d-ii) x (e-iii)			
(v) Total of (e-iv)		\$0	

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total			
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average	Average
(i) Permanent	#6	\$529,529	\$88,255	# 0.0000	\$0	\$0	#6.0000	\$529,529	\$88,255	\$88,255
(ii) Comm./Comp.	#1	\$0	\$0	# 0.0000	\$0	\$0	#1.0000	\$0	\$0	\$0
(iii) Total	#7	\$529,529	\$75,647	#.0000	\$0	\$0	#7.0000	\$529,529	\$75,647	\$75,647
(iv) Average Severity before Adjustment										\$75,647
(v) Impact										\$0

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

MBA, Inc PAB
Report date: 12/3/2009

State O. D. Severity- Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims	
	(1)		(2)		(3) = (1) + (2)		(4)		(5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	0	0	1	1968			0	0		
	0	0	1	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	278373	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	261977	0	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	46528			0	0		
	0	0	1	72			0	0		
	0	0	1	0			0	0		
	0	0	1	49990			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	20050			0	0		
	0	0	1	38250			0	0		
	0	0	1	0			0	0		
	0	0	1	26639			0	0		
	0	0	1	22173			0	0		
	0	0	1	0			0	0		
	1	0	0	0			0	0		
	0	0	1	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 9	\$40,350	# 23	\$205,671	# 32	\$746,021	# 0	\$-	# 32	\$746,021
(ii) Average		\$60,039		\$8,942		\$23,313		\$0		\$23,313

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

(i) Number	#9	#23	#32
(ii) Percentage	28.1250%	71.8750%	100%

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

(i) Average	\$60,039	\$8,942	
(ii) Difference (Col. 2 minus Col. 1)			(\$51,097)

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

(i) Awarded Mix	28.1250%	71.8750%	
(ii) Number	# 0.0000	# 0.0000	#

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

(i) Pending Ave.	\$0	\$0	
(ii) C/C Difference	0	(\$51,097)	
(iii) (e-1) + (e-ii)	\$0	\$0	a Limited to 0, negative offset is impossible.
(iv) Total	\$0	\$0	
(d-ii) x (e-iii)			
(v) Total of (e-iv)			\$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#9	\$540,350	\$60,039	# 0.0000	\$0	#DIV/0!	#9.0000	\$540,350	\$60,039
(ii) Comm./Comp.	#23	\$205,671	\$8,942	# 0.0000	\$0	\$0	#23.0000	\$205,671	\$8,942
(iii) Total	#32	\$746,021	\$23,313	#.0000	\$0	#DIV/0!	#32.0000	\$746,021	\$23,313
(iv) Average Severity before Adjustment									\$23,313
(v) Impact									\$0

a - Note that the indicated offset of \$ is too high relative to the Average Benefit before offset of -\$758,858 shown on Exh. VII-E-a, p2, therefore the alternative estimate was made.

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

State O. D. Severity- Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims	
	(1) Count	Amount	(2) Count	Amount	(3) = (1) + (2) Count	Amount	(4) Count	Amount	(5) Count	Amount
a. Numbers and Amounts										
(i) List	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	196,749	0	0			0	0		
	1	0	0	0			0	0		
	0	0	0	0			1	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	221,203	0	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	45,948			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	0	0	0	0			0	0		

(i) Total	# 23	417,951	# 7	45,948	# 30	\$463,899	# 1	-	# 31	\$463,899
(ii) Average		\$18,172		\$6,564		\$15,463		\$0		\$14,964

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

(i) Number	#23	#7	#30
(ii) Percentage	76.6667%	23.3333%	100%

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

(i) Average	\$18,172	\$6,564	
(ii) Difference (Col. 2 minus Col. 1)			(\$11,608)
			\$0 Adjustment is negative or zero

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

(i) Awarded Mix	76.6667%	23.3333%	
(ii) Number	# 0.7667	# 0.2333	# 1

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

(i) Pending Ave.	\$0	\$0	
(ii) C/C Difference	0	\$0	
(iii) (e-1) + (e-ii)	\$0	\$0	
(iv) Total	\$0	\$0	
(d-ii) x (e-iii)			
(v) Total of (e-iv)			\$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#23	\$417,951	\$18,172	# 0.7667	\$0	\$0	#23.7667	\$417,951	\$17,586
(ii) Comm./Comp.	#7	\$45,948	\$6,564	# 0.2333	\$0	\$0	#7.2333	\$45,948	\$6,352
(iii) Total	#30	\$463,899	\$15,463	# 1.0000	\$0	\$0	#31.0000	\$463,899	\$14,964

(iv) Average Severity before Adjustment	\$14,964
(v) Impact	\$0

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

State O. D. Severity- Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims	
	(1) Count	(1) Amount	(2) Count	(2) Amount	(3) = (1) + (2) Count	(3) = (1) + (2) Amount	(4) Count	(4) Amount	(5) Count	(5) Amount
a. Numbers and Amounts										
(i) List	0	0	1	0			0	0		
	1	0	0	0			0	0		
	1	215710	0	0			0	0		
	1	214358	0	0			0	0		
	1	266220	0	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	12627			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	18522			0	0		
	0	0	1	19360			0	0		
	0	0	1	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 4	696,289	# 11	50,510	# 15	\$746,799	# 0	-	# 15	\$746,799
(ii) Average		\$174,072		\$4,592		\$49,787		\$0		\$49,787

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

(i) Number	#4	#11	#15
(ii) Percentage	26.6667%	73.3333%	100%

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

(i) Average	\$174,072	\$4,592
(ii) Difference (Col. 2 minus Col. 1)		(\$169,480)

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

(i) Awarded Mix	26.6667%	73.3333%	
(ii) Number	# 0.0000	# 0.0000	# 0

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

(i) Pending Ave.	\$0	\$0	
(ii) C/C Difference	<u>0</u>	<u>(169,480)</u>	
(iii) (e-1) + (e-ii)	\$0	\$0	Limited to 0, negative offset is impossible.
(iv) Total	\$0	\$0	
(d-ii) x (e-iii)			
(v) Total of (e-iv)		\$0	\$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#4	\$696,289	\$174,072	# 0.0000	\$0	\$0	#4.0000	\$696,289	\$174,072
(ii) Comm./Comp.	#11	\$50,510	\$4,592	# 0.0000	\$0	\$0	#11.0000	\$50,510	\$4,592
(iii) Total	#15	\$746,799	\$49,787	# 0.0000	\$0	\$0	#15.0000	\$746,799	\$49,787
(iv) Average Severity before Adjustment									\$49,787
(v) Impact									\$0

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

State O. D. Severity- Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims	
	(1)		(2)		(3) = (1) + (2)		(4)		(5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
<u>a. Numbers and Amounts</u>										
(i) List	1	0	0	0			0	0		
	1	230465	0	0			0	0		
	1	0	0	0			0	0		
	0	0	1	31042			0	0		
	0	0	1	0			0	0		
	0	0	1	42710			0	0		
	1	156153	0	0			0	0		
	0	0	1	0			0	0		
	0	0	1	829			0	0		
	0	0	0	0			1	196248		
	1	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 5	\$386,618	# 5	\$74,581	# 10	\$461,199	# 1	\$196,248	# 11	\$657,447
(ii) Average		\$77,324		\$14,916		\$46,120		\$196,248		\$59,768

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

(i) Number	#5	#5	#10
(ii) Percentage	50.0000%	50.0000%	100%

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

(i) Average	\$77,324	\$14,916
(ii) Difference (Col. 2 minus Col. 1)		(\$62,407)

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

(i) Awarded Mix	50.0000%	50.0000%
(ii) Number	# 0.5000	# 0.5000
		# 1

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

(i) Pending Ave.	\$196,248	\$196,248
(ii) C/C Difference	0	(62,407)
(iii) (e-1) + (e-ii)	\$196,248	\$133,840
(iv) Total	\$98,124	\$66,920
(d-ii) x (e-iii)		
(v) Total of (e-iv)		\$165,044

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#5	\$386,618	\$77,324	# 0.5000	\$98,124	\$196,248	#5.5000	\$484,742	\$88,135
(ii) Comm./Comp.	#5	\$74,581	\$14,916	# 0.5000	\$66,920	\$133,840	#5.5000	\$141,501	\$25,727
(iii) Total	#10	\$461,199	\$46,120	# 1.0000	\$165,044	\$165,044	#11.0000	\$626,243	\$56,931
(iv) Average Severity before Adjustment									\$59,768
(v) Impact									(\$2,837)

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

State O.D. Severity- Private Pension Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims	
	(1) Count	Amount	(2) Count	Amount	(3) = (1) + (2) Count	Amount	(4) Count	Amount	(5) Count	Amount
<u>a. Numbers and Amounts</u>										
(i) List	1	123838	0	0			0	0		
	1	0	0	0			0	0		
	1	148068	0	0			0	0		
	1	122782	0	0			0	0		
	1	127104	0	0			0	0		
	0	0	1	58938			0	0		
	1	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 6	\$21,792	# 1	\$8,938	# 7	\$580,731	# 0	-	# 7	\$580,731
(ii) Average		\$86,965		\$58,938		\$82,962		\$0		\$82,962

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

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

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

(i) Average	\$86,965	\$58,938
(ii) Difference (Col. 2 minus Col. 1)		(\$28,027)

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

(i) Awarded Mix	85.7143%	14.2857%	
(ii) Total	# 0.0000	# 0.0000	#0

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

(i) Pending Ave.	\$0	\$0	
(ii) C/C Difference	0	(\$28,027)	
(iii) (e-1) + (e-ii)	\$0	\$0	Limited to 0, negative offset is impossible.
(iv) Total	\$0	\$0	
(d-ii) x (e-iii)			
(v) Total of (e-iv)			\$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#6	\$521,792	\$86,965	# 0.0000	\$0	\$0	#6.0000	\$521,792	\$86,965
(ii) Comm./Comp.	#1	\$58,938	\$58,938	# 0.0000	\$0	\$0	#1.0000	\$58,938	\$58,938
(iii) Total	#7	\$580,731	\$82,962	# 0.0000	\$0	\$0	#7.0000	\$580,731	\$82,962
(iv) Average Severity before Adjustment									\$82,962
(v) Impact									\$0

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

State O.D. Severity- Private Pension Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims	
	(1) Count	Amount	(2) Count	Amount	(3) = (1) + (2) Count	Amount	(4) Count	Amount	(5) Count	Amount
a. Numbers and Amounts										
(i) List	0	0	1	38354			0	0		
	0	0	1	37484			0	0		
	0	0	1	57997			0	0		
	1	288714	0	0			0	0		
	1	169704	0	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	1	266049	0	0			0	0		
	1	281468	0	0			0	0		
	1	255633	0	0			0	0		
	1	279490	0	0			0	0		
	1	228581	0	0			0	0		
	1	199682	0	0			0	0		
	0	0	1	44665			0	0		
	0	0	1	0			0	0		
	0	0	1	77293			0	0		
	0	0	1	114045			0	0		
	0	0	1	65773			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	58449			0	0		
	0	0	1	16053			0	0		
	0	0	1	75776			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	15			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	11334			0	0		
	1	0	0	0			0	0		
	0	0	1	101679			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 9	\$1,969,320	# 23	\$698,918	# 32	\$2,668,237	# 0	-	# 32	\$2,668,237
(ii) Average		\$218,813		\$30,388		\$83,382		\$0		\$83,382

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

(i) Number	#9	#23	#32
(ii) Percentage	28.1250%	71.8750%	100%

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

(i) Average	\$218,813	\$30,388	
(ii) Difference (Col. 2 minus Col. 1)			(\$188,426)
(iii) Ratio (Col. 2 / Col. 1) [used in this case because the difference yields negative offset amounts]			0.1389

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

(i) Awarded Mix	28.1250%	71.8750%	
(ii) Number	# 0.0000	# 0.0000	#

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

(i) Pending Ave.	\$0	\$0	\$0
(ii) C/C Difference Ratio	0	(\$188,426)	0.1389
(iii) (e-1) + (e-ii)	\$0	(\$188,426)	\$0
(iv) Total	\$0	\$0	\$0
(d-ii) x (e-iii)			
(v) Total of (e-iv)			\$0 \$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#9	\$1,969,320	\$218,813	# 0.0000	\$0	#DIV/0!	#9.0000	\$1,969,320	\$218,813
(ii) Comm./Comp.	#23	\$698,918	\$30,388	# 0.0000	\$0	#DIV/0!	#23.0000	\$698,918	\$30,388
(iii) Total	#32	\$2,668,237	\$83,382	# 0.0000	\$0	#DIV/0!	#32.0000	\$2,668,237	\$83,382
(iv) Average Severity before Adjustment									\$83,382
(v) Impact									\$0

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

State O.D. Severity- Private Pension Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	1	147418	0	0			0	0		
	1	132306	0	0			0	0		
	1	119755	0	0			0	0		
	1	131103	0	0			0	0		
	1	195293	0	0			0	0		
	1	154206	0	0			0	0		
	1	183248	0	0			0	0		
	1	139999	0	0			0	0		
	1	0	0	0			0	0		
	1	129363	0	0			0	0		
	1	132654	0	0			0	0		
	1	145850	0	0			0	0		
	1	71843	0	0			0	0		
	1	119188	0	0			0	0		
	0	0	0	0			1	73636		
	1	161058	0	0			0	0		
	1	85615	0	0			0	0		
	1	165259	0	0			0	0		
	0	0	1	0			0	0		
	0	0	1	17245			0	0		
	0	0	1	55886			0	0		
	0	0	1	67349			0	0		
	0	0	1	0			0	0		
	0	0	1	10944			0	0		
	0	0	1	43961			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 23	2,214,159	# 7	195,385	# 30	\$2,409,544	# 1	73,636	# 31	\$2,483,180
(ii) Average		\$96,268		\$27,912		\$80,318		\$73,636		\$80,103
b. Percentage of Awarded and Commuted/Compromised within Total Awarded										
(i) Number	#23		#7		#30					
(ii) Percentage	76.6667%		23.3333%		100%					
c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim										
(i) Average		\$96,268		\$27,912						
(ii) Difference (Col. 2 minus Col. 1)						(\$68,356)				
d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix										
(i) Awarded Mix	76.6667%		23.3333%							
(ii) Number	# 0.7667		# 0.2333				# 1			
e. Pending Average from Above: Commuted and Compromised less Awarded Difference										
(i) Pending Ave.		\$73,636		\$73,636						
(ii) C/C Difference		0		(\$68,356)						
(iii) (e-1) + (e-ii)		\$73,636		\$5,280						
(iv) Total		\$56,454		\$1,232						
(d-ii) x (e-iii)										
(v) Total of (e-iv)								\$57,686		
f. Calculation of Impact of Adjustment										
	Awarded			Pending			Total			
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average	
(i) Permanent	#23	\$2,214,159	\$96,268	# 0.7667	\$56,454	\$73,636	#23.7667	\$2,270,613	\$95,538	
(ii) Comm./Comp.	#7	\$195,385	\$27,912	# 0.2333	\$1,232	\$5,280	#7.2333	\$196,617	\$27,182	
(iii) Total	#30	\$2,409,544	\$80,318	# 1.0000	\$57,686	\$73,636	#31.0000	\$2,467,230	\$79,588	
(iv) Average Severity before Adjustment									\$80,103	
(v) Impact									(\$515)	

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

State O.D. Severity- Private Pension Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims	
	(1)		(2)		(3) = (1) + (2)		(4)		(5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
<u>a. Numbers and Amounts</u>										
(i) List	0	0	1	0			0	0		
	1	314362	0	0			0	0		
	1	123731	0	0			0	0		
	1	148456	0	0			0	0		
	1	113909	0	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	1	50803			0	0		
	0	0	1	66597			0	0		
	0	0	1	5247			0	0		
	0	0	1	88237			0	0		
	0	0	1	0			0	0		
	0	0	1	16603			0	0		
	0	0	1	102914			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 4	\$98,458	# 11	\$30,401	# 15	\$1,028,859	# 0	-	# 15	\$1,028,859
(ii) Average		\$174,614		\$30,036		\$68,591		\$0		\$68,591

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

(i) Number	#4	#11	#15
(ii) Percentage	26.6667%	73.3333%	100%

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

(i) Average	\$174,614	\$30,036	
(ii) Difference (Col. 2 minus Col. 1)			(\$144,578)
(iii) Ratio (Col. 2 / Col. 1) [used in this case because the difference yields negative offset amounts]			0.1720

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

(i) Awarded Mix	26.6667%	73.3333%	
(ii) Number	# 0.0000	# 0.0000	# 0

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

(i) Pending Ave.	\$0	\$0	
(ii) C/C Difference Ratio	0	(\$144,578)	
(iii) (e-1) + (e-ii) (e-1) * (e-ii)	\$0	\$0	Limited to 0, negative offset is impossible.
(iv) Total	\$0	\$0	
(v) Total of (e-iv)			\$0 \$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#4	\$698,458	\$174,614	# 0.0000	\$0	\$0	#4.0000	\$698,458	\$174,614
(ii) Comm./Comp.	#11	\$330,401	\$30,036	# 0.0000	\$0	\$0	#11.0000	\$330,401	\$30,036
(iii) Total	#15	\$1,028,859	\$68,591	# 0.0000	\$0	\$0	#15.0000	\$1,028,859	\$68,591
(iv) Average Severity before Adjustment									\$68,591
(v) Impact									\$0

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

State O.D. Severity- Private Pension Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims	
	(1)		(2)		(3) = (1) + (2)		(4)		(5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	1	341579	0	0			0	0		
	1	143650	0	0			0	0		
	1	217373	0	0			0	0		
	0	0	1	2911			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	1	72149	0	0			0	0		
	0	0	1	0			0	0		
	0	0	1	0			0	0		
	0	0	0	0			1	35028		
	1	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 5	774,750	# 5	2,911	# 10	\$777,661	# 1	35,028	# 11	\$812,689
(ii) Average		\$154,950		\$582		\$77,766		\$35,028		\$73,881

b. Percentage of Awarded and Commuted/Compromised within Total Awarded										
(i) Number	#5		#5		#10					
(ii) Percentage	50.0000%		50.0000%		100%					

c. Difference Between Average Awarded Permanent Claim and Average Commuted/Compromised Claim										
(i) Average		\$154,950		\$582						
(ii) Difference (Col. 2 minus Col. 1)						(\$154,368)				

d. Pending claims Split into Awarded and Commuted/Comp using Awarded Mix										
(i) Awarded Mix	50.0000%		50.0000%							
(ii) Number	# 0.5000		# 0.5000				# 1			

e. Pending Average from Above: Commuted and Compromised less Awarded Difference										
(i) Pending Ave.		\$35,028		\$35,028						
(ii) C/C Difference		0		(\$154,368)						
(iii) (e-1) + (e-ii)		\$35,028		\$0						
(iv) Total		\$17,514		\$0						
(v) Total of (e-iv)							\$17,514			

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#5	\$774,750	\$154,950	# 0.5000	\$17,514	\$35,028	#5.5000	\$792,264	\$144,048
(ii) Comm./Comp.	#5	\$2,911	\$582	# 0.5000	\$0	\$0	#5.5000	\$2,911	\$529
(iii) Total	#10	\$777,661	\$77,766	# 1.0000	\$17,514	\$17,514	#11.0000	\$795,175	\$72,289
(iv) Average Severity before Adjustment									\$73,881
(v) Impact									(\$1,592)

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

Federal Excess Before Offsets

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Committed/Comp.		Pending, on Permanent Basis		Total Claims	
	(1)		(2)		(3) = (1) + (2)		(4)		(5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	1	1,060	0	-			0	-		
	1	-	0	-			0	-		
	1	44	0	-			0	-		
	1	9	0	-			0	-		
	1	1,152	0	-			0	-		
	0	-	1	220,023			0	-		
	1	505	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
(i) Total	# 6	2,771	# 1	220,023	# 7	\$222,793	# 0	-	# 7	\$222,793
(ii) Average		\$462		\$220,023		\$31,828		\$0		\$31,828

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

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

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

(i) Average	\$462	\$220,023
(ii) Difference (Col. 2 minus Col. 1)		\$219,561

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

(i) Awarded Mix	85.7143%	14.2857%
(ii) Total	# 0.0000	# 0.0000

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

(i) Pending Ave.	\$0	\$0
(ii) C/C Difference	\$0	\$219,561
(iii) (e-1) + (e-ii)	\$0	\$219,561
(iv) Total	\$0	\$0
(d-ii) x (e-iii)		
(v) Total of (e-iv)		\$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#6	\$2,771	\$462	# 0.0000	\$0	\$0	#6.0000	\$2,771	\$462
(ii) Comm./Comp.	#1	\$220,023	\$220,023	# 0.0000	\$0	\$0	#1.0000	\$220,023	\$220,023
(iii) Total	#7	\$222,793	\$31,828	#.0000	\$0	\$0	#7.0000	\$222,793	\$31,828
(iv) Average Severity before Adjustment									\$31,828
(v) Impact									\$0

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

Coal Mine Compensation Rating Bureau

Federal Excess Before Offsets

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commutd and Compromised- As Settled		Total Awarded- Permanent plus Commutd/Comp.		Pending, on Permanent Basis		Total Claims	
	(1) Count	Amount	(2) Count	Amount	(3) = (1) + (2) Count	Amount	(4) Count	Amount	(5) Count	Amount
a. Numbers and Amounts										
(i) List	0	0	1	231028			0	0		
	0	0	1	224798			0	0		
	0	0	1	101701			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	0	0	1	370884			0	0		
	0	0	1	720411			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	2	0	0			0	0		
	0	0	1	253166			0	0		
	0	0	1	545258			0	0		
	0	0	1	223826			0	0		
	0	0	1	210276			0	0		
	0	0	1	278179			0	0		
	0	0	1	260570			0	0		
	0	0	1	470737			0	0		
	0	0	1	191840			0	0		
	0	0	1	271493			0	0		
	0	0	1	220774			0	0		
	0	0	1	429930			0	0		
	0	0	1	318622			0	0		
	0	0	1	292474			0	0		
	0	0	1	451838			0	0		
	0	0	1	292860			0	0		
	0	0	1	287040			0	0		
	0	0	1	236531			0	0		
	1	4	1	0			0	0		
	0	0	1	259705			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 9	6	# 23	7,143,939	# 32	\$7,143,946	# 0	-	# 32	\$7,143,946
(ii) Average		\$1		\$310,606		\$223,248		\$0		\$223,248

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

(i) Number	#9	#23	#32
(ii) Percentage	28.1250%	71.8750%	100%

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

(i) Average	\$1	\$310,606
(ii) Difference (Col. 2 minus Col. 1)		\$310,605

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

(i) Awarded Mix	28.1250%	71.8750%
(ii) Number	# 0.0000	# 0.0000

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

(i) Pending Ave.	\$0	\$0
(ii) C/C Difference	0	\$310,605
(iii) (e-1) + (e-ii)	\$0	\$310,605
(iv) Total	\$0	\$0
(d-ii) x (e-iii)		
(v) Total of (e-iv)		\$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#9	\$6	\$1	# 0.0000	\$0	# DIV/0!	#9.0000	\$6	\$1
(ii) Comm./Comp.	#23	\$7,143,939	\$310,606	# 0.0000	\$0	# DIV/0!	#23.0000	\$7,143,939	\$310,606
(iii) Total	#32	\$7,143,946	\$223,248	#.0000	\$0	# DIV/0!	#32.0000	\$7,143,946	\$223,248
(iv) Average Severity before Adjustment									\$223,248
(v) Impact									\$0

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

Federal Excess Before Offsets

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims	
	(1) Count	Amount	(2) Count	Amount	(3) = (1) + (2) Count	Amount	(4) Count	Amount	(5) Count	Amount
a. Numbers and Amounts										
(i) List										
	1	-	0	-			0	-		
	1	50,284	0	-			0	-		
	1	1,127	0	-			0	-		
	1	1,036	0	-			0	-		
	1	-	0	-			0	-		
	1	-	0	-			0	-		
	1	-	0	-			0	-		
	1	0	0	-			0	-		
	1	66,697	0	-			0	-		
	1	-	0	-			0	-		
	1	-	0	-			0	-		
	1	0	0	-			0	-		
	1	14,200	0	-			0	-		
	1	146	0	-			0	-		
	0	-	0	-			1	768		
	1	-	0	-			0	-		
	1	147	0	-			0	-		
	1	-	0	-			0	-		
	0	-	1	79,277			0	-		
	0	-	1	301,654			0	-		
	0	-	1	99,803			0	-		
	0	-	1	276,922			0	-		
	0	-	1	273,097			0	-		
	0	-	1	228,832			0	-		
	0	-	1	122,552			0	-		
	1	-	0	-			0	-		
	1	1	0	-			0	-		
	1	-	0	-			0	-		
	1	13	0	-			0	-		
	1	-	0	-			0	-		
	1	-	0	-			0	-		
	0	-	0	-			0	-		

(i) Total	# 23	133,652	# 7	1,382,137	# 30	\$1,515,789	# 1	768	# 31	\$1,516,556
(ii) Average		\$5,811		\$197,448		\$50,526		\$768		\$48,921

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

(i) Number	#23	#7	#30
(ii) Percentage	76.6667%	23.3333%	100%

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

(i) Average	\$5,811	\$197,448
(ii) Difference (Col. 2 minus Col. 1)		\$191,637

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

(i) Awarded Mix	76.6667%	23.3333%	
(ii) Number	# 0.7667	# 0.2333	# 1

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

(i) Pending Ave.	\$768	\$768
(ii) C/C Difference	0	\$191,637
(iii) (e-1) + (e-ii)	\$768	\$192,405
(iv) Total	\$589	\$44,895
(d-ii) x (e-iii)		
(v) Total of (e-iv)		\$45,483

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#23	\$133,652	\$5,811	# 0.7667	\$589	\$768	#23.7667	\$134,240	\$5,648
(ii) Commu./Comp.	#7	\$1,382,137	\$197,448	# 0.2333	\$44,895	\$192,405	#7.2333	\$1,427,032	\$197,285
(iii) Total	#30	\$1,515,789	\$50,526	#1.0000	\$45,483	\$45,483	#31.0000	\$1,561,272	\$50,364
(iv) Average Severity before Adjustment									\$48,921
(v) Impact									\$1,442

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

Federal Excess Before Offsets

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commutated and Compromised- As Settled		Total Awarded- Permanent plus Commutated/Comp.		Pending, on Permanent Basis		Total Claims	
	(1)		(2)		(3) = (1) + (2)		(4)		(5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	0	-	1	263,371			0	-		
	1	-	0	-			0	-		
	1	1,049	0	-			0	-		
	1	256	0	-			0	-		
	1	1,140	0	-			0	-		
	0	-	1	299,119			0	-		
	0	-	1	527,460			0	-		
	0	-	1	319,551			0	-		
	0	-	1	104,693			0	-		
	0	-	1	94,267			0	-		
	0	-	1	300,951			0	-		
	0	-	1	228,672			0	-		
	0	-	1	351,854			0	-		
	0	-	1	341,778			0	-		
	0	-	1	93,915			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
	0	-	0	-			0	-		
(i) Total	# 4	2,445	# 11	2,922,630	# 15	\$2,925,075	# 0	-	# 15	\$2,925,075
(ii) Average		\$611		\$265,694		\$195,005		\$0		\$195,005

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

(i) Number	#4	#11	#15
(ii) Percentage	26.6667%	73.3333%	100%

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

(i) Average	\$611	\$265,694
(ii) Difference (col. 2 minus Col.1)		\$265,082

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

(i) Awarded Mix	26.6667%	73.3333%
(ii) Number	# 0.0000	# 0.0000

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

(i) Pending Ave.	\$0	\$0
(ii) C/C Difference	0	\$265,082
(iii) (e-1) + (e-ii)	\$0	\$265,082
(iv) Total	\$0	\$0
(d-ii) x (e-iii)		
(v) Total of (e-iv)		\$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#4	\$2,445	\$611	# 0.0000	\$0	\$0	#4.0000	\$2,445	\$611
(ii) Comm./Comp.	#11	\$2,922,630	\$265,694	# 0.0000	\$0	\$0	#11.0000	\$2,922,630	\$265,694
(iii) Total	#15	\$2,925,075	\$195,005	# 0.0000	\$0	\$0	#15.0000	\$2,925,075	\$195,005
(iv) Average Severity before Adjustment									\$195,005
(v) Impact									\$0

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

Federal Excess Before Offsets

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commutd and Compromised- As Settled		Total Awarded- Permanent plus Commutd/Comp.		Pending, on Permanent Basis		Total Claims	
	(1)		(2)		(3) = (1) + (2)		(4)		(5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
<u>a. Numbers and Amounts</u>										
(i) List	1	0	0	0			0	0		
	1	3407	0	0			0	0		
	1	0	0	0			0	0		
	0	0	1	321208			0	0		
	0	0	1	382066			0	0		
	0	0	1	117208			0	0		
	1	1023	0	0			0	0		
	0	0	1	141273			0	0		
	0	0	1	206988			0	0		
	0	0	0	0			1	75150		
	1	14500	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 5	18,931	# 5	1,168,743	# 10	\$1,187,674	# 1	75,150	# 11	\$1,262,824
(ii) Average		\$3,786		\$233,749		\$118,767		\$75,150		\$114,802

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

(i) Number	#5	#5	#10
(ii) Percentage	50.0000%	50.0000%	100%

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

(i) Average	\$3,786	\$233,749
(ii) Difference (col. 2 minus Col.1)		\$229,962

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

(i) Awarded Mix	50.0000%	50.0000%
(ii) Number	# 0.5000	# 0.5000
		# 1

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

(i) Pending Ave.	\$75,150	\$75,150
(ii) C/C Difference	0	\$229,962
(iii) (e-1) + (e-ii)	\$75,150	\$305,112
(iv) Total	\$37,575	\$152,556
(d-ii) x (e-iii)		
(v) Total of (e-iv)		\$190,131

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#5	\$18,931	\$3,786	# 0.5000	\$37,575	\$75,150	#5.5000	\$56,506	\$10,274
(ii) Comm./Comp.	#5	\$1,168,743	\$233,749	# 0.5000	\$152,556	\$305,112	#5.5000	\$1,321,300	\$240,236
(iii) Total	#10	\$1,187,674	\$118,767	# 1.0000	\$190,131	\$190,131	#11.0000	\$1,377,806	\$125,255
(iv) Average Severity before Adjustment									\$114,802
(v) Impact									\$10,453

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

Federal Excess After Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims	
	(1) Count	Amount	(2) Count	Amount	(3) = (1) + (2) Count	Amount	(4) Count	Amount	(5) Count	Amount
a. Numbers and Amounts										
(i) List	1	1060	0	0			0	0		
	1	0	0	0			0	0		
	1	64724	0	0			0	0		
	1	9	0	0			0	0		
	1	87397	0	0			0	0		
	1	0	1	220,023			0	0		
	1	505	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 6	153,695	# 1	220,023	# 7	\$373,718	# 0	-	# 7	\$373,718
(ii) Average		\$25,616		\$220,023		\$53,388		\$0		\$53,388

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

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

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

(i) Average	\$25,616	\$220,023	
(ii) Difference (Col. 2 minus Col. 1)			\$194,407

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

(i) Awarded Mix	85.7143%	14.2857%	
(ii) Total	# 0.0000	# 0.0000	#

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

(i) Pending Ave.	\$0	\$0
(ii) C/C Difference	0	\$194,407
(iii) (e-1) + (e-ii)	\$0	\$194,407
(iv) Total	\$0	\$0
(d-ii) x (e-iii)		
(v) Total of (e-iv)		\$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#6	\$153,695	\$25,616	# 0.0000	\$0	\$0	#6.0000	\$153,695	\$25,616
(ii) Comm./Comp.	#1	\$220,023	\$220,023	# 0.0000	\$0	\$0	#1.0000	\$220,023	\$220,023
(iii) Total	#7	\$373,718	\$53,388	# 0.0000	\$0	\$0	#7.0000	\$373,718	\$53,388
(iv) Average Severity before Adjustment									\$53,388
(v) Impact									\$0

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

Federal Excess After Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis (1)		Commuted and Compromised- As Settled (2)		Total Awarded- Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	0	0	1	231028			0	0		
	0	0	1	224798			0	0		
	0	0	1	101701			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	0	0	1	372852			0	0		
	1	0	0	720411			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	4548	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	17668	0	0			0	0		
	0	0	1	253166			0	0		
	0	0	1	545258			0	0		
	0	0	1	223826			0	0		
	0	0	1	210276			0	0		
	0	0	1	278179			0	0		
	0	0	1	305646			0	0		
	0	0	1	470809			0	0		
	0	0	1	191840			0	0		
	0	0	1	292509			0	0		
	0	0	1	220774			0	0		
	0	0	1	429930			0	0		
	0	0	1	338671			0	0		
	0	0	1	330314			0	0		
	0	0	1	451838			0	0		
	0	0	1	319499			0	0		
	0	0	1	306769			0	0		
	0	0	1	236531			0	0		
	1	4	0	0			0	0		
	0	0	1	259705			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 9	22,221	# 23	7,318,330	# 32	\$7,340,550	# 0	-	# 32	\$7,340,550
(ii) Average		\$2,469		\$318,188		\$229,392		\$0		\$229,392

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

(i) Number	#9	#23	#32
(ii) Percentage	28.1250%	71.8750%	100%

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

(i) Average	\$2,469	\$318,188
(ii) Difference (Col. 2 minus Col. 1)		\$315,719

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

(i) Awarded Mix	28.1250%	71.8750%	
(ii) Number	# 0.0000	# 0.0000	#

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

(i) Pending Ave.	\$0	\$0
(ii) C/C Difference	0	\$315,719
(iii) (e-1) + (e-ii)	\$0	\$315,719
(iv) Total	\$0	\$0
(d-ii) x (e-iii)		
(v) Total of (e-iv)		\$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#9	\$22,221	\$2,469	# 0.0000	\$0	#DIV/0!	#9.0000	\$22,221	\$2,469
(ii) Comm./Comp.	#23	\$7,318,330	\$318,188	# 0.0000	\$0	#DIV/0!	#23.0000	\$7,318,330	\$318,188
(iii) Total	#32	\$7,340,550	\$229,392	#.0000	\$0	#DIV/0!	#32.0000	\$7,340,550	\$229,392
(iv) Average Severity before Adjustment									\$229,392
(v) Impact									\$0

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

Coal Mine Compensation Rating Bureau

Exhibit VII-E-e
Page 3
Surface Anthracite

Federal Excess After Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims	
	(1) Count	Amount	(2) Count	Amount	(3) = (1) + (2) Count	Amount	(4) Count	Amount	(5) Count	Amount
a. Numbers and Amounts										
(i) List	1	0	0	0			0	0		
	1	50284	0	0			0	0		
	1	1127	0	0			0	0		
	1	1036	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	66697	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	1	156845	0	0			0	0		
	1	146	0	0			0	0		
	0	0	0	0			1	768		
	1	0	0	0			0	0		
	1	147	0	0			0	0		
	1	11980	0	0			0	0		
	0	0	1	79277			0	0		
	0	0	1	301654			0	0		
	0	0	1	99803			0	0		
	0	0	1	276922			0	0		
	0	0	1	273097			0	0		
	0	0	1	228832			0	0		
	0	0	1	122552			0	0		
	1	0	0	0			0	0		
	1	1	0	0			0	0		
	1	0	0	0			0	0		
	1	13	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	0	0	0	0			0	0		

(i) Total	# 23	288,277	# 7	1,382,137	# 30	\$1,670,414	# 1	768	# 31	\$1,671,182
(ii) Average		\$12,534		\$197,448		\$55,680		\$768		\$53,909

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

(i) Number	#23	#7	#30
(ii) Percentage	76.6667%	23.3333%	100%

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

(i) Average	\$12,534	\$197,448
(ii) Difference (Col. 2 minus Col. 1)		\$184,914

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

(i) Awarded Mix	76.6667%	23.3333%	
(ii) Number	# 0.7667	# 0.2333	# 1

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

(i) Pending Ave.	\$768	\$768
(ii) C/C Difference	0	\$184,914
(iii) (e-1) + (e-ii)	\$768	\$185,682
(iv) Total	\$589	\$43,326
(d-ii) x (e-iii)		
(v) Total of (e-iv)		\$43,914

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#23	\$288,277	\$12,534	# 0.7667	\$589	\$768	#23.7667	\$288,866	\$12,154
(ii) Comm./Comp.	#7	\$1,382,137	\$197,448	# 0.2333	\$43,326	\$185,682	#7.2333	\$1,425,463	\$197,069
(iii) Total	#30	\$1,670,414	\$55,680	# 1.0000	\$43,914	\$43,914	#31.0000	\$1,714,329	\$55,301
(iv) Average Severity before Adjustment									\$53,909
(v) Impact									\$1,392

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

Coal Mine Compensation Rating Bureau

Federal Excess After Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims	
	(1) Count	Amount	(2) Count	Amount	(3) = (1) + (2) Count	Amount	(4) Count	Amount	(5) Count	Amount
a. Numbers and Amounts										
(i) List	0	0	1	263371			0	0		
	1	0	0	0			0	0		
	1	75310	0	0			0	0		
	1	43962	0	0			0	0		
	1	109920	0	0			0	0		
	0	0	1	296119			0	0		
	0	0	1	527460			0	0		
	0	0	1	332177			0	0		
	0	0	1	104693			0	0		
	0	0	1	94267			0	0		
	0	0	1	300951			0	0		
	0	0	1	228672			0	0		
	0	0	1	370377			0	0		
	0	0	1	345990			0	0		
	0	0	1	93915			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 4	229,192	# 11	2,957,992	# 15	\$3,187,185	# 0	-	# 15	\$3,187,185
(ii) Average		\$57,298		\$268,908		\$212,479		\$0		\$212,479

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

(i) Number	#4	#11	#15
(ii) Percentage	26.6667%	73.3333%	100%

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

(i) Average	\$57,298	\$268,908
(ii) Difference (col. 2 minus Col. 1)		\$211,610

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

(i) Awarded Mix	26.6667%	73.3333%	
(ii) Number	# 0.0000	# 0.0000	# 0

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

(i) Pending Ave.	\$0	\$0
(ii) C/C Difference	0	\$211,610
(iii) (e-1) + (e-ii)	\$0	\$211,610
(iv) Total	\$0	\$0
(d-ii) x (e-iii)		
(v) Total of (e-iv)		\$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#4	\$229,192	\$57,298	# 0.0000	\$0	\$0	# 4.0000	\$229,192	\$57,298
(ii) Comm./Comp.	#11	\$2,957,992	\$268,908	# 0.0000	\$0	\$0	# 11.0000	\$2,957,992	\$268,908
(iii) Total	#15	\$3,187,185	\$212,479	# 0.0000	\$0	\$0	# 15.0000	\$3,187,185	\$212,479
(iv) Average Severity before Adjustment									\$212,479
(v) Impact									\$0

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

Federal Excess After Social Security Offset

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded-Permanent Basis		Commuted and Compromised-As Settled		Total Awarded-Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims	
	(1) Count	Amount	(2) Count	Amount	(3) = (1) + (2) Count	Amount	(4) Count	Amount	(5) Count	Amount
<u>a. Numbers and Amounts</u>										
(i) List	1	0	0	0			0	0		
	1	65066	0	0			0	0		
	1	0	0	0			0	0		
	0	0	1	342710			0	0		
	0	0	1	382066			0	0		
	0	0	1	155885			0	0		
	1	80590	0	0			0	0		
	0	0	1	141273			0	0		
	0	0	1	207817			0	0		
	0	0	0	0			1	256222		
	1	14500	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 5	160,156	# 5	1,229,751	# 10	\$1,389,907	# 1	256,222	# 11	\$1,646,129
(ii) Average		\$32,031		\$245,950		\$138,991		\$256,222		\$149,648

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

(i) Number	#5	#5	#10
(ii) Percentage	50.0000%	50.0000%	100%

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

(i) Average	\$32,031	\$245,950
(ii) Difference (col. 2 minus Col.1)		\$213,919

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

(i) Awarded Mix	50.0000%	50.0000%
(ii) Number	# 0.5000	# 0.5000
		# 1

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

(i) Pending Ave.	\$256,222	\$256,222
(ii) C/C Difference	0	\$213,919
(iii) (e-1) + (e-ii)	\$256,222	\$470,141
(iv) Total	\$128,111	\$235,070
(d-ii) x (e-iii)		
(v) Total of (e-iv)		\$363,181

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#5	\$160,156	\$32,031	# 0.5000	\$128,111	\$256,222	# 5.5000	\$288,267	\$52,412
(ii) Comm./Comp.	#5	\$1,229,751	\$245,950	# 0.5000	\$235,070	\$470,141	# 5.5000	\$1,464,821	\$266,331
(iii) Total	#10	\$1,389,907	\$138,991	# 1.0000	\$363,181	\$363,181	# 11.0000	\$1,753,089	\$159,372
(iv) Average Severity before Adjustment									\$149,648
(v) Impact									\$9,724

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

Federal Excess After Social Security and Private Pension Offsets

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims	
	(1) Count	Amount	(2) Count	Amount	(3) = (1) + (2) Count	Amount	(4) Count	Amount	(5) Count	Amount
a. Numbers and Amounts										
(i) List	0	0	1	269382			0	0		
	0	0	1	250700			0	0		
	0	0	1	154642			0	0		
	1	0	0	0			0	0		
	1	90	0	0			0	0		
	0	0	1	372852			0	0		
	0	0	1	720411			0	0		
	1	40	0	0			0	0		
	1	389	0	0			0	0		
	1	87217	0	0			0	0		
	1	76	0	0			0	0		
	1	52	0	0			0	0		
	1	135175	0	0			0	0		
	0	0	1	297831			0	0		
	0	0	1	545258			0	0		
	0	0	1	300922			0	0		
	0	0	1	308730			0	0		
	0	0	1	343173			0	0		
	0	0	1	305646			0	0		
	0	0	1	470809			0	0		
	0	0	1	250289			0	0		
	0	0	1	306110			0	0		
	0	0	1	296551			0	0		
	0	0	1	429930			0	0		
	0	0	1	338671			0	0		
	0	0	1	330330			0	0		
	0	0	1	451838			0	0		
	0	0	1	319499			0	0		
	0	0	1	308769			0	0		
	0	0	1	247865			0	0		
	0	0	1	4			0	0		
	0	0	1	259705			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 9	223,045	# 23	7,879,912	# 32	\$8,102,957	# 0	-	# 32	\$8,102,957
(ii) Average		\$24,783		\$342,605		\$253,217		\$0		\$253,217

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

(i) Number	#9	#23	#32
(ii) Percentage	28.1250%	71.8750%	100%

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

(i) Average	\$24,783	\$342,605
(ii) Difference (Col. 2 minus Col. 1)		\$317,822

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

(i) Awarded Mix	28.1250%	71.8750%	
(ii) Number	# 0.0000	# 0.0000	#

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

(i) Pending Ave.	\$0	\$0
(ii) C/C Difference	0	\$317,822
(iii) (e-1) + (e-ii)	\$0	\$317,822
(iv) Total	\$0	\$0
(d-ii) x (e-iii)		
(v) Total of (e-iv)		\$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#9	\$223,045	\$24,783	# 0.0000	\$0	#DIV/0!	#9.0000	\$223,045	\$24,783
(ii) Comm./Comp.	#23	\$7,879,912	\$342,605	# 0.0000	\$0	#DIV/0!	#23.0000	\$7,879,912	\$342,605
(iii) Total	#32	\$8,102,957	\$253,217	# .0000	\$0	#DIV/0!	#32.0000	\$8,102,957	\$253,217
(iv) Average Severity before Adjustment									\$253,217
(v) Impact									\$0

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

Federal Excess After Social Security and Private Pension Offsets

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims	
	(1) Count	Amount	(2) Count	Amount	(3) = (1) + (2) Count	Amount	(4) Count	Amount	(5) Count	Amount
a. Numbers and Amounts										
(i) List	1	1	0	0			0	0		
	1	72659	0	0			0	0		
	1	21215	0	0			0	0		
	1	15946	0	0			0	0		
	1	9	0	0			0	0		
	1	4	0	0			0	0		
	1	0	0	0			0	0		
	1	68	0	0			0	0		
	1	66697	0	0			0	0		
	1	7	0	0			0	0		
	1	2	0	0			0	0		
	1	146	0	0			0	0		
	1	227792	0	0			0	0		
	1	4443	0	0			0	0		
	0	0	0	0			1	13761		
	1	163	0	0			0	0		
	1	7442	0	0			0	0		
	1	90478	0	0			0	0		
	0	0	1	79277			0	0		
	0	0	1	318899			0	0		
	0	0	1	155179			0	0		
	0	0	1	318636			0	0		
	0	0	1	273097			0	0		
	0	0	1	239776			0	0		
	0	0	1	122552			0	0		
	1	0	0	0			0	0		
	1	1	0	0			0	0		
	1	0	0	0			0	0		
	1	13	0	0			0	0		
	1	0	0	0			0	0		
	1	0	0	0			0	0		
	0	0	0	0			0	0		

(i) Total	# 23	507,085	# 7	1,507,415	# 30	\$2,014,501	# 1	13,761	# 31	\$2,028,262
(ii) Average		\$22,047		\$215,345		\$67,150		\$13,761		\$65,428

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

(i) Number	#23	#7	#30
(ii) Percentage	76.6667%	23.3333%	100%

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

(i) Average	\$22,047	\$215,345
(ii) Difference (Col. 2 minus Col. 1)		\$193,298

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

(i) Awarded Mix	76.6667%	23.3333%	
(ii) Number	# 0.7667	# 0.2333	# 1

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

(i) Pending Ave.	\$13,761	\$13,761
(ii) C/C Difference	0	\$193,298
(iii) (e-1) + (e-ii)	\$13,761	\$207,059
(iv) Total	\$10,550	\$48,314
(d-ii) x (e-iii)		
(v) Total of (e-iv)		\$58,864

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#23	\$507,085	\$22,047	# 0.7667	\$10,550	\$13,761	#23.7667	\$517,636	\$21,780
(ii) Comm./Comp.	#7	\$1,507,415	\$215,345	# 0.2333	\$48,314	\$207,059	#7.2333	\$1,555,729	\$215,078
(iii) Total	#30	\$2,014,501	\$67,150	#1.0000	\$58,864	\$58,864	#31.0000	\$2,073,365	\$66,883
(iv) Average Severity before Adjustment									\$65,428
(v) Impact									\$1,455

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

Federal Excess After Social Security and Private Pension Offsets

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Committed and Compromised- As Settled		Total Awarded- Permanent plus Committed/Comp.		Pending, on Permanent Basis		Total Claims	
	(1) Count	Amount	(2) Count	Amount	(3) = (1) + (2) Count	Amount	(4) Count	Amount	(5) Count	Amount
a. Numbers and Amounts										
(i) List	0	0	1	263371			0	0		
	1	123	0	0			0	0		
	1	190699	0	0			0	0		
	1	166477	0	0			0	0		
	1	217610	0	0			0	0		
	0	0	1	296119			0	0		
	0	0	1	527460			0	0		
	0	0	1	332177			0	0		
	0	0	1	155497			0	0		
	0	0	1	154192			0	0		
	0	0	1	306198			0	0		
	0	0	1	303717			0	0		
	0	0	1	370377			0	0		
	0	0	1	357638			0	0		
	0	0	1	176922			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 4	\$74,908	# 11	\$3,243,667	# 15	\$3,818,575	# 0	-	# 15	\$3,818,575
(ii) Average		\$143,727		\$294,879		\$254,572		\$0		\$254,572

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

(i) Number	#4	#11	#15
(ii) Percentage	26.6667%	73.3333%	100%

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

(i) Average	\$143,727	\$294,879
(ii) Difference (Col. 2 minus Col. 1)		\$151,152

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

(i) Awarded Mix	26.6667%	73.3333%	
(ii) Number	# 0.0000	# 0.0000	# 0

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

(i) Pending Ave.	\$0	\$0
(ii) C/C Difference	0	\$151,152
(iii) (e-1) + (e-ii)	\$0	\$151,152
(iv) Total	\$0	\$0
(d-ii) x (e-iii)		
(v) Total of (e-iv)		\$0

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#4	\$574,908	\$143,727	# 0.0000	\$0	\$0	#4.0000	\$574,908	\$143,727
(ii) Comm./Comp.	#11	\$3,243,667	\$294,879	# 0.0000	\$0	\$0	#11.0000	\$3,243,667	\$294,879
(iii) Total	#15	\$3,818,575	\$254,572	# 0.0000	\$0	\$0	#15.0000	\$3,818,575	\$254,572
(iv) Average Severity before Adjustment									\$254,572
(v) Impact									\$0

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

Federal Excess After Social Security and Private Pension Offsets

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis (1)		Commuted and Compromised- As Settled (2)		Total Awarded- Permanent plus Commuted/Comp. (3) = (1) + (2)		Pending, on Permanent Basis (4)		Total Claims (5)	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount	Count	Amount
a. Numbers and Amounts										
(i) List	1	2850	0	0			0	0		
	1	191985	0	0			0	0		
	1	122	0	0			0	0		
	0	0	1	345572			0	0		
	0	0	1	382066			0	0		
	0	0	1	155885			0	0		
	1	149782	0	0			0	0		
	0	0	1	141273			0	0		
	0	0	1	207817			0	0		
	0	0	0	0			1	291130		
	1	14500	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
	0	0	0	0			0	0		
(i) Total	# 5	\$359,239	# 5	\$1,232,614	# 10	\$1,591,853	# 1	\$291,130	# 11	\$1,882,983
(ii) Average		\$71,848		\$246,523		\$159,185		\$291,130		\$171,180

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

(i) Number	#5	#5	#10
(ii) Percentage	50.0000%	50.0000%	100%

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

(i) Average	\$71,848	\$246,523	
(ii) Difference (Col. 2 minus Col. 1)			\$174,675

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

(i) Awarded Mix	50.0000%	50.0000%	
(ii) Number	# 0.5000	# 0.5000	# 1

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

(i) Pending Ave.	\$291,130	\$291,130	
(ii) C/C Difference	0	\$174,675	
(iii) (e-1) + (e-ii)	\$291,130	\$465,805	
(iv) Total	\$145,565	\$232,902	
(d-ii) x (e-iii)			
(v) Total of (e-iv)			\$378,468

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#5	\$359,239	\$71,848	# 0.5000	\$145,565	\$291,130	#5.0000	\$504,804	\$91,783
(ii) Comm./Comp.	#5	\$1,232,614	\$246,523	# 0.5000	\$232,902	\$465,805	#5.0000	\$1,465,516	\$266,457
(iii) Total	#10	\$1,591,853	\$159,185	# 1.0000	\$378,468	\$378,468	#11.0000	\$1,970,320	\$179,120
(iv) Average Severity before Adjustment									\$171,180
(v) Impact									\$7,940

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

State O.D. Severity- Before Act 57

SAMPLE
Made-up numbers

Adjustment to Severity for Possible Commutation/Compromise of Pending Claims

	Awarded- Permanent Basis		Commuted and Compromised- As Settled		Total Awarded- Permanent plus Commuted/Comp.		Pending, on Permanent Basis		Total Claims		
	ID No.	(1) Amount	ID No.	(2) Amount	(3) = (1) + (2) Count Amount		ID No.	(4) Amount	(5) Count Amount		
a. Numbers and Amounts											
(i) List											
	1	548,662	1	124,182			1	617,904			
	2	548,662	2	124,182			2	617,904			
	3	548,662	3	124,182			3	617,904			
	4	548,662	4	124,182			4	617,904			
	5	548,662	5	124,182							
	6	548,662	6	124,182							
	7	548,662	7	124,182							
	8	548,662	8	124,182							
	9	548,662	9	124,182							
	10	548,662	10	124,182							
	11	548,662	11	124,182							
	12	548,662	12	124,182							
	13	548,662	13	124,182							
	14	548,662	14	124,182							
			15	124,182							
			16	124,182							
			17	124,182							
			18	124,182							
			19	124,182							
			20	124,182							

(i) Total	# 105	7,681,262	# 210	2,483,645	# 315	\$10,164,907	# 10	2,471,617	# 325	\$12,636,524
(iii) Average		\$548,662		\$124,182		\$298,968		\$617,904		\$332,540

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

(i) Number	#14	#20	#34
(ii) Percentage	41.1765%	58.8235%	100%

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

(i) Average	\$548,662	\$124,182
(ii) Difference (Col. 2 minus Col. 1)		(\$424,479)

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

(i) Awarded Mix	41.1765%	58.8235%	
(ii) Number	# 1.6471	# 2.3529	# 4

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

(i) Pending Ave.	\$617,904	\$617,904
(ii) C/C Difference	0	(\$424,479)
(iii) (e-1) + (e-ii)	\$617,904	\$193,425
(iv) Total	\$1,017,725	\$455,117
(d-ii) x (e-iii)		
(v) Total of (e-iv)		\$1,472,842

f. Calculation of Impact of Adjustment

	Awarded			Pending			Total		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
(i) Permanent	#14	\$7,681,262	\$548,662	# 1.6471	\$1,017,725	\$617,904	#15.6471	\$8,698,987	\$555,950
(ii) Comm./Comp.	#20	\$2,483,645	\$124,182	# 2.3529	\$455,117	\$193,425	#22.3529	\$2,938,762	\$131,471
(iii) Total	#34	\$10,164,907	\$298,968	#4.0000	\$1,472,842	\$368,211	#38.0000	\$11,637,749	\$306,257

(iv) Actual		\$332,540
(v) Impact		(\$26,284)

Coal Mine Compensation Rating Bureau

Exhibit VII-F

Federal Excess Wage Level Onset

This exhibit has been discontinued.

a) Average Weekly Wage (Smoothed):

	Year	U/G		Surface		Wage Level Decrease
		Anthracite	Bituminous	Anthracite	Bituminous	
Pre Act 57:	1990	\$474.04	\$722.62	\$497.54	\$549.71	5.1817%
	1991	490.02	743.30	510.96	565.42	5.1817%
	1992	506.54	764.57	524.74	581.58	5.1817%
	1993	523.63	786.45	538.90	598.19	5.1817%
	1994	541.28	808.96	553.44	615.29	5.1817%
	1995	559.53	832.11	568.37	632.87	5.1817%
Mixed Pre & Post Act 57:	1996	578.40	855.93	583.70	650.95	3.3220% ***
Post Act 57:	1997	597.91 *	880.43 *	599.45 *	669.55 *	0.0%
	1998	618.07 *	905.62 *	615.62 *	688.68 *	0.0%
	1999	638.91 *	931.54 *	632.23 *	708.36 *	0.0%
	2000	660.45 *	958.20 *	649.29 *	728.60 *	0.0%
	2001	682.73 *	985.62 *	666.80 *	749.42 *	0.0%
	2002	705.75 *	1,013.83 *	684.79 *	770.84 *	0.0%
	2003	729.55 *	1,042.85 *	703.26 *	792.86 *	0.0%
	2004	754.15 *	1,072.69 *	722.24 *	815.52 *	0.0%
	2005	779.58 *	1,103.39 *	741.72 *	838.82 *	0.0%
	2006	805.87 *	1,134.97 *	761.73 *	862.79 *	0.0%
	2007	833.04 *	1,167.45 *	782.28 *	887.44 *	0.0%
	2008	861.13 *	1,200.86 *	803.39 *	912.80 *	0.0%
	Average:					1.8112%
Projected to:						
Pre Act 57:	4-1-2011	971.06	1,432.23	968.62	1,081.96	
Post Act 57:	4-1-2011	920.74 *	1,358.02 *	918.43 *	1,025.89 *	

b) Conversion Calculation:

Pre Act 57:	1996	\$578.40	\$855.93	\$583.70	\$650.95	
Pre Act 57:	1997	597.91	880.43	599.45	669.55	
Pre Act 57:	1998	618.07	905.62	615.62	688.68	
Pre Act 57:	1999	638.91	931.54	632.23	708.36	
Pre Act 57:	2000	660.45	958.20	649.29	728.60	
Pre Act 57:	2001	682.73	985.62	666.80	749.42	
Pre Act 57:	2002	705.75	1,013.83	684.79	770.84	
Pre Act 57:	2003	729.55	1,042.85	703.26	792.86	
Pre Act 57:	2004	754.15	1,072.69	722.24	815.52	
Pre Act 57:	2005	779.58	1,103.39	741.72	838.82	
Pre Act 57:	2008	805.87	1,134.97	761.73	862.79	
Pre Act 57:	4-1-2011	971.06	1,432.23	968.62	1,081.96	
Conversion Factor:		5.1817%	5.1817%	5.1817%	5.1817%	
Note:						
Post Act 57:	1996	\$548.43	\$811.58	\$553.46	\$617.22	Pre Act 57 times (1.0 - Factor)
Post Act 57:	1997	566.93	834.80	568.39	634.86	Pre Act 57 times (1.0 - Factor)
Post Act 57:	1998	586.04	858.70	583.72	653.00	Pre Act 57 times (1.0 - Factor)
Post Act 57:	1999	605.80	883.27	599.47	671.66	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2000	626.23	908.55	615.64	690.85	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2001	647.35	934.55	632.25	710.59	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2002	669.18	961.30	649.31	730.89	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2004	715.07	1,017.11	684.81	773.26	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2005	739.18	1,046.22	703.29	795.35	Pre Act 57 times (1.0 - Factor)
Post Act 57:	2008	764.11	1,076.16	722.26	818.08	Pre Act 57 times (1.0 - Factor)
Post Act 57:	4-1-2011	920.74	1,358.02	\$918.43	\$1,025.89	Pre Act 57 times (1.0 - Factor)

c) Wage Level Adjustment Examples:

(i) Year	1993	1995	1997	1999	
(ii) Wage on claim record	\$400.00	\$450.00	\$420.00	\$430.00	
Wage Adjustment:					
(iii) Projection to 4-1-2011	\$971.06	\$1,432.23	\$918.43	\$1,025.89	
(iv) Wage during year	523.63	832.11	599.45	708.36	
(v) Adjustment Factor	1.854498	1.721196	1.532124	1.448257	(iii) divided by (iv)
(vi) Adjusted to Level	\$741.80	\$774.54	\$643.49	\$622.75	(ii) times (v)

* Post Act 57 for 1997-2008 and Projected to 4-1-2011

** Post Act 57 applies to one 1996 case on or after 8-23-96 - Pre Act 57 applies to four 1996 cases on or before 8-22-96

*** Factor reflects that 234/365ths of 1996 was Pre Act 57.

Source: Average Weekly Wage (Smoothed) - Exhibit VII-H, pages 1, 2, 3 and 4 - Column (6)
 Projected 4-1-2011 Weekly Wage - Exhibit VII-H, pages 1, 2, 3 and 4 - Column (4)
 Wage level decrease - Exhibit VII-G, Page 2.

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 Report date: 12/03/09

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Checksum:236,137,100292

COAL MINE COMPENSATION RATING BUREAU

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

State Occupational Disease and Federal Excess

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

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

Source:

Wage Ranges - Pennsylvania Compensation Rating Bureau
 Evaluation of SB801 Amendments to Section 309 of Act 57
 Above \$869.55 - Claims eligible for maximum under either wage calculation.
 \$790.50-869.55 - Claims at maximum under current but 2/3 of wage under proposed method.
 \$447.95-790.49 - Claims at 2/3 under either wage calculation.
 \$395.25-447.94 - Claims at 2/3 under current method but 50% of maximum under proposed method.
 \$316.20-395.24 - Claims at 50% under either method.
 \$289.95-316.19 - Claims at 50% under current method but 90% of maximum under proposed method.
 \$.00-289.94 - Claims at 90% under either method.
 Average Benefits Before and After Act 57
 State Claim Counts - Claimant wages from 1987 through 1996 Exposure Years from CMCRB database,
 projected to 1996 level.

Calculation of Pension Offset Percentage

	<u>Estimates</u>
(a) Union Membership	50.0%
(b) Pension Paid by Employers	50.0%
(c) Present Employer Directly Liable for Pension	50.0%
(d) Resulting Offset for State O.D.	12.5%

Sources: Percentage of Miners eligible: estimate.

MBA inc. - PAB,OMG
Report date: 12/03/2009

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

Bituminous Underground (1002)

	1	2	3	4	5	6	7	8	9	10
1990	419.00	779.92	1.8614	779.92	722.63		1	6.65919	6.58288	SUMMARY OUTPUT
1991	436.00	827.00	1.8968	827.00	743.30		2	6.71780	6.61110	
1992	455.00	702.04	1.5429	702.04	764.57		3	6.55399	6.63932	Regression Statistics
1993	475.00	729.40	1.5356	729.40	786.45		4	6.59222	6.66754	Multiple R 0.7032098
1994	493.00	#####	2.1173	1043.85	808.96		5	6.95067	6.69575	R Square 0.494504
1995	509.00	#####	2.9961 high	820.95	832.11		6	6.71047	6.72397	Adjusted R Squ 0.464769
1996	527.00	706.64	1.3409	706.64	855.93		7	6.56052	6.75219	Standard Error 0.165198
1997	542.00	719.12	758.42 *	758.42	880.43		8	6.63124	6.78040	Observations 19
1998	561.00	#####	#####	1115.90	905.62		9	7.01742	6.80862	
1999	588.00	675.00	1.19891	711.89	931.54		10	6.56792	6.83684	ANOVA
2000	611.00	902.80	1.2107	952.14	958.20		11	6.85871	6.86506	
2001	644.00	653.59	0.9893	1038.69	985.62		12	6.94572	6.89327	Regression
2002	662.00	800.15	1.2147	1038.69	985.62		13	6.73801	6.92149	Adjusted R Square 0.02729
2003	675.00	#####	#####	1396.77	#####		14	7.24192	6.94971	Residual
2004	690.00	#####	#####	1082.74	#####		15	6.98725	6.97793	Total
2005	716.00	824.63	1.15692	869.69	#####		16	6.76814	7.00614	
2006	745.00	0.00	0.0000	1201.59	#####		17	7.09140	7.03436	Intercept
2007	779.00	0.00	0.0000	1256.43	#####		18	7.13603	7.06258	X Variable 1
2008	807.00	0.00	0.0000	1301.59	#####		19	7.11734	7.0908	
2009	836.00									
total			22.5802							
avg			1.6129 (3a.)							
2010	865.00									
2011	896.00									
2012	927.00									
4/1/2010	888.00			\$1,432.23						
Selected			1.6129							

	df	SS	MS	F	Significance F
Regression	1	0.45384902	0.453849	16.63034	0.000783
Residual	17	0.4639373	0.02729		
Total	18	0.9177863			
Coefficient: Standard Error					
Intercept	6.53466508	0.07889317	83.08279	1.20E-23	6.388215
X Variable 1	0.028217	0.0069194	4.07803	0.00078	0.01362
Lower 95 Upper 95	6.388215	6.721115	6.388215	6.721115	6.721115
Lower 95 Upper 95	0.01362	0.04282	0.01362	0.04282	0.04282

(1) Statewide average weekly wage
(2) CMCKB database, reported State OD average weekly wage
*the reported wages were adjusted to pre-act 57 wage level by dividing them by the wage offset of (1.0 minus .051817)
(3) Column (2) divided by column (1), (3a) average indices
(4) Projected weekly wages at 4-1-2011
(5) Wage history based on State OD wages, except for high, low, and zeroes where SAWW times average indices was used
(6) Smoothed wages using regression analysis, the number 'e' raised to the value in column (9)
(8) Natural Log of column (5)
(9) Fitted values using regression analysis(TREND)
(10) Summary Output found by running Data Analysis (Regression) on column 7(x) and 8(y)

Run Time: November 23, 2009 - 03:43:03 PM
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Report Date: 12-03-09
Checksum: 162,993,360849

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

Bituminous Surface (1013)

	1	2	3	4	5	6	7	8	9	10
1990	419.00	555.88	1.3267	555.88	549.71	1	6.32055	6.30940	SUMMARY	OUTPUT
1991	436.00	612.13	1.4040	612.13	565.42	2	6.41694	6.33757		
1992	455.00	652.89	1.4349	652.89	581.58	3	6.48141	6.36574	Regression Statistics	
1993	475.00	705.41	1.4851 high	705.41	598.19	4	6.36087	6.32392	Multiple R	0.848240079
1994	493.00	621.91	1.2615	621.91	615.29	5	6.43280	6.42209	R Square	0.7195112
1995	509.00	477.90	0.9389 low	477.90	632.87	6	6.43000	6.45026	Adjusted R Sq	0.7030119
1996	527.00	628.07	644.84 *	628.07	650.95	7	6.44265	6.47844	Standard Error	0.101856
1997	542.00	698.16	736.31 *	736.31	669.55	8	6.60166	6.50661	Observations	19
1998	561.00	500.00	527.32 *	527.32	688.68	9	6.26782	6.53478		
1999	588.00	569.19	600.30 *	600.30	708.36	10	6.39742	6.56296	ANOVA	
2000	611.00	0.00	0.00	744.45	728.60	11	6.61265	6.59113	df	SS
2001	644.00	0.00	0.00	784.66	749.42	12	6.66525	6.61930	Regression	F
2002	662.00	0.00	0.00	806.59	770.84	13	6.69282	6.64747	Residual	17 0.176369 0.010375
2003	675.00	0.00	0.00	822.43	792.86	14	6.71227	6.67565	Total	18 0.6287916
2004	690.00	0.00	0.00	840.71	815.52	15	6.73425	6.70382		
2005	716.00	676.00	712.94 *	712.94	838.82	16	6.56940	6.73199	Coefficient:Standard Et Stat	P-value Lower 95 Upper 95
2006	745.00	0.00	0.00	907.72	862.79	17	6.81094	6.76017	Intercept	6.28122412 0.04864306 129.1289 7.05E-27 6.178596 6.383852
2007	779.00	0.00	0.00	949.15	887.44	18	6.855566	6.78834	X Variable 1	0.0281731 0.0042663 6.603672 4.47E-06 0.019172 0.037174 0.019172 0.037174
2008	807.00	0.00	0.00	983.27	912.797	19	6.890879	6.816513		
2009	836.00									
total			10.9658							
avg			1.2184 (3a.)							
4/1/2010	888.00		1.2184	\$1,081.96						

11

2010 865.00
2011 896.00
2012 927.00

4/1/2010 888.00

- (1) Statewide average weekly wage
- (2) CMCRB database, reported State OD average weekly wage
- *the reported wages were adjusted to pre-act 57 wage level by dividing them by the wage offset of (1.0 minus .051817)
- **only one of the three claims in 1996 was adjusted by column (1), (3a) average indices
- (3) Column (2) divided by column (1), (3a) average indices
- (4) Projected weekly wage at 4-1-2011
- (5) Wage history based on State OD wages, except for high, low, and zeroes where SAWW times average indices was used
- (6) Smoothed wages using regression analysis, the number "e" raised to the value in column (9)
- (8) Natural Log of column (5)
- (9) Fitted values using regression analysis(TREND)
- (10) Summary Output found by running Data Analysis (Regression) on column 7(x) and 8(y)

Social Security - Cost of Living Adjustment History and Projection

The following annual cost of living percentage is used to adjust the Social Security benefit calculated at time of accident to retirement age.

<u>Year</u>	<u>Annual Changes</u>
1980	14.3%
1981	11.2%
1982	7.4%
1983	3.5%
1984	3.5%
1985	3.1%
1986	1.3%
1987	4.2%
1988	4.0%
1989	4.7%
1990	5.4%
1991	3.7%
1992	3.0%
1993	2.6%
1994	2.8%
1995	2.6%
1996	2.9%
1997	2.1%
1998	1.3%
1999	2.5%
2000	3.5%
2001	2.6%
2002	1.4%
2003	2.1%
2004	2.7%
2005	4.1%
2006	3.3%
2007	2.3%
2008	5.8%
2009	0.0%
Average All years	3.8%
Average latest 10 years	2.8%
Average latest 5 years	3.1%
Average latest 3 years	2.7%
Selected Annual Change Last Year's Selection was 3.0%	2.8%

Source: Social Security Administration - SSA Web Site (www.ssa.gov/OACT/COLA/latestCOLA.html)

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

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

Year	Monthly Wage Amounts Break Points:						Annual SS Wage Base	Percent Change
	90% of First:	Percent Change	Plus 32% of next:	Percent Change	Plus 15% of next:	Percent Change		
1980	194		977		987		25,900	
1981	211	8.8%	1,063	8.8%	1,201	21.6%	29,700	14.7%
1982	230	9.0%	1,158	8.9%	1,312	9.2%	32,400	9.1%
1983	254	10.4%	1,274	10.0%	1,447	10.3%	35,700	10.2%
1984	267	5.1%	1,345	5.6%	1,538	6.3%	37,800	5.9%
1985	280	4.9%	1,411	4.9%	1,609	4.6%	39,600	4.8%
1986	297	6.1%	1,493	5.8%	1,710	6.3%	42,000	6.1%
1987	310	4.4%	1,556	4.2%	1,784	4.3%	43,800	4.3%
1988	319	2.9%	1,603	3.0%	1,828	2.5%	45,000	2.7%
1989	339	6.3%	1,705	6.4%	1,956	7.0%	48,000	6.7%
1990	356	5.0%	1,789	4.9%	2,130	8.9%	51,300	6.9%
1991	370	3.9%	1,860	4.0%	2,220	4.2%	53,400	4.1%
1992	387	4.6%	1,946	4.6%	2,292	3.2%	55,500	3.9%
1993	401	3.6%	2,019	3.8%	2,380	3.8%	57,600	3.8%
1994	422	5.2%	2,123	5.2%	2,505	5.3%	60,600	5.2%
1995	426	0.9%	2,141	0.8%	2,533	1.1%	61,200	1.0%
1996	437	2.6%	2,198	2.7%	2,590	2.3%	62,700	2.5%
1997	455	4.1%	2,286	4.0%	2,709	4.6%	65,400	4.3%
1998	477	4.8%	2,398	4.9%	2,825	4.3%	68,400	4.6%
1999	505	5.9%	2,538	5.8%	3,007	6.4%	72,600	6.1%
2000	531	5.1%	2,671	5.2%	3,148	4.7%	76,200	5.0%
2001	561	5.6%	2,820	5.6%	3,319	5.4%	80,400	5.5%
2002	592	5.5%	2,975	5.5%	3,508	5.7%	84,900	5.6%
2003	606	2.4%	3,047	2.4%	3,597	2.5%	87,000	2.5%
2004	612	1.0%	3,077	1.0%	3,636	1.1%	87,900	1.0%
2005	627	2.5%	3,152	2.4%	3,721	2.3%	90,000	2.4%
2006	656	4.6%	3,299	4.7%	3,895	4.7%	94,200	4.7%
2007	680	3.7%	3,420	3.7%	4,025	3.3%	97,500	3.5%
2008	711	4.6%	3,577	4.6%	4,212	4.6%	102,000	4.6%
2009	744	4.6%	3,739	4.5%	4,417	4.9%	106,800	4.7%
2010	761	2.3%	3,825	2.3%	4,314	-2.3%	106,800	0.0%
Average All years		4.7%		4.7%		5.1%		4.9%
Average latest 10 years		3.7%		3.7%		3.2%		3.4%
Average latest 5 years		4.0%		4.0%		3.0%		3.5%
Average latest 3 years		3.8%		3.8%		2.4%		3.1%
Last Year's Selection		4.0%		4.0%		4.0%		4.0%
Selection		3.7%		3.7%		3.7%		3.7%
<u>Projections</u>		<u>Selected</u>	<u>Selected</u>	<u>Selected</u>	<u>Selected</u>	<u>Selected</u>	<u>Selected</u>	
2010	761	Actual	3,825	Actual	4,314	Actual	106,800	Actual
2011	789	3.7%	3,967	3.7%	4,474	3.7%	110,800	3.7%
2012	818	3.7%	4,114	3.7%	4,640	3.7%	114,900	3.7%
Average Break Point		782	3,932		4,434		109,800	
For Policies effective between 4-1-2010 and 4-1-2011								

Note: Weighted average of the three calendar years: 2010, 2011, 2012.

Weights: 2010	28.125%
2011	68.750%
2012	3.125%
	100.00%

Notes:

The above weights assume 1-year policies effective between 4-1-2010 and 4-1-2011
 E.G.: 28.125% of the losses will occur between 4-1-2010 and 12-31-2010.
 68.750% of the losses will occur between 1-1-2011 and 12-31-2011.
 3.125% of the losses will occur between 1-1-2012 and 3-31-2012.

MBA Actuaries Inc. - PAB,OMG
 Report date: 12/03/2009

Source: Social Security Administration - SSA Web Site (<http://www.ssa.gov/OACT/COLA>)
 and www.ssa.gov/oact/cola/cbb.html)

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**Social Security Formulas - Primary Insurance Amount (PIA) Calculations
 Example Calculations**

I. Break Point Monthly Wage Amounts and Factors (Exhibit VII-J, Page 2)

Break Points (Projected to average accident date of 4-1-2011 with a 4-1-2010 filing effective date.)

	Yearly <u>Maximum</u>	Monthly Wages		
		<u>First Break Point</u>	<u>Second Break Point</u>	<u>Third Break Point</u>
Wage Amount:	109,800	782	3,932	4,434
Factor:		90%	32%	15%

II. Example Calculations

Example <u>Number</u>	Monthly <u>Wage</u>	Adjusted Monthly <u>Wage (a)</u>	PIA at each Breakpoint			Total <u>PIA</u>
			<u>First (b)</u>	<u>Second (c)</u>	<u>Third (d)</u>	
1	2,000	2,000	782 <u>90%</u> 704	1,218 <u>32%</u> 390	0 <u>15%</u> 0	1,094
2	4,000	4,000	782 <u>90%</u> 704	3,218 <u>32%</u> 1,030	0 <u>15%</u> 0	1,734
3	6,000	6,000	782 <u>90%</u> 704	3,932 <u>32%</u> 1,258	1,286 <u>15%</u> 193	2,155
4	8,000	8,000	782 <u>90%</u> 704	3,932 <u>32%</u> 1,258	3,286 <u>15%</u> 493	2,455
5	10,000	9,150	782 <u>90%</u> 704	3,932 <u>32%</u> 1,258	4,434 <u>15%</u> 665	2,627
6	12,000	9,150	782 <u>90%</u> 704	3,932 <u>32%</u> 1,258	4,434 <u>15%</u> 665	2,627

Notes:

- (a) Monthly Wage limited to Monthly Maximum (\$109,800/12 = \$9,150)
- (b) minimum of adjusted monthly wage and \$782
- (c) minimum of (adjusted monthly wage less \$782) and \$3,932
- (d) minimum of (adjusted monthly wage less \$782 less \$3,932) and \$4,434

Source: Exhibit VII-J, Page 2

MBA Actuaries Inc. - PAB,OMG
 12-03-2009

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Coal Mine Compensation Rating Bureau

Exhibit VII-L

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

Page 1

ANTHRACITE UNDERGROUND (0160)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1) Reported	(2) Awarded	(3) Pending	(4) Denied			
1989	4	# 1	# 0	# 3	# 0.00	# 0.45	# 0.09
1990	-	-	-	-	-	-	-
1991	-	-	-	-	-	-	-
1992	1	1	-	-	-	-	-
1993	3	1	-	2	-	0.30	0.06
1994	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-
1999	1	-	-	1	-	0.15	0.03
2000	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
Total	9	3	-	6	-	0.90	0.18

Year	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR IBNR	(11) IBNR Awarded (10)xAward Ratio	(12) Total Awarded (8)+(11)	(13) Payroll (\$M)	(14) Frequency (12)/(13)
1989	# 1.09	# 2.91	# 0.0000	# 0.0000	# 1.0900	\$ 2.0663	0.5275
1990	-	-	-	-	-	1.5471	-
1991	-	-	-	-	-	0.7181	-
1992	1.00	-	-	-	1.0000	0.9328	1.0720
1993	1.06	1.94	-	-	1.0600	1.1820	0.8968
1994	-	-	-	-	-	1.3107	-
1995	-	-	-	-	-	1.4935	-
1996	-	-	-	-	-	1.6127	-
1997	-	-	-	-	-	1.5716	-
1998	-	-	-	-	-	1.7623	-
1999	0.03	0.97	-	-	0.0300	1.8142	0.0165
2000	-	-	-	-	-	1.3702	-
2001	-	-	-	-	-	1.6365	-
2002	-	-	-	-	-	1.3865	-
2003	-	-	-	-	-	1.3543	-
2004	-	-	-	-	-	1.3453	-
2005	-	-	0.0089	0.0018	0.0018	1.4176	0.0013
2006	-	-	0.0362	0.0074	0.0074	1.4425	0.0051
2007	-	-	0.0790	0.0162	0.0162	1.6625	0.0097
2008	-	-	0.2289	0.0468	0.0468	2.1483	0.0218
Total	3.18	5.82	0.3530	0.0722	3.2522	29.7750	0.1092

Sources: Cols.(1) to (4): CMCRB Claims Database
 Col.(6): (0.15)xCol.(4);2000 & Prior
 (0.05)xCol.(4);2001 & Subseq.
 Col.(7): (0.20)xCol.(6);2000 & Prior
 (1.00)xCol.(6);2001 & Subseq.
 Col.(10): 40% of Exh. VII-C-1 thru VII-C-6
 Col.(13): Exh. X-A & X-F MBA Inc. - PAB

IBNR Award Ratio(2000& Prior): 0.2631
 IBNR Award Ratio(2001& Subseq.): 0.2045

Coal Mine Compensation Rating Bureau

Exhibit VII-L

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

BITUMINOUS UNDERGROUND(0158)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1) Reported	(2) Awarded	(3) Pending	(4) Denied			
1989	# 3	# 0	# 1	# 2	# 0.30	# 0.30	# 0.06
1990	2	-	-	2	-	0.30	0.06
1991	-	-	-	-	-	-	-
1992	6	2	-	4	-	0.60	0.12
1993	1	1	-	-	-	-	-
1994	1	1	-	-	-	-	-
1995	-	-	-	-	-	-	-
1996	1	-	-	1	-	0.15	0.03
1997	3	-	-	3	-	0.45	0.09
1998	-	-	-	-	-	-	-
1999	2	1	-	1	-	0.15	0.03
2000	2	1	-	1	-	0.15	0.03
2001	3	-	1	2	0.30	0.10	0.10
2002	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-
2004	2	-	1	1	0.30	0.05	0.05
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
Total	26	6	3	17	0.90	2.25	0.57

Year	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR IBNR	(11) IBNR Awarded (10)xAward Ratio	(12) Total Awarded (8)+(11)	(13) Payroll (\$M)	(14) Frequency (12)/(13)
1989	# 0.36	# 2.64	# 0.0000	# 0.0000	# 0.3600	\$ 58,5075	0.0062
1990	0.06	1.94	-	-	0.0600	63,2715	0.0009
1991	-	-	-	-	-	58,3182	-
1992	2.12	3.88	-	-	2.1200	63,4013	0.0334
1993	1.00	-	-	-	1.0000	52,7565	0.0190
1994	1.00	-	-	-	1.0000	60,5909	0.0165
1995	-	-	-	-	-	65,2711	-
1996	0.03	0.97	-	-	0.0300	75,2230	0.0004
1997	0.09	2.91	-	-	0.0900	70,3967	0.0013
1998	-	-	-	-	-	61,0873	-
1999	1.03	0.97	-	-	1.0300	58,6852	0.0176
2000	1.03	0.97	-	-	1.0300	47,5206	0.0217
2001	0.40	2.60	-	-	0.4000	48,5226	0.0082
2002	-	-	0.0250	0.0051	0.0051	40,8380	0.0001
2003	-	-	0.0670	0.0137	0.0137	36,4984	0.0004
2004	0.35	1.65	0.1341	0.0274	0.3774	45,7854	0.0082
2005	-	-	0.2290	0.0468	0.0468	64,4505	0.0007
2006	-	-	0.4005	0.0819	0.0819	70,4659	0.0012
2007	-	-	0.7901	0.1616	0.1616	79,9043	0.0020
2008	-	-	1.5302	0.3130	0.3130	101,5557	0.0031
Total	7.47	18.53	3.1759	0.6496	8.1196	1,223,0506	0.0066

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

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

(0.05)xCol.(4);2001 & Subseq.

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

(1.00)xCol.(6);2001 & Subseq.

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

Col.(13): Exh. X-A & X-F MBA Inc. - PAB

IBNR Award Ratio(2000& Prior): 0.2631

IBNR Award Ratio(2001 & Subseq.): 0.2045

Coal Mine Compensation Rating Bureau

Exhibit VII-L

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

ANTHRACITE SURFACE(0153)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1) Reported	(2) Awarded	(3) Pending	(4) Denied			
1989	# 4	# 0	# 1	# 3	# 0.30	# 0.45	# 0.09
1990	6	3	-	3	-	0.45	0.09
1991	5	-	-	5	-	0.75	0.15
1992	2	-	-	2	-	0.30	0.06
1993	6	2	-	4	-	0.60	0.12
1994	5	-	1	4	0.30	0.60	0.12
1995	4	1	1	2	0.30	0.30	0.06
1996	1	-	-	1	-	0.15	0.03
1997	3	1	-	2	-	0.30	0.06
1998	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-
2000	1	-	1	-	0.30	-	-
2001	1	-	-	1	-	0.05	0.05
2002	1	-	-	1	-	0.05	0.05
2003	2	1	-	1	-	0.05	0.05
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
Total	41	8	4	29	1.20	4.05	0.93

Year	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR IBNR	(11) IBNR Awarded (10)xAward Ratio	(12) Total Awarded (8)+(11)	(13) Payroll (\$M)	(14) Frequency (12)/(13)
1989	# 0.39	# 3.61	# 0.0000	# 0.0000	# 0.3900	\$ 27.0445	0.0144
1990	3.09	2.91	-	-	3.0900	32.3929	0.0954
1991	0.15	4.85	-	-	0.1500	30.9566	0.0048
1992	0.06	1.94	-	-	0.0600	29.4761	0.0020
1993	2.12	3.88	-	-	2.1200	30.1034	0.0704
1994	0.42	4.58	-	-	0.4200	30.2105	0.0139
1995	1.36	2.64	-	-	1.3600	20.2889	0.0670
1996	0.03	0.97	-	-	0.0300	16.1922	0.0019
1997	1.06	1.94	-	-	1.0600	17.7831	0.0596
1998	-	-	-	-	-	17.3763	-
1999	-	-	-	-	-	18.4411	-
2000	0.30	0.70	0.0149	0.0039	0.3039	16.8078	0.0181
2001	0.05	0.95	0.0255	0.0052	0.0552	12.9237	0.0043
2002	0.05	0.95	0.0375	0.0077	0.0577	11.0466	0.0052
2003	1.05	0.95	0.0604	0.0124	1.0624	11.9282	0.0891
2004	-	-	0.0851	0.0174	0.0174	12.3597	0.0014
2005	-	-	0.1318	0.0269	0.0269	12.1409	0.0022
2006	-	-	0.1784	0.0365	0.0365	12.0653	0.0030
2007	-	-	0.3350	0.0685	0.0685	14.8666	0.0046
2008	-	-	0.6714	0.1373	0.1373	16.2370	0.0085
Total	10.13	30.87	1.5399	0.3158	10.4458	390.6414	0.0267

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

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

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

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

Col.(13): Exh. X-A & X-F MBA Inc. - PAB

IBNR Award Ratio(2000& Prior): 0.2631

IBNR Award Ratio(2001& Subseq.): 0.2045

Coal Mine Compensation Rating Bureau

Exhibit VII-L

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

BITUMINOUS SURFACE(0156)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1)	(2)	(3)	(4)			
	Reported	Awarded	Pending	Denied			
1989	# 1	# 0	# 1	# 0	# 0.30	# 0.00	# 0.00
1990	-	-	-	-	-	-	-
1991	3	-	-	3	-	0.45	0.09
1992	1	-	-	1	-	0.15	0.03
1993	1	1	-	-	-	-	-
1994	3	1	-	2	-	0.30	0.06
1995	2	-	-	2	-	0.30	0.06
1996	2	-	-	2	-	0.30	0.06
1997	2	-	-	2	-	0.30	0.06
1998	1	-	-	1	-	0.15	0.03
1999	1	-	-	1	-	0.15	0.03
2000	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
Total	17	2	1	14	0.30	2.10	0.42

Year	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR IBNR	(11) IBNR Awarded (10)xAward Ratio	(12) Total Awarded (8)+(11)	(13) Payroll (\$M)	(14) Frequency (12)/(13)
1989	# 0.30	# 0.70	# 0.0000	# 0.0000	# 0.3000	\$ 125.3617	0.0024
1990	-	-	-	-	-	124.1891	-
1991	0.09	2.91	-	-	0.0900	104.5835	0.0009
1992	0.03	0.97	-	-	0.0300	100.9994	0.0003
1993	1.00	-	-	-	1.0000	94.5566	0.0106
1994	1.06	1.94	-	-	1.0600	92.4646	0.0115
1995	0.06	1.94	-	-	0.0600	78.7526	0.0008
1996	0.06	1.94	-	-	0.0600	77.8284	0.0008
1997	0.06	1.94	-	-	0.0600	67.9058	0.0009
1998	0.03	0.97	-	-	0.0300	63.6516	0.0005
1999	0.03	0.97	-	-	0.0300	54.1623	0.0006
2000	-	-	-	-	-	49.9356	-
2001	-	-	-	-	-	58.1513	-
2002	-	-	-	-	-	53.5021	-
2003	-	-	-	-	-	47.8737	-
2004	-	-	0.0171	0.0035	0.0035	56.1281	0.0001
2005	-	-	0.0697	0.0143	0.0143	64.3423	0.0002
2006	-	-	0.1215	0.0248	0.0248	63.7985	0.0004
2007	-	-	0.2236	0.0457	0.0457	64.8081	0.0007
2008	-	-	0.4226	0.0864	0.0864	74.3067	0.0012
Total	2.72	14.28	0.8544	0.1748	2.8948	1,517.3020	0.0019

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

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

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

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

Col.(13): Exh. X-A & X-F MBA Inc. - PAB

IBNR Award Ratio(2000& Prior): 0.2631

IBNR Award Ratio(2001 & Subseq.): 0.2045

Coal Mine Compensation Rating Bureau

Exhibit VII-L

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

FOUR STANDARD CLASSES

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1)	(2)	(3)	(4)			
	Reported	Awarded	Pending	Denied			
1989	# 12	# 1	# 3	# 8	# 0.90	# 1.20	# 0.24
1990	8	3	-	5	-	0.75	0.15
1991	8	-	-	8	-	1.20	0.24
1992	10	3	-	7	-	1.05	0.21
1993	11	5	-	6	-	0.90	0.18
1994	9	2	1	6	0.30	0.90	0.18
1995	6	1	1	4	0.30	0.60	0.12
1996	4	-	-	4	-	0.60	0.12
1997	8	1	-	7	-	1.05	0.21
1998	1	-	-	1	-	0.15	0.03
1999	4	1	-	3	-	0.45	0.09
2000	3	1	1	1	0.30	0.15	0.03
2001	4	-	1	3	0.30	0.15	0.15
2002	1	-	-	1	-	0.05	0.05
2003	2	1	-	1	-	0.05	0.05
2004	2	-	1	1	0.30	0.05	0.05
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
Total	93	19	8	66	2.40	9.30	2.10

Year	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR IBNR	(11) IBNR Awarded (10)xAward Ratio	(12) Total Awarded (8)+(11)	(13) Payroll (\$M)	(14) Frequency (12)/(13)
1989	# 2.14	# 9.86	# 0.0000	# 0.0000	# 2.1400	\$ 212.9800	0.0100
1990	3.15	4.85	-	-	3.1500	221.4006	0.0142
1991	0.24	7.76	-	-	0.2400	194.5764	0.0012
1992	3.21	6.79	-	-	3.2100	194.8096	0.0165
1993	5.18	5.82	-	-	5.1800	178.5985	0.0290
1994	2.48	6.52	-	-	2.4800	184.5767	0.0134
1995	1.42	4.58	-	-	1.4200	165.8061	0.0086
1996	0.12	3.88	-	-	0.1200	170.8563	0.0007
1997	1.21	6.79	-	-	1.2100	157.6572	0.0077
1998	0.03	0.97	-	-	0.0300	143.8775	0.0002
1999	1.09	2.91	-	-	1.0900	133.1028	0.0082
2000	1.33	1.67	0.0149	0.0039	1.3339	115.6342	0.0115
2001	0.45	3.55	0.0255	0.0052	0.4552	121.2341	0.0038
2002	0.05	0.95	0.0626	0.0128	0.0628	106.7732	0.0006
2003	1.05	0.95	0.1274	0.0261	1.0761	97.6546	0.0110
2004	0.35	1.65	0.2362	0.0483	0.3983	115.6185	0.0034
2005	-	-	0.4394	0.0899	0.0899	142.3513	0.0006
2006	-	-	0.7366	0.1507	0.1507	147.7722	0.0010
2007	-	-	1.4276	0.2920	0.2920	161.2415	0.0018
2008	-	-	2.8531	0.5836	0.5836	194.2477	0.0030
Total	23.50	69.50	5.9233	1.2124	24.7124	3,160.7690	0.0078

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

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

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

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

Col.(13): Exh. X-A & X-F MBA Inc. - PAB

IBNR Award Ratio(2000& Prior): 0.2631

IBNR Award Ratio(2001& Subseq.): 0.2045

Coal Mine Compensation Rating Bureau

Exhibit VII-L

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

Page 6

COKE(0154)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1)	(2)	(3)	(4)			
	Reported	Awarded	Pending	Denied			
1989	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00
1990	-	-	-	-	-	-	-
1991	-	-	-	-	-	-	-
1992	-	-	-	-	-	-	-
1993	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-

Year	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate Awarded	Ultimate Denied	IBNR	IBNR Awarded	Total Awarded	Payroll (\$M)	Frequency
	(2)+(5)+(7)	(1)-(8)		(10)xAward Ratio	(8)+(11)		(12)/(13)
1989	# 0.00	# 0.00	# 0.0000	# 0.0000	# 0.0000	\$ 12.5835	-
1990	-	-	-	-	-	61.3087	-
1991	-	-	-	-	-	52.4511	-
1992	-	-	-	-	-	42.7613	-
1993	-	-	-	-	-	53.6197	-
1994	-	-	-	-	-	54.7213	-
1995	-	-	-	-	-	55.0002	-
1996	-	-	-	-	-	54.5712	-
1997	-	-	-	-	-	53.1191	-
1998	-	-	0.00	0.0001	0.0001	13.3539	0.0000
1999	-	-	0.00	0.0003	0.0003	12.2935	0.0000
2000	-	-	0.00	0.0004	0.0004	12.0926	0.0000
2001	-	-	0.00	0.0004	0.0004	10.3758	0.0000
2002	-	-	0.00	0.0008	0.0008	10.4850	0.0001
2003	-	-	0.01	0.0015	0.0015	11.5341	0.0001
2004	-	-	0.01	0.0026	0.0026	12.0491	0.0002
2005	-	-	0.02	0.0040	0.0040	12.8610	0.0003
2006	-	-	0.03	0.0061	0.0061	12.7374	0.0005
2007	-	-	0.05	0.0095	0.0095	13.6699	0.0007
2008	-	-	0.05	0.0099	0.0099	9.7660	0.0010
Total	-	-	0.17	0.0357	0.0357	571.3544	0.0001

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

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

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

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

Col.(13): Exh. X-A & X-F MBA Inc. - PAB

IBNR Award Ratio(2000& Prior): 0.2631

IBNR Award Ratio(2001 & Subseq.): 0.2045

Coal Mine Compensation Rating Bureau

Exhibit VII-L

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

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AUGER(0157)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1)	(2)	(3)	(4)			
	Reported	Awarded	Pending	Denied			
1989	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00
1990	-	-	-	-	-	-	-
1991	-	-	-	-	-	-	-
1992	-	-	-	-	-	-	-
1993	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-

Year	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate Awarded	Ultimate Denied	IBNR	IBNR Awarded	Total Awarded	Payroll (\$M)	Frequency
	(2)+(5)+(7)	(1)-(8)		(10)xAward Ratio	(8)+(11)		(12)/(13)
1989	# 0.00	# 0.00	# 0.0000	# 0.0000	# 0.0000	\$ 1.8884	-
1990	-	-	-	-	-	2.2956	-
1991	-	-	-	-	-	1.7188	-
1992	-	-	-	-	-	1.1816	-
1993	-	-	-	-	-	1.1122	-
1994	-	-	-	-	-	1.4850	-
1995	-	-	-	-	-	1.4996	-
1996	-	-	-	-	-	0.8466	-
1997	-	-	-	-	-	1.1935	-
1998	-	-	0.00	0.0000	0.0000	1.2379	0.0000
1999	-	-	0.00	0.0000	0.0000	1.1369	0.0000
2000	-	-	0.00	0.0000	0.0000	1.2059	0.0000
2001	-	-	0.00	0.0001	0.0001	1.4291	0.0000
2002	-	-	0.00	0.0001	0.0001	1.1508	0.0001
2003	-	-	0.00	0.0001	0.0001	1.1022	0.0001
2004	-	-	0.00	0.0002	0.0002	1.0588	0.0002
2005	-	-	0.00	0.0003	0.0003	1.0265	0.0003
2006	-	-	0.00	0.0005	0.0005	1.0668	0.0005
2007	-	-	0.00	0.0008	0.0008	1.1212	0.0007
2008	-	-	0.01	0.0025	0.0025	2.5090	0.0010
Total	-	-	0.02	0.0047	0.0047	27.2664	0.0002

Sources: Cols.(1) to (4): CMCRB Claims Database
 Col.(6): (0.15)xCol.(4);2000 & Prior
 (0.05)xCol.(4);2001 & Subseq.
 Col.(7): (0.20)xCol.(6);2000 & Prior
 (1.00)xCol.(6);2001 & Subseq.
 Col.(10): 40% of Exh. VII-C-1 thru VII-C-6
 Col.(13): Exh. X-A & X-F MBA Inc. - PAB

IBNR Award Ratio(2000& Prior): 0.2631
 IBNR Award Ratio(2001 & Subseq.): 0.2045

Coal Mine Compensation Rating Bureau

Exhibit VII-L

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

ANTHRACITE CO-GEN(0181)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1)	(2)	(3)	(4)			
	Reported	Awarded	Pending	Denied			
1989	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00
1990	-	-	-	-	-	-	-
1991	-	-	-	-	-	-	-
1992	-	-	-	-	-	-	-
1993	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-
2003	1	-	-	1	-	0.05	0.05
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
Total	1	-	-	1	-	0.05	0.05

Year	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate Awarded	Ultimate Denied	IBNR	IBNR Awarded	Total Awarded	Payroll (\$M)	Frequency
	(2)+(5)+(7)	(1)-(8)		(10)xAward Ratio	(8)+(11)		(12)/(13)
1989	# 0.00	# 0.00	# 0.0000	# 0.0000	# 0.0000	\$ 0.0000	# 0.0000
1990	-	-	-	-	-	0.6762	-
1991	-	-	-	-	-	1.0931	-
1992	-	-	-	-	-	3.5055	-
1993	-	-	-	-	-	3.6244	-
1994	-	-	-	-	-	3.7045	-
1995	-	-	-	-	-	3.4818	-
1996	-	-	-	-	-	3.7590	-
1997	-	-	-	-	-	3.5202	-
1998	-	-	0.00	0.0000	0.0000	3.4588	0.0000
1999	-	-	0.00	0.0001	0.0001	3.6043	0.0000
2000	-	-	0.00	0.0002	0.0002	4.4735	0.0000
2001	-	-	0.00	0.0002	0.0002	4.6618	0.0000
2002	-	-	0.00	0.0005	0.0005	5.6588	0.0001
2003	0.05	0.95	0.00	0.0009	0.0509	7.0096	0.0073
2004	-	-	0.01	0.0016	0.0016	7.3515	0.0002
2005	-	-	0.01	0.0024	0.0024	7.8553	0.0003
2006	-	-	0.02	0.0040	0.0040	8.4125	0.0005
2007	-	-	0.03	0.0064	0.0064	9.1867	0.0007
2008	-	-	0.04	0.0081	0.0081	7.5379	0.0011
Total	0.05	0.95	0.12	0.0244	0.0744	92.5754	0.0008

Sources: Cols.(1) to (4): CMCRB Claims Database
 Col.(6): (0.15)xCol.(4);2000 & Prior
 (0.05)xCol.(4);2001 & Subseq.
 Col.(7): (0.20)xCol.(6);2000 & Prior
 (1.00)xCol.(6);2001 & Subseq.
 Col.(10): 40% of Exh. VII-C-1 thru VII-C-6
 Col.(13): Exh. X-A & X-F MBA Inc. - PAB

IBNR Award Ratio(2000& Prior): 0.2631
 IBNR Award Ratio(2001& Subseq.): 0.2045

Coal Mine Compensation Rating Bureau

Exhibit VII-L

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

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BITUMINOUS CO-GEN(0182)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1)	(2)	(3)	(4)			
	Reported	Awarded	Pending	Denied			
1989	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00
1990	-	-	-	-	-	-	-
1991	-	-	-	-	-	-	-
1992	-	-	-	-	-	-	-
1993	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-

Year	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate Awarded	Ultimate Denied	IBNR	IBNR Awarded	Total Awarded	Payroll (\$M)	Frequency
	(2)+(5)+(7)	(1)-(8)		(10)xAward Ratio	(8)+(11)		(12)/(13)
1989	# 0.00	# 0.00	# 0.0000	# 0.0000	# 0.0000	\$ 0.0000	# 0.0000
1990	-	-	-	-	-	-	-
1991	-	-	-	-	-	-	-
1992	-	-	-	-	-	0.0476	-
1993	-	-	-	-	-	0.3915	-
1994	-	-	-	-	-	0.3776	-
1995	-	-	-	-	-	0.3602	-
1996	-	-	-	-	-	0.3702	-
1997	-	-	-	-	-	0.8561	-
1998	-	-	0.00	0.0000	0.0000	1.1612	0.0000
1999	-	-	0.00	0.0000	0.0000	1.4943	0.0000
2000	-	-	0.00	0.0001	0.0001	1.8707	0.0000
2001	-	-	0.00	0.0001	0.0001	2.1213	0.0000
2002	-	-	0.00	0.0002	0.0002	2.3861	0.0001
2003	-	-	0.00	0.0004	0.0004	3.0525	0.0001
2004	-	-	0.01	0.0014	0.0014	6.3745	0.0002
2005	-	-	0.01	0.0026	0.0026	8.5248	0.0003
2006	-	-	0.02	0.0045	0.0045	9.4264	0.0005
2007	-	-	0.04	0.0075	0.0075	10.8291	0.0007
2008	-	-	0.04	0.0086	0.0086	8.4827	0.0010
Total	-	-	0.12	0.0254	0.0254	58.1268	0.0004

Sources: Cols.(1) to (4): CMCRB Claims Database
 Col.(6): (0.15)xCol.(4);2000 & Prior
 (0.05)xCol.(4);2001 & Subseq.
 Col.(7): (0.20)xCol.(6);2000 & Prior
 (1.00)xCol.(6);2001 & Subseq.
 Col.(10): 40% of Exh. VII-C-1 thru VII-C-6
 Col.(13): Exh. X-A & X-F MBA Inc. - PAB

IBNR Award Ratio(2000& Prior): 0.2631
 IBNR Award Ratio(2001 & Subseq.): 0.2045

Coal Mine Compensation Rating Bureau

Exhibit VII-L

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

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ANTHRACITE PREP PLANT(0183)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1)	(2)	(3)	(4)			
	Reported	Awarded	Pending	Denied			
1989	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00
1990	-	-	-	-	-	-	-
1991	-	-	-	-	-	-	-
1992	-	-	-	-	-	-	-
1993	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-
1997	1	1	-	-	-	-	-
1998	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	1	-	1	-	0.30	-	-
2008	-	-	-	-	-	-	-
Total	2	1	1	-	0.30	-	-

Year	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate Awarded	Ultimate Denied	IBNR	IBNR Awarded	Total Awarded	Payroll (\$M)	Frequency
	(2)+(5)+(7)	(1)-(8)		(10)xAward Ratio	(8)+(11)		(12)/(13)
1989	# 0.00	# 0.00	# 0.0000	# 0.0000	# 0.0000	\$ 0.0000	# 0.0000
1990	-	-	-	-	-	-	-
1991	-	-	-	-	-	-	-
1992	-	-	-	-	-	-	-
1993	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-
1996	-	-	-	-	-	0.2211	-
1997	1.00	-	-	-	1.0000	1.1494	0.8700
1998	-	-	0.00	0.0000	0.0000	1.0329	0.0000
1999	-	-	0.00	0.0001	0.0001	1.2311	0.0001
2000	-	-	0.00	0.0001	0.0001	1.3195	0.0001
2001	-	-	0.00	0.0004	0.0004	2.2163	0.0002
2002	-	-	0.00	0.0007	0.0007	2.3228	0.0003
2003	-	-	0.01	0.0012	0.0012	3.4080	0.0004
2004	-	-	0.01	0.0024	0.0024	4.4067	0.0005
2005	-	-	0.02	0.0040	0.0040	5.1701	0.0008
2006	-	-	0.03	0.0058	0.0058	4.8859	0.0012
2007	0.30	0.70	0.05	0.0100	0.3100	5.8173	0.0533
2008	-	-	0.08	0.0161	0.0161	5.6590	0.0028
Total	1.30	0.70	0.20	0.0408	1.3408	38.8401	0.0345

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

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

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

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

Col.(13): Exh. X-A & X-F MBA Inc. - PAB

IBNR Award Ratio(2000& Prior): 0.2631

IBNR Award Ratio(2001 & Subseq.): 0.2045

Coal Mine Compensation Rating Bureau

Exhibit VII-L

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

BITUMINOUS PREP PLANT(0184)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1)	(2)	(3)	(4)			
	Reported	Awarded	Pending	Denied			
1989	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00
1990	-	-	-	-	-	-	-
1991	-	-	-	-	-	-	-
1992	-	-	-	-	-	-	-
1993	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-
1997	-	-	-	-	-	-	-
1998	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-
2000	1	-	-	1	-	0.15	0.03
2001	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
Total	1	-	-	1	-	0.15	0.03

Year	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate Awarded	Ultimate Denied	IBNR	IBNR Awarded	Total Awarded	Payroll (\$M)	Frequency
	(2)+(5)+(7)	(1)-(8)		(10)xAward Ratio	(8)+(11)		(12)/(13)
1989	# 0.00	# 0.00	# 0.0000	# 0.0000	# 0.0000	\$ 0.0000	# 0.0000
1990	-	-	-	-	-	-	-
1991	-	-	-	-	-	-	-
1992	-	-	-	-	-	-	-
1993	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-
1996	-	-	-	-	-	3.0666	-
1997	-	-	-	-	-	13.7836	-
1998	-	-	0.00	0.0001	0.0001	11.1121	0.0000
1999	-	-	0.00	0.0003	0.0003	10.6918	0.0000
2000	0.03	0.97	0.00	0.0003	0.0303	8.5748	0.0035
2001	-	-	0.00	0.0004	0.0004	10.1550	0.0000
2002	-	-	0.00	0.0009	0.0009	10.0945	0.0001
2003	-	-	0.01	0.0019	0.0019	10.1952	0.0002
2004	-	-	0.02	0.0039	0.0039	13.4221	0.0003
2005	-	-	0.03	0.0054	0.0054	16.3471	0.0003
2006	-	-	0.04	0.0081	0.0081	17.0510	0.0005
2007	-	-	0.06	0.0132	0.0132	18.8952	0.0007
2008	-	-	0.10	0.0207	0.0207	20.3821	0.0010
Total	0.03	0.97	0.27	0.0552	0.0852	163.7711	0.0005

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

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

(0.05)xCol.(4);2001 & Subseq.

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

(1.00)xCol.(6);2001 & Subseq.

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

Col.(13): Exh. X-A & X-F MBA Inc. - PAB

IBNR Award Ratio(2000& Prior): 0.2631

IBNR Award Ratio(2001 & Subseq.): 0.2045

Coal Mine Compensation Rating Bureau

Exhibit VII-L

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

TOTAL OTHER CLASSES

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1)	(2)	(3)	(4)			
	Reported	Awarded	Pending	Denied			
1989	# 0	# 0	# 0	# 0	# 0.00	# 0.00	# 0.00
1990	-	-	-	-	-	-	-
1991	-	-	-	-	-	-	-
1992	-	-	-	-	-	-	-
1993	-	-	-	-	-	-	-
1994	-	-	-	-	-	-	-
1995	-	-	-	-	-	-	-
1996	-	-	-	-	-	-	-
1997	1	1	-	-	-	-	-
1998	-	-	-	-	-	-	-
1999	-	-	-	-	-	-	-
2000	1	-	-	1	-	0.15	0.03
2001	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-
2003	1	-	-	1	-	0.05	0.05
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	1	-	1	-	0.30	-	-
2008	-	-	-	-	-	-	-
Total	4	1	1	2	0.30	0.20	0.08

Year	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate Awarded	Ultimate Denied	IBNR	IBNR Awarded	Total Awarded	Payroll (\$M)	Frequency
	(2)+(5)+(7)	(1)-(8)		(10)xAward Ratio	(8)+(11)		(12)/(13)
1989	# 0.00	# 0.00	# 0.0000	# 0.0000	# 0.0000	\$ 14.4719	# 0.0000
1990	-	-	-	-	-	64.2805	-
1991	-	-	-	-	-	55.2630	-
1992	-	-	-	-	-	47.4960	-
1993	-	-	-	-	-	58.7478	-
1994	-	-	-	-	-	60.2884	-
1995	-	-	-	-	-	60.3418	-
1996	-	-	-	-	-	62.8347	-
1997	1.00	-	-	-	1.0000	73.6219	0.0136
1998	-	-	0.0014	0.0004	0.0004	31.3568	0.0000
1999	-	-	0.0029	0.0008	0.0008	30.4519	0.0000
2000	0.03	0.97	0.0043	0.0011	0.0311	29.5370	0.0011
2001	-	-	0.0078	0.0016	0.0016	30.9593	0.0001
2002	-	-	0.0152	0.0031	0.0031	32.0980	0.0001
2003	0.05	0.95	0.0302	0.0062	0.0562	36.3016	0.0015
2004	-	-	0.0593	0.0121	0.0121	44.6627	0.0003
2005	-	-	0.0912	0.0186	0.0186	51.7848	0.0004
2006	-	-	0.1422	0.0291	0.0291	53.5800	0.0005
2007	0.30	0.70	0.2317	0.0474	0.3474	59.5194	0.0058
2008	-	-	0.3219	0.0658	0.0658	54.3367	0.0012
Total	1.38	2.62	0.9081	0.1862	1.5662	951.9342	0.0016

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

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

(0.05)xCol.(4);2001 & Subseq.

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

(1.00)xCol.(6);2001 & Subseq.

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

Col.(13): Exh. X-A & X-F MBA Inc. - PAB

IBNR Award Ratio(2000& Prior): 0.2631

IBNR Award Ratio(2001 & Subseq.): 0.2045

Coal Mine Compensation Rating Bureau

Exhibit VII-L

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

GRAND TOTAL

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1) Reported	(2) Awarded	(3) Pending	(4) Denied			
1989	# 12	# 1	# 3	# 8	# 0.90	# 1.20	# 0.24
1990	8	3	-	5	-	0.75	0.15
1991	8	-	-	8	-	1.20	0.24
1992	10	3	-	7	-	1.05	0.21
1993	11	5	-	6	-	0.90	0.18
1994	9	2	1	6	0.30	0.90	0.18
1995	6	1	1	4	0.30	0.60	0.12
1996	4	-	-	4	-	0.60	0.12
1997	9	2	-	7	-	1.05	0.21
1998	1	-	-	1	-	0.15	0.03
1999	4	1	-	3	-	0.45	0.09
2000	4	1	1	2	0.30	0.30	0.06
2001	4	-	1	3	0.30	0.15	0.15
2002	1	-	-	1	-	0.05	0.05
2003	3	1	-	2	-	0.10	0.10
2004	2	-	1	1	0.30	0.05	0.05
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	1	-	1	-	0.30	-	-
2008	-	-	-	-	-	-	-
Total	97	20	9	68	2.70	9.50	2.18

Year	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR IBNR	(11) IBNR Awarded (10)xAward Ratio	(12) Total Awarded (8)+(11)	(13) Payroll (\$M)	(14) Frequency (12)/(13)
1989	# 2.14	# 9.86	# 0.0000	# 0.0000	# 2.1400	\$ 227.4519	# 0.0094
1990	3.15	4.85	-	-	3.1500	285.6811	0.0110
1991	0.24	7.76	-	-	0.2400	249.8394	0.0010
1992	3.21	6.79	-	-	3.2100	242.3056	0.0132
1993	5.18	5.82	-	-	5.1800	237.3463	0.0218
1994	2.48	6.52	-	-	2.4800	244.8651	0.0101
1995	1.42	4.58	-	-	1.4200	226.1479	0.0063
1996	0.12	3.88	-	-	0.1200	233.6910	0.0005
1997	2.21	6.79	-	-	2.2100	231.2791	0.0096
1998	0.03	0.97	0.0014	0.0004	0.0304	175.2343	0.0002
1999	1.09	2.91	0.0029	0.0008	1.0908	163.5547	0.0067
2000	1.36	2.64	0.0191	0.0050	1.3650	145.1712	0.0094
2001	0.45	3.55	0.0334	0.0068	0.4568	152.1934	0.0030
2002	0.05	0.95	0.0778	0.0159	0.0659	138.8712	0.0005
2003	1.10	1.90	0.1576	0.0322	1.1322	133.9562	0.0085
2004	0.35	1.65	0.2955	0.0604	0.4104	160.2812	0.0026
2005	-	-	0.5305	0.1085	0.1085	194.1361	0.0006
2006	-	-	0.8788	0.1798	0.1798	201.3522	0.0009
2007	0.30	0.70	1.6594	0.3394	0.6394	220.7609	0.0029
2008	-	-	3.1750	0.6494	0.6494	248.5844	0.0026
Total	24.88	72.12	6.8313	1.3987	26.2787	4,112.7032	0.0064

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

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

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

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

Col.(13): Exh. X-A & X-F MBA Inc. - PAB

IBNR Award Ratio(2000& Prior): 0.2631

IBNR Award Ratio(2001 & Subseq.): 0.2045

**Coal Mine Compensation Rating Bureau
Summary of Individual Claim Detail for Federal Basic
Claims from Exposure Years 1990 to 2008**

Federal Basic Severities

	Indemnity	Medical	Total
Underground Anthracite Class 160			
Total	4,911,497	382,019	5,293,516
Number of Claims	13	13	13
Average	377,807	29,386	407,194
Underground Bituminous Class 158			
Total	6,630,509	449,486	7,079,995
Number of Claims	15	15	15
Average	442,034	29,966	472,000
Surface Anthracite Class 153			
Total	11,409,307	873,583	12,282,890
Number of Claims	35	35	35
Average	325,980	24,960	350,940
Surface Bituminous Class 156			
Total	11,798,716	874,626	12,673,341
Number of Claims	35	35	35
Average	337,106	24,989	362,095
Four Standard Classes Combined			
Total	34,750,028	2,579,714	37,329,742
Number of Claims	98	98	98
Average	354,592	26,324	380,916
Other Classes			
Total	2,384,637	251,081	2,635,719
Number of Claims	8	8	8
Average	298,080	31,385	329,465
All Classes Combined			
Total	37,134,665	2,830,796	39,965,461
Number of Claims	106	106	106
Average	350,327	26,706	377,033

Source: Federal Occupational Disease Severity Model calculations by claim,
using individual claim detail for Exposure Years 1990 to 2008 (19 Years)
from the CMCRB database as of 4-30-2009

MBA, Inc PAB

Report date: 12/3/2009

FEDERAL BASIC OCCUPATIONAL DISEASE

ANTHRACITE UNDERGROUND (0160)

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.500 EXPECTED		PAYROLL PER \$1M	FREQUENCY	10-Year Payroll Weighted Frequency
							AWARD RATIO	ULTIMATE AWARDED			
1999	1	0	1	0	0.2797	1.2797	0.639855	0.639855	1.814157	0.352701	
2000	1	0	0	1	0.2632	0.2632	0.131575	0.131575	1.370159	0.096029	
2001	4	2	1	1	0.4062	1.4062	0.703090	2.703090	1.636522	1.651728	
2002	0	0	0	0	0.4310	0.4310	0.215520	0.215520	1.386545	0.155437	
2003	0	0	0	0	0.5388	0.5388	0.269380	0.269380	1.354265	0.198912	
2004	0	0	0	0	0.6617	0.6617	0.330835	0.330835	1.345321	0.245915	
2005	0	0	0	0	0.8369	0.8369	0.418425	0.418425	1.417568	0.295171	
2006	0	0	0	0	1.0199	1.0199	0.509960	0.509960	1.442524	0.353519	
2007	0	0	0	0	1.3831	1.3831	0.691540	0.691540	1.662537	0.415955	
2008	0	0	0	0	2.2086	2.2086	1.104285	1.104285	2.148251	0.514039	
TOTAL	6	2	2	2	8.0289	10.0289	5.014465	7.014465	15.577849	4.279407	
AVERAGE										0.427941	

BITUMINOUS UNDERGROUND (0158)

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.034 EXPECTED		PAYROLL PER \$1M	FREQUENCY	
							AWARD RATIO	ULTIMATE AWARDED			
1999	10	1	1	8	3.8568	4.8568	0.165131	1.165131	58.685238	0.019854	
2000	7	0	0	7	3.5526	3.5526	0.120790	0.120790	47.520562	0.02542	
2001	2	0	0	2	4.1113	4.1113	0.139785	0.139785	48.522630	0.002881	
2002	10	0	1	9	3.8821	4.8821	0.165990	0.165990	40.837995	0.04065	
2003	0	0	0	0	3.8900	3.8900	0.132260	0.132260	36.498406	0.003624	
2004	1	0	0	1	5.4411	5.4411	0.184999	0.184999	45.785390	0.004041	
2005	1	0	0	1	8.4675	8.4675	0.287895	0.287895	64.450487	0.004467	
2006	1	0	1	0	10.2528	11.2528	0.382595	0.382595	70.465937	0.005430	
2007	0	0	0	0	12.8135	12.8135	0.435657	0.435657	79.904266	0.005452	
2008	0	0	0	0	18.4385	18.4385	0.626907	0.626907	101.555670	0.006173	
TOTAL	32	1	3	28	74.7062	77.7062	2.642009	3.642009	594.226581	0.058527	
AVERAGE										0.005853	

ANTHRACITE SURFACE (0153)

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.235 EXPECTED		PAYROLL PER \$1M	FREQUENCY	
							AWARD RATIO	ULTIMATE AWARDED			
1999	1	0	0	1	2.2747	2.2747	0.534557	0.534557	18.441144	0.028987	
2000	5	0	2	3	2.4323	4.4323	1.041581	1.041581	16.807810	0.061970	
2001	4	0	2	2	2.1474	4.1474	0.974641	0.974641	12.923748	0.075415	
2002	5	1	0	4	2.0863	2.0863	0.490271	1.490271	11.046570	0.134908	
2003	2	0	2	0	2.5363	4.5363	1.066031	1.066031	11.928209	0.089371	
2004	3	1	0	2	3.0398	3.0398	0.714341	1.714341	12.359731	0.138704	
2005	2	1	0	1	3.4257	3.4257	0.805035	1.805035	12.140911	0.148674	
2006	0	0	0	0	3.8574	3.8574	0.906489	0.906489	12.065323	0.075132	
2007	1	1	0	0	5.5156	5.5156	1.296175	2.296175	14.866556	0.154452	
2008	0	0	0	0	7.1719	7.1719	1.685389	1.685389	16.236977	0.103799	
TOTAL	23	4	6	13	34.4873	40.4873	9.514511	13.514511	138.816979	1.011412	
AVERAGE										0.101141	

BITUMINOUS SURFACE (0156)

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.158 EXPECTED		PAYROLL PER \$1M	FREQUENCY	
							AWARD RATIO	ULTIMATE AWARDED			
1999	3	0	1	2	1.2934	2.2934	0.362357	0.362357	54.162273	0.006690	
2000	7	2	1	4	1.4926	2.4926	0.393828	2.393828	49.935622	0.047938	
2001	3	0	0	3	2.1283	2.1283	0.336278	0.336278	58.151332	0.005783	
2002	2	0	0	2	2.3295	2.3295	0.368058	0.368058	53.502085	0.006879	
2003	1	0	0	1	2.4377	2.4377	0.385161	0.385161	47.873740	0.008045	
2004	1	0	0	1	3.3688	3.3688	0.532272	0.532272	56.128132	0.009483	
2005	1	0	0	1	4.4776	4.4776	0.707458	0.707458	64.342262	0.010995	
2006	1	0	0	1	5.0733	5.0733	0.801575	0.801575	63.798502	0.012564	
2007	2	1	0	1	5.8690	5.8690	0.927305	1.927305	64.808093	0.029739	
2008	0	0	0	0	7.7175	7.7175	1.219363	1.219363	74.306714	0.016410	
TOTAL	21	3	2	16	36.1877	38.1877	6.033655	9.033655	587.008755	0.154527	
AVERAGE										0.015453	

FOUR STANDARD CLASSES

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.145 EXPECTED		PAYROLL PER \$1M	FREQUENCY	
							AWARD RATIO	ULTIMATE AWARDED			
1999	15	1	3	11	7.7046	10.7046	1.552168	2.701900	133.102812	0.020299	
2000	20	2	3	15	7.7406	10.7406	1.557391	3.687774	115.634153	0.031892	
2001	13	2	3	8	8.7933	11.7933	1.710021	4.153794	121.234232	0.034263	
2002	17	1	1	15	8.7288	9.7288	1.410682	2.239839	106.773195	0.020978	
2003	3	0	2	1	9.4028	11.4028	1.653405	1.852832	97.654620	0.018973	
2004	5	1	0	4	12.5114	12.5114	1.814149	2.762447	115.618574	0.023893	
2005	4	1	0	3	17.2076	17.2076	2.495105	3.218813	142.351228	0.022612	
2006	2	0	1	1	20.2034	21.2034	3.074489	2.600619	147.772286	0.017599	
2007	3	2	0	1	25.5812	25.5812	3.709273	5.350678	161.241452	0.033184	
2008	0	0	0	0	35.5364	35.5364	5.152775	4.635945	194.247612	0.023866	
TOTAL	82	10	13	59	153.4101	166.4101	23.204640	33.204640	1,335.630164	0.247558	
AVERAGE										0.024756	0.024899

Source: Claim counts - CMCRB OD Database as of 4-30-2009

IBNR: Exhibit VIII-C-6, p4

Payroll- Exhibit X-A

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

MBA Inc. - PAB

File Date: 12/03/2009

FEDERAL BASIC OCCUPATIONAL DISEASE

COKE (0154)

IBNR Factor adjusted by 0.2000

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.137	EXPECTED	PAYROLL PER \$1M	FREQUENCY
							AWARD RATIO	ULTIMATE AWARDED		
1999	0	0	0	0	0.1273	0.1273	0.017440	0.017440	12.293477	0.001419
2000	0	0	0	0	0.1464	0.1464	0.020057	0.020057	12.092574	0.001659
2001	0	0	0	0	0.1446	0.1446	0.019810	0.019810	10.375826	0.001909
2002	0	0	0	0	0.1653	0.1653	0.022646	0.022646	10.485005	0.002160
2003	0	0	0	0	0.2046	0.2046	0.028030	0.028030	11.534080	0.002430
2004	0	0	0	0	0.2383	0.2383	0.032647	0.032647	12.049126	0.002709
2005	0	0	0	0	0.2818	0.2818	0.038607	0.038607	12.860979	0.003002
2006	0	0	0	0	0.3070	0.3070	0.042059	0.042059	12.737394	0.003302
2007	0	0	0	0	0.3697	0.3697	0.050649	0.050649	13.669925	0.003705
2008	0	0	0	0	0.2978	0.2978	0.040799	0.040799	9.766027	0.004178
TOTAL	0	0	0	0	2.2828	2.2828	0.312744	0.312744	117.864413	0.026473
AVERAGE										0.002647

AUGER (0157)

IBNR Factor adjusted by 0.4000

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.137	EXPECTED	PAYROLL PER \$1M	FREQUENCY
							AWARD RATIO	ULTIMATE AWARDED		
1999	0	0	0	0	0.0236	0.0236	0.003233	0.003233	1.136891	0.002844
2000	0	0	0	0	0.0292	0.0292	0.004000	0.004000	1.205877	0.003317
2001	0	0	0	0	0.0398	0.0398	0.005453	0.005453	1.429131	0.003815
2002	0	0	0	0	0.0363	0.0363	0.004973	0.004973	1.150843	0.004321
2003	0	0	0	0	0.0391	0.0391	0.005357	0.005357	1.102223	0.004860
2004	0	0	0	0	0.0419	0.0419	0.005740	0.005740	1.058799	0.005422
2005	0	0	0	0	0.0450	0.0450	0.006165	0.006165	1.026537	0.006006
2006	0	0	0	0	0.0514	0.0514	0.007042	0.007042	1.066831	0.006601
2007	0	0	0	0	0.0606	0.0606	0.008302	0.008302	1.121156	0.007405
2008	0	0	0	0	0.1530	0.1530	0.020961	0.020961	2.508985	0.008354
TOTAL	0	0	0	0	0.5199	0.5199	0.071226	0.071226	12.807273	0.052945
AVERAGE										0.005295

ANTHRACITE CO-GEN (0181)

IBNR Factor adjusted by 0.5000

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.137	EXPECTED	PAYROLL PER \$1M	FREQUENCY
							AWARD RATIO	ULTIMATE AWARDED		
1999	1	0	0	1	0.0933	0.0933	0.012782	0.012782	3.604305	0.003546
2000	0	0	0	0	0.1354	0.1354	0.018550	0.018550	4.473458	0.004147
2001	0	0	0	0	0.1624	0.1624	0.022249	0.022249	4.661813	0.004773
2002	1	0	1	0	0.2231	1.2231	0.167565	0.167565	5.658774	0.029611
2003	0	0	0	0	0.3108	0.3108	0.042580	0.042580	7.009619	0.006074
2004	0	0	0	0	0.3635	0.3635	0.049800	0.049800	7.351514	0.006774
2005	1	0	0	1	0.4302	0.4302	0.058937	0.058937	7.855289	0.007503
2006	0	0	0	0	0.5070	0.5070	0.069459	0.069459	8.412527	0.008257
2007	0	0	0	0	0.6211	0.6211	0.085091	0.085091	9.186706	0.009262
2008	0	0	0	0	0.5746	0.5746	0.078720	0.078720	7.537913	0.010443
TOTAL	3	0	1	2	3.4214	4.4214	0.605732	0.605732	65.751918	0.090391
AVERAGE										0.009039

BITUMINOUS CO-GEN (0182)

IBNR Factor adjusted by 0.5000

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.137	EXPECTED	PAYROLL PER \$1M	FREQUENCY
							AWARD RATIO	ULTIMATE AWARDED		
1999	0	0	0	0	0.0387	0.0387	0.005302	0.005302	1.494276	0.003548
2000	0	0	0	0	0.0566	0.0566	0.007754	0.007754	1.870720	0.004145
2001	0	0	0	0	0.0739	0.0739	0.010124	0.010124	2.121331	0.004773
2002	0	0	0	0	0.0941	0.0941	0.012892	0.012892	2.386124	0.005403
2003	0	0	0	0	0.1353	0.1353	0.018536	0.018536	3.052523	0.006072
2004	0	0	0	0	0.3152	0.3152	0.043182	0.043182	6.374483	0.006774
2005	0	0	0	0	0.4669	0.4669	0.063965	0.063965	8.524752	0.007503
2006	0	0	0	0	0.5681	0.5681	0.077830	0.077830	9.426440	0.008257
2007	0	0	0	0	0.7322	0.7322	0.100311	0.100311	10.829140	0.009263
2008	0	0	0	0	0.6466	0.6466	0.088584	0.088584	8.482726	0.010443
TOTAL	0	0	0	0	3.1276	3.1276	0.428481	0.428481	54.562515	0.066181
AVERAGE										0.006618

Source: Claim counts - CMCRB OD Database as of 4-30-2009

IBNR: Exhibit VIII-C-6, p4

Payroll- Exhibit X-A-1

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

MBA Inc. - PAB

12/03/2009

FEDERAL BASIC OCCUPATIONAL DISEASE

ANTHRACITE PREP PLANT (0183)

IBNR Factor adjusted by 1.0000

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.137	EXPECTED	PAYROLL PER \$1M	FREQUENCY	10-Year Payroll Weighted Frequency
							AWARD RATIO	ULTIMATE AWARDED			
1999	1	0	1	0	0.0638	1.0638	0.145741	0.145741	1.231124	0.118380	
2000	1	0	1	0	0.0799	1.0799	0.147946	0.147946	1.319466	0.112126	
2001	0	0	0	0	0.1545	0.1545	0.021167	0.021167	2.216299	0.009550	
2002	0	0	0	0	0.1832	0.1832	0.025098	0.025098	2.322815	0.010805	
2003	0	0	0	0	0.3022	0.3022	0.041401	0.041401	3.407998	0.012148	
2004	1	0	1	0	0.4358	1.4358	0.196705	0.196705	4.406653	0.044638	
2005	0	0	0	0	0.5663	0.5663	0.077583	0.077583	5.170069	0.015006	
2006	0	0	0	0	0.5889	0.5889	0.080679	0.080679	4.885882	0.016513	
2007	0	0	0	0	0.7866	0.7866	0.107764	0.107764	5.817291	0.018525	
2008	0	0	0	0	0.8628	0.8628	0.118204	0.118204	5.658982	0.020888	
TOTAL	3	0	3	0	4.0240	7.0240	0.962288	0.962288	36.436579	0.378579	
Average										0.037858	

BITUMINOUS PREP PLANT (0184)

IBNR Factor adjusted by 0.5000

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.137	EXPECTED	PAYROLL PER \$1M	FREQUENCY
							AWARD RATIO	ULTIMATE AWARDED		
1999	2	0	0	2	0.2769	0.2769	0.037935	0.037935	10.691780	0.003548
2000	0	0	0	0	0.2596	0.2596	0.035565	0.035565	8.574760	0.004148
2001	0	0	0	0	0.3539	0.3539	0.048484	0.048484	10.155025	0.004774
2002	1	0	1	0	0.3980	1.3980	0.191526	0.191526	10.094549	0.018973
2003	0	0	0	0	0.4521	0.4521	0.061938	0.061938	10.195156	0.006075
2004	0	0	0	0	0.6637	0.6637	0.090927	0.090927	13.422097	0.006774
2005	0	0	0	0	0.8953	0.8953	0.122656	0.122656	16.347067	0.007503
2006	0	0	0	0	1.0276	1.0276	0.140781	0.140781	17.050967	0.008256
2007	0	0	0	0	1.2775	1.2775	0.175018	0.175018	18.895192	0.009263
2008	0	0	0	0	1.5537	1.5537	0.212857	0.212857	20.382139	0.010443
TOTAL	3	0	1	2	7.1583	8.1583	1.117687	1.117687	135.808732	0.079759
Average										0.007976

TOTAL OTHER CLASSES

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.137	EXPECTED	PAYROLL PER \$1M	FREQUENCY	10-Year Payroll Weighted Frequency
							AWARD RATIO	ULTIMATE AWARDED			
1999	4	0	1	3	0.6236	1.6236	0.222433	0.222433	30.451853	0.007304	
2000	1	0	1	0	0.7071	1.7071	0.233873	0.233873	29.536855	0.007918	
2001	0	0	0	0	0.9291	0.9291	0.127287	0.127287	30.959425	0.004111	
2002	2	0	2	0	1.1000	3.1000	0.424700	0.424700	32.098110	0.013231	
2003	0	0	0	0	1.4441	1.4441	0.197842	0.197842	36.301599	0.005450	
2004	1	0	1	0	2.0584	3.0584	0.419001	0.419001	44.662672	0.009381	
2005	1	0	0	1	2.6855	2.6855	0.367914	0.367914	51.784693	0.007105	
2006	0	0	0	0	3.0500	3.0500	0.417850	0.417850	53.580041	0.007799	
2007	0	0	0	0	3.8477	3.8477	0.527135	0.527135	59.519410	0.008857	
2008	0	0	0	0	4.0885	4.0885	0.560125	0.560125	54.336772	0.010308	
TOTAL	9	0	5	4	20.5340	25.5340	3.498158	3.498158	423.231430	0.081465	0.008973
Average										0.008146	

GRAND TOTAL

YEAR	REPORTED	AWARDED	PENDING	DENIED	IBNR	IBNR + PENDING	0.137	EXPECTED	PAYROLL PER \$1M	FREQUENCY	10-Year Payroll Weighted Frequency
							AWARD RATIO	ULTIMATE AWARDED			
1999	19	1	4	14	8.3282	12.3282	1.688965	2.924333	163.554665	0.017880	
2000	21	2	4	15	8.4477	12.4477	1.705339	3.921646	145.171008	0.027014	
2001	13	2	3	8	9.7224	12.7224	1.742962	4.281081	152.193657	0.028129	
2002	19	1	3	15	9.8288	12.8288	1.757551	2.664539	138.871305	0.019187	
2003	3	0	2	1	10.8469	12.8469	1.760024	2.050674	133.956219	0.015309	
2004	6	1	1	4	14.5698	15.5698	2.133058	3.181448	160.281246	0.019849	
2005	5	1	0	4	19.8931	19.8931	2.725357	3.586726	194.135921	0.018475	
2006	2	0	1	1	23.2534	24.2534	3.322712	3.018469	201.352327	0.014991	
2007	3	2	0	1	29.4289	29.4289	4.031758	5.877813	220.760862	0.026625	
2008	0	0	0	0	39.6249	39.6249	5.428609	5.196070	248.584384	0.020903	
TOTAL	91	10	18	63	173.9441	191.9441	26.296335	36.702798	1,758.861594	0.208362	
Average										0.020836	0.021067

Source: Claim counts - CMCRB OD Database as of 4-30-2009

IBNR: Exhibit VIII-C-6, p4

Payroll- Exhibit X-A-1

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

MBA Inc. - PAB
12/03/2009

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

Incremental Frequency and IBNR

Reported Claims Months	Year																								Total=				
	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005		2006	2007	2008	
12	3	2	6	4	3	3	4	5	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
24	3	4	6	5	4	3	5	5	4	1	1	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
36	3	4	7	6	3	3	5	7	6	1	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
48	3	4	7	6	4	3	5	8	8	1	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
60	3	4	8	6	4	3	4	11	8	1	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
72	4	4	8	6	4	4	5	11	9	1	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
84	4	4	8	6	4	4	5	11	12	1	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
96	4	5	9	6	4	4	7	12	13	1	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
108	4	5	9	6	6	7	12	13	13	1	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
120	4	5	10	7	6	9	12	13	13	1	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
132	4	5	10	7	7	9	12	13	13	1	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
144	4	6	10	9	7	9	12	13	13	1	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
156	4	6	12	9	7	9	8	12	13	1	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
168	5	6	13	10	7	9	8	12	13	1	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
180	5	6	13	10	8	10	8	12	13	1	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
192	5	6	13	10	8	11	9	12	13	1	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
204	5	6	13	10	8	11	9	12	13	1	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
216	5	6	13	10	9	11	9	12	13	1	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
228	5	6	13	10	9	11	9	12	13	1	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
240	5	6	13	11	9	11	9	12	13	1	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Incremental Changes																													
12-24																													
24-36																													
36-48																													
48-60																													
60-72																													
72-84																													
84-96																													
96-108																													
108-120																													
120-132																													
132-144																													
144-156																													
156-168																													
168-180																													
180-192																													
192-204																													
204-216																													
216-228																													
228-240																													
Payroll (\$Millions)	5,29589	4,16902	4,13772	4,50767	4,89605	4,06188	2,74569	2,06629	1,54705	0,71815	0,93280	1,18200	1,31068	1,49352	1,61270	1,57161	1,78229	1,81416	1,37016	1,63652	1,36855	1,35427	1,34532	1,41757	1,44252	1,66254	2,14825	2,14825	
12-24																													
24-36																													
36-48																													
48-60																													
60-72																													
72-84																													
84-96																													
96-108																													
108-120																													
120-132																													
132-144																													
144-156																													
156-168																													
168-180																													
180-192																													
192-204																													
204-216																													
216-228																													
228-240																													
Average	0,05614	0,09401	0,11670	0,12487	0,09851	0,09401	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	
Smoothed	0,19617	0,12487	0,11670	0,12487	0,09851	0,09401	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	0,09851	
Total=																													

COAL MINE COMPENSATION RATING BUREAU
FEDERAL OCCUPATIONAL DISEASE
BITUMINOUS UNDERGROUND (0158)

Incremental Frequency and IBNR

Reported Claims Months	Year												Average	Smoothed														
	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993			1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
12-24																												
24-36	39	21	16	11	7	4	4	4	3	2	2	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
36-48	49	24	31	11	12	8	7	5	3	6	4	2	1	1	2	1	2	2	2	1	2	0	0	0	1	1	0	
48-60	58	28	39	12	16	8	7	5	3	7	5	2	1	1	2	2	4	5	5	5	4	0	0	0	1	1	0	
60-72	66	29	41	15	18	9	10	8	9	9	9	3	2	2	3	3	5	7	7	5	6	0	0	0	1	1	0	
72-84	72	34	48	16	20	9	10	9	11	11	11	4	4	6	7	5	7	7	5	5	7	0	0	0	1	1	0	
84-96	77	37	49	20	20	9	10	6	12	10	14	4	9	8	4	5	5	7	7	5	2	8	0	0	0	0	0	
96-108	74	37	49	20	21	11	11	7	12	10	14	4	9	8	4	5	5	7	7	5	2	9	0	0	0	0	0	
108-120	76	37	50	22	22	11	11	8	12	11	15	5	11	8	5	6	5	7	7	5	2	10	0	0	0	0	0	
120-132	78	37	50	23	23	13	12	9	14	12	19	5	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
132-144	81	40	54	23	25	13	12	9	14	12	19	5	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
144-156	82	41	57	27	27	13	12	11	16	14	19	6	11	8	5	7	5	7	7	5	2	7	0	0	0	0	0	
156-168	86	41	59	27	27	13	12	11	16	14	19	6	11	8	5	7	5	7	7	5	2	7	0	0	0	0	0	
168-180	87	41	64	28	27	13	13	13	17	14	20	6	11	8	5	7	5	7	7	5	2	7	0	0	0	0	0	
180-192	87	42	64	28	27	13	13	13	17	14	20	6	11	8	5	7	5	7	7	5	2	7	0	0	0	0	0	
192-204	88	44	64	30	27	13	14	12	17	15	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
204-216	88	44	64	30	27	13	14	12	17	15	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
216-228	89	46	65	31	27	13	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
228-240	89	46	66	31	27	13	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	17	18	21	7	11	8	5	6	5	7	7	5	2	7	0	0	0	0	0	
240	89	46	66	33	27	14	16	13	1																			

Claims with Flies Dates on or before 12-31-2008. Valued as of 4-30-2009

COAL MINE COMPENSATION RATING BUREAU
FEDERAL OCCUPATIONAL DISEASE
ANTHRACITE SURFACE (0153)

Incremental Frequency and IBNR

Reported Claims Months	Year																								Average	Smoothed		
	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005			2006	2007
12-24																												
24-36																												
36-48																												
48-60																												
60-72																												
72-84																												
84-96																												
96-108																												
108-120																												
120-132																												
132-144																												
144-156																												
156-168																												
168-180																												
180-192																												
192-204																												
204-216																												
216-228																												
228-240																												
Payroll (\$Millions)	42,72474	34,84122	34,53100	31,21634	32,07796	25,00816	23,09836	27,04451	32,39289	30,95658	30,10339	30,21045	20,28889	16,19217	17,78314	17,37629	18,44114	16,80781	12,92375	11,04657	11,92821	12,35973	12,14091	12,06532	14,86656	16,23688		
12-24																												
24-36																												
36-48																												
48-60																												
60-72																												
72-84																												
84-96																												
96-108																												
108-120																												
120-132																												
132-144																												
144-156																												
156-168																												
168-180																												
180-192																												
192-204																												
204-216																												
216-228																												
228-240																												
Total=																												

Incremental Changes

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

IBNR Claims

Cumulative Factor	0.00333
times Payroll	0.10787

Source: Coal Mine Compensation Rating Bureau Database as of 4-30-2009
Payrolls: Exhibit X-A-1 & X-A-2

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

Claims with Files Dates on or before 12-31-2008, Valued as of 4-30-2009

Reported Claims Months	Incremental Frequency and IBNR												2002	2003	2004	2005	2006	2007	2008	Average	Standardized								
	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993										1994	1995	1996	1997	1998	1999	2000	2001
12-24	44	21	36	7	16	14	7	10	10	6	6	1	1	5	4	2	0	0	0	0	1	0	1	0	0	0	0	0.01330	0.01330
24-36	48	28	43	8	16	12	7	12	18	12	13	3	3	7	5	3	2	2	3	3	1	2	1	0	0	1	2	0.00461	0.01104
36-48	54	31	47	13	20	16	7	14	19	17	19	6	7	10	6	5	2	2	3	3	1	2	1	0	0	1	0	0.00993	0.00993
48-60	60	32	48	14	21	20	8	16	22	21	19	8	8	11	7	5	2	2	3	3	1	2	1	1	1	1	1	0.00738	0.00957
60-72	66	33	50	14	21	20	8	16	22	21	19	8	8	11	7	5	2	2	3	3	1	2	1	1	1	1	1	0.00857	0.00910
72-84	72	33	51	14	21	20	8	16	22	21	19	8	8	11	7	5	2	2	3	3	1	2	1	1	1	1	1	0.01104	0.00738
84-96	78	33	51	15	22	20	8	18	28	27	20	9	10	14	9	7	3	3	7	7	3	2	1	0	0	3	2	0.00671	0.00694
96-108	84	37	52	15	22	21	9	18	28	27	22	10	11	15	10	7	4	3	7	7	3	2	1	0	0	1	0	0.00910	0.00671
108-120	90	37	52	15	22	21	9	19	29	30	23	10	12	17	10	7	5	3	7	7	3	2	1	0	0	1	0	0.00684	0.00671
120-132	96	38	53	15	22	21	10	19	30	30	23	10	13	20	10	8	5	3	7	7	3	2	1	0	0	1	0	0.00910	0.00671
132-144	102	38	53	17	22	21	10	19	30	30	23	10	13	20	11	8	5	3	7	7	3	2	1	0	0	1	0	0.00684	0.00671
144-156	108	38	53	18	22	21	11	19	31	31	23	10	13	20	11	8	5	3	7	7	3	2	1	0	0	1	0	0.00910	0.00671
156-168	114	38	53	18	22	21	11	19	31	31	23	10	13	20	11	8	5	3	7	7	3	2	1	0	0	1	0	0.00684	0.00671
168-180	120	39	54	19	22	22	12	19	33	31	24	11	14	20	11	8	5	3	7	7	3	2	1	0	0	1	0	0.00910	0.00671
180-192	126	40	54	19	22	22	14	20	33	33	24	11	14	20	11	8	5	3	7	7	3	2	1	0	0	1	0	0.00684	0.00671
192-204	132	40	54	19	22	22	14	20	33	33	24	11	14	20	11	8	5	3	7	7	3	2	1	0	0	1	0	0.00910	0.00671
204-216	138	40	57	19	22	23	14	20	36	34	24	11	14	20	11	8	5	3	7	7	3	2	1	0	0	1	0	0.00684	0.00671
216-228	144	40	57	19	22	23	14	20	36	34	24	11	14	20	11	8	5	3	7	7	3	2	1	0	0	1	0	0.00910	0.00671
228-240	150	40	57	20	24	23	14	20	36	34	24	11	14	20	11	8	5	3	7	7	3	2	1	0	0	1	0	0.00684	0.00671
Total=																													

Payroll (\$Millions)	Incremental Frequency and IBNR												2002	2003	2004	2005	2006	2007	2008	Average	Standardized									
	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993										1994	1995	1996	1997	1998	1999	2000	2001	2002
12-24	194.07409	146.42307	174.42122	143.42270	136.64157	134.30589	126.49321	125.36171	124.18307	104.58550	100.99938	94.55659	92.46464	78.75261	77.82841	67.90579	63.65156	54.16227	49.93562	58.15133	53.50209	47.87374	56.72813	64.34226	63.79850	64.80969	74.30671	0.01330	0.01330	
24-36	36-48	60-72	84-96	96-108	108-120	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00461	0.01104
36-48	60-72	84-96	96-108	108-120	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00993	0.00993
60-72	84-96	96-108	108-120	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00738	0.00957
84-96	96-108	108-120	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00857	0.00910
96-108	108-120	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.01104	0.00738
108-120	132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00671	0.00694
132-144	144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00910	0.00671
144-156	156-168	168-180	180-192	192-204	204-216	216-228	228-240	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00684	0.00671
156-168	168-180	180-192	192-204	204-216	216-228	228-240	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00910	0.00671
168-180	180-192	192-204	204-216	216-228	228-240	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00684	0.00671
180-192	192-204	204-216	216-228	228-240	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00910	0.00671
192-204	204-216	216-228	228-240	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00684	0.00671
204-216	216-228	228-240	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00910	0.00671
216-228	228-240	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00684	0.00671
228-240	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00910	0.00671
Total=																														

Claims with Files Dates on or before 12-31-2008. Valued as of 4-30-2009

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

Reports of Claims Months	Incremental Frequency and IBNR																										
	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
12	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	1	1	0	0	0	1	0	1	1	1	0	0
24	0	0	0	0	0	0	0	0	0	0	1	1	1	0	0	2	2	1	0	0	1	0	1	1	0	0	0
36	0	0	0	0	0	0	0	0	0	0	1	1	1	0	0	4	4	2	1	0	1	0	1	1	0	0	0
48	0	0	0	0	0	0	0	0	0	0	2	2	2	0	0	5	5	2	3	1	0	1	1	1	0	0	0
60	0	0	0	0	0	0	0	0	0	0	2	2	2	0	0	6	6	2	4	1	0	0	1	1	0	0	0
72	0	0	0	0	0	0	0	0	0	0	2	2	2	0	0	6	6	2	4	1	0	0	1	1	0	0	0
84	0	0	0	0	0	0	0	0	0	0	2	2	2	0	0	6	6	3	4	1	0	2	0	0	0	0	0
96	0	0	0	0	0	0	0	0	0	0	2	2	2	0	0	6	6	3	4	1	0	2	0	0	0	0	0
108	0	0	0	0	0	0	0	0	0	0	2	2	2	0	0	6	6	3	4	1	0	2	0	0	0	0	0
120	0	0	0	0	0	0	0	0	0	0	2	2	2	0	0	6	6	3	4	1	0	2	0	0	0	0	0
132	0	0	0	0	0	0	0	0	0	0	2	2	2	0	0	6	6	3	4	1	0	2	0	0	0	0	0
144	0	0	0	0	0	0	0	0	0	0	2	2	2	0	0	6	6	3	4	1	0	2	0	0	0	0	0
156	0	0	0	0	0	0	0	0	0	0	2	2	2	0	0	6	6	3	4	1	0	2	0	0	0	0	0
168	0	0	0	0	0	0	0	0	0	0	2	2	2	0	0	6	6	3	4	1	0	2	0	0	0	0	0
180	0	0	0	0	0	0	0	0	0	0	2	2	2	0	0	6	6	3	4	1	0	2	0	0	0	0	0
192	0	0	0	0	0	0	0	0	0	0	2	2	2	0	0	6	6	3	4	1	0	2	0	0	0	0	0
204	0	0	0	0	0	0	0	0	0	0	2	2	2	0	0	6	6	3	4	1	0	2	0	0	0	0	0
216	0	0	0	0	0	0	0	0	0	0	2	2	2	0	0	6	6	3	4	1	0	2	0	0	0	0	0
228	0	0	0	0	0	0	0	0	0	0	2	2	2	0	0	6	6	3	4	1	0	2	0	0	0	0	0
240	0	0	0	0	0	0	0	0	0	0	2	2	2	0	0	6	6	3	4	1	0	2	0	0	0	0	0

Payroll (\$Millions)	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
0.00000	3.51368	1.36559	3.85703	4.08971	20.71372	28.26926	20.72462	14.47169	64.26048	55.26295	47.49607	58.74752	60.28848	60.34187	62.83464	73.62163	31.35678	30.45186	29.53686	30.95943	32.09811	36.30160	44.66267	51.79470	53.59004	59.51942	

Source: Coal Mine Compensation Rating Bureau Database as of 4-30-2009
 Payroll: Exhibit X & 1 & X-A-Z
 File Path: C:\Coal Mine\2009\Rate Freq\08-C-Ann\VIII-C-5

Run Date: 10/30/2009 08:15:33 PM

MBA Inc. - PA 8
 12/03/2009

Checksum: 61.57855100

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

IBNR By Class

		CLASSIFICATION					
A. IBNR Factor	Year	Coke	Auger	Anthracite	Bituminous	Anthracite	Bituminous
		0154	0157	Co-Gen 0181	Co-Gen 0182	Prep Plant 0183	Prep Plant 0184
	1999	0.0518	0.0518	0.0518	0.0518	0.0518	0.0518
	2000	0.0605	0.0605	0.0605	0.0605	0.0605	0.0605
	2001	0.0697	0.0697	0.0697	0.0697	0.0697	0.0697
	2002	0.0789	0.0789	0.0789	0.0789	0.0789	0.0789
	2003	0.0887	0.0887	0.0887	0.0887	0.0887	0.0887
	2004	0.0989	0.0989	0.0989	0.0989	0.0989	0.0989
	2005	0.1095	0.1095	0.1095	0.1095	0.1095	0.1095
	2006	0.1205	0.1205	0.1205	0.1205	0.1205	0.1205
	2007	0.1352	0.1352	0.1352	0.1352	0.1352	0.1352
	2008	0.1525	0.1525	0.1525	0.1525	0.1525	0.1525
B. Adjustment Factor		0.2000	0.4000	0.5000	0.5000	1.0000	0.5000
C. Payroll Per \$1M							
	1999	12.2935	1.1369	3.6043	1.4943	1.2311	10.6918
	2000	12.0926	1.2059	4.4735	1.8707	1.3195	8.5748
	2001	10.3758	1.4291	4.6618	2.1213	2.2163	10.1550
	2002	10.4850	1.1508	5.6588	2.3861	2.3228	10.0946
	2003	11.5341	1.1022	7.0096	3.0525	3.4080	10.1952
	2004	12.0491	1.0588	7.3515	6.3745	4.4067	13.4221
	2005	12.8610	1.0265	7.8553	8.5248	5.1701	16.3471
	2006	12.7374	1.0668	8.4125	9.4264	4.8859	17.0510
	2007	13.6699	1.1212	9.1867	10.8291	5.8173	18.8952
	2008	9.7660	2.5090	7.5379	8.4827	5.6590	20.3821
D. IBNR							
	1999	0.1273	0.0236	0.0933	0.0387	0.0638	0.2769
	2000	0.1464	0.0292	0.1354	0.0566	0.0799	0.2596
	2001	0.1446	0.0398	0.1624	0.0739	0.1545	0.3539
	2002	0.1653	0.0363	0.2231	0.0941	0.1832	0.3980
	2003	0.2046	0.0391	0.3108	0.1353	0.3022	0.4521
	2004	0.2383	0.0419	0.3635	0.3152	0.4358	0.6637
	2005	0.2818	0.0450	0.4302	0.4669	0.5663	0.8953
	2006	0.3070	0.0514	0.5070	0.5681	0.5889	1.0276
	2007	0.3697	0.0606	0.6211	0.7322	0.7866	1.2775
	2008	0.2978	0.1530	0.5746	0.6466	0.8628	1.5537

Source: IBNR Factor - Exhibit VIII-C-6, p.1
 Adjustment Factor - Judgement
 Payroll - Exhibit X-A
 IBNR - A times B times C

MBA Inc. - PAB
 12/03/2009

File: PAB-C:\Clients\Coal Mine\2009 Rate Filing\08-C.xlsm\VIII-C-6-4

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Checksum:100,707.662610

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

IBNR By Class

A. IBNR Factor	CLASSIFICATION					
	Coke		Anthracite Bituminous		Anthracite Bituminous	
	0154	0157	Co-Gen	Co-Gen	Prep Plant	Prep Plant
			0181	0182	0183	0184
1989	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1990	0.0026	0.0026	0.0026	0.0026	0.0026	0.0026
1991	0.0051	0.0051	0.0051	0.0051	0.0051	0.0051
1992	0.0084	0.0084	0.0084	0.0084	0.0084	0.0084
1993	0.0127	0.0127	0.0127	0.0127	0.0127	0.0127
1994	0.0182	0.0182	0.0182	0.0182	0.0182	0.0182
1995	0.0244	0.0244	0.0244	0.0244	0.0244	0.0244
1996	0.0306	0.0306	0.0306	0.0306	0.0306	0.0306
1997	0.0374	0.0374	0.0374	0.0374	0.0374	0.0374
1998	0.0446	0.0446	0.0446	0.0446	0.0446	0.0446
B. Adjustment Factor	0.2000	0.4000	0.5000	0.5000	1.0000	0.5000
C. Payroll						
1989	12.5835	1.8884	0.0000	0.0000	0.0000	0.0000
1990	61.3087	2.2956	0.6762	0.0000	0.0000	0.0000
1991	52.4511	1.7188	1.0931	0.0000	0.0000	0.0000
1992	42.7613	1.1816	3.5055	0.0476	0.0000	0.0000
1993	53.6197	1.1122	3.6244	0.3915	0.0000	0.0000
1994	54.7213	1.4850	3.7045	0.3776	0.0000	0.0000
1995	55.0002	1.4996	3.4819	0.3602	0.0000	0.0000
1996	54.5712	0.8466	3.7590	0.3702	0.2211	3.0666
1997	53.1191	1.1935	3.5202	0.8561	1.1494	13.7837
1998	13.3539	1.2379	3.4588	1.1612	1.0329	11.1121
D. IBNR						
1989	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1990	0.0313	0.0023	0.0009	0.0000	0.0000	0.0000
1991	0.0539	0.0035	0.0028	0.0000	0.0000	0.0000
1992	0.0721	0.0040	0.0148	0.0002	0.0000	0.0000
1993	0.1362	0.0057	0.0230	0.0025	0.0000	0.0000
1994	0.1996	0.0108	0.0338	0.0034	0.0000	0.0000
1995	0.2686	0.0146	0.0425	0.0044	0.0000	0.0000
1996	0.3344	0.0104	0.0576	0.0057	0.0068	0.0470
1997	0.3978	0.0179	0.0659	0.0160	0.0430	0.2580
1998	0.1190	0.0221	0.0771	0.0259	0.0460	0.2476

Source: IBNR Factor - Exhibit VIII-C-6, p.1
 Adjustment Factor - Judgement
 Payrolls: Exhibit X-A pages 1 & 2
 IBNR - A times B times C

MBA Inc. - PAB
 12/03/2009

Occupational Disease
Federal Benefits

TABLE OF MONTHLY BLACK LUNG BENEFIT RATES

Time Period		Claimant Benefit	Dependent Benefit	Yearly Percentage Increase
10/1/1981	to 9/30/1982	293.20	146.60	
10/1/1982	to 12/31/1983	304.90	152.50	4.0%
1/1/1984	to 12/31/1984	317.10	158.60	4.0%
1/1/1985	to 12/31/1985	328.20	164.10	3.5%
1/1/1986	to 12/31/1986	328.20	164.10	0.0%
1/1/1987	to 12/31/1987	338.00	169.00	3.0%
1/1/1988	to 12/31/1988	344.80	172.40	2.0%
1/1/1989	to 12/31/1989	358.90	179.50	4.1%
1/1/1990	to 12/31/1990	371.80	185.90	3.6%
1/1/1991	to 12/31/1991	387.10	193.60	4.1%
1/1/1992	to 12/31/1992	403.30	201.70	4.2%
1/1/1993	to 12/31/1993	418.20	209.10	3.7%
1/1/1994	to 12/31/1994	427.40	213.70	2.2%
1/1/1995	to 12/31/1995	427.40	213.70	0.0%
1/1/1996	to 12/31/1996	435.10	217.60	1.8%
1/1/1997	to 12/31/1997	445.10	222.60	2.3%
1/1/1998	to 12/31/1998	455.10	227.60	2.2%
1/1/1999	to 12/31/1999	469.50	234.80	3.2%
1/1/2000	to 12/31/2000	487.40	243.60	3.8%
1/1/2001	to 12/31/2001	500.50	250.30	2.7%
1/1/2002	to 12/31/2002	518.50	259.30	3.6%
1/1/2003	to 12/31/2003	534.60	267.30	3.1%
1/1/2004	to 12/31/2004	549.00	274.50	2.7%
1/1/2005	to 12/31/2005	562.80	281.30	2.5%
1/1/2006	to 12/31/2006	574.60	287.20	2.1%
1/1/2007	to 12/31/2007	584.40	292.20	1.7%
1/1/2008	to 12/31/2008	599.00	299.00	2.5%
1/1/2009	to 12/31/2009	616.30	308.20	2.9%
	All Years Average			2.8%
	Last 10 Yrs Average			2.8%
	Last 5 Yrs Average			2.3%
	Last 3 Yrs Average			2.4%

Selected Average Annual Benefit Change (Last Year's Selection - 2.8%) **2.8%**

		Claimant	Dependant	Weight
1/1/2010	to 12/31/2010	633.60 a	316.80	28.125%
1/1/2011	to 12/31/2011	651.30 a	325.70	68.750%
1/1/2012	to 12/31/2012	669.50 a	334.80	3.125%

Average Monthly Benefit During the Policy Period Beginning 04/01/2010		646.90 b	323.50
Average Weekly Benefit During the Policy Period Beginning 04/01/2010		149.30 c	74.70
Annual (Weekly X 52)		7,763.60	3,881.80
Annual Miner and Spouse			11,645.40

- a Previous year's benefit times selected annual increase of 2.8% (e.g., 633.60 = 616.30 times (1.0 + 2.8%))
- b Weighted average of projected benefit levels from 01-01-10 to 12-31-12
- c Monthly Benefit times 12 months divided by 52 weeks

Sources: US Department of Labor
Employment Standards Administration
Office of Workers' Compensation Programs
Division of Coal Mine Workers' Compensation
<http://www.dol.gov/esa/owcp/dmcm/compliance/blbene.htm>

MBA Actuaries Inc. - PAB,OMG
Filing Date 12-03-2009

Anthracite Underground (0160)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1)	(2)	(3)	(4)			
	Reported # 1	Awarded # 0	Pending # 1	Denied # 0			
1999	1	-	-	1	0.30	0.00	0.00
2000	4	2	1	1	0.30	0.05	0.05
2001	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
Total	6	2	2	2	0.60	0.20	0.08

Year	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate Awarded (2)+(5)+(7)	Ultimate Denied (1)-(8)	IBNR IBNR	IBNR Awarded (10)xAward Ratio	Total Awarded (8)+(11)	Payroll (\$M)	Frequency (12)/(13)
	# 0.30	# 0.70	# 0.2797	# 0.0439	# 0.3439	\$ 1.8142	0.1895
1999	0.03	0.97	0.2632	0.0413	0.0713	1.3702	0.0520
2000	2.35	1.65	0.4062	0.0932	2.4432	1.6365	1.4929
2001	-	-	0.4310	0.0989	0.0989	1.3865	0.0713
2002	-	-	0.5388	0.1236	0.1236	1.3543	0.0913
2003	-	-	0.6617	0.1518	0.1518	1.3453	0.1128
2004	-	-	0.8369	0.1920	0.1920	1.4176	0.1354
2005	-	-	1.0199	0.2340	0.2340	1.4425	0.1622
2006	-	-	1.3831	0.3173	0.3173	1.6625	0.1908
2007	-	-	2.2086	0.5066	0.5066	2.1483	0.2358
2008	-	-	-	-	-	-	-
Total	2.68	3.32	8.0289	1.8024	4.4824	15.5779	0.2877

IBNR Award Ratio(2000& Prior): 0.1568
 IBNR Award Ratio(2001& Subseq.): 0.2294

Sources: Cols.(1) to (4): CMCRB Claims Database
 Col.(6): (0.15)xCol.(4);2000 &Prior
 (0.05)xCol.(4);2001 & Subseq.
 Col.(7): (0.20)xCol.(6); 2000 & Prior
 (1.00)xCol.(6); 2001 & Subseq.
 Col.(10): Exh. VIII-B
 Col.(13): Exh. VIII-B

MBA Inc. - PAB

Bituminous Underground (0158)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1) Reported	(2) Awarded	(3) Pending	(4) Denied			
1999	# 10	# 1	# 1	# 8	# 0.30	# 1.20	# 0.24
2000	7	-	-	7	-	1.05	0.21
2001	2	-	-	2	-	0.10	0.10
2002	10	-	1	9	0.30	0.45	0.45
2003	-	-	-	-	-	-	-
2004	1	-	-	1	-	0.05	0.05
2005	1	-	-	1	-	0.05	0.05
2006	1	-	1	-	0.30	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
Total	32	1	3	28	0.90	2.90	1.10

Year	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR IBNR	(11) IBNR Awarded (10)xAward Ratio	(12) Total Awarded (8)+(11)	(13) Payroll (\$M)	(14) Frequency (12)/(13)
1999	# 1.54	# 8.46	# 3.8568	# 0.6047	# 2.1447	\$ 58.6852	0.0365
2000	0.21	6.79	3.5526	0.5571	0.7671	47.5206	0.0161
2001	0.10	1.90	4.1113	0.9431	1.0431	48.5226	0.0215
2002	0.75	9.25	3.8821	0.8905	1.6405	40.8380	0.0402
2003	-	-	3.8900	0.8924	0.8924	36.4984	0.0244
2004	0.05	0.95	5.4411	1.2482	1.2982	45.7854	0.0284
2005	0.05	0.95	8.4675	1.9424	1.9924	64.4505	0.0309
2006	0.30	0.70	10.2528	2.3520	2.6520	70.4659	0.0376
2007	-	-	12.8135	2.9394	2.9394	79.9043	0.0368
2008	-	-	18.4385	4.2298	4.2298	101.5557	0.0416
Total	3.00	29.00	74.7062	16.5997	19.5997	594.2266	0.0330

IBNR Award Ratio(2000& Prior): 0.1568
 IBNR Award Ratio(2001& Subseq.): 0.2294

Sources: Cols.(1) to (4): CMCRB Claims Database
 Col.(6): (0.15)xCol.(4);2000 &Prior
 (0.05)xCol.(4);2001 & Subseq.
 Col.(7): (0.20)xCol.(6); 2000 & Prior
 (1.00)xCol.(6); 2001 & Subseq.
 Col.(10): Exh. VIII-B
 Col.(13): Exh. VIII-B

MBA Inc. - PAB

Anthracite Surface (0153)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1) Reported	(2) Awarded	(3) Pending	(4) Denied			
1999	# 1	# 0	# 0	# 1	# 0.00	# 0.15	# 0.03
2000	5	-	2	3	0.60	0.45	0.09
2001	4	-	2	2	0.60	0.10	0.10
2002	5	1	-	4	-	0.20	0.20
2003	2	-	2	-	0.60	-	-
2004	3	1	-	2	-	0.10	0.10
2005	2	1	-	1	-	0.05	0.05
2006	-	-	-	-	-	-	-
2007	1	1	-	-	-	-	-
2008	-	-	-	-	-	-	-
Total	23	4	6	13	1.80	1.05	0.57

Year	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR IBNR	(11) IBNR Awarded (10)xAward Ratio	(12) Total Awarded (8)+(11)	(13) Payroll (\$M)	(14) Frequency (12)/(13)
1999	# 0.03	# 0.97	# 2.2747	# 0.3567	# 0.3867	\$ 18.4411	0.0210
2000	0.69	4.31	2.4323	0.3814	1.0714	16.8078	0.0637
2001	0.70	3.30	2.1474	0.4926	1.1926	12.9237	0.0923
2002	1.20	3.80	2.0863	0.4786	1.6786	11.0466	0.1520
2003	0.60	1.40	2.5363	0.5818	1.1818	11.9282	0.0991
2004	1.10	1.90	3.0398	0.6973	1.7973	12.3597	0.1454
2005	1.05	0.95	3.4257	0.7859	1.8359	12.1409	0.1512
2006	-	-	3.8574	0.8849	0.8849	12.0653	0.0733
2007	1.00	-	5.5156	1.2653	2.2653	14.8666	0.1524
2008	-	-	7.1719	1.6452	1.6452	16.2370	0.1013
Total	6.37	16.63	34.4873	7.5697	13.9397	138.8169	0.1004

IBNR Award Ratio(2000& Prior): 0.1568
 IBNR Award Ratio(2001& Subseq.): 0.2294

Sources: Cols.(1) to (4): CMCRB Claims Database
 Col.(6): (0.15)xCol.(4);2000 &Prior
 (0.05)xCol.(4);2001 & Subseq.
 Col.(7): (0.20)xCol.(6); 2000 & Prior
 (1.00)xCol.(6); 2001 & Subseq.
 Col.(10): Exh. VIII-B
 Col.(13): Exh. VIII-B

MBA Inc. - PAB

Bituminous Surface (0156)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1) Reported	(2) Awarded	(3) Pending	(4) Denied			
1999	# 3	# 0	# 1	# 2	# 0.30	# 0.30	# 0.06
2000	7	2	1	4	0.30	0.60	0.12
2001	3	-	-	3	-	0.15	0.15
2002	2	-	-	2	-	0.10	0.10
2003	1	-	-	1	-	0.05	0.05
2004	1	-	-	1	-	0.05	0.05
2005	1	-	-	1	-	0.05	0.05
2006	1	-	-	1	-	0.05	0.05
2007	2	1	-	1	-	0.05	0.05
2008	-	-	-	-	-	-	-
Total	21	3	2	16	0.60	1.40	0.68

Year	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR IBNR	(11) IBNR Awarded (10)xAward Ratio	(12) Total Awarded (8)+(11)	(13) Payroll (\$M)	(14) Frequency (12)/(13)
1999	# 0.36	# 2.64	# 1.2934	# 0.2028	# 0.5628	\$ 54.1623	0.0104
2000	2.42	4.58	1.4926	0.2340	2.6540	49.9356	0.0531
2001	0.15	2.85	2.1283	0.4882	0.6382	58.1513	0.0110
2002	0.10	1.90	2.3295	0.5344	0.6344	53.5021	0.0119
2003	0.05	0.95	2.4377	0.5592	0.6092	47.8737	0.0127
2004	0.05	0.95	3.3688	0.7728	0.8228	56.1281	0.0147
2005	0.05	0.95	4.4776	1.0272	1.0772	64.3423	0.0167
2006	0.05	0.95	5.0733	1.1638	1.2138	63.7985	0.0190
2007	1.05	0.95	5.8690	1.3464	2.3964	64.8081	0.0370
2008	-	-	7.7175	1.7704	1.7704	74.3067	0.0238
Total	4.28	16.72	36.1877	8.0992	12.3792	587.0087	0.0211

IBNR Award Ratio(2000& Prior): 0.1568
 IBNR Award Ratio(2001& Subseq.): 0.2294

Sources: Cols.(1) to (4): CMCRB Claims Database
 Col.(6): (0.15)xCol.(4);2000 &Prior
 (0.05)xCol.(4);2001 & Subseq.
 Col.(7): (0.20)xCol.(6); 2000 & Prior
 (1.00)xCol.(6); 2001 & Subseq.
 Col.(10): Exh. VIII-B
 Col.(13): Exh. VIII-B

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Four Standard Classes

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1)	(2)	(3)	(4)			
	Reported	Awarded	Pending	Denied			
1999	# 15	# 1	# 3	# 11	# 0.90	# 1.65	# 0.33
2000	20	2	3	15	0.90	2.25	0.45
2001	13	2	3	8	0.90	0.40	0.40
2002	17	1	1	15	0.30	0.75	0.75
2003	3	-	2	1	0.60	0.05	0.05
2004	5	1	-	4	-	0.20	0.20
2005	4	1	-	3	-	0.15	0.15
2006	2	-	1	1	0.30	0.05	0.05
2007	3	2	-	1	-	0.05	0.05
2008	-	-	-	-	-	-	-
Total	82	10	13	59	3.90	5.55	2.43

Year	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR IBNR	(11) IBNR Awarded (10)xAward Ratio	(12) Total Awarded (8)+(11)	(13) Payroll (\$M)	(14) Frequency (12)/(13)
1999	# 2.23	# 12.77	# 7.7046	# 1.2081	# 3.4381	\$ 133.1028	0.0258
2000	3.35	16.65	7.7406	1.2137	4.5637	115.6342	0.0395
2001	3.30	9.70	8.7933	2.0172	5.3172	121.2341	0.0439
2002	2.05	14.95	8.7288	2.0024	4.0524	106.7732	0.0380
2003	0.65	2.35	9.4028	2.1570	2.8070	97.6546	0.0287
2004	1.20	3.80	12.5114	2.8701	4.0701	115.6185	0.0352
2005	1.15	2.85	17.2076	3.9474	5.0974	142.3513	0.0358
2006	0.35	1.65	20.2034	4.6347	4.9847	147.7722	0.0337
2007	2.05	0.95	25.5812	5.8683	7.9183	161.2415	0.0491
2008	-	-	35.5364	8.1520	8.1520	194.2477	0.0420
Total	16.33	65.67	153.4101	34.0709	50.4009	1,335.6301	0.0377

IBNR Award Ratio(2000& Prior): 0.1568
 IBNR Award Ratio(2001& Subseq.): 0.2294

Sources: Cols.(1) to (4): CMCRB Claims Database
 Col.(6): (0.15)xCol.(4);2000 &Prior
 (0.05)xCol.(4);2001 & Subseq.
 Col.(7): (0.20)xCol.(6); 2000 & Prior
 (1.00)xCol.(6); 2001 & Subseq.
 Col.(10): Exh. VIII-B
 Col.(13): Exh. VIII-B

MBA Inc. - PAB

Coke (0154)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1)	(2)	(3)	(4)			
	Reported # 0	Awarded # 0	Pending # 0	Denied # 0			
1999	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-

Year	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate Awarded (2)+(5)+(7)	Ultimate Denied (1)-(8)	IBNR IBNR	IBNR Awarded (10)xAward Ratio	Total Awarded (8)+(11)	Payroll (\$M)	Frequency (12)/(13)
	# 0.00	# 0.00	# 0.1273	# 0.0200	# 0.0200	\$ 12.2935	0.0016
2000	-	-	0.1464	0.0230	0.0230	12.0926	0.0019
2001	-	-	0.1446	0.0332	0.0332	10.3758	0.0032
2002	-	-	0.1653	0.0379	0.0379	10.4850	0.0036
2003	-	-	0.2046	0.0469	0.0469	11.5341	0.0041
2004	-	-	0.2383	0.0547	0.0547	12.0491	0.0045
2005	-	-	0.2818	0.0646	0.0646	12.8610	0.0050
2006	-	-	0.3070	0.0704	0.0704	12.7374	0.0055
2007	-	-	0.3697	0.0848	0.0848	13.6699	0.0062
2008	-	-	0.2978	0.0683	0.0683	9.7660	0.0070
Total	-	-	2.2828	0.5038	0.5038	117.8644	0.0043

IBNR Award Ratio(2000& Prior): 0.1568
 IBNR Award Ratio(2001& Subseq.): 0.2294

Sources: Cols.(1) to (4): CMCRB Claims Database
 Col.(6): (0.15)xCol.(4);2000 &Prior
 (0.05)xCol.(4);2001 & Subseq.
 Col.(7): (0.20)xCol.(6); 2000 & Prior
 (1.00)xCol.(6); 2001 & Subseq.
 Col.(10): Exh. VIII-B
 Col.(13): Exh. VIII-B

MBA Inc. - PAB

Auger (0157)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1)	(2)	(3)	(4)			
	Reported # 0	Awarded # 0	Pending # 0	Denied # 0			
1999	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-

Year	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate Awarded (2)+(5)+(7)	Ultimate Denied (1)-(8)	IBNR IBNR	IBNR Awarded (10)xAward Ratio	Total Awarded (8)+(11)	Payroll (\$M)	Frequency (12)/(13)
	# 0.00	# 0.00	# 0.0236	# 0.0037	# 0.0037	\$ 1.1369	0.0033
2000	-	-	0.0292	0.0046	0.0046	1.2059	0.0038
2001	-	-	0.0398	0.0091	0.0091	1.4291	0.0064
2002	-	-	0.0363	0.0083	0.0083	1.1508	0.0072
2003	-	-	0.0391	0.0090	0.0090	1.1022	0.0081
2004	-	-	0.0419	0.0096	0.0096	1.0588	0.0091
2005	-	-	0.0450	0.0103	0.0103	1.0265	0.0101
2006	-	-	0.0514	0.0118	0.0118	1.0668	0.0111
2007	-	-	0.0606	0.0139	0.0139	1.1212	0.0124
2008	-	-	0.1530	0.0351	0.0351	2.5090	0.0140
Total	-	-	0.5199	0.1154	0.1154	12.8072	0.0090

IBNR Award Ratio(2000& Prior): 0.1568
 IBNR Award Ratio(2001& Subseq.): 0.2294

Sources: Cols.(1) to (4): CMCRB Claims Database
 Col.(6): (0.15)xCol.(4);2000 &Prior
 (0.05)xCol.(4);2001 & Subseq.
 Col.(7): (0.20)xCol.(6); 2000 & Prior
 (1.00)xCol.(6); 2001 & Subseq.
 Col.(10): Exh. VIII-B
 Col.(13): Exh. VIII-B

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Anthracite Co-Gen (181)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened # 0.15	(7) Denied Awarded # 0.03
	(1)	(2)	(3)	(4)			
	Reported # 1	Awarded # 0	Pending # 0	Denied # 1			
1999	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-
2002	1	-	1	-	0.30	-	-
2003	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-
2005	1	-	-	1	-	0.05	0.05
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
Total	3	-	1	2	0.30	0.20	0.08

Year	(8) Ultimate Awarded (2)+(5)+(7) # 0.03	(9) Ultimate Denied (1)-(8) # 0.97	(10) IBNR # 0.0933	(11) IBNR Awarded (10)xAward Ratio # 0.0146	(12) Total Awarded (8)+(11) # 0.0446	(13) Payroll (\$M) \$ 3.6043	(14) Frequency (12)/(13) 0.0124
1999	-	-	0.1354	0.0212	0.0212	4.4735	0.0047
2000	-	-	0.1624	0.0373	0.0373	4.6618	0.0080
2001	-	-	0.3108	0.0713	0.0713	7.0096	0.0102
2002	0.30	0.70	0.2231	0.0512	0.3512	5.6588	0.0621
2003	-	-	0.3635	0.0834	0.0834	7.3515	0.0113
2004	-	-	0.4302	0.0987	0.1487	7.8553	0.0189
2005	0.05	0.95	0.5070	0.1163	0.1163	8.4125	0.0138
2006	-	-	0.6211	0.1425	0.1425	9.1867	0.0155
2007	-	-	0.5746	0.1318	0.1318	7.5379	0.0175
2008	-	-	-	-	-	-	-
Total	0.38	2.62	3.4214	0.7683	1.1483	65.7519	0.0175

IBNR Award Ratio(2000& Prior): 0.1568
 IBNR Award Ratio(2001& Subseq.): 0.2294

Sources: Cols.(1) to (4): CMCRB Claims Database
 Col.(6): (0.15)xCol.(4);2000 &Prior
 (0.05)xCol.(4);2001 & Subseq.
 Col.(7): (0.20)xCol.(6); 2000 & Prior
 (1.00)xCol.(6); 2001 & Subseq.
 Col.(10): Exh. VIII-B
 Col.(13): Exh. VIII-B

MBA Inc. - PAB

Bituminous Co-Gen (182)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1)	(2)	(3)	(4)			
	Reported # 0	Awarded # 0	Pending # 0	Denied # 0			
1999	-	-	-	-	-	-	-
2000	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-

Year	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate Awarded (2)+(5)+(7)	Ultimate Denied (1)-(8)	IBNR IBNR	IBNR Awarded (10)xAward Ratio	Total Awarded (8)+(11)	Payroll (\$M)	Frequency (12)/(13)
	# 0.00	# 0.00	# 0.0387	# 0.0061	# 0.0061	\$ 1.4943	0.0041
1999	-	-	0.0566	0.0089	0.0089	1.8707	0.0047
2000	-	-	0.0739	0.0170	0.0170	2.1213	0.0080
2001	-	-	0.0941	0.0216	0.0216	2.3861	0.0090
2002	-	-	0.1353	0.0310	0.0310	3.0525	0.0102
2003	-	-	0.3152	0.0723	0.0723	6.3745	0.0113
2004	-	-	0.4669	0.1071	0.1071	8.5248	0.0126
2005	-	-	0.5681	0.1303	0.1303	9.4264	0.0138
2006	-	-	0.7322	0.1680	0.1680	10.8291	0.0155
2007	-	-	0.6466	0.1483	0.1483	8.4827	0.0175
2008	-	-	3.1276	0.7106	0.7106	54.5624	0.0130
Total	-	-	3.1276	0.7106	0.7106	54.5624	0.0130

IBNR Award Ratio(2000& Prior): 0.1568
 IBNR Award Ratio(2001& Subseq.): 0.2294

Sources: Cols.(1) to (4): CMCRB Claims Database
 Col.(6): (0.15)xCol.(4);2000 &Prior
 (0.05)xCol.(4);2001 & Subseq.
 Col.(7): (0.20)xCol.(6); 2000 & Prior
 (1.00)xCol.(6); 2001 & Subseq.
 Col.(10): Exh. VIII-B
 Col.(13): Exh. VIII-B

MBA Inc. - PAB

Anthracite Prep-Plant (183)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1)	(2)	(3)	(4)			
	Reported	Awarded	Pending	Denied			
1999	# 1	# 0	# 1	# 0	# 0.30	# 0.00	# 0.00
2000	1	-	1	-	0.30	-	-
2001	-	-	-	-	-	-	-
2002	-	-	-	-	-	-	-
2003	-	-	-	-	-	-	-
2004	1	-	1	-	0.30	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
Total	3	-	3	-	0.90	-	-

Year	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Ultimate Awarded	Ultimate Denied	IBNR	IBNR Awarded	Total Awarded	Payroll (\$M)	Frequency
	(2)+(5)+(7)	(1)-(8)		(10)xAward Ratio	(8)+(11)		(12)/(13)
1999	# 0.30	# 0.70	# 0.0638	# 0.0100	# 0.3100	\$ 1.2311	0.2518
2000	0.30	0.70	0.0799	0.0125	0.3125	1.3195	0.2369
2001	-	-	0.1545	0.0354	0.0354	2.2163	0.0160
2002	-	-	0.1832	0.0420	0.0420	2.3228	0.0181
2003	-	-	0.3022	0.0693	0.0693	3.4080	0.0203
2004	0.30	0.70	0.4358	0.1000	0.4000	4.4067	0.0908
2005	-	-	0.5663	0.1299	0.1299	5.1701	0.0251
2006	-	-	0.5889	0.1351	0.1351	4.8859	0.0276
2007	-	-	0.7866	0.1804	0.1804	5.8173	0.0310
2008	-	-	0.8628	0.1979	0.1979	5.6590	0.0350
Total	0.90	2.10	4.0240	0.9127	1.8127	36.4367	0.0497

IBNR Award Ratio(2000& Prior): 0.1568
 IBNR Award Ratio(2001& Subseq.): 0.2294

Sources: Cols.(1) to (4): CMCRB Claims Database
 Col.(6): (0.15)xCol.(4);2000 &Prior
 (0.05)xCol.(4);2001 & Subseq.
 Col.(7): (0.20)xCol.(6); 2000 & Prior
 (1.00)xCol.(6); 2001 & Subseq.
 Col.(10): Exh. VIII-B
 Col.(13): Exh. VIII-B

MBA Inc. - PAB

Bituminous Prep-Plant (184)

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1) Reported	(2) Awarded	(3) Pending	(4) Denied			
1999	# 2	# 0	# 0	# 2	# 0.00	# 0.30	# 0.06
2000	-	-	-	-	-	-	-
2001	-	-	-	-	-	-	-
2002	1	-	1	-	0.30	-	-
2003	-	-	-	-	-	-	-
2004	-	-	-	-	-	-	-
2005	-	-	-	-	-	-	-
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
Total	3	-	1	2	0.30	0.30	0.06

Year	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR IBNR	(11) IBNR Awarded (10)xAward Ratio	(12) Total Awarded (8)+(11)	(13) Payroll (\$M)	(14) Frequency (12)/(13)
1999	# 0.06	# 1.94	# 0.2769	# 0.0434	# 0.1034	\$ 10.6918	0.0097
2000	-	-	0.2596	0.0407	0.0407	8.5748	0.0047
2001	-	-	0.3539	0.0812	0.0812	10.1550	0.0080
2002	0.30	0.70	0.3980	0.0913	0.3913	10.0945	0.0388
2003	-	-	0.4521	0.1037	0.1037	10.1952	0.0102
2004	-	-	0.6637	0.1523	0.1523	13.4221	0.0113
2005	-	-	0.8953	0.2054	0.2054	16.3471	0.0126
2006	-	-	1.0276	0.2357	0.2357	17.0510	0.0138
2007	-	-	1.2775	0.2931	0.2931	18.8952	0.0155
2008	-	-	1.5537	0.3564	0.3564	20.3821	0.0175
Total	0.36	2.64	7.1583	1.6032	1.9632	135.8088	0.0145

IBNR Award Ratio(2000& Prior): 0.1568
 IBNR Award Ratio(2001& Subseq.): 0.2294

Sources: Cols.(1) to (4): CMCRB Claims Database
 Col.(6): (0.15)xCol.(4);2000 &Prior
 (0.05)xCol.(4);2001 & Subseq.
 Col.(7): (0.20)xCol.(6); 2000 & Prior
 (1.00)xCol.(6); 2001 & Subseq.
 Col.(10): Exh. VIII-B
 Col.(13): Exh. VIII-B

MBA Inc. - PAB

Total Other Classes

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1)	(2)	(3)	(4)			
	Reported	Awarded	Pending	Denied			
1999	# 4	# 0	# 1	# 3	# 0.30	# 0.45	# 0.09
2000	1	-	1	-	0.30	-	-
2001	-	-	-	-	-	-	-
2002	2	-	2	-	0.60	-	-
2003	-	-	-	-	-	-	-
2004	1	-	1	-	0.30	-	-
2005	1	-	-	1	-	0.05	0.05
2006	-	-	-	-	-	-	-
2007	-	-	-	-	-	-	-
2008	-	-	-	-	-	-	-
Total	9	-	5	4	1.50	0.50	0.14

Year	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR IBNR	(11) IBNR Awarded (10)xAward Ratio	(12) Total Awarded (8)+(11)	(13) Payroll (\$M)	(14) Frequency (12)/(13)
1999	# 0.39	# 3.61	# 0.6236	# 0.0978	# 0.4878	\$ 30.4519	0.0160
2000	0.30	0.70	0.7071	0.1109	0.4109	29.5370	0.0139
2001	-	-	0.9291	0.2131	0.2131	30.9593	0.0069
2002	0.60	1.40	1.1000	0.2523	0.8523	32.0980	0.0266
2003	-	-	1.4441	0.3313	0.3313	36.3016	0.0091
2004	0.30	0.70	2.0584	0.4722	0.7722	44.6627	0.0173
2005	0.05	0.95	2.6855	0.6161	0.6661	51.7848	0.0129
2006	-	-	3.0500	0.6997	0.6997	53.5800	0.0131
2007	-	-	3.8477	0.8827	0.8827	59.5194	0.0148
2008	-	-	4.0885	0.9379	0.9379	54.3367	0.0173
Total	1.64	7.36	20.5340	4.6139	6.2539	423.2314	0.0148

IBNR Award Ratio(2000& Prior): 0.1568
 IBNR Award Ratio(2001& Subseq.): 0.2294

Sources: Cols.(1) to (4): CMCRB Claims Database
 Col.(6): (0.15)xCol.(4);2000 &Prior
 (0.05)xCol.(4);2001 & Subseq.
 Col.(7): (0.20)xCol.(6); 2000 & Prior
 (1.00)xCol.(6); 2001 & Subseq.
 Col.(10): Exh. VIII-B
 Col.(13): Exh. VIII-B

MBA Inc. - PAB

Grand Total

Year	Counts				(5) Pending Awarded (3) * 30%	(6) Denied Reopened	(7) Denied Awarded
	(1) Reported	(2) Awarded	(3) Pending	(4) Denied			
1999	# 19	# 1	# 4	# 14	# 1.20	# 2.10	# 0.42
2000	21	2	4	15	1.20	2.25	0.45
2001	13	2	3	8	0.90	0.40	0.40
2002	19	1	3	15	0.90	0.75	0.75
2003	3	-	2	1	0.60	0.05	0.05
2004	6	1	1	4	0.30	0.20	0.20
2005	5	1	-	4	-	0.20	0.20
2006	2	-	1	1	0.30	0.05	0.05
2007	3	2	-	1	-	0.05	0.05
2008	-	-	-	-	-	-	-
Total	91	10	18	63	5.40	6.05	2.57

Year	(8) Ultimate Awarded (2)+(5)+(7)	(9) Ultimate Denied (1)-(8)	(10) IBNR IBNR	(11) IBNR Awarded (10)xAward Ratio	(12) Total Awarded (8)+(11)	(13) Payroll (\$M)	(14) Frequency (12)/(13)
1999	# 2.62	# 16.38	# 8.3282	# 1.3059	# 3.9259	\$ 163.5547	0.0240
2000	3.65	17.35	8.4477	1.3246	4.9746	145.1712	0.0343
2001	3.30	9.70	9.7224	2.2303	5.5303	152.1934	0.0363
2002	2.65	16.35	9.8288	2.2547	4.9047	138.8712	0.0353
2003	0.65	2.35	10.8469	2.4883	3.1383	133.9562	0.0234
2004	1.50	4.50	14.5698	3.3423	4.8423	160.2812	0.0302
2005	1.20	3.80	19.8931	4.5635	5.7635	194.1361	0.0297
2006	0.35	1.65	23.2534	5.3343	5.6843	201.3522	0.0282
2007	2.05	0.95	29.4289	6.7510	8.8010	220.7609	0.0399
2008	-	-	39.6249	9.0899	9.0899	248.5844	0.0366
Total	17.97	73.03	173.9441	38.6848	56.6548	1,758.8615	0.0322

IBNR Award Ratio(2000& Prior): 0.1568
 IBNR Award Ratio(2001& Subseq.): 0.2294

Sources: Cols.(1) to (4): CMCRB Claims Database
 Col.(6): (0.15)xCol.(4);2000 &Prior
 (0.05)xCol.(4);2001 & Subseq.
 Col.(7): (0.20)xCol.(6); 2000 & Prior
 (1.00)xCol.(6); 2001 & Subseq.
 Col.(10): Exh. VIII-B
 Col.(13): Exh. VIII-B

MBA Inc. - PAB

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

ID No.	Class	Pend (1)	Type*	Exp. Yr.	Age of Miner at Comp Date	State Benefit	Medical Ref. Act 44	Act 44 Factor	Act 44 Med.	Federal Excess:			Federal Excess:							
										Offsets for:			Alter Offsets:			Alter Offsets:				
										Soc. Sec.	Pension	Base	State Benefit	State plus Act 44 Med.	Soc. Sec.	Pension	Base	SS, PP	SS, PP	
000-00-0014	1011	2	1993	61.26	1993	504,691.71	19,270.72	1.00	19,270.72	-	123,837.78	1,060.44	1,060.44	19,026.60	263,892.37	-	66,989.39	178,586.79	178,586.79	179,828.92
000-00-0016	1011	2	1990	66.83	1990	521,196.61	14,146.12	1.00	14,146.12	-	-	-	-	-	363,494.96	-	-	50,108.78	50,108.78	50,108.78
000-00-0018	1011	2	1992	47.39	1992	1,414,276.44	34,649.92	1.00	34,649.92	278,954.04	148,068.31	43.72	64,723.82	195,076.45	510,941.18	-	-	431,671.11	431,671.11	431,671.11
000-00-0022	1011	2	1993	61.22	1993	383,691.78	19,270.72	1.00	19,270.72	-	122,782.14	9.14	9.14	2,588.15	233,388.33	-	66,418.35	84,838.17	84,838.17	84,838.17
000-00-0032	1011	2	1992	49.97	1992	1,157,363.03	31,063.62	1.00	31,063.62	250,574.99	127,104.03	1,152.27	87,396.68	206,287.04	421,324.48	-	-	433,754.45	433,754.45	433,754.45
000-00-0082	1011	2	LS	1999	62.24	118,800.78	18,344.71	1.00	18,344.71	-	58,938.45	220,022.85	220,022.85	277,576.07	118,800.78	-	58,938.45	220,022.85	277,576.07	277,576.07
000-00-0090	1011	2	WO	1993	N/A	365,953.87	-	1.00	-	-	-	505.04	505.04	505.04	365,953.87	-	-	505.04	505.04	505.04
Total Underground Anthracite										7	136,746	580,731	222,793	373,718	701,069	2,277,786	0	192,346	1,399,487	1,458,283
Average of 7 claims											19,535	82,962	31,828	53,388	100,153	325,398	0	27,478	199,927	208,326
Medical plus Indemnity Adjusted											4,465,974	82,962	31,828	53,388	100,153	344,933	0	27,478	199,927	208,326
											637,996	75,647	31,828	53,388	100,153	344,933	0	27,478	199,927	208,326
											4,602,720	75,647	31,828	53,388	100,153	344,933	0	27,478	199,927	208,326

* Type code is as follows: CC is Commuted or Compromised; WO is Widow Only; LS is Lump Sum. All others are 0.
For the "All Permanent Partial" Scenario, Permanent claims for a Miner or Miner and Spouse were re-run with 630 weeks of State Indemnity benefits. Widow Only, Commuted/Compromised and Lump Sums were the same as in the Base Scenario.

Sources: Individual claim data from CMCRB.

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

ID No.	Class	Awd (2) Pend (1)	Type*	Exp. Yr.	Age of Miner at Comp Date	State Benefit	Medical Ref. Act 44	Act 44 Factor	Act 44 Med.	Federal Excess:		Federal Excess:		Base	Offsets for:		Pension	State Benefit	State plus Act 44 Med.	Offsets for:		Base	Federal Excess:		
										After/Offsets:	SS	SS, PP	Soc. Sec.		Soc. Sec.	Soc. Sec.				SS	SS, PP				
000-00-0001	1002	2	CC	1990	67.38	41,151.96	14,146.12	1.00	14,146.12	-	38,353.97	231,028.03	269,382.00	231,028.03	231,028.03	-	38,353.97	41,151.96	-	-	38,353.97	231,028.03	269,382.00	231,028.03	269,382.00
000-00-0002	1002	2	CC	1992	62.84	121,390.33	17,448.25	1.00	17,448.25	-	37,484.20	224,797.63	250,700.48	224,797.63	224,797.63	-	37,484.20	121,390.33	-	-	37,484.20	224,797.63	250,700.48	224,797.63	250,700.48
000-00-0004	1002	2	CC	1992	62.49	81,544.09	18,344.71	1.00	18,344.71	-	57,997.39	101,700.79	154,642.47	101,700.79	101,700.79	-	57,997.39	81,544.09	-	-	57,997.39	101,700.79	154,642.47	101,700.79	154,642.47
000-00-0006	1002	2	1992	60.48	707,083.16	16,581.08	1.00	16,581.08	-	288,713.87	-	0.01	456,316.99	-	182,916.15	-	182,916.15	67,611.53	-	-	182,916.15	67,611.53	88,953.83	67,611.53	88,953.83
000-00-0013	1002	2	2005	60.51	530,321.13	20,225.67	1.00	20,225.67	-	169,703.83	-	90.50	324,938.55	-	92,686.36	-	92,686.36	82,838.52	-	-	92,686.36	82,838.52	83,723.49	82,838.52	83,723.49
000-00-0017	1002	2	LS	2005	54.58	76,758.76	25,386.45	1.00	25,386.45	1,968.46	-	372,852.48	372,852.48	372,852.48	372,852.48	1,968.46	76,758.76	-	-	1,968.46	372,852.48	372,852.48	372,852.48	372,852.48	
000-00-0028	1002	2	LS	2000	44.43	6,077,932.92	38,308.01	1.00	38,308.01	-	266,048.55	720,411.00	720,411.00	720,411.00	720,411.00	-	62,179.92	720,411.00	-	-	62,179.92	720,411.00	720,411.00	720,411.00	720,411.00
000-00-0033	1002	2	2000	61.77	1,007,872.34	18,344.71	1.00	18,344.71	-	281,468.39	-	40.19	510,624.90	-	155,941.64	-	155,941.64	189,520.97	-	-	155,941.64	189,520.97	189,520.97	189,520.97	189,520.97
000-00-0036	1002	2	1990	66.69	931,840.34	14,146.12	1.00	14,146.12	-	281,468.39	-	389.31	921,193.53	-	220,905.09	-	220,905.09	128,588.75	-	-	220,905.09	128,588.75	129,775.29	128,588.75	129,775.29
000-00-0037	1002	2	1994	58.76	843,281.86	21,208.45	1.00	21,208.45	-	279,489.87	-	76.45	478,363.41	-	104,488.08	-	104,488.08	103,796.44	-	-	104,488.08	103,796.44	112,389.36	103,796.44	112,389.36
000-00-0039	1002	2	1992	62.41	1,068,645.71	18,344.71	1.00	18,344.71	-	279,489.87	-	4,547.94	525,214.05	-	152,646.05	-	152,646.05	197,373.19	-	-	152,646.05	197,373.19	198,830.67	197,373.19	198,830.67
000-00-0042	1002	2	1992	60.49	991,165.51	20,225.67	1.00	20,225.67	-	228,580.66	-	51.55	499,347.60	-	124,841.50	-	124,841.50	203,784.98	-	-	124,841.50	203,784.98	204,976.99	203,784.98	204,976.99
000-00-0044	1002	2	1992	55.50	1,188,177.76	24,308.66	1.00	24,308.66	-	281,976.79	-	17,688.20	507,042.60	-	46,624.35	-	46,624.35	299,140.22	-	-	46,624.35	299,140.22	311,289.68	299,140.22	311,289.68
000-00-0048	1002	2	LS	2000	61.43	74,259.00	19,270.72	1.00	19,270.72	-	44,664.53	253,166.02	297,830.55	253,166.02	253,166.02	-	44,664.53	74,259.00	-	-	44,664.53	253,166.02	297,830.55	253,166.02	297,830.55
000-00-0050	1002	2	LS	2002	45.33	159,634.19	37,085.87	1.00	37,085.87	-	545,257.54	545,257.54	545,257.54	545,257.54	545,257.54	-	545,257.54	159,634.19	-	-	545,257.54	545,257.54	545,257.54	545,257.54	545,257.54
000-00-0051	1002	2	LS	1993	64.91	91,056.25	15,742.19	1.00	15,742.19	-	77,293.09	223,826.39	300,921.71	223,826.39	223,826.39	-	77,293.09	91,056.25	-	-	77,293.09	223,826.39	300,921.71	223,826.39	300,921.71
000-00-0052	1002	2	LS	1992	63.60	141,579.81	16,581.08	1.00	16,581.08	-	114,045.44	210,275.83	308,730.23	210,275.83	210,275.83	-	114,045.44	141,579.81	-	-	114,045.44	210,275.83	308,730.23	210,275.83	308,730.23
000-00-0053	1002	2	LS	2001	61.37	111,892.94	19,270.72	1.00	19,270.72	-	65,773.17	278,178.92	343,173.00	278,178.92	278,178.92	-	65,773.17	111,892.94	-	-	65,773.17	278,178.92	343,173.00	278,178.92	343,173.00
000-00-0055	1002	2	LS	2002	58.68	132,517.57	21,208.45	1.00	21,208.45	46,528.31	-	305,646.04	305,646.04	305,646.04	305,646.04	46,528.31	132,517.57	-	-	46,528.31	305,646.04	305,646.04	305,646.04	305,646.04	
000-00-0059	1002	2	LS	1999	54.98	2,813.60	25,386.45	1.00	25,386.45	-	72.15	470,736.63	470,808.78	470,736.63	470,736.63	-	72.15	2,813.60	-	-	72.15	470,736.63	470,808.78	470,736.63	470,808.78
000-00-0064	1002	2	LS	2000	66.09	76,260.09	14,930.59	1.00	14,930.59	-	58,448.63	191,840.26	250,288.90	191,840.26	191,840.26	-	58,448.63	76,260.09	-	-	58,448.63	191,840.26	250,288.90	191,840.26	250,288.90
000-00-0068	1002	2	LS	1995	58.06	250,012.33	22,217.85	1.00	22,217.85	49,989.60	-	292,508.50	306,110.00	292,508.50	292,508.50	49,989.60	16,052.51	-	-	49,989.60	16,052.51	292,508.50	306,110.00	292,508.50	
000-00-0069	1002	2	LS	1995	65.08	94,823.63	15,742.19	1.00	15,742.19	-	75,776.30	220,774.31	296,550.62	220,774.31	220,774.31	-	75,776.30	94,823.63	-	-	75,776.30	220,774.31	296,550.62	220,774.31	296,550.62
000-00-0071	1002	2	LS	2004	52.31	74,723.05	28,741.14	1.00	28,741.14	-	429,929.94	429,929.94	429,929.94	429,929.94	429,929.94	-	429,929.94	74,723.05	-	-	429,929.94	429,929.94	429,929.94	429,929.94	429,929.94
000-00-0072	1002	2	LS	2000	57.74	75,901.36	22,217.85	1.00	22,217.85	20,049.75	-	388,671.45	388,671.45	388,671.45	388,671.45	20,049.75	75,901.36	-	-	20,049.75	388,671.45	388,671.45	388,671.45	388,671.45	
000-00-0077	1002	2	LS	2001	59.31	108,964.17	21,208.45	1.00	21,208.45	38,250.25	-	330,314.30	330,328.54	330,314.30	330,328.54	38,250.25	15.24	-	-	38,250.25	330,314.30	330,328.54	330,314.30	330,328.54	
000-00-0080	1002	2	LS	1999	52.91	41,473.72	27,603.85	1.00	27,603.85	-	451,837.84	451,837.84	451,837.84	451,837.84	451,837.84	-	451,837.84	41,473.72	-	-	451,837.84	451,837.84	451,837.84	451,837.84	451,837.84
000-00-0081	1002	2	LS	2000	59.02	75,871.47	21,208.45	1.00	21,208.45	26,639.27	-	292,859.60	319,498.87	319,498.87	292,859.60	26,639.27	75,871.47	-	-	26,639.27	319,498.87	319,498.87	319,498.87	319,498.87	
000-00-0083	1002	2	LS	1997	56.50	124,381.34	23,252.07	1.00	23,252.07	22,173.26	-	308,769.41	308,769.41	308,769.41	308,769.41	22,173.26	124,381.34	-	-	22,173.26	308,769.41	308,769.41	308,769.41	308,769.41	
000-00-0085	1002	2	LS	1994	66.34	14,916.09	14,930.59	1.00	14,930.59	-	11,333.85	236,530.82	247,864.67	236,530.82	236,530.82	-	11,333.85	14,916.09	-	-	11,333.85	236,530.82	247,864.67	236,530.82	247,864.67
000-00-0089	1002	2	WO	1992	N/A	527,511.71	-	1.00	-	-	4.36	259,704.72	259,704.72	259,704.72	4.36	527,511.71	-	-	-	4.36	259,704.72	259,704.72	259,704.72	259,704.72	
000-00-0096	1002	2	CC	1993	63.31	329,303.13	17,448.25	1.00	17,448.25	-	101,679.26	259,704.72	259,704.72	259,704.72	259,704.72	-	101,679.26	329,303.13	-	-	101,679.26	259,704.72	259,704.72	259,704.72	259,704.72

* Type code is as follows: CC is Commuted or Compromised; WO is Widow Only; LS is Lump Sum. All others are 0.
For the "All Permanent Partial" Scenario, Permanent claims for a Miner or Miner and Spouse were re-run with 630 weeks of State Indemnity benefits. Widow Only, Commuted/Compromised and Lump Sums were the same as in the Base Scenario.

Sources: Individual claim data from CMCRB.

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

ID No.	Class	Awd (2)	Pend (1)	Type*	Exp. Yr.	Age of Miner at Comp Date	Medical	Act 44	Factor	Act 44	State Benefit	Federal Excess:			Federal Excess:			
												Act 44	Act 44 Med.	State plus Act 44 Med.	Base	SS	SS, PP	Base
000-00-0005	1016	2			1994	69.02	12,660.27	1,000	1.00	12,660.27	678,283.86	147,417.66	-	0.69	124,668.57	87,404.52	87,404.52	87,957.50
000-00-0008	1016	2			1990	63.64	16,581.08	1,000	1.00	16,581.08	720,157.47	132,305.87	-	72,698.94	83,922.60	441,401.61	441,401.61	442,915.33
000-00-0009	1016	2			1994	62.25	18,344.71	1,000	1.00	18,344.71	474,790.26	119,754.77	-	21,214.69	65,405.20	166,530.01	166,530.01	169,366.86
000-00-0010	1016	2			2005	60.16	558,877.98	20,225.67	1.00	20,225.67	20,225.67	131,103.28	1,036.29	15,945.65	71,603.30	196,177.74	196,177.74	197,063.16
000-00-0015	1016	2			1996	63.07	573,724.99	17,448.25	1.00	17,448.25	573,724.99	195,292.61	-	9.18	115,432.38	74,955.59	74,955.59	75,919.19
000-00-0019	1016	2			1998	67.80	701,031.88	13,989.02	1.00	13,989.02	701,031.88	154,206.35	-	3.60	126,216.89	104,023.72	104,023.72	104,640.12
000-00-0020	1016	2			1993	65.92	811,922.30	14,930.59	1.00	14,930.59	811,922.30	183,247.71	-	0.24	149,756.45	101,714.38	101,714.38	102,449.59
000-00-0021	1016	2			1992	66.08	633,896.67	14,930.59	1.00	14,930.59	633,896.67	139,989.43	-	68.12	113,045.90	108,323.74	108,323.74	108,896.02
000-00-0026	1016	2			1993	71.83	37,983.00	10,652.43	1.00	10,652.43	37,983.00	66,696.70	-	-	74,635.68	74,635.68	74,635.68	74,635.68
000-00-0031	1016	2			1992	69.33	598,306.73	12,660.27	1.00	12,660.27	598,306.73	129,363.16	-	6.91	110,409.86	82,291.53	82,291.53	82,764.67
000-00-0034	1016	2			2004	79.61	470,829.14	6,428.73	1.00	6,428.73	470,829.14	132,654.46	-	2.42	130,073.18	15,405.44	15,405.44	15,527.92
000-00-0035	1016	2			1992	67.23	657,800.40	14,146.12	1.00	14,146.12	657,800.40	145,850.40	-	145.87	114,467.90	129,880.88	129,880.88	130,495.72
000-00-0038	1016	2			2001	48.10	822,888.84	33,442.90	1.00	33,442.90	822,888.84	71,843.19	156,845.11	227,792.12	90,525.61	151,081.87	151,081.87	151,596.36
000-00-0040	1016	2			1990	65.74	534,750.20	14,930.59	1.00	14,930.59	534,750.20	119,188.25	145.74	4,443.28	4,443.28	424,998.26	424,998.26	424,998.26
000-00-0041	1016	1			1995	69.81	340,881.87	11,960.92	1.00	11,960.92	340,881.87	73,635.62	767.80	13,761.00	61,865.78	96,946.08	96,946.08	102,745.27
000-00-0043	1016	2			1997	62.27	507,374.60	18,344.71	1.00	18,344.71	507,374.60	161,058.08	-	162.52	87,963.40	82,354.17	82,354.17	83,194.06
000-00-0044	1016	2			1995	67.59	390,288.28	13,989.02	1.00	13,989.02	390,288.28	86,614.58	-	-	70,780.42	99,290.46	99,290.46	100,901.45
000-00-0045	1016	2			1993	59.70	596,311.88	20,225.67	1.00	20,225.67	596,311.88	165,259.38	-	81,732.04	76,234.64	98,107.06	98,107.06	111,279.65
000-00-0049	1016	2	LS		1999	73.64	18,553.37	9,454.99	1.00	9,454.99	18,553.37	165,259.38	-	-	79,277.07	79,277.07	79,277.07	79,277.07
000-00-0054	1016	2	LS		1997	62.59	24,237.75	17,448.25	1.00	17,448.25	24,237.75	17,244.62	-	-	17,244.62	301,654.27	301,654.27	318,986.89
000-00-0057	1016	2	LS		2003	61.50	80,604.88	18,344.71	1.00	18,344.71	80,604.88	55,886.35	99,803.37	155,178.94	55,886.35	99,803.37	99,803.37	155,178.94
000-00-0060	1016	2	LS		2003	61.41	167,926.83	19,270.72	1.00	19,270.72	167,926.83	67,348.72	276,921.86	318,635.69	67,348.72	276,921.86	276,921.86	318,635.69
000-00-0070	1016	2	LS		1991	43.13	263,624.38	39,529.54	1.00	39,529.54	263,624.38	-	273,096.75	273,096.75	273,096.75	273,096.75	273,096.75	273,096.75
000-00-0079	1016	2	LS		2000	74.58	16,052.03	8,892.07	1.00	8,892.07	16,052.03	10,944.22	-	-	10,944.22	228,831.62	228,831.62	239,775.84
000-00-0086	1016	2	WO		1991	59.49	447,667.62	21,208.45	1.00	21,208.45	447,667.62	43,961.04	122,552.17	45,947.62	43,961.04	122,552.17	122,552.17	122,552.17
000-00-0087	1016	2	WO		1991	N/A	242,686.02	-	1.00	-	242,686.02	-	-	-	-	-	-	-
000-00-0088	1016	2	WO		1990	N/A	457,577.99	-	1.00	-	457,577.99	-	0.74	0.74	-	0.74	0.74	0.74
000-00-0091	1016	2	WO		1993	N/A	541,749.27	-	1.00	-	541,749.27	-	-	-	-	-	-	-
000-00-0091	1016	2	WO		1994	N/A	605,478.02	-	1.00	-	605,478.02	-	13.25	13.25	-	13.25	13.25	13.25
000-00-0092	1016	2	WO		1990	N/A	420,887.32	-	1.00	-	420,887.32	-	-	-	-	-	-	-
000-00-0093	1016	2	WO		1995	N/A	1,120,291.41	-	1.00	-	1,120,291.41	-	-	-	-	-	-	-
Total Surface Anthracite					31		14,517,037	418,840		418,840	14,517,037	463,899	1,671,182	2,028,262	1,787,557	3,916,493	3,916,493	4,074,778
Average of 31 claims							468,292	13,511		13,511	468,292	14,964	53,909	65,428	57,663	126,338	126,338	131,444
Medical plus Indemnity Adjusted							14,935,878	481,803		481,803	14,935,878	14,964	53,909	65,428	57,663	126,338	126,338	131,444

* Type code is as follows: CG is Committed or Compromised; WO is Widow Only; LS is Lump Sum. All others are 0.
For the "All Permanent Partial" Scenario, Permanent claims for a Miner or Miner and Spouse were re-run with 630 weeks of State Indemnity benefits. Widow Only, Committed/Compromised and Lump Sums were the same as in the Base Scenario.

Sources: Individual claim data from CMCRB.

PAB-C:\Clients\Coal Mine\2009 Rate Filing\09-A (was StateSumm).xslm\IX-A-3 SA
November 10, 2009 - 10:15:08 AM

MBA, Inc PAB
Report date: 12/3/2009
Checksum: 114,137,169,277884

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

ID No.	Class	Awd (2) Pend (1) Type*	Exp. Yr. Comp Date	Age of Miner at Comp Date	State Benefit Ref. Act 44	Medical Benef. Act 44	Act 44 Factor	Act 44 Med.	Federal Excess:				Federal Excess:			
									Offsets for: Soc. Sec.	Pension	Base	After Offsets: SS	Offsets for: Soc. Sec.	Pension	Base	After Offsets: SS
000-00-0003	1013	2 CC	1991	43.69	346,750.00	38,308.01	1.00	38,308.01	263,370.54	263,370.54	263,370.54	263,370.54	263,370.54	263,370.54	263,370.54	263,370.54
000-00-0007	1013	2	1993	64.41	1,082,085.39	16,581.08	1.00	16,581.08	-	122.71	526,430.61	199,164.30	194,995.42	194,995.42	194,995.42	194,995.42
000-00-0011	1013	2	1999	53.50	867,333.02	26,485.13	1.00	26,485.13	215,710.50	75,309.82	356,459.72	14,449.13	326,978.61	328,205.53	326,978.61	328,205.53
000-00-0024	1013	2	1993	57.79	806,824.30	22,217.85	1.00	22,217.85	214,358.19	43,962.48	363,035.82	58,923.94	264,337.70	265,518.87	264,337.70	265,518.87
000-00-0027	1013	2	1994	45.76	1,315,296.54	35,865.08	1.00	35,865.08	266,220.21	109,919.92	449,720.46	-	494,694.58	494,694.58	494,694.58	494,694.58
000-00-0029	1013	2 LS	2005	46.21	29,757.06	35,865.08	1.00	35,865.08	1,140.16	296,119.07	29,757.06	-	296,119.07	296,119.07	296,119.07	296,119.07
000-00-0056	1013	2 LS	1990	45.48	461,291.85	37,085.87	1.00	37,085.87	527,459.93	527,459.93	461,291.85	-	527,459.93	527,459.93	527,459.93	527,459.93
000-00-0062	1013	2 LS	1999	58.19	35,962.81	21,208.45	1.00	21,208.45	12,626.92	332,177.46	35,962.81	-	319,550.54	332,177.46	332,177.46	332,177.46
000-00-0068	1013	2	1996	64.21	63,068.97	16,591.08	1.00	16,591.08	-	50,803.35	63,068.97	-	104,693.15	104,693.15	104,693.15	104,693.15
000-00-0063	1013	2 LS	1998	62.52	93,603.24	17,446.25	1.00	17,446.25	-	66,596.62	93,603.24	-	94,266.89	94,266.89	94,266.89	94,266.89
000-00-0073	1013	2 LS	1997	61.04	8,724.07	19,270.72	1.00	19,270.72	300,950.62	300,950.62	8,724.07	-	300,950.62	300,950.62	300,950.62	300,950.62
000-00-0074	1013	2 LS	1996	61.04	146,702.56	19,270.72	1.00	19,270.72	228,672.21	228,672.21	146,702.56	-	228,672.21	228,672.21	228,672.21	228,672.21
000-00-0075	1013	2 LS	1994	59.11	52,753.75	21,208.45	1.00	21,208.45	18,522.40	370,376.68	52,753.75	-	351,894.28	370,376.68	370,376.68	370,376.68
000-00-0076	1013	2 LS	1995	56.89	256,458.35	23,252.07	1.00	23,252.07	19,360.49	357,637.62	256,458.35	-	341,777.55	341,777.55	341,777.55	341,777.55
000-00-0084	1013	2 LS	1991	69.22	153,925.44	12,660.27	1.00	12,660.27	93,915.37	176,922.19	153,925.44	-	93,915.37	93,915.37	93,915.37	176,922.19

**Total Surface Bituminous
Average of 15 claims**
**Medical plus indemnity
Adjusted**

15	5,720,537	363,308	746,789	3,187,185	2,925,075	3,187,185	3,818,575	3,344,645	0	126,661	596,635	4,203,636	4,241,407	4,569,444	4,569,444
	381,369	24,221	49,787	212,479	195,005	212,479	254,572	222,976	0	8,444	39,776	280,242	282,760	304,630	304,630
	6,083,845														
	405,590		49,787	68,591	195,005	212,479	254,572	247,197		8,444	39,776	280,242	282,760	304,630	304,630
								247,197		8,444	39,776	280,242	282,760	304,630	304,630

* Type code is as follows: CC is Committed or Compromised; WO is Widow Only; LS is Lump Sum. All others are 0.

Sources: Individual claim data from CMCRB.

PAB-C.C:\Clients\Cool Mine\2009 Rate Filing\09-A (wos StateSumm).xlsm\IX-A-4 SB
November 10, 2009 - 10:15:08 AM

MBA, Inc PAB
Report date: 12/3/2009
Checksum: 82463,943,514829

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

ID No.	Class	Award (2) Pend (1) Type*	Exp. Yr.	Type*	Age of Miner at Comp Date	State Benefit	Medical Benef. Act 44	Act 44 Factor	Act 44 Med.	Federal Excess:			Federal Excess:						
										Offsets for:			Offsets for:						
										Soc. Sec.	Pension	Base	Soc. Sec.	Pension	Base	Soc. Sec.	Pension	Base	
000-00-0023	1017	2	1993		60.76	1,201,358.60	19,270.72	1.00	19,270.72	-	341,578.65	-	2,849.70	527,581.20	201,898.24	250,431.71	250,431.71	252,117.11	
000-00-0030	1017	2	1992		55.38	1,057,315.87	25,386.45	1.00	25,386.45	3,407.12	143,650.13	85,065.60	191,985.05	392,953.62	25,931.20	423,851.19	425,155.41	438,707.92	
000-00-0046	1017	2	1992		60.44	942,585.15	20,225.67	1.00	20,225.67	0.00	217,372.54	0.00	121.57	474,862.82	118,720.08	203,991.39	203,991.39	205,124.94	
000-00-0066	1017	2	LS		56.91	190,459.27	23,252.07	1.00	23,252.07	321,208.46	2,910.87	342,709.79	345,572.30	190,459.27	2,910.87	321,208.46	342,709.79	345,572.30	
000-00-0065	1022	2	LS		53.06	71,042.06	27,603.85	1.00	27,603.85	382,065.99	-	382,065.99	382,065.99	71,042.06	-	382,065.99	382,065.99	382,065.99	
000-00-0094	1024	2	LS		59.96	97,245.67	20,225.67	1.00	20,225.67	117,207.59	42,710.31	155,885.21	155,885.21	97,245.67	-	117,207.59	155,885.21	155,885.21	
000-00-0012	1026	2	1997		55.39	405,614.62	25,386.45	1.00	25,386.45	1,023.37	156,153.17	80,590.25	149,762.29	208,361.92	20,235.17	139,838.71	141,924.96	153,867.10	
000-00-0061	1026	2	LS		N/A	61,994.04	-	1.00	-	141,273.38	-	141,273.38	141,273.38	61,994.04	-	141,273.38	141,273.38	141,273.38	
000-00-0067	1026	2	LS		54.71	32,316.99	25,386.45	1.00	25,386.45	206,987.99	828.76	207,816.75	207,816.75	32,316.99	-	206,987.99	207,816.75	207,816.75	
000-00-0095	1026	1	2007		40.81	980,711.16	41,961.91	1.00	41,961.91	75,149.96	35,028.03	256,221.62	291,130.05	295,953.32	-	661,600.90	661,600.90	661,600.90	
000-00-0025	1028	2	2000		N/A	206,895.75	-	1.00	-	14,500.46	-	14,500.46	14,500.46	206,895.75	-	14,500.46	14,500.46	14,500.46	
Total Other Classes										228,699	812,689	1,262,824	1,646,129	1,882,983	2,559,667	364,359	2,862,958	2,927,356	2,959,532
Average of 11 claims										20,791	73,881	114,802	149,648	171,180	232,697	33,124	260,269	266,123	269,048
Medical plus Indemnity Adjusted										59,768	73,881	114,802	149,648	171,180	253,488	33,124	260,269	266,123	269,048

* Type code is as follows - CC is Commuted or Compromised; WO is Widow Only; LS is Lump Sum. All others are 0.
For the "All Permanent Partial" Scenario, Permanent claims for a Miner or Miner and Spouse were re-run with 630 weeks of State Indemnity benefits. Widow Only, Commuted/Compromised and Lump Sums were the same as in the Base Scenario.

Sources: Individual claim data from CMICPB.

**Coal Mine Compensation Rating Bureau
Individual Claim Detail for Federal Basic**

ID No.	Class	Awd (2) Pend (1)	Exp. Yr.	Type*	Age of Miner at Comp. Date	Federal Benefit	Medical
000-00-0006	160	2	2001	0	51.00	444,845.72	47,831.92
000-00-0017	160	1	2001	0	60.61	411,984.41	30,833.16
000-00-0019	160	2	1994	0	61.23	182,782.20	30,833.16
000-00-0029	160	2	1990	0	64.94	294,169.80	25,187.50
000-00-0035	160	2	2001	0	64.89	285,670.99	25,187.50
000-00-0041	160	2	1990	0	43.39	819,533.24	63,247.26
000-00-0043	160	2	1990	0	67.11	429,823.81	22,633.80
000-00-0048	160	2	1990	WO N/A		239,199.47	-
000-00-0056	160	2	1990	0	67.34	291,536.84	22,633.80
000-00-0060	160	2	1992	WO N/A		274,441.93	-
000-00-0074	160	1	1999	0	54.42	439,845.31	42,376.21
000-00-0094	160	2	1993	0	59.78	430,674.24	32,361.07
000-00-0101	160	2	1990	0	56.42	366,988.55	38,893.86
Total Underground Anthracite						4,911,497	382,019
Average of 13 claims						59.2	377,807
Medical plus Indemnity						407,194	

*Type is "WO" for Widow Only claims; 0 for all other claims.

Source: Individual claim detail from CMCRB.

Coal Mine Compensation Rating Bureau
Individual Claim Detail for Federal Basic

ID No.	Class	Awd (2) Pend (1)	Exp. Yr.	Type*	Age of Miner at Comp. Date	Federal Benefit	Medical
000-00-0007	158	2	1992	0	71.39	271,363.72	18,066.83
000-00-0013	158	2	1993	0	62.00	371,268.50	29,351.54
000-00-0018	158	2	1994	WO	N/A	239,199.47	-
000-00-0025	158	1	1993	0	47.63	839,528.36	53,508.65
000-00-0027	158	2	1990	0	73.06	197,454.21	16,065.69
000-00-0042	158	1	2002	0	54.41	632,471.61	42,376.21
000-00-0050	158	1	1995	0	46.39	676,000.10	57,384.12
000-00-0052	158	1	2006	0	56.35	470,895.85	38,893.86
000-00-0054	158	2	1994	0	60.97	367,159.02	30,833.16
000-00-0073	158	2	1999	WO	N/A	196,470.06	-
000-00-0077	158	1	1992	WO	N/A	228,056.07	-
000-00-0083	158	1	1999	0	43.78	661,420.12	61,292.82
000-00-0086	158	1	1990	0	45.41	668,352.58	59,337.40
000-00-0099	158	2	1990	WO	N/A	325,035.90	-
000-00-0100	158	2	1991	0	54.11	485,833.31	42,376.21
Total Underground Bituminous						6,630,509	449,486
Average of 15 claims						56.0	442,034
Medical plus Indemnity							472,000

*Type is "WO" for Widow Only claims; 0 for all other claims.

Source: Individual claim detail from CMCRB.

**Coal Mine Compensation Rating Bureau
Individual Claim Detail for Federal Basic**

ID No.	Class	Awd (2) Pend (1)	Exp. Yr. Type*		Age of Miner at Comp. Date	Federal Benefit	Medical
ID No.	CLASS	AWARD	EXPYR	Type	Comp Dt	FedBasic	Medical
000-00-0002	153	1	1992	0	65.53	316,197.35	23,888.94
000-00-0003	153	2	2002	0	75.11	203,296.72	14,227.32
000-00-0008	153	1	1995	0	53.19	546,492.76	44,166.15
000-00-0014	153	2	1996	0	58.31	388,260.46	35,548.56
000-00-0015	153	1	2003	0	61.51	340,539.04	29,351.54
000-00-0020	153	1	1995	0	52.06	554,064.50	45,985.83
000-00-0023	153	1	2000	0	66.03	316,197.35	23,888.94
000-00-0024	153	1	1995	WO	N/A	432,120.54	-
000-00-0026	153	2	2007	0	59.55	418,487.64	32,361.07
000-00-0028	153	2	2004	0	56.26	424,205.28	38,893.86
000-00-0031	153	1	1990	0	54.96	576,740.72	40,618.32
000-00-0032	153	2	1990	0	60.12	406,724.71	32,361.07
000-00-0036	153	1	1990	0	65.27	321,927.15	25,187.50
000-00-0047	153	2	2005	0	60.49	191,232.32	32,361.07
000-00-0049	153	2	1995	0	65.56	248,859.50	23,888.94
000-00-0053	153	2	1995	0	66.54	136,616.76	22,633.80
000-00-0059	153	1	2000	0	64.95	321,927.15	25,187.50
000-00-0061	153	1	1992	0	65.72	235,541.63	23,888.94
000-00-0062	153	2	1990	0	71.50	104,279.70	17,043.90
000-00-0063	153	2	1992	0	73.09	244,361.78	16,065.69
000-00-0066	153	2	1997	0	60.04	395,381.96	32,361.07
000-00-0069	153	2	1998	0	62.13	322,103.09	29,351.54
000-00-0071	153	1	2003	0	66.82	320,859.64	22,633.80
000-00-0078	153	1	2001	0	53.76	473,664.28	42,376.21
000-00-0080	153	2	1990	0	73.92	179,948.45	15,127.98
000-00-0081	153	2	1990	0	65.54	143,778.25	23,888.94
000-00-0082	153	2	1997	WO	N/A	196,470.06	-
000-00-0088	153	1	2001	0	69.14	246,543.78	20,256.44
000-00-0089	153	2	1993	0	62.41	360,610.40	29,351.54
000-00-0093	153	2	1993	WO	N/A	299,294.38	-
000-00-0096	153	1	1991	WO	N/A	391,974.79	-
000-00-0097	153	1	1994	0	49.30	606,231.03	51,594.39
000-00-0098	153	2	1990	0	72.80	184,506.06	16,065.69
000-00-0102	153	1	1991	0	69.50	233,562.88	19,137.47
000-00-0104	153	1	1998	0	66.38	326,304.74	23,888.94

Total Surface Anthracite						11,409,307	873,583
Average of 35 claims					63.5	325,980	24,960
Medical plus Indemnity						350,940	

*Type is "WO" for Widow Only claims; 0 for all other claims.
Source: Individual claim detail from CMCRB.

Coal Mine Compensation Rating Bureau
Individual Claim Detail for Federal Basic

ID No.	Class	Awd (2) Pend (1)	Exp. Yr.	Type*	Age of Miner at Comp. Date	Federal Benefit	Medical
000-00-0001	156	1	1997	0	60.57	377,742.74	30,833.16
000-00-0004	156	2	1994	0	74.94	182,035.88	14,227.32
000-00-0005	156	1	1994	0	65.22	312,283.62	25,187.50
000-00-0009	156	1	1998	0	59.70	373,953.77	32,361.07
000-00-0010	156	2	1992	0	62.67	324,590.64	27,917.20
000-00-0011	156	2	1992	0	66.18	297,169.47	23,888.94
000-00-0021	156	1	1995	0	48.63	685,854.71	51,594.39
000-00-0022	156	1	1993	0	41.88	773,500.03	65,196.68
000-00-0033	156	2	1996	0	67.08	300,920.10	22,633.80
000-00-0037	156	1	2000	WO	N/A	418,884.43	-
000-00-0038	156	1	1991	WO	N/A	167,497.07	-
000-00-0039	156	2	1996	0	77.58	145,926.19	11,750.77
000-00-0040	156	1	1991	0	82.69	113,922.06	8,393.97
000-00-0045	156	1	1999	0	64.58	303,036.33	25,187.50
000-00-0046	156	1	1991	0	50.43	583,787.14	49,701.79
000-00-0051	156	1	1994	0	62.16	350,366.29	29,351.54
000-00-0055	156	2	1994	0	57.24	503,606.32	37,203.31
000-00-0058	156	1	1990	WO	N/A	391,974.79	-
000-00-0064	156	2	1995	0	70.51	213,871.11	18,066.83
000-00-0065	156	1	1991	0	62.11	382,337.26	29,351.54
000-00-0067	156	2	1991	WO	N/A	509,780.26	-
000-00-0068	156	2	1990	0	61.43	436,905.77	30,833.16
000-00-0072	156	2	1991	0	77.89	140,541.50	11,750.77
000-00-0075	156	2	2000	0	55.51	496,917.13	38,893.86
000-00-0076	156	2	1990	0	71.51	104,279.70	17,043.90
000-00-0084	156	2	1990	0	70.79	221,056.15	18,066.83
000-00-0085	156	2	1994	0	54.92	546,347.55	40,618.32
000-00-0087	156	2	2007	0	63.94	158,730.63	26,529.73
000-00-0090	156	1	1995	0	56.10	226,842.44	38,893.86
000-00-0091	156	1	1991	0	62.07	350,366.29	29,351.54
000-00-0092	156	2	1995	0	65.86	279,657.28	23,888.94
000-00-0095	156	2	2000	0	62.11	350,366.29	29,351.54
000-00-0103	156	2	1992	0	71.10	207,028.63	18,066.83
000-00-0105	156	2	1990	0	70.45	226,097.18	19,137.47
000-00-0106	156	2	1995	0	61.86	340,539.04	29,351.54
Total Surface Bituminous						11,798,716	874,626
Average of 35 claims						63.9	337,106
Medical plus Indemnity						362,095	

*Type is "WO" for Widow Only claims; 0 for all other claims.

Source: Individual claim detail from CMCRB.

Coal Mine Compensation Rating Bureau
Individual Claim Detail for Federal Basic

ID No.	Class	Awd (2) Pend (1)	Exp. Yr.	Type*	Age of Miner at Comp. Date	Federal Benefit	Medical
000-00-0016	181	1	2002	0	61.13	377,742.74	30,833.16
000-00-0044	181	2	1997	0	62.00	360,610.40	29,351.54
000-00-0012	183	1	1997	0	68.06	277,064.03	21,422.43
000-00-0030	183	1	2004	0	62.34	350,366.29	29,351.54
000-00-0034	183	1	1999	0	61.22	182,782.20	30,833.16
000-00-0057	183	1	1997	0	53.33	254,969.99	44,166.15
000-00-0079	183	1	2000	0	51.88	264,553.51	45,985.83
000-00-0070	184	1	2002	0	69.88	316,548.20	19,137.47

Total Other Classes						2,384,637	251,081
Average of 8 claims					61.2	298,080	31,385
Medical plus Indemnity						329,465	

*Type is "WO" for Widow Only claims; 0 for all other claims.

Source: Individual claim detail from CMCRB.

COAL MINE COMPENSATION RATING BUREAU
Summary of Developed & Adjusted Payrolls

Exhibit X-A-1

	Anthracite Underground	Bituminous Underground	Anthracite Surface	Bituminous Surface	Coke	Auger	Anthracite Co-gen	Bituminous Co-gen	Anthracite Prep Plant	Bituminous Prep Plant	Total
<u>Traumatic</u>											
	(1010)	(1001)	(1012)	(1014)	(1469)	(1015)	(1021)	(1023)	(1025)	(1027)	
1997	591,339	71,376,959	17,783,135	67,905,789	53,119,079	1,193,492	3,520,161	856,052	1,149,401	13,783,647	231,279,054
1998	507,288	62,342,332	17,376,290	63,651,561	13,353,903	1,237,897	3,458,775	1,161,196	1,032,902	11,112,104	175,234,248
1999	537,329	59,962,066	18,441,144	54,162,273	12,293,477	1,136,891	3,604,305	1,494,276	1,231,124	10,691,780	163,554,665
2000	336,885	48,553,836	16,807,810	49,935,622	12,092,574	1,205,877	4,473,458	1,870,720	1,319,466	8,574,760	145,171,008
2001	434,499	49,724,653	13,940,797	58,151,332	10,375,826	1,429,131	5,234,468	2,121,331	3,609,649	10,155,025	155,176,711
2002	197,351	50,439,544	12,251,258	53,502,085	10,485,005	1,150,843	6,358,543	2,386,124	3,781,693	12,649,826	153,202,272
2003	75,855	55,493,906	12,166,211	47,873,740	11,534,080	1,102,223	7,137,655	3,052,523	3,721,296	14,752,268	156,909,757
2004	-	66,554,476	12,359,731	56,128,132	12,049,126	1,058,799	7,351,514	6,374,483	4,406,653	18,029,182	184,312,096
2005	-	70,464,920	12,140,911	64,342,262	12,860,979	1,026,537	7,855,289	8,524,752	5,170,069	17,489,118	199,874,837
2006	530	71,907,931	11,946,382	63,008,908	12,737,394	1,066,831	8,405,393	9,397,580	4,885,882	17,050,967	200,407,798
2007	-	81,566,803	14,555,579	63,295,774	13,669,925	1,121,156	9,160,450	10,789,214	5,756,439	18,895,192	218,810,532
2008	-	103,703,921	17,121,516	72,907,446	9,766,027	2,490,774	7,974,156	8,469,399	6,332,803	20,382,139	249,148,181
<u>State OD</u>											
	(1011)	(1002)	(1016)	(1013)	(1017)	(1019)	(1022)	(1024)	(1026)	(1028)	
1997	1,571,605	70,396,693	17,783,135	67,905,789	53,119,079	1,193,492	3,520,161	856,052	1,149,401	13,783,647	231,279,054
1998	1,762,286	61,087,334	17,376,290	63,651,561	13,353,903	1,237,897	3,458,775	1,161,196	1,032,902	11,112,104	175,234,248
1999	1,814,157	58,685,238	18,441,144	54,162,273	12,293,477	1,136,891	3,604,305	1,494,276	1,231,124	10,691,780	163,554,665
2000	1,370,159	47,520,562	16,807,810	49,935,622	12,092,574	1,205,877	4,473,458	1,870,720	1,319,466	8,574,760	145,171,008
2001	1,636,522	48,522,630	13,940,797	58,151,332	10,375,826	1,429,131	5,234,468	2,121,331	3,609,649	10,155,025	155,176,711
2002	1,386,545	49,250,350	12,251,258	53,502,085	10,485,005	1,150,843	6,358,543	2,386,124	3,781,693	12,649,826	153,202,272
2003	1,354,265	54,215,496	12,166,211	47,873,740	11,534,080	1,102,223	7,137,655	3,052,523	3,721,296	14,752,268	156,909,757
2004	1,345,321	65,209,155	12,359,731	56,128,132	12,049,126	1,058,799	7,351,514	6,374,483	4,406,653	18,029,182	184,312,096
2005	1,417,568	69,047,352	12,140,911	64,342,262	12,860,979	1,026,537	7,855,289	8,524,752	5,170,069	17,489,118	199,874,837
2006	1,442,524	70,465,937	11,946,382	63,008,908	12,737,394	1,066,831	8,405,393	9,397,580	4,885,882	17,050,967	200,407,798
2007	1,662,537	79,904,266	14,555,579	63,295,774	13,669,925	1,121,156	9,160,450	10,789,214	5,756,439	18,895,192	218,810,532
2008	2,148,251	101,555,670	17,121,516	72,907,446	9,766,027	2,490,774	7,974,156	8,469,399	6,332,803	20,382,139	249,148,181
<u>Federal OD</u>											
	(0160)	(0158)	(0153)	(0156)	(0154)	(0157)	(0181)	(0182)	(0183)	(0184)	
1997	1,571,605	70,396,693	17,783,135	67,905,789	53,119,079	1,193,492	3,520,161	856,052	1,149,401	13,783,647	231,279,054
1998	1,762,286	61,087,334	17,376,290	63,651,561	13,353,903	1,237,897	3,458,775	1,161,196	1,032,902	11,112,104	175,234,248
1999	1,814,157	58,685,238	18,441,144	54,162,273	12,293,477	1,136,891	3,604,305	1,494,276	1,231,124	10,691,780	163,554,665
2000	1,370,159	47,520,562	16,807,810	49,935,622	12,092,574	1,205,877	4,473,458	1,870,720	1,319,466	8,574,760	145,171,008
2001	1,636,522	48,522,630	12,923,748	58,151,332	10,375,826	1,429,131	4,661,813	2,121,331	2,216,299	10,155,025	152,193,657
2002	1,386,545	40,837,995	11,046,570	53,502,085	10,485,005	1,150,843	5,658,774	2,386,124	2,322,815	10,094,549	138,871,305
2003	1,354,265	36,498,406	11,928,209	47,873,740	11,534,080	1,102,223	7,009,619	3,052,523	3,407,998	10,195,156	133,956,219
2004	1,345,321	45,785,390	12,359,731	56,128,132	12,049,126	1,058,799	7,351,514	6,374,483	4,406,653	13,422,097	160,281,246
2005	1,417,568	64,450,487	12,140,911	64,342,262	12,860,979	1,026,537	7,855,289	8,524,752	5,170,069	16,347,067	194,135,921
2006	1,442,524	70,465,937	12,065,323	63,798,502	12,737,394	1,066,831	8,412,527	9,426,440	4,885,882	17,050,967	201,352,327
2007	1,662,537	79,904,266	14,866,556	64,808,093	13,669,925	1,121,156	9,186,706	10,829,140	5,817,291	18,895,192	220,760,862
2008	2,148,251	101,555,670	16,236,977	74,306,714	9,766,027	2,508,985	7,537,913	8,482,726	5,658,982	20,382,139	248,584,384

Note: Federal and State OD payrolls are derived from Traumatic payrolls after adjustments on Exhibits X-C & X-D

Source: Exhibits X-C and X-D
Prior filing for 1997

COAL MINE COMPENSATION RATING BUREAU
History of Reported OD Payrolls 1979-1997

Exhibit X-A-2

	Anthracite Underground	Bituminous Underground	Anthracite Surface	Bituminous Surface	Coke	Auger	Anthracite Co-gen	Bituminous Co-gen	Anthracite Prep Plant	Bituminous Prep Plant	Total
<u>State OD</u>	(1011)	(1002)	(1016)	(1013)	(1017)	(1019)	(1022)	(1024)	(1026)	(1028)	Total
1979	3,398,172	155,459,760	33,547,630	189,274,623	8,602,156	1,250,040	0	0	0	0	391,532,381
1980	3,933,740	146,370,736	39,976,938	180,192,249	4,240,988	1,445,092	0	0	0	0	376,159,743
1981	4,989,959	141,497,489	45,905,609	193,710,747	3,521,616	1,581,422	0	0	0	0	391,206,842
1982	5,295,887	170,306,624	42,724,737	194,074,092	1,831,640	1,682,037	0	0	0	0	415,915,017
1983	4,169,015	82,776,145	34,841,224	146,423,067	124,805	1,260,780	0	0	0	0	269,595,036
1984	4,137,720	77,024,693	34,531,000	174,212,221	2,078,069	1,778,957	0	0	0	0	293,762,660
1985	4,507,670	46,693,499	31,216,341	143,422,695	2,528,033	1,561,675	0	0	0	0	229,929,913
1986	4,896,054	43,203,448	32,077,958	136,641,573	19,044,481	1,669,241	0	0	0	0	237,532,755
1987	4,061,875	55,036,577	25,008,155	134,305,891	26,573,681	1,695,582	0	0	0	0	246,681,761
1988	2,745,685	64,843,301	23,099,360	126,493,210	18,498,632	1,626,194	0	0	0	0	237,306,382
1989	2,066,292	74,335,286	27,044,506	125,361,713	12,583,451	1,888,442	0	0	0	0	243,279,690
1990	1,547,051	77,524,448	32,392,891	124,189,071	61,308,712	2,295,585	676,180	0	0	0	299,933,938
1991	718,147	59,439,370	30,956,584	104,583,500	52,451,102	1,718,758	1,093,089	0	0	0	250,960,550
1992	932,801	63,646,939	29,476,120	100,999,381	42,761,324	1,181,625	3,505,476	47,640	0	0	242,551,306
1993	1,181,997	52,756,526	30,103,392	94,556,592	53,619,736	1,112,232	3,624,439	391,507	0	0	237,346,421
1994	1,310,675	60,590,938	30,210,452	92,464,635	54,721,324	1,485,044	3,704,499	377,617	0	0	244,865,184
1995	1,493,523	65,271,146	20,288,894	78,752,605	55,000,220	1,499,639	3,481,847	360,161	0	0	226,148,035
1996	1,612,698	75,223,041	16,192,165	77,828,405	54,571,209	846,623	3,758,973	370,201	221,068	3,066,567	233,690,950

	Anthracite Underground	Bituminous Underground	Anthracite Surface	Bituminous Surface	Coke	Auger	Anthracite Co-gen	Bituminous Co-gen	Anthracite Prep Plant	Bituminous Prep Plant	Total
<u>Federal OD</u>	(0160)	(0158)	(0153)	(0156)	(0154)	(0157)	(0181)	(0182)	(0183)	(0184)	Total
1979	3,398,172	155,459,760	33,547,630	189,274,623	8,602,156	1,250,040	0	0	0	0	391,532,381
1980	3,933,740	146,370,736	39,976,938	180,192,249	4,240,988	1,445,092	0	0	0	0	376,159,743
1981	4,989,959	141,497,489	45,905,609	193,710,747	3,521,616	1,581,422	0	0	0	0	391,206,842
1982	5,295,887	170,306,624	42,724,737	194,074,092	1,831,640	1,682,037	0	0	0	0	415,915,017
1983	4,169,015	82,776,145	34,841,224	146,423,067	124,805	1,260,780	0	0	0	0	269,595,036
1984	4,137,720	77,024,693	34,531,000	174,212,221	2,078,069	1,778,957	0	0	0	0	293,762,660
1985	4,507,670	46,693,499	31,216,341	143,422,695	2,528,033	1,561,675	0	0	0	0	229,929,913
1986	4,896,054	43,203,448	32,077,958	136,641,573	19,044,481	1,669,241	0	0	0	0	237,532,755
1987	4,061,875	42,076,700	25,008,155	134,305,891	26,573,681	1,695,582	0	0	0	0	233,721,884
1988	2,745,685	51,133,431	23,099,360	126,493,210	18,498,632	1,626,194	0	0	0	0	223,596,512
1989	2,066,292	58,507,532	27,044,506	125,361,713	12,583,451	1,888,442	0	0	0	0	227,451,936
1990	1,547,051	63,271,520	32,392,891	124,189,071	61,308,712	2,295,585	676,180	0	0	0	285,681,010
1991	718,147	58,318,242	30,956,584	104,583,500	52,451,102	1,718,758	1,093,089	0	0	0	249,839,422
1992	932,801	63,401,297	29,476,120	100,999,381	42,761,324	1,181,625	3,505,476	47,640	0	0	242,305,664
1993	1,181,997	52,756,526	30,103,392	94,556,592	53,619,736	1,112,232	3,624,439	391,507	0	0	237,346,421
1994	1,310,675	60,590,938	30,210,452	92,464,635	54,721,324	1,485,044	3,704,499	377,617	0	0	244,865,184
1995	1,493,523	65,271,146	20,288,894	78,752,605	55,000,220	1,499,639	3,481,847	360,161	0	0	226,148,035
1996	1,612,698	75,223,041	16,192,165	77,828,405	54,571,209	846,623	3,758,973	370,201	221,068	3,066,567	233,690,950

Source: Prior Filings

COAL MINE COMPENSATION RATING BUREAU
TRAUMATIC LOSS COST PREMIUM

YEAR	ANTHRACITE UNDERGROUND (1010)		BITUMINOUS UNDERGROUND (1001)		ANTHRACITE SURFACE (1012)		BITUMINOUS SURFACE (1014)	
	LOSS COST	LOSS COST PREMIUM	LOSS COST	LOSS COST PREMIUM	LOSS COST	LOSS COST PREMIUM	LOSS COST	LOSS COST PREMIUM
1998	35.52	507,288	10.99	62,342,332	11.64	17,376,290	4.68	63,651,561
1999	35.52	537,329	10.99	59,962,066	11.64	18,441,144	4.68	54,162,273
2000	35.52	336,885	10.99	48,553,836	11.64	16,807,810	4.68	49,935,622
2001	35.52	434,499	10.99	49,724,653	11.64	13,940,797	4.68	58,151,332
2002	35.52	197,351	10.99	50,439,544	11.64	12,251,258	4.68	53,502,085
2003	35.52	75,855	10.99	55,493,906	11.64	12,166,211	4.68	47,873,740
2004	35.52	0	10.99	66,554,476	11.64	12,359,731	4.68	56,128,132
2005	35.52	0	10.99	70,464,920	11.64	12,140,911	4.68	64,342,262
2006	35.52	530	10.99	71,907,931	11.64	11,946,382	4.68	63,008,908
2007	35.52	0	10.99	81,566,803	11.64	14,555,579	4.68	63,295,774
2008	35.52	0	10.99	103,703,921	11.64	17,121,516	4.68	72,907,446

YEAR	COKE (1469)		AUGER (1015)		ANTHRACITE CO-GEN (1021)		BITUMINOUS CO-GEN (1023)	
	LOSS COST	LOSS COST PREMIUM	LOSS COST	LOSS COST PREMIUM	LOSS COST	LOSS COST PREMIUM	LOSS COST	LOSS COST PREMIUM
1998	5.12	13,353,903	35.06	1,237,897	2.34	3,458,775	1.87	1,161,196
1999	5.12	12,293,477	35.06	1,136,891	2.34	3,604,305	1.87	1,494,276
2000	5.12	12,092,574	35.06	1,205,877	2.34	4,473,458	1.87	1,870,720
2001	5.12	10,375,826	35.06	1,429,131	2.34	5,234,468	1.87	2,121,331
2002	5.12	10,485,005	35.06	1,150,843	2.34	6,358,543	1.87	2,386,124
2003	5.12	11,534,080	35.06	1,102,223	2.34	7,137,655	1.87	3,052,523
2004	5.12	12,049,126	35.06	1,058,799	2.34	7,351,514	1.87	6,374,483
2005	5.12	12,860,979	35.06	1,026,537	2.34	7,855,289	1.87	8,524,752
2006	5.12	12,737,394	35.06	1,066,831	2.34	8,405,393	1.87	9,397,580
2007	5.12	13,669,925	35.06	1,121,156	2.34	9,160,450	1.87	10,789,214
2008	5.12	9,766,027	35.06	2,490,774	2.34	7,974,156	1.87	8,469,399

YEAR	ANTHRACITE PREP PLANT (1025)		BITUMINOUS PREP PLANT (1027)		TOTAL	
	LOSS COST	LOSS COST PREMIUM	LOSS COST	LOSS COST PREMIUM	DEVELOPED PAYROLL	LOSS COST PREMIUM
1998	15.57	1,032,902	3.03	11,112,104	175,234,248	13,751,000
1999	15.57	1,231,124	3.03	10,691,780	163,554,665	13,117,984
2000	15.57	1,319,466	3.03	8,574,760	145,171,008	11,395,982
2001	15.57	3,609,649	3.03	10,155,025	155,176,711	12,027,435
2002	15.57	3,781,693	3.03	12,649,826	153,202,272	11,649,177
2003	15.57	3,721,296	3.03	14,752,268	156,909,757	12,009,849
2004	15.57	4,406,653	3.03	18,029,182	184,312,096	13,891,565
2005	15.57	5,170,069	3.03	17,489,118	199,874,837	14,865,027
2006	15.57	4,885,882	3.03	17,050,967	200,407,798	14,918,228
2007	15.57	5,756,439	3.03	18,895,192	218,810,532	16,598,595
2008	15.57	6,332,803	3.03	20,382,139	249,148,181	20,123,929

Source: Payroll - Exhibit X-D, pages 1, 2, 3, 4 and 5; Loss Costs - Exhibit X-B Page 2

**Coal Mine Compensation Rating Bureau
Traumatic & OD Loss costs
Approved Effective April 1, 2008**

CLASS DESCRIPTION	CLASS	CURRENT	CLASS	CURRENT	CLASS	CURRENT
	CODE	MANUAL LOSS COST	CODE	MANUAL LOSS COST	CODE	MANUAL LOSS COST
	TRAUMATIC		STATE O D		FEDERAL O D	
UNDERGROUND						
Anthracite	1010	\$35.52	1011	\$5.35	0160	\$20.95
Bituminous	1001	\$10.99	1002	\$0.98	0158	\$0.98
SURFACE						
Anthracite	1012	\$11.64	1016	\$3.78	0153	\$3.02
Bituminous	1014	\$4.68	1013	\$0.32	0156	\$0.73
COKE	1469	\$5.12	1017	\$0.13	0154	\$0.13
AUGER	1015	\$35.06	1019	\$0.26	0157	\$0.54
CO-GEN						
Anthracite	1021	\$2.34	1022	\$0.32	0181	\$1.22
Bituminous	1023	\$1.87	1024	\$0.26	0182	\$0.37
PREP PLANT						
Anthracite	1025	\$15.57	1026	\$5.57	0183	\$3.24
Bituminous	1027	\$3.03	1028	\$0.45	0184	\$0.65

CLASS DESCRIPTION	CLASS	UNLOADED	CLASS	UNLOADED	CLASS	UNLOADED
	CODE	APPROVED LOSS COST	CODE	APPROVED LOSS COST	CODE	APPROVED LOSS COST
	TRAUMATIC		STATE O D		FEDERAL O D	
UNDERGROUND						
Anthracite	1010	\$34.48	1011	\$5.35	0160	\$20.95
Bituminous	1001	\$10.25	1002	\$0.98	0158	\$0.98
SURFACE						
Anthracite	1012	\$11.41	1016	\$3.78	0153	\$3.02
Bituminous	1014	\$4.53	1013	\$0.32	0156	\$0.73
COKE	1469	\$4.97	1017	\$0.13	0154	\$0.13
AUGER	1015	\$34.37	1019	\$0.26	0157	\$0.54
CO-GEN						
Anthracite	1021	\$2.22	1022	\$0.32	0181	\$1.22
Bituminous	1023	\$1.76	1024	\$0.26	0182	\$0.37
PREP PLANT						
Anthracite	1025	\$15.29	1026	\$5.57	0183	\$3.24
Bituminous	1027	\$2.90	1028	\$0.45	0184	\$0.65

Source: Manual Loss Costs approved effective April 1, 2009; Section 2, pages 2 and 3 of Approved Manual Unloaded Approved Loss Costs from Exhibit V-A, column (9) of current approved filing.

**Coal Mine Compensation Rating Bureau
Adjustments from 2008 Filing**

Section 1 Catastrophic Loss Cost (2008)

Underground	
Anthracite	0.61
Bituminous	0.61
Auger	0.26 (1/3 Underground, 2/3 Surface)
Other Classes	0.09

Section 2 Load Factors (2008)

Experience Rating	1.0000
Merit Rating (Exh XIV-A, page 1)	1.0004
Safety Committee (Exh. XIV-B)	1.0121
	<hr/>
	1.0125
Small Business Advocate (XI-A)	1.0001

COAL MINE COMPENSATION RATING BUREAU
FEDERAL OD PAYROLL

Exhibit X-C
Page 1

ANTHRACITE UNDERGROUND (1010)

Year	State OD		Partnership Reported Payroll (3)	Development Factor (4)	Federal OD	Payroll
	Developed Payroll (1)	Federal Exempt Reported Payroll (2)			Payroll (1) + ((3)-(2))*(4) (5)	Per Million (5)/1000000 (6)
1998	1,762,286	0	0	1.0000	1,762,286	1.762286
1999	1,814,157	0	0	1.0000	1,814,157	1.814157
2000	1,370,159	0	0	1.0000	1,370,159	1.370159
2001	1,636,522	0	0	1.0000	1,636,522	1.636522
2002	1,386,545	0	0	1.0000	1,386,545	1.386545
2003	1,354,265	0	0	1.0000	1,354,265	1.354265
2004	1,345,321	0	0	1.0000	1,345,321	1.345321
2005	1,417,568	0	0	1.0000	1,417,568	1.417568
2006	1,442,524	0	0	1.0000	1,442,524	1.442524
2007	1,662,537	0	0	1.0000	1,662,537	1.662537
2008	2,148,251	0	0	1.0000	2,148,251	2.148251

BITUMINOUS UNDERGROUND (1001)

Year	State OD		Partnership Reported Payroll (3)	Development Factor (4)	Federal OD	Payroll
	Developed Payroll (1)	Federal Exempt Reported Payroll (2)			Payroll (1) + ((3)-(2))*(4) (5)	Per Million (5)/1000000 (6)
1998	61,087,334	0	0	1.0000	61,087,334	61.087334
1999	58,685,238	0	0	1.0000	58,685,238	58.685238
2000	47,520,562	0	0	1.0000	47,520,562	47.520562
2001	48,522,630	0	0	1.0000	48,522,630	48.522630
2002	49,250,350	8,412,355	0	1.0000	40,837,995	40.837995
2003	54,215,496	17,717,090	0	1.0000	36,498,406	36.498406
2004	65,209,155	19,423,765	0	1.0000	45,785,390	45.785390
2005	69,047,352	4,596,865	0	1.0000	64,450,487	64.450487
2006	70,465,937	0	0	1.0000	70,465,937	70.465937
2007	79,904,266	0	0	1.0000	79,904,266	79.904266
2008	101,555,670	0	0	1.0108	101,555,670	101.555670

ANTHRACITE SURFACE (1012)

Year	State OD		Partnership Reported Payroll (3)	Development Factor (4)	Federal OD	Payroll
	Developed Payroll (1)	Federal Exempt Reported Payroll (2)			Payroll (1) + ((3)-(2))*(4) (5)	Per Million (5)/1000000 (6)
1998	17,376,290	0	0	1.0000	17,376,290	17.376290
1999	18,441,144	0	0	1.0000	18,441,144	18.441144
2000	16,807,810	0	0	1.0000	16,807,810	16.807810
2001	13,940,797	1,017,049	0	1.0000	12,923,748	12.923748
2002	12,251,258	1,204,688	0	1.0000	11,046,570	11.046570
2003	12,166,211	238,002	0	1.0000	11,928,209	11.928209
2004	12,359,731	0	0	1.0000	12,359,731	12.359731
2005	12,140,911	0	-	1.0000	12,140,911	12.140911
2006	11,946,382	0	118,941	1.0000	12,065,323	12.065323
2007	14,555,579	0	310,977	1.0000	14,866,556	14.866556
2008	17,121,516	1,047,741	164,615	1.0016	16,236,977	16.236977

BITUMINOUS SURFACE (1014)

Year	State OD		Partnership Reported Payroll (3)	Development Factor (4)	Federal OD	Payroll
	Developed Payroll (1)	Federal Exempt Reported Payroll (2)			Payroll (1) + ((3)-(2))*(4) (5)	Per Million (5)/1000000 (6)
1998	63,651,561	0	0	1.0000	63,651,561	63.651561
1999	54,162,273	0	0	1.0000	54,162,273	54.162273
2000	49,935,622	0	0	1.0000	49,935,622	49.935622
2001	58,151,332	0	0	1.0000	58,151,332	58.151332
2002	53,502,085	0	0	1.0000	53,502,085	53.502085
2003	47,873,740	0	0	1.0000	47,873,740	47.873740
2004	56,128,132	0	0	1.0000	56,128,132	56.128132
2005	64,342,262	0	0	1.0000	64,342,262	64.342262
2006	63,008,908	0	789,594	1.0000	63,798,502	63.798502
2007	63,295,774	0	1,512,319	1.0000	64,808,093	64.808093
2008	72,907,446	0	1,391,614	1.0055	74,306,714	74.306714

Source: Anthracite Underground (1010) - Exhibit X-C, page 4
 Bituminous Underground (1001) - Exhibit X-C, page 4
 Anthracite Surface (1012) - Exhibit X-D, page 2
 Bituminous Surface (1014) - Exhibit X-D, page 2

OMG-PAB-MBA, Inc
Filing Date - December 03, 2009

COAL MINE COMPENSATION RATING BUREAU
Federal OD Payrolls

Exhibit X-C
Page 2

AUGER (1015)

Year	State OD	Federal Exempt Reported Payroll (2)	Partnership Reported Payroll (3)	Development Factor (4)	Federal OD	Payroll
	Developed Payroll (1)				Payroll (1) + ((3)-(2))*(4) (5)	Per Million (5)/1000000 (6)
1998	1,237,897	0	0	1.0000	1,237,897	1.237897
1999	1,136,891	0	0	1.0000	1,136,891	1.136891
2000	1,205,877	0	0	1.0000	1,205,877	1.205877
2001	1,429,131	0	0	1.0000	1,429,131	1.429131
2002	1,150,843	0	0	1.0000	1,150,843	1.150843
2003	1,102,223	0	0	1.0000	1,102,223	1.102223
2004	1,058,799	0	0	1.0000	1,058,799	1.058799
2005	1,026,537	0	0	1.0000	1,026,537	1.026537
2006	1,066,831	0	0	1.0000	1,066,831	1.066831
2007	1,121,156	0	0	1.0000	1,121,156	1.121156
2008	2,490,774	0	18,200	1.0006	2,508,985	2.508985

COKE (1469)

Year	State OD	Federal Exempt Reported Payroll (2)	Partnership Reported Payroll (3)	Development Factor (4)	Federal OD	Payroll
	Developed Payroll (1)				Payroll (1) + ((3)-(2))*(4) (5)	Per Million (5)/1000000 (6)
1998	13,353,903	0	0	1.0000	13,353,903	13.353903
1999	12,293,477	0	0	1.0000	12,293,477	12.293477
2000	12,092,574	0	0	1.0000	12,092,574	12.092574
2001	10,375,826	0	0	1.0000	10,375,826	10.375826
2002	10,485,005	0	0	1.0000	10,485,005	10.485005
2003	11,534,080	0	0	1.0000	11,534,080	11.534080
2004	12,049,126	0	0	1.0000	12,049,126	12.049126
2005	12,860,979	0	0	1.0000	12,860,979	12.860979
2006	12,737,394	0	0	1.0000	12,737,394	12.737394
2007	13,669,925	0	0	1.0000	13,669,925	13.669925
2008	9,766,027	0	0	1.0005	9,766,027	9.766027

ANTHRACITE CO-GEN (1021)

Year	State OD	Federal Exempt Reported Payroll (2)	Partnership Reported Payroll (3)	Development Factor (4)	Federal OD	Payroll
	Developed Payroll (1)				Payroll (1) + ((3)-(2))*(4) (5)	Per Million (5)/1000000 (6)
1998	3,458,775	0	0	1.0000	3,458,775	3.458775
1999	3,604,305	0	0	1.0000	3,604,305	3.604305
2000	4,473,458	0	0	1.0000	4,473,458	4.473458
2001	5,234,468	572,655	0	1.0000	4,661,813	4.661813
2002	6,358,543	699,769	0	1.0000	5,658,774	5.658774
2003	7,137,655	128,036	0	1.0000	7,009,619	7.009619
2004	7,351,514	0	0	1.0000	7,351,514	7.351514
2005	7,855,289	0	0	1.0000	7,855,289	7.855289
2006	8,405,393	0	7,134	1.0000	8,412,527	8.412527
2007	9,160,450	0	26,256	1.0000	9,186,706	9.186706
2008	7,974,156	477,298	41,055	1.0000	7,537,913	7.537913

BITUMINOUS CO-GEN (1023)

Year	State OD	Federal Exempt Reported Payroll (2)	Partnership Reported Payroll (3)	Development Factor (4)	Federal OD	Payroll
	Developed Payroll (1)				Payroll (1) + ((3)-(2))*(4) (5)	Per Million (5)/1000000 (6)
1998	1,161,196	0	0	1.0000	1,161,196	1.161196
1999	1,494,276	0	0	1.0000	1,494,276	1.494276
2000	1,870,720	0	0	1.0000	1,870,720	1.870720
2001	2,121,331	0	0	1.0000	2,121,331	2.121331
2002	2,386,124	0	0	1.0000	2,386,124	2.386124
2003	3,052,523	0	0	1.0000	3,052,523	3.052523
2004	6,374,483	0	0	1.0000	6,374,483	6.374483
2005	8,524,752	0	0	1.0000	8,524,752	8.524752
2006	9,397,580	0	28,860	1.0000	9,426,440	9.426440
2007	10,789,214	0	39,926	1.0000	10,829,140	10.829140
2008	8,469,399	0	13,327	1.0000	8,482,726	8.482726

Source: Auger (1015) - Exhibit X-D, page 3
Coke (1469) - Exhibit X-D, page 3
Anthracite Co-Gen (1021) - Exhibit X-D, page 4
Bituminous Co-Gen (1023) - Exhibit X-D, page 4

OMG-PAB-MBA, Inc
Filing Date - December 03, 2009

COAL MINE COMPENSATION RATING BUREAU
Federal OD Payrolls

Exhibit X-C
Page 3

ANTHRACITE PREP PLANT (1025)

Year	State OD	Federal Exempt Reported Payroll (2)	Partnership Reported Payroll (3)	Development Factor (4)	Federal OD	Payroll
	Developed Payroll (1)				Payroll (1) + ((3)-(2))*(4) (5)	Per Million (5)/1000000 (6)
1998	1,032,902	0	0	1.0000	1,032,902	1.032902
1999	1,231,124	0	0	1.0000	1,231,124	1.231124
2000	1,319,466	0	0	1.0000	1,319,466	1.319466
2001	3,609,649	1,393,350	0	1.0000	2,216,299	2.216299
2002	3,781,693	1,458,878	0	1.0000	2,322,815	2.322815
2003	3,721,296	313,298	0	1.0000	3,407,998	3.407998
2004	4,406,653	0	0	1.0000	4,406,653	4.406653
2005	5,170,069	0	0	1.0000	5,170,069	5.170069
2006	4,885,882	0	0	1.0000	4,885,882	4.885882
2007	5,756,439	0	60,852	1.0000	5,817,291	5.817291
2008	6,332,803	766,824	94,348	1.0020	5,658,982	5.658982

BITUMINOUS PREP PLANT (1027)

Year	State OD	Federal Exempt Reported Payroll (2)	Partnership Reported Payroll (3)	Development Factor (4)	Federal OD	Payroll
	Developed Payroll (1)				Payroll (1) + ((3)-(2))*(4) (5)	Per Million (5)/1000000 (6)
1998	11,112,104	0	0	1.0000	11,112,104	11.112104
1999	10,691,780	0	0	1.0000	10,691,780	10.691780
2000	8,574,760	0	0	1.0000	8,574,760	8.574760
2001	10,155,025	0	0	1.0000	10,155,025	10.155025
2002	12,649,826	2,555,277	0	1.0000	10,094,549	10.094549
2003	14,752,268	4,557,112	0	1.0000	10,195,156	10.195156
2004	18,029,182	4,607,085	0	1.0000	13,422,097	13.422097
2005	17,489,118	1,142,051	0	1.0000	16,347,067	16.347067
2006	17,050,967	0	0	1.0000	17,050,967	17.050967
2007	18,895,192	0	0	1.0000	18,895,192	18.895192
2008	20,382,139	0	0	1.0033	20,382,139	20.382139

Source: Anthracite Prep Plant (1025) - Exhibit X-D, page 5
Bituminous Prep Plant (1027) - Exhibit X-D, page 5

COAL MINE COMPENSATION RATING BUREAU
Payroll Adjustment - UAE Reclassification

Exhibit X-C
Page 4

ANTHRACITE UNDERGROUND (1010)

Year	Developed Payroll (1)	Files 258, 330 & 4027 Developed Payroll*	OD Payroll (3) = (1) + (2)	Payroll Per Million (4) = (3)/1000000
1998	507,288	1,254,998	1,762,286	1.762286
1999	537,329	1,276,828	1,814,157	1.814157
2000	336,885	1,033,274	1,370,159	1.370159
2001	434,499	1,202,023	1,636,522	1.636522
2002	197,351	1,189,194	1,386,545	1.386545
2003	75,855	1,278,410	1,354,265	1.354265
2004	0	1,345,321	1,345,321	1.345321
2005	0	1,417,568	1,417,568	1.417568
2006	530	1,441,994	1,442,524	1.442524
2007	0	1,662,537	1,662,537	1.662537
2008	0	2,148,251	2,148,251	2.148251

BITUMINOUS UNDERGROUND (1001)

Year	Developed Payroll (1)	Files 258, 330 & 4027 Developed Payroll*	OD Payroll (3) = (1) - (2)	Payroll Per Million (4) = (3)/1000000
1998	62,342,332	1,254,998	61,087,334	61.087334
1999	59,962,066	1,276,828	58,685,238	58.685238
2000	48,553,836	1,033,274	47,520,562	47.520562
2001	49,724,653	1,202,023	48,522,630	48.522630
2002	50,439,544	1,189,194	49,250,350	49.250350
2003	55,493,906	1,278,410	54,215,496	54.215496
2004	66,554,476	1,345,321	65,209,155	65.209155
2005	70,464,920	1,417,568	69,047,352	69.047352
2006	71,907,931	1,441,994	70,465,937	70.465937
2007	81,566,803	1,662,537	79,904,266	79.904266
2008	103,703,921	2,148,251	101,555,670	101.555670

* The reclassification from Anthracite U/G to Bituminous U/G applies to Traumatic, but not to OD. For Traumatic Files 258, 330 and 4027 are coded 1001 (payroll and losses).
The above reclassification is made to move State and Federal O.D. exposures from Class 1001 (Bituminous U/G) back to Class 1010 (Anthracite U/G)/

Other classification payrolls for these three files are unaffected by the re-classification.

Source: Developed Payroll - Exhibit X-D, page 1
CMCRB database for file 258 and 330 Payrolls as of 4-30-09

COAL MINE COMPENSATION RATING BUREAU
Developed Payrolls

ANTHRACITE UNDERGROUND (1010)

YEAR	REPORTED PAYROLL (1)	DEVELOPMENT FACTORS (2)	DEVELOPED PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
1998	507,288	1.0000	507,288	0.507288
1999	537,329	1.0000	537,329	0.537329
2000	336,885	1.0000	336,885	0.336885
2001	434,499	1.0000	434,499	0.434499
2002	197,351	1.0000	197,351	0.197351
2003	75,855	1.0000	75,855	0.075855
2004	-	1.0000	-	0.000000
2005	-	1.0000	-	0.000000
2006	530	1.0000	530	0.000530
2007	-	1.0000	-	0.000000
2008	-	1.0000	-	0.000000

BITUMINOUS UNDERGROUND (1001)

YEAR	REPORTED PAYROLL (1)	DEVELOPMENT FACTORS (2)	DEVELOPED PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
1998	62,342,332	1.0000	62,342,332	62.342332
1999	59,962,066	1.0000	59,962,066	59.962066
2000	48,553,836	1.0000	48,553,836	48.553836
2001	49,724,653	1.0000	49,724,653	49.724653
2002	50,439,544	1.0000	50,439,544	50.439544
2003	55,493,906	1.0000	55,493,906	55.493906
2004	66,554,476	1.0000	66,554,476	66.554476
2005	70,464,920	1.0000	70,464,920	70.464920
2006	71,907,931	1.0000	71,907,931	71.907931
2007	81,566,803	1.0000	81,566,803	81.566803
2008	102,595,885	1.0108	103,703,921	103.703921

Source: (1) Payroll and (2) Development - Exhibit X-E, page 1

COAL MINE COMPENSATION RATING BUREAU
Developed Payrolls

ANTHRACITE SURFACE (1012)

YEAR	REPORTED PAYROLL (1)	DEVELOP FACTORS (2)	DEVELOPMENT PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
1998	17,376,290	1.0000	17,376,290	17.376290
1999	18,441,144	1.0000	18,441,144	18.441144
2000	16,807,810	1.0000	16,807,810	16.807810
2001	13,940,797	1.0000	13,940,797	13.940797
2002	12,251,258	1.0000	12,251,258	12.251258
2003	12,166,211	1.0000	12,166,211	12.166211
2004	12,359,731	1.0000	12,359,731	12.359731
2005	12,140,911	1.0000	12,140,911	12.140911
2006	11,946,382	1.0000	11,946,382	11.946382
2007	14,555,579	1.0000	14,555,579	14.555579
2008	17,094,165	1.0016	17,121,516	17.121516

BITUMINOUS SURFACE (1014)

YEAR	REPORTED PAYROLL (1)	DEVELOP FACTORS (2)	DEVELOPMENT PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
1998	63,651,561	1.0000	63,651,561	63.651561
1999	54,162,273	1.0000	54,162,273	54.162273
2000	49,935,622	1.0000	49,935,622	49.935622
2001	58,151,332	1.0000	58,151,332	58.151332
2002	53,502,085	1.0000	53,502,085	53.502085
2003	47,873,740	1.0000	47,873,740	47.873740
2004	56,128,132	1.0000	56,128,132	56.128132
2005	64,342,262	1.0000	64,342,262	64.342262
2006	63,008,908	1.0000	63,008,908	63.008908
2007	63,295,774	1.0000	63,295,774	63.295774
2008	72,508,648	1.0055	72,907,446	72.907446

Source: (1) Payroll and (2) Development - Exhibit X-E, page 2

COAL MINE COMPENSATION RATING BUREAU
Developed Payrolls

COKE (1469)

YEAR	REPORTED PAYROLL (1)	DEVELOPMENT FACTORS (2)	DEVELOPED PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
1998	13,353,903	1.0000	13,353,903	13.353903
1999	12,293,477	1.0000	12,293,477	12.293477
2000	12,092,574	1.0000	12,092,574	12.092574
2001	10,375,826	1.0000	10,375,826	10.375826
2002	10,485,005	1.0000	10,485,005	10.485005
2003	11,534,080	1.0000	11,534,080	11.534080
2004	12,049,126	1.0000	12,049,126	12.049126
2005	12,860,979	1.0000	12,860,979	12.860979
2006	12,737,394	1.0000	12,737,394	12.737394
2007	13,669,925	1.0000	13,669,925	13.669925
2008	9,761,146	1.0005	9,766,027	9.766027

AUGER (1015)

YEAR	REPORTED PAYROLL (1)	DEVELOPMENT FACTORS (2)	DEVELOP PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
1998	1,237,897	1.0000	1,237,897	1.237897
1999	1,136,891	1.0000	1,136,891	1.136891
2000	1,205,877	1.0000	1,205,877	1.205877
2001	1,429,131	1.0000	1,429,131	1.429131
2002	1,150,843	1.0000	1,150,843	1.150843
2003	1,102,223	1.0000	1,102,223	1.102223
2004	1,058,799	1.0000	1,058,799	1.058799
2005	1,026,537	1.0000	1,026,537	1.026537
2006	1,066,831	1.0000	1,066,831	1.066831
2007	1,121,156	1.0000	1,121,156	1.121156
2008	2,489,280	1.0006	2,490,774	2.490774

Source: (1) Payroll and (2) Development - Exhibit X-E, page 3

COAL MINE COMPENSATION RATING BUREAU
Developed Payrolls

ANTHRACITE CO-GEN (1021)

YEAR	REPORTED PAYROLL (1)	DEVELOPMENT FACTORS (2)	DEVELOPED PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
1998	3,458,775	1.0000	3,458,775	3.458775
1999	3,604,305	1.0000	3,604,305	3.604305
2000	4,473,458	1.0000	4,473,458	4.473458
2001	5,234,468	1.0000	5,234,468	5.234468
2002	6,358,543	1.0000	6,358,543	6.358543
2003	7,137,655	1.0000	7,137,655	7.137655
2004	7,351,514	1.0000	7,351,514	7.351514
2005	7,855,289	1.0000	7,855,289	7.855289
2006	8,405,393	1.0000	8,405,393	8.405393
2007	9,160,450	1.0000	9,160,450	9.160450
2008	7,974,156	1.0000	7,974,156	7.974156

BITUMINOUS CO-GEN (1023)

YEAR	REPORTED PAYROLL (1)	DEVELOPMENT FACTORS (2)	DEVELOP PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
1998	1,161,196	1.0000	1,161,196	1.161196
1999	1,494,276	1.0000	1,494,276	1.494276
2000	1,870,720	1.0000	1,870,720	1.870720
2001	2,121,331	1.0000	2,121,331	2.121331
2002	2,386,124	1.0000	2,386,124	2.386124
2003	3,052,523	1.0000	3,052,523	3.052523
2004	6,374,483	1.0000	6,374,483	6.374483
2005	8,524,752	1.0000	8,524,752	8.524752
2006	9,397,580	1.0000	9,397,580	9.397580
2007	10,789,214	1.0000	10,789,214	10.789214
2008	8,469,399	1.0000	8,469,399	8.469399

Source: (1) Payroll and (2) Development - Exhibit X-E, page 4

COAL MINE COMPENSATION RATING BUREAU
Developed Payrolls

ANTHRACITE PREP PLANT (1025)

YEAR	REPORTED PAYROLL (1)	DEVELOPMENT FACTORS (2)	DEVELOPED PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
1998	1,032,902	1.0000	1,032,902	1.032902
1999	1,231,124	1.0000	1,231,124	1.231124
2000	1,319,466	1.0000	1,319,466	1.319466
2001	3,609,649	1.0000	3,609,649	3.609649
2002	3,781,693	1.0000	3,781,693	3.781693
2003	3,721,296	1.0000	3,721,296	3.721296
2004	4,406,653	1.0000	4,406,653	4.406653
2005	5,170,069	1.0000	5,170,069	5.170069
2006	4,885,882	1.0000	4,885,882	4.885882
2007	5,756,439	1.0000	5,756,439	5.756439
2008	6,320,163	1.0020	6,332,803	6.332803

BITUMINOUS PREP PLANT (1027)

YEAR	REPORTED PAYROLL (1)	DEVELOPMENT FACTORS (2)	DEVELOP PAYROLL (3) =(1) x (2)	PAYROLL PER MILLION (4) =(1)X(2)/1000000
1998	11,112,104	1.0000	11,112,104	11.112104
1999	10,691,780	1.0000	10,691,780	10.691780
2000	8,574,760	1.0000	8,574,760	8.574760
2001	10,155,025	1.0000	10,155,025	10.155025
2002	12,649,826	1.0000	12,649,826	12.649826
2003	14,752,268	1.0000	14,752,268	14.752268
2004	18,029,182	1.0000	18,029,182	18.029182
2005	17,489,118	1.0000	17,489,118	17.489118
2006	17,050,967	1.0000	17,050,967	17.050967
2007	18,895,192	1.0000	18,895,192	18.895192
2008	20,315,099	1.0033	20,382,139	20.382139

Source: (1) Payroll and (2) Development - Exhibit X-E, page 5

COAL MINE COMPENSATION RATINGS BUREAU
Payroll Development

PAYROLLS
COKE (1469)

RPT	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1ST	13,353,903	12,293,477	12,092,574	10,368,682	10,178,232	11,507,709	12,049,126	12,860,979	12,737,394	13,669,925	9,761,146
2ND	13,353,903	12,293,477	12,092,574	10,375,826	10,485,005	11,534,080	12,049,126	12,860,979	12,737,394	13,669,925	
3RD	13,353,903	12,293,477	12,092,574	10,375,826	10,485,005	11,534,080	12,049,126	12,860,979	12,737,394		
4TH	13,353,903	12,293,477	12,092,574	10,375,826	10,485,005	11,534,080	12,049,126	12,860,979			
5TH	13,353,903	12,293,477	12,092,574	10,375,826	10,485,005	11,534,080	12,049,126				
DEV.	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1-2	1.0000	1.0000	1.0000	1.0007	1.0901	1.0023	1.0000	1.0000	1.0000	1.0000	1.0005
2-3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3-4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4-5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
											5 YEAR
											AVERAGE
											ACCUM.
											SELECTED
											1.0005
											1.0000
											1.0000
											1.0000
											1.0000

PAYROLLS
AUGER (1015)

RPT	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1ST	1,237,897	1,133,920	1,158,281	1,421,949	1,152,297	1,109,631	1,048,056	1,026,537	1,066,831	1,121,967	2,489,280
2ND	1,237,897	1,153,544	1,205,877	1,429,131	1,150,843	1,109,631	1,068,799	1,026,537	1,066,831	1,121,156	
3RD	1,237,897	1,136,891	1,205,877	1,429,131	1,150,843	1,102,223	1,058,799	1,026,537	1,066,831		
4TH	1,237,897	1,136,891	1,205,877	1,429,131	1,150,843	1,102,223	1,058,799	1,026,537			
5TH	1,237,897	1,136,891	1,205,877	1,429,131	1,150,843	1,102,223	1,058,799				
DEV.	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1-2	1.0000	1.0173	1.0411	1.0051	0.9987	1.0000	1.0103	1.0000	1.0000	0.9993	1.0006
2-3	1.0000	0.9856	1.0000	1.0000	1.0000	0.9933	1.0000	1.0000	1.0000	0.9987	1.0000
3-4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4-5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
											5 YEAR
											AVERAGE
											ACCUM.
											SELECTED
											1.0006
											0.9987
											1.0000
											1.0000
											1.0000

Source: CMCRRB Database as of 4-30-2009 - Traumatic Payroll Reports

COAL MINE COMPENSATION RATINGS BUREAU
Payroll Development

PAYROLLS

ANTHRACITE PREP PLANT (1025)

RPT	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1ST	1,034,093	1,221,509	1,338,388	3,609,193	3,781,938	3,692,526	4,391,048	5,176,012	4,885,882	5,756,521	6,320,163
2ND	1,032,902	1,231,124	1,319,466	3,609,649	3,781,693	3,721,296	4,406,653	5,170,069	4,885,882	5,756,439	
3RD	1,032,902	1,231,124	1,319,466	3,609,649	3,781,693	3,721,296	4,406,653	5,170,069	4,885,882		
4TH	1,032,902	1,231,124	1,319,466	3,609,649	3,781,693	3,721,296	4,406,653	5,170,069			
5TH	1,032,902	1,231,124	1,319,466	3,609,649	3,781,693	3,721,296	4,406,653				
DEV.	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1-2	0.9988	1.0079	0.9859	1.0001	0.9999	1.0078	1.0036	0.9989	1.0000	1.0000	1.0020
2-3	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3-4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4-5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

5 YEAR

AVERAGE	ACCUM.	SELECTED
1.0020	1.0020	1.0020
1.0000	1.0000	1.0000
1.0000	1.0000	1.0000
1.0000	1.0000	1.0000

PAYROLLS

BITUMINOUS PREP PLANT (1027)

RPT	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1ST	11,094,674	10,648,677	8,630,786	10,152,116	12,207,597	14,498,951	18,012,677	17,490,567	17,116,808	18,852,719	20,315,099
2ND	11,112,104	10,724,454	8,574,760	10,155,025	12,649,826	14,752,268	18,029,182	17,489,118	17,050,967	18,895,192	
3RD	11,112,104	10,691,780	8,574,760	10,155,025	12,649,826	14,752,268	18,029,182	17,489,118	17,050,967		
4TH	11,112,104	10,691,780	8,574,760	10,155,025	12,649,826	14,752,268	18,029,182	17,489,118			
5TH	11,112,104	10,691,780	8,574,760	10,155,025	12,649,826	14,752,268	18,029,182				
DEV.	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1-2	1.0016	1.0071	0.9935	1.0003	1.0362	1.0175	1.0009	0.9999	0.9962	1.0023	1.0033
2-3	1.0000	0.9970	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3-4	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
4-5	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

5 YEAR

AVERAGE	ACCUM.	SELECTED
1.0033	1.0033	1.0033
1.0000	1.0000	1.0000
1.0000	1.0000	1.0000
1.0000	1.0000	1.0000

Source: CMCRR Database as of 4-30-2009 - Traumatic Payroll Reports

SMALL BUSINESS ADVOCATE ASSESSMENT

1. 2009-2010 Small Business Advocate Assessment	\$	190,000
2. 2008 Insurance Carrier Paid Losses		
CMCRB		22,898,811
<u>PCRB</u>		<u>2,211,484,093</u>
Total		2,234,382,904
3. Insurer Assessment Ratio (item 1 divided by item 2)		0.0001

Source: Item 1. - Office of the Small Business Advocate
Item 2. - 2008 Pa. Schedule "W"

DWB-12-03-09

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COAL MINE COMPENSATION RATING BUREAU
EMPLOYER ASSESSMENT FACTOR
 PROPOSED EFFECTIVE APRIL 1, 2010

1) 2009/2010 INSURANCE CARRIER ASSESSMENT AMOUNTS		
A)	Administrative Fund	56,758,594
B)	Subsequent Injury Fund	170,582
C)	Supersedeas Fund	11,344,691
D)	Uninsured Employers Guaranty Fund	<u>2,234,684</u>
	TOTAL	70,508,551
2) 2008 Employer Assessment Premium Base		3,431,433,682
3) 2008 Coal Mine Premium Base		30,498,808
4) Coal Premium percent of Total (3)/(2)		0.889%
5) Assessments to be paid by coal employers		626,685
6) Coal Employer Assessment Factor		0.0205

Sources: 1) Pa. Dept. of Labor and Industry
 2) CMCRB & PCRB
 3) CMCRB

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DWB
 Filing Date - December 03, 2009
 Checksum:3,603,576,276.662910

COAL MINE COMPENSATION RATING BUREAU

CATASTROPHE - Spread of Loss Cost to Classes

Classification	(1) 2008 Developed Payrolls	(2) Hazard Weights	(3) Payroll Weight (1)x(2)/1000	(4) Percentage of Exposure	(5) Catastrophe Losses (4)xAverage	(6) Actual Loss Cost Spread ((5)/(1))x100	(7) Approved Loss Cost Eff 4/1/2008	(8) Selected	(9) Rate Change (8)/(7) - 1
Underground									
Anthracite	1010 \$0								
Bituminous	1001 103,703,921	7	725,927	83.3%	575,424	0.55	0.61	-8.2%	
Total	103,703,921								
Surface									
Anthracite	1012 17,121,516								
Bituminous	1014 72,907,446								
Coke	1469 9,766,027								
Auger	1015 2,490,774								
Co-Gen Anth.	1021 7,974,156								
Co-Gen Bit.	1023 8,469,399								
Prep Anth.	1025 6,332,803								
Prep Bit.	1027 20,382,139								
Total	145,444,260	1	145,444	16.7%	115,290	0.08	0.09	-11.1%	
Grand Total	249,148,181	8	871,371	100.0%	690,714	0.28	0.31	-9.7%	

a - Current Total Loss Cost is based on 2008 Payroll weights
 b- Auger = one-third underground & two-thirds surface or \$0.24

Source: Payroll - Exhibit X-A (Developed 2008 Payroll)
 Hazard Weights - Judgement
 Catastrophe Losses, Grand Total - Exhibit XII-B

CATASTROPHE CALCULATION
TRAUMATIC ON-LEVEL LOSSES IN EXCESS OF \$1,250,000

Accident Year	Number of Excess Claims	Excess Loss Dollars
1989	3	1,078,811
1990	10	3,134,783
1991	1	90,202
1992	3	4,611,457
1993	5	1,021,974
1994	6	1,821,588
1995	0	-
1996	1	75,384
1997	0	-
1998	0	-
1999	0	-
2000	0	-
2001	0	-
2002	2	164,868
2003	1	77,636
2004	1	229,691
2005	0	-
2006	0	-
2007	1	-
2008	<u>0</u>	<u>1,507,881</u>
	34	13,814,275
Average over years		690,714
2008 Payroll from Exhibit XII-A		249,148,181
Loss Cost		0.28

Source: Claims detail from Exhibit XII-C
2008 Payroll from Exhibit XII-A

MBA Actuaries, Inc. - DWB/PAB

File: C:\Clients\Coal Mine\2009 Rate Filing\[12.xlsm]XII-B
Run Date: 11/24/2009 07:10 PM

Filing Date - December 03, 2009
Checksum:277,507,483.027230

COAL MINE COMPENSATION RATING BUREAU
CATASTROPHE CALCULATION
TRAUMATIC LOSSES OVER \$1,250,000

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
Key Number	Class	Accident Year	Injury Type	Incurred Indemnity & Funeral	Incurred Medical	Paid Medical	O/S Medical	Act 44 Factor	Trend	Medical w/Trend & Act 44 Factor	Loss at Current Level	Excess Over \$1,250,000	
1	25278	100100	1989	2	762,027	37,096	17,250	19,846	0.7082	2.2256	71,358	1,767,325	517,325
2	24423	101200	1989	2	665,610	124,038	34,056	89,982	0.7082	2.2256	253,942	1,735,324	485,324
3	24976	100100	1989	2	546,036	64,297	49,575	14,722	0.7082	2.2256	110,904	1,326,162	76,162
4	25630	100100	1990	2	752,970	34,228	16,456	17,772	0.7082	2.1193	62,363	1,658,132	408,132
5	25654	101000	1990	2	751,094	80,000	18,520	61,480	0.7082	2.1193	158,091	1,749,885	499,885
6	25636	100100	1990	2	749,318	61,753	20,038	41,715	0.7082	2.1193	118,481	1,706,511	456,511
7	26127	100100	1990	2	739,251	49,216	34,161	15,055	0.7082	2.1193	83,178	1,649,873	399,873
8	25629	100100	1990	2	733,333	60,075	42,131	17,944	0.7082	2.1193	101,263	1,655,415	405,415
9	25626	100100	1990	2	719,688	66,000	38,491	27,509	0.7082	2.1193	116,071	1,641,305	391,305
10	25633	100100	1990	2	680,549	64,500	27,001	37,499	0.7082	2.1193	119,997	1,562,285	312,285
11	25992	100100	1990	1	593,168	2,079	2,079	-	0.7082	2.1193	3,120	1,260,221	10,221
12	25625	100100	1990	2	590,756	15,000	11,401	3,599	0.7082	2.1193	24,739	1,276,728	26,728
13	25651	101400	1990	2	549,133	152,000	18,568	133,432	0.7082	2.1193	310,651	1,474,428	224,428
14	26788	101400	1991	2	649,383	9,067	1,453	7,614	0.7082	2.0367	17,603	1,340,202	90,202
15	28139	101400	1992	2	770,387	136,000	30,692	105,308	0.7082	1.9516	247,939	1,751,426	501,426
16	28176	146900	1992	2	620,605	150,924	25,349	125,575	0.7082	1.9516	280,108	1,491,280	241,280
17	30622	146900	1992	2	262,928	2,359,920	-	2,359,920	0.7082	1.9516	4,605,620	5,118,750	3,868,750
18	29372	101400	1993	2	760,372	95,000	-	95,000	0.7082	1.8695	177,603	1,599,118	349,118
19	28874	100100	1993	1	744,167	-	-	-	0.7082	1.8695	-	1,391,220	141,220
20	29326	101400	1993	2	737,790	50,223	-	50,223	0.7082	1.8695	93,892	1,473,190	223,190
21	29356	101400	1993	2	729,331	75,000	-	75,000	0.7082	1.8695	140,213	1,503,697	253,697
22	29300	146900	1993	2	641,163	56,750	-	56,750	0.7082	1.8695	106,094	1,304,748	54,748
23	30184	101400	1994	2	844,919	175,854	-	175,854	1.0000	1.8012	316,748	1,838,616	588,616
24	30178	101400	1994	2	778,703	156,000	-	156,000	1.0000	1.8012	280,987	1,683,587	433,587
25	30193	101400	1994	2	775,679	81,500	-	81,500	1.0000	1.8012	146,798	1,543,951	293,951
26	30274	100100	1994	2	671,617	65,029	-	65,029	1.0000	1.8012	117,130	1,326,847	76,847
27	30483	100100	1994	1	608,575	157,535	-	157,535	1.0000	1.8012	283,752	1,379,917	129,917
28	29792	100100	1994	2	606,006	253,793	-	253,793	1.0000	1.8012	457,132	1,548,670	298,670
29	32473	101200	1996	2	688,518	98,060	-	98,060	1.0000	1.6850	165,231	1,325,384	75,384
30	39659	100100	2002	9	553,432	425,037	-	425,037	1.0000	1.3414	570,145	1,312,518	62,518
31	QueCreek	100100	2002	9	892,793	115,370	-	115,370	1.0000	1.3414	154,757	1,352,350	102,350
32	39840	100100	2003	2	671,896	337,253	-	337,253	1.0000	1.3156	443,690	1,327,636	77,636
33	41102	102700	2004	2	505,991	643,730	-	643,730	1.0000	1.2870	828,481	1,479,691	229,691
34	43059	101200	2007	2	419,406	2,000,000	-	2,000,000	1.0000	1.1399	2,279,800	2,757,881	1,507,881
Totals			34								56,314,275	13,814,275	

Sources: Columns (2) through (8) from CMCRB Database.
 Injury types are as follows: 1 (Death), 2 (Permanent Total), 9 (Permanent Partial).
 Column (9): Exhibit VI-B page 1
 Column (10): Exhibit XII-D.
 Column (11) is equal to Columns ((7) X (9) + (8)) x (10)
 Column (12) is equal to Columns (5) X (10) + (11)
 Column (13) is equal to Column (12), minus \$1,250,000

MBA Actuaries, Inc. - DWB/PAB

Coal Mine Compensation Rating Bureau
Catastrophe Calculation
Trend Factors for Medical and Indemnity

<u>Year</u>	<u>Statewide Average Weekly Wage</u>	<u>Yearly Percentage Change</u>	<u>Trend Factor</u>	<u>Year</u>	<u>Statewide Average Weekly Wage</u>	<u>Yearly Percentage Change</u>	<u>Trend Factor</u>
1978	213	7.0%	4.1690	1994	493	3.8%	1.8012
1979	227	6.6%	3.9119	1995	509	3.2%	1.7446
1980	242	6.6%	3.6694	1996	527	3.5%	1.6850
1981	262	8.3%	3.3893	1997	542	2.8%	1.6384
1982	284	8.4%	3.1268	1998	561	3.5%	1.5829
1983	306	7.7%	2.9020	1999	588	4.8%	1.5102
1984	320	4.6%	2.7750	2000	611	3.9%	1.4534
1985	336	5.0%	2.6429	2001	644	5.4%	1.3789
1986	347	3.3%	2.5591	2002	662	2.8%	1.3414
1987	361	4.0%	2.4598	2003	675	2.0%	1.3156
1988	377	4.4%	2.3554	2004	690	2.2%	1.2870
1989	399	5.8%	2.2256	2005	716	3.8%	1.2402
1990	419	5.0%	2.1193	2006	745	4.1%	1.1919
1991	436	4.1%	2.0367	2007	779	4.6%	1.1399
1992	455	4.4%	1.9516	2008	807	3.6%	1.1004
1993	475	4.4%	1.8695	2009	836	3.6%	1.0622

Average of All Years= 4.60%
Average of last 10 years= 3.59%
Average of last 5 years= 3.91%
Average of last 3 years= 3.92%

Selected(Last Year Selection -3.5%) = 3.50%

	<u>Projected Wage</u>	<u>Weight</u>
01-01-2010	865.00 a	28.125%
01-01-2011	896.00 a	68.750%
01-01-2012	927.00 a	3.125%

Average Weekly Wage For Policies effective between 04-01-2010 and 04-01-2012

\$888 b

- a. Previous year's wage times annual increase of 3.50%
- b. Weighted average of projected wage levels from 01-01-2010 to 01-01-2012

Source: 1978 through 2009 Statewide Average Weekly Wage from the Pennsylvania Workers' Compensation Act booklet or the Department of Labor and Industry website.

Coal Mine Compensation Rating Bureau
Catastrophe Calculation
Traumatic Losses by Class

<u>Class Code</u>	<u>Description</u>	<u>Number of Claims</u>	<u>Excess Over \$1,250,000</u>
1010	Underground Anthracite	1	499,885
1001	Underground Bituminous	17	3,893,117
1012	Surface Anthracite	3	2,068,589
1014	Surface Bituminous	9	2,958,215
1469	Coke	3	4,164,778
1015	Auger	0	-
1021	Anthracite Co-Gen	0	-
1023	Bituminous Co-Gen	0	-
1025	Anthracite Prep Plant	0	-
1027	Bituminous Prep Plant	1	229,691
	Total	34	\$13,814,275

Sources: Adjusted to On-Level and Post-Act 44 basis in Exhibit XII-C

MBA Actuaries, Inc. - DBW/JHM
Filing Date - December 03, 2009

Coal Mine Compensation Rating Bureau of Pennsylvania
Experience Rating Plan
Basic Data Lookup Tables

2010 plan factors at 50k and 150 k splits

Table A: Reterming Factors

Year:	2008	2007	2006	Average split by Layer
Loss Developm	1.899	1.3206	1.2182	
Layers:	Split of total losses by Layer			
0-50	0.53776	0.38578	0.36140	0.42831
50-150	0.17673	0.27781	0.15151	0.33018
Over 150	0.28551	0.33641	0.36863	0.9249
Trend	0.9427	0.9585	0.9249	0.9100

Table B: Payroll Development

Classification	Payroll Development
1001 Bit deep	1.0108
1010 Anth deep	1.0000
1012 Anth surf	1.0016
1014 Bit surf	1.0065
1015 Auger	1.0006
1021 Anth Co-gen	1.0000
1023 Bit Co-gen	1.0000
1025 Anth Prep	1.0020
1027 Bit Prep	1.0033
1469 Coke	1.0005

Table C: Unloaded Loss Costs - Traumatic

Classification	Unloaded Loss Cost (1)	Loadings		Manual Loss Cost (5)	Off-Balances# (4)	Off-Balances
		Catastrophe Exh. XII-A (2)	Small Business Assessment (3)			
1001 Bit deep	9.29	0.56	1.0001	9.98	1.0136	
1010 Anth deep	29.31	0.56	1.0001	30.28	1.0136	
1012 Anth surf	10.06	0.08	1.0001	10.28	1.0136	
1014 Bit surf	3.57	0.08	1.0001	3.70	1.0136	
1015 Auger	25.78	0.26	1.0001	26.39	1.0136	
1021 Anth Co-gen	1.93	0.08	1.0001	2.04	1.0136	
1023 Bit Co-gen	1.62	0.08	1.0001	1.72	1.0136	
1025 Anth Prep	13.66	0.08	1.0001	13.93	1.0136	
1027 Bit Prep	2.45	0.08	1.0001	2.56	1.0136	
1469 Coke	5.36	0.08	1.0001	5.51	1.0136	

Table D: Manual Loss Costs - Traumatic

Classification	Unloaded Loss Cost (1)	Catastrophe Exh. XII-A (2)	Small Business Assessment (3)	Off-Balances# (4)	Manual Loss Cost (5)	Off-Balances
1001 Bit deep	9.29	0.56	1.0001	1.0136	9.98	
1010 Anth deep	29.31	0.56	1.0001	1.0136	30.28	
1012 Anth surf	10.06	0.08	1.0001	1.0136	10.28	
1014 Bit surf	3.57	0.08	1.0001	1.0136	3.70	
1015 Auger	25.78	0.26	1.0001	1.0136	26.39	
1021 Anth Co-gen	1.93	0.08	1.0001	1.0136	2.04	
1023 Bit Co-gen	1.62	0.08	1.0001	1.0136	1.72	
1025 Anth Prep	13.66	0.08	1.0001	1.0136	13.93	
1027 Bit Prep	2.45	0.08	1.0001	1.0136	2.56	
1469 Coke	5.36	0.08	1.0001	1.0136	5.51	

# off-balances:	Off-Balances
Merit Rating Exh. XIV-A	1.0005
Safety Rating Exh XIV-B	1.0131
Combined	1.0136

Table E: Expected Traumatic Loss Costs

Classification	Unloaded Manual Loss Cost (3)	2008		2007		2006		XS over 150
		All Layers	Unloaded Loss Cost* (4)	All Layers	Unloaded Loss Cost* (4)	All Layers	Unloaded Loss Cost* (4)	
1001 Bit deep	9.29	9.85	9.85	9.69	9.69	10.04	10.04	3.04
1010 Anth deep	29.31	31.09	31.09	30.58	30.58	31.69	31.69	9.59
1012 Anth surf	10.06	10.67	10.67	10.50	10.50	10.88	10.88	3.29
1014 Bit surf	3.57	3.79	3.79	3.72	3.72	3.86	3.86	1.17
1015 Auger	25.78	27.35	27.35	26.90	26.90	27.87	27.87	8.43
1021 Anth Co-gen	1.93	2.05	2.05	2.01	2.01	2.09	2.09	0.63
1023 Bit Co-gen	1.62	1.72	1.72	1.69	1.69	1.75	1.75	0.53
1025 Anth Prep	13.66	14.49	14.49	14.25	14.25	14.77	14.77	4.47
1027 Bit Prep	2.45	2.60	2.60	2.56	2.56	2.65	2.65	0.80
1469 Coke	5.36	5.69	5.69	5.59	5.59	5.80	5.80	1.75

* Detrended loss costs are calculated by dividing the unloaded manual loss costs (Table C) by the trend factors (table A row 7), and rounding.
 ** The total undeveloped loss costs are calculated by dividing the De-trended loss cost by the total Limits loss development factor (Table A row 2), and rounding; then the costs are allocated to layers.
 *** Detrended, undeveloped loss costs are allocated to layers by the splitting factors (Table A rows 4-6) based on the average shares for the latest 6 years, and rounded to 2 decimal places.

2010 Credibility Tables
PCRB shape

Expected Losses <u>Greater than</u>	Equivalent Modified Payroll at <u>\$6.74 *</u>	Primary Credibility	Excess Credibility
31,724	470,682	0.36	
33,340	494,651	0.37	0.06
36,148	536,320	0.38	
39,261	582,501	0.39	0.07
42,723	633,876	0.40	0.07
46,173	685,054	0.41	0.07
50,260	745,694	0.42	0.07
54,480	808,302	0.43	0.07
58,930	874,329	0.44	0.07
64,137	951,592	0.45	0.07
69,460	1,030,562	0.46	0.07
72,885	1,081,378	0.47	0.07
75,602	1,121,685	0.48	0.07
78,457	1,164,053	0.49	0.07
81,395	1,207,636	0.50	0.07
84,414	1,252,434	0.51	0.07
87,590	1,299,560	0.52	0.07
90,840	1,347,772	0.53	0.07
94,219	1,397,911	0.54	0.07
97,737	1,450,108	0.55	0.07
101,336	1,503,500	0.56	0.07
105,125	1,559,713	0.57	0.07
109,027	1,617,604	0.58	0.07
113,042	1,677,174	0.59	0.07
117,273	1,739,948	0.60	0.07
121,605	1,804,230	0.61	0.07
126,119	1,871,200	0.62	0.07
130,628	1,938,106	0.63	0.07
135,136	2,004,985	0.64	0.07
146,976	2,180,655	0.65	0.07
159,790	2,370,778	0.66	0.08
174,343	2,586,696	0.67	0.08
190,774	2,830,479	0.68	0.08
208,366	3,091,489	0.69	0.08
228,292	3,387,120	0.70	0.08
249,705	3,704,822	0.71	0.08
274,047	4,065,983	0.72	0.08
302,119	4,482,478	0.73	0.09
333,210	4,943,769	0.74	0.09
366,752	5,441,417	0.75	0.09
407,662	6,048,398	0.76	0.09
450,677	6,686,597	0.77	0.10
498,112	7,390,386	0.78	0.10
558,410	8,285,020	0.79	0.10
624,012	9,258,336	0.80	0.11
697,648	10,350,861	0.81	0.11
788,985	11,706,009	0.82	0.12
894,945	13,278,116	0.83	0.12
1,018,370	15,109,347	0.84	0.13
1,157,231	17,169,602	0.85	0.14
1,321,831	19,611,733	0.86	0.15
1,528,079	22,671,798	0.87	0.16
1,795,880	26,645,098	0.88	0.17
2,120,319	31,458,739	0.89	0.18
2,120,319	33,490,656	0.89	0.19
2,505,663	37,176,009	0.90	0.19
3,000,680	44,520,470	0.91	0.21
3,000,680	47,166,808	0.91	0.22
3,851,016	57,136,731	0.92	0.23
4,547,151	67,465,148	0.93	0.25
4,547,151	71,392,945	0.93	0.26
4,547,151	80,008,590	0.93	0.27
6,019,437	89,309,156	0.94	0.27
6,019,437	94,699,584	0.94	0.28
6,019,437	106,719,466	0.94	0.29
6,019,437	120,734,085	0.94	0.30
6,019,437	137,284,922	0.94	0.31
6,019,437	157,128,936	0.94	0.32

Credibility Zp or Ze
= (S*Payroll+I*G)/(J*S*Payroll+K*G)
[where S adjusts Payroll to Expected Losses]

Coal Mine Compensation Rating Bureau of PA

Formula Variables:

Variable	Layer 1	Layer 2
Av Claim G		11,512
S	N/A	0.054
I		43.50
J		2.4000
K		700.00

* The average unloaded loss cost underlying the proposed filing is \$6.74 the table was updated to reflect this change.

**Coal Mine Compensation Rating Bureau
Experience Rating 2009
Mod Comparisons**

<u>File</u>	<u>Proposed Manual Premium</u>	<u>Proposed 2010 Mod</u>	<u>Proposed Experience Rated Premium</u>	<u>2009 Mod</u>	<u>Change in Mod Factor</u>
37	37,249	1.052	39,186	1.043	0.009
52	12,058	0.812	9,791	0.820	-0.008
66	6,262	1.300	8,141	1.300	0.000
99	12,400	1.019	12,636	1.200	-0.181
101	462,929	0.713	330,068	0.718	-0.005
102	-	1.019	-	0.888	0.131
119	117,891	0.900	106,102	0.905	-0.005
121	190,807	0.712	135,855	0.734	-0.022
124	18,497	1.023	18,922	0.995	0.028
136	221,082	1.286	284,311	1.403	-0.117
156	39,596	0.787	31,162	0.796	-0.009
165	412,557	1.173	483,929	1.154	0.019
179	26,867	0.844	22,676	0.848	-0.004
200	4,249	0.841	3,573	0.846	-0.005
214	48,930	1.030	50,398	0.994	0.036
237	5,990	1.300	7,787	1.266	0.034
283	21,515	0.702	15,104	0.723	-0.021
288	6,364	0.833	5,301	0.838	-0.005
306	242,640	1.169	283,646	1.263	-0.094
312	19,667	1.019	20,041	0.853	0.166
322	72,310	0.946	68,405	0.926	0.020
325	49,379	0.820	40,491	0.824	-0.004
330	156,988	1.370	215,074	1.350	0.020
352	11,440	0.942	10,776	0.930	0.012
354	10,032	0.782	7,845	0.788	-0.006
357	18,548	0.775	14,375	0.783	-0.008
360	2,835	1.019	2,889	0.859	0.160
382	-	0.784	-	0.796	-0.012
385	1,950	1.019	1,987	1.200	-0.181
386	28,243	0.847	23,922	0.855	-0.008
387	-	1.885	-	1.922	-0.037
403	17,078	1.825	31,167	1.677	0.148
417	10,986	0.866	9,514	0.888	-0.022
418	8,599	0.794	6,828	0.801	-0.007
421	14,852	0.808	12,000	0.819	-0.011
425	5,854	0.768	4,496	0.785	-0.017
426	23,352	1.317	30,755	1.285	0.032
432	25,348	1.445	36,628	1.554	-0.109
437	77,774	0.792	61,597	0.797	-0.005
444	33,706	1.132	38,155	1.082	0.050

Source: Coal Mine Compensation Rating Plan

MBA Actuaries, Inc. - DWB/PAB
Filing Date - December 03, 2009

**Coal Mine Compensation Rating Bureau
Experience Rating 2009
Mod Comparisons**

<u>File</u>	<u>Proposed Manual Premium</u>	<u>Proposed 2010 Mod</u>	<u>Proposed Experience Rated Premium</u>	<u>2009 Mod</u>	<u>Change in Mod Factor</u>
445	723,208	0.919	664,628	0.934	-0.015
451	24,257	0.780	18,920	0.786	-0.006
491	31,236	0.948	29,612	0.949	-0.001
632	11,097	0.818	9,077	0.825	-0.007
652	109,465	0.788	86,258	0.800	-0.012
690	29,822	1.137	33,908	1.122	0.015
722	60,640	0.691	41,902	0.713	-0.022
910	13,809	1.345	18,573	1.265	0.080
954	32,145	1.409	45,292	1.313	0.096
1016	21,039	2.085	43,866	1.891	0.194
1361	20,746	0.762	15,808	0.773	-0.011
1382	10,971	1.019	11,179	0.854	0.165
1403	2,536	0.846	2,145	0.851	0.000
1444	224,649	0.978	219,707	0.980	-0.002
1550	25,152	0.730	18,361	0.749	-0.019
1609	-	0.791	-	0.801	-0.010
1675	15,256	0.845	12,891	0.850	-0.005
1700	67,159	1.272	85,426	1.195	0.077
1843	6,527	0.849	5,541	0.853	-0.004
2065	64,733	1.549	100,271	1.422	0.127
2151	1,131	0.895	1,012	0.894	0.001
2265	57,492	1.103	63,414	1.057	0.046
2309	11,393	0.825	9,399	0.831	-0.006
2353	58,821	1.292	75,997	1.277	0.015
2458	55,310	1.248	69,027	1.227	0.021
2687	61,793	0.798	49,311	0.801	-0.003
2839	58,506	0.814	47,624	0.815	-0.001
3090	8,853	0.860	7,614	0.862	-0.002
3143	6,334	1.559	9,875	1.459	0.100
3157	62,264	0.991	61,704	0.989	0.002
3190	37,464	0.714	26,749	0.734	-0.020
3194	30,044	1.300	39,057	1.300	0.000
3270	7,508	0.838	6,292	0.843	-0.005
3504	1,116	0.854	953	0.860	-0.006
3506	4,688	0.852	3,994	0.855	-0.003
3552	12,546	0.969	12,157	0.952	0.017
3614	25,409	0.783	19,895	0.789	-0.006
3619	55,573	0.841	46,737	0.845	-0.004
3629	37,503	0.805	30,190	0.810	-0.005
3691	192,509	0.687	132,254	0.701	-0.014
3798	8,262	1.400	11,567	1.400	0.000

Source: Coal Mine Compensation Rating Plan

**Coal Mine Compensation Rating Bureau
Experience Rating 2009
Mod Comparisons**

Exhibit XIII-B
Page 1

<u>File</u>	<u>Proposed Manual Premium</u>	<u>Proposed 2010 Mod</u>	<u>Proposed Experience Rated Premium</u>	<u>2009 Mod</u>	<u>Change in Mod Factor</u>
3804	47,783	0.714	34,117	0.734	-0.020
3861	3,587,791	1.019	3,655,959	1.010	0.009
3865	49,038	0.827	40,554	0.865	-0.038
3905	17,951	0.856	15,366	0.863	-0.007
3932	28,037	0.858	24,056	0.852	0.006
3941	65,654	0.768	50,422	0.776	-0.008
3944	21,054	1.750	36,845	1.606	0.144
3950	8,319	1.279	10,640	1.284	-0.005
3952	5,550	1.019	5,655	0.853	0.166
3967	8,295	0.852	7,067	0.858	-0.006
3969	4,879	0.845	4,123	0.849	-0.004
3970	1,783	0.842	1,501	0.848	-0.006
3972	54,792	0.743	40,710	0.757	0.000
3977	51,960	0.882	45,829	0.902	-0.020
3978	52,035	0.772	40,171	0.780	-0.008
3979	43,913	1.134	49,797	1.124	0.010
3981	5,762	0.847	4,880	0.852	-0.005
3982	281,898	1.183	333,485	1.176	0.007
3985	34,406	1.004	34,544	0.978	0.026
3987	2,247,169	0.974	2,188,743	0.971	0.003
3988	17,796	1.019	18,134	0.855	0.164
3992	11,932	0.809	9,653	0.817	-0.008
3995	6,197	1.019	6,315	1.200	-0.181
3997	19,706	2.651	52,241	2.375	0.276
4001	16,502	0.785	12,954	0.799	-0.014
4004	18,954	0.769	14,576	0.779	-0.010
4011	2,615	1.019	2,665	1.200	-0.181
4012	31,042	0.725	22,505	0.743	-0.018
4016	39,626	1.564	61,975	1.436	0.000
4017	7,103	1.019	7,238	0.850	0.169
4020	32,671	0.834	27,248	0.842	0.000
4021	6,677	1.019	6,804	1.200	0.000
4024	79,176	0.791	62,628	0.797	0.000
4025	6,940	0.820	5,691	0.825	-0.005
4027	58,559	1.300	76,127	1.300	0.000
4030	19,253	0.811	15,614	0.816	-0.005
4042	39,204	1.019	39,949	0.923	0.096
4044	126,052	0.647	81,556	0.672	-0.025
999007	98,918	0.943	93,280	0.920	0.023
999008	47,152	0.732	34,515	0.748	-0.016
999011	82,528	0.794	65,527	0.801	-0.007
999013	74,380	1.814	134,925	1.636	0.178
999017	2,730	1.019	2,782	0.860	0.159
999019	357,679	0.812	290,435	0.827	-0.015
999020	101,808	0.789	80,327	0.795	-0.006
999024	7,140	0.812	5,798	0.819	-0.007
999033	14,669	1.019	14,948	0.986	0.033
999038	68,098	1.720	117,129	1.708	0.012
999039	350276	1.629	570600	1.589	0.040
999049	7017	0.789	5536	0.798	-0.009
999051	2756579	0.921	2538809	0.919	0.002
999052	11570	1.058	12241.06	1.056	0.002
999053	75254	1.221	91885.134	1.181	0.040
999056	13280	0.866	11500.48	0.87	-0.004
999061	870916	1.277	1112159.732	1.26	0.017
999065	8730	1.186	10353.78	1.136	0.050
999066	607666	1.022	621034.652	1.027	-0.005

Source: Coal Mine Compensation Rating Plan

MBA Actuaries, Inc. - DWB/PAB
Filing Date - December 03, 2009

COAL MINE COMPENSATION RATING BUREAU
MERIT RATING PLAN

Exhibit XIV-A
Page 1

MERIT RATING PLAN OFF-BALANCE CALCULATION

<u>Class</u>	<u>2008 Payroll</u>	<u>Proposed Unloaded Loss Cost</u>	<u>Credits/ Surcharge</u>	<u>Loss Cost Premium</u>	<u>Off-Balance</u>
Underground Anthracite (1010)					
Total	\$0	29.31		\$0	
Credit	0	29.31	-5.00%	0	
Surcharge	0	29.31	5.00%	0	
Underground Bituminous (1001)					
Total	\$103,703,921	9.29		\$9,634,094	
Credit	23,143	9.29	-5.00%	(107)	
Surcharge	0	9.29	5.00%	0	
Surface Anthracite (1012)					
Total	\$17,121,516	10.06		\$1,722,425	
Credit	418,282	10.06	-5.00%	(2,104)	
Surcharge	0	10.06	5.00%	0	
Surface Bituminous (1014)					
Total	\$72,907,446	3.57		\$2,602,796	
Credit	1,511,736	3.57	-5.00%	(2,698)	
Surcharge	0	3.57	5.00%	0	
Coke (1469)					
Total	\$9,766,027	5.36		\$523,459	
Credit	0	5.36	-5.00%	0	
Surcharge	0	5.36	5.00%	0	
Auger (1015)					
Total	\$2,490,774	25.78		\$642,122	
Credit	231,247	25.78	-5.00%	(2,981)	
Surcharge		25.78	5.00%	0	
Anthracite Co-Gen (1021)					
Total	\$7,974,156	1.93		\$153,901	
Credit	47,594	1.93	-5.00%	(46)	
Surcharge	0	1.93	5.00%	0	
Bituminous Co-Gen (1023)					
Total	\$8,469,399	1.62		\$137,204	
Credit	0	1.62	-5.00%	0	
Surcharge	0	1.62	5.00%	0	
Anthracite Prep Plant (1025)					
Total	\$6,332,803	13.66		\$865,061	
Credit	95,925	13.66	-5.00%	(655)	
Surcharge	0	13.66	5.00%	0	
Bituminous Prep Plant (1027)					
Total	\$20,382,139	2.45		\$499,362	
Credit	669	2.45	-5.00%	(1)	
Surcharge	0	2.45	5.00%	0	
All Classes Combined					
Total	\$249,148,181			\$16,780,424	
Credit	2,328,596		-5.00%	(\$8,593)	
Surcharge	0		5.00%	\$0	
				\$16,771,831	1.0005

Source: Payroll - CMCRB database as of 4-30-2009
Unloaded Loss Costs - Exhibit II

MBA Actuaries, Inc. - DWB/PAB
Filing Date - December 03, 2009

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COAL MINE COMPENSATION RATING BUREAU
MERIT RATING PLAN

Exhibit XIV-A
page 2

2008 PAYROLL BY CLASS

Class	2008 Total Payroll	2008 Experience Rated Payroll	2008 Merit Rated Payroll	2008 Manual Payroll
Underground Anthracite (1010)	0	\$0	\$0	\$0
Underground Bituminous(1001)	103,703,921	103,680,777	23,144	0
Surface Anthracite (1012)	17,121,516	16,593,674	418,283	109,559
Surface Bituminous (1014)	72,907,446	70,857,008	1,635,743	414,695
Coke (1469)	9,766,027	9,766,027	0	0
Auger (1015)	2,490,774	2,160,019	330,755	0
Anthracite Co-Gen (1021)	7,974,156	7,892,252	47,594	34,310
Bituminous Co-Gen (1023)	8,469,399	8,469,399	0	0
Anthracite Prep Plant(1025)	6,332,803	6,236,878	95,925	0
<u>Bituminous Prep Plant(1027)</u>	<u>20,382,139</u>	<u>20,381,470</u>	<u>669</u>	<u>0</u>
TOTAL	249,148,181	\$246,037,504	\$2,552,113	\$558,564

MERIT PAYROLL - CREDIT/SURCHARGE

Class	2008 Merit Rated Payroll	2008 Merit Credit Payroll	2008 Merit No Adjustment Payroll	2008 Merit Surcharge Payroll
Underground Anthracite (1010)	\$0	\$0	\$0	\$0
Underground Bituminous(1001)	23,144	23,143	0	0
Surface Anthracite (1012)	418,283	418,282	0	0
Surface Bituminous (1014)	1,635,743	1,511,736	124,006	0
Coke (1469)	0	0	0	0
Auger (1015)	330,755	231,247	99,507	0
Anthracite Co-Gen (1021)	47,594	47,594	0	0
Bituminous Co-Gen (1023)	0	0	0	0
Anthracite Prep Plant(1025)	95,925	95,925	0	0
<u>Bituminous Prep Plant(1027)</u>	<u>669</u>	<u>669</u>	<u>0</u>	<u>0</u>
TOTAL	\$2,552,113	\$2,328,596	\$223,513	\$0

Source: CMCRB database as of 4-30-2009

MBA Actuaries, Inc. - DWB/PAB
Filing Date - December 03, 2009

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