



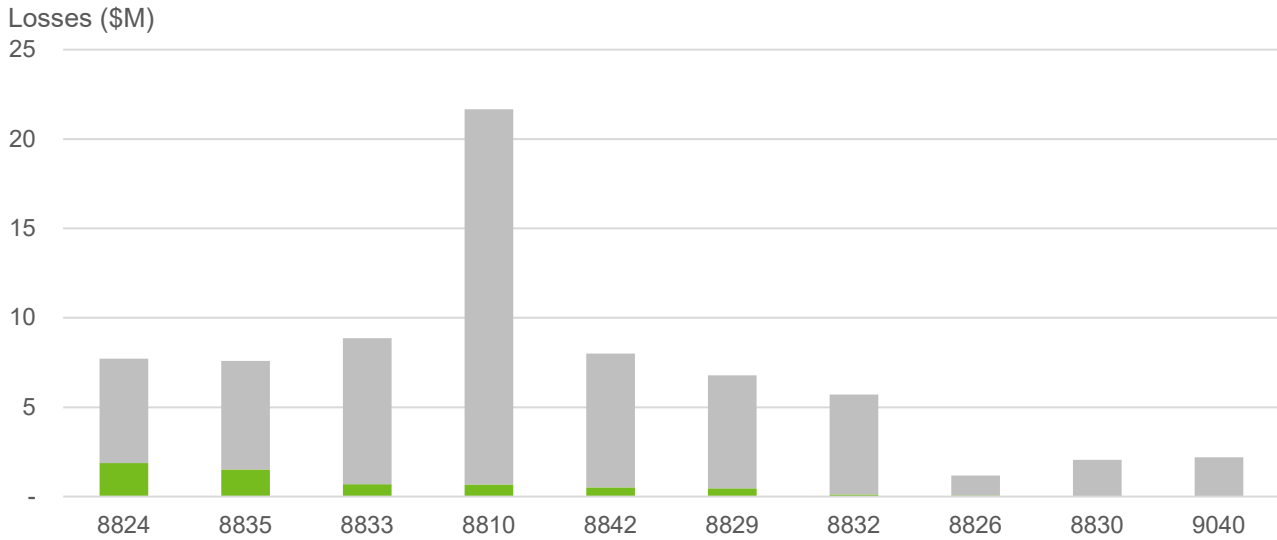
COVID-19 Losses by Class

Unit Statistical Data

The following charts are policy year and accident year summaries of COVID losses by class reported on unit statistical data. COVID losses are defined by cause of injury 83 and nature of injury 83. Classes with data from more than two carriers are detailed. The All Class Code metric includes all losses.

The data, reported as of March 23, 2023, is at the latest report: policy year 2019 at report 3, policy year 2020 at report 2, and policy year 2021 at report 1.

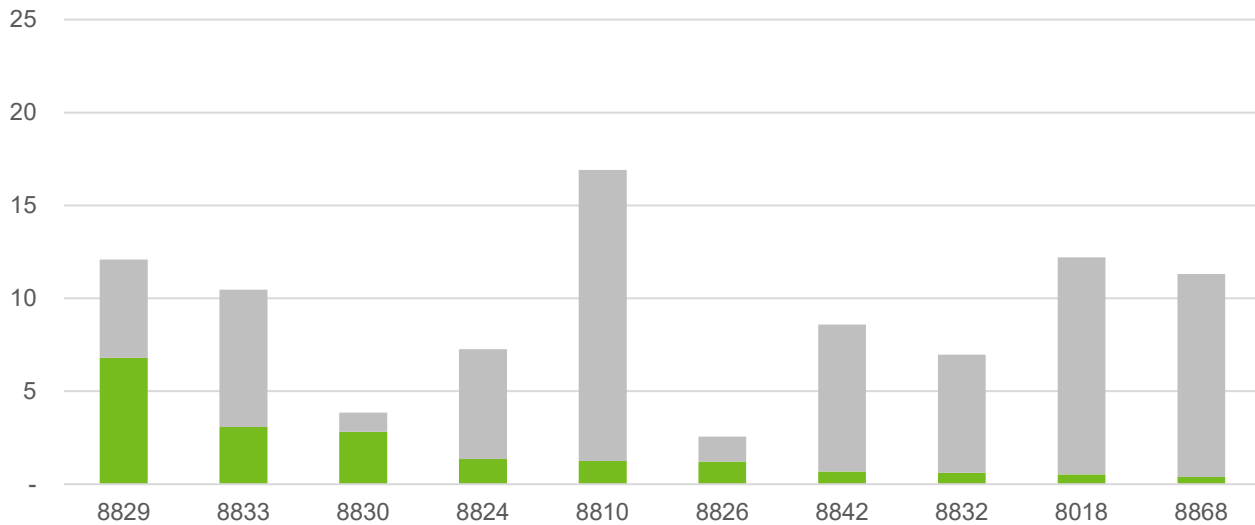
COVID Contribution to Total Incurred Losses - Policy Year 2019



Class Code	Class Description	Total Incurred Losses		
		COVID	All	COVID Share
8824	Retirement Living Center: Health Care Employees	1,867,242	7,719,798	24.2%
8835	Nursing-Home Health,Public & Traveling-All Empl	1,521,382	7,592,549	20.0%
8833	Hospital: Professional Employees	693,659	8,857,540	7.8%
8810	Clerical Office Employees Noc	680,498	21,657,656	3.1%
8842	Group Homes - All Employees & S,D	509,278	8,007,206	6.4%
8829	Nursing Or Convalescent Home-Professional Employee	455,435	6,781,520	6.7%
8832	Physician & Clerical	121,334	5,701,376	2.1%
8826	Retirement Living Center: All Other Empl & S,D	74,416	1,168,326	6.4%
8830	Nursing Or Convalescent Home-All Other Employees	38,427	2,055,135	1.9%
9040	Hospital: All Other Employees	29,475	2,189,047	1.3%
8825	Retirement Living Center: Food Service Employees	8,272	627,094	1.3%
8017	Store Risks - Retail Noc	2,290	9,438,642	0.0%
All Class Codes				1.1%

COVID Contribution to Total Incurred Losses - Policy Year 2020

Losses (\$M)

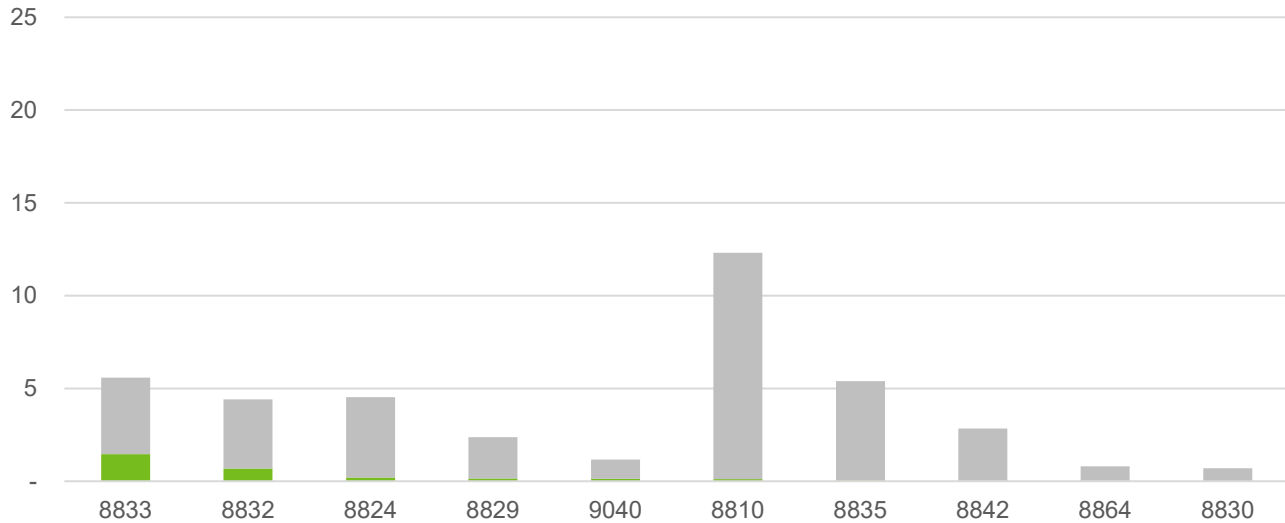


Total Incurred Losses

Class Code	Class Description	COVID	All	COVID Share
8829	Nursing Or Convalescent Home-Professional Employee	6,799,002	12,084,721	56.3%
8833	Hospital: Professional Employees	3,079,388	10,471,869	29.4%
8830	Nursing Or Convalescent Home-All Other Employees	2,818,770	3,858,440	73.1%
8824	Retirement Living Center: Health Care Employees	1,347,543	7,260,966	18.6%
8810	Clerical Office Employees Noc	1,253,386	16,915,638	7.4%
8826	Retirement Living Center: All Other Empl & S,D	1,222,405	2,563,719	47.7%
8842	Group Homes - All Employees & S,D	688,099	8,597,375	8.0%
8832	Physician & Clerical	606,507	6,962,250	8.7%
8018	Store Risks - Wholesale, Or Comb Retail Noc	535,001	12,212,563	4.4%
8868	Religious Organ./School: Professional Empl & C	382,708	11,315,948	3.4%
9040	Hospital: All Other Employees	319,720	2,043,659	15.6%
8835	Nursing-Home Health,Public & Traveling-All Empl	238,416	6,317,827	3.8%
8033	Meat, Grocery And Provision Store(Comb)-Retail Noc	106,229	7,475,913	1.4%
9014	Janitorial Services By Contractors & Drivers	79,876	5,715,880	1.4%
8825	Retirement Living Center: Food Service Employees	52,808	836,166	6.3%
8864	Social Services Org. - All Employees, S D	29,045	1,548,126	1.9%
8601	Engineer Or Architectural Firm - Consulting	21,375	5,205,426	0.4%
7720	Police Officers Or Detective Agency & D	11,252	929,967	1.2%
7380	Drivers, Chauffeurs & Helpers Noc - Commercial	7,691	11,655,855	0.1%
8742	Salespersons, Collectors Or Messengers - Outside	7,138	5,802,313	0.1%
8869	Child Day Care Center - All Employees Incl C, S & D	6,702	983,130	0.7%
7705	Ambulance Service, Ems Providers & D	6,502	30,792	21.1%
3113	Tool Mfg. Noc - Not Drop Or Machine Forged	3,609	1,863,106	0.2%
6504	Food Products Mfg. Noc	1,883	3,969,791	0.0%
	All Class Codes			4.4%

COVID Contribution to Total Incurred Losses - Policy Year 2021

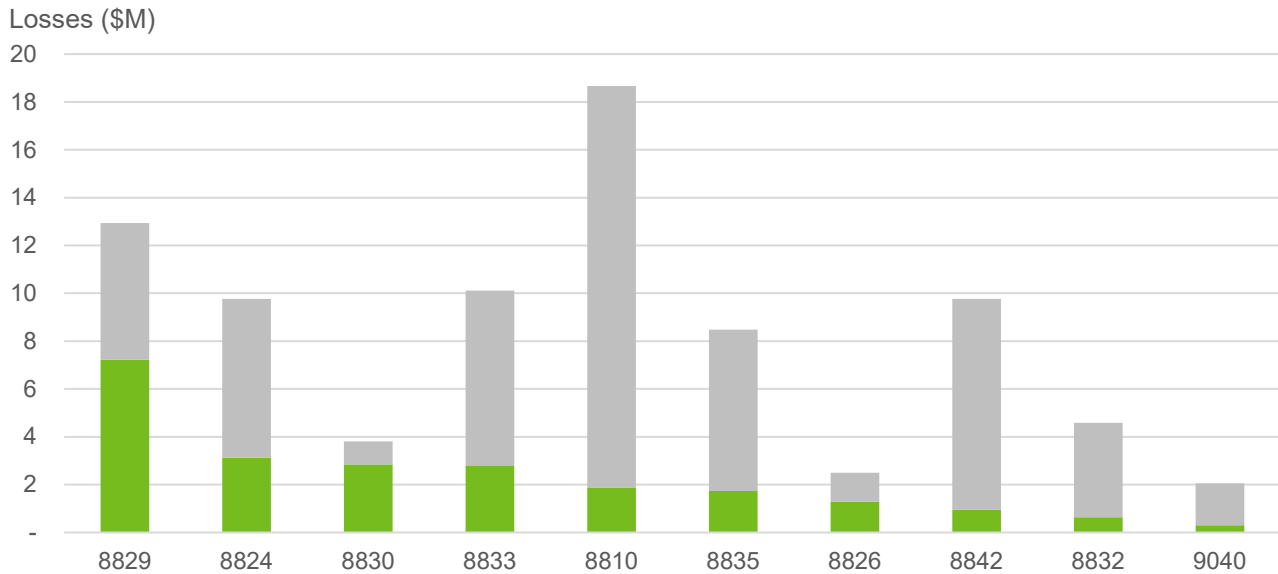
Losses (\$M)



Total Incurred Losses

Class Code	Class Description	COVID	All	COVID Share
8833	Hospital: Professional Employees	1,467,079	5,583,121	26.3%
8832	Physician & Clerical	688,739	4,402,066	15.6%
8824	Retirement Living Center: Health Care Employees	202,013	4,532,197	4.5%
8829	Nursing Or Convalescent Home-Professional Employee	143,816	2,379,201	6.0%
9040	Hospital: All Other Employees	140,021	1,172,792	11.9%
8810	Clerical Office Employees Noc	118,102	12,303,630	1.0%
8835	Nursing-Home Health,Public & Traveling-All Empl	49,929	5,395,237	0.9%
8842	Group Homes - All Employees & S,D	30,267	2,839,768	1.1%
8864	Social Services Org. - All Employees, S D	23,266	802,841	2.9%
8830	Nursing Or Convalescent Home-All Other Employees	19,335	698,988	2.8%
8826	Retirement Living Center: All Other Empl & S,D	17,438	907,955	1.9%
8868	Religious Organ./School: Professional Empl & C	16,877	14,879,049	0.1%
8825	Retirement Living Center: Food Service Employees	2,550	333,395	0.8%
7380	Drivers, Chauffeurs & Helpers Noc - Commercial	955	8,961,066	0.0%
8017	Store Risks - Retail Noc	381	4,397,478	0.0%
All Class Codes				1.0%

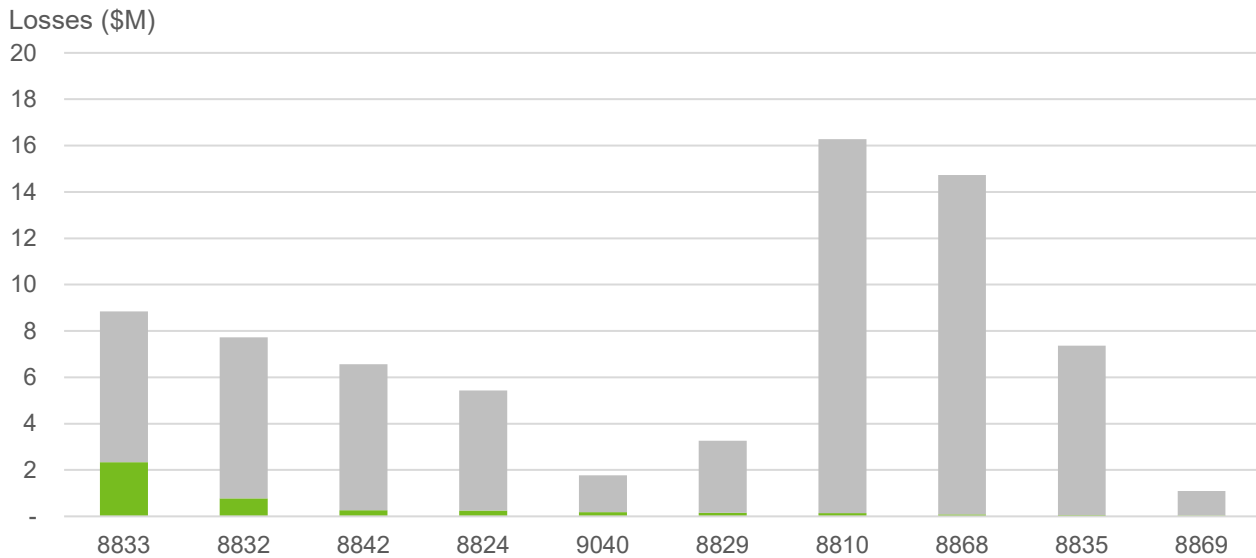
COVID Contribution to Total Incurred Losses - Accident Year 2020



Total Incurred Losses

Class Code	Class Description	COVID	All	COVID Share
8829	Nursing Or Convalescent Home-Professional Employee	7,223,787	12,940,760	55.8%
8824	Retirement Living Center: Health Care Employees	3,128,880	9,766,485	32.0%
8830	Nursing Or Convalescent Home-All Other Employees	2,851,062	3,806,379	74.9%
8833	Hospital: Professional Employees	2,801,304	10,109,883	27.7%
8810	Clerical Office Employees Noc	1,883,931	18,667,583	10.1%
8835	Nursing-Home Health,Public & Traveling-All Empl	1,734,742	8,480,616	20.5%
8826	Retirement Living Center: All Other Empl & S,D	1,288,304	2,492,045	51.7%
8842	Group Homes - All Employees & S,D	954,529	9,763,415	9.8%
8832	Physician & Clerical	635,442	4,587,064	13.9%
9040	Hospital: All Other Employees	308,285	2,049,339	15.0%
8868	Religious Organ./School: Professional Empl & C	304,608	9,754,236	3.1%
9082	Restaurant Noc	252,121	6,409,820	3.9%
9014	Janitorial Services By Contractors & Drivers	79,876	5,593,835	1.4%
8825	Retirement Living Center: Food Service Employees	57,770	763,546	7.6%
8864	Social Services Org. - All Employees, S D	33,540	1,455,348	2.3%
8601	Engineer Or Architectural Firm - Consulting	21,375	5,241,088	0.4%
7380	Drivers, Chauffeurs & Helpers Noc - Commercial	7,192	13,632,466	0.1%
7705	Ambulance Service, Ems Providers & D	7,144	114,599	6.2%
8742	Salespersons, Collectors Or Messengers - Outside	5,469	8,971,331	0.1%
8033	Meat, Grocery And Provision Store(Comb)-Retail Noc	4,295	8,799,078	0.0%
3113	Tool Mfg. Noc - Not Drop Or Machine Forged	3,609	1,521,616	0.2%
8017	Store Risks - Retail Noc	2,290	8,390,880	0.0%
All Class Codes				4.8%

COVID Contribution to Total Incurred Losses - Accident Year 2021



Total Incurred Losses

Class Code	Class Description	COVID	All	COVID Share
8833	Hospital: Professional Employees	2,343,180	8,848,168	26.5%
8832	Physician & Clerical	773,479	7,722,422	10.0%
8842	Group Homes - All Employees & S,D	268,195	6,561,769	4.1%
8824	Retirement Living Center: Health Care Employees	247,972	5,438,585	4.6%
9040	Hospital: All Other Employees	180,475	1,774,139	10.2%
8829	Nursing Or Convalescent Home-Professional Employee	154,631	3,257,288	4.7%
8810	Clerical Office Employees Noc	136,594	16,271,811	0.8%
8868	Religious Organ./School: Professional Empl & C	91,483	14,724,174	0.6%
8835	Nursing-Home Health,Public & Traveling-All Empl	59,089	7,361,440	0.8%
8869	Child Day Care Center - All Employees Incl C, S & D	43,245	1,094,045	4.0%
8826	Retirement Living Center: All Other Empl & S,D	24,043	1,391,291	1.7%
8830	Nursing Or Convalescent Home-All Other Employees	21,561	916,356	2.4%
8864	Social Services Org. - All Employees, S D	18,210	1,113,525	1.6%
8825	Retirement Living Center: Food Service Employees	5,327	578,234	0.9%
All Class Codes				1.6%