

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	12,179	1,082,481	8.888	0	0	2	4	8	14
2017	12,643	295,066	2.334	0	0	0		5	6
2018	12,174	2,203,516	18.100	1	0	2		6	10
2019	14,763	1,586,959	10.750	0	0	3	0	5	8
2020	18,452	850,439	4.609	0	0	2	0	4	6
TOTAL	70,211	6,018,461	8.572	1	0	9	6	28	44

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	464,733	118,298	66,028	0	0	205,754	1,097	116,782	5,789
2017	0	0	0	2,720	108,915	0	0	0	19,202	130,452	33,777
2018	1,141,032	0	521,209	74,897	83,841	20,000	0	11,001	157,560	82,457	11,419
2019	0	0	766,663	0	60,693	0	0	691,400	0	59,854	8,305
2020	0	0	293,736	0	104,978	0	0	256,223	0	182,598	13,004
TOTAL	1,141,032	0	2,046,341	195,915	424,455	20,000	0	2,422	281,859	572,143	72,294

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	624,601	204,301	110,399	0	0	284,146	188,859	185,333	5,899
2017	0	0	3,002	6,337	182,000	0	0	5,149	35,604	221,953	35,567
2018	1,694,318	18,576	786,424	131,479	127,889	0	8,117	261,503	231,223	150,718	12,138
2019	0	41,911	1,209,937	64,152	127,006	0	50,639	1,377,120	79,639	122,763	9,584
2020	0	39,614	648,173	83,388	134,200	0	98,911	733,517	104,847	159,157	16,788
TOTAL	1,694,318	100,101	3,272,137	489,657	496,406	38,852	157,668	2,661,434	640,173	839,924	79,977

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,924,510	2,666,159	79,977	
IBNR + FREQUENCY ADJUSTMENT	(2,147,290)	(368,070)	750	
TOTAL LOSSES	5,777,220	2,298,089	80,727	
EXPECTED LOSSES	3,802,164	1,443,443	125,521	
CREDIBILITY	0.01	0.05	0.05	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	8.228	3.273	0.115
INDICATED (POST-TEST)	8.585	3.415	0.120
PRES. ON RATE LEVEL	4.959	1.883	0.164
DERIVED BY FORMULA	4.995	1.959	0.162
UNDERLYING PRESENT RATE	5.415	2.056	0.179
PROPOSED	4.995	1.959	0.162

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	8.2749
IND. RATE				8.27	MINIMUM PREMIUM	2,000
MAN. RATE	16.93	12.51	9.42	+ 8.27	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	8,593	294,637	3,429	0	0	1	3	2	6
2017	9,689	572,693	5,911	0	0	0	0	3	4
2018	10,546	8,794	0.083	0	0	0	0	0	0
2019	10,865	64,614	0.595	0	0	0	0	2	2
2020	10,360	120,965	1.168	0	0	0	0	6	6
TOTAL	50,053	1,061,703	2.121	0	0	1	4	13	18

POLICY YEAR	REPORTED LOSSES					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	84,423	92,147	1,546	0	0	33,183	7,747	4,894	32,697
2017	0	0	0	30,049	103,881	0	0	0	333,077	90,139	15,547
2018	0	0	0	0	0	0	0	0	0	0	8,794
2019	0	0	0	0	4,610	0	0	0	0	23,175	36,829
2020	0	0	0	0	40,895	0	0	0	0	79,121	949
TOTAL	0	0	84,423	122,196	150,932	0	0	33,183	378,824	197,329	94,816

POLICY YEAR	TRANSLATED LOSSES					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	113,465	159,138	2,585	0	0	45,826	82,207	7,767	33,318
2017	0	0	5,128	50,222	175,000	0	0	42,383	579,566	160,559	16,371
2018	0	0	0	0	0	0	0	0	0	0	9,348
2019	0	27	1,315	744	1,000	0	144	5,316	2,832	33,451	42,501
2020	0	1,861	55,000	21,511	42,600	0	4,083	66,169	31,459	62,150	1,225
TOTAL	0	1,888	174,907	231,615	226,387	0	4,226	159,694	696,064	263,926	102,763

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	340,715	1,417,991	102,763	
IBNR + FREQUENCY ADJUSTMENT	(522,388)	(108,981)	324	
TOTAL LOSSES	0	1,309,010	103,088	
EXPECTED LOSSES	893,772	418,029	62,103	
CREDIBILITY	0.01	0.04	0.04	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	2.615	0.206
INDICATED (POST-TEST)	0.000	2.728	0.215
PRES. ON RATE LEVEL	1.635	0.765	0.114
DERIVED BY FORMULA	1.619	0.843	0.118
UNDERLYING PRESENT RATE	1.786	0.835	0.124
PROPOSED	1.619	0.843	0.118

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.0000
IND. RATE				3.00	MINIMUM PREMIUM	840
MAN. RATE	5.35	4.20	3.38	+ 3.00	PRESENT	880

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,568	1,867	0.119	0	0	0	0	1	1
2017	1,899	4,293	0.226	0	0	0	0	0	0
2018	1,652	638	0.039	0	0	0	0	0	0
2019	1,941	0	0.000	0	0	0	0	0	0
2020	1,920	831	0.043	0	0	0	0	0	0
TOTAL	8,980	7,629	0.085	0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	579	0	0	0	0	379	909
2017	0	0	0	0	0	0	0	0	0	0	4,293
2018	0	0	0	0	0	0	0	0	0	0	638
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	831
TOTAL	0	0	0	0	579	0	0	0	0	379	6,671

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	968	0	0	0	0	601	926
2017	0	0	0	0	0	0	0	0	0	0	4,521
2018	0	0	0	0	0	0	0	0	0	0	678
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	1,073
TOTAL	0	0	0	0	968	0	0	0	0	601	7,198

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	1,570	7,198	
IBNR + FREQUENCY ADJUSTMENT	(91,582)	(38,361)	66	
TOTAL LOSSES	0	0	7,264	
EXPECTED LOSS CREDIBILITY	157,305	146,689	12,506	
	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.081
INDICATED (POST-TEST)	0.000	0.000	0.084
PRESUMED RATE LEVEL	1.604	1.496	0.128
DERIVED BY FORMULA	1.604	1.481	0.127
UNDERLYING PRESENT RATE	1.752	1.634	0.139
PROPOSED	1.604	1.481	0.127

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.7352
IND. RATE				3.74	MINIMUM PREMIUM	1,555
MAN. RATE	6.71	5.38	4.34	+ 3.74	PRESENT	1,720

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	2,022	0	0.000	0	0	0	0	0	0
2017	1,566	2,260	0.144	0	0	0	0	0	0
2018	681	0	0.000	0	0	0	0	0	0
2019	816	0	0.000	0	0	0	0	0	0
2020	601	96,363	16.034	0	0	0	0	1	1
TOTAL	5,686	98,623	1.734	0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	2,260
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	64,864	0	0	0	0	31,499	0
TOTAL	0	0	0	0	64,864	0	0	0	0	31,499	2,260

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	2,380
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	2,951	87,236	34,118	67,705	0	1,625	26,343	12,524	24,742	0
TOTAL	0	2,951	87,236	34,118	67,705	0	1,625	26,343	12,524	24,742	2,380

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	118,155	139,090	2,380	
IBNR + FREQUENCY ADJUSTMENT	(60,204)	(12,561)	17	
TOTAL LOSSES	57,951	126,529	2,397	
EXPECTED LOSS CREDIBILITY	90,902	42,259	5,367	
	0.00	0.01	0.01	

PURE PREMIUM INDICATED (PRE-TEST)	1.019	2.225	0.042	3.287
INDICATED (POST-TEST)	1.063	2.322	0.044	3.429
PRESUMED RATE LEVEL	1.464	0.681	0.086	2.231
DERIVED BY FORMULA	1.464	0.697	0.086	2.247
UNDERLYING PRESENT RATE	1.599	0.743	0.094	2.436
PROPOSED	1.464	0.697	0.086	2.247

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.6129
IND. RATE				2.61	MINIMUM PREMIUM	1,195
MAN. RATE	5.03	3.89	3.00	+ 2.61	PRESENT	1,295

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1	0	0.000	0	0	0	0	0	0
2017	1	0	0.000	0	0	0	0	0	0
2018	1	0	0.000	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0
TOTAL	3	0	0.000	0	0	0	0	0	0

POLICY YEAR	REPORTED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(230)	(26)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSS	300	82	2	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENTATION RATE LEVEL	9.150	2.494	0.076	11.720
DERIVED BY FORMULA	9.150	2.494	0.076	11.720
UNDERLYING PRESENT RATE	9.992	2.724	0.082	12.799
PROPOSED	9.150	2.494	0.076	11.720

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	13.6289
IND. RATE				13.63	MINIMUM PREMIUM	2,000
MAN. RATE	26.99	20.50	15.76	+ 13.63	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,422	1,222	0.086	0	0	0	0	1	1
2017	1,489	0	0.000	0	0	0	0	0	0
2018	2,818	6,314	0.224	0	0	0	0	1	1
2019	2,171	342,068	15.756	0	0	1	0	0	1
2020	4,576	0	0.000	0	0	0	0	0	0
TOTAL	12,476	349,604	2.802	0	0	1	0	2	3

POLICY YEAR	REPORTED LOSSES					REPORTED LOSSES					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	344	0	0	0	0	878	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	611	0	0	0	0	5,439	264
2019	0	0	117,069	0	0	0	0	219,999	0	0	5,000
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	117,069	0	955	0	0	219,999	0	6,317	5,264

POLICY YEAR	TRANSLATED LOSSES					TRANSLATED LOSSES					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	575	0	0	0	0	1,393	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	1	47	43	444	0	7	317	324	9,136	281
2019	0	6,345	182,113	8,300	1,008	0	15,994	433,794	23,012	11,572	5,770
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	6,346	182,160	8,343	7,818	0	16,000	434,111	23,336	22,101	6,051

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	638,617	61,598	6,051	
IBNR + FREQUENCY ADJUSTMENT	(55,101)	(21,258)	150	
TOTAL LOSSES	583,517	40,340	6,201	
EXPECTED LOSS CREDIBILITY	102,757	89,001	19,996	
	0.00	0.01	0.02	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	4.677	0.323	0.050
PURE PREMIUM INDICATED (POST-TEST)	4.880	0.337	0.052
PRESUMED RISK RATE LEVEL	0.754	0.653	0.147
DERIVED BY FORMULA	0.754	0.650	0.145
UNDERLYING PRESENT RATE	0.824	0.713	0.160
PROPOSED	0.757	0.652	0.145

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.8074
IND. RATE				1.81	MINIMUM PREMIUM	940
MAN. RATE	3.71	2.77	2.09	+ 1.81	PRESENT	1,005

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	67,373	899,654	1.335	0	0	1	8	12	21
2017	73,526	6,719,832	9.139	0	1	2		22	31
2018	79,776	1,484,871	1.861	0	0	3		24	32
2019	92,034	2,140,125	2.325	1	0	3	10	18	32
2020	97,611	1,046,015	1.072	0	0	0	6	31	37
TOTAL	410,320	12,290,497	2.995	1	1	9	35	107	153

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	234,603	153,299	50,815	0	0	116,449	384	69,575	51,529
2017	0	563,782	320,689	148,214	173,380	0	4,651,172	1,619	229,150	325,225	76,601
2018	0	0	515,346	63,725	254,471	0	0	29,000	57,854	231,573	68,222
2019	228,000	0	523,056	178,669	155,145	0	0	466,200	188,888	195,716	204,429
2020	0	0	0	192,787	269,234	0	0	0	256,216	286,624	41,154
TOTAL	228,000	563,782	1,593,694	736,694	903,045	0	4,651,172	1,970	955,492	1,108,713	441,935

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	315,306	264,747	84,963	0	0	160,816	401,421	110,416	52,508
2017	0	274,642	502,236	244,878	297,100	0	1,650,891	547,972	411,616	559,273	80,661
2018	0	18,526	788,145	127,377	40,444	0	18,926	582,118	113,443	402,183	72,520
2019	321,890	36,573	996,683	269,953	250,000	0	57,963	1,102,668	284,578	329,630	235,911
2020	0	25,051	689,696	326,596	313,600	0	44,127	586,594	339,867	264,037	53,130
TOTAL	321,890	354,792	3,292,066	1,233,555	1,059,742	0	1,771,906	2,980,168	1,550,925	1,665,538	494,730

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,720,823	5,809,756	494,730	
IBNR + FREQUENCY ADJUSTMENT	(3,129,993)	(1,125,774)	2,191	
TOTAL LOSSES	5,590,830	4,683,982	496,921	
EXPECTED LOSSES	5,504,475	4,406,384	385,666	
CREDIBILITY	0.04	0.15	0.18	

PURE PREMIUM INDICATED (PRE-TEST)	1.363	1.142	0.121	2.625
INDICATED (POST-TEST)	1.422	1.191	0.126	2.739
PRESUMED RATE LEVEL	1.228	0.983	0.086	2.298
DERIVED BY FORMULA	1.236	1.015	0.093	2.344
UNDERLYING PRESENT RATE	1.342	1.074	0.094	2.509
PROPOSED	1.236	1.015	0.093	2.344

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.7258
IND. RATE				2.73	MINIMUM PREMIUM	1.235
MAN. RATE	4.92	3.88	3.09	+ 2.73	PRESENT	1.320

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	3,272	413	0.013	0	0	0	0	0	0
2017	3,203	5,675	0.177	0	0	0	0	0	0
2018	3,129	687	0.022	0	0	0	0	0	0
2019	3,479	8,284	0.238	0	0	0	0	0	0
2020	3,518	93,649	2.662	0	0	0	0	1	1
TOTAL	16,601	108,708	0.655	0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	413
2017	0	0	0	0	0	0	0	0	0	0	5,675
2018	0	0	0	0	0	0	0	0	0	0	687
2019	0	0	0	0	0	0	0	0	0	0	8,284
2020	0	0	0	0	30,654	0	0	0	0	62,995	0
TOTAL	0	0	0	0	30,654	0	0	0	0	62,995	15,059

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	421
2017	0	0	0	0	0	0	0	0	0	0	5,976
2018	0	0	0	0	0	0	0	0	0	0	730
2019	0	0	0	0	0	0	0	0	0	0	9,560
2020	0	1,395	41,227	16,124	31,997	0	3,251	52,683	25,047	49,483	0
TOTAL	0	1,395	41,227	16,124	31,997	0	3,251	52,683	25,047	49,483	16,687

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	98,555	122,650	16,687	
IBNR + FREQUENCY ADJUSTMENT	(102,718)	(38,053)	68	
TOTAL LOSSES	0	84,597	16,755	
EXPECTED LOSS CREDIBILITY	175,166	144,759	13,073	
	0.00	0.02	0.02	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.510	0.101	0.611
INDICATED (POST-TEST)	0.000	0.532	0.105	0.637
PRES. ON RATE LEVEL	0.966	0.798	0.072	1.837
DERIVED BY FORMULA	0.966	0.793	0.073	1.832
UNDERLYING PRESENT RATE	1.055	0.872	0.079	2.006
PROPOSED	0.966	0.793	0.073	1.832

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.1306
IND. RATE				2.13	MINIMUM PREMIUM	1,040
MAN. RATE	4.46	3.30	2.47	+ 2.13	PRESENT	1,125

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	0	0	0.000	0	0	0	0	0	0
2017	0	0	0.000	0	0	0	0	0	0
2018	0	0	0.000	0	0	0	0	0	0
2019	38	0	0.000	0	0	0	0	0	0
2020	111	0	0.000	0	0	0	0	0	0
TOTAL	149	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2,744)	(385)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSS	7,957	2,170	61	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENTATION RATE LEVEL	4.890	1.334	0.038	6.261
DERIVED BY FORMULA	4.890	1.334	0.038	6.261
UNDERLYING PRESENT RATE	5.340	1.456	0.041	6.838
PROPOSED	4.890	1.334	0.038	6.261

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	7.2814
IND. RATE				7.28	MINIMUM PREMIUM	2,000
MAN. RATE	14.31	10.82	8.42	+ 7.28	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	184	0	0.000	0	0	0	0	0	0
2017	111	0	0.000	0	0	0	0	0	0
2018	146	463	0.317	0	0	0	0	0	0
2019	270	0	0.000	0	0	0	0	0	0
2020	324	0	0.000	0	0	0	0	0	0
TOTAL	1,035	463	0.045	0	0	0	0	0	0

POLICY YEAR	REPORTED LOSSES					REPORTED LOSSES					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	463
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	463

POLICY YEAR	TRANSLATED LOSSES					TRANSLATED LOSSES					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	492
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	492

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	492	
IBNR + FREQUENCY ADJUSTMENT	(3,698)	(1,984)	7	
TOTAL LOSSES	0	0	500	
EXPECTED LOSS CREDIBILITY	7,071	8,216	1,103	
	0.00	0.00	0.00	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.048
INDICATED (POST-TEST)	0.000	0.000	0.050
PRESUMED RATE LEVEL	0.626	0.727	0.098
DERIVED BY FORMULA	0.626	0.727	0.098
UNDERLYING PRESENT RATE	0.683	0.794	0.107
PROPOSED	0.626	0.727	0.098

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.6863
IND. RATE				1.69	MINIMUM PREMIUM	630
MAN. RATE	3.32	2.53	1.95	+ 1.69	PRESENT	655

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	33,356	90,819	0.272	0	0	0	3	0	3
2017	34,808	1,219,267	3.503	0	0	3		9	14
2018	35,042	729,464	2.082	0	0	0		14	16
2019	38,969	696,688	1.788	0	0	1	2	13	16
2020	40,064	1,329,185	3.318	0	0	1	0	11	12
TOTAL	182,239	4,065,423	2.231	0	0	5	9	47	61

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	36,185	0	0	0	0	105	0	6,529
2017	0	0	444,180	17,500	283,846	0	0	924	9,409	131,128	58,280
2018	0	0	0	123,905	228,097	0	0	0	20,523	187,954	168,985
2019	0	0	105,007	45,940	174,753	0	0	41,700	21,067	96,737	211,475
2020	0	0	220,497	0	75,934	0	0	725,000	0	121,089	186,665
TOTAL	0	0	769,684	223,530	762,630	0	0	1,633	99,104	536,908	631,934

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	62,491	0	0	0	0	86,445	0	6,653
2017	0	15,013	681,259	40,731	482,000	0	18,227	613,041	29,014	225,080	61,369
2018	0	831	50,426	192,867	307,444	0	371	17,248	39,714	316,798	179,631
2019	0	8,601	248,883	89,088	244,422	0	6,181	119,877	39,817	144,346	244,042
2020	0	29,252	443,262	57,146	94,500	0	250,884	1,577,489	123,048	131,864	240,985
TOTAL	0	53,698	1,423,830	442,322	1,767,922	0	275,664	2,327,656	318,039	818,088	732,680

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,080,848	2,755,241	732,680	
IBNR + FREQUENCY ADJUSTMENT	(1,095,793)	(307,411)	1,414	
TOTAL LOSSES	2,985,055	2,447,830	734,094	
EXPECTED LOSSES	1,886,174	1,180,281	263,462	
CREDIBILITY	0.02	0.09	0.10	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM (INDICATED (PRE-TEST))	1.638	1.343	0.403
INDICATED (POST-TEST)	1.709	1.401	0.420
PRESUMED RATE LEVEL	0.948	0.593	0.132
DERIVED BY FORMULA	0.963	0.666	0.161
UNDERLYING PRESENT RATE	1.035	0.648	0.145
PROPOSED	0.963	0.666	0.161

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.0815
IND. RATE				2.08	MINIMUM PREMIUM	695
MAN. RATE	3.60	2.82	2.25	+ 2.08	PRESENT	700

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,020	22,926	2.248	0	0	0	0	1	1
2017	1,014	0	0.000	0	0	0	0	0	0
2018	629	0	0.000	0	0	0	0	0	0
2019	117	0	0.000	0	0	0	0	0	0
2020	134	0	0.000	0	0	0	0	0	0
TOTAL	2,914	22,926	0.787	0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	7,879	0	0	0	0	15,047	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	7,879	0	0	0	0	15,047	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	13,174	0	0	0	0	23,880	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	13,174	0	0	0	0	23,880	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	37,053	0	
IBNR + FREQUENCY ADJUSTMENT	(16,049)	(9,901)	13	
TOTAL LOSSES	0	27,152	13	
EXPECTED LOSS CREDIBILITY	21,973	31,333	5,618	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.932	0.000	0.932
INDICATED (POST-TEST)	0.000	0.972	0.000	0.973
PRESUMED RATE LEVEL	0.690	0.985	0.177	1.852
DERIVED BY FORMULA	0.690	0.984	0.175	1.850
UNDERLYING PRESENT RATE	0.754	1.075	0.193	2.022
PROPOSED	0.690	0.984	0.175	1.850

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.1511
IND. RATE				2.15	MINIMUM PREMIUM	705
MAN. RATE	4.30	3.27	2.49	+ 2.15	PRESENT	740

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	4,927	304,683	6.184	0	0	0	0	2	2
2017	5,114	85,342	1.669	0	0	0	0	2	4
2018	2,350	8,220	0.350	0	0	0	0	0	1
2019	3,298	7,909	0.240	0	0	0	0	0	0
2020	4,324	0	0.000	0	0	0	0	0	0
TOTAL	20,013	406,154	2.029	0	0	0	3	4	7

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	184,514	0	0	0	0	112,427	7,742
2017	0	0	0	36,233	1,903	0	0	0	46,549	427	230
2018	0	0	0	8,000	0	0	0	0	0	0	220
2019	0	0	0	0	0	0	0	0	0	0	7,909
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	44,233	186,417	0	0	0	46,549	112,854	16,101

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	308,507	0	0	0	0	178,422	7,889
2017	0	0	3,038	58,337	3,175	0	0	5,660	80,784	1,772	242
2018	0	36	2,114	11,413	0	0	0	0	0	0	234
2019	0	0	0	0	0	0	0	0	0	0	9,127
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	36	5,152	69,750	312,742	0	0	5,660	80,784	180,194	17,492

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,848	643,470	17,492	
IBNR + FREQUENCY ADJUSTMENT	(223,348)	(44,233)	52	
TOTAL LOSSES	0	599,237	17,545	
EXPECTED LOSS CREDIBILITY	369,025	161,270	10,394	
	0.01	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	2.994	0.088
INDICATED (POST-TEST)	0.000	3.124	0.091
PRES. ON RATE LEVEL	1.688	0.738	0.048
DERIVED BY FORMULA	1.672	0.786	0.048
UNDERLYING PRESENT RATE	1.844	0.806	0.052
PROPOSED	1.672	0.786	0.048

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.4184
IND. RATE				3.42	MINIMUM PREMIUM	1,455
MAN. RATE	5.79	4.83	3.83	+ 3.42	PRESENT	1,555

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	144	0	0.000	0	0	0	0	0	0
2017	167	0	0.000	0	0	0	0	0	0
2018	449	0	0.000	0	0	0	0	0	0
2019	451	28,367	6.290	0	0	0	0	1	1
2020	479	49,057	10.242	0	0	0	0	1	1
TOTAL	1,690	77,424	4.581	0	0	0	0	2	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	11,842	0	0	0	0	16,525	0
2020	0	0	0	0	7,701	0	0	0	0	40,944	412
TOTAL	0	0	0	0	19,543	0	0	0	0	57,469	412

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	70	3,379	1,911	11,842	0	102	3,791	2,019	23,852	0
2020	0	350	10,357	4,051	8,000	0	2,113	34,241	16,279	32,162	532
TOTAL	0	420	13,736	5,962	23,674	0	2,215	38,032	18,299	56,014	532

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	54,403	103,949	532	
IBNR + FREQUENCY ADJUSTMENT	(19,054)	(4,435)	21	
TOTAL LOSSES	35,349	99,514	553	
EXPECTED LOSSES	35,973	18,813	3,151	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM INDICATED (PRE-TEST)	2.092	5.888	0.033	8.013
INDICATED (POST-TEST)	2.182	6.143	0.034	8.360
PRESENTATION RATE LEVEL	1.949	1.019	0.171	3.139
DERIVED BY FORMULA	1.949	1.019	0.171	3.139
UNDERLYING PRESENT RATE	2.129	1.113	0.186	3.428
PROPOSED	1.949	1.019	0.171	3.139

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.2829
IND. RATE				4.28	MINIMUM PREMIUM	1,730
MAN. RATE	7.11	6.01	4.86	+ 4.28	PRESENT	1,885

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	120	0	0.000	0	0	0	0	0	0
2017	183	10,851	5.930	0	0	0	0	1	1
2018	94	0	0.000	0	0	0	0	0	0
2019	275	433	0.157	0	0	0	0	0	0
2020	154	0	0.000	0	0	0	0	0	0
TOTAL	826	11,284	1.366	0	0	0	0	1	1

POLICY YEAR	REPORTED LOSSES					REPORTED LOSSES					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	814	0	0	0	0	10,037	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	433
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	814	0	0	0	0	10,037	433

POLICY YEAR	TRANSLATED LOSSES					TRANSLATED LOSSES					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	21	15	1,367	0	0	217	176	17,044	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	500
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	21	15	1,367	0	0	217	176	17,044	500

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	238	18,601	500	
IBNR + FREQUENCY ADJUSTMENT	(5,508)	(1,744)	10	
TOTAL LOSSES	0	16,857	510	
EXPECTED LOSSES	10,148	6,899	2,003	
CREDIBILITY	0.00	0.00	0.00	

	IND. RATE	MINIMUM PREMIUM	PRESENT	PROPOSED
PURE PREMIUM (INDICATED (PRE-TEST))	0.000	2.041	0.062	2.103
INDICATED (POST-TEST)	0.000	2.129	0.064	2.194
PRESENT UNDERLYING RATE LEVEL	1.125	0.765	0.222	2.112
DERIVED BY FORMULA	1.125	0.765	0.222	2.112
UNDERLYING PRESENT RATE	1.229	0.835	0.243	2.306
PROPOSED	1.125	0.765	0.222	2.112

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.4560
IND. RATE				2.46	MINIMUM PREMIUM	755
MAN. RATE	4.93	3.71	2.84	+ 2.46	PRESENT	795

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	8,560	19,793	0.231	0	0	0	0	1	1
2017	10,571	64,432	0.610	0	0	0	0	3	4
2018	11,842	6,671	0.056	0	0	0	0	0	1
2019	9,586	134,873	1.407	0	0	1	0	0	1
2020	8,748	22,288	0.255	0	0	0	0	2	2
TOTAL	49,307	248,057	0.503	0	0	1	2	6	9

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	7,605	0	0	0	0	10,924	1,264
2017	0	0	0	667	13,853	0	0	0	2,770	39,563	7,579
2018	0	0	0	2,500	0	0	0	0	2,500	0	1,671
2019	0	0	108,627	0	0	0	0	26,117	0	0	79
2020	0	0	0	0	2,692	0	0	0	0	8,993	10,603
TOTAL	0	0	108,627	3,167	24,150	0	0	26,117	5,270	59,480	21,196

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	12,716	0	0	0	0	17,336	1,288
2017	0	0	408	1,323	23,117	0	0	1,191	5,499	67,244	7,981
2018	0	11	661	3,567	17	0	18	766	3,476	133	1,776
2019	0	5,888	168,980	7,702	1,114	0	1,902	51,596	2,737	1,376	91
2020	0	122	3,620	1,416	2,814	0	464	7,521	3,576	7,064	13,688
TOTAL	0	6,021	173,670	14,007	44,767	0	2,384	61,074	15,287	93,154	24,825

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	243,149	167,215	24,825	
IBNR + FREQUENCY ADJUSTMENT	(436,850)	(56,653)	194	
TOTAL LOSSES	0	110,562	25,019	
EXPECTED LOSS CREDIBILITY	720,652	212,162	40,664	
	0.01	0.04	0.04	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.224	0.051	0.275
INDICATED (POST-TEST)	0.000	0.234	0.053	0.287
PRES. ON RATE LEVEL	1.338	0.394	0.076	1.808
DERIVED BY FORMULA	1.325	0.388	0.075	1.787
UNDERLYING PRESENT RATE	1.462	0.430	0.082	1.974
PROPOSED	1.325	0.388	0.075	1.787

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.6172
IND. RATE				2.62	MINIMUM PREMIUM	1,200
MAN. RATE	4.71	3.64	2.90	+ 2.62	PRESENT	1,265

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	37,884	236,612	0.625	0	0	1	2	1	4
2017	33,586	433,942	1.292	0	0	1		1	7
2018	45,785	450,503	0.984	0	0	0		0	7
2019	56,027	147,505	0.263	0	0	0	4	0	4
2020	59,054	84,813	0.144	0	0	0	2	2	4
TOTAL	232,336	1,353,375	0.583	0	0	2	20	4	26

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	86,456	63,179	3,733	0	0	20,685	7,389	5,814	13,356
2017	0	0	117,640	94,331	196	0	0	849	150,525	987	9,414
2018	0	0	0	300,516	0	0	0	0	126,333	0	23,654
2019	0	0	0	74,260	0	0	0	0	55,812	0	17,433
2020	0	0	0	9,324	1,753	0	0	0	21,527	4,498	47,711
TOTAL	0	0	204,096	541,610	5,682	0	0	21,534	397,586	11,299	111,568

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	116,197	109,110	6,242	0	0	28,566	77,970	9,227	13,610
2017	0	3,976	185,918	153,768	3,199	0	4,034	153,100	263,523	5,550	9,913
2018	0	1,352	79,426	428,716	1,944	0	897	38,721	175,628	6,721	25,144
2019	0	3,037	57,670	86,379	1,999	0	6,753	40,916	62,610	6,681	20,118
2020	0	699	18,202	9,868	3,440	0	2,697	32,907	20,769	6,801	61,595
TOTAL	0	9,065	457,413	787,841	13,548	0	14,381	294,210	600,500	34,979	130,379

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	775,069	1,458,869	130,379	
IBNR + FREQUENCY ADJUSTMENT	(1,692,178)	(335,764)	1,159	
TOTAL LOSSES	0	1,123,105	131,539	
EXPECTED LOSSES	3,050,096	1,342,412	194,548	
CREDIBILITY	0.03	0.10	0.12	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.483	0.057	0.540
INDICATED (POST-TEST)	0.000	0.504	0.059	0.563
PRES. ON RATE LEVEL	1.202	0.529	0.077	1.808
DERIVED BY FORMULA	1.166	0.527	0.075	1.767
UNDERLYING PRESENT RATE	1.313	0.578	0.084	1.974
PROPOSED	1.166	0.527	0.075	1.767

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.5879
IND. RATE				2.59	MINIMUM PREMIUM	1,190
MAN. RATE	4.78	3.69	2.90	+ 2.59	PRESENT	1,265

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	5,689	39,591	0.696	0	0	0	1	2	3
2017	6,304	142,611	2.262	0	0	0		1	4
2018	6,714	102,680	1.529	0	0	0		2	5
2019	7,191	77,442	1.077	0	0	0	2	3	5
2020	6,827	9,366	0.137	0	0	0	0	1	1
TOTAL	32,725	371,690	1.136	0	0	0	9	9	18

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	10,432	1,773	0	0	0	9,976	16,210	6,200
2017	0	0	0	49,327	2,099	0	0	0	78,407	10,130	2,648
2018	0	0	0	42,500	3,655	0	0	0	35,720	15,276	5,529
2019	0	0	0	40,038	17,684	0	0	0	6,825	9,818	3,077
2020	0	0	0	0	2,441	0	0	0	0	4,865	2,060
TOTAL	0	0	0	142,297	27,652	0	0	0	125,928	56,299	19,514

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	18,016	2,964	0	0	0	8,942	25,725	6,318
2017	0	0	4,123	79,410	4,141	0	0	9,737	136,237	18,966	2,788
2018	0	196	11,516	60,889	1,441	0	272	11,839	50,567	27,559	5,877
2019	0	1,742	36,139	49,426	2,116	0	887	7,256	8,856	14,988	3,551
2020	0	111	3,283	1,284	2,511	0	251	4,069	1,934	3,821	2,659
TOTAL	0	2,049	55,061	209,020	14,527	0	1,410	32,900	206,536	91,060	21,194

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	91,419	552,049	21,194	
IBNR + FREQUENCY ADJUSTMENT	(279,912)	(82,289)	112	
TOTAL LOSSES	0	469,760	21,306	
EXPECTED LOSS	480,339	315,967	21,340	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	1.435	0.065	1.501
INDICATED (POST-TEST)	0.000	1.498	0.068	1.566
PRESUMED RATE LEVEL	1.344	0.884	0.060	2.288
DERIVED BY FORMULA	1.331	0.903	0.060	2.293
UNDERLYING PRESENT RATE	1.468	0.966	0.065	2.499
PROPOSED	1.328	0.900	0.060	2.288

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.3504
IND. RATE				3.35	MINIMUM PREMIUM	1,430
MAN. RATE	5.69	4.49	3.67	+ 3.35	PRESENT	1,510

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,746	2,636	0.151	0	0	0	0	0	0
2017	1,876	0	0.000	0	0	0	0	0	0
2018	1,940	4,103	0.211	0	0	0	0	1	1
2019	1,997	362	0.018	0	0	0	0	0	0
2020	2,220	0	0.000	0	0	0	0	0	0
TOTAL	9,779	7,101	0.073	0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	2,636
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	2,446	0	0	0	0	1,344	313
2019	0	0	0	0	0	0	0	0	0	0	362
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	2,446	0	0	0	0	1,344	3,311

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	2,686
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	3	190	173	1,799	2	2	78	80	2,258	333
2019	0	0	0	0	0	0	0	0	0	0	418
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	3	190	173	3,779	2	2	78	80	2,258	3,437

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	272	6,289	3,437	
IBNR + FREQUENCY ADJUSTMENT	(130,892)	(32,379)	67	
TOTAL LOSSES	0	0	3,503	
EXPECTED LOSS CREDIBILITY	224,894	124,424	12,186	
	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.036
INDICATED (POST-TEST)	0.000	0.000	0.037
PRES. ON RATE LEVEL	2.106	1.165	0.114
DERIVED BY FORMULA	2.106	1.153	0.113
UNDERLYING PRESENT RATE	2.300	1.272	0.125
PROPOSED	2.106	1.153	0.113

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.9390
IND. RATE				4.94	MINIMUM PREMIUM	1,940
MAN. RATE	8.74	6.83	5.43	+ 4.94	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,900	4,443	0.234	0	0	0	0	0	0
2017	2,632	14,474	0.550	0	0	0	0	1	1
2018	2,732	75,872	2.777	0	0	0	0	2	2
2019	3,559	69,026	1.939	0	0	0	1	1	2
2020	3,984	266,637	6.693	0	0	0	2	2	4
TOTAL	14,807	430,452	2.907	0	0	0	3	6	9

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	4,443
2017	0	0	0	0	1,704	0	0	0	0	11,131	1,639
2018	0	0	0	0	21,013	0	0	0	0	44,722	10,137
2019	0	0	0	30,000	20,556	0	0	0	142	14,906	3,422
2020	0	0	0	140,288	11,429	0	0	0	100,517	7,836	6,567
TOTAL	0	0	0	170,288	54,702	0	0	0	100,659	78,595	26,208

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	4,527
2017	0	0	43	31	2,167	0	0	240	195	18,902	1,726
2018	0	25	1,629	1,484	11,871	0	54	2,607	2,661	75,120	10,776
2019	0	1,348	29,163	38,214	35,611	0	110	3,524	1,981	21,532	3,949
2020	0	9,835	253,762	140,618	35,611	0	11,914	142,643	91,741	21,414	8,478
TOTAL	0	11,209	284,597	180,346	101,479	0	12,077	149,014	96,578	136,967	29,456

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	456,897	515,370	29,456	
IBNR + FREQUENCY ADJUSTMENT	(77,010)	(26,194)	62	
TOTAL LOSSES	379,887	489,176	29,518	
EXPECTED LOSS CREDIBILITY	140,506	105,603	9,939	
	0.00	0.02	0.02	

PURE PREMIUM INDICATED (PRE-TEST)	2.566	3.304	0.199	6.069
INDICATED (POST-TEST)	2.677	3.447	0.208	6.331
PRES. ON RATE LEVEL	0.869	0.653	0.061	1.583
DERIVED BY FORMULA	0.869	0.709	0.064	1.642
UNDERLYING PRESENT RATE	0.949	0.713	0.067	1.729
PROPOSED	0.869	0.709	0.064	1.642

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.4049
IND. RATE				2.40	MINIMUM PREMIUM	1,130
MAN. RATE	4.05	3.17	2.54	+ 2.40	PRESENT	1,150

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	6,710	191,085	2.848	0	0	1	0	0	1
2017	8,131	179,084	2.202	0	0	0	0	2	3
2018	9,546	42,758	0.448	0	0	0	0	2	2
2019	9,762	17,147	0.176	0	0	0	0	2	2
2020	8,828	3,187	0.036	0	0	0	0	0	0
TOTAL	42,977	433,261	1.008	0	0	1	1	6	8

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	118,497	0	0	0	0	68,998	0	0	3,590
2017	0	0	0	42,306	32,173	0	0	0	7,989	58,089	38,527
2018	0	0	0	0	11,276	0	0	0	0	20,698	10,784
2019	0	0	0	0	2,756	0	0	0	0	6,052	8,339
2020	0	0	0	0	0	0	0	0	0	0	3,187
TOTAL	0	0	118,497	42,306	46,205	0	0	68,998	7,989	84,839	64,427

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	159,260	0	0	0	0	95,286	0	0	3,658
2017	0	0	4,311	68,654	54,000	0	0	2,225	14,880	98,821	40,569
2018	0	14	874	796	1,233	0	25	1,207	1,232	34,766	11,463
2019	0	16	786	445	1,199	0	38	1,388	740	8,735	9,623
2020	0	0	0	0	0	0	0	0	0	0	4,114
TOTAL	0	30	165,231	69,899	75,874	0	62	100,106	16,851	142,323	69,428

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	265,429	304,942	69,428	
IBNR + FREQUENCY ADJUSTMENT	(227,290)	(79,470)	201	
TOTAL LOSSES	38,139	225,472	69,629	
EXPECTED LOSS CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUM INDICATED (PRE-TEST)	0.089	0.525	0.162	0.775
INDICATED (POST-TEST)	0.093	0.547	0.169	0.809
PRESUMED RATE LEVEL	0.834	0.655	0.081	1.571
DERIVED BY FORMULA	0.827	0.652	0.085	1.564
UNDERLYING PRESENT RATE	0.911	0.715	0.089	1.716
PROPOSED	0.827	0.652	0.085	1.564

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.2901
IND. RATE				2.29	MINIMUM PREMIUM	1,095
MAN. RATE	4.48	3.28	2.52	+ 2.29	PRESENT	1,140

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	3,031	620	0.020	0	0	0	0	0	0
2017	3,189	40,422	1.268	0	0	0	0	3	3
2018	3,440	87,050	2.531	0	0	0	0	2	2
2019	3,443	32,591	0.947	0	0	0	0	2	2
2020	3,890	0	0.000	0	0	0	0	0	0
TOTAL	16,993	160,683	0.946	0	0	0	0	7	7

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	620
2017	0	0	0	0	21,665	0	0	0	0	18,757	0
2018	0	0	0	0	26,200	0	0	0	0	57,171	3,679
2019	0	0	0	0	2,561	0	0	0	0	27,651	2,379
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	50,426	0	0	0	0	103,579	6,678

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	632
2017	0	0	552	390	36,822	0	0	405	328	31,851	0
2018	0	31	2,031	1,850	1,822	0	69	3,333	3,402	96,030	3,911
2019	0	15	731	413	1,822	0	171	6,343	3,379	39,911	2,745
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	47	3,314	2,653	80,252	0	240	10,081	7,109	167,793	7,288

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,682	257,806	7,288	
IBNR + FREQUENCY ADJUSTMENT	(148,064)	(42,121)	95	
TOTAL LOSSES	0	215,686	7,383	
EXPECTED LOSS	254,441	162,075	17,316	
CREDIBILITY	0.01	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	1.269	0.043
INDICATED (POST-TEST)	0.000	1.324	0.045
PRES. ON RATE LEVEL	1.371	0.873	0.093
DERIVED BY FORMULA	1.357	0.882	0.092
UNDERLYING PRESENT RATE	1.497	0.954	0.102
PROPOSED	1.357	0.882	0.092

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.4152
IND. RATE				3.42	MINIMUM PREMIUM	1,455
MAN. RATE	6.26	4.78	3.75	+ 3.42	PRESENT	1,530

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	279	0	0.000	0	0	0	0	0	0
2017	187	0	0.000	0	0	0	0	0	0
2018	186	0	0.000	0	0	0	0	0	0
2019	253	0	0.000	0	0	0	0	0	0
2020	271	0	0.000	0	0	0	0	0	0
TOTAL	1,176	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(5,725)	(2,760)	8	
TOTAL LOSSES	0	0	8	
EXPECTED LOSS	9,911	10,550	1,476	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENTATION RATE LEVEL	0.772	0.822	0.115	1.708
DERIVED BY FORMULA	0.772	0.822	0.115	1.708
UNDERLYING PRESENT RATE	0.843	0.897	0.126	1.865
PROPOSED	0.772	0.822	0.115	1.708

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.5014
IND. RATE				2.50	MINIMUM PREMIUM	1,160
MAN. RATE	4.48	3.43	2.74	+ 2.50	PRESENT	1,215

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	94	0	0.000	0	0	0	0	0	0
2017	52	0	0.000	0	0	0	0	0	0
2018	96	0	0.000	0	0	0	0	0	0
2019	93	0	0.000	0	0	0	0	0	0
2020	85	0	0.000	0	0	0	0	0	0
TOTAL	420	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(3,664)	(2,753)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSS	6,253	10,567	651	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESUMED RATE LEVEL	1.363	2.304	0.142	3.809
DERIVED BY FORMULA	1.363	2.304	0.142	3.809
UNDERLYING PRESENT RATE	1.489	2.516	0.155	4.160
PROPOSED	1.363	2.304	0.142	3.809

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	5.5779
IND. RATE				5.58	MINIMUM PREMIUM	2,000
MAN. RATE	10.09	7.84	6.11	+ 5.58	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	13,942	813,671	5.836	0	0	3	3	5	11
2017	15,206	299,181	1.968	0	0	0		9	15
2018	16,462	855,888	5.199	0	0	2		13	17
2019	15,399	900,738	5.849	0	0	2	2	10	14
2020	15,273	1,187,184	7.773	0	0	3	6	6	15
TOTAL	76,282	4,056,662	5.318	0	0	10	19	43	72

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	379,701	59,158	85,775	0	0	184,832	7,622	47,851	30,732
2017	0	0	0	84,201	41,670	0	0	0	83,210	28,721	61,379
2018	0	0	301,374	73,190	124,257	0	0	80,006	153,220	84,034	39,497
2019	0	0	437,200	9,446	161,679	0	0	140,100	50,215	59,772	42,298
2020	0	0	500,183	160,602	70,071	0	0	328,052	72,690	19,937	35,149
TOTAL	0	0	1,618,458	386,597	483,452	0	0	628,828	384,957	240,315	209,055

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	510,318	102,166	143,416	0	0	255,253	46,043	75,940	31,316
2017	0	0	8,009	136,238	71,000	0	0	10,722	144,897	50,643	64,632
2018	0	10,966	468,498	124,005	200,110	0	6,176	202,518	223,267	152,074	41,985
2019	0	25,036	733,571	68,080	230,000	0	16,634	326,829	78,293	99,656	48,812
2020	0	73,174	1,230,465	238,923	142,200	0	124,148	860,146	113,382	46,868	45,377
TOTAL	0	109,177	2,950,862	669,411	599,016	0	146,958	1,655,467	605,882	425,181	232,123

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,862,464	2,499,490	232,123	
IBNR + FREQUENCY ADJUSTMENT	(1,667,599)	(486,860)	1,035	
TOTAL LOSSES	3,194,865	2,012,630	233,157	
EXPECTED LOSSES	2,807,319	1,844,764	203,632	
CREDIBILITY	0.01	0.05	0.06	

PURE PREMIUM INDICATED (PRE-TEST)	4.188	2.638	0.306	7.132
INDICATED (POST-TEST)	4.370	2.753	0.319	7.441
PRES. ON RATE LEVEL	3.370	2.214	0.244	5.829
DERIVED BY FORMULA	3.380	2.241	0.249	5.870
UNDERLYING PRESENT RATE	3.680	2.418	0.267	6.365
PROPOSED	3.380	2.241	0.249	5.870

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	8.5964
IND. RATE				8.60	MINIMUM PREMIUM	2,000
MAN. RATE	14.71	11.54	9.35	+ 8.60	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	337	773	0.229	0	0	0	0	0	0
2017	417	785	0.188	0	0	0	0	0	0
2018	209	0	0.000	0	0	0	0	0	0
2019	941	0	0.000	0	0	0	0	0	0
2020	323	0	0.000	0	0	0	0	0	0
TOTAL	2,227	1,558	0.070	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	773
2017	0	0	0	0	0	0	0	0	0	0	785
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	1,558

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	788
2017	0	0	0	0	0	0	0	0	0	0	827
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	1,614

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,614	
IBNR + FREQUENCY ADJUSTMENT	(7,880)	(2,853)	11	
TOTAL LOSSES	0	0	1,625	
EXPECTED LOSS CREDIBILITY	15,109	11,516	2,333	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.073	0.073
INDICATED (POST-TEST)	0.000	0.000	0.076	0.076
PRESERVE RATE LEVEL	0.621	0.474	0.096	1.191
DERIVED BY FORMULA	0.621	0.474	0.096	1.191
UNDERLYING PRESENT RATE	0.678	0.517	0.105	1.300
PROPOSED	0.621	0.474	0.096	1.191

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.7434
IND. RATE				1.74	MINIMUM PREMIUM	915
MAN. RATE	3.24	2.42	1.91	+ 1.74	PRESENT	950

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	91	0	0.000	0	0	0	0	0	0
2017	99	0	0.000	0	0	0	0	0	0
2018	66	0	0.000	0	0	0	0	0	0
2019	119	0	0.000	0	0	0	0	0	0
2020	239	0	0.000	0	0	0	0	0	0
TOTAL	614	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(6,115)	(2,697)	8	
TOTAL LOSSES	0	0	8	
EXPECTED LOSS	11,767	11,213	1,098	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESUMED RATE LEVEL	1.755	1.672	0.164	3.591
DERIVED BY FORMULA	1.755	1.672	0.164	3.591
UNDERLYING PRESENT RATE	1.916	1.826	0.179	3.921
PROPOSED	1.755	1.672	0.164	3.591

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	5.2584
IND. RATE				5.26	MINIMUM PREMIUM	2,000
MAN. RATE	9.43	7.24	5.76	+ 5.26	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	0	0	0.000	0	0	0	0	0	0
2017	0	0	0.000	0	0	0	0	0	0
2018	0	0	0.000	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0
2020	171	0	0.000	0	0	0	0	0	0
TOTAL	171	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(414)	(206)	5	
TOTAL LOSSES	0	0	5	
EXPECTED LOSS	1,184	1,187	318	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENTATION RATE LEVEL	0.634	0.636	0.170	1.440
DERIVED BY FORMULA	0.634	0.636	0.170	1.440
UNDERLYING PRESENT RATE	0.693	0.694	0.186	1.573
PROPOSED	0.634	0.636	0.170	1.440

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.1088
IND. RATE				2.11	MINIMUM PREMIUM	1,035
MAN. RATE	3.59	2.86	2.31	+ 2.11	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	566	0	0.000	0	0	0	0	0	0
2017	2,211	46,600	2.108	0	0	0	0	1	1
2018	1,595	51,465	3.227	0	0	0	0	1	1
2019	2,755	1,579,381	57.328	0	0	1	1	7	9
2020	3,746	129,046	3.445	0	0	1	0	1	2
TOTAL	10,873	1,806,492	16.614	0	0	2	1	10	13

POLICY YEAR	REPORTED LOSSES					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	31,320	0	0	0	0	13,244	2,036
2018	0	0	0	0	32,786	0	0	0	0	15,762	2,917
2019	0	0	246,000	14,956	61,411	0	0	1,209,000	12,823	32,292	2,899
2020	0	0	83,430	0	4,000	0	0	20,335	0	1,000	20,281
TOTAL	0	0	329,430	14,956	129,517	0	0	1,229,335	12,823	62,298	28,133

POLICY YEAR	TRANSLATED LOSSES					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	799	564	52,000	0	0	286	232	22,490	2,144
2018	0	39	2,541	2,315	1,558	0	19	919	938	26,475	3,101
2019	0	13,937	260,988	38,407	61,411	0	84,166	1,410,948	96,815	86,007	3,345
2020	0	10,077	149,380	10,105	11,100	0	7,157	46,950	2,958	2,034	26,183
TOTAL	0	24,053	413,707	51,391	104,066	0	91,342	1,459,103	100,943	137,006	34,773

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,988,205	493,345	34,773	
IBNR + FREQUENCY ADJUSTMENT	(69,605)	(21,219)	140	
TOTAL LOSSES	1,918,600	472,126	34,913	
EXPECTED LOSS CREDIBILITY	136,559	90,327	18,871	
	0.00	0.01	0.02	

PURE PREMIUM INDICATED (PRE-TEST)	17.646	4.342	0.321	22.309
INDICATED (POST-TEST)	18.410	4.530	0.335	23.275
PRES. ON RATE LEVEL	1.150	0.761	0.159	2.070
DERIVED BY FORMULA	1.150	0.798	0.162	2.111
UNDERLYING PRESENT RATE	1.256	0.831	0.174	2.260
PROPOSED	1.150	0.798	0.162	2.111

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.0912
IND. RATE				3.09	MINIMUM PREMIUM	1,350
MAN. RATE	5.35	4.11	3.32	+ 3.09	PRESENT	1,395

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	10,580	0	0.000	0	0	0	0	0	0
2017	11,323	0	0.000	0	0	0	0	0	0
2018	3,394	0	0.000	0	0	0	0	0	0
2019	7,936	0	0.000	0	0	0	0	0	0
2020	13,610	186,289	1.369	0	0	1	0	0	1
TOTAL	46,843	186,289	0.398	0	0	1	0	0	1

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	175,000	0	0	0	0	10,470	0	0	819
TOTAL	0	0	175,000	0	0	0	0	10,470	0	0	819

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	20,755	302,050	16,783	14,700	0	3,658	23,743	1,318	643	1,057
TOTAL	0	20,755	302,050	16,783	14,700	0	3,658	23,743	1,318	643	1,057

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	350,206	33,444	1,057	
IBNR + FREQUENCY ADJUSTMENT	(216,865)	(53,533)	226	
TOTAL LOSSES	133,341	0	1,283	
EXPECTED LOSS CREDIBILITY	378,847	202,816	37,017	
	0.01	0.04	0.04	

PURE PREMIUM INDICATED (PRE-TEST)	0.285	0.000	0.003	0.287
INDICATED (POST-TEST)	0.297	0.000	0.003	0.300
PRESUMED RATE LEVEL	0.741	0.396	0.072	1.209
DERIVED BY FORMULA	0.736	0.381	0.070	1.186
UNDERLYING PRESENT RATE	0.809	0.433	0.079	1.321
PROPOSED	0.736	0.381	0.070	1.186

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.7373
IND. RATE				1.74	MINIMUM PREMIUM	915
MAN. RATE	2.10	2.13	1.94	+ 1.74	PRESENT	960

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	676	212	0.031	0	0	0	0	0	0
2017	645	0	0.000	0	0	0	0	0	0
2018	250	0	0.000	0	0	0	0	0	0
2019	4	0	0.000	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0
TOTAL	1,575	212	0.013	0	0	0	0	0	0

POLICY YEAR	REPORTED LOSSES					REPORTED LOSSES					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	212
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	212

POLICY YEAR	TRANSLATED LOSSES					TRANSLATED LOSSES					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	216
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	216

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	216	
IBNR + FREQUENCY ADJUSTMENT	(14,565)	(3,206)	4	
TOTAL LOSSES	0	0	220	
EXPECTED LOSS	18,980	9,593	2,844	
CREDIBILITY	0.00	0.00	0.00	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.014
INDICATED (POST-TEST)	0.000	0.000	0.015
PRESUMED RATE LEVEL	1.103	0.558	0.165
DERIVED BY FORMULA	1.103	0.558	0.165
UNDERLYING PRESENT RATE	1.205	0.609	0.181
PROPOSED	1.103	0.558	0.165

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.6749
IND. RATE				2.67	MINIMUM PREMIUM	1,215
MAN. RATE	4.90	3.73	2.93	+ 2.67	PRESENT	1,270

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	267	0	0.000	0	0	0	0	0	0
2017	267	0	0.000	0	0	0	0	0	0
2018	271	0	0.000	0	0	0	0	0	0
2019	290	0	0.000	0	0	0	0	0	0
2020	324	0	0.000	0	0	0	0	0	0
TOTAL	1,419	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(7,199)	(2,813)	12	
TOTAL LOSSES	0	0	12	
EXPECTED LOSSES	12,375	10,791	2,144	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESUMED RATE LEVEL	0.799	0.696	0.138	1.633
DERIVED BY FORMULA	0.799	0.696	0.138	1.633
UNDERLYING PRESENT RATE	0.872	0.760	0.151	1.784
PROPOSED	0.799	0.696	0.138	1.633

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.3918
IND. RATE				2.39	MINIMUM PREMIUM	1,125
MAN. RATE	4.27	3.31	2.62	+ 2.39	PRESENT	1,175

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,038	338,337	32.595	0	0	0	3	0	3
2017	1,135	3,661	0.323	0	0	0	0	2	2
2018	979	43,850	4.479	0	0	0	0	1	1
2019	864	0	0.000	0	0	0	0	0	0
2020	870	279	0.032	0	0	0	0	0	0
TOTAL	4,886	386,127	7.903	0	0	0	3	3	6

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	133,860	0	0	0	0	1,996	0	1,481
2017	0	0	0	0	480	0	0	0	0	1,829	1,352
2018	0	0	0	0	33,206	0	0	0	0	10,260	384
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	279
TOTAL	0	0	0	133,860	33,686	0	0	0	202,996	12,089	3,496

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	231,176	0	0	0	0	364,784	0	1,509
2017	0	0	12	9	0	0	0	40	32	3,106	1,424
2018	0	40	2,573	2,344	07	0	12	598	610	17,234	408
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	360
TOTAL	0	40	2,586	233,529	52,113	0	12	638	365,426	20,340	3,701

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,276	671,408	3,701	
IBNR + FREQUENCY ADJUSTMENT	(37,197)	(17,855)	30	
TOTAL LOSSES	0	653,553	3,731	
EXPECTED LOSS CREDIBILITY	60,527	65,457	6,406	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	13.376	0.076
INDICATED (POST-TEST)	0.000	13.955	0.080
PRES. ON RATE LEVEL	1.134	1.227	0.120
DERIVED BY FORMULA	1.134	1.354	0.120
UNDERLYING PRESENT RATE	1.239	1.340	0.131
PROPOSED	1.134	1.354	0.120

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.8192
IND. RATE				3.82	MINIMUM PREMIUM	1,580
MAN. RATE	6.43	5.01	3.98	+ 3.82	PRESENT	1,605

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	10,015	40,081	0.400	0	0	0	0	3	3
2017	13,533	440,818	3.257	0	0	2	0	2	4
2018	15,455	144,796	0.937	0	0	0	0	3	7
2019	15,118	117,952	0.780	0	0	0	2	4	6
2020	14,847	104,791	0.706	0	0	0	1	2	3
TOTAL	68,968	848,438	1.230	0	0	2	7	14	23

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	11,220	0	0	0	0	16,491	12,370
2017	0	0	196,784	0	3,224	0	0	969	0	10,808	81,033
2018	0	0	0	55,361	29,167	0	0	0	32,059	11,943	16,266
2019	0	0	0	65,999	20,285	0	0	0	19,068	1,060	11,540
2020	0	0	0	12,428	24,412	0	0	0	20,244	41,285	6,422
TOTAL	0	0	196,784	133,788	88,308	0	0	969	71,371	81,587	127,631

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	18,760	0	0	0	0	26,171	12,605
2017	0	6,651	298,053	3,364	7,162	0	9,877	330,259	5,820	19,545	85,328
2018	0	284	16,892	81,037	1,862	0	242	10,522	45,279	21,766	17,291
2019	0	2,819	57,042	80,044	3,366	0	2,314	14,222	21,520	3,812	13,317
2020	0	1,936	53,951	24,765	27,500	0	4,448	61,935	34,264	35,502	8,291
TOTAL	0	11,690	425,938	189,211	73,576	0	16,881	416,939	106,883	106,797	136,831

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	871,447	538,867	136,831	
IBNR + FREQUENCY ADJUSTMENT	(684,686)	(215,208)	570	
TOTAL LOSSES	186,761	323,659	137,402	
EXPECTED LOSS CREDIBILITY	1,181,648	835,077	105,569	
	0.01	0.05	0.05	

PURE PREMIUM INDICATED (PRE-TEST)	0.271	0.469	0.199	0.939
INDICATED (POST-TEST)	0.283	0.490	0.208	0.980
PRESUMED RATE LEVEL	1.569	1.109	0.140	2.818
DERIVED BY FORMULA	1.556	1.078	0.144	2.777
UNDERLYING PRESENT RATE	1.713	1.211	0.153	3.077
PROPOSED	1.556	1.078	0.144	2.777

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.0672
IND. RATE				4.07	MINIMUM PREMIUM	1,680
MAN. RATE	7.24	5.65	4.52	+ 4.07	PRESENT	1,775

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	2,399	11,461	0.478	0	0	0	0	0	0
2017	2,518	441	0.018	0	0	0	0	0	0
2018	2,715	34,515	1.271	0	0	0	0	1	1
2019	2,202	0	0.000	0	0	0	0	0	0
2020	2,303	0	0.000	0	0	0	0	0	0
TOTAL	12,137	46,417	0.382	0	0	0	0	1	1

POLICY YEAR	REPORTED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	11,461
2017	0	0	0	0	0	0	0	0	0	0	441
2018	0	0	0	0	6,453	0	0	0	0	28,062	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	6,453	0	0	0	0	28,062	11,902

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	11,679
2017	0	0	0	0	0	0	0	0	0	0	464
2018	0	8	500	456	1,711	0	34	1,636	1,670	47,136	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	8	500	456	9,971	0	34	1,636	1,670	47,136	12,143

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,178	59,232	12,143	
IBNR + FREQUENCY ADJUSTMENT	(53,714)	(21,826)	38	
TOTAL LOSSES	0	37,405	12,182	
EXPECTED LOSS	88,432	81,321	7,898	
CREDIBILITY	0.00	0.01	0.02	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM (INDICATED (PRE-TEST))	0.000	0.308	0.100
INDICATED (POST-TEST)	0.000	0.322	0.105
PRESUMED RATE LEVEL	0.667	0.614	0.060
DERIVED BY FORMULA	0.667	0.611	0.060
UNDERLYING PRESENT RATE	0.729	0.670	0.065
PROPOSED	0.667	0.611	0.060

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.9598
IND. RATE				1.96	MINIMUM PREMIUM	985
MAN. RATE	3.48	2.69	2.15	+ 1.96	PRESENT	1,025

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	616	2,553	0.414	0	0	0	0	0	0
2017	643	0	0.000	0	0	0	0	0	0
2018	1,347	0	0.000	0	0	0	0	0	0
2019	1,060	99	0.009	0	0	0	0	0	0
2020	755	3,706	0.491	0	0	0	0	1	1
TOTAL	4,421	6,358	0.144	0	0	0	0	1	1

POLICY YEAR	REPORTED LOSSES					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	2,553
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	99
2020	0	0	0	0	1,317	0	0	0	0	1,241	1,148
TOTAL	0	0	0	0	1,317	0	0	0	0	1,241	3,800

POLICY YEAR	TRANSLATED LOSSES					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	2,602
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	114
2020	0	60	1,771	693	1,317	0	64	1,038	493	975	1,482
TOTAL	0	60	1,771	693	1,375	0	64	1,038	493	975	4,198

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,933	3,536	4,198	
IBNR + FREQUENCY ADJUSTMENT	(18,351)	(7,231)	13	
TOTAL LOSSES	0	0	4,211	
EXPECTED LOSSES	31,179	28,178	2,644	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.095	0.095
INDICATED (POST-TEST)	0.000	0.000	0.099	0.099
PRESUMED RATE LEVEL	0.646	0.584	0.055	1.284
DERIVED BY FORMULA	0.646	0.578	0.055	1.279
UNDERLYING PRESENT RATE	0.705	0.637	0.060	1.402
PROPOSED	0.646	0.578	0.055	1.279

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.8727
IND. RATE				1.87	MINIMUM PREMIUM	960
MAN. RATE	3.10	2.49	2.06	+ 1.87	PRESENT	995

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	11,482	119,520	1.041	0	0	0	1	1	2
2017	10,936	42,985	0.393	0	0	0	0	2	5
2018	12,586	40,228	0.320	0	0	0	0	1	2
2019	14,942	67,234	0.450	0	0	0	1	0	1
2020	17,335	70,971	0.409	0	0	0	1	2	3
TOTAL	67,281	340,938	0.507	0	0	0	7	6	13

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	63,519	67	0	0	0	810	309	7,815
2017	0	0	0	17,602	2,589	0	0	0	13,346	5,297	4,151
2018	0	0	0	25,000	420	0	0	0	7,397	1,343	6,068
2019	0	0	0	26,931	0	0	0	0	36,489	0	3,814
2020	0	0	0	23,853	1,711	0	0	0	34,574	1,462	9,371
TOTAL	0	0	0	156,905	4,787	0	0	0	139,616	8,411	31,219

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	109,697	112	0	0	0	85,915	490	7,963
2017	0	0	1,518	28,370	4,000	0	0	1,735	23,252	9,295	4,371
2018	0	113	6,640	35,695	1,221	0	54	2,345	10,363	2,649	6,450
2019	0	1,101	20,915	31,326	1,004	0	4,415	26,750	40,933	4,368	4,401
2020	0	1,662	42,835	23,787	5,800	0	4,034	48,032	31,065	6,397	12,098
TOTAL	0	2,876	71,907	228,877	15,446	0	8,503	78,863	191,528	23,199	35,284

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	162,150	459,048	35,284	
IBNR + FREQUENCY ADJUSTMENT	(370,406)	(213,375)	627	
TOTAL LOSSES	0	245,674	35,911	
EXPECTED LOSS CREDIBILITY	659,405	842,874	105,474	
	0.01	0.04	0.05	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.365	0.053	0.419
INDICATED (POST-TEST)	0.000	0.381	0.056	0.437
PRESUMED RATE LEVEL	0.897	1.147	0.144	2.188
DERIVED BY FORMULA	0.888	1.117	0.139	2.144
UNDERLYING PRESENT RATE	0.980	1.253	0.157	2.390
PROPOSED	0.888	1.117	0.139	2.144

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.1399
IND. RATE				3.14	MINIMUM PREMIUM	1,365
MAN. RATE	5.75	4.42	3.51	+ 3.14	PRESENT	1,455

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,187	0	0.000	0	0	0	0	0	0
2017	1,035	9,216	0.890	0	0	0	0	0	0
2018	937	0	0.000	0	0	0	0	0	0
2019	1,028	35,507	3.454	0	0	0	1	0	1
2020	952	0	0.000	0	0	0	0	0	0
TOTAL	5,139	44,723	0.870	0	0	0	1	0	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	9,216
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	25,483	0	0	0	10,024	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	25,483	0	0	0	10,024	0	0	9,216

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	9,704
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	1,042	19,790	29,642	2,862	0	1,213	7,349	11,245	1,200	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	1,042	19,790	29,642	2,862	0	1,213	7,349	11,245	1,200	9,704

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	29,394	44,948	9,704	
IBNR + FREQUENCY ADJUSTMENT	(58,284)	(23,717)	50	
TOTAL LOSSES	0	21,231	9,754	
EXPECTED LOSS CREDIBILITY	96,773	87,962	10,488	
	0.00	0.01	0.01	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.413	0.190	0.603
INDICATED (POST-TEST)	0.000	0.431	0.198	0.629
PRESUMED RATE LEVEL	1.724	1.567	0.187	3.479
DERIVED BY FORMULA	1.724	1.556	0.187	3.467
UNDERLYING PRESENT RATE	1.883	1.712	0.204	3.799
PROPOSED	1.724	1.556	0.187	3.467

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	5.0776
IND. RATE				5.08	MINIMUM PREMIUM	1,985
MAN. RATE	8.92	6.98	5.58	+ 5.08	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	382	0	0.000	0	0	0	0	0	0
2017	361	2,249	0.623	0	0	0	0	1	1
2018	505	0	0.000	0	0	0	0	0	0
2019	494	4,311	0.873	0	0	0	0	0	0
2020	384	0	0.000	0	0	0	0	0	0
TOTAL	2,126	6,560	0.309	0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	167	0	0	0	0	402	1,680
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	4,311
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	167	0	0	0	0	402	5,991

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	4	3	0	0	0	9	7	683	1,769
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	4,975
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	4	3	280	0	0	9	7	683	6,744

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13	973	6,744	
IBNR + FREQUENCY ADJUSTMENT	(10,918)	(5,341)	16	
TOTAL LOSSES	0	0	6,760	
EXPECTED LOSS	18,539	20,452	3,273	
CREDIBILITY	0.00	0.00	0.01	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.318
INDICATED (POST-TEST)	0.000	0.000	0.332
PRESUMED RATE LEVEL	0.799	0.881	0.141
DERIVED BY FORMULA	0.799	0.881	0.143
UNDERLYING PRESENT RATE	0.872	0.962	0.154
PROPOSED	0.798	0.880	0.143

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.6657
IND. RATE				2.67	MINIMUM PREMIUM	1,215
MAN. RATE	4.66	3.64	2.92	+ 2.67	PRESENT	1,270

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	184	0	0.000	0	0	0	0	0	0
2017	171	0	0.000	0	0	0	0	0	0
2018	164	0	0.000	0	0	0	0	0	0
2019	174	0	0.000	0	0	0	0	0	0
2020	66	0	0.000	0	0	0	0	0	0
TOTAL	759	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(3,518)	(2,148)	4	
TOTAL LOSSES	0	0	4	
EXPECTED LOSS	5,583	7,686	1,303	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENTATION RATE LEVEL	0.674	0.927	0.157	1.758
DERIVED BY FORMULA	0.674	0.927	0.157	1.758
UNDERLYING PRESENT RATE	0.736	1.013	0.172	1.920
PROPOSED	0.674	0.927	0.157	1.758

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.5744
IND. RATE				2.57	MINIMUM PREMIUM	1,180
MAN. RATE	4.36	3.47	2.82	+ 2.57	PRESENT	1,240

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	123	0	0.000	0	0	0	0	0	0
2017	166	0	0.000	0	0	0	0	0	0
2018	173	0	0.000	0	0	0	0	0	0
2019	56	0	0.000	0	0	0	0	0	0
2020	177	0	0.000	0	0	0	0	0	0
TOTAL	695	0	0.000	0	0	0	0	0	0

POLICY YEAR	REPORTED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(4,473)	(1,299)	5	
TOTAL LOSSES	0	0	5	
EXPECTED LOSS	7,175	4,798	849	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT RATION RATE LEVEL	0.945	0.632	0.112	1.689
DERIVED BY FORMULA	0.945	0.632	0.112	1.689
UNDERLYING PRESENT RATE	1.032	0.690	0.122	1.845
PROPOSED	0.945	0.632	0.112	1.689

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.4740
IND. RATE				2.47	MINIMUM PREMIUM	1,150
MAN. RATE	4.49	3.44	2.71	+ 2.47	PRESENT	1,205

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	6,954	47,130	0.678	0	0	0	2	0	2
2017	6,864	49,484	0.721	0	0	0	0	2	2
2018	7,584	38,910	0.513	0	0	0	0	0	1
2019	9,275	253,424	2.732	0	0	1	0	2	3
2020	4,825	43,089	0.893	0	0	0	1	0	1
TOTAL	35,502	432,037	1.217	0	0	1	4	4	9

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	3,586	0	0	0	0	1,425	0	13,119
2017	0	0	0	0	27,672	0	0	0	0	20,179	1,633
2018	0	0	0	25,644	0	0	0	0	11,666	0	1,600
2019	0	0	128,656	0	55,136	0	0	37,810	0	22,158	9,664
2020	0	0	0	16,658	0	0	0	0	25,000	0	1,431
TOTAL	0	0	128,656	45,888	82,808	0	0	810	67,091	42,337	27,447

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	6,193	0	0	0	0	54,674	0	13,368
2017	0	0	706	498	46,000	0	0	436	353	34,266	1,720
2018	0	115	6,778	36,584	1,003	0	83	3,576	16,218	621	1,701
2019	0	7,298	215,868	18,021	1,003	0	2,886	79,637	6,663	33,972	11,152
2020	0	1,106	28,307	15,983	2,810	0	2,863	33,848	22,043	3,795	1,847
TOTAL	0	8,520	251,658	77,277	30,219	0	5,831	117,496	99,950	72,653	29,788

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	383,505	380,101	29,788	
IBNR + FREQUENCY ADJUSTMENT	(145,680)	(60,437)	90	
TOTAL LOSSES	237,825	319,664	29,879	
EXPECTED LOSSES	244,749	227,160	21,154	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUM INDICATED (PRE-TEST)	0.670	0.900	0.084	1.654
INDICATED (POST-TEST)	0.699	0.939	0.088	1.726
PRESUMED RATE LEVEL	0.631	0.586	0.055	1.272
DERIVED BY FORMULA	0.632	0.597	0.056	1.284
UNDERLYING PRESENT RATE	0.689	0.640	0.060	1.389
PROPOSED	0.632	0.597	0.056	1.284

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.8803
IND. RATE				1.88	MINIMUM PREMIUM	960
MAN. RATE	3.24	2.54	2.04	+ 1.88	PRESENT	990

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	43,875	937,778	2.137	0	0	1	7	8	16
2017	47,434	731,902	1.543	0	0	2		13	16
2018	47,192	512,561	1.086	0	0	1		8	10
2019	47,575	410,074	0.862	0	0	0	1	9	10
2020	58,637	543,897	0.928	0	0	1	2	9	12
TOTAL	244,713	3,136,212	1.282	0	0	5	12	47	64

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	184,640	295,845	137,653	0	0	70,207	2,534	51,138	29,761
2017	0	0	195,487	16,939	182,658	0	0	984	7,175	143,970	60,689
2018	0	0	232,215	17,068	87,908	0	0	8,009	1,928	39,078	47,745
2019	0	0	0	45,001	162,293	0	0		8,924	158,250	35,606
2020	0	0	82,747	72,094	61,118	0	0	125,651	31,215	110,678	60,694
TOTAL	0	0	695,089	446,947	631,630	0	0	1,161	217,776	503,114	234,495

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	248,156	510,924	230,156	0	0	96,956	302,856	81,156	30,326
2017	0	6,607	302,062	33,829	309,113	0	8,286	280,870	19,695	245,637	63,906
2018	0	8,263	349,986	38,892	1,113	0	5,440	165,349	10,679	68,730	50,753
2019	0	2,798	81,250	78,539	2,115	0	2,061	42,845	29,349	229,486	41,089
2020	0	17,382	347,528	109,258	82,935	0	53,083	419,080	87,310	99,373	78,356
TOTAL	0	35,051	1,328,982	771,444	1,054,892	0	68,870	1,005,101	449,888	724,382	264,430

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,438,003	2,930,604	264,430	
IBNR + FREQUENCY ADJUSTMENT	(2,114,810)	(428,045)	1,421	
TOTAL LOSSES	323,193	2,504,558	265,851	
EXPECTED LOSSES	3,639,351	1,638,749	253,041	
CREDIBILITY	0.03	0.11	0.13	

PURE PREMIUM INDICATED (PRE-TEST)	0.132	1.023	0.109	1.264
INDICATED (POST-TEST)	0.138	1.068	0.113	1.319
PRESUMED RATE LEVEL	1.362	0.613	0.095	2.070
DERIVED BY FORMULA	1.325	0.663	0.097	2.085
UNDERLYING PRESENT RATE	1.487	0.670	0.103	2.260
PROPOSED	1.315	0.658	0.096	2.070

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.0309
IND. RATE				3.03	MINIMUM PREMIUM	1,330
MAN. RATE	5.21	4.09	3.32	+ 3.03	PRESENT	1,395

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	7,740	102,744	1.327	0	0	0	2	1	3
2017	8,858	207,321	2.340	0	0	0		0	3
2018	8,642	304,071	3.519	0	0	1		0	2
2019	10,901	126,733	1.163	0	0	0	1	4	5
2020	12,876	60,062	0.466	0	0	0	0	3	3
TOTAL	49,017	800,931	1.634	0	0	1	7	8	16

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	36,822	92	0	0	0	815	1,015	0
2017	0	0	0	100,602	0	0	0	0	99,075	0	7,644
2018	0	0	139,513	28,505	0	0	0	8,008	38,384	0	10,731
2019	0	0	0	67,402	11,968	0	0	0	27,478	13,069	6,816
2020	0	0	0	0	25,678	0	0	0	0	11,270	23,114
TOTAL	0	0	139,513	233,331	37,738	0	0	8,018	229,752	25,354	48,305

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	63,592	154	0	0	0	116,473	1,611	0
2017	0	0	8,300	161,879	1,000	0	0	12,028	171,925	2,229	8,049
2018	0	4,983	211,000	45,674	1,730	0	5,671	174,843	59,056	5,041	11,407
2019	0	2,827	55,759	80,334	2,000	0	3,406	23,142	32,422	22,153	7,866
2020	0	1,168	34,534	13,507	26,800	0	582	9,425	4,481	8,853	29,840
TOTAL	0	8,979	309,593	364,986	57,343	0	9,659	219,438	384,356	39,887	57,162

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	547,668	846,570	57,162	
IBNR + FREQUENCY ADJUSTMENT	(335,235)	(48,306)	183	
TOTAL LOSSES	212,434	798,264	57,345	
EXPECTED LOSS CREDIBILITY	599,501	191,104	30,316	
	0.01	0.04	0.04	

PURE PREMIUM INDICATED (PRE-TEST)	0.433	1.629	0.117	2.179
INDICATED (POST-TEST)	0.452	1.699	0.122	2.273
PRESUMED RATE LEVEL	1.120	0.357	0.057	1.534
DERIVED BY FORMULA	1.113	0.411	0.059	1.583
UNDERLYING PRESENT RATE	1.223	0.390	0.062	1.675
PROPOSED	1.113	0.411	0.059	1.583

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.3184
IND. RATE				2.32	MINIMUM PREMIUM	1,100
MAN. RATE	4.03	3.09	2.46	+ 2.32	PRESENT	1,125

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	47,067	70,288	0.149	0	0	0	1	0	1
2017	50,208	22,416	0.045	0	0	0	0	1	1
2018	12,344	67,432	0.546	0	0	0	0	1	2
2019	6,224	71,841	1.154	0	0	0	1	1	2
2020	5,842	465	0.008	0	0	0	0	0	0
TOTAL	121,685	232,442	0.191	0	0	0	3	3	6

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	56,812	0	0	0	0	1,407	0	2,069
2017	0	0	0	0	754	0	0	0	0	2,993	18,669
2018	0	0	0	39,304	6,933	0	0	0	13,360	3,028	4,807
2019	0	0	0	54,675	5,532	0	0	0	6,563	5,071	0
2020	0	0	0	0	0	0	0	0	0	0	465
TOTAL	0	0	0	150,791	13,219	0	0	0	31,330	11,092	26,010

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	98,114	0	0	0	0	20,498	0	2,108
2017	0	0	19	14	1,154	0	0	65	52	5,082	19,658
2018	0	185	10,925	56,561	1,156	0	98	4,271	18,753	5,797	5,110
2019	0	2,269	44,039	64,491	1,154	0	826	5,975	7,982	8,105	0
2020	0	0	0	0	0	0	0	0	0	0	600
TOTAL	0	2,454	54,983	219,177	27,266	0	924	10,311	47,286	18,984	27,477

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	68,672	312,716	27,477	
IBNR + FREQUENCY ADJUSTMENT	(867,130)	(66,060)	108	
TOTAL LOSSES	0	246,656	27,585	
EXPECTED LOSS CREDIBILITY	1,194,393	205,078	50,284	
	0.02	0.07	0.08	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.203	0.023	0.225
INDICATED (POST-TEST)	0.000	0.211	0.024	0.235
PRES. ON RATE LEVEL	0.899	0.154	0.038	1.091
DERIVED BY FORMULA	0.881	0.158	0.037	1.076
UNDERLYING PRESENT RATE	0.982	0.169	0.041	1.191
PROPOSED	0.881	0.158	0.037	1.076

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.5755
IND. RATE				1.58	MINIMUM PREMIUM	865
MAN. RATE	2.87	2.19	1.75	+ 1.58	PRESENT	900

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	3,795	267,886	7.059	0	0	1	0	0	1
2017	3,063	41,786	1.364	0	0	0	0	0	1
2018	3,875	618	0.016	0	0	0	0	0	0
2019	4,413	0	0.000	0	0	0	0	0	0
2020	5,577	133,148	2.387	0	0	0	2	0	2
TOTAL	20,723	443,438	2.140	0	0	1	3	0	4

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	219,076	0	0	0	0	48,810	0	0	0
2017	0	0	0	28,653	0	0	0	0	6,709	0	6,424
2018	0	0	0	0	0	0	0	0	0	0	618
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	75,172	0	0	0	0	54,910	0	3,066
TOTAL	0	0	219,076	103,825	0	0	0	48,810	61,619	0	10,108

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	294,438	0	0	0	0	67,407	0	0	0
2017	0	0	2,364	46,106	0	0	0	814	11,642	151	6,764
2018	0	0	0	0	0	0	0	0	0	0	657
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	4,991	127,740	72,128	12,728	0	6,287	74,343	48,414	8,335	3,958
TOTAL	0	4,991	424,542	118,234	13,228	0	6,287	142,564	60,056	8,486	11,380

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	578,384	200,004	11,380	
IBNR + FREQUENCY ADJUSTMENT	(98,170)	(29,671)	93	
TOTAL LOSSES	480,214	170,333	11,473	
EXPECTED LOSS CREDIBILITY	174,893	117,356	15,311	
	0.01	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	PRESENT	PROPOSED
PURE PREMIUM INDICATED (PRE-TEST)	2.317	0.822	0.055	3.195
INDICATED (POST-TEST)	2.418	0.858	0.058	3.333
PRES. ON RATE LEVEL	0.773	0.519	0.068	1.359
DERIVED BY FORMULA	0.789	0.525	0.067	1.382
UNDERLYING PRESENT RATE	0.844	0.566	0.074	1.484
PROPOSED	0.789	0.525	0.067	1.382

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.0239
IND. RATE				2.02	MINIMUM PREMIUM	1,005
MAN. RATE	3.89	2.89	2.18	+ 2.02	PRESENT	1,035

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	0	0	0.000	0	0	0	0	0	0
2017	7	0	0.000	0	0	0	0	0	0
2018	0	0	0.000	0	0	0	0	0	0
2019	168	0	0.000	0	0	0	0	0	0
2020	225	0	0.000	0	0	0	0	0	0
TOTAL	400	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,293)	(412)	5	
TOTAL LOSSES	0	0	5	
EXPECTED LOSS	3,709	2,248	415	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRES. ON RATE LEVEL	0.849	0.515	0.095	1.459
DERIVED BY FORMULA	0.849	0.515	0.095	1.459
UNDERLYING PRESENT RATE	0.927	0.562	0.104	1.593
PROPOSED	0.849	0.515	0.095	1.459

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	T.1362
IND. RATE				2.14	MINIMUM PREMIUM	1,045
MAN. RATE	3.92	2.94	2.34	+ 2.14	PRESENT	1,085

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	38,583	381,854	0.990	0	0	2	3	0	5
2017	28,889	911,559	3.155	0	0	2		2	6
2018	28,439	16,909	0.059	0	0	0		2	2
2019	25,450	28,778	0.113	0	0	0	0	0	0
2020	25,264	1,147	0.005	0	0	0	0	0	0
TOTAL	146,625	1,340,247	0.914	0	0	4	5	4	13

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	203,414	50,686	0	0	0	65,724	302	0	2,728
2017	0	0	629,489	11,470	958	0	0	207	12,398	1,912	7,125
2018	0	0	0	0	2,442	0	0	0	0	13,067	1,400
2019	0	0	0	0	0	0	0	0	0	0	28,778
2020	0	0	0	0	0	0	0	0	0	0	1,147
TOTAL	0	0	832,903	62,156	3,400	0	0	65,931	71,700	14,979	41,178

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	273,388	87,535	0	0	0	90,765	106,566	0	2,780
2017	0	21,277	954,143	29,049	9,173	0	16,456	551,424	30,930	5,511	7,503
2018	0	3	189	172	1,733	0	16	762	777	21,949	1,488
2019	0	0	0	0	0	0	0	0	0	0	33,210
2020	0	0	0	0	0	0	0	0	0	0	1,481
TOTAL	0	21,280	1,227,721	116,755	13,146	0	16,472	642,951	138,273	27,460	46,461

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,908,423	295,635	46,461	
IBNR + FREQUENCY ADJUSTMENT	(963,295)	(152,661)	571	
TOTAL LOSSES	945,128	142,975	47,032	
EXPECTED LOSS CREDIBILITY	1,554,368	554,227	127,425	
	0.02	0.08	0.09	

PURE PREMIUM INDICATED (PRE-TEST)	0.645	0.098	0.032	0.774
INDICATED (POST-TEST)	0.672	0.102	0.033	0.808
PRESUMED RATE LEVEL	0.971	0.346	0.080	1.396
DERIVED BY FORMULA	0.965	0.327	0.075	1.367
UNDERLYING PRESENT RATE	1.060	0.378	0.087	1.525
PROPOSED	0.965	0.327	0.075	1.367

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.0015
IND. RATE				2.00	MINIMUM PREMIUM	1,000
MAN. RATE	3.46	2.75	2.24	+ 2.00	PRESENT	1,055

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	343	101,641	29,633	0	0	0	1	0	1
2017	606	0	0.000	0	0	0	0	0	0
2018	776	0	0.000	0	0	0	0	0	0
2019	718	0	0.000	0	0	0	0	0	0
2020	143	0	0.000	0	0	0	0	0	0
TOTAL	2,586	101,641	3,930	0	0	0	1	0	1

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	46,232	0	0	0	0	1,409	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	46,232	0	0	0	0	55,409	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	79,843	0	0	0	0	99,570	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	79,843	0	0	0	0	99,570	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	179,413	0	
IBNR + FREQUENCY ADJUSTMENT	(11,717)	(2,924)	8	
TOTAL LOSSES	0	176,489	8	
EXPECTED LOSS CREDIBILITY	18,924	10,822	2,473	
	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	6.825	0.000
INDICATED (POST-TEST)	0.000	7.120	0.000
PRESUMED RATE LEVEL	0.670	0.383	0.088
DERIVED BY FORMULA	0.670	0.451	0.087
UNDERLYING PRESENT RATE	0.732	0.418	0.096
PROPOSED	0.670	0.451	0.087

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	MINIMUM PREMIUM	PRESENT
IND. RATE				1.77		925	
MAN. RATE	3.11	2.35	1.83	+ 1.77		925	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	0	0	0.000	0	0	0	0	0	0
2017	0	0	0.000	0	0	0	0	0	0
2018	0	0	0.000	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0
TOTAL	0	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(0)	(0)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	1	1	0	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENTATION RATE LEVEL	0.619	0.694	0.133	1.446
DERIVED BY FORMULA	0.619	0.694	0.133	1.446
UNDERLYING PRESENT RATE	0.676	0.758	0.145	1.579
PROPOSED	0.619	0.694	0.133	1.446

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.1180
IND. RATE				2.12	MINIMUM PREMIUM	1,040
MAN. RATE	3.89	2.95	2.32	+ 2.12	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	5,108	77,390	1.515	0	0	0	2	0	2
2017	4,852	11,300	0.233	0	0	0	0	1	1
2018	5,048	0	0.000	0	0	0	0	0	0
2019	4,464	27,733	0.621	0	0	0	1	1	2
2020	4,482	546	0.012	0	0	0	0	0	0
TOTAL	23,954	116,969	0.488	0	0	0	3	2	5

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	66,322	0	0	0	0	1,105	0	963
2017	0	0	0	0	1,276	0	0	0	0	9,105	919
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	22,692	280	0	0	0	1,381	2,665	715
2020	0	0	0	0	0	0	0	0	0	0	546
TOTAL	0	0	0	89,014	1,556	0	0	0	11,486	11,770	3,143

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	114,538	0	0	0	0	18,159	0	981
2017	0	0	33	23	2	0	0	197	159	15,461	968
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	930	17,702	26,441	1,276	0	184	1,624	1,875	4,012	825
2020	0	0	0	0	0	0	0	0	0	0	705
TOTAL	0	930	17,735	141,001	5,061	0	184	1,820	20,193	19,473	3,479

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	20,669	185,729	3,479	
IBNR + FREQUENCY ADJUSTMENT	(138,684)	(34,588)	79	
TOTAL LOSSES	0	151,141	3,558	
EXPECTED LOSS	228,538	128,483	16,429	
CREDIBILITY	0.01	0.02	0.03	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.631	0.015
INDICATED (POST-TEST)	0.000	0.658	0.015
PRES. ON RATE LEVEL	0.874	0.491	0.063
DERIVED BY FORMULA	0.865	0.495	0.061
UNDERLYING PRESENT RATE	0.954	0.536	0.069
PROPOSED	0.865	0.495	0.061

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.0806
IND. RATE				2.08	MINIMUM PREMIUM	1,025
MAN. RATE	3.53	2.79	2.29	+ 2.08	PRESENT	1,070

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,708	3,494	0.205	0	0	0	0	1	1
2017	1,536	2,419	0.157	0	0	0	0	0	1
2018	1,667	29,417	1.765	0	0	0	0	1	2
2019	1,686	5,643	0.335	0	0	0	0	1	1
2020	4,176	94,352	2.259	0	0	0	1	2	3
TOTAL	10,773	135,325	1.256	0	0	0	3	5	8

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	25	0	0	0	0	325	3,144
2017	0	0	0	785	0	0	0	0	1,308	0	326
2018	0	0	0	14,761	4,885	0	0	0	3,146	3,384	3,241
2019	0	0	0	0	1,452	0	0	0	0	1,155	3,036
2020	0	0	0	51,250	18,709	0	0	0	14,741	8,645	1,007
TOTAL	0	0	0	66,796	25,071	0	0	0	19,195	13,509	10,754

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	42	0	0	0	0	516	3,204
2017	0	0	65	1,263	0	0	0	159	2,270	29	343
2018	0	72	4,280	21,403	1,440	0	26	1,162	4,575	5,851	3,445
2019	0	9	414	234	17	0	7	265	141	1,667	3,504
2020	0	4,254	112,251	59,015	28,157	0	2,134	27,188	16,434	9,028	1,300
TOTAL	0	4,335	117,010	81,910	38,403	0	2,167	28,773	23,420	17,092	11,796

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	152,285	160,831	11,796	
IBNR + FREQUENCY ADJUSTMENT	(109,371)	(33,634)	155	
TOTAL LOSSES	42,914	127,197	11,951	
EXPECTED LOSS CREDIBILITY	203,854	138,187	20,271	
	0.00	0.01	0.02	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.398	1.181	0.111
INDICATED (POST-TEST)	0.416	1.232	0.116
PRES. ON RATE LEVEL	1.733	1.175	0.172
DERIVED BY FORMULA	1.733	1.175	0.171
UNDERLYING PRESENT RATE	1.892	1.283	0.188
PROPOSED	1.733	1.175	0.171

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.5090
IND. RATE				4.51	MINIMUM PREMIUM	1,805
MAN. RATE	8.41	6.34	4.94	+ 4.51	PRESENT	1,905

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	3,023	85,384	2.824	0	0	0	0	3	3
2017	3,202	13,107	0.409	0	0	0	0	1	1
2018	3,092	10,046	0.325	0	0	0	0	1	1
2019	2,877	132	0.005	0	0	0	0	0	0
2020	2,907	11,119	0.382	0	0	0	1	0	1
TOTAL	15,101	119,788	0.793	0	0	0	1	5	6

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	13,861	0	0	0	0	60,347	11,176
2017	0	0	0	0	4,491	0	0	0	0	3,424	5,192
2018	0	0	0	0	3,370	0	0	0	0	6,676	0
2019	0	0	0	0	0	0	0	0	0	0	132
2020	0	0	0	321	0	0	0	0	10,365	0	433
TOTAL	0	0	0	321	21,722	0	0	0	10,365	70,447	16,933

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	23,176	0	0	0	0	95,771	11,388
2017	0	0	115	81	7,107	0	0	74	60	5,814	5,467
2018	0	4	261	238	1,007	0	8	389	397	11,214	0
2019	0	0	0	0	0	0	0	0	0	0	152
2020	0	21	545	308	0	0	1,187	14,033	9,139	1,573	559
TOTAL	0	25	921	627	35,980	0	1,195	14,496	9,596	114,372	17,567

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	16,638	160,575	17,567	
IBNR + FREQUENCY ADJUSTMENT	(69,650)	(19,023)	38	
TOTAL LOSSES	0	141,552	17,605	
EXPECTED LOSS CREDIBILITY	115,603	71,015	7,689	
	0.00	0.02	0.02	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.937	0.117	1.054
INDICATED (POST-TEST)	0.000	0.978	0.122	1.100
PRESUMED RATE LEVEL	0.701	0.431	0.047	1.178
DERIVED BY FORMULA	0.701	0.442	0.048	1.191
UNDERLYING PRESENT RATE	0.766	0.470	0.051	1.287
PROPOSED	0.694	0.437	0.048	1.178

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.7254
IND. RATE				1.73	MINIMUM PREMIUM	915
MAN. RATE	3.37	2.47	1.89	+ 1.73	PRESENT	945

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	9,333	510,931	5.474	0	0	1	3	3	7
2017	10,314	82,063	0.796	0	0	0		4	4
2018	9,537	43,224	0.453	0	0	0		2	2
2019	10,619	246,372	2.320	0	0	1	1	0	2
2020	10,692	25,009	0.234	0	0	0	0	2	2
TOTAL	50,495	907,599	1.797	0	0	2	4	11	17

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	101,268	119,490	20,675	0	0	82,914	1,456	50,107	32,021
2017	0	0	0	0	23,138	0	0	0	0	28,783	30,142
2018	0	0	0	0	7,207	0	0	0	0	28,888	7,129
2019	0	0	103,422	27,128	0	0	0	75,800	21,713	0	18,262
2020	0	0	0	0	6,484	0	0	0	0	2,614	15,911
TOTAL	0	0	204,690	146,618	57,504	0	0	158,761	126,169	110,392	103,465

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	136,104	206,359	34,569	0	0	114,504	187,707	79,520	32,629
2017	0	0	590	416	38,000	0	0	622	504	48,876	31,740
2018	0	9	559	509	1,336	0	35	1,684	1,719	48,523	7,578
2019	0	6,715	181,951	38,888	1,001	0	8,141	165,473	32,291	6,589	21,074
2020	0	295	8,720	3,411	6,700	0	135	2,186	1,039	2,053	20,541
TOTAL	0	7,019	327,924	249,583	99,945	0	8,311	284,469	223,261	185,561	113,563

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	627,723	758,350	113,563	
IBNR + FREQUENCY ADJUSTMENT	(390,244)	(169,043)	377	
TOTAL LOSSES	237,478	589,307	113,940	
EXPECTED LOSSES	666,159	643,813	71,983	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUM INDICATED (PRE-TEST)	0.470	1.167	0.226	1.863
INDICATED (POST-TEST)	0.491	1.218	0.235	1.944
PRES. ON RATE LEVEL	1.208	1.168	0.131	2.506
DERIVED BY FORMULA	1.201	1.170	0.135	2.505
UNDERLYING PRESENT RATE	1.319	1.275	0.143	2.737
PROPOSED	1.201	1.170	0.135	2.505

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.6685
IND. RATE				3.67	MINIMUM PREMIUM	1,535
MAN. RATE	6.55	5.07	4.02	+ 3.67	PRESENT	1,615

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	88	161	0.183	0	0	0	0	0	0
2017	83	0	0.000	0	0	0	0	0	0
2018	0	0	0.000	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0
TOTAL	171	161	0.094	0	0	0	0	0	0

POLICY YEAR	REPORTED LOSSES					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	161
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	161

POLICY YEAR	TRANSLATED LOSSES					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	164
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	164

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	164	
IBNR + FREQUENCY ADJUSTMENT	(1,293)	(691)	0	
TOTAL LOSSES	0	0	164	
EXPECTED LOSSES	1,678	1,996	262	
CREDIBILITY	0.00	0.00	0.00	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.096
INDICATED (POST-TEST)	0.000	0.000	0.100
PRESUMED RATE LEVEL	0.898	1.069	0.140
DERIVED BY FORMULA	0.898	1.069	0.140
UNDERLYING PRESENT RATE	0.981	1.167	0.153
PROPOSED	0.898	1.069	0.140

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.0857
IND. RATE				3.09	MINIMUM PREMIUM	1,350
MAN. RATE	5.62	4.28	3.38	+ 3.09	PRESENT	1,415

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	5,930	1,173	0.020	0	0	0	0	1	1
2017	5,427	95,560	1.761	0	0	0	0	1	2
2018	4,252	1,184	0.028	0	0	0	0	0	0
2019	4,824	8,451	0.175	0	0	0	1	0	1
2020	4,578	0	0.000	0	0	0	0	0	0
TOTAL	25,011	106,368	0.425	0	0	0	2	2	4

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	127	0	0	0	0	1,046	0
2017	0	0	0	6,449	12,366	0	0	0	14,759	23,120	38,866
2018	0	0	0	0	0	0	0	0	0	0	1,184
2019	0	0	0	1,371	0	0	0	0	3,973	0	3,107
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	7,820	12,493	0	0	0	18,732	24,166	43,157

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	212	0	0	0	0	1,660	0
2017	0	0	847	10,600	20,154	0	0	2,291	26,016	39,592	40,926
2018	0	0	0	0	0	0	0	0	0	0	1,259
2019	0	56	1,065	1,595	1,514	0	481	2,913	4,457	476	3,585
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	56	1,912	12,195	21,254	0	481	5,204	30,473	41,728	45,770

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,653	105,649	45,770	
IBNR + FREQUENCY ADJUSTMENT	(163,328)	(49,845)	97	
TOTAL LOSSES	0	55,805	45,867	
EXPECTED LOSS CREDIBILITY	269,336	183,278	20,750	
	0.01	0.02	0.03	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.223	0.183
INDICATED (POST-TEST)	0.000	0.233	0.191
PRES. ON RATE LEVEL	0.986	0.671	0.076
DERIVED BY FORMULA	0.976	0.662	0.079
UNDERLYING PRESENT RATE	1.077	0.733	0.083
PROPOSED	0.976	0.662	0.079

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.5157
IND. RATE				2.52	MINIMUM PREMIUM	1,165
MAN. RATE	4.36	3.41	2.78	+ 2.52	PRESENT	1,225

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	109	0	0.000	0	0	0	0	0	0
2017	147	0	0.000	0	0	0	0	0	0
2018	174	0	0.000	0	0	0	0	0	0
2019	158	0	0.000	0	0	0	0	0	0
2020	115	0	0.000	0	0	0	0	0	0
TOTAL	703	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(4,158)	(2,623)	10	
TOTAL LOSSES	0	0	10	
EXPECTED LOSSES	6,949	9,936	2,067	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRES. ON RATE LEVEL	0.905	1.294	0.269	2.469
DERIVED BY FORMULA	0.905	1.294	0.269	2.469
UNDERLYING PRESENT RATE	0.989	1.413	0.294	2.696
PROPOSED	0.905	1.294	0.269	2.469

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.6152
IND. RATE				3.62	MINIMUM PREMIUM	1,520
MAN. RATE	6.21	4.87	3.96	+ 3.62	PRESENT	1,595

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	43	0	0.000	0	0	0	0	0	0
2017	18	0	0.000	0	0	0	0	0	0
2018	30	0	0.000	0	0	0	0	0	0
2019	23	0	0.000	0	0	0	0	0	0
2020	7	0	0.000	0	0	0	0	0	0
TOTAL	121	0	0.000	0	0	0	0	0	0

POLICY YEAR	REPORTED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(868)	(355)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSS CREDIBILITY	1,312	1,224	117	
	0.00	0.00	0.00	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENTATION RATE LEVEL	0.993	0.926	0.088	2.007
DERIVED BY FORMULA	0.993	0.926	0.088	2.007
UNDERLYING PRESENT RATE	1.084	1.011	0.097	2.192
PROPOSED	0.993	0.926	0.088	2.007

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.9396
IND. RATE				2.94	MINIMUM PREMIUM	1,300
MAN. RATE	5.52	4.15	3.22	+ 2.94	PRESENT	1,365

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	602	4,420	0.734	0	0	0	0	1	1
2017	591	0	0.000	0	0	0	0	0	0
2018	529	0	0.000	0	0	0	0	0	0
2019	296	0	0.000	0	0	0	0	0	0
2020	286	0	0.000	0	0	0	0	0	0
TOTAL	2,304	4,420	0.192	0	0	0	0	1	1

POLICY YEAR	REPORTED LOSSES					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	128	0	0	0	0	1,843	2,449
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	128	0	0	0	0	1,843	2,449

POLICY YEAR	TRANSLATED LOSSES					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	214	0	0	0	0	2,925	2,496
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	214	0	0	0	0	2,925	2,496

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	3,139	2,496	
IBNR + FREQUENCY ADJUSTMENT	(7,903)	(6,579)	14	
TOTAL LOSSES	0	0	2,510	
EXPECTED LOSSES	12,002	22,870	3,872	
CREDIBILITY	0.00	0.00	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.109
INDICATED (POST-TEST)	0.000	0.000	0.114
PRES. ON RATE LEVEL	0.477	0.909	0.154
DERIVED BY FORMULA	0.477	0.909	0.153
UNDERLYING PRESENT RATE	0.521	0.993	0.168
PROPOSED	0.477	0.909	0.153

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.2543
IND. RATE				2.25	MINIMUM PREMIUM	1,080
MAN. RATE	4.25	3.17	2.47	+ 2.25	PRESENT	1,125

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,497	2,004	0.134	0	0	0	0	0	0
2017	1,367	73,737	5.394	0	0	0	0	1	2
2018	1,468	5,014	0.342	0	0	0	0	0	0
2019	1,836	2,355	0.128	0	0	0	0	0	0
2020	1,697	1,469	0.087	0	0	0	0	0	0
TOTAL	7,865	84,579	1.075	0	0	0	1	1	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	2,004
2017	0	0	0	41,431	1,269	0	0	0	28,526	2,511	0
2018	0	0	0	0	0	0	0	0	0	0	5,014
2019	0	0	0	0	0	0	0	0	0	0	2,355
2020	0	0	0	0	0	0	0	0	0	0	1,469
TOTAL	0	0	0	41,431	1,269	0	0	0	28,526	2,511	10,842

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	2,042
2017	0	0	3,450	66,689	2,890	0	0	3,517	49,545	4,906	0
2018	0	0	0	0	0	0	0	0	0	0	5,330
2019	0	0	0	0	0	0	0	0	0	0	2,718
2020	0	0	0	0	0	0	0	0	0	0	1,896
TOTAL	0	0	3,450	66,689	2,890	0	0	3,517	49,545	4,906	11,986

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,968	124,030	11,986	
IBNR + FREQUENCY ADJUSTMENT	(60,033)	(17,701)	40	
TOTAL LOSSES	0	106,329	12,026	
EXPECTED LOSS CREDIBILITY	104,500	68,419	7,528	
	0.00	0.01	0.01	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	1.352	0.153	1.505
INDICATED (POST-TEST)	0.000	1.410	0.160	1.570
PRES. ON RATE LEVEL	1.217	0.797	0.088	2.101
DERIVED BY FORMULA	1.217	0.803	0.088	2.108
UNDERLYING PRESENT RATE	1.329	0.870	0.096	2.294
PROPOSED	1.213	0.800	0.088	2.101

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.0765
IND. RATE				3.08	MINIMUM PREMIUM	1,345
MAN. RATE	5.86	4.39	3.37	+ 3.08	PRESENT	1,410

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	0	0	0.000	0	0	0	0	0	0
2017	0	0	0.000	0	0	0	0	0	0
2018	39	0	0.000	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0
TOTAL	39	0	0.000	0	0	0	0	0	0

POLICY YEAR	REPORTED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(258)	(76)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSS CREDIBILITY	341	279	49	
	0.00	0.00	0.00	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENTATION RATE LEVEL	0.801	0.655	0.115	1.571
DERIVED BY FORMULA	0.801	0.655	0.115	1.571
UNDERLYING PRESENT RATE	0.875	0.715	0.125	1.716
PROPOSED	0.801	0.655	0.115	1.571

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.3006
IND. RATE				2.30	MINIMUM PREMIUM	1,095
MAN. RATE	4.15	3.21	2.52	+ 2.30	PRESENT	1,140

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	7,509	10,564	0.141	0	0	0	0	1	1
2017	0	0	0.000	0	0	0	0	0	0
2018	7,251	47,138	0.650	0	0	0	0	1	1
2019	7,545	0	0.000	0	0	0	0	0	0
2020	7,438	0	0.000	0	0	0	0	0	0
TOTAL	29,743	57,702	0.194	0	0	0	0	2	2

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	6,000	0	0	0	0	1,409	3,155
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	38,269	0	0	0	0	6,382	2,487
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	44,269	0	0	0	0	7,791	5,642

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	10,032	0	0	0	0	2,236	3,215
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	46	2,966	2,702	29	0	8	372	380	10,720	2,644
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	46	2,966	2,702	69,161	0	8	372	380	12,956	5,859

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,391	85,199	5,859	
IBNR + FREQUENCY ADJUSTMENT	(170,477)	(69,247)	221	
TOTAL LOSSES	0	15,952	6,080	
EXPECTED LOSSES	307,906	279,958	37,831	
CREDIBILITY	0.01	0.03	0.03	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.054	0.074
INDICATED (POST-TEST)	0.000	0.056	0.077
PRES. ON RATE LEVEL	0.948	0.862	1.926
DERIVED BY FORMULA	0.938	0.838	1.890
UNDERLYING PRESENT RATE	1.035	0.941	2.104
PROPOSED	0.938	0.838	1.890

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.7675
IND. RATE				2.77	MINIMUM PREMIUM	1,245
MAN. RATE	5.02	3.90	3.09	+ 2.77	PRESENT	1,320

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	9,470	134,189	1.417	0	0	0	2	5	7
2017	10,659	211,879	1.988	0	0	0		1	3
2018	9,928	314,889	3.172	0	0	0		5	6
2019	12,063	365,820	3.033	0	0	1	1	2	4
2020	11,547	259,512	2.247	0	0	1	1	3	5
TOTAL	53,667	1,286,289	2.397	0	0	2	7	16	25

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	4,218	52,335	0	0	0	472	46,295	23,869
2017	0	0	0	55,235	64,411	0	0	0	53,686	3,219	35,328
2018	0	0	0	31,082	106,775	0	0	0	47,703	82,763	46,566
2019	0	0	201,914	3,000	980	0	0	146,800	1,660	2,971	8,401
2020	0	0	88,419	47,622	23,999	0	0	15,226	31,053	15,225	37,368
TOTAL	0	0	290,333	141,157	248,500	0	0	1720	141,574	150,473	151,532

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	7,284	87,504	0	0	0	13,427	73,470	24,323
2017	0	0	6,199	90,038	109,000	0	0	6,587	93,218	6,674	37,200
2018	0	268	16,490	51,880	112,336	0	438	19,446	71,241	141,555	49,500
2019	0	11,072	316,707	17,963	12,004	0	10,898	291,544	17,590	12,214	9,695
2020	0	14,741	265,812	66,796	40,500	0	9,871	90,664	35,425	17,645	48,242
TOTAL	0	26,081	605,208	233,965	216,155	0	21,207	408,241	230,902	251,558	168,959

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,060,737	1,132,576	168,959	
IBNR + FREQUENCY ADJUSTMENT	(593,712)	(142,298)	274	
TOTAL LOSSES	467,024	990,278	169,233	
EXPECTED LOSSES	1,027,155	547,353	51,366	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUM INDICATED (PRE-TEST)	0.870	1.845	0.315	3.031
INDICATED (POST-TEST)	0.908	1.925	0.329	3.162
PRESUMED RATE LEVEL	1.753	0.934	0.088	2.774
DERIVED BY FORMULA	1.744	0.974	0.100	2.817
UNDERLYING PRESENT RATE	1.914	1.020	0.096	3.030
PROPOSED	1.744	0.974	0.100	2.817

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.1259
IND. RATE				4.13	MINIMUM PREMIUM	1,680
MAN. RATE	7.60	5.72	4.45	+ 4.13	PRESENT	1,750

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	13,774	150,745	1.094	0	0	0	1	6	7
2017	10,951	679,664	6.206	0	0	1		3	5
2018	11,618	21,417	0.184	0	0	0		0	1
2019	10,555	386,713	3.664	0	0	1	1	3	5
2020	8,913	119,894	1.345	0	0	0	0	1	1
TOTAL	55,811	1,358,433	2.434	0	0	2	4	13	19

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	7,500	64,223	0	0	0	0	72,316	6,706
2017	0	0	419,162	32,106	15,414	0	0	336	13,864	59,014	17,768
2018	0	0	0	6,000	0	0	0	0	955	0	14,462
2019	0	0	129,345	16,281	78,744	0	0	115,700	24,390	16,521	5,717
2020	0	0	0	0	41,495	0	0	0	0	76,574	1,825
TOTAL	0	0	548,507	61,887	199,876	0	0	1,051	39,209	224,425	46,478

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	12,953	107,381	0	0	0	0	114,765	6,833
2017	0	14,168	637,737	58,981	31,100	0	8,111	273,981	29,715	101,502	18,710
2018	0	27	1,586	8,560	1,881	0	7	293	1,328	51	15,373
2019	0	8,141	236,319	40,818	112,111	0	11,466	249,837	41,483	32,853	6,597
2020	0	1,888	55,807	21,826	43,300	0	3,951	64,039	30,446	60,149	2,356
TOTAL	0	24,224	931,448	143,138	295,242	0	23,535	588,150	102,972	309,320	49,870

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,567,356	850,672	49,870	
IBNR + FREQUENCY ADJUSTMENT	(820,329)	(142,081)	267	
TOTAL LOSSES	747,027	708,591	50,136	
EXPECTED LOSSES	1,327,918	518,504	60,983	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUM				
INDICATED (PRE-TEST)	1.338	1.270	0.090	2.698
INDICATED (POST-TEST)	1.396	1.325	0.094	2.815
PRESUMED RATE LEVEL	2.179	0.851	0.100	3.130
DERIVED BY FORMULA	2.171	0.870	0.100	3.140
UNDERLYING PRESENT RATE	2.379	0.929	0.109	3.418
PROPOSED	2.163	0.867	0.099	3.130

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.5829
IND. RATE				4.58	MINIMUM PREMIUM	1,825
MAN. RATE	8.88	6.52	5.02	+ 4.58	PRESENT	1,930

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,434	117	0.008	0	0	0	0	0	0
2017	1,540	22,779	1.479	0	0	0	0	2	2
2018	1,225	0	0.000	0	0	0	0	0	0
2019	1,475	5,000	0.339	0	0	0	1	0	1
2020	1,305	0	0.000	0	0	0	0	0	0
TOTAL	6,979	27,896	0.400	0	0	0	1	2	3

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	117
2017	0	0	0	0	10,780	0	0	0	0	11,999	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	5,000	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	5,000	10,780	0	0	0	0	11,999	117

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	119
2017	0	0	275	194	18,668	0	0	259	210	20,376	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	205	3,883	5,816	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	205	4,158	6,010	18,668	0	0	259	210	20,376	119

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,622	45,263	119	
IBNR + FREQUENCY ADJUSTMENT	(59,516)	(10,619)	33	
TOTAL LOSSES	0	34,644	152	
EXPECTED LOSS CREDIBILITY	99,855	39,669	6,816	
	0.00	0.01	0.01	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.496	0.002	0.499
INDICATED (POST-TEST)	0.000	0.518	0.002	0.520
PRESUMED RATE LEVEL	1.310	0.520	0.089	1.920
DERIVED BY FORMULA	1.310	0.520	0.089	1.919
UNDERLYING PRESENT RATE	1.431	0.568	0.098	2.097
PROPOSED	1.310	0.520	0.089	1.919

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.8105
IND. RATE				2.81	MINIMUM PREMIUM	1,260
MAN. RATE	4.93	3.83	3.08	+ 2.81	PRESENT	1,320

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	3,072	393	0.013	0	0	0	0	0	0
2017	3,810	109,119	2.864	0	0	0	0	0	1
2018	4,281	19,935	0.466	0	0	0	0	1	1
2019	3,957	5,846	0.148	0	0	0	0	1	1
2020	3,640	0	0.000	0	0	0	0	0	0
TOTAL	18,760	135,293	0.721	0	0	0	1	2	3

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	393
2017	0	0	0	65,782	0	0	0	0	42,891	0	446
2018	0	0	0	0	3,142	0	0	0	0	7,238	9,555
2019	0	0	0	0	4,769	0	0	0	0	1,077	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	65,782	7,911	0	0	0	42,891	8,315	10,394

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	400
2017	0	0	5,427	105,850	1,055	0	0	5,207	74,429	965	470
2018	0	4	244	222	1,555	0	9	422	431	12,158	10,157
2019	0	28	1,361	770	1,177	0	7	247	132	1,555	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	32	7,031	106,842	12,356	0	15	5,876	74,991	14,677	11,027

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,954	208,865	11,027	
IBNR + FREQUENCY ADJUSTMENT	(81,793)	(28,082)	26	
TOTAL LOSSES	0	182,784	11,053	
EXPECTED LOSS CREDIBILITY	138,136	99,371	5,158	
	0.01	0.02	0.02	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.974	0.059	1.033
INDICATED (POST-TEST)	0.000	1.017	0.061	1.078
PRESUMED RATE LEVEL	0.674	0.485	0.025	1.184
DERIVED BY FORMULA	0.668	0.496	0.026	1.189
UNDERLYING PRESENT RATE	0.736	0.530	0.027	1.294
PROPOSED	0.665	0.494	0.026	1.184

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.7345
IND. RATE				1.73	MINIMUM PREMIUM	915
MAN. RATE	3.03	2.36	1.90	+ 1.73	PRESENT	945

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	242	987	0.408	0	0	0	0	0	0
2017	229	0	0.000	0	0	0	0	0	0
2018	210	0	0.000	0	0	0	0	0	0
2019	305	40,647	13.327	0	0	0	0	1	1
2020	267	0	0.000	0	0	0	0	0	0
TOTAL	1,253	41,634	3.323	0	0	0	0	1	1

POLICY YEAR	REPORTED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	987
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	6,222	0	0	0	0	34,425	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	6,222	0	0	0	0	34,425	987

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	1,006
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	37	1,775	1,004	6	0	213	7,897	4,207	49,689	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	37	1,775	1,004	8,216	0	213	7,897	4,207	49,689	1,006

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,922	63,116	1,006	
IBNR + FREQUENCY ADJUSTMENT	(9,078)	(2,638)	6	
TOTAL LOSSES	844	60,478	1,012	
EXPECTED LOSS CREDIBILITY	15,888	10,187	1,138	
	0.00	0.00	0.00	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.067	4.827	0.081
INDICATED (POST-TEST)	0.070	5.036	0.084
PRES. ON RATE LEVEL	1.161	0.744	0.083
DERIVED BY FORMULA	1.161	0.744	0.083
UNDERLYING PRESENT RATE	1.268	0.813	0.091
PROPOSED	1.161	0.744	0.083

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.9122
IND. RATE				2.91	MINIMUM PREMIUM	1,290
MAN. RATE	4.95	3.94	3.19	+ 2.91	PRESENT	1,355

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	733	340	0.046	0	0	0	0	0	0
2017	465	0	0.000	0	0	0	0	0	0
2018	384	3,525	0.918	0	0	0	0	0	0
2019	421	934	0.222	0	0	0	0	0	0
2020	454	0	0.000	0	0	0	0	0	0
TOTAL	2,457	4,799	0.195	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	340
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	3,525
2019	0	0	0	0	0	0	0	0	0	0	934
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	4,799

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	346
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	3,747
2019	0	0	0	0	0	0	0	0	0	0	1,078
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	5,171

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	5,171	
IBNR + FREQUENCY ADJUSTMENT	(5,685)	(1,951)	6	
TOTAL LOSSES	0	0	5,177	
EXPECTED LOSS	9,219	7,048	1,297	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.211	0.211
INDICATED (POST-TEST)	0.000	0.000	0.220	0.220
PRESUMED RATE LEVEL	0.344	0.263	0.048	0.655
DERIVED BY FORMULA	0.344	0.263	0.050	0.656
UNDERLYING PRESENT RATE	0.375	0.287	0.053	0.715
PROPOSED	0.343	0.262	0.050	0.655

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.9586
IND. RATE				0.96	MINIMUM PREMIUM	665
MAN. RATE	1.79	1.33	1.05	+ 0.96	PRESENT	675

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	3,308	6,617	0.200	0	0	0	1	0	1
2017	2,901	520,280	17.935	0	0	0	0	2	2
2018	2,578	5,723	0.222	0	0	0	0	0	1
2019	1,772	0	0.000	0	0	0	0	0	0
2020	1,821	0	0.000	0	0	0	0	0	0
TOTAL	12,380	532,620	4.302	0	0	0	2	2	4

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	4,000	0	0	0	0	288	0	2,329
2017	0	0	0	0	297,226	0	0	0	0	220,104	2,950
2018	0	0	0	5,000	0	0	0	193	0	0	530
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	9,000	297,226	0	0	0	481	220,104	5,809

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	6,908	0	0	0	0	518	0	2,373
2017	0	0	7,579	5,350	499,335	0	0	4,754	3,852	373,759	3,106
2018	0	23	1,322	7,133	35	0	1	59	268	10	563
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	23	8,901	19,391	499,455	0	1	4,813	4,638	373,769	6,043

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,738	897,253	6,043	
IBNR + FREQUENCY ADJUSTMENT	(56,931)	(19,937)	39	
TOTAL LOSSES	0	877,316	6,082	
EXPECTED LOSS	88,531	70,388	9,647	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	7.087	0.049	7.136
INDICATED (POST-TEST)	0.000	7.393	0.051	7.445
PRES. ON RATE LEVEL	0.655	0.521	0.071	1.247
DERIVED BY FORMULA	0.655	0.589	0.071	1.315
UNDERLYING PRESENT RATE	0.715	0.569	0.078	1.362
PROPOSED	0.655	0.589	0.071	1.315

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.9259
IND. RATE				1.93	MINIMUM PREMIUM	980
MAN. RATE	3.53	2.59	2.00	+ 1.93	PRESENT	975

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	2,669	3,626	0.136	0	0	0	0	0	0
2017	3,002	357	0.012	0	0	0	0	0	0
2018	3,209	0	0.000	0	0	0	0	0	0
2019	3,338	27,938	0.837	0	0	0	0	1	1
2020	3,542	0	0.000	0	0	0	0	0	0
TOTAL	15,760	31,921	0.203	0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	3,626
2017	0	0	0	0	0	0	0	0	0	0	357
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	27,010	0	0	0	0	928	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	27,010	0	0	0	0	928	3,983

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	3,695
2017	0	0	0	0	0	0	0	0	0	0	376
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	159	7,706	4,359	35,664	0	6	213	113	1,339	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	159	7,706	4,359	35,664	0	6	213	113	1,339	4,071

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,084	41,476	4,071	
IBNR + FREQUENCY ADJUSTMENT	(41,007)	(12,276)	46	
TOTAL LOSSES	0	29,200	4,117	
EXPECTED LOSS	70,770	47,401	8,436	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.185	0.026	0.211
INDICATED (POST-TEST)	0.000	0.193	0.027	0.221
PRES. ON RATE LEVEL	0.411	0.275	0.049	0.736
DERIVED BY FORMULA	0.411	0.274	0.049	0.734
UNDERLYING PRESENT RATE	0.449	0.301	0.054	0.803
PROPOSED	0.411	0.274	0.049	0.734

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.0742
IND. RATE				1.07	MINIMUM PREMIUM	700
MAN. RATE	1.97	1.47	1.18	+ 1.07	PRESENT	715

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	220	0	0.000	0	0	0	0	0	0
2017	158	0	0.000	0	0	0	0	0	0
2018	161	0	0.000	0	0	0	0	0	0
2019	159	0	0.000	0	0	0	0	0	0
2020	142	0	0.000	0	0	0	0	0	0
TOTAL	840	0	0.000	0	0	0	0	0	0

POLICY YEAR	REPORTED LOSSES					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	TRANSLATED LOSSES					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(4,179)	(1,156)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSS	6,802	4,222	585	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENTATION RATE LEVEL	0.741	0.460	0.064	1.266
DERIVED BY FORMULA	0.741	0.460	0.064	1.266
UNDERLYING PRESENT RATE	0.810	0.503	0.070	1.382
PROPOSED	0.741	0.460	0.064	1.266

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.8532
IND. RATE				1.85	MINIMUM PREMIUM	950
MAN. RATE	3.31	2.56	2.03	+ 1.85	PRESENT	985

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,211	57	0.005	0	0	0	0	0	0
2017	1,601	922	0.058	0	0	0	0	0	0
2018	1,121	11,209	1.000	0	0	0	0	1	1
2019	503	0	0.000	0	0	0	0	0	0
2020	450	0	0.000	0	0	0	0	0	0
TOTAL	4,886	12,188	0.249	0	0	0	0	1	1

POLICY YEAR	REPORTED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	57
2017	0	0	0	0	0	0	0	0	0	0	922
2018	0	0	0	0	1,685	0	0	0	0	8,380	1,144
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	1,685	0	0	0	0	8,380	2,123

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	58
2017	0	0	0	0	0	0	0	0	0	0	971
2018	0	2	131	119	1,003	0	10	489	499	14,076	1,216
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	2	131	119	2,603	0	10	489	499	14,076	2,245

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	631	17,297	2,245	
IBNR + FREQUENCY ADJUSTMENT	(42,033)	(11,909)	18	
TOTAL LOSSES	0	5,388	2,263	
EXPECTED LOSS CREDIBILITY	61,634	40,159	5,650	
	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.110	0.046
INDICATED (POST-TEST)	0.000	0.115	0.048
PRES. ON RATE LEVEL	1.155	0.753	0.106
DERIVED BY FORMULA	1.155	0.746	0.105
UNDERLYING PRESENT RATE	1.261	0.822	0.116
PROPOSED	1.155	0.746	0.105

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.9386
IND. RATE				2.94	MINIMUM PREMIUM	1,300
MAN. RATE	5.06	3.97	3.23	+ 2.94	PRESENT	1,370

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	16,818	379,469	2.256	0	0	0	2	7	9
2017	17,444	109,853	0.630	0	0	0		5	5
2018	32,964	640,137	1.942	0	0	1		7	10
2019	32,508	402,627	1.239	0	0	1	5	1	7
2020	33,277	137,762	0.414	0	0	0	2	2	4
TOTAL	133,011	1,669,848	1.255	0	0	2	11	22	35

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	91,120	39,903	0	0	0	1,756	158,680	26,010
2017	0	0	0	0	35,362	0	0	0	0	37,955	36,536
2018	0	0	164,957	15,796	69,050	0	0	11,003	94,647	128,634	55,510
2019	0	0	187,800	31,129	69	0	0	90,200	56,170	2,357	34,809
2020	0	0	0	63,164	5,618	0	0	0	17,000	29,010	22,970
TOTAL	0	0	352,757	201,209	150,002	0	0	101,836	231,573	356,636	175,835

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	157,364	66,718	0	0	0	114,570	251,825	26,504
2017	0	0	902	637	59,000	0	0	820	664	64,451	38,472
2018	0	5,894	250,100	33,331	1,006,666	0	7,753	245,741	146,538	224,950	59,007
2019	0	11,452	316,336	49,535	1,000,000	0	13,375	219,759	72,744	14,875	40,170
2020	0	4,450	114,890	63,561	16,500	0	3,443	47,277	26,523	25,368	29,654
TOTAL	0	21,796	682,228	304,429	1,838,307	0	24,572	513,597	361,039	581,470	193,808

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,242,193	1,515,245	193,808	
IBNR + FREQUENCY ADJUSTMENT	(1,530,756)	(420,606)	2,030	
TOTAL LOSSES	0	1,094,639	195,838	
EXPECTED LOSS CREDIBILITY	2,763,294	1,707,198	337,919	
	0.02	0.07	0.08	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.823	0.147	0.970
INDICATED (POST-TEST)	0.000	0.859	0.154	1.012
PRES. ON RATE LEVEL	1.902	1.175	0.233	3.310
DERIVED BY FORMULA	1.864	1.153	0.226	3.244
UNDERLYING PRESENT RATE	2.077	1.284	0.254	3.615
PROPOSED	1.864	1.153	0.226	3.244

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.7502
IND. RATE				4.75	MINIMUM PREMIUM	1,880
MAN. RATE	8.42	6.62	5.31	+ 4.75	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	18,650	623,577	3.344	0	0	2	2	3	7
2017	17,016	103,943	0.611	0	0	0	0	0	1
2018	17,751	181,491	1.022	0	0	0	0	1	5
2019	19,369	25,116	0.130	0	0	0	0	0	0
2020	19,782	130,860	0.662	0	0	0	0	2	2
TOTAL	92,568	1,064,987	1.150	0	0	2	7	6	15

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	289,825	26,006	57,856	0	0	132,557	237	40,744	30,352
2017	0	0	0	24,369	0	0	0	0	68,588	0	10,986
2018	0	0	0	86,250	2,120	0	0	0	89,041	775	3,305
2019	0	0	0	0	0	0	0	0	0	0	25,116
2020	0	0	0	0	50,142	0	0	0	0	14,646	66,072
TOTAL	0	0	289,825	136,625	110,118	0	0	132,557	203,866	56,165	135,831

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	389,525	44,912	96,735	0	0	183,061	83,088	64,661	30,929
2017	0	0	2,010	39,212	0	0	8,327	119,021	1,543	1,543	11,568
2018	0	391	22,960	123,194	0	633	27,336	123,831	6,039	6,039	3,513
2019	0	0	0	0	0	0	0	0	0	0	28,984
2020	0	2,281	67,436	26,375	52,332	0	756	12,248	5,823	11,504	85,299
TOTAL	0	2,672	481,931	233,693	149,067	0	1,389	230,972	331,763	83,747	160,293

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	716,965	806,043	160,293	
IBNR + FREQUENCY ADJUSTMENT	(783,589)	(285,639)	1,127	
TOTAL LOSSES	0	520,404	161,420	
EXPECTED LOSS CREDIBILITY	1,337,312	1,088,217	215,021	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.562	0.174	0.737
INDICATED (POST-TEST)	0.000	0.587	0.182	0.768
PRESUMED RISK RATE LEVEL	1.323	1.076	0.213	2.612
DERIVED BY FORMULA	1.296	1.047	0.211	2.554
UNDERLYING PRESENT RATE	1.445	1.176	0.232	2.853
PROPOSED	1.296	1.047	0.211	2.554

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.7402
IND. RATE				3.74	MINIMUM PREMIUM	1,555
MAN. RATE	6.88	5.28	4.19	+ 3.74	PRESENT	1,670

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	2,432	973	0.040	0	0	0	0	0	0
2017	2,341	812	0.035	0	0	0	0	0	0
2018	2,292	0	0.000	0	0	0	0	0	0
2019	1,930	0	0.000	0	0	0	0	0	0
2020	2,086	29,046	1.392	0	0	0	0	2	2
TOTAL	11,081	30,831	0.278	0	0	0	0	2	2

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	973
2017	0	0	0	0	0	0	0	0	0	0	812
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	9,869	0	0	0	0	15,320	3,857
TOTAL	0	0	0	0	9,869	0	0	0	0	15,320	5,642

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	991
2017	0	0	0	0	0	0	0	0	0	0	855
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	449	13,273	5,191	10,301	0	791	12,812	6,091	12,034	4,979
TOTAL	0	449	13,273	5,191	10,301	0	791	12,812	6,091	12,034	6,826

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	27,324	33,617	6,826	
IBNR + FREQUENCY ADJUSTMENT	(94,721)	(17,224)	31	
TOTAL LOSSES	0	16,393	6,857	
EXPECTED LOSSES	154,838	63,516	6,455	
CREDIBILITY	0.00	0.01	0.02	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.148	0.210
INDICATED (POST-TEST)	0.000	0.154	0.219
PRES. ON RATE LEVEL	1.280	0.525	1.858
DERIVED BY FORMULA	1.280	0.521	1.854
UNDERLYING PRESENT RATE	1.397	0.573	2.029
PROPOSED	1.280	0.521	1.854

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.7154
IND. RATE				2.72	MINIMUM PREMIUM	1,230
MAN. RATE	4.87	3.78	2.98	+ 2.72	PRESENT	1,285

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	557	0	0.000	0	0	0	0	0	0
2017	480	0	0.000	0	0	0	0	0	0
2018	476	0	0.000	0	0	0	0	0	0
2019	501	369	0.074	0	0	0	0	0	0
2020	432	0	0.000	0	0	0	0	0	0
TOTAL	2,446	369	0.015	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	369
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	369

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	426
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	426

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	426	
IBNR + FREQUENCY ADJUSTMENT	(9,043)	(2,700)	3	
TOTAL LOSSES	0	0	429	
EXPECTED LOSS	14,981	10,020	644	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.018	0.018
INDICATED (POST-TEST)	0.000	0.000	0.018	0.018
PRESENTATION RATE LEVEL	0.561	0.375	0.024	0.960
DERIVED BY FORMULA	0.561	0.375	0.024	0.960
UNDERLYING PRESENT RATE	0.612	0.410	0.026	1.048
PROPOSED	0.561	0.375	0.024	0.960

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.4058
IND. RATE				1.41	MINIMUM PREMIUM	810
MAN. RATE	2.65	2.00	1.54	+ 1.41	PRESENT	830

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,695	19,630	1.158	0	0	0	0	1	1
2017	1,504	153	0.010	0	0	0	0	0	0
2018	1,496	0	0.000	0	0	0	0	0	0
2019	1,528	13,727	0.898	0	0	0	0	2	2
2020	1,455	1,300	0.089	0	0	0	0	0	0
TOTAL	7,678	34,810	0.453	0	0	0	0	3	3

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	99	0	0	0	0	19,531	0
2017	0	0	0	0	0	0	0	0	0	0	153
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	1,725	0	0	0	0	11,516	486
2020	0	0	0	0	0	0	0	0	0	0	1,300
TOTAL	0	0	0	0	1,824	0	0	0	0	31,047	1,939

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	166	0	0	0	0	30,996	0
2017	0	0	0	0	0	0	0	0	0	0	161
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	10	492	278	2,278	0	71	2,642	1,407	16,622	561
2020	0	0	0	0	0	0	0	0	0	0	1,678
TOTAL	0	10	492	278	2,443	0	71	2,642	1,407	47,618	2,400

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,215	51,747	2,400	
IBNR + FREQUENCY ADJUSTMENT	(12,648)	(4,707)	13	
TOTAL LOSSES	0	47,040	2,413	
EXPECTED LOSS CREDIBILITY	21,055	17,557	2,683	
	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.613	0.031
INDICATED (POST-TEST)	0.000	0.639	0.033
PRES. ON RATE LEVEL DERIVED BY FORMULA	0.251	0.209	0.032
UNDERLYING PRESENT RATE	0.251	0.214	0.032
PROPOSED	0.274	0.229	0.035
	0.251	0.214	0.032

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.7275
IND. RATE				0.73	MINIMUM PREMIUM	595
MAN. RATE	1.36	1.02	0.79	+ 0.73	PRESENT	595

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	25,764	29,390	0.114	0	0	0	0	3	3
2017	23,255	219,392	0.943	0	0	0	0	5	8
2018	24,563	510,612	2.079	0	0	1	0	7	9
2019	28,652	152,826	0.533	0	0	0	0	8	8
2020	24,354	105,456	0.433	0	0	0	0	3	3
TOTAL	126,588	1,017,676	0.804	0	0	1	4	26	31

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	12,627	0	0	0	0	9,931	6,832
2017	0	0	0	68,174	12,679	0	0	0	64,555	34,488	39,496
2018	0	0	99,677	70,871	13,508	0	0	150,011	39,841	59,707	68,247
2019	0	0	0	0	81,404	0	0	0	0	64,227	7,195
2020	0	0	0	0	57,433	0	0	0	0	42,797	5,226
TOTAL	0	0	99,677	139,045	177,651	0	0	150,011	104,396	211,150	126,996

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	21,112	0	0	0	0	15,760	6,962
2017	0	0	5,948	109,927	22,000	0	0	8,582	112,626	60,017	41,589
2018	0	3,804	165,147	105,637	10,036	0	10,214	313,496	69,338	107,887	72,547
2019	0	480	23,225	13,139	10,006	0	398	14,734	7,849	92,705	8,303
2020	0	2,613	77,242	30,210	59,900	0	2,208	35,791	17,016	33,617	6,747
TOTAL	0	6,897	271,561	258,913	238,026	0	12,820	372,603	206,829	309,986	136,147

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	663,881	1,013,753	136,147	
IBNR + FREQUENCY ADJUSTMENT	(1,027,524)	(248,276)	755	
TOTAL LOSSES	0	765,477	136,903	
EXPECTED LOSS CREDIBILITY	1,749,348	942,789	151,840	
	0.02	0.07	0.08	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.605	0.108	0.713
INDICATED (POST-TEST)	0.000	0.631	0.113	0.744
PRESUMED RATE LEVEL	1.265	0.682	0.110	2.057
DERIVED BY FORMULA	1.240	0.678	0.110	2.029
UNDERLYING PRESENT RATE	1.382	0.745	0.120	2.247
PROPOSED	1.240	0.678	0.110	2.029

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.9707
IND. RATE				2.97	MINIMUM PREMIUM	1,310
MAN. RATE	5.32	4.13	3.30	+ 2.97	PRESENT	1,390

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	123	0	0.000	0	0	0	0	0	0
2017	40	0	0.000	0	0	0	0	0	0
2018	0	0	0.000	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0
TOTAL	163	0	0.000	0	0	0	0	0	0

POLICY YEAR	REPORTED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(854)	(488)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSS	1,098	1,392	206	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENTATION RATE LEVEL	0.617	0.782	0.116	1.515
DERIVED BY FORMULA	0.617	0.782	0.116	1.515
UNDERLYING PRESENT RATE	0.674	0.854	0.126	1.654
PROPOSED	0.617	0.782	0.116	1.515

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.2184
IND. RATE				2.22	MINIMUM PREMIUM	1,070
MAN. RATE	4.13	3.13	2.43	+ 2.22	PRESENT	1,115

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	130	0	0.000	0	0	0	0	0	0
2017	156	5,939	3.807	0	0	0	0	0	0
2018	126	197	0.156	0	0	0	0	0	0
2019	862	0	0.000	0	0	0	0	0	0
2020	459	99,432	21.663	0	0	0	0	2	2
TOTAL	1,733	105,568	6.092	0	0	0	0	2	2

POLICY YEAR	REPORTED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	5,939
2018	0	0	0	0	0	0	0	0	0	0	197
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	44,832	0	0	0	0	54,600	0
TOTAL	0	0	0	0	44,832	0	0	0	0	54,600	6,136

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	6,254
2018	0	0	0	0	0	0	0	0	0	0	209
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	2,040	60,295	23,582	46,796	0	2,817	45,662	21,709	42,888	0
TOTAL	0	2,040	60,295	23,582	46,796	0	2,817	45,662	21,709	42,888	6,463

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	110,814	134,975	6,463	
IBNR + FREQUENCY ADJUSTMENT	(8,761)	(2,065)	13	
TOTAL LOSSES	102,053	132,910	6,476	
EXPECTED LOSS CREDIBILITY	19,967	9,511	1,905	
	0.00	0.00	0.00	

PURE PREMIUM INDICATED (PRE-TEST)	5.889	7.669	0.374	13.932
INDICATED (POST-TEST)	6.144	8.001	0.390	14.535
PRESENTATION RATE LEVEL	1.055	0.503	0.101	1.658
DERIVED BY FORMULA	1.055	0.503	0.101	1.658
UNDERLYING PRESENT RATE	1.152	0.549	0.110	1.811
PROPOSED	1.055	0.503	0.101	1.658

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.4284
IND. RATE				2.43	MINIMUM PREMIUM	1,140
MAN. RATE	4.27	3.32	2.66	+ 2.43	PRESENT	1,185

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	22	0	0.000	0	0	0	0	0	0
2017	377	0	0.000	0	0	0	0	0	0
2018	405	0	0.000	0	0	0	0	0	0
2019	398	0	0.000	0	0	0	0	0	0
2020	377	0	0.000	0	0	0	0	0	0
TOTAL	1,579	0	0.000	0	0	0	0	0	0

POLICY YEAR	REPORTED LOSSES					REPORTED LOSSES					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	TRANSLATED LOSSES					TRANSLATED LOSSES					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(10,766)	(2,547)	12	
TOTAL LOSSES	0	0	12	
EXPECTED LOSS	19,500	10,410	1,909	
CREDIBILITY	0.00	0.00	0.00	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001
PRES. ON RATE LEVEL	1.131	0.604	0.111
DERIVED BY FORMULA	1.131	0.604	0.111
UNDERLYING PRESENT RATE	1.235	0.659	0.121
PROPOSED	1.131	0.604	0.111

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	TOTAL
IND. RATE				2.70	MINIMUM PREMIUM	1,225
MAN. RATE	4.89	3.75	2.96	+ 2.70	PRESENT	1,280

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	709	0	0.000	0	0	0	0	0	0
2017	838	0	0.000	0	0	0	0	0	0
2018	805	0	0.000	0	0	0	0	0	0
2019	780	0	0.000	0	0	0	0	0	0
2020	528	0	0.000	0	0	0	0	0	0
TOTAL	3,660	0	0.000	0	0	0	0	0	0

POLICY YEAR	REPORTED LOSSES					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	TRANSLATED LOSSES					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(10,443)	(2,388)	9	
TOTAL LOSSES	0	0	9	
EXPECTED LOSSES	17,057	8,800	2,051	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESUMED RATE LEVEL	0.427	0.220	0.051	0.698
DERIVED BY FORMULA	0.427	0.218	0.051	0.696
UNDERLYING PRESENT RATE	0.466	0.240	0.056	0.762
PROPOSED	0.427	0.218	0.051	0.696

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.0185
IND. RATE				1.02	MINIMUM PREMIUM	685
MAN. RATE	1.72	1.38	1.12	+ 1.02	PRESENT	700

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	2,293	0	0.000	0	0	0	0	0	0
2017	903	0	0.000	0	0	0	0	0	0
2018	1,036	0	0.000	0	0	0	0	0	0
2019	1,064	0	0.000	0	0	0	0	0	0
2020	1,161	0	0.000	0	0	0	0	0	0
TOTAL	6,457	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(13,563)	(3,551)	13	
TOTAL LOSSES	0	0	13	
EXPECTED LOSS	21,767	12,718	2,880	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRES. ON RATE LEVEL	0.309	0.180	0.041	0.530
DERIVED BY FORMULA	0.309	0.179	0.040	0.528
UNDERLYING PRESENT RATE	0.337	0.197	0.045	0.579
PROPOSED	0.309	0.179	0.040	0.528

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.7727
IND. RATE				0.77	MINIMUM PREMIUM	605
MAN. RATE	1.56	1.14	0.85	+ 0.77	PRESENT	615

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	8,207	1,035,771	12.621	0	0	3	2	2	7
2017	8,751	334,308	3.820	0	0	1		1	2
2018	10,502	125,374	1.194	0	0	0		2	3
2019	9,698	20,569	0.212	0	0	0	0	0	0
2020	11,447	40,172	0.351	0	0	0	0	1	1
TOTAL	48,605	1,556,194	3.202	0	0	4	3	6	13

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	494,181	105,519	20,226	0	0	332,965	1,699	5,096	1,087
2017	0	0	250,661	0	8,406	0	0	505	0	4,348	7,388
2018	0	0	0	7,846	30,987	0	0	0	11,746	72,571	2,224
2019	0	0	0	0	0	0	0	0	0	0	20,569
2020	0	0	0	0	40,000	0	0	0	0	0	172
TOTAL	0	0	744,842	113,365	99,619	0	0	333,468	88,445	82,015	31,440

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	664,179	182,231	33,818	0	0	459,822	137,828	8,087	1,108
2017	0	8,472	379,765	4,362	17,146	0	4,210	140,783	2,477	7,891	7,780
2018	0	72	4,475	13,381	1,446	0	170	7,831	20,647	122,522	2,364
2019	0	0	0	0	0	0	0	0	0	0	23,737
2020	0	1,820	53,796	21,040	41,750	0	0	0	0	0	222
TOTAL	0	10,365	1,102,216	221,011	140,943	0	4,381	608,436	160,952	138,501	35,210

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,725,397	661,410	35,210	
IBNR + FREQUENCY ADJUSTMENT	(235,951)	(62,000)	196	
TOTAL LOSSES	1,489,446	599,410	35,406	
EXPECTED LOSSES	406,619	240,116	34,925	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUM				
INDICATED (PRE-TEST)	3.064	1.233	0.073	4.370
INDICATED (POST-TEST)	3.197	1.287	0.076	4.560
PRES. ON RATE LEVEL	0.766	0.452	0.066	1.284
DERIVED BY FORMULA	0.790	0.486	0.066	1.342
UNDERLYING PRESENT RATE	0.837	0.494	0.072	1.402
PROPOSED	0.790	0.486	0.066	1.342

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.9657
IND. RATE				1.97	MINIMUM PREMIUM	990
MAN. RATE	3.54	2.66	2.06	+ 1.97	PRESENT	995

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	5,965	1,845	0.031	0	0	0	0	0	0
2017	6,517	205	0.003	0	0	0	0	0	0
2018	7,532	0	0.000	0	0	0	0	0	0
2019	13,662	96,844	0.709	0	0	0	1	0	1
2020	13,644	971	0.007	0	0	0	0	1	1
TOTAL	47,320	99,865	0.211	0	0	0	1	1	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	1,845
2017	0	0	0	0	0	0	0	0	0	0	205
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	39,995	0	0	0	56,849	0	0	0
2020	0	0	0	0	561	0	0	0	0	351	59
TOTAL	0	0	0	39,995	561	0	0	56,849	0	351	2,109

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	1,880
2017	0	0	0	0	0	0	0	0	0	0	216
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	1,636	31,060	46,522	0	0	6,879	41,676	63,773	6,805	0
2020	0	26	754	295	561	0	18	294	140	276	76
TOTAL	0	1,661	31,815	46,817	5,071	0	6,897	41,970	63,913	7,081	2,172

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	82,342	122,888	2,172	
IBNR + FREQUENCY ADJUSTMENT	(199,972)	(42,434)	180	
TOTAL LOSSES	0	80,454	2,352	
EXPECTED LOSS	384,861	177,307	27,375	
CREDIBILITY	0.01	0.04	0.04	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.170	0.005
INDICATED (POST-TEST)	0.000	0.177	0.005
PRES. ON RATE LEVEL	0.745	0.343	0.053
DERIVED BY FORMULA	0.737	0.336	0.051
UNDERLYING PRESENT RATE	0.813	0.375	0.058
PROPOSED	0.737	0.336	0.051

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.6472
IND. RATE				1.65	MINIMUM PREMIUM	890
MAN. RATE	2.90	2.27	1.83	+ 1.65	PRESENT	925

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	24,838	1,492	0.006	0	0	0	0	0	0
2017	26,844	198,389	0.739	0	0	0	0	1	4
2018	23,794	4,066	0.017	0	0	0	0	1	1
2019	37,056	240,091	0.648	0	0	0	0	4	4
2020	21,029	100,272	0.477	0	0	0	0	3	3
TOTAL	133,561	544,310	0.408	0	0	0	0	3	12

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	1,492
2017	0	0	0	137,381	15,403	0	0	0	33,009	7,006	5,590
2018	0	0	0	0	1,121	0	0	0	0	1,216	1,729
2019	0	0	0	0	155,430	0	0	0	0	68,645	16,016
2020	0	0	0	0	75,498	0	0	0	0	15,002	9,772
TOTAL	0	0	0	137,381	247,452	0	0	0	33,009	91,869	34,599

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	1,520
2017	0	0	11,727	221,337	28,800	0	0	4,159	57,403	12,640	5,886
2018	0	1	87	79	32	0	1	71	72	2,043	1,838
2019	0	917	44,344	25,086	20,000	0	426	15,747	8,388	99,082	18,482
2020	0	3,435	101,537	39,712	78,800	0	774	12,546	5,965	11,784	12,616
TOTAL	0	4,354	157,695	286,211	114,152	0	1,201	32,523	71,829	125,548	40,343

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	195,773	797,743	40,343	
IBNR + FREQUENCY ADJUSTMENT	(954,137)	(107,396)	453	
TOTAL LOSSES	0	690,347	40,795	
EXPECTED LOSS CREDIBILITY	1,647,056	409,486	98,460	
	0.02	0.07	0.08	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.517	0.031	0.547
INDICATED (POST-TEST)	0.000	0.539	0.032	0.571
PRES. ON RATE LEVEL	1.129	0.281	0.068	1.477
DERIVED BY FORMULA	1.107	0.299	0.065	1.470
UNDERLYING PRESENT RATE	1.233	0.307	0.074	1.613
PROPOSED	1.107	0.299	0.065	1.470

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.1529
IND. RATE				2.15	MINIMUM PREMIUM	1,050
MAN. RATE	3.83	2.96	2.37	+ 2.15	PRESENT	1,095

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	883	146	0.017	0	0	0	0	0	0
2017	963	879	0.091	0	0	0	0	0	0
2018	735	1,577	0.215	0	0	0	0	1	1
2019	965	718	0.074	0	0	0	0	0	0
2020	1,091	0	0.000	0	0	0	0	0	0
TOTAL	4,637	3,320	0.072	0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	146
2017	0	0	0	0	0	0	0	0	0	0	879
2018	0	0	0	0	373	0	0	0	0	1,204	0
2019	0	0	0	0	0	0	0	0	0	0	718
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	373	0	0	0	0	1,204	1,743

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	149
2017	0	0	0	0	0	0	0	0	0	0	926
2018	0	0	29	26	76	1	0	70	72	2,022	0
2019	0	0	0	0	0	0	0	0	0	0	829
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	29	26	576	0	1	70	72	2,022	1,903

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	101	2,697	1,903	
IBNR + FREQUENCY ADJUSTMENT	(12,977)	(2,971)	12	
TOTAL LOSSES	0	0	1,915	
EXPECTED LOSS CREDIBILITY	22,477	11,380	2,132	
	0.00	0.01	0.01	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.041	0.041
INDICATED (POST-TEST)	0.000	0.000	0.043	0.043
PRESUMED RATE LEVEL	0.444	0.225	0.042	0.711
DERIVED BY FORMULA	0.444	0.222	0.042	0.708
UNDERLYING PRESENT RATE	0.485	0.245	0.046	0.776
PROPOSED	0.444	0.222	0.042	0.708

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.0375
IND. RATE				1.04	MINIMUM PREMIUM	695
MAN. RATE	1.85	1.41	1.14	+ 1.04	PRESENT	705

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	524	0	0.000	0	0	0	0	0	0
2017	446	0	0.000	0	0	0	0	0	0
2018	523	2,556	0.489	0	0	0	0	0	0
2019	450	854	0.190	0	0	0	0	0	0
2020	448	331	0.074	0	0	0	0	0	0
TOTAL	2,391	3,741	0.156	0	0	0	0	0	0

POLICY YEAR	REPORTED LOSSES					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	2,556
2019	0	0	0	0	0	0	0	0	0	0	854
2020	0	0	0	0	0	0	0	0	0	0	331
TOTAL	0	0	0	0	0	0	0	0	0	0	3,741

POLICY YEAR	TRANSLATED LOSSES					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	2,717
2019	0	0	0	0	0	0	0	0	0	0	986
2020	0	0	0	0	0	0	0	0	0	0	427
TOTAL	0	0	0	0	0	0	0	0	0	0	4,130

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	4,130	
IBNR + FREQUENCY ADJUSTMENT	(9,132)	(2,815)	7	
TOTAL LOSSES	0	0	4,137	
EXPECTED LOSS CREDIBILITY	15,066	10,485	1,470	
	0.00	0.00	0.01	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.173	0.173
INDICATED (POST-TEST)	0.000	0.000	0.181	0.181
PRESUMED RATE LEVEL	0.577	0.402	0.056	1.035
DERIVED BY FORMULA	0.577	0.402	0.058	1.036
UNDERLYING PRESENT RATE	0.630	0.439	0.061	1.130
PROPOSED	0.576	0.401	0.057	1.035

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.5154
IND. RATE				1.52	MINIMUM PREMIUM	845
MAN. RATE	2.84	2.14	1.66	+ 1.52	PRESENT	870

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	533	0	0.000	0	0	0	0	0	0
2017	666	0	0.000	0	0	0	0	0	0
2018	360	0	0.000	0	0	0	0	0	0
2019	416	0	0.000	0	0	0	0	0	0
2020	349	0	0.000	0	0	0	0	0	0
TOTAL	2,324	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(6,158)	(2,907)	7	
TOTAL LOSSES	0	0	7	
EXPECTED LOSS	9,845	10,371	1,618	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESUMED RATE LEVEL	0.388	0.409	0.064	0.860
DERIVED BY FORMULA	0.388	0.409	0.063	0.860
UNDERLYING PRESENT RATE	0.424	0.446	0.070	0.940
PROPOSED	0.388	0.409	0.063	0.860

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.2589
IND. RATE				1.26	MINIMUM PREMIUM	765
MAN. RATE	2.27	1.76	1.38	+ 1.26	PRESENT	780

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	538	0	0.000	0	0	0	0	0	0
2017	451	0	0.000	0	0	0	0	0	0
2018	924	0	0.000	0	0	0	0	0	0
2019	974	0	0.000	0	0	0	0	0	0
2020	1,325	0	0.000	0	0	0	0	0	0
TOTAL	4,212	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(10,490)	(2,192)	11	
TOTAL LOSSES	0	0	11	
EXPECTED LOSS CREDIBILITY	19,664	9,149	1,582	
	0.00	0.01	0.01	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENTATION RATE LEVEL	0.428	0.199	0.034	0.661
DERIVED BY FORMULA	0.428	0.197	0.034	0.658
UNDERLYING PRESENT RATE	0.467	0.217	0.038	0.722
PROPOSED	0.428	0.197	0.034	0.658

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.9643
IND. RATE				0.96	MINIMUM PREMIUM	665
MAN. RATE	1.77	1.34	1.06	+ 0.96	PRESENT	680

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	0	0	0.000	0	0	0	0	0	0
2017	0	0	0.000	0	0	0	0	0	0
2018	45	0	0.000	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0
TOTAL	45	0	0.000	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(164)	(39)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSS	217	144	31	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRES. ON RATE LEVEL	0.441	0.293	0.064	0.798
DERIVED BY FORMULA	0.441	0.293	0.064	0.798
UNDERLYING PRESENT RATE	0.482	0.320	0.070	0.871
PROPOSED	0.441	0.293	0.064	0.798

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.1685
IND. RATE				1.17	MINIMUM PREMIUM	735
MAN. RATE	2.08	1.60	1.28	+ 1.17	PRESENT	750

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	2,984	20,000	0.670	0	0	0	1	0	1
2017	3,054	0	0.000	0	0	0	0	0	0
2018	2,399	0	0.000	0	0	0	0	0	0
2019	3,226	0	0.000	0	0	0	0	0	0
2020	3,971	0	0.000	0	0	0	0	0	0
TOTAL	15,634	20,000	0.128	0	0	0	1	0	1

POLICY YEAR	REPORTED LOSSES					REPORTED LOSSES					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	20,000	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	20,000	0	0	0	0	0	0	0

POLICY YEAR	TRANSLATED LOSSES					TRANSLATED LOSSES					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	34,540	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	34,540	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	34,540	0	
IBNR + FREQUENCY ADJUSTMENT	(38,263)	(7,372)	26	
TOTAL LOSSES	0	27,168	26	
EXPECTED LOSS	67,068	28,505	4,476	
CREDIBILITY	0.00	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.174	0.174
INDICATED (POST-TEST)	0.000	0.181	0.181
PRES. ON RATE LEVEL	0.393	0.167	0.586
DERIVED BY FORMULA	0.393	0.167	0.586
UNDERLYING PRESENT RATE	0.429	0.182	0.640
PROPOSED	0.393	0.167	0.586

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.8578
IND. RATE				0.86	MINIMUM PREMIUM	635
MAN. RATE	1.56	1.20	0.94	+ 0.86	PRESENT	645

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	22,735	623,442	2.742	0	0	2	0	2	4
2017	22,474	189,506	0.843	0	0	0	0	0	2
2018	23,798	8,276	0.035	0	0	0	0	1	1
2019	22,345	13,674	0.061	0	0	0	0	1	1
2020	20,570	59,614	0.290	0	0	0	0	3	3
TOTAL	111,922	894,512	0.799	0	0	2	2	7	11

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	393,310	0	17,409	0	0	190,163	0	14,585	7,975
2017	0	0	0	78,585	0	0	0	0	90,257	0	20,664
2018	0	0	0	0	1,960	0	0	0	0	3,469	2,847
2019	0	0	0	0	251	0	0	0	0	164	13,259
2020	0	0	0	0	15,352	0	0	0	0	41,669	2,593
TOTAL	0	0	393,310	78,585	34,972	0	0	190,163	90,257	59,887	47,338

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	528,609	0	29,108	0	0	262,615	0	23,146	8,127
2017	0	0	6,483	126,451	1,128	0	0	10,957	156,623	2,031	21,759
2018	0	2	152	138	1,128	0	4	202	206	5,827	3,026
2019	0	1	72	41	1,128	0	1	38	20	237	15,301
2020	0	699	20,647	8,075	16,021	0	2,150	34,848	16,568	32,731	3,348
TOTAL	0	702	555,962	134,705	49,930	0	2,155	308,660	173,417	63,972	51,561

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	867,480	422,024	51,561	
IBNR + FREQUENCY ADJUSTMENT	(260,740)	(54,763)	268	
TOTAL LOSSES	606,740	367,261	51,828	
EXPECTED LOSS CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUM INDICATED (PRE-TEST)	0.542	0.328	0.046	0.917
INDICATED (POST-TEST)	0.566	0.342	0.048	0.956
PRESUMED RATE LEVEL	0.354	0.168	0.046	0.567
DERIVED BY FORMULA	0.358	0.178	0.046	0.582
UNDERLYING PRESENT RATE	0.387	0.183	0.050	0.620
PROPOSED	0.358	0.178	0.046	0.582

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.8526
IND. RATE				0.85	MINIMUM PREMIUM	630
MAN. RATE	1.24	1.05	0.91	+ 0.85	PRESENT	635

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	3,414	81,303	2.381	0	0	0	0	1	1
2017	2,213	363	0.016	0	0	0	0	0	0
2018	2,457	0	0.000	0	0	0	0	0	0
2019	1,820	0	0.000	0	0	0	0	0	0
2020	1,939	274	0.014	0	0	0	0	0	0
TOTAL	11,843	81,940	0.692	0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	52,093	0	0	0	0	28,869	341
2017	0	0	0	0	0	0	0	0	0	0	363
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	274
TOTAL	0	0	0	0	52,093	0	0	0	0	28,869	978

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	87,099	0	0	0	0	45,815	347
2017	0	0	0	0	0	0	0	0	0	0	382
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	354
TOTAL	0	0	0	0	87,099	0	0	0	0	45,815	1,083

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	132,915	1,083	
IBNR + FREQUENCY ADJUSTMENT	(32,353)	(8,998)	12	
TOTAL LOSSES	0	123,917	1,095	
EXPECTED LOSS CREDIBILITY	51,158	32,211	2,902	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	1.046	0.009	1.056
INDICATED (POST-TEST)	0.000	1.092	0.010	1.101
PRESUMED RATE LEVEL	0.396	0.249	0.022	0.667
DERIVED BY FORMULA	0.396	0.257	0.022	0.675
UNDERLYING PRESENT RATE	0.432	0.272	0.025	0.728
PROPOSED	0.396	0.257	0.022	0.675

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.9888
IND. RATE				0.99	MINIMUM PREMIUM	675
MAN. RATE	1.85	1.39	1.07	+ 0.99	PRESENT	685

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	405	0	0.000	0	0	0	0	0	0
2017	884	33,069	3.741	0	0	0	0	0	1
2018	1,106	0	0.000	0	0	0	0	0	0
2019	1,068	0	0.000	0	0	0	0	0	0
2020	905	0	0.000	0	0	0	0	0	0
TOTAL	4,368	33,069	0.757	0	0	0	1	0	1

POLICY YEAR	REPORTED LOSSES					REPORTED LOSSES					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	25,831	0	0	0	7,089	0	0	149
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	25,831	0	0	0	7,089	0	0	149

POLICY YEAR	TRANSLATED LOSSES					TRANSLATED LOSSES					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	2,131	41,565	0	0	0	861	12,302	160	157
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	2,131	41,565	473	0	0	861	12,302	160	157

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,992	54,498	157	
IBNR + FREQUENCY ADJUSTMENT	(35,456)	(10,804)	21	
TOTAL LOSSES	0	43,695	178	
EXPECTED LOSS	62,158	42,783	3,898	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	1.000	0.004
INDICATED (POST-TEST)	0.000	1.044	0.004
PRES. ON RATE LEVEL	1.303	0.897	0.082
DERIVED BY FORMULA	1.303	0.898	0.081
UNDERLYING PRESENT RATE	1.423	0.979	0.089
PROPOSED	1.303	0.898	0.081

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.3413
IND. RATE				3.34	MINIMUM PREMIUM	1,430
MAN. RATE	5.73	4.52	3.66	+ 3.34	PRESENT	1,505

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	2,085	0	0.000	0	0	0	0	0	0
2017	3,173	115,248	3.632	0	0	0	0	3	3
2018	2,718	4,078	0.150	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0
2020	5,266	16,010	0.304	0	0	0	0	1	1
TOTAL	13,242	135,336	1.022	0	0	0	0	4	4

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	27,911	0	0	0	0	78,431	8,906
2018	0	0	0	0	0	0	0	0	0	0	4,078
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	10,221	0	0	0	0	5,789	0
TOTAL	0	0	0	0	38,132	0	0	0	0	84,220	12,984

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	712	502	46,000	0	0	1,694	1,373	133,184	9,378
2018	0	0	0	0	0	0	0	0	0	0	4,335
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	465	13,746	5,376	10,600	0	299	4,841	2,302	4,547	0
TOTAL	0	465	14,458	5,878	57,548	0	299	6,535	3,674	137,731	13,713

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	21,757	204,832	13,713	
IBNR + FREQUENCY ADJUSTMENT	(41,989)	(19,468)	106	
TOTAL LOSSES	0	185,364	13,819	
EXPECTED LOSS CREDIBILITY	70,089	74,417	14,161	
	0.00	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	1.400	0.104
INDICATED (POST-TEST)	0.000	1.460	0.109
PRES. ON RATE LEVEL	0.485	0.515	0.098
DERIVED BY FORMULA	0.485	0.534	0.098
UNDERLYING PRESENT RATE	0.529	0.562	0.107
PROPOSED	0.485	0.534	0.098

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.6348
IND. RATE				1.63	MINIMUM PREMIUM	880
MAN. RATE	2.76	2.16	1.76	+ 1.63	PRESENT	905

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	5,069	22,115	0.436	0	0	0	0	2	2
2017	7,296	231,763	3.177	0	0	1	0	2	4
2018	7,595	238,445	3.139	0	0	0	0	4	4
2019	8,472	84,668	0.999	0	0	0	0	3	3
2020	9,397	90,248	0.960	0	0	0	0	5	5
TOTAL	37,829	667,239	1.764	0	0	1	1	16	18

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	476	0	0	0	0	2,539	19,100
2017	0	0	83,943	23,894	12,101	0	0	512	26,074	8,958	8,281
2018	0	0	0	0	111,246	0	0	0	0	120,222	6,977
2019	0	0	0	0	28,006	0	0	0	0	48,964	7,698
2020	0	0	0	0	27,452	0	0	0	0	39,422	23,374
TOTAL	0	0	83,943	23,894	179,281	0	0	512	26,074	220,105	65,430

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	796	0	0	0	0	4,029	19,463
2017	0	2,837	129,386	40,076	21,186	0	4,542	155,140	47,993	16,346	8,720
2018	0	133	8,622	7,854	1,186	0	144	7,009	7,153	201,937	7,417
2019	0	165	7,990	4,520	3,199	0	304	11,232	5,983	70,675	8,883
2020	0	1,249	36,920	14,440	28,632	0	2,034	32,969	15,674	30,966	30,176
TOTAL	0	4,385	182,918	66,896	160,085	0	7,024	206,350	76,804	323,953	74,659

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	400,678	727,732	74,659	
IBNR + FREQUENCY ADJUSTMENT	(504,278)	(111,845)	331	
TOTAL LOSSES	0	615,887	74,990	
EXPECTED LOSS CREDIBILITY	894,696	442,255	56,340	
	0.01	0.03	0.04	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	1.628	0.198	1.826
INDICATED (POST-TEST)	0.000	1.699	0.207	1.905
PRES. ON RATE LEVEL	2.166	1.071	0.136	3.373
DERIVED BY FORMULA	2.144	1.089	0.139	3.373
UNDERLYING PRESENT RATE	2.365	1.169	0.149	3.683
PROPOSED	2.144	1.089	0.139	3.373

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.9389
IND. RATE				4.94	MINIMUM PREMIUM	1,940
MAN. RATE	8.58	6.71	5.41	+ 4.94	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	0	0	0.000	0	0	0	0	0	0
2017	73	0	0.000	0	0	0	0	0	0
2018	31	0	0.000	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0
TOTAL	104	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(626)	(264)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSS	828	829	135	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESUMED RATE LEVEL	0.729	0.730	0.119	1.577
DERIVED BY FORMULA	0.729	0.730	0.119	1.577
UNDERLYING PRESENT RATE	0.796	0.797	0.130	1.722
PROPOSED	0.729	0.730	0.119	1.577

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.3097
IND. RATE				2.31	MINIMUM PREMIUM	1,100
MAN. RATE	4.08	3.18	2.53	+ 2.31	PRESENT	1,145

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	477	0	0.000	0	0	0	0	0	0
2017	313	0	0.000	0	0	0	0	0	0
2018	261	8,791	3.368	0	0	0	0	0	0
2019	308	0	0.000	0	0	0	0	0	0
2020	335	0	0.000	0	0	0	0	0	0
TOTAL	1,694	8,791	0.519	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	8,791
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	8,791

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	9,345
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	9,345

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	9,345	
IBNR + FREQUENCY ADJUSTMENT	(15,603)	(7,667)	18	
TOTAL LOSSES	0	0	9,363	
EXPECTED LOSS CREDIBILITY	25,729	28,090	3,729	
	0.00	0.00	0.00	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.553	0.553
INDICATED (POST-TEST)	0.000	0.000	0.577	0.577
PRESENTATION RATE LEVEL	1.391	1.518	0.202	3.111
DERIVED BY FORMULA	1.391	1.518	0.202	3.111
UNDERLYING PRESENT RATE	1.519	1.658	0.220	3.397
PROPOSED	1.391	1.518	0.202	3.111

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.5555
IND. RATE				4.56	MINIMUM PREMIUM	1,820
MAN. RATE	8.28	6.35	4.99	+ 4.56	PRESENT	1,925

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	17,204	97,995	0.570	0	0	0	2	11	13
2017	17,299	492,375	2.846	0	0	1		12	18
2018	20,793	603,296	2.901	0	0	1		11	17
2019	20,297	144,824	0.714	0	0	0	4	6	10
2020	18,569	182,867	0.985	0	0	0	0	15	15
TOTAL	94,162	1,521,357	1.616	0	0	2	16	55	73

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	17,225	15,977	0	0	0	0	38,055	18,642
2017	0	0	76,274	79,149	46,468	0	0	229	48,231	93,186	24,838
2018	0	0	227,789	88,133	83,221	0	0	3,009	91,644	61,379	18,381
2019	0	0	0	56,972	14,135	0	0	0	53,973	14,321	5,423
2020	0	0	0	0	125,188	0	0	0	0	48,914	8,765
TOTAL	0	0	304,063	241,479	284,989	0	0	3,238	201,944	255,855	76,049

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	29,748	26,714	0	0	0	14,549	60,393	18,996
2017	0	2,578	123,209	129,476	80,000	0	8,236	283,085	90,022	160,318	26,154
2018	0	8,424	361,951	139,784	100,822	0	2,758	93,098	133,201	109,104	19,539
2019	0	2,414	48,277	68,551	23,822	0	6,620	42,853	62,297	27,131	6,258
2020	0	5,696	168,365	65,849	130,600	0	2,524	40,907	19,448	38,422	11,316
TOTAL	0	19,111	701,802	433,406	601,840	0	20,138	459,942	319,516	395,369	82,263

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,200,994	1,550,133	82,263	
IBNR + FREQUENCY ADJUSTMENT	(416,701)	(688,597)	2,239	
TOTAL LOSSES	784,292	861,536	84,502	
EXPECTED LOSSES	706,983	2,627,696	441,134	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUM INDICATED (PRE-TEST)	0.833	0.915	0.090	1.838
INDICATED (POST-TEST)	0.869	0.955	0.094	1.917
PRESUMED RATE LEVEL	0.688	2.555	0.429	3.672
DERIVED BY FORMULA	0.691	2.459	0.406	3.556
UNDERLYING PRESENT RATE	0.751	2.791	0.468	4.010
PROPOSED	0.691	2.459	0.406	3.556

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	5.2074
IND. RATE				5.21	MINIMUM PREMIUM	2,000
MAN. RATE	9.32	7.41	5.89	+ 5.21	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	97,812	492,976	0.504	0	0	1	5	3	9
2017	129,941	222,387	0.171	0	0	0		3	6
2018	143,091	144,477	0.101	0	0	0		4	6
2019	190,923	213,647	0.112	0	0	0	1	4	5
2020	174,413	266,614	0.153	0	0	0	2	6	8
TOTAL	736,180	1,340,101	0.182	0	0	1	13	20	34

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	257,960	97,448	16,085	0	0	40,213	7,074	16,003	24,193
2017	0	0	0	56,023	23,364	0	0	0	93,282	36,895	12,823
2018	0	0	0	77,355	13,121	0	0	0	22,461	13,807	17,733
2019	0	0	0	51,392	56,003	0	0	0	39,145	55,259	11,848
2020	0	0	0	54,242	40,744	0	0	0	50,262	62,791	58,575
TOTAL	0	0	257,960	336,460	149,317	0	0	40,213	246,224	184,755	125,172

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	346,698	168,293	26,894	0	0	55,534	73,810	25,397	24,653
2017	0	0	5,218	90,567	40,000	0	0	12,121	162,518	64,750	13,503
2018	0	364	21,462	111,281	1,001	0	176	7,689	32,047	24,387	18,850
2019	0	2,432	55,889	68,818	71,008	0	5,079	41,374	50,666	84,446	13,673
2020	0	5,456	146,970	73,477	51,600	0	8,995	120,562	69,282	56,952	75,620
TOTAL	0	8,252	576,236	512,439	222,476	0	14,250	237,280	388,322	255,932	146,298

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	836,019	1,379,165	146,298	
IBNR + FREQUENCY ADJUSTMENT	(1,781,660)	(354,259)	1,585	
TOTAL LOSSES	0	1,024,907	147,883	
EXPECTED LOSSES	3,220,703	1,417,348	273,624	
CREDIBILITY	0.06	0.22	0.26	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.139	0.020	0.159
INDICATED (POST-TEST)	0.000	0.145	0.021	0.166
PRES. ON RATE LEVEL	0.401	0.176	0.034	0.611
DERIVED BY FORMULA	0.377	0.169	0.031	0.577
UNDERLYING PRESENT RATE	0.437	0.193	0.037	0.667
PROPOSED	0.377	0.169	0.031	0.577

IND. RATE	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.8445
MAN. RATE	1.75	1.30	0.98	+ 0.84	MINIMUM PREMIUM	630
					PRESENT	655

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	17,873	103	0.001	0	0	0	0	0	0
2017	19,633	0	0.000	0	0	0	0	0	0
2018	22,955	10,447	0.046	0	0	0	0	1	1
2019	23,835	14,333	0.060	0	0	0	0	1	1
2020	27,315	120,870	0.443	0	0	0	0	1	1
TOTAL	111,611	145,753	0.131	0	0	0	0	3	3

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	103
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	3,262	0	0	0	0	7,185	0
2019	0	0	0	0	13,000	0	0	0	0	1,163	170
2020	0	0	0	0	46,064	0	0	0	0	73,798	1,008
TOTAL	0	0	0	0	62,326	0	0	0	0	82,146	1,281

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	105
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	4	253	230	1,140	0	9	419	428	12,069	0
2019	0	77	3,709	2,098	11,155	0	7	267	142	1,679	196
2020	0	2,096	61,951	24,230	48,000	0	3,808	61,717	29,342	57,968	1,301
TOTAL	0	2,177	65,913	26,558	70,287	0	3,824	62,403	29,912	71,716	1,602

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	134,316	198,472	1,602	
IBNR + FREQUENCY ADJUSTMENT	(1,210,299)	(97,118)	246	
TOTAL LOSSES	0	101,355	1,849	
EXPECTED LOSS CREDIBILITY	2,122,203	380,630	42,657	
	0.02	0.06	0.07	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.091	0.002	0.092
INDICATED (POST-TEST)	0.000	0.095	0.002	0.096
PRESUMED RATE LEVEL	1.741	0.312	0.035	2.088
DERIVED BY FORMULA	1.706	0.299	0.033	2.038
UNDERLYING PRESENT RATE	1.901	0.341	0.038	2.281
PROPOSED	1.706	0.299	0.033	2.038

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.9848
IND. RATE				2.98	MINIMUM PREMIUM	1,315
MAN. RATE	5.43	4.23	3.35	+ 2.98	PRESENT	1,405

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	62,885	643,567	1.023	0	0	1	2	5	8
2017	61,176	1,322,859	2.162	0	0	3		2	6
2018	61,532	955,864	1.553	0	0	2		4	11
2019	61,441	133,980	0.218	0	0	0	2	2	4
2020	60,898	53,406	0.088	0	0	0	1	0	1
TOTAL	307,932	3,109,676	1.010	0	0	6	11	13	30

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	209,552	82,113	17,526	0	0	155,384	9,933	60,820	34,239
2017	0	0	750,705	5,756	16,866	0	0	819	12,465	27,703	15,545
2018	0	0	407,128	159,381	33,978	0	0	20,003	112,618	33,061	8,285
2019	0	0	0	44,723	3,778	0	0	0	14,723	5,624	65,132
2020	0	0	0	14,203	0	0	0	0	23,345	0	15,858
TOTAL	0	0	1,367,385	306,176	72,148	0	0	156,616	247,084	127,208	139,059

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	281,638	141,809	29,303	0	0	214,585	150,828	96,521	34,890
2017	0	22,400	916,073	18,443	34,000	0	30,203	866,745	35,035	48,547	16,369
2018	0	14,434	629,149	244,075	10,571	0	12,931	407,471	171,411	68,297	8,807
2019	0	1,851	35,810	52,632	1,001	0	1,816	12,084	17,204	9,880	75,162
2020	0	943	24,135	13,628	2,400	0	2,673	31,607	20,583	3,544	20,473
TOTAL	0	39,628	1,886,805	470,587	77,649	0	47,624	1,532,492	395,060	226,789	155,700

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,506,550	1,240,085	155,700	
IBNR + FREQUENCY ADJUSTMENT	(604,951)	(269,878)	1,178	
TOTAL LOSSES	2,901,599	970,207	156,878	
EXPECTED LOSSES	1,013,939	1,014,342	235,833	
CREDIBILITY	0.03	0.12	0.15	

PURE PREMIUM INDICATED (PRE-TEST)	0.942	0.315	0.051	1.308
INDICATED (POST-TEST)	0.983	0.329	0.053	1.365
PRES. ON RATE LEVEL	0.302	0.302	0.070	0.673
DERIVED BY FORMULA	0.322	0.305	0.068	0.694
UNDERLYING PRESENT RATE	0.329	0.329	0.077	0.735
PROPOSED	0.322	0.305	0.068	0.694

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.0169
IND. RATE				1.02	MINIMUM PREMIUM	685
MAN. RATE	1.50	1.25	1.08	+ 1.02	PRESENT	685

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	16,155	180,278	1.116	0	0	0	2	0	2
2017	18,086	6,793	0.038	0	0	0	0	1	1
2018	15,103	32,112	0.213	0	0	0	0	0	1
2019	16,869	33,142	0.196	0	0	0	0	0	0
2020	14,643	0	0.000	0	0	0	0	0	0
TOTAL	80,856	252,325	0.312	0	0	0	3	1	4

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	108,676	0	0	0	0	1,739	0	2,863
2017	0	0	0	0	2,061	0	0	0	0	697	4,035
2018	0	0	0	8,564	0	0	0	12,210	0	0	11,338
2019	0	0	0	0	0	0	0	0	0	0	33,142
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	117,240	2,061	0	0	0	80,949	697	51,378

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	187,683	0	0	0	0	123,524	0	2,917
2017	0	0	53	37	3,000	0	0	15	12	1,184	4,249
2018	0	39	2,263	12,217	1,020	0	87	3,742	16,974	650	12,052
2019	0	0	0	0	0	0	0	0	0	0	38,246
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	39	2,316	199,930	3,863	0	87	3,757	140,511	1,833	57,464

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,199	346,145	57,464	
IBNR + FREQUENCY ADJUSTMENT	(327,644)	(35,447)	150	
TOTAL LOSSES	0	310,698	57,614	
EXPECTED LOSS CREDIBILITY	546,614	132,147	31,343	
	0.01	0.05	0.06	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.384	0.071	0.456
INDICATED (POST-TEST)	0.000	0.401	0.074	0.475
PRESUMED RATE LEVEL	0.619	0.150	0.035	0.804
DERIVED BY FORMULA	0.613	0.162	0.038	0.813
UNDERLYING PRESENT RATE	0.676	0.163	0.039	0.878
PROPOSED	0.606	0.160	0.037	0.804

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.1777
IND. RATE				1.18	MINIMUM PREMIUM	740
MAN. RATE	2.02	1.59	1.29	+ 1.18	PRESENT	755

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	21,225	67,702	0.319	0	0	0	1	1	2
2017	22,690	53,241	0.235	0	0	0	0	3	3
2018	23,196	64,330	0.277	0	0	0	0	3	3
2019	25,151	10,976	0.044	0	0	0	0	0	0
2020	24,677	8,941	0.036	0	0	0	0	1	1
TOTAL	116,939	205,190	0.175	0	0	0	1	8	9

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	37,549	10,000	0	0	0	10,586	6,376	3,191
2017	0	0	0	0	16,870	0	0	0	0	32,591	3,780
2018	0	0	0	0	14,007	0	0	0	0	39,339	10,984
2019	0	0	0	0	0	0	0	0	0	0	10,976
2020	0	0	0	0	854	0	0	0	0	6,009	2,078
TOTAL	0	0	0	37,549	41,731	0	0	0	10,586	84,315	31,009

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	64,847	16,720	0	0	0	19,023	10,119	3,252
2017	0	0	430	304	28,000	0	0	704	570	55,343	3,980
2018	0	17	1,086	989	1,442	0	47	2,293	2,341	66,078	11,676
2019	0	0	0	0	0	0	0	0	0	0	12,666
2020	0	39	1,149	449	8,300	0	310	5,025	2,389	4,720	2,683
TOTAL	0	56	2,664	66,589	67,588	0	357	8,023	24,323	136,259	34,257

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,100	294,760	34,257	
IBNR + FREQUENCY ADJUSTMENT	(654,241)	(160,458)	550	
TOTAL LOSSES	0	134,302	34,807	
EXPECTED LOSS CREDIBILITY	1,120,336	614,075	104,627	
	0.02	0.06	0.08	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.115	0.030
INDICATED (POST-TEST)	0.000	0.120	0.031
PRES. ON RATE LEVEL	0.877	0.481	0.082
DERIVED BY FORMULA	0.860	0.459	0.078
UNDERLYING PRESENT RATE	0.958	0.525	0.089
PROPOSED	0.860	0.459	0.078

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.0455
IND. RATE				2.05	MINIMUM PREMIUM	1,015
MAN. RATE	3.76	2.92	2.31	+ 2.05	PRESENT	1,075

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,028	8,908	0.867	0	0	0	0	0	0
2017	1,709	0	0.000	0	0	0	0	0	0
2018	1,748	16,949	0.970	0	0	0	0	1	2
2019	2,031	3,722	0.183	0	0	0	0	1	1
2020	2,163	3,593	0.166	0	0	0	0	0	0
TOTAL	8,679	33,172	0.382	0	0	0	1	2	3

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	8,908
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	7,500	408	0	0	0	0	8,617	424
2019	0	0	0	0	300	0	0	0	0	3,422	0
2020	0	0	0	0	0	0	0	0	0	0	3,593
TOTAL	0	0	0	7,500	708	0	0	0	0	12,039	12,925

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	9,077
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	34	2,014	10,728	82	10	502	513	14,474	451	0
2019	0	2	86	48	6	21	785	418	4,939	0	0
2020	0	0	0	0	0	0	0	0	0	0	4,639
TOTAL	0	36	2,099	10,776	1,378	0	32	1,287	931	19,413	14,167

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,454	32,499	14,167	
IBNR + FREQUENCY ADJUSTMENT	(74,528)	(15,414)	61	
TOTAL LOSSES	0	17,085	14,227	
EXPECTED LOSS	133,426	61,417	10,187	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.000	0.197	0.164
INDICATED (POST-TEST)	0.000	0.205	0.171
PRES. ON RATE LEVEL	1.408	0.648	0.107
DERIVED BY FORMULA	1.408	0.644	0.108
UNDERLYING PRESENT RATE	1.537	0.708	0.117
PROPOSED	1.408	0.644	0.108

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.1623
IND. RATE				3.16	MINIMUM PREMIUM	1,370
MAN. RATE	5.76	4.40	3.47	+ 3.16	PRESENT	1,440

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	78,518	331,682	0.422	0	0	1	5	3	9
2017	88,964	1,827,301	2.054	0	0	3		4	8
2018	96,684	633,570	0.655	0	0	2		1	3
2019	90,115	2,753,030	3.055	0	0	2	0	2	4
2020	78,660	5,286	0.007	0	0	0	0	2	2
TOTAL	432,941	5,550,869	1.282	0	0	8	6	12	26

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	115,250	77,646	9,438	0	0	57,862	262	10,474	4,750
2017	0	0	685,788	51,470	28,023	0	0	1,125,258	17,613	22,242	3,907
2018	0	0	318,369	0	12,755	0	0	272,219	0	19,294	11,043
2019	0	0	939,421	0	17,172	0	0	1,773,000	0	19,072	4,357
2020	0	0	0	0	2,422	0	0	0	0	1,300	1,564
TOTAL	0	0	2,058,828	129,116	69,810	0	0	2,237	73,875	72,382	25,621

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	154,896	134,095	15,780	0	0	79,907	101,103	16,622	4,840
2017	0	23,158	951,914	94,281	55,163	0	67,140	1,616,630	65,230	42,673	4,114
2018	0	11,095	465,298	12,330	12,863	0	16,921	511,547	18,971	41,796	11,739
2019	(2)	49,314	772,111	40,184	41,199	0	118,738	1,644,232	97,814	72,532	5,028
2020	0	110	3,257	1,274	2,522	0	67	1,087	517	1,021	2,019
TOTAL	(2)	83,676	2,347,477	282,166	145,676	0	202,866	3,853,404	283,635	174,645	27,740

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,487,421	886,119	27,740	
IBNR + FREQUENCY ADJUSTMENT	(1,580,957)	(241,363)	654	
TOTAL LOSSES	4,906,464	644,756	28,395	
EXPECTED LOSSES	2,640,074	909,025	135,228	
CREDIBILITY	0.04	0.16	0.18	

PURE PREMIUM INDICATED (PRE-TEST)	1.133	0.149	0.007	1.289
INDICATED (POST-TEST)	1.182	0.155	0.007	1.345
PRESENTATION RATE LEVEL	0.558	0.192	0.029	0.779
DERIVED BY FORMULA	0.583	0.186	0.025	0.794
UNDERLYING PRESENT RATE	0.610	0.210	0.031	0.851
PROPOSED	0.583	0.186	0.025	0.794

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.1633
IND. RATE				1.16	MINIMUM PREMIUM	730
MAN. RATE	1.92	1.53	1.25	+ 1.16	PRESENT	740

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	33,979	481,493	1,417	0	0	2	1	5	8
2017	31,891	1,190,375	3,733	0	0	1		5	14
2018	32,351	690,817	2,135	0	0	1		6	13
2019	51,965	1,301,100	2,504	0	0	3	4	6	13
2020	44,213	525,073	1,188	0	0	1	0	13	14
TOTAL	194,399	4,188,858	2,155	0	0	8	19	35	62

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	177,780	37,117	8,242	0	0	162,986	1,939	35,792	34,635
2017	0	0	315,026	259,040	271,637	0	0	1,412	145,697	131,643	32,920
2018	0	0	154,794	200,603	43,734	0	0	1,206	159,145	46,268	66,747
2019	0	0	453,731	148,601	58,734	0	0	494,000	78,736	47,880	19,357
2020	0	0	138,897	0	130,149	0	0	10,633	0	214,773	30,891
TOTAL	0	0	1,240,228	645,361	512,496	0	0	1,350	408,517	476,356	184,550

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	238,936	64,101	13,781	0	0	225,086	44,815	56,802	35,293
2017	0	10,648	505,310	427,003	464,000	0	2,282	96,767	256,433	227,096	34,665
2018	0	6,342	282,160	294,825	11,339	0	2,398	88,102	225,275	86,857	70,952
2019	0	31,017	837,984	214,502	110,311	0	45,742	1,042,895	145,856	104,522	22,338
2020	0	22,395	414,774	81,779	147,500	0	14,703	203,115	86,698	169,340	39,880
TOTAL	0	70,401	2,279,164	1,082,211	225,949	0	65,125	1,655,965	759,077	644,618	203,128

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,070,656	3,311,854	203,128	
IBNR + FREQUENCY ADJUSTMENT	(3,380,250)	(621,907)	1,484	
TOTAL LOSSES	690,406	2,689,947	204,612	
EXPECTED LOSSES	6,092,068	2,459,672	265,658	
CREDIBILITY	0.03	0.09	0.11	

PURE PREMIUM INDICATED (PRE-TEST)	0.355	1.384	0.105	1.844
INDICATED (POST-TEST)	0.371	1.444	0.110	1.924
PRES. ON RATE LEVEL	2.870	1.159	0.125	4.153
DERIVED BY FORMULA	2.795	1.184	0.123	4.102
UNDERLYING PRESENT RATE	3.134	1.265	0.137	4.536
PROPOSED	2.795	1.184	0.123	4.102

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	5.968
IND. RATE				5.60	MINIMUM PREMIUM	2,000
MAN. RATE	10.36	8.36	6.43	+ 5.60	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	6,590	1,378,232	20,914	0	0	2	0	1	3
2017	8,221	98,736	1,201	0	0	0	0	2	2
2018	8,176	322,253	3,941	0	0	2	0	1	3
2019	9,324	3,585	0.038	0	0	0	0	0	0
2020	12,607	83,856	0.665	0	0	0	0	1	1
TOTAL	44,918	1,886,662	4,200	0	0	4	0	5	9

POLICY YEAR	REPORTED LOSSES					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	674,733	0	3,049	0	0	887,845	0	4,083	8,522
2017	0	0	0	0	62,702	0	0	0	0	34,623	1,411
2018	0	0	209,033	0	4,094	0	0	80,000	0	13,094	15,222
2019	0	0	0	0	0	0	0	0	0	0	3,585
2020	0	0	0	0	22,032	0	0	0	0	61,643	181
TOTAL	0	0	883,766	0	91,877	0	0	887,845	0	113,443	28,921

POLICY YEAR	TRANSLATED LOSSES					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	667,221	0	5,098	0	0	445,003	0	6,480	8,684
2017	0	0	1,599	1,129	105,000	0	0	748	606	58,793	1,486
2018	0	7,279	305,171	7,793	1,174	0	5,034	152,347	6,072	24,782	16,181
2019	0	0	0	0	0	0	0	0	0	0	4,137
2020	0	1,002	29,631	11,589	22,900	0	3,181	51,552	24,509	48,421	234
TOTAL	0	8,282	1,003,622	20,511	145,483	0	8,215	649,650	31,187	138,476	30,721

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,669,768	335,657	30,721	
IBNR + FREQUENCY ADJUSTMENT	(715,271)	(83,110)	160	
TOTAL LOSSES	954,497	252,547	30,881	
EXPECTED LOSSES	1,282,143	330,521	25,459	
CREDIBILITY	0.01	0.03	0.04	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM (INDICATED PRE-TEST)	2.125	0.562	0.069
INDICATED (POST-TEST)	2.217	0.587	0.072
PRES. ON RATE LEVEL	2.614	0.674	0.052
DERIVED BY FORMULA	2.610	0.671	0.053
UNDERLYING PRESENT RATE	2.854	0.736	0.057
PROPOSED	2.610	0.671	0.053

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.5482
IND. RATE				4.55	MINIMUM PREMIUM	1,815
MAN. RATE	8.26	6.67	5.17	+ 4.55	PRESENT	1,980

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	601	0	0.000	0	0	0	0	0	0
2017	790	0	0.000	0	0	0	0	0	0
2018	1,083	0	0.000	0	0	0	0	0	0
2019	1,335	47,329	3.545	0	0	0	1	0	1
2020	477	0	0.000	0	0	0	0	0	0
TOTAL	4,286	47,329	1.104	0	0	0	1	0	1

POLICY YEAR	REPORTED LOSSES					REPORTED LOSSES					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	43,128	0	0	0	4,000	0	0	201
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	43,128	0	0	0	4,000	0	0	201

POLICY YEAR	TRANSLATED LOSSES					TRANSLATED LOSSES					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	1,764	33,493	50,166	43	0	484	2,932	4,487	479	232
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	1,764	33,493	50,166	4,843	0	484	2,932	4,487	479	232

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	38,674	59,976	232	
IBNR + FREQUENCY ADJUSTMENT	(67,710)	(18,895)	23	
TOTAL LOSSES	0	41,081	255	
EXPECTED LOSS CREDIBILITY	116,298	72,898	5,507	
	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.958	0.006
INDICATED (POST-TEST)	0.000	1.000	0.006
PRES. ON RATE LEVEL	2.485	1.557	0.118
DERIVED BY FORMULA	2.485	1.552	0.117
UNDERLYING PRESENT RATE	2.713	1.701	0.128
PROPOSED	2.485	1.552	0.117

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	5.6661
IND. RATE				5.67	MINIMUM PREMIUM	2,000
MAN. RATE	9.79	8.06	6.44	+ 5.67	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	2,325	15,007	0.645	0	0	0	0	1	1
2017	1,995	0	0.000	0	0	0	0	0	0
2018	3,712	31,005	0.835	0	0	0	0	3	3
2019	3,168	1,699	0.054	0	0	0	0	0	0
2020	10,201	1,028	0.010	0	0	0	0	0	0
TOTAL	21,401	48,739	0.228	0	0	0	0	4	4

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	3,724	0	0	0	0	11,283	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	25,522	0	0	0	0	5,483	0
2019	0	0	0	0	0	0	0	0	0	0	1,699
2020	0	0	0	0	0	0	0	0	0	0	1,028
TOTAL	0	0	0	0	29,246	0	0	0	0	16,766	2,727

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	6,227	0	0	0	0	17,906	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	31	1,978	1,802	1,334	0	7	320	326	9,210	0
2019	0	0	0	0	0	0	0	0	0	0	1,961
2020	0	0	0	0	0	0	0	0	0	0	1,327
TOTAL	0	31	1,978	1,802	14,561	0	7	320	326	27,116	3,288

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,335	74,905	3,288	
IBNR + FREQUENCY ADJUSTMENT	(125,533)	(29,601)	61	
TOTAL LOSSES	0	45,304	3,349	
EXPECTED LOSS	249,812	129,850	6,802	
CREDIBILITY	0.01	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.212	0.016
INDICATED (POST-TEST)	0.000	0.221	0.016
PRES. ON RATE LEVEL	1.069	0.556	0.029
DERIVED BY FORMULA	1.058	0.549	0.029
UNDERLYING PRESENT RATE	1.167	0.607	0.032
PROPOSED	1.058	0.549	0.029

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.2319
IND. RATE				2.23	MINIMUM PREMIUM	1,075
MAN. RATE	4.69	3.45	2.56	+ 2.23	PRESENT	1,155

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	45,273	1,726,654	3.814	0	0	5	3	7	15
2017	52,586	1,180,961	2.246	0	0	3		11	16
2018	58,512	838,683	1.433	0	0	1		12	13
2019	56,280	805,569	1.431	0	0	1	4	7	12
2020	60,506	400,507	0.662	0	0	0	1	12	13
TOTAL	273,157	4,952,374	1.813	0	0	10	10	49	69

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	941,632	86,676	21,650	0	0	588,977	1,308	36,995	41,416
2017	0	0	625,244	50,783	64,591	0	0	1,085	13,522	93,834	12,902
2018	0	0	332,074	0	170,240	0	0	9,005	0	202,783	34,501
2019	0	0	170,603	89,578	144,631	0	0	58,900	33,440	279,761	28,622
2020	0	0	0	41,846	156,737	0	0	0	25,810	159,081	17,033
TOTAL	0	0	2,069,553	268,883	557,849	0	0	1,081	82,080	772,454	134,474

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,211,432	149,689	36,199	0	0	716,048	16,726	58,711	42,203
2017	0	21,133	952,581	93,382	116,000	0	21,222	712,785	37,206	162,204	13,586
2018	0	11,760	497,490	23,940	210,700	0	6,397	197,686	18,556	344,033	36,675
2019	0	13,764	376,220	139,636	210,000	0	10,065	204,898	77,864	410,910	33,030
2020	0	9,910	281,904	122,595	170,600	0	11,164	167,984	86,007	128,876	21,990
TOTAL	0	56,568	3,319,628	529,241	706,171	0	48,847	1,999,401	236,360	1,104,734	147,483

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,424,443	2,676,508	147,483	
IBNR + FREQUENCY ADJUSTMENT	(2,367,217)	(549,579)	778	
TOTAL LOSSES	3,057,227	2,126,929	148,261	
EXPECTED LOSSES	4,059,681	2,116,863	143,521	
CREDIBILITY	0.03	0.11	0.14	

PURE PREMIUM INDICATED (PRE-TEST)	1.119	0.779	0.054	1.952
INDICATED (POST-TEST)	1.168	0.812	0.057	2.037
PRES. ON RATE LEVEL	1.361	0.710	0.048	2.119
DERIVED BY FORMULA	1.355	0.721	0.049	2.125
UNDERLYING PRESENT RATE	1.486	0.775	0.053	2.314
PROPOSED	1.351	0.719	0.049	2.119

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.8905
IND. RATE				2.89	MINIMUM PREMIUM	1,285
MAN. RATE	5.38	4.28	3.28	+ 2.89	PRESENT	1,385

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	82,135	8,240,195	10.033	0	0	5	4	20	29
2017	87,819	3,726,168	4.243	0	1	4		18	25
2018	96,723	1,531,716	1.584	0	0	2		10	18
2019	97,887	823,254	0.841	0	0	1	4	21	26
2020	96,540	546,637	0.566	0	0	0	1	22	23
TOTAL	461,104	14,867,970	3.224	0	1	12	17	91	121

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	2,213,556	113,303	174,654	0	0	269,281	207	179,387	88,807
2017	0	972,987	663,818	46,990	206,067	0	1,299,538	944	33,238	201,021	60,555
2018	0	0	367,152	171,780	52,784	0	0	240,933	392,915	241,705	56,427
2019	0	0	117,500	77,096	336,179	0	0	26,310	36,131	156,645	73,401
2020	0	0	0	40,602	175,856	0	0	0	44,434	252,006	33,739
TOTAL	0	972,987	3,362,026	449,771	945,540	0	1,299,538	2,480	607,925	1,030,764	312,929

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,773,883	195,674	292,021	0	0	(1,285,734)	181,869	284,687	90,494
2017	0	778,612	1,014,285	87,595	354,110	0	1,037,112	544,380	70,237	344,037	63,764
2018	0	13,613	584,947	261,969	110,110	0	18,540	601,506	576,918	435,484	59,982
2019	0	11,505	338,568	152,268	453,110	0	7,255	114,284	62,425	231,810	84,705
2020	0	10,697	305,504	131,458	190,422	0	18,091	270,912	139,375	204,696	43,557
TOTAL	0	814,428	4,017,186	828,966	1,295,957	0	1,080,998	245,348	1,030,825	1,500,714	342,502

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,157,959	4,756,460	342,502	
IBNR + FREQUENCY ADJUSTMENT	(4,345,433)	(855,291)	2,085	
TOTAL LOSSES	1,812,527	3,901,168	344,587	
EXPECTED LOSSES	7,418,840	3,274,665	397,955	
CREDIBILITY	0.05	0.16	0.19	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.393	0.846	0.075
INDICATED (POST-TEST)	0.410	0.883	0.078
PRES. ON RATE LEVEL	1.473	0.650	0.079
DERIVED BY FORMULA	1.420	0.687	0.079
UNDERLYING PRESENT RATE	1.609	0.710	0.086
PROPOSED	1.420	0.687	0.079

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.9830
IND. RATE				2.98	MINIMUM PREMIUM	1,315
MAN. RATE	5.36	4.38	3.41	+ 2.98	PRESENT	1,425

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	864	0	0.000	0	0	0	0	0	0
2017	1,225	599	0.049	0	0	0	0	0	0
2018	1,446	0	0.000	0	0	0	0	0	0
2019	1,970	1,038	0.053	0	0	0	0	0	0
2020	1,090	0	0.000	0	0	0	0	0	0
TOTAL	6,595	1,637	0.025	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	599
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	1,038
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	1,637

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	631
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	1,198
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	1,829

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,829	
IBNR + FREQUENCY ADJUSTMENT	(161,403)	(24,186)	32	
TOTAL LOSSES	0	0	1,860	
EXPECTED LOSS	285,435	95,131	6,490	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.028
INDICATED (POST-TEST)	0.000	0.000	0.029
PRESENTATION RATE LEVEL	3.963	1.321	0.090
DERIVED BY FORMULA	3.963	1.308	0.090
UNDERLYING PRESENT RATE	4.328	1.442	0.098
PROPOSED	3.963	1.308	0.090

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	7.3131
IND. RATE				7.31	MINIMUM PREMIUM	2,000
MAN. RATE	12.60	10.43	8.32	+ 7.31	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	13,815	208,004	1.506	0	0	0	2	5	7
2017	14,123	17,549	0.124	0	0	0	0	2	2
2018	16,589	254,820	1.536	0	0	1	0	0	4
2019	16,949	451,027	2.661	0	0	1	2	1	4
2020	20,099	197,255	0.981	0	0	0	1	2	3
TOTAL	81,575	1,128,655	1.384	0	0	2	8	10	20

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	63,286	35,062	0	0	0	1,344	39,981	14,331
2017	0	0	0	0	7,087	0	0	0	0	8,006	2,456
2018	0	0	76,566	96,345	0	0	0	3,003	47,760	0	3,266
2019	0	0	281,232	40,260	6,326	0	0	112,500	4,576	1,199	4,466
2020	0	0	0	65,741	49,550	0	0	0	52,633	23,900	5,431
TOTAL	0	0	357,798	265,632	98,025	0	0	115,503	160,313	73,086	29,950

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	109,295	58,624	0	0	0	99,453	63,450	14,603
2017	0	0	181	128	11,124	0	0	173	140	13,595	2,586
2018	0	3,098	137,128	140,194	1,124	0	2,257	72,569	68,419	3,606	3,472
2019	0	16,927	470,555	67,791	2,004	0	8,774	226,380	17,096	8,221	5,154
2020	0	6,620	178,353	89,142	62,800	0	7,260	91,247	55,909	26,763	7,011
TOTAL	0	26,645	786,217	406,555	127,986	0	18,291	390,369	241,018	115,635	32,826

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,221,521	931,188	32,826	
IBNR + FREQUENCY ADJUSTMENT	(658,155)	(128,564)	262	
TOTAL LOSSES	563,366	802,624	33,089	
EXPECTED LOSS CREDIBILITY	1,149,896	502,130	45,493	
	0.01	0.05	0.06	

PURE PREMIUM INDICATED (PRE-TEST)	0.691	0.984	0.041	1.715
INDICATED (POST-TEST)	0.721	1.027	0.042	1.789
PRES. ON RATE LEVEL	1.291	0.564	0.051	1.906
DERIVED BY FORMULA	1.285	0.587	0.051	1.922
UNDERLYING PRESENT RATE	1.410	0.616	0.056	2.081
PROPOSED	1.274	0.582	0.050	1.906

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.5997
IND. RATE				2.60	MINIMUM PREMIUM	1,190
MAN. RATE	4.67	3.77	2.95	+ 2.60	PRESENT	1,280

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	3,579	473,469	13,229	0	0	1	0	0	1
2017	4,666	15,851	0.340	0	0	0	0	1	1
2018	5,271	41,492	0.787	0	0	0	0	5	5
2019	4,908	161,529	3.291	0	0	0	1	1	2
2020	5,633	1,988	0.035	0	0	0	0	0	0
TOTAL	24,057	694,329	2.886	0	0	1	1	7	9

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	290,483	0	0	0	0	167,255	0	0	15,731
2017	0	0	0	0	2,507	0	0	0	0	13,344	0
2018	0	0	0	0	20,625	0	0	0	0	20,867	0
2019	0	0	0	53,149	214	0	0	0	107,646	520	0
2020	0	0	0	0	0	0	0	0	0	0	1,988
TOTAL	0	0	290,483	53,149	23,346	0	0	167,255	107,646	34,731	17,719

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	390,409	0	0	0	0	230,979	0	0	16,030
2017	0	0	64	45	4,000	0	0	288	234	22,659	0
2018	0	25	1,598	1,456	1,688	0	25	1,217	1,242	35,050	0
2019	0	2,175	41,337	61,857	1,111	0	13,028	79,035	120,821	13,636	0
2020	0	0	0	0	0	0	0	0	0	0	2,567
TOTAL	0	2,200	433,408	63,355	42,330	0	13,053	311,519	122,296	71,346	18,596

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	760,180	299,330	18,596	
IBNR + FREQUENCY ADJUSTMENT	(272,107)	(57,190)	131	
TOTAL LOSSES	488,072	242,140	18,728	
EXPECTED LOSS CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUM INDICATED (PRE-TEST)	2.029	1.007	0.078	3.113
INDICATED (POST-TEST)	2.117	1.050	0.081	3.248
PRESUMED RATE LEVEL	1.791	0.846	0.089	2.726
DERIVED BY FORMULA	1.794	0.850	0.088	2.733
UNDERLYING PRESENT RATE	1.956	0.924	0.097	2.977
PROPOSED	1.794	0.850	0.088	2.733

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.7286
IND. RATE				3.73	MINIMUM PREMIUM	1,555
MAN. RATE	6.73	5.43	4.22	+ 3.73	PRESENT	1,680

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	4,303	275,975	6.414	0	0	1	1	0	2
2017	4,823	96,719	2.005	0	0	0	0	0	1
2018	4,705	0	0.000	0	0	0	0	0	0
2019	3,918	20,167	0.515	0	0	0	0	1	1
2020	3,306	28,181	0.852	0	0	0	0	1	1
TOTAL	21,055	421,042	2.000	0	0	1	2	2	5

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	114,315	54,657	0	0	0	37,688	2,612	0	703
2017	0	0	0	46,180	0	0	0	0	50,152	0	387
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	20,000	0	0	0	0	167	0
2020	0	0	0	0	16,131	0	0	0	0	12,050	0
TOTAL	0	0	114,315	100,837	36,131	0	0	37,688	118,764	12,217	1,090

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	153,639	94,393	0	0	0	52,047	123,296	0	716
2017	0	0	3,810	74,308	0	0	0	6,088	87,029	1,128	408
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	118	5,706	3,228	20,000	0	1	38	20	241	0
2020	0	734	21,695	8,485	16,831	0	622	10,077	4,791	9,465	0
TOTAL	0	852	184,850	180,411	44,091	0	623	68,251	215,136	10,835	1,124

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	254,576	450,475	1,124	
IBNR + FREQUENCY ADJUSTMENT	(618,285)	(105,665)	189	
TOTAL LOSSES	0	344,810	1,313	
EXPECTED LOSS	998,977	386,747	43,057	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	1.638	0.006	1.644
INDICATED (POST-TEST)	0.000	1.709	0.007	1.715
PRESUMED RATE LEVEL	4.345	1.682	0.187	6.214
DERIVED BY FORMULA	4.301	1.683	0.184	6.167
UNDERLYING PRESENT RATE	4.745	1.837	0.204	6.786
PROPOSED	4.301	1.683	0.184	6.167

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	8.4141
IND. RATE				8.41	MINIMUM PREMIUM	2,000
MAN. RATE	14.97	12.23	9.62	+ 8.41	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	14,898	501,928	3,369	0	0	1	1	2	4
2017	18,637	400,410	2,148	0	0	2		1	4
2018	28,626	69,660	0.243	0	0	0		3	5
2019	20,019	893,106	4.461	0	0	2	2	5	9
2020	16,044	149,178	0.930	0	0	0	1	2	3
TOTAL	98,224	2,014,282	2.051	0	0	5	7	13	25

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	194,648	20,000	82,193	0	0	119,563	2,472	33,803	39,249
2017	0	0	299,168	8,587	3,250	0	0	837	2,744	1,516	21,308
2018	0	0	0	6,117	11,353	0	0	0	31,523	13,716	6,951
2019	0	0	378,123	99,037	75,991	0	0	169,200	69,886	88,473	12,353
2020	0	0	0	23,854	41,443	0	0	0	32,920	49,225	1,736
TOTAL	0	0	871,939	157,595	214,230	0	0	169,643	149,545	186,733	81,597

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	261,607	34,540	137,427	0	0	165,117	22,412	53,645	39,995
2017	0	10,112	453,791	18,902	9,128	0	4,232	141,790	7,201	3,147	22,437
2018	0	41	2,497	9,528	11,228	0	240	10,461	44,639	24,716	7,389
2019	0	24,993	686,801	154,274	135,233	0	21,309	405,242	106,912	144,969	14,255
2020	0	3,470	96,272	44,687	47,223	0	6,309	85,737	48,597	43,663	2,241
TOTAL	0	38,616	1,500,967	261,933	243,554	0	32,091	808,348	229,763	270,141	86,318

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,380,022	1,105,388	86,318	
IBNR + FREQUENCY ADJUSTMENT	(1,226,090)	(268,283)	423	
TOTAL LOSSES	1,153,932	837,104	86,740	
EXPECTED LOSSES	2,019,067	1,015,320	90,466	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUM INDICATED (PRE-TEST)	1.175	0.852	0.088	2.115
INDICATED (POST-TEST)	1.226	0.889	0.092	2.207
PRESUMED RATE LEVEL	1.882	0.947	0.084	2.913
DERIVED BY FORMULA	1.869	0.943	0.085	2.897
UNDERLYING PRESENT RATE	2.056	1.034	0.092	3.181
PROPOSED	1.869	0.943	0.085	2.897

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.9526
IND. RATE				3.95	MINIMUM PREMIUM	1,625
MAN. RATE	7.39	5.86	4.51	+ 3.95	PRESENT	1,770

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	4,764	76,653	1.609	0	0	0	2	0	2
2017	5,201	8,723	0.168	0	0	0	0	1	1
2018	5,553	765	0.014	0	0	0	0	0	0
2019	6,859	14,192	0.207	0	0	0	0	1	1
2020	5,092	211,388	4.151	1	0	0	2	4	7
TOTAL	27,469	311,721	1.135	1	0	0	4	6	11

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	18,200	0	0	0	0	1,425	0	5,028
2017	0	0	0	0	1,201	0	0	0	0	6,235	1,287
2018	0	0	0	0	0	0	0	0	0	0	765
2019	0	0	0	0	282	0	0	0	0	1,736	12,174
2020	4,775	0	0	53,193	63,208	0	0	0	24,757	54,778	10,677
TOTAL	4,775	0	0	71,393	64,691	0	0	0	78,182	62,749	29,931

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	31,431	0	0	0	0	96,005	0	5,124
2017	0	0	31	22	2	0	0	135	109	10,588	1,355
2018	0	0	0	0	0	0	0	0	0	0	813
2019	0	2	80	46	0	11	398	212	2,506	14,049	
2020	6,569	6,408	175,399	84,286	74,900	0	5,661	79,329	43,608	46,786	13,784
TOTAL	6,569	6,410	175,510	115,785	77,356	0	5,672	79,862	139,934	59,880	35,125

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	274,024	392,954	35,125	
IBNR + FREQUENCY ADJUSTMENT	(329,869)	(72,212)	124	
TOTAL LOSSES	0	320,742	35,249	
EXPECTED LOSS CREDIBILITY	569,322	277,728	24,898	
	0.01	0.02	0.03	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	1.168	0.128	1.296
INDICATED (POST-TEST)	0.000	1.218	0.134	1.352
PRES. ON RATE LEVEL	1.898	0.926	0.083	2.907
DERIVED BY FORMULA	1.879	0.932	0.085	2.895
UNDERLYING PRESENT RATE	2.073	1.011	0.091	3.174
PROPOSED	1.879	0.932	0.085	2.895

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.9498
IND. RATE				3.95	MINIMUM PREMIUM	1,625
MAN. RATE	7.16	5.77	4.50	+ 3.95	PRESENT	1,770

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	10,097	578,119	5.726	0	0	1	0	5	6
2017	10,017	588,217	5.872	0	0	2	0	3	6
2018	13,077	624,705	4.777	0	0	2	0	16	20
2019	14,823	384,397	2.593	0	0	1	0	12	13
2020	14,522	244,495	1.684	0	0	0	0	17	17
TOTAL	62,536	2,419,933	3.870	0	0	6	3	53	62

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	112,592	0	220,247	0	0	42,957	0	188,446	13,877
2017	0	0	322,317	33,344	7,562	0	0	938	68,919	14,008	7,129
2018	0	0	287,809	57,094	48,086	0	0	15,214	12,347	46,111	20,554
2019	0	0	133,822	0	75,494	0	0	39,711	0	98,994	36,332
2020	0	0	0	0	111,575	0	0	0	0	119,767	13,153
TOTAL	0	0	856,540	90,438	462,964	0	0	67,354	81,266	467,326	91,045

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	151,324	0	368,253	0	0	59,324	0	299,064	14,141
2017	0	10,894	490,996	59,205	17,170	0	8,946	307,611	124,941	26,417	7,507
2018	0	10,330	438,557	95,178	11,990	0	9,626	292,915	29,911	83,378	21,849
2019	0	7,699	229,712	21,673	100,922	0	3,504	101,098	16,255	144,979	41,927
2020	0	5,077	150,057	58,688	116,430	0	6,180	100,161	47,619	94,077	16,981
TOTAL	0	34,000	1,460,646	234,744	613,666	0	28,256	861,109	218,726	647,915	102,404

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,384,011	1,795,051	102,404	
IBNR + FREQUENCY ADJUSTMENT	(873,635)	(298,505)	594	
TOTAL LOSSES	1,510,376	1,496,546	102,998	
EXPECTED LOSSES	1,545,105	1,177,406	105,126	
CREDIBILITY	0.01	0.04	0.05	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	2.415	2.393	0.165
INDICATED (POST-TEST)	2.520	2.497	0.172
PRESUMED RATE LEVEL	2.262	1.724	0.154
DERIVED BY FORMULA	2.265	1.755	0.155
UNDERLYING PRESENT RATE	2.471	1.883	0.168
PROPOSED	2.265	1.755	0.155

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	5.6957
IND. RATE				5.70	MINIMUM PREMIUM	2,000
MAN. RATE	9.98	8.15	6.41	+ 5.70	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	14,752	163,113	1.106	0	0	0	0	5	5
2017	15,306	1,834,577	11.986	0	0	1	0	5	7
2018	14,805	474,477	3.205	0	0	1	0	7	10
2019	15,792	292,278	1.851	0	0	0	2	7	9
2020	15,325	301,793	1.969	0	0	1	0	2	3
TOTAL	75,980	3,066,238	4.036	0	0	3	5	26	34

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	64,067	0	0	0	0	97,084	1,962
2017	0	0	188,200	23,000	40,486	0	0	1,000	5,226	67,884	9,781
2018	0	0	185,750	73,112	48,319	0	0	6,000	65,573	23,650	10,502
2019	0	0	0	69,297	133,766	0	0	0	13,146	72,716	3,353
2020	0	0	111,500	0	39,529	0	0	75,000	0	71,487	4,277
TOTAL	0	0	485,450	165,409	326,167	0	0	2,571	83,945	332,821	29,875

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	107,120	0	0	0	0	154,072	1,999
2017	0	6,324	134,099	39,949	69,000	0	98,366	1,449,892	54,647	116,760	10,299
2018	0	6,851	293,966	114,381	100,000	0	4,690	148,227	96,993	45,545	11,164
2019	0	3,623	91,979	102,196	100,000	0	2,042	26,318	23,633	106,532	3,869
2020	0	15,022	245,612	31,485	50,600	0	29,894	229,862	37,866	60,758	5,522
TOTAL	0	31,821	765,656	288,011	394,508	0	134,991	1,854,299	213,138	483,667	32,853

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,786,768	1,479,325	32,853	
IBNR + FREQUENCY ADJUSTMENT	(742,180)	(199,494)	353	
TOTAL LOSSES	2,044,588	1,279,831	33,206	
EXPECTED LOSSES	1,255,367	754,676	69,494	
CREDIBILITY	0.01	0.05	0.06	

PURE PREMIUM INDICATED (PRE-TEST)	2.691	1.684	0.044	4.419
INDICATED (POST-TEST)	2.807	1.757	0.046	4.610
PRESENT UNDERLYING RATE LEVEL	1.513	0.910	0.084	2.506
DERIVED BY FORMULA	1.526	0.952	0.081	2.559
UNDERLYING PRESENT RATE	1.652	0.993	0.091	2.737
PROPOSED	1.526	0.952	0.081	2.559

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.4916
IND. RATE				3.49	MINIMUM PREMIUM	1.475
MAN. RATE	6.01	4.91	3.88	+ 3.49	PRESENT	1.575

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	6,110	20,528	0.336	0	0	0	0	1	1
2017	6,371	99,251	1.558	0	0	0	0	2	3
2018	7,467	984,572	13.186	0	0	1	0	0	1
2019	8,689	335,354	3.860	0	0	1	2	3	6
2020	7,053	10,460	0.148	0	0	0	0	1	1
TOTAL	35,690	1,450,165	4.063	0	0	2	3	7	12

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	435	0	0	0	0	923	19,170
2017	0	0	0	55,167	4,399	0	0	0	36,790	2,463	432
2018	0	0	364,057	0	0	0	0	613,000	0	0	865
2019	0	0	113,968	31,271	3,492	0	0	51,000	124,297	9,102	2,158
2020	0	0	0	0	6,360	0	0	0	0	3,436	664
TOTAL	0	0	478,025	86,438	14,686	0	0	7,716	161,087	15,924	23,289

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	727	0	0	0	0	1,465	19,534
2017	0	0	4,663	88,848	8,424	0	0	4,520	63,885	5,010	455
2018	0	12,523	415,179	11,131	1,124	0	37,265	883,749	34,540	17,966	919
2019	0	7,477	202,570	45,018	1,154	0	18,809	193,902	145,890	30,702	2,490
2020	0	289	8,554	3,345	6,632	0	177	2,874	1,366	2,699	857
TOTAL	0	20,289	630,966	148,341	37,642	0	56,251	1,085,045	245,681	57,842	24,256

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,792,551	489,508	24,256	
IBNR + FREQUENCY ADJUSTMENT	(333,550)	(77,615)	131	
TOTAL LOSSES	1,459,001	411,893	24,387	
EXPECTED LOSS CREDIBILITY	578,054	300,341	25,413	
	0.01	0.03	0.03	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	4.088	1.154	0.068
INDICATED (POST-TEST)	4.265	1.204	0.071
PRESENTATION RATE LEVEL DERIVED BY FORMULA	1.483	0.771	0.065
UNDERLYING PRESENT RATE	1.511	0.784	0.065
PROPOSED	1.620	0.842	0.071
	1.511	0.784	0.065

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.2196
IND. RATE				3.22	MINIMUM PREMIUM	1,390
MAN. RATE	5.14	4.42	3.59	+ 3.22	PRESENT	1,480

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	30,316	1,107,501	3.653	0	0	2	2	8	12
2017	36,514	827,458	2.266	0	0	2		6	11
2018	42,047	867,141	2.062	0	0	0		10	17
2019	44,543	1,840,992	4.133	1	0	2	4	5	12
2020	40,169	510,697	1.271	0	0	2	0	7	9
TOTAL	193,589	5,153,789	2.662	1	0	8	16	36	61

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	411,150	51,861	59,061	0	0	133,015	321	50,756	34,333
2017	0	0	411,916	138,824	42,262	0	0	943	49,923	37,175	27,415
2018	0	0	0	250,575	181,435	0	0	0	268,330	121,438	45,363
2019	680,387	0	297,487	163,721	213,747	49,273	0	325,415	18,411	61,360	31,116
2020	0	0	203,150	0	39,523	0	0	217,115	0	34,285	16,424
TOTAL	680,387	0	1,323,703	604,981	536,028	49,273	0	1,767	403,985	305,014	154,651

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	552,586	89,564	98,750	0	0	597,999	120,976	80,550	34,985
2017	0	13,923	636,254	231,063	78,000	0	7,952	272,585	91,816	65,210	28,868
2018	0	1,345	80,288	370,280	211,870	0	2,051	89,323	380,258	218,255	48,221
2019	960,570	24,081	650,899	246,031	510,822	95,427	26,271	669,374	62,198	107,892	35,908
2020	0	25,892	403,791	40,271	58,300	0	77,699	521,478	40,992	40,274	21,203
TOTAL	960,570	65,241	2,323,818	977,209	1,442,451	95,427	113,973	2,150,760	696,239	512,180	169,185

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,709,789	3,029,872	169,185	
IBNR + FREQUENCY ADJUSTMENT	(1,927,890)	(497,754)	838	
TOTAL LOSSES	3,781,899	2,532,118	170,023	
EXPECTED LOSSES	3,333,817	1,929,167	158,356	
CREDIBILITY	0.03	0.09	0.11	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	1.954	1.308	0.088
INDICATED (POST-TEST)	2.038	1.365	0.092
PRES. ON RATE LEVEL	1.577	0.913	0.075
DERIVED BY FORMULA	1.591	0.953	0.077
UNDERLYING PRESENT RATE	1.722	0.997	0.082
PROPOSED	1.591	0.953	0.077

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.5755
IND. RATE				3.58	MINIMUM PREMIUM	1,505
MAN. RATE	6.34	5.08	3.97	+ 3.58	PRESENT	1,600

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	38,114	4,226,329	11,089	1	0	7	7	9	24
2017	42,430	1,235,600	2,912	0	0	2		20	28
2018	43,329	1,629,692	3,761	0	0	3		17	32
2019	46,392	1,297,771	2,797	0	0	3	4	13	20
2020	46,678	1,109,199	2,376	0	0	0	7	20	27
TOTAL	216,943	9,498,591	4,378	1	0	15	36	79	131

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	403,500	0	1,482,336	251,338	41,094	9,934	0	720,131	1,375	32,313	47,308
2017	0	0	319,730	172,288	78,065	0	0	686	161,962	162,560	38,309
2018	0	0	353,294	346,796	194,021	0	0	18,007	294,232	189,392	64,970
2019	0	0	369,582	162,625	135,055	0	0	233,700	142,414	175,850	78,511
2020	0	0	0	172,255	367,533	0	0	0	202,171	333,548	33,692
TOTAL	403,500	0	2,524,942	1,105,302	815,768	9,934	0	720,538	1,039,154	893,663	262,790

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	579,023	0	1,829,136	434,061	68,709	20,345	0	1,325,886	428,360	51,281	48,207
2017	0	10,807	500,340	284,005	138,000	0	20,068	693,744	295,339	282,109	40,339
2018	0	14,088	621,939	521,120	300,620	0	13,928	451,974	432,558	340,226	69,063
2019	0	27,480	739,748	237,167	210,630	0	35,315	605,620	205,697	283,163	90,602
2020	0	28,160	787,008	358,601	412,700	0	40,360	552,666	310,873	292,692	43,496
TOTAL	579,023	80,535	4,478,170	1,834,955	1,611,794	20,345	109,671	3,629,890	1,672,827	1,249,470	291,707

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,897,632	5,919,045	291,707	
IBNR + FREQUENCY ADJUSTMENT	(3,649,050)	(1,112,270)	1,291	
TOTAL LOSSES	5,248,582	4,806,775	292,998	
EXPECTED LOSSES	6,262,901	4,267,833	242,690	
CREDIBILITY	0.03	0.10	0.12	

PURE PREMIUM INDICATED (PRE-TEST)	2.419	2.216	0.135	4.770
INDICATED (POST-TEST)	2.524	2.312	0.141	4.977
PRESUMED RATE LEVEL	2.644	1.801	0.102	4.547
DERIVED BY FORMULA	2.640	1.852	0.107	4.599
UNDERLYING PRESENT RATE	2.887	1.967	0.112	4.966
PROPOSED	2.640	1.852	0.107	4.599

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	6.2750
IND. RATE				6.28	MINIMUM PREMIUM	2,000
MAN. RATE	10.63	8.86	7.04	+ 6.28	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	20,149	370,998	1.841	0	0	1	2	3	6
2017	23,042	1,333,850	5.789	0	0	4		4	8
2018	23,496	180,400	0.768	0	0	0		3	3
2019	24,450	6,474,168	26.479	0	1	4	1	8	14
2020	22,863	8,108,813	35.467	0	1	1	0	2	4
TOTAL	114,000	16,468,229	14.446	0	2	10	3	20	35

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	85,192	36,935	104,828	0	0	33,524	1,092	72,574	12,853
2017	0	0	613,261	0	139,433	0	0	310	0	79,289	1,557
2018	0	0	0	0	170,564	0	0	0	0	7,489	2,347
2019	0	1,220,589	655,413	22,263	38,061	0	4,107,500	353,300	27,931	44,007	4,970
2020	0	1,566,487	127,848	0	28,422	0	1,059,490	86,655	0	37,050	2,755
TOTAL	0	2,787,076	1,481,714	59,198	481,308	0	10,577,042	470,977	53,023	240,409	24,482

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	114,498	63,787	175,272	0	0	46,297	45,090	115,175	13,097
2017	0	20,728	932,155	12,813	241,000	0	33,171	1,110,099	20,299	138,643	1,640
2018	0	205	13,219	12,042	20,438	0	9	437	446	12,579	2,495
2019	0	189,356	1,068,823	59,767	60,000	0	2,027,418	1,093,220	65,518	86,763	5,735
2020	(1)	1,076,774	131,065	(3,409)	32,600	0	1,583,752	407,877	(66,983)	18,956	3,557
TOTAL	(1)	1,287,062	2,259,761	144,998	400,714	0	3,644,350	2,657,929	64,370	372,117	26,524

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,849,102	1,382,201	26,524	
IBNR + FREQUENCY ADJUSTMENT	(1,613,573)	(339,740)	248	
TOTAL LOSSES	8,235,529	1,042,460	26,771	
EXPECTED LOSSES	2,742,576	1,294,112	48,424	
CREDIBILITY	0.02	0.06	0.08	

PURE PREMIUM INDICATED (PRE-TEST)	7.224	0.914	0.023	8.162
INDICATED (POST-TEST)	7.537	0.954	0.025	8.515
PRESUMED RATE LEVEL	2.203	1.039	0.039	3.281
DERIVED BY FORMULA	2.310	1.034	0.038	3.382
UNDERLYING PRESENT RATE	2.406	1.135	0.042	3.583
PROPOSED	2.310	1.034	0.038	3.382

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.6137
IND. RATE				4.61	MINIMUM PREMIUM	1,835
MAN. RATE	8.07	6.54	5.08	+ 4.61	PRESENT	1,950

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	25,749	724,923	2.815	0	0	2	1	2	5
2017	23,888	170,550	0.714	0	0	1		3	4
2018	20,713	483,719	2.335	0	0	1		7	9
2019	20,535	1,354,394	6.596	0	0	1	5	3	9
2020	19,494	241,353	1.238	0	0	1	0	4	5
TOTAL	110,379	2,974,939	2.695	0	0	6	7	19	32

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	297,401	6,128	81,116	0	0	295,900	1,279	8,538	12,561
2017	0	0	99,000	0	40,165	0	0	857	0	13,295	7,233
2018	0	0	168,112	3,816	122,303	0	0	8,007	20,151	64,187	23,893
2019	0	0	472,000	196,410	90,817	0	0	288,000	247,348	54,951	4,811
2020	0	0	157,042	0	18,600	0	0	24,079	0	32,278	8,654
TOTAL	0	0	1,193,555	206,354	353,001	0	0	685,850	290,778	173,249	57,152

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	399,707	10,583	135,626	0	0	408,638	41,832	13,550	12,800
2017	0	3,346	150,930	2,386	68,000	0	720	24,340	643	22,663	7,616
2018	0	6,014	255,662	20,114	100,772	0	5,266	162,340	37,155	111,690	25,398
2019	0	34,151	912,685	276,587	160,005	0	51,212	761,927	314,321	124,076	5,552
2020	0	19,471	296,070	24,844	32,600	0	10,323	83,185	15,953	26,876	11,172
TOTAL	0	62,983	2,015,053	334,511	298,019	0	67,521	1,440,431	409,905	298,855	62,538

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,585,988	1,641,292	62,538	
IBNR + FREQUENCY ADJUSTMENT	(1,260,981)	(203,892)	406	
TOTAL LOSSES	2,325,008	1,437,400	62,944	
EXPECTED LOSSES	2,061,042	747,365	88,035	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUM INDICATED (PRE-TEST)	2.106	1.302	0.057	3.466
INDICATED (POST-TEST)	2.198	1.359	0.059	3.616
PRES. ON RATE LEVEL	1.710	0.620	0.073	2.403
DERIVED BY FORMULA	1.720	0.664	0.072	2.456
UNDERLYING PRESENT RATE	1.867	0.677	0.080	2.624
PROPOSED	1.720	0.664	0.072	2.456

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.3507
IND. RATE				3.35	MINIMUM PREMIUM	1,430
MAN. RATE	6.02	4.79	3.72	+ 3.35	PRESENT	1,525

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	8,146	387,522	4,757	0	0	1	1	2	4
2017	11,040	396,599	3,592	0	0	1		2	4
2018	8,464	386,029	4,561	0	0	1		0	1
2019	11,966	121,647	1,017	0	0	0	1	3	4
2020	17,083	107,901	0.632	0	0	0	0	5	5
TOTAL	56,699	1,399,698	2,469	0	0	3	3	12	18

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	247,963	57,427	1,772	0	0	23,170	2,672	1,345	2,173
2017	0	0	213,641	64,998	463	0	0	604	70,235	3,403	3,255
2018	0	0	321,725	0	0	0	0	6,001	0	0	613
2019	0	0	0	46,376	35,140	0	0	0	10,150	23,030	6,951
2020	0	0	0	0	30,828	0	0	0	0	14,024	63,049
TOTAL	0	0	783,329	168,801	68,203	0	0	29,465	134,057	41,802	76,041

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	333,262	99,176	2,963	0	0	31,998	96,449	2,135	2,214
2017	0	7,221	328,869	108,186	4,000	0	2,692	98,554	123,473	7,684	3,428
2018	0	11,196	469,204	11,550	1,447	0	3,955	119,472	4,172	2,197	652
2019	0	2,104	46,041	59,616	3,007	0	1,371	12,724	14,201	34,456	8,021
2020	0	1,403	41,461	16,216	32,100	0	724	11,728	5,576	11,016	81,396
TOTAL	0	21,924	1,218,837	294,744	200,126	0	8,742	274,476	243,870	57,488	95,711

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,523,978	696,228	95,711	
IBNR + FREQUENCY ADJUSTMENT	(1,660,835)	(135,325)	304	
TOTAL LOSSES	0	560,903	96,015	
EXPECTED LOSSES	3,031,060	542,088	46,443	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.989	0.169	1.159
INDICATED (POST-TEST)	0.000	1.032	0.177	1.209
PRES. ON RATE LEVEL	4.895	0.875	0.075	5.846
DERIVED BY FORMULA	4.846	0.882	0.080	5.808
UNDERLYING PRESENT RATE	5.346	0.956	0.082	6.384
PROPOSED	4.846	0.882	0.080	5.808

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	7.9240
IND. RATE				7.92	MINIMUM PREMIUM	2,000
MAN. RATE	15.50	12.02	9.05	+ 7.92	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	8,180	21,106	0.258	0	0	0	1	1	2
2017	14,576	999	0.007	0	0	0	0	0	0
2018	10,151	0	0.000	0	0	0	0	0	0
2019	12,247	0	0.000	0	0	0	0	0	0
2020	10,250	0	0.000	0	0	0	0	0	0
TOTAL	55,404	22,105	0.040	0	0	0	1	1	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	9,652	2,559	0	0	0	6,807	1,127	961
2017	0	0	0	0	0	0	0	0	0	0	999
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	9,652	2,559	0	0	0	6,807	1,127	1,960

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	16,669	4,279	0	0	0	12,232	1,789	979
2017	0	0	0	0	0	0	0	0	0	0	1,052
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	16,669	4,279	0	0	0	12,232	1,789	2,031

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	34,968	2,031	
IBNR + FREQUENCY ADJUSTMENT	(866,284)	(84,347)	184	
TOTAL LOSSES	0	0	2,215	
EXPECTED LOSS CREDIBILITY	1,465,710	318,133	37,377	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.004	0.004
INDICATED (POST-TEST)	0.000	0.000	0.004	0.004
PRES. ON RATE LEVEL	2.422	0.526	0.062	3.010
DERIVED BY FORMULA	2.398	0.505	0.059	2.962
UNDERLYING PRESENT RATE	2.645	0.574	0.067	3.287
PROPOSED	2.398	0.505	0.059	2.962

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.0409
IND. RATE				4.04	MINIMUM PREMIUM	1,655
MAN. RATE	7.79	6.15	4.66	+ 4.04	PRESENT	1,820

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,197	531	0.044	0	0	0	0	0	0
2017	827	0	0.000	0	0	0	0	0	0
2018	508	0	0.000	0	0	0	0	0	0
2019	372	0	0.000	0	0	0	0	0	0
2020	287	0	0.000	0	0	0	0	0	0
TOTAL	3,191	531	0.017	0	0	0	0	0	0

POLICY YEAR	REPORTED LOSSES					REPORTED LOSSES					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	531
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	531

POLICY YEAR	TRANSLATED LOSSES					TRANSLATED LOSSES					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	541
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	541

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	541	
IBNR + FREQUENCY ADJUSTMENT	(81,925)	(12,601)	6	
TOTAL LOSSES	0	0	548	
EXPECTED LOSS	120,351	41,786	2,181	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.017
INDICATED (POST-TEST)	0.000	0.000	0.018
PRES. ON RATE LEVEL	3.454	1.199	0.063
DERIVED BY FORMULA	3.454	1.187	0.062
UNDERLYING PRESENT RATE	3.772	1.310	0.068
PROPOSED	3.454	1.187	0.062

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	6.4161
IND. RATE				6.42	MINIMUM PREMIUM	2,000
MAN. RATE	11.20	9.22	7.30	+ 6.42	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	6,256	1,905	0.030	0	0	0	0	0	0
2017	6,517	120,862	1.855	0	0	0	0	3	3
2018	6,653	447,421	6.725	0	0	1	0	2	3
2019	5,189	41,871	0.807	0	0	0	0	0	0
2020	5,454	86,876	1.593	0	0	0	0	1	1
TOTAL	30,069	698,935	2.324	0	0	1	0	6	7

POLICY YEAR	REPORTED LOSSES					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	1,905
2017	0	0	0	0	62,634	0	0	0	0	56,396	1,832
2018	0	0	251,850	0	12,398	0	0	150,000	0	25,187	7,986
2019	0	0	0	0	0	0	0	0	0	0	41,871
2020	0	0	0	0	66,156	0	0	0	0	15,500	5,220
TOTAL	0	0	251,850	0	141,188	0	0	150,000	0	97,083	58,814

POLICY YEAR	TRANSLATED LOSSES					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	1,941
2017	0	0	1,597	1,127	105,000	0	0	1,218	987	95,766	1,929
2018	0	8,779	368,259	9,917	1,820	0	9,345	282,838	11,324	47,482	8,489
2019	0	0	0	0	0	0	0	0	0	0	48,319
2020	0	3,010	88,973	34,798	69,000	0	800	12,963	6,163	12,175	6,739
TOTAL	0	11,789	458,829	45,842	170,336	0	10,145	297,019	18,473	155,423	67,418

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	777,783	420,074	67,418	
IBNR + FREQUENCY ADJUSTMENT	(709,824)	(119,723)	198	
TOTAL LOSSES	67,959	300,351	67,615	
EXPECTED LOSS CREDIBILITY	1,154,408	441,111	41,945	
	0.01	0.03	0.03	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.226	0.999	0.225
INDICATED (POST-TEST)	0.236	1.042	0.235
PRES. ON RATE LEVEL	3.516	1.343	0.128
DERIVED BY FORMULA	3.483	1.334	0.131
UNDERLYING PRESENT RATE	3.839	1.467	0.139
PROPOSED	3.483	1.334	0.131

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	6.7505
IND. RATE				6.75	MINIMUM PREMIUM	2,000
MAN. RATE	12.00	9.81	7.72	+ 6.75	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	6,709	286,038	4,263	0	0	1	2	5	8
2017	6,667	658,947	9,884	0	0	0		3	6
2018	8,184	317,767	3,883	0	0	0		4	6
2019	8,413	519,155	6,171	0	0	0	3	3	6
2020	9,850	362,978	3,685	0	0	0	2	2	4
TOTAL	39,823	2,144,885	5,386	0	0	1	12	17	30

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	134,998	14,391	30,999	0	0	42,078	464	36,775	22,333
2017	0	0	0	133,285	251,076	0	0	0	109,850	164,622	114
2018	0	0	0	112,393	42,608	0	0	0	122,746	40,020	0
2019	0	0	0	75,119	160,998	0	0	0	156,269	123,639	3,130
2020	0	0	0	76,885	62,784	0	0	0	6,877	215,666	766
TOTAL	0	0	134,998	412,073	548,465	0	0	42,078	400,206	580,722	26,343

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	181,437	24,853	51,830	0	0	58,110	8,022	58,362	22,757
2017	0	0	17,398	218,988	424,005	0	0	16,892	193,504	282,016	120
2018	0	557	33,008	163,348	005	0	920	39,955	173,023	73,752	0
2019	0	4,022	104,270	113,363	22,008	0	19,675	142,924	190,411	197,166	3,612
2020	0	7,962	215,089	106,796	78,500	0	11,916	189,672	91,812	170,450	989
TOTAL	0	12,541	551,202	627,348	746,627	0	32,510	447,552	656,772	781,745	27,478

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,043,806	2,912,492	27,478	
IBNR + FREQUENCY ADJUSTMENT	(1,397,449)	(343,316)	278	
TOTAL LOSSES	0	2,569,176	27,756	
EXPECTED LOSS CREDIBILITY	2,449,692	1,345,241	47,935	
	0.01	0.03	0.04	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	6.451	0.070	6.521
INDICATED (POST-TEST)	0.000	6.731	0.073	6.804
PRESUMED RATE LEVEL	5.633	3.093	0.110	8.836
DERIVED BY FORMULA	5.577	3.202	0.109	8.888
UNDERLYING PRESENT RATE	6.151	3.378	0.120	9.650
PROPOSED	5.544	3.184	0.108	8.836

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	12.0555
IND. RATE				12.06	MINIMUM PREMIUM	2,000
MAN. RATE	22.00	17.67	13.68	+ 12.06	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	31,197	93,093	0.298	0	0	0	1	3	4
2017	39,268	927,248	2.361	0	0	2		2	6
2018	41,403	256,382	0.619	1	0	0		3	4
2019	41,344	243,534	0.589	0	0	1	1	3	5
2020	41,300	39,808	0.096	0	0	0	1	2	3
TOTAL	194,512	1,560,065	0.802	1	0	3	5	13	22

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	16,989	7,317	0	0	0	2,792	24,948	11,047
2017	0	0	567,532	16,622	10,735	0	0	0	8,804	6,903	13,565
2018	181,720	0	0	0	7,928	0	0	0	0	57,631	9,103
2019	0	0	83,619	61,714	11,028	0	0	19,200	37,125	24,050	6,752
2020	0	0	0	11,215	4,121	0	0	0	6,622	5,747	12,103
TOTAL	181,720	0	651,151	106,540	41,129	0	0	19,200	85,343	119,279	52,570

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	29,340	12,234	0	0	0	58,927	39,592	11,257
2017	0	19,183	861,002	36,474	25,000	0	20,095	672,677	26,855	14,345	14,284
2018	269,836	10	614	560	1,050	0	69	3,360	3,429	96,803	9,676
2019	0	7,121	181,151	79,494	21,000	0	6,040	70,683	46,599	40,170	7,792
2020	0	932	24,600	12,928	6,100	0	1,055	13,772	8,124	5,519	15,625
TOTAL	269,836	27,246	1,067,368	158,796	81,816	0	27,259	760,491	143,934	196,429	58,634

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,152,199	580,976	58,634	
IBNR + FREQUENCY ADJUSTMENT	(860,876)	(156,135)	423	
TOTAL LOSSES	1,291,323	424,841	59,057	
EXPECTED LOSS CREDIBILITY	1,474,344	600,140	79,694	
	0.03	0.09	0.11	

PURE PREMIUM INDICATED (PRE-TEST)	0.664	0.218	0.030	0.913
INDICATED (POST-TEST)	0.693	0.228	0.032	0.952
PRES. ON RATE LEVEL	0.694	0.283	0.038	1.014
DERIVED BY FORMULA	0.694	0.278	0.037	1.009
UNDERLYING PRESENT RATE	0.758	0.309	0.041	1.107
PROPOSED	0.694	0.278	0.037	1.009

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.3759
IND. RATE				1.38	MINIMUM PREMIUM	800
MAN. RATE	2.49	2.01	1.57	+ 1.38	PRESENT	840

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	100,871	2,291,329	2.272	0	0	4	6	8	18
2017	113,264	903,711	0.798	0	0	3		16	21
2018	119,325	764,317	0.641	0	0	2		8	12
2019	120,172	554,549	0.461	0	0	0	4	24	28
2020	127,049	920,943	0.725	0	0	1	4	18	23
TOTAL	580,681	5,434,849	0.936	0	0	10	18	74	102

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	965,907	150,198	65,605	0	0	735,075	1,002	62,988	173,554
2017	0	0	313,374	80,542	194,016	0	0	1,039	17,499	169,254	75,987
2018	0	0	276,941	74,032	54,493	0	0	9,003	98,188	101,668	64,832
2019	0	0	0	78,490	122,166	0	0		55,381	217,550	80,962
2020	0	0	114,401	43,696	347,035	0	0	59,000	7,462	246,288	102,361
TOTAL	0	0	1,670,623	426,958	783,315	0	0	797,000	316,532	797,748	497,696

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,187,803	259,392	109,692	0	0	858,671	247,990	99,962	176,852
2017	0	10,592	486,103	138,357	331,000	0	3,516	123,283	35,333	288,228	80,014
2018	0	10,036	427,681	119,403	177,885	0	6,667	212,653	148,718	179,244	68,916
2019	0	3,931	95,809	111,017	177,000	0	8,050	90,506	88,711	320,641	93,430
2020	0	32,259	738,436	235,438	379,200	0	34,422	351,455	112,020	198,258	132,148
TOTAL	0	56,819	2,935,832	863,607	1,085,432	0	52,655	1,636,567	632,771	1,086,332	551,360

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,681,873	3,668,143	551,360	
IBNR + FREQUENCY ADJUSTMENT	(3,396,772)	(665,584)	2,344	
TOTAL LOSSES	1,285,101	3,002,559	553,705	
EXPECTED LOSSES	5,815,904	2,553,737	437,026	
CREDIBILITY	0.05	0.19	0.22	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.221	0.517	0.095
INDICATED (POST-TEST)	0.231	0.539	0.099
PRES. ON RATE LEVEL	0.917	0.403	0.069
DERIVED BY FORMULA	0.883	0.429	0.076
UNDERLYING PRESENT RATE	1.002	0.440	0.075
PROPOSED	0.883	0.429	0.076

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.8925
IND. RATE				1.89	MINIMUM PREMIUM	965
MAN. RATE	3.42	2.78	2.15	+ 1.89	PRESENT	1,025

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	6,705	10,754	0.160	0	0	0	1	2	3
2017	6,376	37,779	0.593	0	0	0	0	0	1
2018	6,933	11,348	0.164	0	0	0	0	2	2
2019	7,897	1,577	0.020	0	0	0	0	1	1
2020	7,956	20,026	0.252	0	0	0	0	2	2
TOTAL	35,867	81,484	0.227	0	0	0	2	7	9

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	5,851	1,285	0	0	0	0	1,855	1,763
2017	0	0	0	22,295	0	0	0	0	12,773	0	2,711
2018	0	0	0	0	3,405	0	0	0	0	4,483	3,460
2019	0	0	0	0	38	0	0	0	0	937	602
2020	0	0	0	0	1,468	0	0	0	0	5,670	12,888
TOTAL	0	0	0	28,146	6,196	0	0	0	12,773	12,945	21,424

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	10,105	2,149	0	0	0	0	2,944	1,796
2017	0	0	1,839	35,875	0	0	0	1,551	22,165	287	2,855
2018	0	4	264	240	1,861	0	5	261	267	7,530	3,678
2019	0	0	11	6	10	0	6	215	115	1,352	695
2020	0	67	1,974	772	1,532	0	293	4,742	2,254	4,454	16,638
TOTAL	0	71	4,088	46,998	9,400	0	304	6,769	24,801	16,568	25,662

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,232	97,767	25,662	
IBNR + FREQUENCY ADJUSTMENT	(463,931)	(134,224)	271	
TOTAL LOSSES	0	0	25,934	
EXPECTED LOSS CREDIBILITY	803,249	517,862	50,180	
	0.01	0.03	0.04	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.072	0.072
INDICATED (POST-TEST)	0.000	0.000	0.075	0.075
PRES. ON RATE LEVEL	2.051	1.322	0.128	3.501
DERIVED BY FORMULA	2.030	1.282	0.126	3.439
UNDERLYING PRESENT RATE	2.240	1.444	0.140	3.823
PROPOSED	2.030	1.282	0.126	3.439

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.6914
IND. RATE				4.69	MINIMUM PREMIUM	1,860
MAN. RATE	7.71	6.61	5.42	+ 4.69	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	92,647	2,036,624	2.198	0	0	4	7	21	32
2017	111,277	2,189,102	1.967	0	0	5		19	31
2018	122,897	1,793,613	1.459	0	0	3		22	30
2019	123,249	1,069,598	0.868	0	0	3	2	11	16
2020	110,723	1,397,658	1.262	0	0	2	2	21	25
TOTAL	560,793	8,486,595	1.513	0	0	17	23	94	134

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	612,691	242,903	155,385	0	0	589,974	346	279,030	71,295
2017	0	0	967,878	193,273	179,341	0	0	933	87,576	89,061	51,040
2018	0	0	642,880	146,742	212,973	0	0	40,005	74,741	216,730	94,392
2019	0	0	514,334	26,777	122,370	0	0	230,100	24,876	120,301	30,744
2020	0	0	298,400	66,608	282,337	0	0	351,078	75,260	272,070	51,705
TOTAL	0	0	3,036,183	676,303	952,406	0	0	1,536	347,799	977,192	299,176

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	823,457	419,493	259,804	0	0	814,754	153,367	442,821	72,650
2017	0	32,714	1,486,079	330,484	316,000	0	41,168	1,388,170	177,000	158,172	53,745
2018	0	23,288	992,866	247,457	300,226	0	25,951	795,533	143,338	381,995	100,339
2019	0	29,694	855,805	87,364	192,006	0	20,491	499,734	66,685	188,728	35,479
2020	0	52,659	1,007,940	241,036	331,000	0	145,393	1,126,020	218,758	246,704	66,751
TOTAL	0	138,356	5,166,147	1,325,830	1,053,084	0	233,002	4,624,212	759,148	1,418,421	328,963

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,161,717	4,956,487	328,963	
IBNR + FREQUENCY ADJUSTMENT	(4,073,264)	(954,910)	2,058	
TOTAL LOSSES	6,088,452	4,001,578	331,021	
EXPECTED LOSSES	6,938,989	3,655,697	402,532	
CREDIBILITY	0.05	0.18	0.22	

PURE PREMIUM INDICATED (PRE-TEST)	1.086	0.714	0.059	1.858
INDICATED (POST-TEST)	1.133	0.744	0.062	1.939
PRESUMED RATE LEVEL	1.133	0.597	0.066	1.796
DERIVED BY FORMULA	1.133	0.623	0.065	1.821
UNDERLYING PRESENT RATE	1.237	0.652	0.072	1.961
PROPOSED	1.133	0.623	0.065	1.821

IND. RATE	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.4848
MAN. RATE	4.48	3.59	2.78	+ 2.48	MINIMUM PREMIUM	1,155
					PRESENT	1,225

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	90,013	1,464,017	1.626	0	0	2	3	14	19
2017	93,359	1,700,378	1.821	0	0	5		22	30
2018	107,805	1,660,773	1.541	0	0	3		26	31
2019	108,148	1,234,046	1.141	0	0	2	1	21	24
2020	115,476	589,992	0.511	0	0	0	0	24	24
TOTAL	514,801	6,649,206	1.292	0	0	12	9	107	128

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	447,643	151,991	55,878	0	0	501,855	773	117,113	39,764
2017	0	0	567,054	51,219	81,442	0	0	247	124,993	109,367	133,056
2018	0	0	641,603	15,097	146,154	0	0	513,243	23,528	251,869	67,259
2019	0	0	366,136	32,021	191,587	0	0	244,242	42,550	256,960	100,592
2020	0	0	0	0	238,227	0	0	0	0	301,242	50,523
TOTAL	0	0	2,022,436	250,328	713,288	0	0	1,255,565	340,844	1,036,551	391,194

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	601,632	262,488	93,428	0	0	693,062	269,142	185,858	40,520
2017	0	19,166	864,936	93,409	144,442	0	41,984	1,420,432	242,751	193,594	140,108
2018	0	22,571	951,031	54,889	247,754	0	32,467	988,426	81,445	442,093	71,496
2019	0	22,285	649,088	94,128	273,166	0	24,495	571,654	104,676	388,834	116,083
2020	0	10,839	320,391	125,307	248,627	0	15,544	251,929	119,774	236,626	65,225
TOTAL	0	74,861	3,387,079	630,222	1,007,062	0	114,491	3,925,502	817,788	1,447,005	433,432

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,501,932	3,902,077	433,432	
IBNR + FREQUENCY ADJUSTMENT	(3,588,879)	(1,053,290)	2,529	
TOTAL LOSSES	3,913,053	2,848,787	435,962	
EXPECTED LOSSES	6,182,346	4,066,408	463,895	
CREDIBILITY	0.05	0.17	0.21	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.760	0.553	0.085
INDICATED (POST-TEST)	0.793	0.577	0.088
PRES. ON RATE LEVEL	1.100	0.723	0.083
DERIVED BY FORMULA	1.084	0.698	0.084
UNDERLYING PRESENT RATE	1.201	0.790	0.090
PROPOSED	1.084	0.698	0.084

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.5466
IND. RATE				2.55	MINIMUM PREMIUM	1,175
MAN. RATE	4.95	3.87	2.95	+ 2.55	PRESENT	1,280

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	15,147	161,035	1.063	0	0	0	2	2	4
2017	15,391	50,224	0.326	0	0	0		3	3
2018	21,141	687,697	3.253	1	0	0		3	5
2019	21,717	258,568	1.191	0	0	0	1	2	3
2020	17,630	308,957	1.752	0	0	0	1	4	5
TOTAL	91,026	1,466,481	1.611	1	0	0	5	14	20

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	70,210	12,667	0	0	0	1,891	15,549	20,718
2017	0	0	0	0	14,595	0	0	0	0	31,161	4,468
2018	551,500	0	0	27,000	30,966	500	0	0	0	74,256	3,475
2019	0	0	0	30,752	84,325	0	0	0	48,887	43,593	51,011
2020	0	0	0	31,456	101,278	0	0	0	29,642	122,782	23,799
TOTAL	551,500	0	0	159,418	243,831	500	0	0	120,420	287,341	103,471

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	121,253	21,179	0	0	0	75,278	24,676	21,112
2017	0	0	372	263	24,000	0	0	673	545	52,914	4,705
2018	818,922	159	9,536	40,704	12,000	0	89	4,329	4,418	124,728	3,694
2019	0	1,755	47,940	49,381	11,000	0	6,186	45,839	60,169	68,774	58,867
2020	0	6,697	189,662	83,454	111,000	0	9,730	142,815	74,953	100,945	30,725
TOTAL	818,922	8,611	247,510	295,050	220,631	971	16,004	193,656	215,364	372,037	119,102

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,285,675	1,203,087	119,102	
IBNR + FREQUENCY ADJUSTMENT	(1,456,891)	(212,370)	232	
TOTAL LOSSES	0	990,717	119,334	
EXPECTED LOSSES	2,509,483	822,482	45,467	
CREDIBILITY	0.02	0.05	0.07	

PURE PREMIUM (INDICATED PRE-TEST)	0.000	1.088	0.131	1.219
INDICATED (POST-TEST)	0.000	1.136	0.137	1.272
PRES. ON RATE LEVEL	2.524	0.827	0.046	3.398
DERIVED BY FORMULA	2.474	0.843	0.052	3.369
UNDERLYING PRESENT RATE	2.757	0.904	0.050	3.710
PROPOSED	2.474	0.843	0.052	3.369

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.5962
IND. RATE				4.60	MINIMUM PREMIUM	1,830
MAN. RATE	8.59	6.84	5.26	+ 4.60	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	2,795	2,799	0.100	0	0	0	0	0	0
2017	3,435	11,845	0.345	0	0	0	0	1	1
2018	4,567	4,252	0.093	0	0	0	0	1	1
2019	3,311	24,410	0.737	0	0	0	0	1	1
2020	3,134	86,908	2.773	0	0	0	1	0	1
TOTAL	17,242	130,214	0.755	0	0	0	1	3	4

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	2,799
2017	0	0	0	0	2,992	0	0	0	0	6,034	2,819
2018	0	0	0	0	3,143	0	0	0	0	518	591
2019	0	0	0	0	6,219	0	0	0	0	17,895	296
2020	0	0	0	60,747	0	0	0	25,000	0	0	1,161
TOTAL	0	0	0	60,747	12,354	0	0	0	25,000	24,447	7,666

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	2,852
2017	0	0	76	54	5,156	0	0	130	106	10,246	2,968
2018	0	4	244	222	1,562	0	1	30	31	870	628
2019	0	37	1,774	1,004	1,112	0	111	4,105	2,187	25,830	342
2020	0	4,034	103,227	58,287	10,226	0	2,863	33,848	22,043	3,795	1,499
TOTAL	0	4,074	105,322	59,567	28,359	0	2,974	38,113	24,366	40,741	8,289

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	150,483	153,032	8,289	
IBNR + FREQUENCY ADJUSTMENT	(310,518)	(59,517)	120	
TOTAL LOSSES	0	93,515	8,410	
EXPECTED LOSS CREDIBILITY	513,169	224,713	24,707	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.542	0.049	0.591
INDICATED (POST-TEST)	0.000	0.566	0.051	0.617
PRES. ON RATE LEVEL	2.725	1.193	0.131	4.050
DERIVED BY FORMULA	2.698	1.181	0.130	4.009
UNDERLYING PRESENT RATE	2.976	1.303	0.143	4.423
PROPOSED	2.698	1.181	0.130	4.009

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	5.4689
IND. RATE				5.47	MINIMUM PREMIUM	2,000
MAN. RATE	9.50	7.88	6.27	+ 5.47	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	2,265	0	0.000	0	0	0	0	0	0
2017	2,497	2,715	0.109	0	0	0	0	0	0
2018	2,685	0	0.000	0	0	0	0	0	0
2019	3,325	4,665	0.140	0	0	0	0	1	1
2020	3,223	0	0.000	0	0	0	0	0	0
TOTAL	13,995	7,380	0.053	0	0	0	0	1	1

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	2,715
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	997	0	0	0	0	3,668	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	997	0	0	0	0	3,668	2,715

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	2,859
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	6	284	161	16	0	23	841	448	5,294	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	6	284	161	1,316	0	23	841	448	5,294	2,859

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,155	7,220	2,859	
IBNR + FREQUENCY ADJUSTMENT	(63,518)	(14,493)	21	
TOTAL LOSSES	0	0	2,880	
EXPECTED LOSS CREDIBILITY	112,226	56,856	3,679	
	0.00	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	PRESENT	900
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.021	0.021
INDICATED (POST-TEST)	0.000	0.000	0.021	0.021
PRES. ON RATE LEVEL	0.734	0.372	0.024	1.130
DERIVED BY FORMULA	0.734	0.365	0.024	1.123
UNDERLYING PRESENT RATE	0.802	0.406	0.026	1.234
PROPOSED	0.734	0.365	0.024	1.123

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.5320
IND. RATE				1.53	MINIMUM PREMIUM	850
MAN. RATE	2.58	2.16	1.75	+ 1.53	PRESENT	900

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	4,774	30,193	0.632	0	0	0	1	1	2
2017	4,946	582,359	11.774	0	0	1		3	6
2018	4,802	51,682	1.076	0	0	0		1	2
2019	5,547	14,391	0.259	0	0	0	0	2	2
2020	4,021	426,169	10.599	0	0	2	2	1	5
TOTAL	24,090	1,104,794	4.586	0	0	3	6	8	17

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	5,000	9,733	0	0	0	0	15,460	0
2017	0	0	190,400	46,353	14,103	0	0	847	55,982	13,134	4,540
2018	0	0	0	21,806	7,259	0	0	0	13,401	7,501	1,715
2019	0	0	0	0	5,197	0	0	0	0	9,194	0
2020	0	0	219,791	60,607	5,965	0	0	78,638	20,099	38,000	3,539
TOTAL	0	0	410,191	133,766	42,257	0	0	79,485	89,482	83,289	9,794

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	8,635	16,274	0	0	0	0	24,535	0
2017	0	6,436	292,487	78,039	26,139	0	17,095	578,314	107,122	25,625	4,781
2018	0	107	6,326	31,621	10,339	0	104	4,545	19,076	13,312	1,823
2019	0	31	1,483	839	1,322	0	57	2,109	1,124	13,271	0
2020	0	30,363	490,371	82,368	34,932	0	31,574	236,253	42,671	37,700	4,569
TOTAL	0	36,936	790,667	201,501	97,126	0	48,830	821,221	169,993	114,443	11,173

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,697,654	583,064	11,173	
IBNR + FREQUENCY ADJUSTMENT	(400,799)	(120,133)	125	
TOTAL LOSSES	1,296,855	462,931	11,298	
EXPECTED LOSS CREDIBILITY	672,594	450,750	27,088	

PURE PREMIUM INDICATED (PRE-TEST)	5.383	1.922	0.047	7.352
INDICATED (POST-TEST)	5.616	2.005	0.049	7.670
PRESUMED RATE LEVEL	2.557	1.713	0.103	4.373
DERIVED BY FORMULA	2.587	1.719	0.101	4.408
UNDERLYING PRESENT RATE	2.792	1.871	0.112	4.776
PROPOSED	2.587	1.719	0.101	4.408

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	6.0135
IND. RATE				6.01	MINIMUM PREMIUM	2,000
MAN. RATE	9.86	8.37	6.77	+ 6.01	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	559	0	0.000	0	0	0	0	0	0
2017	552	166,565	30.175	0	0	1	0	0	1
2018	508	0	0.000	0	0	0	0	0	0
2019	493	0	0.000	0	0	0	0	0	0
2020	421	0	0.000	0	0	0	0	0	0
TOTAL	2,533	166,565	6.576	0	0	1	0	0	1

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	98,711	0	0	0	0	854	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	98,711	0	0	0	0	854	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	3,336	149,468	1,658	1,185	0	4,499	150,324	2,565	543	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	3,336	149,468	1,658	1,185	0	4,499	150,324	2,565	543	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	307,627	5,951	0	
IBNR + FREQUENCY ADJUSTMENT	(49,063)	(7,490)	9	
TOTAL LOSSES	258,564	0	9	
EXPECTED LOSS CREDIBILITY	80,166	27,515	2,027	
	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	10.208	0.000	0.000
INDICATED (POST-TEST)	10.650	0.000	0.000
PRESENT UNDERLYING PRESENT RATE	2.898	0.995	0.073
DERIVED BY FORMULA	2.898	0.985	0.073
UNDERLYING PRESENT RATE	3.165	1.086	0.080
PROPOSED	2.906	0.987	0.073

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	5.4109
IND. RATE				5.41	MINIMUM PREMIUM	2,000
MAN. RATE	8.93	7.49	6.14	+ 5.41	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	5,051	131,219	2.598	0	0	0	2	1	3
2017	5,729	18,650	0.326	0	0	0	0	1	1
2018	7,238	9,786	0.135	0	0	0	0	1	1
2019	9,169	6,725	0.073	0	0	0	0	0	0
2020	8,578	37,569	0.438	0	0	0	0	3	3
TOTAL	35,765	203,949	0.570	0	0	0	2	6	8

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	95,431	1,083	0	0	0	0	545	141
2017	0	0	0	0	7,557	0	0	0	0	7,121	3,972
2018	0	0	0	0	4,282	0	0	0	0	2,692	2,812
2019	0	0	0	0	0	0	0	0	0	0	6,725
2020	0	0	0	0	22,282	0	0	0	0	14,449	838
TOTAL	0	0	0	95,431	35,204	0	0	0	34,019	24,807	14,488

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	164,809	1,811	0	0	0	61,132	865	144
2017	0	0	193	136	12,000	0	0	154	125	12,092	4,183
2018	0	5	332	302	1,116	0	3	157	160	4,522	2,989
2019	0	0	0	0	0	0	0	0	0	0	7,761
2020	0	1,014	29,967	11,720	23,200	0	746	12,084	5,745	11,350	1,082
TOTAL	0	1,019	30,492	176,966	44,378	0	749	12,394	67,162	28,829	16,158

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	44,654	317,336	16,158	
IBNR + FREQUENCY ADJUSTMENT	(407,247)	(146,575)	184	
TOTAL LOSSES	0	170,761	16,342	
EXPECTED LOSS CREDIBILITY	735,761	587,434	31,583	
	0.01	0.03	0.03	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.477	0.046	0.523
INDICATED (POST-TEST)	0.000	0.498	0.048	0.546
PRESUMED RATE LEVEL	1.884	1.504	0.081	3.469
DERIVED BY FORMULA	1.865	1.474	0.080	3.419
UNDERLYING PRESENT RATE	2.057	1.642	0.088	3.788
PROPOSED	1.865	1.474	0.080	3.419

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.6641
IND. RATE				4.66	MINIMUM PREMIUM	1,850
MAN. RATE	7.81	6.63	5.37	+ 4.66	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	2,783	14,758	0.530	0	0	0	0	2	2
2017	2,958	2,677	0.091	0	0	0	0	0	0
2018	2,909	45,971	1.580	0	0	0	0	1	1
2019	3,121	5,153	0.165	0	0	0	0	1	1
2020	3,194	230	0.007	0	0	0	0	0	0
TOTAL	14,965	68,789	0.460	0	0	0	0	4	4

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	5,256	0	0	0	0	6,057	3,445
2017	0	0	0	0	0	0	0	0	0	0	2,677
2018	0	0	0	0	4,723	0	0	0	0	40,925	323
2019	0	0	0	0	3,152	0	0	0	0	2,001	0
2020	0	0	0	0	0	0	0	0	0	0	230
TOTAL	0	0	0	0	13,131	0	0	0	0	48,983	6,675

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	8,788	0	0	0	0	9,612	3,510
2017	0	0	0	0	0	0	0	0	0	0	2,819
2018	0	6	366	333	1,988	0	49	2,386	2,435	68,742	343
2019	0	19	899	509	1,322	0	12	459	245	2,888	0
2020	0	0	0	0	0	0	0	0	0	0	297
TOTAL	0	24	1,265	842	20,247	0	62	2,845	2,680	81,242	6,970

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,196	105,012	6,970	
IBNR + FREQUENCY ADJUSTMENT	(200,792)	(49,519)	91	
TOTAL LOSSES	0	55,493	7,061	
EXPECTED LOSS CREDIBILITY	342,706	188,857	17,365	
	0.00	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.371	0.047
INDICATED (POST-TEST)	0.000	0.387	0.049
PRES. ON RATE LEVEL	2.097	1.156	0.106
DERIVED BY FORMULA	2.097	1.140	0.105
UNDERLYING PRESENT RATE	2.290	1.262	0.116
PROPOSED	2.097	1.140	0.105

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.5600
IND. RATE				4.56	MINIMUM PREMIUM	1,820
MAN. RATE	7.71	6.45	5.20	+ 4.56	PRESENT	1,990

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,505	7,937	0.527	0	0	0	0	0	0
2017	1,837	1,117	0.061	0	0	0	0	0	0
2018	2,021	4,511	0.223	0	0	0	0	1	1
2019	2,496	6,351	0.254	0	0	0	0	0	0
2020	2,754	31,567	1.146	0	0	0	0	2	2
TOTAL	10,613	51,483	0.485	0	0	0	0	3	3

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	7,937
2017	0	0	0	0	0	0	0	0	0	0	1,117
2018	0	0	0	0	3,281	0	0	0	0	1,230	0
2019	0	0	0	0	0	0	0	0	0	0	6,351
2020	0	0	0	0	9,330	0	0	0	0	22,237	0
TOTAL	0	0	0	0	12,611	0	0	0	0	23,467	15,405

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	8,088
2017	0	0	0	0	0	0	0	0	0	0	1,176
2018	0	4	254	232	1,669	0	1	72	73	2,066	0
2019	0	0	0	0	0	0	0	0	0	0	7,329
2020	0	425	12,548	4,908	9,730	0	1,147	18,597	8,841	17,467	0
TOTAL	0	428	12,802	5,132	14,808	0	1,149	18,669	8,915	19,533	16,593

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	33,048	48,395	16,593	
IBNR + FREQUENCY ADJUSTMENT	(100,912)	(35,150)	114	
TOTAL LOSSES	0	13,245	16,708	
EXPECTED LOSS CREDIBILITY	181,965	140,480	18,936	
	0.00	0.01	0.02	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.125	0.282
INDICATED (POST-TEST)	0.000	0.130	0.294
PRESUMED RATE LEVEL	1.570	1.212	2.945
DERIVED BY FORMULA	1.570	1.201	2.935
UNDERLYING PRESENT RATE	1.715	1.324	3.217
PROPOSED	1.570	1.201	2.935

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.0038
IND. RATE				4.00	MINIMUM PREMIUM	1,640
MAN. RATE	6.79	5.66	4.56	+ 4.00	PRESENT	1,785

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	64,579	1,579,382	2.446	0	0	1	3	7	11
2017	78,607	1,156,727	1.472	0	0	4		4	12
2018	89,287	798,399	0.894	0	0	1		4	10
2019	84,826	720,415	0.849	0	0	1	5	9	15
2020	102,535	621,701	0.606	0	0	1	3	4	8
TOTAL	419,834	4,876,624	1.162	0	0	8	20	28	56

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	403,088	30,480	98,260	0	0	730,541	248	249,539	52,226
2017	0	0	711,311	100,153	4,956	0	0	585	58,309	34,075	24,338
2018	0	0	78,453	213,683	108,199	0	0	10,008	311,131	21,905	46,220
2019	0	0	176,723	150,497	81,793	0	0	30,100	71,165	153,113	56,958
2020	0	0	136,815	131,153	58,897	0	0	76,419	69,299	115,657	32,961
TOTAL	0	0	1,506,390	625,966	352,105	0	0	1,019	525,152	574,289	212,703

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	344,884	52,639	164,291	0	0	446,497	27,401	396,018	53,218
2017	0	24,042	1,085,456	173,195	18,000	0	14,824	503,145	110,231	60,963	25,628
2018	0	3,822	179,278	315,295	1,000	0	3,403	131,919	435,070	53,995	49,132
2019	0	16,216	415,122	200,789	13,000	0	11,753	146,777	101,699	231,108	65,730
2020	0	27,615	538,222	169,942	95,100	0	40,778	364,977	116,770	106,091	42,553
TOTAL	0	71,695	2,562,961	911,866	291,883	0	70,758	1,593,314	791,171	848,176	236,260

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,298,729	3,143,090	236,260	
IBNR + FREQUENCY ADJUSTMENT	(3,226,322)	(608,193)	1,620	
TOTAL LOSSES	1,072,407	2,534,897	237,881	
EXPECTED LOSS CREDIBILITY	5,608,759	2,372,264	281,587	
	0.04	0.15	0.18	

PURE PREMIUM INDICATED (PRE-TEST)	0.255	0.604	0.057	0.916
INDICATED (POST-TEST)	0.266	0.630	0.059	0.956
PRESUMED RATE LEVEL	1.223	0.517	0.061	1.802
DERIVED BY FORMULA	1.185	0.534	0.061	1.780
UNDERLYING PRESENT RATE	1.336	0.565	0.067	1.968
PROPOSED	1.185	0.534	0.061	1.780

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.4289
IND. RATE				2.43	MINIMUM PREMIUM	1,140
MAN. RATE	4.55	3.65	2.79	+ 2.43	PRESENT	1,230

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	5,571	37,320	0.670	0	0	0	1	0	1
2017	5,794	134,449	2.320	0	0	1	1	1	2
2018	6,231	543,702	8.726	0	0	2	3	3	6
2019	6,928	407,043	5.875	0	0	1	1	2	4
2020	9,801	115,795	1.181	0	0	0	0	5	5
TOTAL	34,325	1,238,309	3.608	0	0	4	3	11	18

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	17,978	0	0	0	0	1,432	0	2,910
2017	0	0	73,506	0	8,378	0	0	563	0	3,603	1,399
2018	0	0	220,371	14,767	70,011	0	0	12,008	40,444	69,071	2,880
2019	0	0	107,662	41,930	42,823	0	0	96,100	30,139	87,563	790
2020	0	0	0	0	36,743	0	0	0	0	74,910	4,142
TOTAL	0	0	401,539	74,675	157,955	0	0	108,557	87,015	235,147	12,121

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	31,048	0	0	0	0	29,528	0	2,965
2017	0	2,485	111,516	1,386	14,000	0	3,153	105,449	1,861	6,499	1,473
2018	0	7,819	330,718	33,921	100,027	0	8,204	253,070	68,598	122,523	3,061
2019	0	7,803	212,259	63,318	60,004	0	11,179	231,743	54,566	135,053	912
2020	0	1,672	49,416	19,327	38,300	0	3,865	62,647	29,784	58,842	5,347
TOTAL	0	19,779	703,909	148,990	235,277	0	26,402	652,909	184,338	322,916	13,759

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,402,999	891,530	13,759	
IBNR + FREQUENCY ADJUSTMENT	(360,206)	(91,801)	156	
TOTAL LOSSES	1,042,793	799,729	13,914	
EXPECTED LOSSES	644,620	364,596	24,673	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUM INDICATED (PRE-TEST)	3.038	2.330	0.041	5.408
INDICATED (POST-TEST)	3.170	2.431	0.042	5.643
PRES. ON RATE LEVEL	1.720	0.973	0.066	2.758
DERIVED BY FORMULA	1.734	1.016	0.065	2.816
UNDERLYING PRESENT RATE	1.878	1.062	0.072	3.012
PROPOSED	1.734	1.016	0.065	2.816

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.8414
IND. RATE				3.84	MINIMUM PREMIUM	1,590
MAN. RATE	6.28	5.27	4.27	+ 3.84	PRESENT	1,695

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	23,683	463,719	1.958	0	0	1	0	3	4
2017	19,735	729,823	3.698	0	0	2	0	1	3
2018	26,244	27,240	0.104	0	0	0	0	3	3
2019	13,683	0	0.000	0	0	0	0	0	0
2020	17,500	2,500	0.014	0	0	0	0	0	0
TOTAL	100,845	1,223,282	1.213	0	0	3	0	7	10

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	193,453	0	219,720	0	0	216	0	47,082	3,246
2017	0	0	394,891	0	24,996	0	0	642	0	13,057	1,237
2018	0	0	0	0	19,797	0	0	0	0	1,797	5,646
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	2,500
TOTAL	0	0	588,344	0	264,513	0	0	860	0	61,936	12,629

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	260,001	0	367,372	0	0	301	0	74,719	3,308
2017	0	13,347	598,581	7,084	46,188	0	19,601	655,247	11,404	24,537	1,303
2018	0	24	1,534	1,398	0	0	2	105	107	3,018	6,002
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	3,228
TOTAL	0	13,371	860,116	8,482	44,682	0	19,603	655,653	11,511	102,275	13,839

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,548,744	566,949	13,839	
IBNR + FREQUENCY ADJUSTMENT	(794,789)	(93,431)	140	
TOTAL LOSSES	753,955	473,519	13,979	
EXPECTED LOSSES	1,252,538	338,446	30,918	
CREDIBILITY	0.02	0.06	0.07	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.748	0.470	0.014
INDICATED (POST-TEST)	0.780	0.490	0.014
PRES. ON RATE LEVEL	1.137	0.307	0.028
DERIVED BY FORMULA	1.130	0.318	0.027
UNDERLYING PRESENT RATE	1.242	0.336	0.031
PROPOSED	1.128	0.318	0.027

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.0092
IND. RATE				2.01	MINIMUM PREMIUM	1,005
MAN. RATE	3.66	2.95	2.28	+ 2.01	PRESENT	1,065

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	411	0	0.000	0	0	0	0	0	0
2017	323	0	0.000	0	0	0	0	0	0
2018	144	0	0.000	0	0	0	0	0	0
2019	327	220	0.067	0	0	0	0	0	0
2020	220	21,647	9.840	0	0	0	0	1	1
TOTAL	1,425	21,867	1.535	0	0	0	0	1	1

POLICY YEAR	REPORTED LOSSES					REPORTED LOSSES					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	220
2020	0	0	0	0	5,454	0	0	0	0	16,193	0
TOTAL	0	0	0	0	5,454	0	0	0	0	16,193	220

POLICY YEAR	TRANSLATED LOSSES					TRANSLATED LOSSES					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	254
2020	0	248	7,335	2,869	5,693	0	836	13,542	6,438	12,720	0
TOTAL	0	248	7,335	2,869	5,693	0	836	13,542	6,438	12,720	254

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	21,961	27,720	254	
IBNR + FREQUENCY ADJUSTMENT	(31,566)	(5,171)	9	
TOTAL LOSSES	0	22,548	263	
EXPECTED LOSS CREDIBILITY	52,266	18,696	2,116	
	0.00	0.00	0.00	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	1.582	0.018
PURE PREMIUM INDICATED (POST-TEST)	0.000	1.651	0.019
PRES. ON RATE LEVEL	3.359	1.201	0.136
DERIVED BY FORMULA	3.359	1.201	0.136
UNDERLYING PRESENT RATE	3.668	1.312	0.148
PROPOSED	3.359	1.201	0.136

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	6.4067
IND. RATE				6.41	MINIMUM PREMIUM	2,000
MAN. RATE	11.02	9.12	7.27	+ 6.41	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	425	2,201	0.518	0	0	0	0	0	0
2017	750	2,853	0.380	0	0	0	0	0	0
2018	757	858	0.113	0	0	0	0	0	0
2019	659	0	0.000	0	0	0	0	0	0
2020	887	0	0.000	0	0	0	0	0	0
TOTAL	3,478	5,912	0.170	0	0	0	0	0	0

POLICY YEAR	REPORTED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	2,201
2017	0	0	0	0	0	0	0	0	0	0	2,853
2018	0	0	0	0	0	0	0	0	0	0	858
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	5,912

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	2,243
2017	0	0	0	0	0	0	0	0	0	0	3,004
2018	0	0	0	0	0	0	0	0	0	0	912
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	6,159

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	6,159	
IBNR + FREQUENCY ADJUSTMENT	(41,136)	(13,951)	34	
TOTAL LOSSES	0	0	6,193	
EXPECTED LOSS CREDIBILITY	71,505	54,579	5,662	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.178
INDICATED (POST-TEST)	0.000	0.000	0.186
PRESUMED RATE LEVEL	1.883	1.437	0.149
DERIVED BY FORMULA	1.883	1.423	0.149
UNDERLYING PRESENT RATE	2.056	1.569	0.163
PROPOSED	1.883	1.423	0.149

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.7132
IND. RATE				4.71	MINIMUM PREMIUM	1,865
MAN. RATE	7.81	6.63	5.37	+ 4.71	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	3,825	339,810	8.884	0	0	1	2	1	4
2017	2,727	20,058	0.736	0	0	0	0	0	1
2018	1,749	54,462	3.114	0	0	0	0	2	2
2019	1,402	337	0.024	0	0	0	0	0	0
2020	1,740	676	0.039	0	0	0	0	0	0
TOTAL	11,443	415,343	3.630	0	0	1	3	3	7

POLICY YEAR	REPORTED LOSSES						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	158,362	24,697	328	0	0	95,111	302	109	11,901
2017	0	0	0	12,078	0	0	0	0	7,059	0	921
2018	0	0	0	0	33,217	0	0	0	0	20,986	259
2019	0	0	0	0	0	0	0	0	0	0	337
2020	0	0	0	0	0	0	0	0	0	0	676
TOTAL	0	0	158,362	36,775	33,545	0	0	95,111	56,361	21,095	14,094

POLICY YEAR	TRANSLATED LOSSES						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	212,839	42,652	548	0	0	131,348	88,596	173	12,127
2017	0	0	996	19,435	0	0	0	857	12,249	159	970
2018	0	40	2,574	2,345	24	0	25	1,223	1,249	35,250	275
2019	0	0	0	0	0	0	0	0	0	0	389
2020	0	0	0	0	0	0	0	0	0	0	873
TOTAL	0	40	216,409	64,432	572,093	0	25	133,429	102,094	35,582	14,634

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	349,903	254,200	14,634	
IBNR + FREQUENCY ADJUSTMENT	0	(237,752)	270	
TOTAL LOSSES	349,903	16,449	14,904	
EXPECTED LOSSES	0	819,269	68,639	
CREDIBILITY	0.00	0.01	0.02	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	3.058	0.144	0.130
INDICATED (POST-TEST)	3.190	0.150	0.136
PRES. ON RATE LEVEL	0.000	6.556	0.549
DERIVED BY FORMULA	0.000	6.492	0.541
UNDERLYING PRESENT RATE	0.000	7.160	0.600
PROPOSED	0.000	6.492	0.541

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	MINIMUM PREMIUM	MAN. RATE
IND. RATE				9.60		2,000	
MAN. RATE	17.35	14.23	11.00	+ 9.60	PRESENT	2,000	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	0	0	0.000	0	0	0	0	0	0
2017	137	0	0.000	0	0	0	0	0	0
2018	104	0	0.000	0	0	0	0	0	0
2019	21	0	0.000	0	0	0	0	0	0
2020	27	0	0.000	0	0	0	0	0	0
TOTAL	289	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,274)	(382)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSS	1,854	1,325	225	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENTATION RATE LEVEL	0.588	0.420	0.071	1.079
DERIVED BY FORMULA	0.588	0.420	0.071	1.079
UNDERLYING PRESENT RATE	0.642	0.459	0.078	1.178
PROPOSED	0.588	0.420	0.071	1.079

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.4717
IND. RATE				1.47	MINIMUM PREMIUM	830
MAN. RATE	2.49	2.08	1.67	+ 1.47	PRESENT	870

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,105	0	0.000	0	0	0	0	0	0
2017	1,190	20,252	1.702	0	0	0	0	1	1
2018	1,356	0	0.000	0	0	0	0	0	0
2019	1,375	64,781	4.711	0	0	0	0	1	1
2020	1,691	4,558	0.270	0	0	0	0	1	1
TOTAL	6,717	89,591	1.334	0	0	0	0	3	3

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	1,821	0	0	0	0	18,431	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	35,904	0	0	0	0	28,877	0
2020	0	0	0	0	910	0	0	0	0	3,648	0
TOTAL	0	0	0	0	38,635	0	0	0	0	50,956	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	46	33	3,108	0	0	398	323	31,298	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	212	10,243	5,795	41,108	0	179	6,624	3,529	41,681	0
2020	0	41	1,224	479	9,100	0	188	3,051	1,450	2,866	0
TOTAL	0	253	11,514	6,300	51,416	0	367	10,073	5,302	75,844	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	22,208	138,868	0	
IBNR + FREQUENCY ADJUSTMENT	(25,285)	(18,059)	43	
TOTAL LOSSES	0	120,810	43	
EXPECTED LOSS	44,255	70,644	7,346	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	1.799	0.001	1.799
INDICATED (POST-TEST)	0.000	1.876	0.001	1.877
PRES. ON RATE LEVEL	0.603	0.963	0.100	1.667
DERIVED BY FORMULA	0.603	0.972	0.099	1.675
UNDERLYING PRESENT RATE	0.659	1.052	0.109	1.820
PROPOSED	0.603	0.972	0.099	1.675

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.2847
IND. RATE				2.28	MINIMUM PREMIUM	1,090
MAN. RATE	3.78	3.18	2.58	+ 2.28	PRESENT	1,160

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	2,188	42,237	1.930	0	0	0	1	0	1
2017	2,593	23,022	0.888	0	0	0	0	0	1
2018	2,353	2,813	0.120	0	0	0	0	0	0
2019	1,402	22,216	1.585	0	0	0	1	0	1
2020	2,816	33,768	1.199	0	0	0	0	2	2
TOTAL	11,352	124,056	1.093	0	0	0	3	2	5

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	30,523	0	0	0	0	7,714	0	0
2017	0	0	0	16,628	0	0	0	0	4,325	0	2,069
2018	0	0	0	0	0	0	0	0	0	0	2,813
2019	0	0	0	4,106	0	0	0	0	18,110	0	0
2020	0	0	0	0	9,496	0	0	0	0	24,272	0
TOTAL	0	0	0	51,257	9,496	0	0	0	34,149	24,272	4,882

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	52,713	0	0	0	0	21,050	0	0
2017	0	0	1,372	26,756	0	0	0	525	7,505	97	2,179
2018	0	0	0	0	0	0	0	0	0	0	2,990
2019	0	168	3,189	4,776	0	0	2,191	13,276	20,316	2,168	0
2020	0	432	12,771	4,995	9,995	0	1,252	20,299	9,651	19,066	0
TOTAL	0	600	17,332	89,245	10,677	0	3,444	34,100	58,522	21,331	5,169

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	55,476	179,770	5,169	
IBNR + FREQUENCY ADJUSTMENT	(75,924)	(19,047)	47	
TOTAL LOSSES	0	160,723	5,216	
EXPECTED LOSSES	124,822	70,971	8,403	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	1.416	0.046	1.462
INDICATED (POST-TEST)	0.000	1.477	0.048	1.525
PRESUMED RATE LEVEL	1.007	0.572	0.068	1.647
DERIVED BY FORMULA	1.007	0.582	0.067	1.656
UNDERLYING PRESENT RATE	1.100	0.625	0.074	1.799
PROPOSED	1.002	0.578	0.067	1.647

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.2472
IND. RATE				2.25	MINIMUM PREMIUM	1,080
MAN. RATE	3.82	3.18	2.55	+ 2.25	PRESENT	1,150

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	178	0	0.000	0	0	0	0	0	0
2017	211	0	0.000	0	0	0	0	0	0
2018	233	0	0.000	0	0	0	0	0	0
2019	178	0	0.000	0	0	0	0	0	0
2020	122	0	0.000	0	0	0	0	0	0
TOTAL	922	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(12,405)	(8,358)	12	
TOTAL LOSSES	0	0	12	
EXPECTED LOSSES	19,828	30,487	2,914	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENTATION RATE LEVEL	1.969	3.028	0.289	5.287
DERIVED BY FORMULA	1.969	3.028	0.289	5.287
UNDERLYING PRESENT RATE	2.151	3.307	0.316	5.773
PROPOSED	1.969	3.028	0.289	5.287

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	7.7416
IND. RATE				7.74	MINIMUM PREMIUM	2,000
MAN. RATE	14.06	10.77	8.48	+ 7.74	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	45	0	0.000	0	0	0	0	0	0
2017	455	48,764	10.717	0	0	0	0	1	1
2018	376	0	0.000	0	0	0	0	0	0
2019	186	0	0.000	0	0	0	0	0	0
2020	1	0	0.000	0	0	0	0	0	0
TOTAL	1,063	48,764	4.587	0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	36,610	0	0	0	0	12,154	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	36,610	0	0	0	0	12,154	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	934	659	61,490	0	0	263	213	20,639	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	934	659	61,490	0	0	263	213	20,639	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,196	83,001	0	
IBNR + FREQUENCY ADJUSTMENT	(713)	(389)	1	
TOTAL LOSSES	483	82,612	1	
EXPECTED LOSS	1,045	1,343	579	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM INDICATED (PRE-TEST)	0.045	7.772	0.000	7.817
INDICATED (POST-TEST)	0.047	8.108	0.000	8.156
PRES. ON RATE LEVEL	0.090	0.116	0.050	0.256
DERIVED BY FORMULA	0.090	0.116	0.050	0.256
UNDERLYING PRESENT RATE	0.098	0.126	0.055	0.279
PROPOSED	0.090	0.116	0.050	0.256

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.3743
IND. RATE				0.37	MINIMUM PREMIUM	480
MAN. RATE	0.68	0.52	0.41	+ 0.37	PRESENT	475

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	4,140	72,158	1.743	0	0	0	1	4	5
2017	3,818	7,036	0.184	0	0	0	0	3	3
2018	3,950	3,281	0.083	0	0	0	0	0	0
2019	4,270	27,712	0.649	0	0	0	1	1	2
2020	4,144	20,138	0.486	0	0	0	0	1	1
TOTAL	20,322	130,325	0.641	0	0	0	2	9	11

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	48,612	250	0	0	0	1,344	3,003	949
2017	0	0	0	0	1,014	0	0	0	0	1,596	4,426
2018	0	0	0	0	0	0	0	0	0	0	3,281
2019	0	0	0	125	7,259	0	0	0	285	16,271	3,772
2020	0	0	0	0	12,390	0	0	0	0	7,485	263
TOTAL	0	0	0	48,737	20,913	0	0	0	19,629	28,355	12,691

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	83,953	418	0	0	0	34,761	4,766	967
2017	0	0	26	18	1,014	0	0	34	28	2,710	4,661
2018	0	0	0	0	0	0	0	0	0	0	3,488
2019	0	48	2,168	1,317	1,199	0	135	3,942	2,308	23,520	4,353
2020	0	564	16,663	6,517	12,933	0	386	6,260	2,976	5,879	340
TOTAL	0	612	18,857	91,800	24,653	0	522	10,236	40,073	36,875	13,808

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	30,226	193,406	13,808	
IBNR + FREQUENCY ADJUSTMENT	(57,506)	(14,722)	58	
TOTAL LOSSES	0	178,684	13,865	
EXPECTED LOSS	97,533	55,800	11,306	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.879	0.068	0.947
INDICATED (POST-TEST)	0.000	0.917	0.071	0.989
PRES. ON RATE LEVEL	0.439	0.251	0.051	0.742
DERIVED BY FORMULA	0.435	0.265	0.051	0.751
UNDERLYING PRESENT RATE	0.480	0.275	0.056	0.810
PROPOSED	0.435	0.265	0.051	0.751

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.1000
IND. RATE				1.10	MINIMUM PREMIUM	710
MAN. RATE	2.28	1.60	1.19	+ 1.10	PRESENT	720

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	3,945	1,223	0.031	0	0	0	0	0	0
2017	4,176	1,864	0.045	0	0	0	0	0	0
2018	4,351	0	0.000	0	0	0	0	0	0
2019	4,239	165	0.004	0	0	0	0	0	0
2020	4,441	0	0.000	0	0	0	0	0	0
TOTAL	21,152	3,252	0.015	0	0	0	0	0	0

POLICY YEAR	REPORTED LOSSES					REPORTED LOSSES					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	1,223
2017	0	0	0	0	0	0	0	0	0	0	1,864
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	165
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	3,252

POLICY YEAR	TRANSLATED LOSSES					TRANSLATED LOSSES					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	1,246
2017	0	0	0	0	0	0	0	0	0	0	1,963
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	190
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	3,399

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	3,399	
IBNR + FREQUENCY ADJUSTMENT	(33,721)	(12,718)	29	
TOTAL LOSSES	0	0	3,428	
EXPECTED LOSS	57,077	48,312	5,494	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.016	0.016
INDICATED (POST-TEST)	0.000	0.000	0.017	0.017
PRES. ON RATE LEVEL	0.247	0.209	0.024	0.480
DERIVED BY FORMULA	0.245	0.205	0.024	0.473
UNDERLYING PRESENT RATE	0.270	0.228	0.026	0.524
PROPOSED	0.245	0.205	0.024	0.473

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.6930
IND. RATE				0.69	MINIMUM PREMIUM	580
MAN. RATE	1.37	1.02	0.77	+ 0.69	PRESENT	590

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	21,220	754,522	3.556	0	0	1	3	5	9
2017	24,952	26,714	0.107	0	0	0	0	1	1
2018	22,517	19,830	0.088	0	0	0	0	1	2
2019	21,868	178,112	0.814	0	0	0	0	2	2
2020	20,785	18,707	0.090	0	0	0	0	2	2
TOTAL	111,342	997,885	0.896	0	0	1	4	11	16

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	391,945	52,513	12,939	0	0	35,066	1,270	35,910	12,879
2017	0	0	0	0	4,874	0	0	0	0	13,677	8,163
2018	0	0	0	6,400	2,651	0	0	0	2,704	1,875	6,200
2019	0	0	0	0	27,330	0	0	0	0	147,118	3,664
2020	0	0	0	0	1,362	0	0	0	0	8,475	8,870
TOTAL	0	0	391,945	58,913	49,156	0	0	35,066	15,974	207,055	39,776

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	526,774	90,690	21,634	0	0	324,626	23,846	56,989	13,124
2017	0	0	124	88	8	0	0	295	239	23,225	8,596
2018	0	32	1,897	9,317	1,966	0	21	938	3,871	3,293	6,591
2019	0	161	7,797	4,411	3,977	0	912	33,749	17,978	212,350	4,228
2020	0	62	1,832	716	1,437	0	437	7,088	3,370	6,657	11,451
TOTAL	0	255	538,424	105,222	71,725	0	1,371	366,696	49,304	302,515	43,989

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	906,747	528,766	43,989	
IBNR + FREQUENCY ADJUSTMENT	(992,972)	(242,537)	626	
TOTAL LOSSES	0	286,228	44,615	
EXPECTED LOSS	1,649,236	905,097	129,045	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.257	0.040	0.297
INDICATED (POST-TEST)	0.000	0.268	0.042	0.310
PRES. ON RATE LEVEL	1.356	0.744	0.106	2.207
DERIVED BY FORMULA	1.329	0.716	0.102	2.147
UNDERLYING PRESENT RATE	1.481	0.813	0.116	2.410
PROPOSED	1.329	0.716	0.102	2.147

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.1436
IND. RATE				3.14	MINIMUM PREMIUM	1,365
MAN. RATE	5.57	4.37	3.54	+ 3.14	PRESENT	1,465

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	35,383	68,611	0.194	0	0	0	0	2	2
2017	30,085	36,142	0.120	0	0	0	0	1	2
2018	30,604	2,352	0.008	0	0	0	0	0	0
2019	35,076	61,490	0.175	0	0	0	0	1	1
2020	33,961	66,686	0.196	0	0	0	0	2	2
TOTAL	165,109	235,281	0.143	0	0	0	1	6	7

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	26,447	0	0	0	0	41,097	1,067
2017	0	0	0	12,562	2,257	0	0	0	16,198	5,009	116
2018	0	0	0	0	0	0	0	0	0	0	2,352
2019	0	0	0	0	7,259	0	0	0	0	35,904	18,327
2020	0	0	0	0	13,854	0	0	0	0	46,993	5,839
TOTAL	0	0	0	12,562	49,817	0	0	0	16,198	129,003	27,701

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	44,219	0	0	0	0	65,221	1,087
2017	0	0	1,094	20,254	4,000	0	0	2,075	28,196	8,870	122
2018	0	0	0	0	0	0	0	0	0	0	2,500
2019	0	43	2,071	1,172	1,005	0	223	8,236	4,387	51,824	21,149
2020	0	630	18,632	7,287	14,400	0	2,425	39,300	18,684	36,913	7,538
TOTAL	0	673	21,797	28,711	72,286	0	2,647	49,611	51,268	162,828	32,397

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	74,729	315,095	32,397	
IBNR + FREQUENCY ADJUSTMENT	(735,325)	(116,972)	308	
TOTAL LOSSES	0	198,122	32,705	
EXPECTED LOSS CREDIBILITY	1,250,115	443,148	60,273	
	0.02	0.08	0.10	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.120	0.020	0.140
INDICATED (POST-TEST)	0.000	0.125	0.021	0.146
PRES. ON RATE LEVEL	0.693	0.246	0.033	0.973
DERIVED BY FORMULA	0.679	0.236	0.032	0.948
UNDERLYING PRESENT RATE	0.757	0.268	0.037	1.062
PROPOSED	0.679	0.236	0.032	0.948

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.3879
IND. RATE				1.39	MINIMUM PREMIUM	805
MAN. RATE	2.63	1.99	1.56	+ 1.39	PRESENT	840

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	49,145	326,697	0.665	0	0	1	5	4	10
2017	48,646	230,915	0.475	0	0	0		3	6
2018	47,779	332,927	0.697	0	0	1		1	5
2019	44,727	287,462	0.643	0	0	0	2	3	5
2020	33,858	193,404	0.571	0	0	0	0	6	6
TOTAL	224,155	1,371,405	0.612	0	0	2	13	17	32

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	119,255	76,046	19,591	0	0	41,837	10,120	10,050	3,798
2017	0	0	0	51,420	44,012	0	0	0	43,041	87,059	5,383
2018	0	0	76,361	80,618	12,948	0	0	50,117	76,606	5,263	30,634
2019	0	0	0	115,242	49,982	0	0	0	47,432	67,979	6,827
2020	0	0	0	0	82,694	0	0	0	0	106,161	4,549
TOTAL	0	0	195,616	323,326	209,227	0	0	91,954	223,199	276,512	51,191

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	160,279	131,331	32,756	0	0	57,777	100,848	15,949	3,870
2017	0	0	5,364	83,532	74,000	0	0	7,106	76,213	148,803	5,668
2018	0	3,036	133,676	118,665	11,877	0	3,686	118,509	110,118	14,658	32,564
2019	0	5,008	103,757	142,117	70,000	0	6,161	50,367	61,516	103,798	7,878
2020	0	3,763	111,215	43,497	86,300	0	5,478	88,782	42,210	83,389	5,873
TOTAL	0	11,807	514,291	519,145	298,760	0	15,325	322,541	390,904	366,598	55,854

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	863,963	1,575,406	55,854	
IBNR + FREQUENCY ADJUSTMENT	(1,057,982)	(352,816)	317	
TOTAL LOSSES	0	1,222,589	56,170	
EXPECTED LOSSES	1,717,386	1,291,788	73,441	
CREDIBILITY	0.03	0.10	0.12	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.545	0.025	0.570
INDICATED (POST-TEST)	0.000	0.569	0.026	0.595
PRESENT UNDERLYING RATE LEVEL	0.702	0.528	0.030	1.259
DERIVED BY FORMULA	0.681	0.532	0.030	1.242
UNDERLYING PRESENT RATE	0.766	0.576	0.033	1.375
PROPOSED	0.681	0.532	0.030	1.242

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.8186
IND. RATE				1.82	MINIMUM PREMIUM	940
MAN. RATE	3.11	2.48	2.02	+ 1.82	PRESENT	985

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	20,238	212,365	1.049	0	0	0	6	4	10
2017	17,950	207,174	1.154	0	0	0		4	8
2018	19,651	1,498,543	7.626	0	0	4		7	15
2019	21,197	992,796	4.684	0	0	2	8	9	19
2020	29,304	185,626	0.633	0	0	0	1	12	13
TOTAL	108,340	3,096,504	2.858	0	0	6	23	36	65

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	56,135	19,507	0	0	0	1,151	72,551	23,021
2017	0	0	0	51,056	7,346	0	0	0	116,169	11,037	21,566
2018	0	0	823,660	68,615	150,100	0	0	30,114	64,005	65,502	23,377
2019	0	0	307,124	125,806	105,302	0	0	221,400	107,637	98,842	26,657
2020	0	0	0	23,939	52,825	0	0	0	25,274	59,708	23,880
TOTAL	0	0	1,130,784	325,551	335,080	0	0	7,712	354,236	307,640	118,501

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	96,945	32,616	0	0	0	73,948	115,138	23,458
2017	0	0	4,399	82,286	13,000	0	0	14,341	201,781	21,356	22,709
2018	0	29,152	1,230,993	138,053	200,888	0	19,367	592,336	112,742	123,892	24,850
2019	0	22,413	605,506	185,108	160,822	0	29,735	538,195	155,987	167,200	30,762
2020	0	3,993	111,724	50,755	59,100	0	5,975	84,152	46,024	50,737	30,829
TOTAL	0	55,558	1,952,622	553,147	532,553	0	55,076	1,229,025	590,483	478,323	132,608

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,292,282	2,154,507	132,608	
IBNR + FREQUENCY ADJUSTMENT	(1,156,383)	(373,865)	837	
TOTAL LOSSES	2,135,899	1,780,642	133,445	
EXPECTED LOSSES	2,035,016	1,462,736	138,511	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUM INDICATED (PRE-TEST)	1.971	1.644	0.123	3.738
INDICATED (POST-TEST)	2.057	1.715	0.129	3.900
PRES. ON RATE LEVEL	1.720	1.236	0.117	3.073
DERIVED BY FORMULA	1.727	1.265	0.118	3.110
UNDERLYING PRESENT RATE	1.878	1.350	0.128	3.356
PROPOSED	1.727	1.265	0.118	3.110

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.5538
IND. RATE				4.55	MINIMUM PREMIUM	1,815
MAN. RATE	7.60	6.03	4.93	+ 4.55	PRESENT	1,905

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	5,397	2,271,207	42.083	0	0	2	1	5	8
2017	5,187	112,743	2.174	0	0	0		6	6
2018	4,238	5,347	0.126	0	0	0		1	1
2019	5,045	398,271	7.894	0	0	1	2	4	7
2020	4,580	147,418	3.219	0	0	0	0	2	2
TOTAL	24,447	2,934,986	12.006	0	0	3	3	18	24

POLICY YEAR	REPORTED LOSSES					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	247,276	11,000	8,033	0	0	349,624	0	34,587	20,687
2017	0	0	0	0	38,160	0	0	0	0	64,745	9,838
2018	0	0	0	0	2,973	0	0	0	0	489	1,885
2019	0	0	169,285	72,785	15,044	0	0	37,700	80,227	13,354	9,809
2020	0	0	0	0	68,054	0	0	0	0	68,976	10,388
TOTAL	0	0	416,561	83,785	132,264	0	0	387,391	80,227	182,151	52,607

POLICY YEAR	TRANSLATED LOSSES					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	169,400	18,997	13,431	0	0	(150,399)	0	54,890	21,080
2017	0	0	973	687	64,000	0	0	1,398	1,133	109,943	10,359
2018	0	4	230	210	1,994	0	1	29	29	821	2,004
2019	0	12,241	324,157	99,094	3,195	0	12,536	136,347	95,581	30,865	11,320
2020	0	3,096	91,526	35,796	71,000	0	3,559	57,685	27,425	54,181	13,411
TOTAL	0	15,341	586,286	154,784	190,298	0	16,096	45,059	124,168	250,700	58,174

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	662,782	719,950	58,174	
IBNR + FREQUENCY ADJUSTMENT	(313,378)	(160,307)	170	
TOTAL LOSSES	349,404	559,644	58,344	
EXPECTED LOSSES	523,658	596,450	35,360	
CREDIBILITY	0.01	0.02	0.03	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	1.429	2.289	0.239
INDICATED (POST-TEST)	1.491	2.388	0.249
PRES. ON RATE LEVEL	1.961	2.234	0.132
DERIVED BY FORMULA	1.957	2.237	0.136
UNDERLYING PRESENT RATE	2.142	2.440	0.145
PROPOSED	1.956	2.236	0.136

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	5.0330
IND. RATE				5.03	MINIMUM PREMIUM	1,970
MAN. RATE	9.86	7.55	5.82	+ 5.03	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	4,516	8,353	0.185	0	0	0	0	1	1
2017	4,993	3,996	0.080	0	0	0	0	0	0
2018	5,021	2,884	0.057	0	0	0	0	0	0
2019	4,032	268,600	6.662	1	0	0	0	1	2
2020	3,764	18,452	0.490	0	0	0	0	1	1
TOTAL	22,326	302,285	1.354	1	0	0	0	3	4

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	686	0	0	0	0	3,946	3,721
2017	0	0	0	0	0	0	0	0	0	0	3,996
2018	0	0	0	0	0	0	0	0	0	0	2,884
2019	246,210	0	0	0	13,950	4,567	0	0	0	3,873	0
2020	0	0	0	0	11,171	0	0	0	0	7,281	0
TOTAL	246,210	0	0	0	25,807	4,567	0	0	0	15,100	10,601

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	1,147	0	0	0	0	6,262	3,792
2017	0	0	0	0	0	0	0	0	0	0	4,208
2018	0	0	0	0	0	0	0	0	0	0	3,066
2019	347,599	82	3,980	2,252	11,600	8,845	24	888	473	5,590	0
2020	0	508	15,024	5,876	11,600	0	376	6,089	2,895	5,719	0
TOTAL	347,599	591	19,004	8,128	31,227	8,845	400	6,978	3,368	17,572	11,065

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	383,416	60,294	11,065	
IBNR + FREQUENCY ADJUSTMENT	(278,093)	(47,463)	33	
TOTAL LOSSES	105,323	12,831	11,098	
EXPECTED LOSS CREDIBILITY	451,089	174,499	7,181	
	0.01	0.02	0.03	

PURE PREMIUM INDICATED (PRE-TEST)	0.472	0.057	0.050	0.579
INDICATED (POST-TEST)	0.492	0.060	0.052	0.604
PRESUMED RATE LEVEL	1.850	0.716	0.029	2.595
DERIVED BY FORMULA	1.837	0.703	0.030	2.569
UNDERLYING PRESENT RATE	2.020	0.782	0.032	2.834
PROPOSED	1.837	0.703	0.030	2.569

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.9878
IND. RATE				2.99	MINIMUM PREMIUM	1,315
MAN. RATE	6.46	4.72	3.49	+ 2.99	PRESENT	1,450

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	25,137	1,515,300	6.028	0	0	3	4	3	10
2017	28,445	718,035	2.524	1	0	0		3	12
2018	29,640	832,701	2.809	0	0	1		13	19
2019	23,708	313,622	1.323	0	0	1	5	1	7
2020	24,750	315,553	1.275	0	0	0	2	4	6
TOTAL	131,680	3,695,211	2.806	1	0	5	24	24	54

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	572,380	68,622	14,670	0	0	721,266	379	6,002	26,981
2017	199,595	0	0	213,753	34,391	4,168	0	0	225,984	21,662	18,482
2018	0	0	234,866	117,664	152,865	0	0	34,814	86,569	123,413	82,950
2019	0	0	105,681	61,071	511	0	0	83,400	55,226	111	7,550
2020	0	0	0	15,128	106,680	0	0	0	75,500	102,363	15,882
TOTAL	199,595	0	912,927	476,238	309,117	4,168	0	841,112	548,658	253,551	151,845

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	769,279	118,510	24,528	0	0	996,068	189,366	9,525	27,494
2017	293,724	0	18,512	344,569	61,000	8,408	0	27,902	392,529	41,869	19,462
2018	0	8,886	385,474	187,083	200,699	0	2,897	98,207	129,943	213,088	88,176
2019	0	8,229	211,971	78,613	11,000	0	12,751	205,102	70,697	11,161	8,713
2020	0	5,858	169,181	70,629	113,900	0	13,927	187,826	107,268	91,867	20,504
TOTAL	293,724	22,973	1,554,416	799,405	561,500	8,408	29,575	1,515,105	889,803	367,511	164,347

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,424,202	2,518,218	164,347	
IBNR + FREQUENCY ADJUSTMENT	(645,148)	(422,708)	661	
TOTAL LOSSES	2,779,054	2,095,510	165,009	
EXPECTED LOSSES	1,060,171	1,573,210	136,295	
CREDIBILITY	0.02	0.07	0.08	

PURE PREMIUM INDICATED (PRE-TEST)	2.110	1.591	0.125	3.827
INDICATED (POST-TEST)	2.202	1.660	0.131	3.993
PRESUMED RATE LEVEL	0.737	1.094	0.095	1.926
DERIVED BY FORMULA	0.767	1.134	0.098	1.998
UNDERLYING PRESENT RATE	0.805	1.195	0.104	2.103
PROPOSED	0.767	1.134	0.098	1.998

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.3233
IND. RATE				2.32	MINIMUM PREMIUM	1,100
MAN. RATE	3.90	3.14	2.59	+ 2.32	PRESENT	1,165

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	806	1,851	0.230	0	0	0	0	0	0
2017	910	190,332	20.916	0	0	1	0	0	1
2018	1,535	99,886	6.507	0	0	0	0	0	1
2019	3,085	169,448	5.493	0	0	1	0	1	2
2020	3,171	217,983	6.874	0	0	0	0	7	7
TOTAL	9,507	679,500	7.147	0	0	2	1	8	11

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	1,851
2017	0	0	80,003	0	0	0	0	404	0	0	2,925
2018	0	0	0	67,534	0	0	0	0	32,352	0	0
2019	0	0	111,268	0	5,541	0	0	40,900	0	5,921	5,763
2020	0	0	0	0	108,556	0	0	0	0	109,427	0
TOTAL	0	0	191,271	67,534	114,097	0	0	40,359	32,352	115,348	10,539

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	1,886
2017	0	2,704	121,141	1,344	0	0	7,121	237,943	4,060	859	3,080
2018	0	304	17,849	96,344	67	0	230	9,916	44,976	1,721	0
2019	0	6,063	174,669	8,783	1,133	0	3,014	82,113	5,007	10,701	6,651
2020	0	4,939	145,997	57,100	113,300	0	5,646	91,514	43,508	85,955	0
TOTAL	0	14,011	459,656	163,577	230,741	0	16,011	421,486	97,551	99,236	11,617

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	911,164	491,100	11,617	
IBNR + FREQUENCY ADJUSTMENT	(87,661)	(28,718)	103	
TOTAL LOSSES	823,503	462,382	11,719	
EXPECTED LOSSES	180,823	127,206	13,922	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM INDICATED (PRE-TEST)	8.662	4.864	0.123	13.649
INDICATED (POST-TEST)	9.037	5.074	0.129	14.240
PRESENT UNDERLYING RATE LEVEL	1.742	1.225	0.134	3.101
DERIVED BY FORMULA	1.742	1.264	0.134	3.139
UNDERLYING PRESENT RATE	1.902	1.338	0.146	3.386
PROPOSED	1.742	1.264	0.134	3.139

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.6508
IND. RATE				3.65	MINIMUM PREMIUM	1.530
MAN. RATE	6.91	5.34	4.17	+ 3.65	PRESENT	1.665

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	5,060	93,646	1.851	0	0	0	0	2	2
2017	8,623	228,648	2.652	0	0	1	0	5	9
2018	7,942	615,182	7.746	0	0	1	0	5	9
2019	6,397	947,059	14.805	0	1	0	1	5	7
2020	7,067	277,622	3.928	0	0	0	2	8	10
TOTAL	35,089	2,162,157	6.162	0	1	2	9	25	37

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	33,291	0	0	0	0	51,192	9,163
2017	0	0	85,941	36,234	17,075	0	0	436	23,219	20,702	4,041
2018	0	0	333,633	36,908	38,942	0	0	8,009	54,150	45,085	20,325
2019	0	685,192	0	44,098	12,386	0	151,500	0	20,998	32,308	577
2020	0	0	0	36,443	60,013	0	0	0	46,441	109,340	25,385
TOTAL	0	685,192	419,574	153,683	161,707	0	151,500	8,445	144,808	258,627	59,491

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	55,663	0	0	0	0	81,242	9,337
2017	0	2,905	133,557	60,055	30,000	0	2,747	95,063	42,220	36,008	4,255
2018	0	11,823	499,343	67,380	17,075	0	5,788	180,805	83,604	81,582	21,605
2019	0	763,488	54,580	48,821	2,000	0	212,604	36,455	27,501	49,202	666
2020	0	5,150	142,639	66,534	68,800	0	10,959	154,318	84,421	92,936	32,772
TOTAL	0	783,366	830,118	242,790	247,230	0	232,098	466,641	237,746	340,970	68,636

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,312,224	1,068,737	68,636	
IBNR + FREQUENCY ADJUSTMENT	(586,510)	(283,504)	429	
TOTAL LOSSES	1,725,714	785,233	69,064	
EXPECTED LOSSES	976,275	1,068,632	83,728	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUM INDICATED (PRE-TEST)	4.918	2.238	0.197	7.353
INDICATED (POST-TEST)	5.131	2.335	0.205	7.671
PRES. ON RATE LEVEL	2.548	2.789	0.219	5.555
DERIVED BY FORMULA	2.574	2.775	0.218	5.567
UNDERLYING PRESENT RATE	2.782	3.045	0.239	6.066
PROPOSED	2.574	2.775	0.218	5.567

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	6.4736
IND. RATE				6.47	MINIMUM PREMIUM	2,000
MAN. RATE	12.54	9.67	7.47	+ 6.47	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	5,760	183,837	3.192	0	0	0	3	9	12
2017	5,405	85,759	1.587	0	0	0		4	6
2018	4,371	1,109,804	25.390	0	0	1		1	5
2019	5,363	821,987	15.327	0	0	3	3	3	9
2020	5,953	802,809	13.486	0	0	2	2	3	7
TOTAL	26,852	3,004,196	11.188	0	0	6	13	20	39

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	98,252	11,415	0	0	0	1,389	22,376	7,405
2017	0	0	0	42,168	3,198	0	0	0	13,818	5,094	21,481
2018	0	0	436,781	93,199	1,325	0	0	50,117	37,818	1,216	30,418
2019	0	0	433,881	41,948	26,174	0	0	218,111	13,611	64,442	23,829
2020	0	0	195,992	88,117	99,930	0	0	155,130	147,751	112,585	2,904
TOTAL	0	0	1,066,654	363,684	142,042	0	0	1,067,679	257,387	205,713	86,037

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	169,681	19,086	0	0	0	79,767	35,511	7,546
2017	0	0	3,560	67,910	6,143	0	0	1,788	24,068	8,961	22,619
2018	0	15,389	478,139	145,657	1,443	0	30,562	663,993	79,423	17,912	32,334
2019	0	25,386	714,990	83,781	62,144	0	17,902	454,815	45,957	106,117	27,499
2020	0	33,642	622,415	155,907	135,630	0	77,069	646,890	194,617	120,414	3,749
TOTAL	0	74,418	1,819,104	622,936	338,147	0	125,533	1,767,486	423,831	288,914	93,747

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,786,541	1,573,828	93,747	
IBNR + FREQUENCY ADJUSTMENT	(234,260)	(115,194)	155	
TOTAL LOSSES	3,552,281	1,458,635	93,902	
EXPECTED LOSSES	398,988	435,205	29,345	
CREDIBILITY	0.01	0.02	0.03	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	13.229	5.432	0.350
INDICATED (POST-TEST)	13.802	5.667	0.365
PRES. ON RATE LEVEL	1.361	1.484	0.100
DERIVED BY FORMULA	1.485	1.568	0.108
UNDERLYING PRESENT RATE	1.486	1.621	0.109
PROPOSED	1.485	1.568	0.108

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.6757
IND. RATE				3.68	MINIMUM PREMIUM	1,540
MAN. RATE	6.92	5.22	3.96	+ 3.68	PRESENT	1,595

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	53,454	900,791	1,685	0	0	0	15	18	33
2017	59,379	1,566,215	2,638	0	0	2		27	45
2018	60,733	2,300,803	3,788	0	0	6		24	37
2019	79,385	2,621,201	3,302	0	0	3	19	45	67
2020	95,314	2,329,608	2,444	0	0	2	10	77	89
TOTAL	348,265	9,718,618	2,791	0	0	13	67	91	271

REPORTED LOSSES												
POLICY YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2016	0	0	0	386,712	68,488	0	0	0	0	356	58,954	57,281
2017	0	0	387,780	514,828	135,919	0	0	985	173,474	174,972	32,257	
2018	0	0	892,217	288,838	162,306	0	0	42,311	303,154	204,355	24,822	
2019	0	0	447,893	613,950	360,520	0	0	296,911	427,650	367,891	106,385	
2020	0	0	228,336	245,010	686,502	0	0	159,390	261,451	673,666	75,553	
TOTAL	0	0	1,956,226	2,049,338	1,413,735	0	0	1,098	1,495,085	1,479,838	296,298	

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	667,852	114,512	0	0	0	591,853	93,560	58,369
2017	0	13,107	633,116	837,371	242,161	0	9,745	350,470	309,647	302,199	33,967
2018	0	32,544	1,390,128	455,546	201,861	0	28,797	902,254	461,449	374,049	26,386
2019	0	51,513	1,276,392	804,090	360,154	0	75,612	983,355	555,751	597,821	122,768
2020	0	74,585	1,733,730	618,085	777,154	0	120,283	1,278,134	518,400	578,621	97,539
TOTAL	0	171,749	5,033,366	3,382,945	1,991,969	0	234,438	3,514,213	2,437,100	1,946,250	339,029

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,953,765	9,758,263	339,029	
IBNR + FREQUENCY ADJUSTMENT	(4,328,469)	(1,119,362)	1,872	
TOTAL LOSSES	4,625,297	8,638,901	340,901	
EXPECTED LOSSES	7,838,184	4,473,993	301,863	
CREDIBILITY	0.04	0.13	0.16	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	1.328	2.481	0.098
INDICATED (POST-TEST)	1.386	2.588	0.102
PRES. ON RATE LEVEL	2.061	1.176	0.079
DERIVED BY FORMULA	2.034	1.360	0.083
UNDERLYING PRESENT RATE	2.251	1.285	0.087
PROPOSED	2.034	1.360	0.083

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.0431
IND. RATE				4.04	MINIMUM PREMIUM	1,655
MAN. RATE	6.89	5.46	4.46	+ 4.04	PRESENT	1,755

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	18,944	595,638	3,144	0	0	1	1	5	7
2017	18,703	704,388	3,766	0	0	2		5	10
2018	13,574	416,081	3,065	0	0	1		3	4
2019	18,024	236,382	1,311	0	0	1	0	3	4
2020	20,227	284,802	1,408	0	0	1	1	6	8
TOTAL	89,472	2,237,291	2,501	0	0	6	5	22	33

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	206,528	36,994	70,947	0	0	134,904	7,751	69,343	32,171
2017	0	0	484,190	32,180	7,841	0	0	978	32,362	26,705	21,132
2018	0	0	217,786	0	77,571	0	0	5,003	0	54,897	7,554
2019	0	0	128,502	0	19,911	0	0	48,000	0	29,074	10,823
2020	0	0	142,055	3,000	17,721	0	0	52,778	42,222	17,169	9,957
TOTAL	0	0	1,179,061	72,174	193,991	0	0	190,905	119,335	197,188	81,637

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	277,574	63,889	118,623	0	0	186,302	80,418	110,047	32,782
2017	0	16,366	736,015	60,056	19,000	0	6,629	225,997	60,404	46,876	22,252
2018	0	7,672	323,631	13,295	1,144	0	3,685	112,509	7,083	94,221	8,030
2019	0	7,082	205,578	12,324	3,000	0	3,675	101,458	8,581	44,494	12,490
2020	0	17,853	274,118	25,823	30,900	0	24,126	190,981	50,686	23,130	12,854
TOTAL	0	48,973	1,816,916	175,387	228,177	0	38,114	817,247	207,172	318,768	88,408

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,721,250	1,029,504	88,408	
IBNR + FREQUENCY ADJUSTMENT	(752,750)	(264,864)	618	
TOTAL LOSSES	1,968,500	764,640	89,026	
EXPECTED LOSSES	1,287,749	1,001,785	115,519	
CREDIBILITY	0.02	0.05	0.06	

PURE PREMIUM INDICATED (PRE-TEST)	2.200	0.855	0.100	3.154
INDICATED (POST-TEST)	2.295	0.892	0.104	3.291
PRES. ON RATE LEVEL	1.318	1.025	0.118	2.461
DERIVED BY FORMULA	1.337	1.019	0.117	2.473
UNDERLYING PRESENT RATE	1.439	1.120	0.129	2.688
PROPOSED	1.337	1.019	0.117	2.473

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.8764
IND. RATE				2.88	MINIMUM PREMIUM	1,280
MAN. RATE	5.33	4.18	3.31	+ 2.88	PRESENT	1,395

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	67,684	2,981,229	4.405	0	0	4	14	12	30
2017	74,142	5,965,233	8.046	0	0	18		32	62
2018	77,142	6,772,565	8.779	1	0	13		33	58
2019	83,604	2,037,546	2.437	0	0	6	8	26	40
2020	88,786	2,863,072	3.225	0	0	6	10	22	38
TOTAL	391,358	20,619,645	5.269	1	0	47	55	125	228

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,440,279	505,043	40,920	0	0	508,540	1,697	68,290	13,460
2017	0	0	3,417,301	266,626	302,343	0	0	1,711,570	315,824	263,554	52,015
2018	1,394,554	0	2,366,569	248,060	204,009	1,000	0	2,163,419	151,925	199,700	43,059
2019	0	0	684,218	273,970	268,416	0	0	265,414	210,450	301,308	33,697
2020	0	0	1,008,530	303,483	331,026	0	0	582,433	282,632	262,650	92,418
TOTAL	1,394,554	0	8,916,897	1,597,182	1,146,714	1,000	0	10,619,819	1,365,528	1,095,502	234,649

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,871,102	872,209	68,418	0	0	641,235	727,241	108,376	13,716
2017	0	115,505	5,204,184	491,881	553,114	0	89,344	3,029,440	603,600	465,428	54,772
2018	1,819,279	83,646	3,475,632	452,288	311,511	0	133,721	3,667,267	355,051	412,659	45,772
2019	0	49,874	1,353,714	410,515	421,114	0	46,633	746,888	300,673	474,063	38,886
2020	0	154,825	2,701,628	562,030	481,534	0	249,381	1,922,866	426,942	284,970	119,312
TOTAL	1,819,279	403,849	14,606,260	2,788,927	1,916,396	1,767	519,080	10,007,697	2,413,506	1,745,496	272,457

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	27,357,931	8,864,321	272,457	
IBNR + FREQUENCY ADJUSTMENT	(7,901,161)	(1,600,737)	1,264	
TOTAL LOSSES	19,456,770	7,263,584	273,721	
EXPECTED LOSSES	13,672,083	6,184,038	230,219	
CREDIBILITY	0.04	0.15	0.17	

PURE PREMIUM				
INDICATED (PRE-TEST)	4.972	1.856	0.070	6.898
INDICATED (POST-TEST)	5.187	1.936	0.073	7.196
PRES. ON RATE LEVEL	3.199	1.447	0.054	4.700
DERIVED BY FORMULA	3.279	1.520	0.057	4.856
UNDERLYING PRESENT RATE	3.493	1.580	0.059	5.132
PROPOSED	3.279	1.520	0.057	4.856

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	5.6470
IND. RATE				5.65	MINIMUM PREMIUM	2,000
MAN. RATE	9.45	7.65	6.32	+ 5.65	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	2,085	0	0.000	0	0	0	0	0	0
2017	4,214	0	0.000	0	0	0	0	0	0
2018	5,927	485,928	8.199	0	0	1	0	1	4
2019	5,243	10,836	0.207	0	0	0	0	2	2
2020	6,617	209,200	3.162	0	0	0	0	3	3
TOTAL	24,086	705,964	2.931	0	0	1	2	6	9

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	247,074	27,300	4,000	0	0	15,002	50,997	580	545
2019	0	0	0	0	5,165	0	0	0	0	4,259	1,412
2020	0	0	0	0	133,595	0	0	0	0	71,403	4,202
TOTAL	0	0	247,074	27,300	142,760	0	0	15,002	50,997	76,242	6,159

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	8,726	367,858	48,099	1,555	0	10,015	307,224	81,111	9,050	579
2019	0	30	1,474	834	1,000	0	26	977	520	6,147	1,629
2020	0	6,079	179,672	70,271	139,400	0	3,684	59,714	28,390	56,087	5,425
TOTAL	0	14,835	549,004	119,200	160,522	0	13,726	367,915	110,022	71,284	7,634

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	945,479	461,031	7,634	
IBNR + FREQUENCY ADJUSTMENT	(441,960)	(76,735)	108	
TOTAL LOSSES	503,519	384,296	7,742	
EXPECTED LOSS CREDIBILITY	797,427	312,242	17,000	
	0.01	0.02	0.03	

PURE PREMIUM INDICATED (PRE-TEST)	2.091	1.596	0.032	3.718
INDICATED (POST-TEST)	2.181	1.665	0.034	3.879
PRESUMED RATE LEVEL	3.032	1.187	0.065	4.283
DERIVED BY FORMULA	3.023	1.197	0.064	4.283
UNDERLYING PRESENT RATE	3.311	1.296	0.071	4.678
PROPOSED	3.023	1.197	0.064	4.283

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.9811
IND. RATE				4.98	MINIMUM PREMIUM	1,955
MAN. RATE	9.14	7.21	5.76	+ 4.98	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	24,477	547,290	2.236	0	0	1	6	6	13
2017	21,671	590,889	2.727	0	0	1		5	10
2018	26,493	719,551	2.716	0	0	2		9	14
2019	29,724	158,886	0.535	0	0	0	0	8	8
2020	38,612	883,439	2.288	0	0	1	4	10	15
TOTAL	140,977	2,900,055	2.057	0	0	5	17	38	60

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	126,166	92,337	113,415	0	0	24,720	7,953	132,021	28,672
2017	0	0	262,469	83,983	64,790	0	0	299	45,257	7,849	22,242
2018	0	0	279,711	76,076	51,704	0	0	16,006	30,414	71,589	42,121
2019	0	0	0	0	66,998	0	0	0	0	66,218	25,670
2020	0	0	132,177	196,448	98,466	0	0	108,394	71,243	244,811	31,700
TOTAL	0	0	800,523	448,844	395,373	0	0	108,555	176,867	522,488	150,405

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	169,567	159,466	189,630	0	0	34,147	53,826	209,517	29,217
2017	0	8,871	406,011	140,713	113,000	0	6,915	236,728	82,614	15,181	23,421
2018	0	10,138	432,044	122,222	113,448	0	10,731	328,510	57,541	127,660	44,775
2019	0	395	19,115	10,813	66,998	0	411	15,190	8,092	95,579	29,623
2020	0	33,201	694,389	252,961	147,000	0	58,732	547,450	173,824	209,781	40,925
TOTAL	0	52,606	1,721,126	686,177	229,831	0	76,789	1,162,025	375,896	657,719	167,960

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,012,545	2,349,621	167,960	
IBNR + FREQUENCY ADJUSTMENT	(1,208,067)	(420,834)	1,041	
TOTAL LOSSES	1,804,478	1,928,787	169,001	
EXPECTED LOSSES	2,157,246	1,669,067	169,298	
CREDIBILITY	0.02	0.07	0.09	

PURE PREMIUM INDICATED (PRE-TEST)	1.280	1.368	0.120	2.768
INDICATED (POST-TEST)	1.335	1.427	0.125	2.888
PRESUMED RATE LEVEL	1.401	1.084	0.110	2.595
DERIVED BY FORMULA	1.400	1.108	0.111	2.619
UNDERLYING PRESENT RATE	1.530	1.184	0.120	2.834
PROPOSED	1.400	1.108	0.111	2.619

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.0461
IND. RATE				3.05	MINIMUM PREMIUM	1,335
MAN. RATE	5.51	4.35	3.49	+ 3.05	PRESENT	1,450

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	28,683	2,137,336	7.452	1	0	1	0	6	8
2017	27,135	111,033	0.409	0	0	0	0	3	4
2018	31,595	274,575	0.869	0	0	0	0	7	9
2019	34,395	371,364	1.080	0	0	1	2	3	6
2020	34,047	373,285	1.096	0	0	1	0	6	7
TOTAL	155,855	3,267,593	2.097	1	0	3	5	25	34

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	1,745,946	0	183,255	0	47,547	10,775	0	68,317	0	39,526	41,970
2017	0	0	0	33,751	37,039	0	0	0	14,348	19,977	5,918
2018	0	0	0	84,342	12,733	0	0	0	93,516	56,821	27,163
2019	0	0	121,229	48,221	10,240	0	0	89,800	46,196	32,779	22,851
2020	0	0	152,060	0	26,829	0	0	112,066	0	68,742	13,288
TOTAL	1,745,946	0	456,544	166,314	134,388	10,775	0	260,531	154,060	217,845	111,190

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	1,156,978	0	246,295	0	79,499	9,204	0	94,346	0	62,728	42,767
2017	0	0	3,729	54,975	62,000	0	0	2,173	25,248	34,246	6,232
2018	0	395	23,278	121,221	12,229	0	732	31,975	133,387	100,417	28,874
2019	0	8,603	228,954	66,339	21,000	0	12,325	218,548	65,226	57,569	26,370
2020	0	19,255	298,538	28,695	40,700	0	42,808	312,301	41,479	60,896	17,155
TOTAL	1,156,978	28,253	800,794	271,230	232,192	9,204	55,865	659,344	265,340	315,856	121,398

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,710,437	1,084,617	121,398	
IBNR + FREQUENCY ADJUSTMENT	(1,187,267)	(259,433)	731	
TOTAL LOSSES	1,523,170	825,184	122,129	
EXPECTED LOSS CREDIBILITY	2,051,856	1,001,660	136,043	
	0.02	0.08	0.09	

PURE PREMIUM INDICATED (PRE-TEST)	0.977	0.529	0.078	1.585
INDICATED (POST-TEST)	1.020	0.552	0.082	1.654
PRESERVE RATE LEVEL	1.206	0.589	0.080	1.874
DERIVED BY FORMULA	1.202	0.586	0.080	1.868
UNDERLYING PRESENT RATE	1.317	0.643	0.087	2.046
PROPOSED	1.202	0.586	0.080	1.868

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.1717
IND. RATE				2.17	MINIMUM PREMIUM	1,055
MAN. RATE	4.09	3.17	2.52	+ 2.17	PRESENT	1,140

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	103,253	990,286	0.959	0	0	3	9	18	30
2017	107,020	2,252,495	2.105	0	0	5		22	35
2018	122,910	3,263,180	2.655	0	0	4		26	44
2019	127,217	1,397,444	1.098	0	0	1	13	17	31
2020	133,097	818,931	0.615	0	0	2	8	13	23
TOTAL	593,497	8,722,336	1.470	0	0	15	52	96	163

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	301,933	151,717	120,813	0	0	151,195	557	111,333	55,738
2017	0	0	880,834	76,072	130,190	0	0	1,182	35,221	179,618	113,378
2018	0	0	791,303	269,185	202,520	0	0	1,540,144	198,887	175,259	77,122
2019	0	0	225,706	287,489	226,029	0	0	229,700	237,592	139,429	51,477
2020	0	0	200,044	156,680	60,043	0	0	103,655	187,203	72,434	38,772
TOTAL	0	0	2,399,820	941,143	739,595	0	0	2,758	756,460	678,073	336,487

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	405,798	262,015	201,999	0	0	208,800	175,310	176,685	56,797
2017	0	29,768	1,323,357	139,426	230,000	0	55,480	1,818,455	95,617	312,248	119,387
2018	0	28,780	1,072,726	423,909	300,031	0	93,510	1,991,473	366,989	346,334	81,981
2019	0	25,325	638,858	386,891	342,007	0	46,314	659,130	307,598	241,775	59,404
2020	0	36,861	692,274	201,101	105,900	0	61,424	549,316	206,919	91,685	50,055
TOTAL	0	120,734	4,133,013	1,413,341	1,225,095	0	256,729	5,227,173	1,152,433	1,168,727	367,624

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,737,649	4,959,597	367,624	
IBNR + FREQUENCY ADJUSTMENT	(3,450,378)	(1,059,127)	2,446	
TOTAL LOSSES	6,287,271	3,900,470	370,070	
EXPECTED LOSS CREDIBILITY	5,962,494	4,096,651	447,995	
	0.05	0.19	0.23	

PURE PREMIUM INDICATED (PRE-TEST)	1.059	0.657	0.062	1.779
INDICATED (POST-TEST)	1.105	0.686	0.065	1.856
PRESUMED RATE LEVEL	0.920	0.632	0.069	1.621
DERIVED BY FORMULA	0.929	0.642	0.068	1.640
UNDERLYING PRESENT RATE	1.005	0.690	0.075	1.770
PROPOSED	0.929	0.642	0.068	1.640

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.9067
IND. RATE				1.91	MINIMUM PREMIUM	970
MAN. RATE	3.45	2.73	2.18	+ 1.91	PRESENT	1,035

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	9,652	8,619	0.089	0	0	0	0	3	3
2017	10,630	7,942	0.075	0	0	0	0	3	3
2018	10,631	263,516	2.479	0	0	1	0	3	4
2019	9,828	44,707	0.455	0	0	0	0	2	2
2020	11,195	1,552	0.014	0	0	0	0	0	0
TOTAL	51,936	326,336	0.628	0	0	1	0	11	12

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	2,450	0	0	0	0	2,408	3,761
2017	0	0	0	0	4,597	0	0	0	0	2,740	605
2018	0	0	171,628	0	33,480	0	0	12,944	0	44,567	897
2019	0	0	0	0	13,033	0	0	0	0	31,380	294
2020	0	0	0	0	0	0	0	0	0	0	1,552
TOTAL	0	0	171,628	0	53,560	0	0	12,944	0	81,095	7,109

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	4,096	0	0	0	0	3,821	3,832
2017	0	0	117	83	7,119	0	0	59	48	4,653	637
2018	0	6,013	252,897	8,525	11,450	0	857	26,879	3,500	75,306	954
2019	0	77	3,718	2,104	11,199	0	195	7,199	3,835	45,294	339
2020	0	0	0	0	0	0	0	0	0	0	2,004
TOTAL	0	6,090	256,733	10,711	85,476	0	1,052	34,136	7,382	129,074	7,766

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	298,010	232,644	7,766	
IBNR + FREQUENCY ADJUSTMENT	(251,915)	(76,305)	107	
TOTAL LOSSES	46,095	156,338	7,873	
EXPECTED LOSS CREDIBILITY	424,626	288,991	20,267	
	0.01	0.04	0.04	

PURE PREMIUM INDICATED (PRE-TEST)	0.089	0.301	0.015	0.405
INDICATED (POST-TEST)	0.093	0.314	0.016	0.422
PRESENTATION RATE LEVEL	0.749	0.510	0.036	1.294
DERIVED BY FORMULA	0.742	0.502	0.035	1.279
UNDERLYING PRESENT RATE	0.818	0.556	0.039	1.413
PROPOSED	0.742	0.502	0.035	1.279

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.4871
IND. RATE				1.49	MINIMUM PREMIUM	835
MAN. RATE	2.96	2.26	1.74	+ 1.49	PRESENT	895

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	7,105	464,619	6.539	0	0	1	1	4	6
2017	7,261	306,212	4.217	0	0	0	0	0	7
2018	6,431	18,391	0.286	0	0	0	0	1	2
2019	6,792	130,835	1.926	0	0	0	4	1	5
2020	2,104	0	0.000	0	0	0	0	0	0
TOTAL	29,693	920,057	3.099	0	0	1	13	6	20

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	207,620	3,195	54,715	0	0	150,257	1,679	30,394	8,759
2017	0	0	0	113,903	0	0	0	190,034	0	0	2,275
2018	0	0	0	10,000	85	0	0	7,784	0	375	147
2019	0	0	0	93,404	1,648	0	0	30,242	0	3,780	1,761
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	207,620	220,502	56,448	0	0	257,257	237,739	34,549	12,942

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	279,041	5,518	91,483	0	0	207,505	17,393	48,235	8,925
2017	0	0	9,397	183,281	2,000	0	0	23,070	329,766	4,276	2,396
2018	0	45	2,650	14,272	1,000	0	56	2,408	10,844	1,044	156
2019	0	3,830	73,008	108,914	12,005	0	3,683	23,038	34,387	9,076	2,032
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	3,875	364,096	311,985	106,834	0	3,738	256,020	392,390	62,631	13,509

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	627,729	873,839	13,509	
IBNR + FREQUENCY ADJUSTMENT	(413,418)	(188,593)	58	
TOTAL LOSSES	214,311	685,246	13,567	
EXPECTED LOSSES	649,256	668,548	18,095	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUM INDICATED (PRE-TEST)	0.722	2.308	0.046	3.075
INDICATED (POST-TEST)	0.753	2.408	0.048	3.208
PRES. ON RATE LEVEL	2.002	2.062	0.056	4.120
DERIVED BY FORMULA	1.990	2.072	0.056	4.117
UNDERLYING PRESENT RATE	2.187	2.252	0.061	4.499
PROPOSED	1.990	2.072	0.056	4.117

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.7881
IND. RATE				4.79	MINIMUM PREMIUM	1,895
MAN. RATE	11.47	7.82	5.54	+ 4.79	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	294,360	2,493,216	0.847	0	0	3	17	30	50
2017	292,471	1,651,494	0.565	0	0	2		53	64
2018	300,547	2,579,396	0.858	0	0	4		32	44
2019	311,023	2,208,309	0.710	0	0	2	15	47	64
2020	318,037	1,854,217	0.583	0	0	2	2	45	49
TOTAL	1,516,438	10,786,632	0.711	0	0	13	51	207	271

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	462,763	359,692	238,875	0	0	544,814	1,437	274,510	209,125
2017	0	0	235,661	176,074	347,581	0	0	994	133,304	578,692	120,188
2018	0	0	528,636	334,603	422,998	0	0	36,008	372,999	358,750	196,582
2019	0	0	215,927	262,997	701,092	0	0	60,200	325,974	461,899	180,214
2020	0	0	226,668	43,334	365,786	0	0	448,034	31,404	602,340	135,951
TOTAL	0	0	1,669,655	1,176,700	2,076,332	0	0	1,057,056	1,267,118	2,276,191	842,060

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	621,953	621,188	399,399	0	0	752,388	724,976	435,647	213,098
2017	0	7,965	380,227	293,536	589,005	0	3,978	161,594	243,717	986,156	126,558
2018	0	20,410	892,181	526,186	600,005	0	25,735	819,584	563,785	635,022	208,967
2019	0	26,596	740,161	434,384	960,000	0	46,684	463,645	428,419	708,891	207,967
2020	0	46,403	956,812	255,720	408,100	0	191,464	1,563,849	323,675	505,457	175,513
TOTAL	0	101,375	3,591,335	2,131,011	2,448,095	0	267,860	3,761,060	2,284,573	3,271,174	932,103

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,721,629	10,734,856	932,103	
IBNR + FREQUENCY ADJUSTMENT	(4,134,629)	(1,697,291)	4,890	
TOTAL LOSSES	3,587,000	9,037,565	936,993	
EXPECTED LOSSES	7,018,442	6,448,440	941,660	
CREDIBILITY	0.10	0.36	0.42	

PURE PREMIUM INDICATED (PRE-TEST)	0.237	0.596	0.062	0.894
INDICATED (POST-TEST)	0.247	0.622	0.064	0.933
PRESUMED RATE LEVEL	0.424	0.389	0.057	0.870
DERIVED BY FORMULA	0.406	0.473	0.060	0.939
UNDERLYING PRESENT RATE	0.463	0.425	0.062	0.950
PROPOSED	0.403	0.470	0.060	0.933

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.0850
IND. RATE				1.09	MINIMUM PREMIUM	710
MAN. RATE	1.88	1.47	1.17	+ 1.09	PRESENT	715

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	7,455	0	0.000	0	0	0	0	0	0
2017	7,832	222,646	2.843	0	0	1	0	2	3
2018	6,872	2,136	0.031	0	0	0	0	0	0
2019	6,363	61,713	0.970	0	0	0	1	2	3
2020	8,805	54,046	0.614	0	0	0	0	1	1
TOTAL	37,327	340,541	0.912	0	0	1	1	5	7

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	100,326	0	7,117	0	0	520	0	61,234	449
2018	0	0	0	0	0	0	0	0	0	0	2,136
2019	0	0	0	7,565	3,047	0	0	0	50,126	355	620
2020	0	0	0	0	7,147	0	0	0	0	39,600	7,299
TOTAL	0	0	100,326	7,565	17,311	0	0	520	50,126	101,189	10,504

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	3,391	152,095	1,814	13,000	0	3,548	119,891	3,095	104,410	473
2018	0	0	0	0	0	0	0	0	0	0	2,271
2019	0	327	6,744	9,291	1,000	0	6,067	36,829	56,275	6,512	715
2020	0	325	9,612	3,759	7,400	0	2,043	33,117	15,745	31,106	9,423
TOTAL	0	4,044	168,451	14,864	25,490	0	11,659	189,837	75,114	142,028	12,882

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	373,991	257,497	12,882	
IBNR + FREQUENCY ADJUSTMENT	(97,195)	(22,011)	59	
TOTAL LOSSES	276,797	235,486	12,941	
EXPECTED LOSS CREDIBILITY	163,792	83,043	10,828	

PURE PREMIUM INDICATED (PRE-TEST)	0.742	0.631	0.035	1.407
INDICATED (POST-TEST)	0.774	0.658	0.036	1.468
PRESUMED RATE LEVEL	0.402	0.204	0.027	0.632
DERIVED BY FORMULA	0.406	0.217	0.027	0.650
UNDERLYING PRESENT RATE	0.439	0.222	0.029	0.690
PROPOSED	0.406	0.217	0.027	0.650

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.7557
IND. RATE				0.76	MINIMUM PREMIUM	605
MAN. RATE	1.58	1.15	0.85	+ 0.76	PRESENT	615

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	697	0	0.000	0	0	0	0	0	0
2017	626	0	0.000	0	0	0	0	0	0
2018	3,092	0	0.000	0	0	0	0	0	0
2019	1,246	0	0.000	0	0	0	0	0	0
2020	643	0	0.000	0	0	0	0	0	0
TOTAL	6,304	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	0
IBNR + FREQUENCY ADJUSTMENT	(29,599)	(14,483)	18	
TOTAL LOSSES	0	0	18	
EXPECTED LOSS	46,720	55,376	4,389	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRES. ON RATE LEVEL	0.679	0.804	0.064	1.547
DERIVED BY FORMULA	0.679	0.796	0.063	1.538
UNDERLYING PRESENT RATE	0.741	0.878	0.070	1.689
PROPOSED	0.679	0.796	0.063	1.538

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.7886
IND. RATE				1.79	MINIMUM PREMIUM	935
MAN. RATE	3.15	2.53	2.08	+ 1.79	PRESENT	1,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	14,409	537,085	3.727	0	0	0	10	19	29
2017	14,496	312,584	2.156	0	0	0		6	12
2018	14,748	597,825	4.054	0	0	1		10	16
2019	15,309	1,439,960	9.406	0	0	3	5	9	17
2020	15,759	200,544	1.273	0	0	0	2	4	6
TOTAL	74,721	3,087,998	4.133	0	0	4	28	48	80

POLICY YEAR	REPORTED LOSSES						MEDICAL				
	DEATH	P. T.	INDEMNITY			DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	139,991	140,419	0	0	0	10,573	144,243	25,859
2017	0	0	0	115,023	90,203	0	0	0	64,451	28,096	14,811
2018	0	0	119,791	106,515	75,156	0	0	9,321	136,407	46,392	18,003
2019	0	0	466,914	131,239	165,193	0	0	456,000	83,470	124,997	12,083
2020	0	0	0	50,726	24,441	0	0	0	64,296	37,948	23,133
TOTAL	0	0	586,705	543,494	495,412	0	0	456,225	435,197	381,676	93,889

POLICY YEAR	TRANSLATED LOSSES						MEDICAL				
	DEATH	P. T.	INDEMNITY			DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	241,764	234,781	0	0	0	155,572	228,914	26,350
2017	0	0	11,790	186,707	153,000	0	0	8,431	112,334	49,160	15,596
2018	0	4,738	208,680	161,561	114,113	0	6,958	223,767	198,653	88,478	19,137
2019	0	31,649	875,381	212,424	251,119	0	44,031	989,133	156,616	214,401	13,944
2020	0	4,480	119,069	61,528	34,000	0	9,320	118,786	71,778	39,568	29,865
TOTAL	0	40,868	1,214,920	863,986	704,867	0	60,309	1,340,117	694,951	620,521	104,892

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,656,214	2,984,323	104,892	
IBNR + FREQUENCY ADJUSTMENT	(1,008,227)	(384,931)	558	
TOTAL LOSSES	1,647,987	2,599,392	105,450	
EXPECTED LOSSES	1,712,669	1,463,165	107,004	
CREDIBILITY	0.01	0.05	0.06	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	2.206	3.479	0.141
INDICATED (POST-TEST)	2.301	3.629	0.147
PRES. ON RATE LEVEL	2.099	1.793	0.131
DERIVED BY FORMULA	2.101	1.885	0.132
UNDERLYING PRESENT RATE	2.292	1.958	0.143
PROPOSED	2.101	1.885	0.132

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.7887
IND. RATE				4.79	MINIMUM PREMIUM	1,895
MAN. RATE	8.32	6.60	5.41	+ 4.79	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	5,359	126,858	2.367	0	0	0	3	0	3
2017	5,505	34,882	0.634	0	0	0	0	2	3
2018	5,856	38,683	0.661	0	0	0	0	6	6
2019	5,347	147,420	2.757	0	0	0	1	3	4
2020	4,276	230,743	5.396	0	0	0	1	2	3
TOTAL	26,343	578,586	2.196	0	0	0	6	13	19

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	75,529	0	0	0	0	2,374	0	8,955
2017	0	0	0	11,233	196	0	0	0	6,829	4,002	12,622
2018	0	0	0	0	15,188	0	0	0	0	20,811	2,684
2019	0	0	0	25,000	28,675	0	0	0	85,500	6,845	1,400
2020	0	0	0	55,667	23,034	0	0	0	17,048	84,994	50,000
TOTAL	0	0	0	167,429	67,093	0	0	0	151,751	116,652	75,661

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	130,439	0	0	0	0	76,146	0	9,125
2017	0	0	932	18,079	0	0	0	915	11,920	6,949	13,291
2018	0	18	1,177	1,072	0	0	25	1,213	1,238	34,956	2,853
2019	0	1,192	27,596	33,708	0	10,388	64,250	96,750	20,114	20,114	1,616
2020	0	4,744	125,573	65,528	0	6,338	94,162	48,825	69,351	69,351	64,550
TOTAL	0	5,954	155,278	248,820	0	16,751	160,541	234,880	131,371	131,371	91,435

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	338,524	713,199	91,435	
IBNR + FREQUENCY ADJUSTMENT	(219,793)	(79,053)	82	
TOTAL LOSSES	118,731	634,145	91,517	
EXPECTED LOSS CREDIBILITY	360,590	292,899	18,256	
	0.01	0.02	0.03	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.451	2.407	0.347
INDICATED (POST-TEST)	0.470	2.511	0.362
PRESUMED RATE LEVEL	1.253	1.018	0.063
DERIVED BY FORMULA	1.246	1.048	0.072
UNDERLYING PRESENT RATE	1.369	1.112	0.069
PROPOSED	1.246	1.048	0.072

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.7515
IND. RATE				2.75	MINIMUM PREMIUM	1,240
MAN. RATE	4.93	3.94	3.14	+ 2.75	PRESENT	1,335

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	791	1,254	0.159	0	0	0	0	0	0
2017	1,000	73,268	7.327	0	0	0	0	1	2
2018	999	6,117	0.612	0	0	0	0	1	1
2019	1,328	0	0.000	0	0	0	0	0	0
2020	909	0	0.000	0	0	0	0	0	0
TOTAL	5,027	80,639	1.604	0	0	0	1	2	3

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	1,254
2017	0	0	0	5,000	29,416	0	0	0	14,561	23,209	1,082
2018	0	0	0	0	3,854	0	0	0	0	2,191	72
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	5,000	33,270	0	0	0	14,561	25,400	2,408

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	1,278
2017	0	0	1,163	8,575	49,000	0	0	2,269	25,674	39,739	1,139
2018	0	5	299	272	1,555	0	3	128	130	3,680	77
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	5	1,461	8,847	55,453	0	3	2,397	25,804	43,419	2,494

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,865	133,524	2,494	
IBNR + FREQUENCY ADJUSTMENT	(62,479)	(28,574)	24	
TOTAL LOSSES	0	106,950	2,518	
EXPECTED LOSS CREDIBILITY	108,729	102,770	4,870	
	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	2.128	0.050
INDICATED (POST-TEST)	0.000	2.220	0.052
PRESENT UNDERLYING RATE LEVEL	1.981	1.872	0.089
DERIVED BY FORMULA	1.981	1.875	0.088
UNDERLYING PRESENT RATE	2.163	2.044	0.097
PROPOSED	1.979	1.874	0.088

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	MINIMUM PREMIUM	MAN. RATE
IND. RATE				4.58		1,825	
MAN. RATE	8.89	6.80	5.30	+ 4.58	PRESENT		2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	53,496	995,840	1.862	0	0	3	5	19	27
2017	59,819	2,837,244	4.743	0	0	6		11	25
2018	65,498	2,804,445	4.282	0	0	4		18	31
2019	64,360	1,203,788	1.870	0	0	3	3	21	27
2020	74,481	661,094	0.888	0	0	0	2	22	24
TOTAL	317,654	8,502,411	2.677	0	0	16	27	91	134

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	261,768	141,106	75,746	0	0	276,200	7,563	114,517	59,934
2017	0	0	1,463,212	105,863	70,065	0	0	242	241,688	48,307	70,867
2018	0	0	1,214,671	254,731	67,120	0	0	75,009	341,075	79,525	96,194
2019	0	0	351,217	96,398	119,897	0	0	191,500	110,944	254,680	79,130
2020	0	0	0	96,101	142,218	0	0	0	32,520	326,133	64,122
TOTAL	0	0	3,290,868	694,199	475,046	0	0	467,099	792,790	823,162	370,247

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	351,816	243,690	126,647	0	0	381,440	119,614	181,738	61,073
2017	0	49,431	2,118,202	195,520	136,000	0	55,431	1,750,231	451,008	93,401	74,623
2018	0	42,917	1,384,915	404,056	112,887	0	46,884	996,133	516,762	171,243	102,254
2019	0	23,686	655,422	156,383	160,133	0	28,927	517,400	175,612	390,959	91,316
2020	0	12,852	354,573	167,016	164,600	0	20,552	316,774	158,343	261,114	82,782
TOTAL	0	128,886	4,864,929	1,166,665	555,068	0	151,794	3,961,978	1,421,340	1,098,456	412,047

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,107,588	4,441,528	412,047	
IBNR + FREQUENCY ADJUSTMENT	(3,905,228)	(827,720)	2,251	
TOTAL LOSSES	5,202,359	3,613,808	414,298	
EXPECTED LOSSES	6,740,425	3,201,247	402,797	
CREDIBILITY	0.04	0.13	0.15	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	1.638	1.138	0.130
INDICATED (POST-TEST)	1.709	1.187	0.136
PRES. ON RATE LEVEL	1.943	0.923	0.116
DERIVED BY FORMULA	1.934	0.957	0.119
UNDERLYING PRESENT RATE	2.122	1.008	0.127
PROPOSED	1.934	0.957	0.119

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.5003
IND. RATE				3.50	MINIMUM PREMIUM	1,480
MAN. RATE	6.35	4.98	4.01	+ 3.50	PRESENT	1,615

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	3,897	52,163	1.339	0	0	0	2	0	2
2017	5,247	121,242	2.311	0	0	0	0	6	6
2018	6,512	114,353	1.756	0	0	0	0	5	7
2019	6,620	1,044,785	15.782	0	0	2	1	2	5
2020	9,094	1,712,553	18.832	0	0	2	1	6	9
TOTAL	31,370	3,045,096	9.707	0	0	4	6	19	29

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	18,254	0	0	0	0	17,256	0	3,653
2017	0	0	0	0	67,598	0	0	0	0	45,516	8,128
2018	0	0	0	15,628	25,593	0	0	0	10,159	48,584	14,389
2019	0	0	534,531	53,568	28,927	0	0	348,978	52,608	21,590	4,604
2020	0	0	354,851	17,064	33,578	0	0	1,223,778	3,929	53,609	26,344
TOTAL	0	0	889,382	104,514	155,696	0	0	1,115,135	96,952	169,299	57,118

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	31,525	0	0	0	0	54,370	0	3,722
2017	0	0	1,724	1,217	113,000	0	0	983	797	77,291	8,559
2018	0	101	6,114	24,102	11,777	0	130	5,946	17,014	82,147	15,296
2019	(226)	21,559	775,146	100,077	64,000	(164)	19,880	615,972	92,234	52,479	5,313
2020	0	44,334	640,758	63,481	64,000	0	403,006	2,290,395	126,730	93,123	34,010
TOTAL	(226)	65,994	1,423,742	220,400	287,695	(164)	423,017	2,913,297	291,144	305,040	66,900

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,825,659	1,104,282	66,900	
IBNR + FREQUENCY ADJUSTMENT	(292,841)	(71,132)	311	
TOTAL LOSSES	4,532,818	1,033,150	67,211	
EXPECTED LOSSES	530,513	287,541	48,116	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUM				
INDICATED (PRE-TEST)	14.450	3.293	0.214	17.957
INDICATED (POST-TEST)	15.075	3.436	0.224	18.735
PRES. ON RATE LEVEL	1.549	0.839	0.140	2.528
DERIVED BY FORMULA	1.684	0.917	0.143	2.744
UNDERLYING PRESENT RATE	1.691	0.917	0.153	2.761
PROPOSED	1.684	0.917	0.143	2.744

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.1910
IND. RATE				3.19	MINIMUM PREMIUM	1,380
MAN. RATE	6.00	4.48	3.40	+ 3.19	PRESENT	1,420

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	2,397	192,502	8.031	0	0	1	1	1	3
2017	2,604	9,182	0.353	0	0	0	0	1	1
2018	3,034	223,960	7.382	0	0	1	0	1	2
2019	3,730	11,629	0.312	0	0	0	0	2	2
2020	3,417	17,599	0.515	0	0	0	0	1	1
TOTAL	15,182	454,872	2.996	0	0	2	1	6	9

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	79,313	14,495	839	0	0	25,466	1,709	68,917	1,761
2017	0	0	0	0	3,348	0	0	0	0	4,770	1,064
2018	0	0	130,000	0	846	0	0	4,005	0	979	51,780
2019	0	0	0	0	3,116	0	0	0	0	8,242	271
2020	0	0	0	0	4,704	0	0	0	0	12,361	534
TOTAL	0	0	209,313	14,495	12,853	0	0	29,471	1,709	95,269	55,410

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	106,597	25,033	1,403	0	0	35,171	3,071	109,371	1,794
2017	0	0	85	60	5,182	0	0	103	83	8,100	1,120
2018	0	4,525	189,658	4,727	1,822	0	2,507	75,755	2,702	3,037	55,042
2019	0	18	889	503	1,404	0	51	1,891	1,007	11,897	313
2020	0	214	6,326	2,474	4,914	0	638	10,338	4,915	9,710	689
TOTAL	0	4,757	303,555	32,797	20,933	0	3,196	123,258	11,778	142,114	58,959

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	434,766	207,622	58,959	
IBNR + FREQUENCY ADJUSTMENT	(195,495)	(54,522)	123	
TOTAL LOSSES	239,272	153,099	59,083	
EXPECTED LOSS CREDIBILITY	346,290	214,681	22,205	
	0.00	0.02	0.02	

PURE PREMIUM INDICATED (PRE-TEST)	1.576	1.008	0.389	2.974
INDICATED (POST-TEST)	1.644	1.052	0.406	3.102
PRES. ON RATE LEVEL	2.089	1.295	0.134	3.517
DERIVED BY FORMULA	2.089	1.290	0.139	3.518
UNDERLYING PRESENT RATE	2.281	1.414	0.146	3.841
PROPOSED	2.088	1.290	0.139	3.517

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.0904
IND. RATE				4.09	MINIMUM PREMIUM	1,670
MAN. RATE	8.12	6.17	4.73	+ 4.09	PRESENT	1,840

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,253	1,332	0.106	0	0	0	0	0	0
2017	1,309	572	0.044	0	0	0	0	0	0
2018	1,234	3,417	0.277	0	0	0	0	0	0
2019	1,724	146	0.008	0	0	0	0	0	0
2020	1,768	3,995	0.226	0	0	0	0	1	1
TOTAL	7,288	9,462	0.130	0	0	0	0	1	1

POLICY YEAR	REPORTED LOSSES					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	1,332
2017	0	0	0	0	0	0	0	0	0	0	572
2018	0	0	0	0	0	0	0	0	0	0	3,417
2019	0	0	0	0	0	0	0	0	0	0	146
2020	0	0	0	0	1,247	0	0	0	0	237	2,511
TOTAL	0	0	0	0	1,247	0	0	0	0	237	7,978

POLICY YEAR	TRANSLATED LOSSES					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	1,357
2017	0	0	0	0	0	0	0	0	0	0	602
2018	0	0	0	0	0	0	0	0	0	0	3,632
2019	0	0	0	0	0	0	0	0	0	0	168
2020	0	57	1,677	656	1,302	0	12	198	94	186	3,242
TOTAL	0	57	1,677	656	1,302	0	12	198	94	186	9,002

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,944	2,238	9,002	
IBNR + FREQUENCY ADJUSTMENT	(117,809)	(20,330)	67	
TOTAL LOSSES	0	0	9,069	
EXPECTED LOSS CREDIBILITY	209,727	79,830	11,699	
	0.00	0.01	0.01	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.124	0.124
INDICATED (POST-TEST)	0.000	0.000	0.130	0.130
PRES. ON RATE LEVEL	2.635	1.003	0.147	3.785
DERIVED BY FORMULA	2.635	0.993	0.147	3.775
UNDERLYING PRESENT RATE	2.878	1.095	0.161	4.134
PROPOSED	2.635	0.993	0.147	3.775

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.3899
IND. RATE				4.39	MINIMUM PREMIUM	1,765
MAN. RATE	8.67	6.63	5.09	+ 4.39	PRESENT	1,955

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,656	671	0.041	0	0	0	0	0	0
2017	2,016	985	0.049	0	0	0	0	0	0
2018	2,186	20,612	0.943	0	0	0	0	2	2
2019	2,359	25,648	1.087	0	0	0	0	1	1
2020	1,568	263	0.017	0	0	0	0	0	0
TOTAL	9,785	48,179	0.492	0	0	0	0	3	3

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	671
2017	0	0	0	0	0	0	0	0	0	0	985
2018	0	0	0	0	17,754	0	0	0	0	493	2,365
2019	0	0	0	0	18,251	0	0	0	0	6,125	1,272
2020	0	0	0	0	0	0	0	0	0	0	263
TOTAL	0	0	0	0	36,005	0	0	0	0	6,618	5,556

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	684
2017	0	0	0	0	0	0	0	0	0	0	1,037
2018	0	21	1,376	1,253	1,322	0	1	29	29	828	2,514
2019	0	108	5,207	2,946	2,399	0	38	1,405	748	8,841	1,468
2020	0	0	0	0	0	0	0	0	0	0	340
TOTAL	0	129	6,583	4,199	51,530	0	39	1,434	778	9,669	6,042

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,184	66,176	6,042	
IBNR + FREQUENCY ADJUSTMENT	(165,496)	(27,972)	72	
TOTAL LOSSES	0	38,205	6,114	
EXPECTED LOSS CREDIBILITY	279,008	105,968	15,522	
	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.390	0.062
INDICATED (POST-TEST)	0.000	0.407	0.065
PRES. ON RATE LEVEL	2.611	0.992	0.145
DERIVED BY FORMULA	2.611	0.986	0.144
UNDERLYING PRESENT RATE	2.851	1.083	0.159
PROPOSED	2.611	0.986	0.144

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.3508
IND. RATE				4.35	MINIMUM PREMIUM	1,750
MAN. RATE	8.93	6.67	5.04	+ 4.35	PRESENT	1,940

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	3,683	558,591	15.167	0	0	1	4	4	9
2017	3,854	411,550	10.679	0	0	1		0	2
2018	2,992	1,349	0.045	0	0	0		0	0
2019	3,251	150,528	4.630	0	0	0	1	0	1
2020	2,607	3,366	0.129	0	0	0	0	0	0
TOTAL	16,387	1,125,384	6.868	0	0	2	6	4	12

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	136,378	95,130	45,214	0	0	122,656	2,128	76,588	497
2017	0	0	292,325	43,840	0	0	0	999	16,590	0	696
2018	0	0	0	0	0	0	0	0	0	0	1,349
2019	0	0	0	52,865	0	0	0	0	95,481	0	2,182
2020	0	0	0	0	0	0	0	0	0	0	3,366
TOTAL	0	0	428,703	191,835	45,214	0	0	123,655	194,199	76,588	8,090

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	183,292	164,290	75,598	0	0	169,388	147,584	121,545	506
2017	0	9,881	446,255	75,454	4,127	0	3,852	130,727	30,985	838	733
2018	0	0	0	0	0	0	0	0	0	0	1,434
2019	0	2,162	41,055	61,493	0	0	11,553	69,997	107,111	11,429	2,518
2020	0	0	0	0	0	0	0	0	0	0	4,346
TOTAL	0	12,043	670,602	301,237	85,845	0	15,405	370,112	285,679	133,812	9,537

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,068,162	806,572	9,537	
IBNR + FREQUENCY ADJUSTMENT	(218,466)	(85,370)	107	
TOTAL LOSSES	849,696	721,202	9,644	
EXPECTED LOSSES	356,137	311,502	24,370	
CREDIBILITY	0.00	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	5.185	4.401	0.059
INDICATED (POST-TEST)	5.410	4.592	0.061
PRES. ON RATE LEVEL	1.990	1.741	0.136
DERIVED BY FORMULA	1.990	1.798	0.135
UNDERLYING PRESENT RATE	2.173	1.901	0.149
PROPOSED	1.990	1.798	0.135

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.5614
IND. RATE				4.56	MINIMUM PREMIUM	1,820
MAN. RATE	8.61	6.65	5.20	+ 4.56	PRESENT	1,990

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	264,749	7,259,492	2.742	0	0	6	26	28	60
2017	300,684	3,102,074	1.032	0	0	5		36	63
2018	311,133	2,083,332	0.670	1	0	1		26	39
2019	310,828	1,627,265	0.524	0	0	1	9	21	31
2020	308,595	1,382,633	0.448	0	0	0	4	30	34
TOTAL	1,495,989	15,454,796	1.033	1	0	13	72	141	227

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,682,019	580,942	391,235	0	0	235,842	776	399,327	483,351
2017	0	0	730,004	357,920	495,014	0	0	831	400,035	486,420	299,850
2018	727,264	0	87,232	148,753	322,202	4,686	0	5,001	162,268	293,419	285,667
2019	0	0	179,632	202,623	236,624	0	0	37,200	452,705	286,107	232,342
2020	0	0	0	78,065	393,200	0	0	0	95,439	636,850	179,079
TOTAL	727,264	0	2,678,887	1,368,303	1,838,275	4,686	0	7,746	1,997,223	2,102,123	1,480,289

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,396,636	1,003,287	654,145	0	0	47,905	1,593,536	633,732	492,535
2017	0	24,674	1,147,523	597,103	846,000	0	22,067	796,425	715,274	837,653	315,742
2018	1,079,914	4,092	191,505	238,090	500,110	0	4,724	164,085	246,439	503,277	303,664
2019	0	19,419	504,301	286,618	340,177	0	59,258	470,925	546,701	469,114	268,123
2020	0	23,074	661,471	281,727	423,600	0	43,789	661,813	337,360	514,733	231,191
TOTAL	1,079,914	71,259	3,901,436	2,406,825	2,766,522	9,103	129,837	2,141,152	3,439,311	2,958,510	1,611,254

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,332,702	11,581,208	1,611,254	
IBNR + FREQUENCY ADJUSTMENT	(6,019,823)	(2,298,388)	11,824	
TOTAL LOSSES	1,312,879	9,282,820	1,623,078	
EXPECTED LOSSES	10,222,588	8,757,139	2,280,894	
CREDIBILITY	0.10	0.36	0.42	

PURE PREMIUM INDICATED (PRE-TEST)	0.088	0.621	0.108	0.817
INDICATED (POST-TEST)	0.092	0.647	0.113	0.852
PRESUMED RATE LEVEL	0.626	0.536	0.140	1.301
DERIVED BY FORMULA	0.572	0.576	0.129	1.277
UNDERLYING PRESENT RATE	0.683	0.585	0.152	1.421
PROPOSED	0.572	0.576	0.129	1.277

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.4850
IND. RATE				1.48	MINIMUM PREMIUM	835
MAN. RATE	2.98	2.29	1.75	+ 1.48	PRESENT	900

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	36,536	719,422	1,969	0	0	2	3	16	21
2017	38,426	720,035	1,874	0	0	1		14	16
2018	38,568	1,196,939	3,103	0	0	2		20	24
2019	39,361	754,408	1,917	1	0	1	2	8	12
2020	41,187	446,705	1,085	0	0	0	1	17	18
TOTAL	194,078	3,837,509	1,977	1	0	6	9	75	91

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	243,028	40,294	145,417	0	0	58,453	205	200,031	24,994
2017	0	0	132,500	39,910	223,262	0	0	500	21,633	197,380	23,850
2018	0	0	361,433	101,093	186,665	0	0	23,005	68,667	211,093	31,063
2019	476,776	0	87,180	59,970	43,158	0	0	5,200	5,535	41,571	34,959
2020	0	0	0	999	179,629	0	0	0	21,891	201,177	43,009
TOTAL	476,776	0	824,141	242,266	778,131	0	0	61,137	124,931	851,252	157,875

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	326,630	69,588	243,137	0	0	80,724	12,947	317,449	25,469
2017	0	4,479	209,617	70,464	377,101	0	5,403	187,445	44,075	336,310	25,114
2018	0	13,257	568,299	170,373	301,971	0	15,454	477,777	123,539	366,400	33,020
2019	632,636	7,433	194,503	82,904	60,911	(387)	1,310	23,964	11,839	60,943	40,343
2020	0	8,239	243,281	95,443	187,601	0	12,887	197,883	99,289	161,348	55,525
TOTAL	632,636	33,407	1,542,330	488,777	779,622	(387)	35,054	967,792	291,690	1,242,449	179,470

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,210,833	3,202,533	179,470	
IBNR + FREQUENCY ADJUSTMENT	(2,305,263)	(848,057)	1,241	
TOTAL LOSSES	905,570	2,354,476	180,712	
EXPECTED LOSSES	3,914,494	3,224,454	237,235	
CREDIBILITY	0.03	0.09	0.11	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.467	1.213	0.093
INDICATED (POST-TEST)	0.487	1.266	0.097
PRES. ON RATE LEVEL	1.847	1.521	0.112
DERIVED BY FORMULA	1.806	1.498	0.110
UNDERLYING PRESENT RATE	2.017	1.661	0.122
PROPOSED	1.806	1.498	0.110

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.9711
IND. RATE				3.97	MINIMUM PREMIUM	1,630
MAN. RATE	7.74	5.97	4.68	+ 3.97	PRESENT	1,825

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	4,952	90,907	1.836	0	0	0	2	3	5
2017	5,536	43,935	0.794	0	0	0		1	3
2018	4,931	116,780	2.368	0	0	0		3	6
2019	4,900	217,585	4.441	0	0	0	3	3	6
2020	4,901	84,189	1.718	0	0	0	1	2	3
TOTAL	25,220	553,396	2.194	0	0	0	11	12	23

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	11,500	37,419	0	0	0	1,891	20,826	15,271
2017	0	0	0	24,006	2,000	0	0	0	12,643	511	4,775
2018	0	0	0	53,859	21,749	0	0	0	11,925	7,354	21,893
2019	0	0	0	108,031	54,260	0	0	0	20,955	20,395	13,944
2020	0	0	0	21,477	50,277	0	0	0	4,544	188	7,703
TOTAL	0	0	0	218,873	165,705	0	0	0	55,958	49,274	63,586

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	19,861	62,565	0	0	0	10,586	33,051	15,561
2017	0	0	2,031	38,664	3,130	0	0	1,546	21,948	1,152	5,028
2018	0	268	15,920	78,371	11,330	0	93	4,084	17,016	12,987	23,272
2019	0	4,739	99,377	134,419	61,377	0	2,662	20,041	26,000	31,946	16,091
2020	0	3,714	104,113	47,053	56,110	0	530	6,309	4,081	837	9,945
TOTAL	0	8,721	221,443	318,367	142,379	0	3,285	31,980	79,631	79,974	69,897

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	265,429	720,351	69,897	
IBNR + FREQUENCY ADJUSTMENT	(254,607)	(120,985)	173	
TOTAL LOSSES	10,822	599,367	70,070	
EXPECTED LOSS CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUM INDICATED (PRE-TEST)	0.043	2.377	0.278	2.697
INDICATED (POST-TEST)	0.045	2.479	0.290	2.814
PRESUMED RISK RATE LEVEL	1.541	1.642	0.127	3.309
DERIVED BY FORMULA	1.526	1.659	0.132	3.316
UNDERLYING PRESENT RATE	1.682	1.793	0.138	3.614
PROPOSED	1.523	1.655	0.131	3.309

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.8483
IND. RATE				3.85	MINIMUM PREMIUM	1,590
MAN. RATE	7.37	5.70	4.45	+ 3.85	PRESENT	1,750

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	16,194	5,129	0.032	0	0	0	0	0	0
2017	16,813	29,043	0.173	0	0	0	0	1	1
2018	20,249	7,300	0.036	0	0	0	0	1	1
2019	19,573	105,443	0.539	0	0	0	1	2	3
2020	17,865	36,680	0.205	0	0	0	0	2	2
TOTAL	90,694	183,595	0.202	0	0	0	1	6	7

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	5,129
2017	0	0	0	0	347	0	0	0	0	26,685	2,011
2018	0	0	0	0	530	0	0	0	0	4,949	1,821
2019	0	0	0	950	13,058	0	0	0	24,228	67,207	0
2020	0	0	0	0	789	0	0	0	0	33,563	2,328
TOTAL	0	0	0	950	14,724	0	0	0	24,228	132,404	11,289

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	5,226
2017	0	0	9	6	0	0	0	576	467	45,314	2,118
2018	0	1	41	37	119	0	6	289	294	8,313	1,936
2019	0	116	4,463	3,213	11,088	0	3,348	33,179	35,392	99,907	0
2020	0	36	1,061	415	8,228	0	1,732	28,069	13,345	26,364	3,005
TOTAL	0	152	5,574	3,671	19,574	0	5,086	62,112	49,498	179,897	12,285

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	72,925	252,640	12,285	
IBNR + FREQUENCY ADJUSTMENT	(139,652)	(49,972)	109	
TOTAL LOSSES	0	202,668	12,394	
EXPECTED LOSS CREDIBILITY	236,992	190,862	21,427	
	0.02	0.05	0.06	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.223	0.014
INDICATED (POST-TEST)	0.000	0.233	0.014
PRES. ON RATE LEVEL	0.239	0.193	0.022
DERIVED BY FORMULA	0.234	0.195	0.021
UNDERLYING PRESENT RATE	0.261	0.210	0.024
PROPOSED	0.234	0.195	0.021

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	MINIMUM PREMIUM	MAN. RATE
IND. RATE				0.52		525	
MAN. RATE	1.00	0.77	0.61	+ 0.52	PRESENT	535	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	11,183	387,678	3.467	0	0	0	0	5	5
2017	12,403	572,441	4.615	0	0	1	0	6	7
2018	13,565	239,778	1.768	0	0	0	0	7	7
2019	15,414	258,465	1.677	0	0	0	2	5	7
2020	15,684	79,902	0.509	0	0	0	0	4	4
TOTAL	68,249	1,538,264	2.254	0	0	1	2	27	30

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	194,445	0	0	0	0	188,344	4,889
2017	0	0	212,000	0	81,202	0	0	0	0	50,966	16,273
2018	0	0	0	0	151,206	0	0	0	0	85,000	3,572
2019	0	0	0	78,559	36,675	0	0	0	95,142	35,355	12,734
2020	0	0	0	0	27,650	0	0	0	0	40,499	11,753
TOTAL	0	0	212,000	78,559	491,178	0	0	0	95,142	400,164	49,221

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	325,112	0	0	0	0	298,902	4,982
2017	0	7,166	323,081	5,023	138,000	0	14,056	470,766	8,906	88,241	17,135
2018	0	181	11,718	10,675	20,028	0	102	4,956	5,058	142,775	3,797
2019	0	3,429	71,472	97,299	51,008	0	11,731	77,859	111,051	62,420	14,695
2020	0	1,258	37,186	14,544	28,800	0	2,090	33,869	16,102	31,812	15,173
TOTAL	0	12,035	443,458	127,544	583,780	0	27,979	587,450	141,116	624,150	55,783

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,070,921	1,676,587	55,783	
IBNR + FREQUENCY ADJUSTMENT	(338,038)	(169,071)	223	
TOTAL LOSSES	732,883	1,507,517	56,005	
EXPECTED LOSSES	591,762	659,664	39,977	
CREDIBILITY	0.01	0.05	0.05	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	1.074	2.209	0.082
INDICATED (POST-TEST)	1.120	2.304	0.086
PRES. ON RATE LEVEL	0.794	0.885	0.054
DERIVED BY FORMULA	0.797	0.956	0.055
UNDERLYING PRESENT RATE	0.867	0.967	0.059
PROPOSED	0.797	0.956	0.055

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.1031
IND. RATE				2.10	MINIMUM PREMIUM	1,030
MAN. RATE	4.41	3.17	2.33	+ 2.10	PRESENT	1,085

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	6,508	39,051	0.600	0	0	0	0	2	2
2017	7,010	179,770	2.564	0	0	1	0	1	3
2018	7,240	103,613	1.431	0	0	0	0	1	2
2019	7,246	41,773	0.576	0	0	0	2	0	2
2020	7,181	2,680	0.037	0	0	0	0	0	0
TOTAL	35,185	366,887	1.043	0	0	1	4	4	9

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	7,254	0	0	0	0	29,331	2,466
2017	0	0	83,439	34,363	4,183	0	0	342	26,293	10,464	1,686
2018	0	0	0	22,843	1,171	0	0	0	10,423	1,809	67,367
2019	0	0	0	8,102	0	0	0	0	29,289	0	4,382
2020	0	0	0	0	0	0	0	0	0	0	2,680
TOTAL	0	0	83,439	65,308	12,608	0	0	342	66,005	41,604	78,581

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	12,129	0	0	0	0	46,548	2,513
2017	0	2,820	129,285	56,771	8,181	0	1,282	46,268	46,540	18,515	1,775
2018	0	104	6,128	32,670	1,881	0	76	3,300	14,598	3,593	71,611
2019	0	331	6,292	9,424	0	0	3,544	21,472	32,856	3,506	5,057
2020	0	0	0	0	0	0	0	0	0	0	3,460
TOTAL	0	3,256	141,705	98,865	24,575	0	4,903	71,040	93,995	72,163	84,416

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	220,904	289,597	84,416	
IBNR + FREQUENCY ADJUSTMENT	(126,216)	(50,769)	114	
TOTAL LOSSES	94,688	238,828	84,530	
EXPECTED LOSS CREDIBILITY	213,644	192,771	22,191	
	0.01	0.03	0.03	

PURE PREMIUM INDICATED (PRE-TEST)	0.269	0.679	0.240	1.188
INDICATED (POST-TEST)	0.281	0.708	0.251	1.240
PRESUMED RATE LEVEL	0.556	0.502	0.058	1.115
DERIVED BY FORMULA	0.553	0.508	0.064	1.125
UNDERLYING PRESENT RATE	0.607	0.548	0.063	1.218
PROPOSED	0.553	0.508	0.064	1.125

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.3079
IND. RATE				1.31	MINIMUM PREMIUM	780
MAN. RATE	2.57	1.96	1.50	+ 1.31	PRESENT	820

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	21,480	30,489	0.142	0	0	0	0	1	1
2017	23,101	87,884	0.380	0	0	0	0	0	0
2018	22,527	24,071	0.107	0	0	0	0	0	0
2019	22,064	2,953	0.013	0	0	0	0	0	0
2020	21,767	31,501	0.145	0	0	0	0	2	2
TOTAL	110,939	176,898	0.159	0	0	0	0	3	3

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	1,702	0	0	0	0	2,421	26,366
2017	0	0	0	0	0	0	0	0	0	0	87,884
2018	0	0	0	0	0	0	0	0	0	0	24,071
2019	0	0	0	0	0	0	0	0	0	0	2,953
2020	0	0	0	0	6,087	0	0	0	0	15,001	10,413
TOTAL	0	0	0	0	7,789	0	0	0	0	17,422	151,687

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	2,846	0	0	0	0	3,842	26,867
2017	0	0	0	0	0	0	0	0	0	0	92,542
2018	0	0	0	0	0	0	0	0	0	0	25,587
2019	0	0	0	0	0	0	0	0	0	0	3,408
2020	0	277	8,186	3,202	6,332	0	774	12,545	5,964	11,783	13,443
TOTAL	0	277	8,186	3,202	9,199	0	774	12,545	5,964	15,625	161,847

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	21,783	33,991	161,847	
IBNR + FREQUENCY ADJUSTMENT	(214,416)	(61,475)	427	
TOTAL LOSSES	0	0	162,274	
EXPECTED LOSS CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.146	0.146
INDICATED (POST-TEST)	0.000	0.000	0.153	0.153
PRES. ON RATE LEVEL	0.296	0.191	0.071	0.558
DERIVED BY FORMULA	0.290	0.179	0.076	0.546
UNDERLYING PRESENT RATE	0.324	0.208	0.077	0.609
PROPOSED	0.290	0.179	0.076	0.546

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.6351
IND. RATE				0.64	MINIMUM PREMIUM	585
MAN. RATE	1.23	0.95	0.75	+ 0.64	PRESENT	585

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	4,410	120,078	2.723	0	0	1	1	1	3
2017	4,048	40,685	1.005	0	0	0	0	2	2
2018	4,614	142,455	3.087	0	0	0	0	3	4
2019	4,724	493,345	10.443	1	0	0	0	0	1
2020	4,393	78,597	1.789	0	0	0	0	1	1
TOTAL	22,189	875,160	3.944	1	0	1	2	7	11

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	100,000	861	1,571	0	0	9,421	1,438	1,029	1,758
2017	0	0	0	0	12,405	0	0	0	0	19,686	8,594
2018	0	0	0	25,620	34,765	0	0	0	9,630	71,365	1,075
2019	489,845	0	0	0	0	3,500	0	0	0	0	0
2020	0	0	0	0	49,258	0	0	0	0	29,339	0
TOTAL	489,845	0	100,000	26,481	97,999	3,500	0	9,421	15,068	121,419	11,427

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	134,400	1,487	2,627	0	0	13,010	9,772	1,633	1,791
2017	0	0	316	223	20,000	0	0	425	345	33,429	9,049
2018	0	157	9,466	39,004	1,117	0	154	7,112	17,634	120,384	1,143
2019	691,563	0	0	0	0	6,778	0	0	0	0	0
2020	0	2,241	66,247	25,910	51,400	0	1,514	24,536	11,665	23,046	0
TOTAL	691,563	2,398	210,429	66,624	79,999	6,778	1,668	45,084	39,416	178,492	11,984

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	957,921	414,326	11,984	
IBNR + FREQUENCY ADJUSTMENT	(226,715)	(67,149)	141	
TOTAL LOSSES	731,206	347,177	12,125	
EXPECTED LOSS CREDIBILITY	383,815	254,906	28,008	
	0.01	0.02	0.03	

PURE PREMIUM INDICATED (PRE-TEST)	3.295	1.565	0.055	4.915
INDICATED (POST-TEST)	3.438	1.632	0.057	5.127
PRES. ON RATE LEVEL	1.584	1.052	0.116	2.751
DERIVED BY FORMULA	1.602	1.064	0.114	2.780
UNDERLYING PRESENT RATE	1.730	1.149	0.126	3.005
PROPOSED	1.602	1.064	0.114	2.780

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.2327
IND. RATE				3.23	MINIMUM PREMIUM	1,395
MAN. RATE	5.88	4.69	3.70	+ 3.23	PRESENT	1,515

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	139,993	190,854	0.136	0	0	0	1	5	6
2017	149,401	124,970	0.084	0	0	0		2	4
2018	157,612	185,484	0.118	0	0	0		7	11
2019	153,921	308,804	0.201	0	0	0	1	4	5
2020	154,932	658,115	0.425	0	0	0	10	5	15
TOTAL	755,859	1,468,227	0.194	0	0	0	18	23	41

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	44,913	96,875	0	0	0	4,454	36,734	9,878
2017	0	0	0	58,721	2,912	0	0	0	40,717	2,187	20,433
2018	0	0	0	107,934	25,748	0	0	0	36,923	12,247	2,632
2019	0	0	0	25,000	162,231	0	0	0	5,360	109,246	6,967
2020	0	0	0	297,815	100,532	0	0	0	168,960	60,177	30,631
TOTAL	0	0	0	534,383	388,298	0	0	0	254,414	220,591	70,541

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	77,565	161,975	0	0	0	4,410	58,297	10,066
2017	0	0	4,919	94,540	5,145	0	0	4,990	70,694	4,630	21,516
2018	0	517	30,522	155,796	11,445	0	277	12,031	52,059	22,536	2,798
2019	0	1,980	65,700	55,264	21,147	0	1,326	28,990	19,363	158,327	8,040
2020	0	24,349	641,283	338,633	155,207	0	22,451	279,081	172,898	72,917	39,545
TOTAL	0	26,845	742,423	721,795	385,069	0	24,054	325,093	319,424	316,707	81,964

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,118,415	1,943,000	81,964	
IBNR + FREQUENCY ADJUSTMENT	(51,655)	(206,495)	254	
TOTAL LOSSES	1,066,760	1,736,504	82,218	
EXPECTED LOSSES	87,343	784,001	49,406	
CREDIBILITY	0.06	0.23	0.27	

PURE PREMIUM INDICATED (PRE-TEST)	0.141	0.230	0.011	0.382
INDICATED (POST-TEST)	0.147	0.240	0.011	0.398
PRESUMED RATE LEVEL	0.011	0.095	0.006	0.112
DERIVED BY FORMULA	0.019	0.128	0.007	0.154
UNDERLYING PRESENT RATE	0.012	0.104	0.007	0.122
PROPOSED	0.019	0.128	0.007	0.154

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.1796
IND. RATE				0.18	MINIMUM PREMIUM	420
MAN. RATE	0.17	0.16	0.15	+ 0.18	PRESENT	390

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	5,297	195	0.004	0	0	0	0	0	0
2017	5,172	0	0.000	0	0	0	0	0	0
2018	6,441	2,995	0.046	0	0	0	0	0	0
2019	5,675	284	0.005	0	0	0	0	0	0
2020	5,999	45,958	0.766	0	0	0	0	1	1
TOTAL	28,584	49,432	0.173	0	0	0	0	1	1

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	195
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	2,995
2019	0	0	0	0	0	0	0	0	0	0	284
2020	0	0	0	0	3,738	0	0	0	0	42,220	0
TOTAL	0	0	0	0	3,738	0	0	0	0	42,220	3,474

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	199
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	3,184
2019	0	0	0	0	0	0	0	0	0	0	328
2020	0	170	5,027	1,966	3,902	0	2,179	35,309	16,787	33,164	0
TOTAL	0	170	5,027	1,966	3,902	0	2,179	35,309	16,787	33,164	3,710

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	42,684	55,818	3,710	
IBNR + FREQUENCY ADJUSTMENT	(16,810)	(13,436)	33	
TOTAL LOSSES	25,874	42,382	3,743	
EXPECTED LOSS CREDIBILITY	28,415	51,237	6,235	
	0.01	0.03	0.03	

PURE PREMIUM INDICATED (PRE-TEST)	0.091	0.148	0.013	0.252
INDICATED (POST-TEST)	0.094	0.155	0.014	0.263
PRES. ON RATE LEVEL	0.091	0.164	0.020	0.275
DERIVED BY FORMULA	0.091	0.164	0.020	0.275
UNDERLYING PRESENT RATE	0.099	0.179	0.022	0.300
PROPOSED	0.091	0.164	0.020	0.275

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.3195
IND. RATE				0.32	MINIMUM PREMIUM	460
MAN. RATE	0.62	0.48	0.37	+ 0.32	PRESENT	465

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	83,654	665,235	0.795	0	0	0	5	11	16
2017	87,138	544,479	0.625	0	0	0		14	20
2018	90,803	685,420	0.755	0	0	1		20	25
2019	82,552	177,801	0.215	0	0	0	2	11	13
2020	87,094	102,494	0.118	0	0	0	1	8	9
TOTAL	431,241	2,175,429	0.504	0	0	1	18	64	83

POLICY YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2016	0	0	0	149,349	154,196	0	0	0	0	19,968	181,719	73,003
2017	0	0	0	127,896	70,385	0	0	0	0	58,082	235,567	52,549
2018	0	0	81,166	95,093	107,389	0	0	83,372	0	48,831	192,838	76,321
2019	0	0	0	22,470	64,023	0	0	0	0	17,450	35,469	38,389
2020	0	0	0	17,282	19,365	0	0	0	0	5,377	42,419	18,051
TOTAL	0	0	81,166	412,090	415,358	0	0	83,782	0	236,708	688,012	258,313

POLICY YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2016	0	0	0	257,926	257,816	0	0	0	0	192,221	288,388	74,390
2017	0	0	12,346	207,064	120,000	0	0	12,139	0	104,912	401,323	55,334
2018	0	3,381	151,828	146,155	1,119	0	5,781	183,367	0	84,846	329,398	81,129
2019	0	1,297	35,716	36,470	6,119	0	2,331	20,929	0	23,910	53,285	44,301
2020	0	2,029	55,411	26,768	23,112	0	2,804	42,755	0	21,607	34,136	23,304
TOTAL	0	6,707	255,302	674,383	461,187	0	10,917	259,191	0	427,496	1,106,531	278,458

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	532,116	2,869,598	278,458	
IBNR + FREQUENCY ADJUSTMENT	(771,488)	(623,405)	1,449	
TOTAL LOSSES	0	2,246,192	279,907	
EXPECTED LOSS CREDIBILITY	1,289,935	2,346,263	286,163	
	0.04	0.16	0.18	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.521	0.065	0.586
INDICATED (POST-TEST)	0.000	0.543	0.068	0.611
PRES. ON RATE LEVEL	0.274	0.498	0.061	0.833
DERIVED BY FORMULA	0.263	0.505	0.062	0.830
UNDERLYING PRESENT RATE	0.299	0.544	0.066	0.910
PROPOSED	0.263	0.505	0.062	0.830

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.9657
IND. RATE				0.97	MINIMUM PREMIUM	670
MAN. RATE	1.73	1.37	1.12	+ 0.97	PRESENT	700

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	5,956	9,705	0.163	0	0	0	1	1	2
2017	6,888	12,314	0.179	0	0	0	0	1	1
2018	6,940	43,284	0.624	0	0	0	0	0	1
2019	6,260	3,438	0.055	0	0	0	0	0	0
2020	4,890	367	0.008	0	0	0	0	0	0
TOTAL	30,934	69,108	0.223	0	0	0	2	2	4

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	2,500	665	0	0	0	0	2,940	3,600
2017	0	0	0	0	1,522	0	0	0	0	9,317	1,475
2018	0	0	0	4,411	0	0	0	0	36,633	0	2,240
2019	0	0	0	0	0	0	0	0	0	0	3,438
2020	0	0	0	0	0	0	0	0	0	0	367
TOTAL	0	0	0	6,911	2,187	0	0	0	36,633	12,257	11,120

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	4,318	1,112	0	0	0	0	4,666	3,668
2017	0	0	39	27	2,000	0	0	201	163	15,821	1,553
2018	0	20	1,166	6,293	1,007	0	260	11,228	50,927	1,949	2,381
2019	0	0	0	0	0	0	0	0	0	0	3,967
2020	0	0	0	0	0	0	0	0	0	0	474
TOTAL	0	20	1,205	10,638	3,875	0	260	11,429	51,090	22,436	12,044

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,914	88,039	12,044	
IBNR + FREQUENCY ADJUSTMENT	(72,069)	(35,614)	74	
TOTAL LOSSES	0	52,424	12,118	
EXPECTED LOSS CREDIBILITY	117,913	131,722	16,654	
	0.01	0.03	0.03	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.169	0.039
INDICATED (POST-TEST)	0.000	0.177	0.041
PRESUMED RATE LEVEL	0.349	0.390	0.049
DERIVED BY FORMULA	0.346	0.384	0.049
UNDERLYING PRESENT RATE	0.381	0.426	0.054
PROPOSED	0.346	0.384	0.049

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	MINIMUM PREMIUM	MAN. RATE
IND. RATE				0.90		650	
MAN. RATE	1.90	1.41	1.06	+ 0.90	PRESENT	680	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	163,990	1,217,079	0.742	0	0	1	11	21	33
2017	173,973	1,342,416	0.772	0	0	2		33	46
2018	180,955	1,606,329	0.888	0	0	1		44	58
2019	186,823	1,062,993	0.569	0	0	1	8	46	55
2020	195,481	874,320	0.447	0	0	0	3	42	45
TOTAL	901,222	6,103,137	0.677	0	0	5	46	186	237

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	93,924	287,670	142,384	0	0	100,734	376	105,751	110,240
2017	0	0	270,949	136,651	193,458	0	0	104	169,251	274,853	107,150
2018	0	0	196,368	149,466	474,140	0	0	13,008	127,842	379,300	148,585
2019	0	0	155,800	50,114	296,053	0	0	107,400	19,545	353,032	81,049
2020	0	0	0	27,664	248,991	0	0	0	9,174	483,317	105,174
TOTAL	0	0	717,041	651,565	1,355,026	0	0	208,666	702,188	1,596,253	552,198

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	126,234	496,806	238,066	0	0	139,114	676,348	167,827	112,335
2017	0	9,158	426,478	227,919	330,000	0	12,604	447,640	305,697	472,057	112,829
2018	0	8,075	362,633	253,752	700,004	0	9,475	306,329	208,850	648,418	157,946
2019	0	12,241	365,745	117,122	400,008	0	12,362	307,085	76,300	517,555	93,531
2020	0	13,166	381,877	157,513	264,500	0	25,990	416,619	200,256	381,038	135,780
TOTAL	0	42,640	1,662,967	1,253,112	1,833,244	0	60,430	1,616,787	1,467,451	2,186,895	612,420

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,382,824	6,890,702	612,420	
IBNR + FREQUENCY ADJUSTMENT	(1,826,979)	(1,337,142)	3,665	
TOTAL LOSSES	1,555,845	5,553,561	616,085	
EXPECTED LOSSES	3,123,547	5,116,616	688,802	
CREDIBILITY	0.07	0.25	0.30	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.173	0.616	0.068
INDICATED (POST-TEST)	0.180	0.643	0.071
PRESUMED RATE LEVEL	0.317	0.520	0.070
DERIVED BY FORMULA	0.308	0.551	0.070
UNDERLYING PRESENT RATE	0.347	0.568	0.076
PROPOSED	0.301	0.538	0.069

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.0550
IND. RATE				1.06	MINIMUM PREMIUM	700
MAN. RATE	2.05	1.56	1.22	+ 1.06	PRESENT	735

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	42,281	608,945	1.440	0	0	0	10	12	22
2017	44,217	1,310,366	2.963	0	0	3		8	19
2018	45,212	351,986	0.779	0	0	0		9	14
2019	41,956	217,866	0.519	0	0	0	2	6	8
2020	32,986	97,731	0.296	0	0	0	2	6	8
TOTAL	206,652	2,586,894	1.252	0	0	3	27	41	71

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	183,708	42,923	0	0	0	231	40,631	32,452
2017	0	0	574,724	157,608	15,001	0	0	443	87,629	13,429	31,532
2018	0	0	0	59,156	60,313	0	0	0	65,593	91,031	75,893
2019	0	0	0	53,299	15,477	0	0	0	28,425	69,939	50,726
2020	0	0	0	5,539	6,642	0	0	0	21,436	16,274	47,840
TOTAL	0	0	574,724	459,310	140,356	0	0	443	512,314	231,304	238,443

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	317,264	71,767	0	0	0	555,888	64,481	33,069
2017	0	19,426	883,632	263,532	34,000	0	28,538	964,532	168,568	28,219	33,203
2018	0	339	20,309	88,650	10,864	0	575	25,411	96,604	156,394	80,674
2019	0	2,271	45,808	64,495	20,001	0	3,873	36,882	40,434	104,352	58,538
2020	0	670	18,345	8,808	7,800	0	3,294	42,632	25,371	16,037	61,761
TOTAL	0	22,705	968,094	742,750	236,998	0	36,281	1,069,458	886,665	369,484	267,245

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,096,538	2,235,897	267,245	
IBNR + FREQUENCY ADJUSTMENT	(1,492,885)	(610,809)	1,037	
TOTAL LOSSES	603,653	1,625,088	268,282	
EXPECTED LOSSES	2,444,757	2,257,358	231,854	
CREDIBILITY	0.03	0.10	0.11	

PURE PREMIUM INDICATED (PRE-TEST)	0.292	0.786	0.130	1.208
INDICATED (POST-TEST)	0.305	0.820	0.135	1.261
PRES. ON RATE LEVEL	1.083	1.000	0.103	2.186
DERIVED BY FORMULA	1.060	0.982	0.106	2.149
UNDERLYING PRESENT RATE	1.183	1.092	0.112	2.388
PROPOSED	1.060	0.982	0.106	2.149

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.4986
IND. RATE				2.50	MINIMUM PREMIUM	1,160
MAN. RATE	4.79	3.76	2.94	+ 2.50	PRESENT	1,275

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	5,499	20,615	0.375	0	0	0	0	1	1
2017	5,399	28,461	0.527	0	0	0	0	2	2
2018	5,888	8,536	0.145	0	0	0	0	1	1
2019	6,782	102,904	1.517	0	0	0	0	2	2
2020	7,769	3,240	0.042	0	0	0	0	0	0
TOTAL	31,337	163,756	0.523	0	0	0	0	6	6

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	11,106	0	0	0	0	8,191	1,318
2017	0	0	0	0	11,533	0	0	0	0	12,457	4,471
2018	0	0	0	0	589	0	0	0	0	7,213	734
2019	0	0	0	0	51,010	0	0	0	0	51,785	109
2020	0	0	0	0	0	0	0	0	0	0	3,240
TOTAL	0	0	0	0	74,238	0	0	0	0	79,646	9,872

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	18,569	0	0	0	0	12,999	1,343
2017	0	0	294	208	19,110	0	0	269	218	21,153	4,708
2018	0	1	46	42	10,110	0	9	421	429	12,116	780
2019	0	301	14,553	8,233	6,154	0	321	11,879	6,328	74,746	126
2020	0	0	0	0	0	0	0	0	0	0	4,183
TOTAL	0	302	14,893	8,483	706,204	0	330	12,569	6,975	121,014	11,140

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	28,093	242,676	11,140	
IBNR + FREQUENCY ADJUSTMENT	(56,466)	(30,336)	108	
TOTAL LOSSES	0	212,340	11,248	
EXPECTED LOSS	99,370	118,678	18,625	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.678	0.036	0.713
INDICATED (POST-TEST)	0.000	0.707	0.037	0.744
PRES. ON RATE LEVEL	0.290	0.347	0.054	0.692
DERIVED BY FORMULA	0.287	0.358	0.054	0.699
UNDERLYING PRESENT RATE	0.317	0.379	0.059	0.755
PROPOSED	0.287	0.358	0.054	0.699

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.8128
IND. RATE				0.81	MINIMUM PREMIUM	620
MAN. RATE	1.65	1.23	0.93	+ 0.81	PRESENT	640

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	9,385	0	0.000	0	0	0	0	0	0
2017	9,549	0	0.000	0	0	0	0	0	0
2018	9,666	440	0.005	0	0	0	0	0	0
2019	10,373	151	0.001	0	0	0	0	0	0
2020	10,848	20,890	0.193	0	0	0	0	0	0
TOTAL	49,821	21,481	0.043	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	440
2019	0	0	0	0	0	0	0	0	0	0	151
2020	0	0	0	0	0	0	0	0	0	0	20,890
TOTAL	0	0	0	0	0	0	0	0	0	0	21,481

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	468
2019	0	0	0	0	0	0	0	0	0	0	174
2020	0	0	0	0	0	0	0	0	0	0	26,969
TOTAL	0	0	0	0	0	0	0	0	0	0	27,611

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	27,611	
IBNR + FREQUENCY ADJUSTMENT	(30,843)	(4,653)	12	
TOTAL LOSSES	0	0	27,623	
EXPECTED LOSS	52,780	17,786	2,262	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.055	0.055
INDICATED (POST-TEST)	0.000	0.000	0.058	0.058
PRESUMED RATE LEVEL	0.097	0.033	0.004	0.134
DERIVED BY FORMULA	0.096	0.031	0.006	0.134
UNDERLYING PRESENT RATE	0.106	0.036	0.005	0.146
PROPOSED	0.096	0.031	0.006	0.134

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.1555
IND. RATE				0.16	MINIMUM PREMIUM	410
MAN. RATE	0.34	0.24	0.18	+ 0.16	PRESENT	400

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	652	0	0.000	0	0	0	0	0	0
2017	1,095	0	0.000	0	0	0	0	0	0
2018	1,051	0	0.000	0	0	0	0	0	0
2019	1,274	0	0.000	0	0	0	0	0	0
2020	2,240	0	0.000	0	0	0	0	0	0
TOTAL	6,312	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(17,025)	(5,393)	13	
TOTAL LOSSES	0	0	13	
EXPECTED LOSS	32,188	22,432	1,766	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENTATION RATE LEVEL	0.467	0.325	0.026	0.818
DERIVED BY FORMULA	0.467	0.322	0.025	0.814
UNDERLYING PRESENT RATE	0.510	0.355	0.028	0.893
PROPOSED	0.467	0.322	0.025	0.814

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.9472
IND. RATE				0.95	MINIMUM PREMIUM	665
MAN. RATE	1.75	1.38	1.10	+ 0.95	PRESENT	690

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	7,917	4,407	0.056	0	0	0	0	1	1
2017	8,694	16,300	0.187	0	0	0	0	1	1
2018	9,066	752	0.008	0	0	0	0	0	0
2019	9,686	2,083	0.022	0	0	0	0	0	0
2020	12,569	0	0.000	0	0	0	0	0	0
TOTAL	47,932	23,542	0.049	0	0	0	0	2	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	676	0	0	0	0	3,731	0
2017	0	0	0	0	4,791	0	0	0	0	11,509	0
2018	0	0	0	0	0	0	0	0	0	0	752
2019	0	0	0	0	0	0	0	0	0	0	2,083
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	5,467	0	0	0	0	15,240	2,835

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	1,130	0	0	0	0	5,921	0
2017	0	0	122	86	8	0	0	249	201	19,543	0
2018	0	0	0	0	0	0	0	0	0	0	799
2019	0	0	0	0	0	0	0	0	0	0	2,404
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	122	86	9,177	0	0	249	201	25,465	3,203

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	371	34,929	3,203	
IBNR + FREQUENCY ADJUSTMENT	(7,994)	(2,526)	20	
TOTAL LOSSES	0	32,403	3,223	
EXPECTED LOSS	14,068	9,901	3,278	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.068	0.007	0.074
INDICATED (POST-TEST)	0.000	0.071	0.007	0.078
PRESUMED RATE LEVEL	0.027	0.019	0.006	0.052
DERIVED BY FORMULA	0.027	0.021	0.006	0.054
UNDERLYING PRESENT RATE	0.029	0.021	0.007	0.057
PROPOSED	0.027	0.021	0.006	0.054

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.0627
IND. RATE				0.06	MINIMUM PREMIUM	380
MAN. RATE	0.14	0.09	0.07	+ 0.06	PRESENT	365

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	3,234	486,615	15.047	0	0	3	2	0	5
2017	3,393	232,323	6.847	0	0	1		2	4
2018	2,997	103,008	3.437	0	0	0		3	5
2019	3,280	178,245	5.434	0	0	0	2	1	3
2020	3,314	166,806	5.033	0	0	0	2	2	4
TOTAL	16,218	1,166,997	7.196	0	0	4	9	8	21

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	321,631	32,815	0	0	0	99,326	268	0	15,573
2017	0	0	78,064	15,000	5,647	0	0	952	306	12,292	1,062
2018	0	0	0	32,043	2,955	0	0	0	42,201	22,600	3,209
2019	0	0	0	53,573	1,481	0	0	0	106,502	2,021	14,668
2020	0	0	0	47,724	3,717	0	0	0	99,391	11,932	4,042
TOTAL	0	0	399,695	181,155	13,800	0	0	100,280	265,668	48,845	38,554

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	432,272	56,672	0	0	0	137,172	31,031	0	15,869
2017	0	2,639	119,586	25,550	10,669	0	7,953	266,044	5,280	21,840	1,118
2018	0	148	8,698	45,921	1,669	0	327	14,252	60,013	40,206	3,411
2019	0	2,200	42,027	62,555	1,662	0	12,899	78,540	119,721	15,665	16,927
2020	0	3,338	86,096	47,746	11,932	0	11,996	144,544	92,377	24,460	5,218
TOTAL	0	8,324	688,680	238,444	36,681	0	33,175	640,553	308,422	102,171	42,543

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,370,732	685,718	42,543	
IBNR + FREQUENCY ADJUSTMENT	(150,488)	(42,450)	86	
TOTAL LOSSES	1,220,243	643,268	42,629	
EXPECTED LOSSES	253,915	159,897	16,868	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUM				
INDICATED (PRE-TEST)	7.524	3.966	0.263	11.753
INDICATED (POST-TEST)	7.850	4.138	0.274	12.262
PRES. ON RATE LEVEL	1.434	0.903	0.095	2.432
DERIVED BY FORMULA	1.434	0.968	0.099	2.500
UNDERLYING PRESENT RATE	1.566	0.986	0.104	2.656
PROPOSED	1.434	0.968	0.099	2.500

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.9072
IND. RATE				2.91	MINIMUM PREMIUM	1,290
MAN. RATE	5.41	4.17	3.27	+ 2.91	PRESENT	1,380

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,176	142,815	12.144	0	0	0	1	0	1
2017	1,456	198,435	13.629	0	0	0	0	3	3
2018	1,739	0	0.000	0	0	0	0	0	0
2019	1,954	4,933	0.252	0	0	0	0	0	0
2020	1,866	0	0.000	0	0	0	0	0	0
TOTAL	8,191	346,183	4.226	0	0	0	1	3	4

POLICY YEAR	REPORTED LOSSES					REPORTED LOSSES					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	65,832	0	0	0	0	1,983	0	0
2017	0	0	0	0	120,686	0	0	0	0	76,863	886
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	4,933
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	65,832	120,686	0	0	0	1,983	76,863	5,819

POLICY YEAR	TRANSLATED LOSSES					TRANSLATED LOSSES					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	113,692	0	0	0	0	138,338	0	0
2017	0	0	3,077	2,172	202,704	0	0	1,660	1,345	130,521	933
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	5,693
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	3,077	115,864	202,704	0	0	1,660	139,684	130,521	6,626

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,738	588,773	6,626	
IBNR + FREQUENCY ADJUSTMENT	(225,918)	(98,802)	250	
TOTAL LOSSES	0	489,971	6,875	
EXPECTED LOSS CREDIBILITY	399,113	389,715	44,457	
	0.02	0.07	0.08	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	5.982	0.084	6.066
PURE PREMIUM INDICATED (POST-TEST)	0.000	6.241	0.088	6.328
PRESENT UNDERLYING PRESENT RATE LEVEL	44.618	43.568	4.970	93.156
UNDERLYING PRESENT RATE DERIVED BY FORMULA	43.726	40.955	4.579	89.260
UNDERLYING PRESENT RATE	48.726	47.578	5.428	101.732
PROPOSED	43.726	40.955	4.579	89.260

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	103.8004
IND. RATE				103.80	MINIMUM PREMIUM	464
MAN. RATE	207.96	158.58	125.27	+ 103.80	PRESENT	473

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	22	0	0.000	0	0	0	0	0	0
2017	22	0	0.000	0	0	0	0	0	0
2018	26	0	0.000	0	0	0	0	0	0
2019	19	0	0.000	0	0	0	0	0	0
2020	24	0	0.000	0	0	0	0	0	0
TOTAL	113	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(512)	(869)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	848	3,263	529	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESUMED RATE LEVEL	6.873	26.444	4.289	37.606
DERIVED BY FORMULA	6.873	26.444	4.289	37.606
UNDERLYING PRESENT RATE	7.506	28.879	4.683	41.068
PROPOSED	6.873	26.444	4.289	37.606

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	43.7319
IND. RATE				43.73	MINIMUM PREMIUM	404
MAN. RATE	87.97	66.13	50.57	+ 43.73	PRESENT	397

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	524	0	0.000	0	0	0	0	0	0
2017	541	1,546	0.286	0	0	0	0	0	0
2018	463	945	0.204	0	0	0	0	0	0
2019	557	270	0.048	0	0	0	0	0	0
2020	496	2,073	0.418	0	0	0	0	0	0
TOTAL	2,581	4,834	0.187	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	1,546
2018	0	0	0	0	0	0	0	0	0	0	945
2019	0	0	0	0	0	0	0	0	0	0	270
2020	0	0	0	0	0	0	0	0	0	0	2,073
TOTAL	0	0	0	0	0	0	0	0	0	0	4,834

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	1,628
2018	0	0	0	0	0	0	0	0	0	0	1,005
2019	0	0	0	0	0	0	0	0	0	0	312
2020	0	0	0	0	0	0	0	0	0	0	2,676
TOTAL	0	0	0	0	0	0	0	0	0	0	5,620

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	5,620	
IBNR + FREQUENCY ADJUSTMENT	(26,921)	(7,110)	13	
TOTAL LOSSES	0	0	5,633	
EXPECTED LOSS	45,480	26,742	2,607	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.218
INDICATED (POST-TEST)	0.000	0.000	0.228
PRESUMED RATE LEVEL	1.614	0.949	0.092
DERIVED BY FORMULA	1.614	0.939	0.094
UNDERLYING PRESENT RATE	1.762	1.036	0.101
PROPOSED	1.614	0.939	0.094

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.0778
IND. RATE				3.08	MINIMUM PREMIUM	1,345
MAN. RATE	6.24	4.71	3.57	+ 3.08	PRESENT	1,475

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	14,700	15,709	0.107	0	0	0	0	2	2
2017	15,258	112,650	0.738	0	0	0	0	4	6
2018	15,363	56,048	0.365	0	0	0	0	3	4
2019	15,831	313,074	1.978	0	0	1	0	0	1
2020	17,976	36,018	0.200	0	0	0	0	3	3
TOTAL	79,128	533,499	0.674	0	0	1	3	12	16

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	7,070	0	0	0	0	2,741	5,898
2017	0	0	0	27,972	24,274	0	0	0	18,335	36,954	5,115
2018	0	0	0	344	9,016	0	0	0	241	42,370	4,077
2019	0	0	109,049	0	0	0	0	203,745	0	0	280
2020	0	0	0	0	15,129	0	0	0	0	20,147	742
TOTAL	0	0	109,049	28,316	55,489	0	0	203,745	18,576	102,212	16,112

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	11,821	0	0	0	0	4,350	6,010
2017	0	0	2,927	45,447	41,147	0	0	3,024	32,463	63,164	5,386
2018	0	12	790	1,127	1,147	0	53	2,544	2,856	71,182	4,334
2019	0	5,910	169,637	7,732	1,147	0	14,812	401,744	21,312	10,717	323
2020	0	688	20,347	7,958	15,757	0	1,040	16,849	8,010	15,825	958
TOTAL	0	6,611	193,700	62,266	88,709	0	15,904	424,161	64,642	165,238	17,011

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	640,377	380,852	17,011	
IBNR + FREQUENCY ADJUSTMENT	(582,267)	(172,770)	451	
TOTAL LOSSES	58,110	208,083	17,462	
EXPECTED LOSS CREDIBILITY	0.01	0.05	0.06	

PURE PREMIUM INDICATED (PRE-TEST)	0.073	0.263	0.022	0.358
INDICATED (POST-TEST)	0.077	0.274	0.023	0.374
PRESUMED RATE LEVEL	1.154	0.765	0.096	2.015
DERIVED BY FORMULA	1.143	0.741	0.092	1.976
UNDERLYING PRESENT RATE	1.260	0.836	0.105	2.201
PROPOSED	1.143	0.741	0.092	1.976

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.2974
IND. RATE				2.30	MINIMUM PREMIUM	1,095
MAN. RATE	4.40	3.41	2.71	+ 2.30	PRESENT	1,205

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	45	407	0.904	0	0	0	0	0	0
2017	42	2,074	4.938	0	0	0	0	0	0
2018	43	59,446	138.247	0	0	0	0	0	1
2019	44	0	0.000	0	0	0	0	0	0
2020	47	0	0.000	0	0	0	0	0	0
TOTAL	221	61,927	28.021	0	0	0	1	0	1

POLICY YEAR	REPORTED LOSSES					REPORTED LOSSES					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	407
2017	0	0	0	0	0	0	0	0	0	0	2,074
2018	0	0	0	37,978	0	0	0	21,253	0	0	215
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	37,978	0	0	0	21,253	0	0	2,696

POLICY YEAR	TRANSLATED LOSSES					TRANSLATED LOSSES					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	415
2017	0	0	0	0	0	0	0	0	0	0	2,184
2018	0	171	10,038	54,179	81	0	151	6,514	29,546	1,131	229
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	171	10,038	54,179	1,781	0	151	6,514	29,546	1,131	2,827

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	16,873	86,637	2,827	
IBNR + FREQUENCY ADJUSTMENT	(14,547)	(9,445)	20	
TOTAL LOSSES	2,327	77,193	2,847	
EXPECTED LOSS CREDIBILITY	24,624	35,774	3,801	
	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	1.053	34.929	1.288
INDICATED (POST-TEST)	1.098	36.441	1.344
PRESENT UNDERLYING RATE LEVEL	102.030	148.227	15.750
DERIVED BY FORMULA	102.030	147.110	15.606
UNDERLYING PRESENT RATE	111.423	161.873	17.200
PROPOSED	102.030	147.110	15.606

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	307.8726
IND. RATE				307.87	MINIMUM PREMIUM	688
MAN. RATE	524.09	431.65	357.71	+ 307.87	PRESENT	710

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	870	10,023	1.152	0	0	0	1	0	1
2017	1,034	51,543	4.985	0	0	0	0	1	2
2018	1,214	4,558	0.375	0	0	0	0	2	2
2019	1,515	13,038	0.861	0	0	0	0	1	1
2020	1,622	1,372	0.085	0	0	0	0	0	0
TOTAL	6,255	80,534	1.288	0	0	0	2	4	6

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	6,484	0	0	0	0	416	0	2,123
2017	0	0	0	22,327	1,311	0	0	0	11,115	1,894	14,896
2018	0	0	0	0	3,855	0	0	0	0	604	99
2019	0	0	0	0	5,000	0	0	0	0	7,905	133
2020	0	0	0	0	0	0	0	0	0	0	1,372
TOTAL	0	0	0	28,811	10,166	0	0	0	12,531	10,403	18,623

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	11,198	0	0	0	0	2,545	0	2,163
2017	0	0	1,875	35,950	2,000	0	0	1,390	19,321	3,466	15,685
2018	0	5	299	272	1,556	0	1	35	36	1,015	105
2019	0	30	1,427	807	1,122	0	49	1,813	966	11,410	153
2020	0	0	0	0	0	0	0	0	0	0	1,771
TOTAL	0	34	3,601	48,227	15,169	0	50	3,239	22,867	15,891	19,879

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,923	102,154	19,879	
IBNR + FREQUENCY ADJUSTMENT	(430,231)	(154,238)	382	
TOTAL LOSSES	0	0	20,261	
EXPECTED LOSSES	780,012	619,629	63,004	
CREDIBILITY	0.03	0.10	0.10	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.324	0.324
INDICATED (POST-TEST)	0.000	0.000	0.338	0.338
PRESUMED RATE LEVEL	114.190	90.711	9.223	214.124
DERIVED BY FORMULA	110.764	81.639	8.335	200.738
UNDERLYING PRESENT RATE	124.702	99.061	10.073	233.836
PROPOSED	110.764	81.639	8.335	200.738

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	233.4387
IND. RATE				233.44	MINIMUM PREMIUM	593
MAN. RATE	516.26	383.66	287.94	+ 233.44	PRESENT	639

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	41,073	425,049	1.035	0	0	0	4	10	14
2017	41,197	925,678	2.247	0	0	1		12	20
2018	40,928	433,335	1.059	0	0	1		10	16
2019	42,498	420,724	0.990	0	0	1	6	11	18
2020	37,115	303,005	0.816	0	0	0	5	12	17
TOTAL	202,811	2,507,791	1.237	0	0	3	27	55	85

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	128,522	12,371	0	0	0	1,766	60,754	32,636
2017	0	0	201,373	228,196	30,277	0	0	966	265,589	74,384	18,893
2018	0	0	81,044	120,834	14,000	0	0	3,327	112,314	51,780	17,926
2019	0	0	121,494	55,370	17,082	0	0	70,111	89,351	41,490	25,738
2020	0	0	0	71,755	24,349	0	0	0	89,585	91,783	25,533
TOTAL	0	0	403,911	604,677	98,079	0	0	7,602	747,605	320,191	120,726

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	221,957	20,684	0	0	0	342,807	96,417	33,256
2017	0	6,806	324,517	371,118	57,127	0	7,092	270,822	466,222	133,143	19,894
2018	0	3,381	151,216	176,280	12,227	0	3,060	103,916	161,541	94,173	19,055
2019	0	8,950	236,870	75,777	33,000	0	16,172	213,439	112,647	74,274	29,702
2020	0	5,872	154,680	81,656	37,500	0	14,993	198,047	115,480	85,695	32,963
TOTAL	0	25,010	867,283	926,785	180,509	0	41,318	786,224	1,198,696	483,701	134,871

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,719,835	2,789,695	134,871	
IBNR + FREQUENCY ADJUSTMENT	(799,289)	(468,674)	812	
TOTAL LOSSES	920,546	2,321,021	135,683	
EXPECTED LOSS CREDIBILITY	1,335,899	1,756,320	168,896	
	0.03	0.09	0.11	

PURE PREMIUM INDICATED (PRE-TEST)	0.454	1.144	0.067	1.665
INDICATED (POST-TEST)	0.474	1.194	0.070	1.737
PRESUMED RATE LEVEL	0.603	0.793	0.076	1.472
DERIVED BY FORMULA	0.599	0.829	0.076	1.504
UNDERLYING PRESENT RATE	0.659	0.866	0.083	1.608
PROPOSED	0.599	0.829	0.076	1.504

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.7489
IND. RATE				1.75	MINIMUM PREMIUM	920
MAN. RATE	3.09	2.44	1.98	+ 1.75	PRESENT	970

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	4,255	2,515	0.059	0	0	0	0	0	0
2017	4,092	79,634	1.946	0	0	0	0	1	2
2018	4,000	24,350	0.609	0	0	0	0	1	1
2019	4,811	33,897	0.705	0	0	0	1	0	1
2020	5,659	3,043	0.054	0	0	0	0	0	0
TOTAL	22,817	143,439	0.629	0	0	0	2	2	4

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	2,515
2017	0	0	0	30,000	1,274	0	0	0	43,109	5,251	0
2018	0	0	0	0	4,836	0	0	0	0	17,291	2,223
2019	0	0	0	9,552	0	0	0	0	13,984	0	10,361
2020	0	0	0	0	0	0	0	0	0	0	3,043
TOTAL	0	0	0	39,552	6,110	0	0	0	57,093	22,542	18,142

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	2,563
2017	0	0	2,507	48,296	2,172	0	0	5,347	74,899	9,887	0
2018	0	6	375	341	1,722	0	21	1,008	1,029	29,044	2,363
2019	0	391	7,418	11,111	1,133	0	1,692	10,252	15,687	1,674	11,957
2020	0	0	0	0	0	0	0	0	0	0	3,929
TOTAL	0	396	10,300	59,748	11,234	0	1,713	16,607	91,615	40,604	20,811

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	29,016	203,201	20,811	
IBNR + FREQUENCY ADJUSTMENT	(83,157)	(34,402)	99	
TOTAL LOSSES	0	168,799	20,910	
EXPECTED LOSS CREDIBILITY	145,662	133,638	17,175	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.740	0.092	0.831
INDICATED (POST-TEST)	0.000	0.772	0.096	0.867
PRESUMED RATE LEVEL	0.585	0.536	0.069	1.190
DERIVED BY FORMULA	0.579	0.541	0.070	1.189
UNDERLYING PRESENT RATE	0.638	0.586	0.075	1.299
PROPOSED	0.579	0.541	0.070	1.189

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.3833
IND. RATE				1.38	MINIMUM PREMIUM	800
MAN. RATE	2.83	2.11	1.60	+ 1.38	PRESENT	850

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	101,550	449,900	0.443	0	0	0	2	13	15
2017	102,512	796,965	0.777	0	0	0		17	22
2018	107,021	1,115,651	1.042	0	0	2		14	21
2019	102,101	467,992	0.458	0	0	0	4	11	15
2020	95,047	902,221	0.949	0	0	0	7	25	32
TOTAL	508,231	3,732,729	0.734	0	0	2	23	80	105

REPORTED LOSSES												
POLICY YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2016	0	0	0	18,560	153,442	0	0	0	0	1,661	186,541	74,696
2017	0	0	0	197,303	181,726	0	0	0	0	153,678	174,374	89,884
2018	0	0	338,711	110,241	140,914	0	0	22,423	0	60,740	165,610	71,049
2019	0	0	0	138,324	29,335	0	0	0	0	224,963	31,523	43,847
2020	0	0	0	123,893	179,240	0	0	0	0	179,705	377,822	41,561
TOTAL	0	0	338,711	588,321	684,657	0	0	22,423	0	635,747	935,870	321,037

TRANSLATED LOSSES												
POLICY YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2016	0	0	0	32,053	256,555	0	0	0	0	29,940	296,041	76,115
2017	0	0	20,912	320,751	308,000	0	0	22,423	0	269,729	299,562	94,648
2018	0	12,452	534,034	179,378	208,000	0	14,813	456,678	0	109,254	289,286	75,525
2019	0	5,831	115,792	165,633	5,000	0	27,416	172,152	0	256,216	72,428	50,599
2020	0	16,382	451,591	213,156	208,000	0	40,072	559,275	0	308,668	324,058	53,655
TOTAL	0	34,665	1,122,328	910,971	1,059,900	0	82,301	1,210,528	0	973,806	1,281,375	350,543

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,449,822	4,226,053	350,543	
IBNR + FREQUENCY ADJUSTMENT	(1,614,910)	(776,929)	1,661	
TOTAL LOSSES	834,911	3,449,124	352,204	
EXPECTED LOSSES	2,690,219	2,911,451	341,706	
CREDIBILITY	0.05	0.17	0.21	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.164	0.679	0.069	0.912
INDICATED (POST-TEST)	0.171	0.708	0.072	0.952
PRES. ON RATE LEVEL	0.485	0.525	0.062	1.071
DERIVED BY FORMULA	0.469	0.556	0.064	1.089
UNDERLYING PRESENT RATE	0.529	0.573	0.067	1.169
PROPOSED	0.461	0.547	0.063	1.071

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.2453
IND. RATE				1.25	MINIMUM PREMIUM	760
MAN. RATE	2.33	1.81	1.44	+ 1.25	PRESENT	800

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	200,407	4,211,141	2.101	0	0	8	35	55	98
2017	194,068	2,659,500	1.370	0	0	9		58	86
2018	206,006	3,747,229	1.819	0	0	7		52	84
2019	219,510	2,906,430	1.324	0	0	4	27	55	86
2020	229,708	2,548,118	1.109	0	0	3	18	78	99
TOTAL	1,049,699	16,072,418	1.531	0	0	31	124	298	453

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,246,082	480,026	193,075	0	0	174,711	2,926	420,232	218,083
2017	0	0	998,347	234,741	260,306	0	0	241	231,245	279,058	163,562
2018	0	0	1,175,795	487,830	239,614	0	0	1,040,822	303,645	305,458	189,905
2019	0	0	567,275	542,496	427,415	0	0	359,500	606,862	247,429	155,432
2020	0	0	408,107	288,683	487,334	0	0	222,038	314,990	686,162	139,904
TOTAL	0	0	4,395,606	2,033,776	1,607,744	0	0	1,777,399	1,935,668	1,938,339	866,886

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,648,508	829,005	322,821	0	0	1,574,351	860,630	666,908	222,227
2017	0	33,744	1,537,701	399,179	453,000	0	32,636	1,124,612	424,770	483,009	172,231
2018	0	43,400	1,862,283	755,066	400,441	0	67,416	2,071,053	508,748	565,284	201,869
2019	0	55,456	1,425,697	740,236	550,000	0	101,102	1,210,554	748,620	448,691	179,369
2020	0	89,744	1,850,367	572,466	591,700	0	149,367	1,505,859	578,613	600,484	180,616
TOTAL	0	222,344	8,324,556	3,295,951	1,949,297	0	350,520	7,486,428	3,121,380	2,764,376	956,311

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	16,383,849	11,631,006	956,311	
IBNR + FREQUENCY ADJUSTMENT	(6,328,306)	(2,472,153)	5,353	
TOTAL LOSSES	10,055,543	9,158,853	961,664	
EXPECTED LOSSES	10,843,447	9,464,930	1,003,138	
CREDIBILITY	0.08	0.28	0.33	

PURE PREMIUM INDICATED (PRE-TEST)	0.958	0.873	0.092	1.922
INDICATED (POST-TEST)	0.999	0.910	0.096	2.005
PRESUMED RATE LEVEL	0.946	0.826	0.088	1.859
DERIVED BY FORMULA	0.950	0.849	0.090	1.890
UNDERLYING PRESENT RATE	1.033	0.902	0.096	2.030
PROPOSED	0.950	0.849	0.090	1.890

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.1976
IND. RATE				2.20	MINIMUM PREMIUM	1,065
MAN. RATE	3.97	3.11	2.50	+ 2.20	PRESENT	1,135

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	5,680	79,455	1.399	0	0	0	0	1	1
2017	6,831	4,796	0.070	0	0	0	0	0	0
2018	6,096	4,987	0.082	0	0	0	0	0	0
2019	6,056	0	0.000	0	0	0	0	0	0
2020	6,626	39,571	0.597	0	0	0	0	1	1
TOTAL	31,289	128,809	0.412	0	0	0	0	2	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	33,998	0	0	0	0	40,382	5,075
2017	0	0	0	0	0	0	0	0	0	0	4,796
2018	0	0	0	0	0	0	0	0	0	0	4,987
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	29,790	0	0	0	0	8,883	898
TOTAL	0	0	0	0	63,788	0	0	0	0	49,265	15,756

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	56,845	0	0	0	0	64,086	5,171
2017	0	0	0	0	0	0	0	0	0	0	5,050
2018	0	0	0	0	0	0	0	0	0	0	5,301
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	1,355	40,065	15,670	31,000	0	458	7,429	3,532	6,978	1,159
TOTAL	0	1,355	40,065	15,670	87,939	0	458	7,429	3,532	71,064	16,682

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	49,307	178,205	16,682	
IBNR + FREQUENCY ADJUSTMENT	(102,828)	(51,256)	99	
TOTAL LOSSES	0	126,948	16,781	
EXPECTED LOSS CREDIBILITY	173,449	193,714	19,066	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.406	0.054	0.459
INDICATED (POST-TEST)	0.000	0.423	0.056	0.479
PRESUMED RATE LEVEL	0.508	0.567	0.056	1.130
DERIVED BY FORMULA	0.503	0.563	0.056	1.121
UNDERLYING PRESENT RATE	0.554	0.619	0.061	1.234
PROPOSED	0.503	0.563	0.056	1.121

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.3036
IND. RATE				1.30	MINIMUM PREMIUM	775
MAN. RATE	2.73	2.03	1.52	+ 1.30	PRESENT	825

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	4,635	103,603	2.235	0	0	0	3	3	6
2017	5,264	24,949	0.474	0	0	0	0	2	2
2018	4,726	27,786	0.588	0	0	0	0	0	1
2019	4,495	67,611	1.504	0	0	0	1	4	5
2020	3,593	20,936	0.583	0	0	0	0	2	2
TOTAL	22,713	244,885	1.078	0	0	0	5	11	16

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	60,778	13,359	0	0	0	0	9,992	449
2017	0	0	0	0	9,283	0	0	0	0	11,785	3,881
2018	0	0	0	10,878	0	0	0	0	16,795	0	113
2019	0	0	0	13,990	19,062	0	0	0	3,252	22,943	8,364
2020	0	0	0	0	9,719	0	0	0	0	9,281	1,936
TOTAL	0	0	0	85,646	51,423	0	0	0	39,072	54,001	14,743

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	104,964	22,336	0	0	0	34,188	15,857	458
2017	0	0	237	167	15,110	0	0	255	206	20,012	4,087
2018	0	49	2,875	15,519	10,110	0	119	5,148	23,348	893	120
2019	0	685	16,303	19,350	20,111	0	536	7,647	6,452	33,505	9,652
2020	0	442	13,071	5,112	10,111	0	479	7,762	3,690	7,290	2,499
TOTAL	0	1,176	32,486	145,111	75,323	0	1,134	20,811	67,884	77,558	16,816

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	55,607	365,877	16,816	
IBNR + FREQUENCY ADJUSTMENT	(59,328)	(40,415)	50	
TOTAL LOSSES	0	325,462	16,866	
EXPECTED LOSS CREDIBILITY	96,720	148,437	11,232	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	1.433	0.074	1.507
INDICATED (POST-TEST)	0.000	1.495	0.077	1.572
PRESUMED RATE LEVEL	0.390	0.598	0.045	1.034
DERIVED BY FORMULA	0.386	0.616	0.046	1.049
UNDERLYING PRESENT RATE	0.426	0.654	0.049	1.129
PROPOSED	0.386	0.616	0.046	1.049

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.2195
IND. RATE				1.22	MINIMUM PREMIUM	750
MAN. RATE	2.45	1.82	1.39	+ 1.22	PRESENT	785

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	29,047	57,990	0.200	0	0	0	0	1	1
2017	28,296	19,012	0.067	0	0	0	0	1	1
2018	28,022	9,400	0.034	0	0	0	0	0	0
2019	27,032	116,213	0.430	0	0	0	0	2	2
2020	28,462	0	0.000	0	0	0	0	0	0
TOTAL	140,859	202,615	0.144	0	0	0	0	4	4

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	46,493	0	0	0	0	10,984	513
2017	0	0	0	0	294	0	0	0	0	8,433	10,285
2018	0	0	0	0	0	0	0	0	0	0	9,400
2019	0	0	0	0	77,893	0	0	0	0	37,947	373
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	124,680	0	0	0	0	57,364	20,571

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	77,736	0	0	0	0	17,432	523
2017	0	0	7	5	0	0	0	182	148	14,320	10,830
2018	0	0	0	0	0	0	0	0	0	0	9,992
2019	0	460	22,223	12,572	102,500	0	235	8,705	4,637	54,773	430
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	460	22,230	12,577	180,236	0	235	8,887	4,785	86,524	21,775

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	31,812	284,966	21,775	
IBNR + FREQUENCY ADJUSTMENT	(170,306)	(52,191)	115	
TOTAL LOSSES	0	232,775	21,890	
EXPECTED LOSS CREDIBILITY	0.02	0.07	0.09	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.165	0.016	0.181
INDICATED (POST-TEST)	0.000	0.172	0.016	0.189
PRES. ON RATE LEVEL	0.185	0.127	0.015	0.327
DERIVED BY FORMULA	0.181	0.130	0.015	0.327
UNDERLYING PRESENT RATE	0.202	0.139	0.016	0.357
PROPOSED	0.181	0.130	0.015	0.327

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.3800
IND. RATE				0.38	MINIMUM PREMIUM	480
MAN. RATE	0.72	0.55	0.44	+ 0.38	PRESENT	485

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	3,512	345,432	9.836	0	0	1	0	4	5
2017	4,789	8,752	0.183	0	0	0	0	0	0
2018	4,838	55,190	1.141	0	0	0	0	1	2
2019	4,652	149,928	3.223	0	0	0	1	3	4
2020	3,992	80,897	2.026	0	0	0	0	4	4
TOTAL	21,783	640,199	2.939	0	0	1	2	12	15

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	88,238	0	40,527	0	0	82,591	0	72,035	62,041
2017	0	0	0	0	0	0	0	0	0	0	8,752
2018	0	0	0	23,073	2,214	0	0	0	11,641	2,978	15,284
2019	0	0	0	29,847	69,446	0	0	0	5,319	36,748	8,568
2020	0	0	0	0	55,514	0	0	0	0	24,869	514
TOTAL	0	0	88,238	52,920	167,701	0	0	82,591	16,960	136,630	95,159

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	118,592	0	67,761	0	0	114,058	0	114,320	63,220
2017	0	0	0	0	0	0	0	0	0	0	9,216
2018	0	106	6,270	33,072	2,214	0	86	3,742	16,361	5,621	16,247
2019	0	1,630	42,992	45,927	91,008	0	871	12,329	10,457	53,679	9,887
2020	0	2,526	74,661	29,200	57,914	0	1,283	20,798	9,888	19,535	664
TOTAL	0	4,263	242,515	108,199	225,258	0	2,241	150,927	36,706	193,154	99,234

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	399,945	563,317	99,234	
IBNR + FREQUENCY ADJUSTMENT	(196,955)	(75,770)	216	
TOTAL LOSSES	202,990	487,547	99,449	
EXPECTED LOSS CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUM INDICATED (PRE-TEST)	0.932	2.238	0.457	3.627
INDICATED (POST-TEST)	0.972	2.335	0.476	3.784
PRESUMED RATE LEVEL	1.391	1.206	0.185	2.781
DERIVED BY FORMULA	1.387	1.228	0.194	2.808
UNDERLYING PRESENT RATE	1.519	1.317	0.202	3.037
PROPOSED	1.387	1.228	0.194	2.808

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.2658
IND. RATE				3.27	MINIMUM PREMIUM	1,405
MAN. RATE	6.52	4.90	3.74	+ 3.27	PRESENT	1,530

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	52,564	523,869	0.997	0	0	1	7	5	13
2017	53,309	1,078,277	2.023	0	0	2		13	22
2018	50,830	377,952	0.744	0	0	0		5	11
2019	49,771	530,936	1.067	0	0	1	4	11	16
2020	51,431	472,370	0.918	0	0	1	1	11	13
TOTAL	257,905	2,983,404	1.157	0	0	5	25	45	75

POLICY YEAR	REPORTED LOSSES						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	112,240	205,884	3,693	0	0	26,326	1,668	10,745	36,311
2017	0	0	309,058	189,352	54,641	0	0	461	70,960	94,092	31,713
2018	0	0	0	212,744	6,145	0	0	0	103,823	13,286	41,954
2019	0	0	89,231	104,515	100,657	0	0	8,400	148,631	27,419	52,013
2020	0	0	100,000	18,489	112,366	0	0	14,688	70,166	128,207	28,574
TOTAL	0	0	610,529	730,984	277,502	0	0	49,827	522,248	273,749	190,565

POLICY YEAR	TRANSLATED LOSSES						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	150,851	355,562	6,175	0	0	36,359	231,216	17,052	37,001
2017	0	10,446	484,991	310,862	98,000	0	21,777	738,319	137,199	164,002	33,394
2018	0	965	56,704	303,934	1,720	0	753	32,596	145,125	27,840	44,597
2019	0	9,705	248,692	144,144	14,000	0	18,770	131,952	170,971	57,813	60,023
2020	0	18,200	355,139	86,435	128,800	0	19,740	235,253	114,675	112,252	36,889
TOTAL	0	39,316	1,296,376	1,200,937	302,853	0	61,040	1,174,480	799,186	378,960	211,904

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,571,213	2,781,936	211,904	
IBNR + FREQUENCY ADJUSTMENT	(1,215,312)	(500,825)	891	
TOTAL LOSSES	1,355,900	2,281,112	212,795	
EXPECTED LOSSES	2,029,778	1,876,221	178,171	
CREDIBILITY	0.03	0.11	0.13	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.526	0.884	0.083
INDICATED (POST-TEST)	0.549	0.923	0.086
PRES. ON RATE LEVEL	0.721	0.666	0.063
DERIVED BY FORMULA	0.716	0.694	0.066
UNDERLYING PRESENT RATE	0.787	0.727	0.069
PROPOSED	0.716	0.694	0.066

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.7166
IND. RATE				1.72	MINIMUM PREMIUM	910
MAN. RATE	3.08	2.42	1.95	+ 1.72	PRESENT	960

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,000	0	0.000	0	0	0	0	0	0
2017	779	68,887	8.843	0	0	0	0	1	2
2018	984	0	0.000	0	0	0	0	0	0
2019	894	0	0.000	0	0	0	0	0	0
2020	715	0	0.000	0	0	0	0	0	0
TOTAL	4,372	68,887	1.576	0	0	0	1	1	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	42,414	1,472	0	0	0	9,091	15,910	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	42,414	1,472	0	0	0	9,091	15,910	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	3,537	68,275	3,249	0	0	1,447	16,054	27,221	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	3,537	68,275	3,249	0	0	1,447	16,054	27,221	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,984	114,799	0	
IBNR + FREQUENCY ADJUSTMENT	(24,252)	(6,128)	11	
TOTAL LOSSES	0	108,671	11	
EXPECTED LOSS CREDIBILITY	39,814	22,720	2,440	
	0.00	0.01	0.01	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	2.486	0.000	2.486
INDICATED (POST-TEST)	0.000	2.593	0.000	2.594
PRESUMED RATE LEVEL	0.834	0.476	0.051	1.361
DERIVED BY FORMULA	0.834	0.497	0.051	1.382
UNDERLYING PRESENT RATE	0.911	0.520	0.056	1.486
PROPOSED	0.834	0.497	0.051	1.382

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.6066
IND. RATE				1.61	MINIMUM PREMIUM	875
MAN. RATE	3.14	2.38	1.83	+ 1.61	PRESENT	925

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	152,443	5,076,681	3.330	0	0	4	14	87	105
2017	157,304	2,065,774	1.313	0	0	3		74	84
2018	160,790	3,432,320	2.135	0	0	5		96	115
2019	161,007	3,837,439	2.383	0	0	5	24	89	118
2020	241,182	3,392,974	1.407	0	0	3	5	97	105
TOTAL	872,726	17,805,188	2.040	0	0	20	64	443	527

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,002,063	380,932	1,174,981	0	0	886,836	532	1,049,968	180,369
2017	0	0	615,283	157,380	544,244	0	0	1,227	96,193	325,016	104,431
2018	0	0	995,207	257,434	483,072	0	0	1,053,316	185,037	359,307	92,817
2019	0	0	1,078,279	628,742	756,166	0	0	255,916	679,963	373,225	65,153
2020	0	0	581,801	128,156	931,231	0	0	176,120	113,038	1,327,155	135,173
TOTAL	0	0	4,272,633	1,552,644	3,889,694	0	0	1,840	1,375,763	3,434,671	577,943

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,075,002	657,870	1,964,568	0	0	585,882	541,853	1,666,299	183,796
2017	0	20,797	958,524	273,373	924,198	0	14,800	513,235	181,049	555,860	109,966
2018	0	36,332	1,525,958	436,570	771,998	0	67,341	2,019,951	347,034	649,372	98,664
2019	0	88,620	2,381,386	929,848	1,421,911	0	103,194	1,088,704	835,159	633,565	75,187
2020	0	119,882	2,474,377	668,588	1,042,511	0	143,065	1,663,010	649,554	1,070,472	174,508
TOTAL	0	265,631	8,415,246	2,966,249	4,437,522	0	328,400	5,870,782	2,554,649	4,575,568	642,121

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,880,058	15,940,217	642,121	
IBNR + FREQUENCY ADJUSTMENT	(5,145,612)	(2,607,848)	5,592	
TOTAL LOSSES	9,734,445	13,332,369	647,714	
EXPECTED LOSSES	9,023,191	10,191,092	913,955	
CREDIBILITY	0.07	0.25	0.29	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	1.115	1.528	0.074
INDICATED (POST-TEST)	1.164	1.594	0.077
PRES. ON RATE LEVEL	0.947	1.069	0.096
DERIVED BY FORMULA	0.962	1.200	0.091
UNDERLYING PRESENT RATE	1.034	1.168	0.105
PROPOSED	0.962	1.200	0.091

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.6199
IND. RATE				2.62	MINIMUM PREMIUM	1,200
MAN. RATE	4.32	3.45	2.84	+ 2.62	PRESENT	1,245

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	65,613	1,968,069	3.000	1	0	3	12	13	29
2017	65,794	1,979,119	3.008	0	0	4		13	28
2018	65,975	1,328,086	2.013	1	0	2		17	30
2019	69,988	715,939	1.023	1	0	1	4	19	25
2020	77,058	582,633	0.756	0	0	0	2	26	28
TOTAL	344,428	6,573,846	1.909	3	0	10	39	88	140

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	202,000	0	646,760	185,940	116,168	15,342	0	330,391	1,392	136,262	83,814
2017	0	0	418,134	261,409	74,392	0	0	293	412,030	81,370	79,491
2018	30,118	0	179,283	288,789	44,928	0	0	32,008	270,883	84,060	101,727
2019	15,258	0	104,342	83,108	30,128	24,664	0	179,600	57,518	96,242	125,049
2020	0	0	0	104,576	173,271	0	0	0	45,431	220,058	39,297
TOTAL	247,376	0	1,348,519	923,822	438,887	40,006	0	612	1,037,254	617,992	429,378

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	289,870	0	869,245	321,118	194,233	31,420	0	456,270	451,751	216,248	85,406
2017	0	14,133	656,602	428,997	134,000	0	43,247	1,496,868	741,076	152,663	83,704
2018	44,722	7,593	341,275	421,595	111,993	0	22,411	703,748	403,087	166,933	108,136
2019	21,541	9,232	235,452	108,932	50,000	47,767	20,615	418,439	95,074	155,249	144,307
2020	0	14,828	410,738	191,481	198,500	0	16,557	245,544	127,552	179,752	50,732
TOTAL	356,133	45,785	2,513,312	1,472,123	670,137	79,187	102,831	3,320,868	1,818,540	870,845	472,285

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,418,117	4,831,645	472,285	
IBNR + FREQUENCY ADJUSTMENT	(1,452,914)	(786,127)	1,903	
TOTAL LOSSES	4,965,202	4,045,518	474,188	
EXPECTED LOSSES	2,487,321	3,005,499	353,119	
CREDIBILITY	0.04	0.13	0.16	

PURE PREMIUM				
INDICATED (PRE-TEST)	1.442	1.175	0.138	2.754
INDICATED (POST-TEST)	1.504	1.225	0.144	2.873
PRES. ON RATE LEVEL	0.661	0.799	0.094	1.554
DERIVED BY FORMULA	0.695	0.854	0.102	1.651
UNDERLYING PRESENT RATE	0.722	0.873	0.103	1.697
PROPOSED	0.695	0.854	0.102	1.651

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.9203
IND. RATE				1.92	MINIMUM PREMIUM	975
MAN. RATE	3.03	2.49	2.09	+ 1.92	PRESENT	1,005

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	20,932	649,286	3.102	0	0	1	1	3	5
2017	21,786	98,078	0.450	0	0	0	0	2	3
2018	24,190	73,203	0.303	0	0	0	0	2	2
2019	24,283	369,884	1.523	0	0	1	1	3	5
2020	25,176	204,121	0.811	0	0	0	2	2	4
TOTAL	116,367	1,394,572	1.198	0	0	2	5	12	19

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	183,511	6,796	32,802	0	0	256,362	852	87,870	50,093
2017	0	0	0	47,450	4,837	0	0	0	18,174	8,836	18,781
2018	0	0	0	0	12,499	0	0	0	0	44,373	16,331
2019	0	0	191,568	25,000	3,110	0	0	111,600	18,135	11,293	9,088
2020	0	0	0	79,227	17,026	0	0	0	66,521	33,811	7,536
TOTAL	0	0	375,079	158,473	70,274	0	0	256,362	134,682	186,183	101,829

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	246,639	11,737	54,845	0	0	354,036	57,238	139,450	51,045
2017	0	0	4,038	76,439	8,000	0	0	2,397	31,692	15,413	19,776
2018	0	15	969	882	12,000	0	53	2,587	2,640	74,533	17,360
2019	0	11,424	318,305	43,164	11,000	0	10,384	236,116	33,407	24,346	10,488
2020	0	6,035	157,529	84,974	31,100	0	9,361	118,339	72,095	36,656	9,729
TOTAL	0	17,474	727,480	217,195	117,531	0	19,799	713,475	197,072	290,399	108,398

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,478,227	836,198	108,398	
IBNR + FREQUENCY ADJUSTMENT	(636,601)	(213,245)	463	
TOTAL LOSSES	841,626	622,953	108,860	
EXPECTED LOSSES	1,089,171	817,899	86,915	
CREDIBILITY	0.02	0.06	0.08	

PURE PREMIUM INDICATED (PRE-TEST)	0.723	0.535	0.094	1.352
INDICATED (POST-TEST)	0.755	0.559	0.098	1.411
PRES. ON RATE LEVEL	0.857	0.644	0.068	1.569
DERIVED BY FORMULA	0.855	0.639	0.071	1.564
UNDERLYING PRESENT RATE	0.936	0.703	0.075	1.714
PROPOSED	0.855	0.639	0.071	1.564

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.8191
IND. RATE				1.82	MINIMUM PREMIUM	940
MAN. RATE	3.42	2.67	2.11	+ 1.82	PRESENT	1,010

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	111,120	530,982	0.478	0	0	1	3	6	10
2017	110,132	163,724	0.149	0	0	0		9	11
2018	112,182	531,178	0.473	0	0	1		3	7
2019	107,777	176,054	0.163	0	0	0	0	11	11
2020	125,490	171,868	0.137	0	0	0	1	11	12
TOTAL	566,701	1,573,806	0.278	0	0	2	9	40	51

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	123,197	88,620	33,051	0	0	151,146	17,729	46,566	24,673
2017	0	0	0	34,231	16,981	0	0	0	16,663	35,296	60,553
2018	0	0	200,000	134,904	16,566	0	0	0	107,539	24,010	44,159
2019	0	0	0	0	61,466	0	0	0	0	59,475	55,113
2020	0	0	0	9,720	32,513	0	0	0	4,400	63,040	62,195
TOTAL	0	0	323,197	267,475	160,577	0	0	151,146	192,331	228,387	246,693

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	165,577	153,047	55,261	0	0	208,733	114,521	73,900	25,142
2017	0	0	3,257	55,387	29,000	0	0	2,785	29,533	60,311	63,762
2018	0	7,587	328,619	200,804	16,233	0	1,041	41,864	151,191	46,189	46,941
2019	0	363	17,536	9,921	6,000	0	369	13,644	7,268	85,846	63,600
2020	0	2,125	60,244	26,428	35,500	0	3,757	58,678	28,944	50,186	80,294
TOTAL	0	10,074	575,233	445,586	238,572	0	5,166	325,703	331,457	316,432	279,739

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	916,176	1,332,047	279,739	
IBNR + FREQUENCY ADJUSTMENT	(872,952)	(436,031)	1,456	
TOTAL LOSSES	43,224	896,016	281,195	
EXPECTED LOSSES	1,477,669	1,654,515	273,429	
CREDIBILITY	0.05	0.19	0.22	

PURE PREMIUM INDICATED (PRE-TEST)	0.008	0.158	0.050	0.215
INDICATED (POST-TEST)	0.008	0.165	0.052	0.225
PRES. ON RATE LEVEL	0.239	0.267	0.044	0.550
DERIVED BY FORMULA	0.227	0.248	0.046	0.521
UNDERLYING PRESENT RATE	0.261	0.292	0.048	0.601
PROPOSED	0.227	0.248	0.046	0.521

IND. RATE	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.6058
MAN. RATE	1.37	1.00	0.74	+ 0.61	MINIMUM PREMIUM	555
					PRESENT	580

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	275,887	4,163,057	1.509	0	0	5	37	61	103
2017	283,922	3,383,522	1.192	0	0	2		69	112
2018	272,837	3,932,792	1.441	0	0	6		67	101
2019	279,910	1,631,774	0.583	0	0	0	18	69	87
2020	286,909	3,544,106	1.235	1	0	1	18	74	94
TOTAL	1,399,465	16,655,251	1.190	1	0	14	142	340	497

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	691,673	714,280	614,870	0	0	180,870	821	612,788	282,747
2017	0	0	530,395	689,837	427,995	0	0	1,681	622,446	580,436	313,732
2018	0	0	1,110,074	482,456	598,935	0	0	80,004	389,214	305,685	245,094
2019	0	0	0	341,017	520,201	0	0		112,039	449,754	208,763
2020	746,688	0	120,691	265,398	674,305	0	0	62,775	223,164	1,135,993	315,092
TOTAL	746,688	0	2,452,833	2,492,988	2,836,306	0	0	266,668	2,112,684	3,084,656	1,365,428

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	929,609	1,233,562	1,028,063	0	0	664,093	1,376,180	972,495	288,119
2017	0	17,927	870,950	1,126,631	737,000	0	14,499	572,568	1,098,554	1,001,393	330,360
2018	0	41,520	1,792,863	770,408	900,669	0	52,893	1,640,258	611,761	561,811	260,535
2019	0	17,017	413,247	480,631	720,000	0	16,345	185,309	180,645	662,586	240,913
2020	1,027,293	62,617	1,566,176	620,908	758,800	0	106,103	1,394,528	656,338	930,053	406,784
TOTAL	1,027,293	139,082	5,572,844	4,232,140	4,228,480	0	189,840	4,456,756	3,923,479	4,128,338	1,526,710

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,385,815	16,512,437	1,526,710	
IBNR + FREQUENCY ADJUSTMENT	(5,572,450)	(3,012,287)	8,321	
TOTAL LOSSES	5,813,365	13,500,150	1,535,031	
EXPECTED LOSSES	9,392,593	11,367,108	1,629,457	
CREDIBILITY	0.10	0.34	0.40	

PURE PREMIUM INDICATED (PRE-TEST)	0.415	0.965	0.110	1.490
INDICATED (POST-TEST)	0.433	1.006	0.114	1.554
PRESUMED RATE LEVEL	0.615	0.744	0.107	1.465
DERIVED BY FORMULA	0.596	0.833	0.110	1.539
UNDERLYING PRESENT RATE	0.671	0.812	0.116	1.600
PROPOSED	0.596	0.833	0.110	1.539

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.7900
IND. RATE				1.79	MINIMUM PREMIUM	935
MAN. RATE	3.26	2.57	1.97	+ 1.79	PRESENT	970

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,175	21,054	1.792	0	0	0	0	2	2
2017	1,384	3,624	0.262	0	0	0	0	2	2
2018	1,430	3,861	0.270	0	0	0	0	2	2
2019	1,493	8,520	0.571	0	0	0	0	1	1
2020	1,913	40,396	2.112	0	0	0	0	1	1
TOTAL	7,395	77,455	1.047	0	0	0	0	8	8

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	5,657	0	0	0	0	14,388	1,009
2017	0	0	0	0	748	0	0	0	0	1,610	1,266
2018	0	0	0	0	728	0	0	0	0	658	2,475
2019	0	0	0	0	2,400	0	0	0	0	1,826	4,294
2020	0	0	0	0	22,039	0	0	0	0	18,357	0
TOTAL	0	0	0	0	31,572	0	0	0	0	36,839	9,044

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	9,459	0	0	0	0	22,834	1,028
2017	0	0	19	13	1,111	0	0	35	28	2,734	1,333
2018	0	1	56	51	1,225	0	1	38	39	1,105	2,631
2019	0	14	685	387	2,199	0	11	419	223	2,636	4,955
2020	0	1,003	29,640	11,593	23,061	0	947	15,352	7,299	14,419	0
TOTAL	0	1,018	30,400	12,044	38,013	0	959	15,844	7,589	43,728	9,947

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	48,222	101,375	9,947	
IBNR + FREQUENCY ADJUSTMENT	0	(30,818)	228	
TOTAL LOSSES	48,222	70,557	10,176	
EXPECTED LOSS CREDIBILITY	0	120,683	38,462	
	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.652	0.954	0.138
INDICATED (POST-TEST)	0.680	0.995	0.144
PRES. ON RATE LEVEL	0.000	1.494	0.476
DERIVED BY FORMULA	0.000	1.489	0.473
UNDERLYING PRESENT RATE	0.000	1.632	0.520
PROPOSED	0.000	1.489	0.473

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.2820
IND. RATE				2.28	MINIMUM PREMIUM	1,090
MAN. RATE	4.11	3.32	2.65	+ 2.28	PRESENT	1,165

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	8,505	349	0.004	0	0	0	0	0	0
2017	8,999	5,396	0.060	0	0	0	0	1	1
2018	10,193	197,379	1.936	0	0	1	0	0	1
2019	8,680	1,134	0.013	0	0	0	0	0	0
2020	8,383	12,973	0.155	0	0	0	2	0	2
TOTAL	44,760	217,231	0.485	0	0	1	2	1	4

POLICY YEAR	REPORTED LOSSES					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	349
2017	0	0	0	0	3,254	0	0	0	0	1,929	213
2018	0	0	127,638	0	0	0	0	6,038	0	0	3,353
2019	0	0	0	0	0	0	0	0	0	0	1,134
2020	0	0	0	5,134	0	0	0	6,451	0	0	1,388
TOTAL	0	0	127,638	5,134	3,254	0	0	6,038	6,451	1,929	6,437

POLICY YEAR	TRANSLATED LOSSES					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	356
2017	0	0	83	59	5,110	0	0	42	34	3,276	224
2018	0	4,442	186,147	4,582	10	0	4,123	124,531	4,348	2,290	3,564
2019	0	0	0	0	0	0	0	0	0	0	1,309
2020	0	341	8,724	4,926	8,843	0	739	8,734	5,688	979	1,792
TOTAL	0	4,783	194,954	9,567	9,843	0	4,861	133,306	10,070	6,545	7,245

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	337,905	36,025	7,245	
IBNR + FREQUENCY ADJUSTMENT	(58,164)	(25,881)	84	
TOTAL LOSSES	279,741	10,145	7,329	
EXPECTED LOSSES	96,480	97,092	17,256	
CREDIBILITY	0.01	0.03	0.04	

	IND. RATE	MINIMUM PREMIUM	PRESENT	530
PURE PREMIUM INDICATED (PRE-TEST)	0.625	0.023	0.016	0.664
INDICATED (POST-TEST)	0.652	0.024	0.017	0.693
PRES. ON RATE LEVEL	0.197	0.199	0.035	0.431
DERIVED BY FORMULA	0.202	0.193	0.035	0.430
UNDERLYING PRESENT RATE	0.216	0.217	0.039	0.471
PROPOSED	0.203	0.194	0.035	0.431

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.5016
IND. RATE				0.50	MINIMUM PREMIUM	520
MAN. RATE	0.84	0.70	0.58	+ 0.50	PRESENT	530

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	4,392	71,173	1.621	0	0	0	0	2	2
2017	5,236	10,142	0.194	0	0	0	0	1	1
2018	4,517	28,447	0.630	0	0	0	0	0	1
2019	4,847	1,137	0.023	0	0	0	0	0	0
2020	3,932	26,373	0.671	0	0	0	0	2	2
TOTAL	22,924	137,272	0.599	0	0	0	1	5	6

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	51,487	0	0	0	0	18,813	873
2017	0	0	0	0	5,921	0	0	0	0	4,221	0
2018	0	0	0	21,155	0	0	0	5,344	0	0	1,948
2019	0	0	0	0	0	0	0	0	0	0	1,137
2020	0	0	0	0	12,906	0	0	0	0	13,141	326
TOTAL	0	0	0	21,155	70,314	0	0	0	5,344	36,175	4,284

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	86,086	0	0	0	0	29,856	890
2017	0	0	151	107	9,192	0	0	91	74	7,168	0
2018	0	95	5,591	30,180	1,920	0	38	1,638	7,429	284	2,071
2019	0	0	0	0	0	0	0	0	0	0	1,312
2020	0	587	17,357	6,789	13,411	0	678	10,990	5,225	10,322	421
TOTAL	0	682	23,100	37,076	110,495	0	716	12,719	12,728	47,630	4,693

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	37,217	207,928	4,693	
IBNR + FREQUENCY ADJUSTMENT	(191,083)	(44,519)	73	
TOTAL LOSSES	0	163,409	4,766	
EXPECTED LOSS CREDIBILITY	317,487	165,750	15,688	
	0.01	0.02	0.03	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.713	0.734
INDICATED (POST-TEST)	0.000	0.744	0.765
PRES. ON RATE LEVEL	1.268	0.662	1.993
DERIVED BY FORMULA	1.256	0.664	1.981
UNDERLYING PRESENT RATE	1.385	0.723	2.176
PROPOSED	1.256	0.664	1.981

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.3033
IND. RATE				2.30	MINIMUM PREMIUM	1,095
MAN. RATE	4.79	3.57	2.68	+ 2.30	PRESENT	1,190

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	29,530	931,657	3.155	0	0	1	10	7	18
2017	29,312	233,760	0.797	0	0	0		11	12
2018	33,251	855,908	2.574	0	0	1		8	12
2019	33,677	1,012,611	3.007	1	0	1	9	3	14
2020	34,018	421,571	1.239	0	0	0	9	14	23
TOTAL	159,788	3,455,507	2.163	1	0	3	32	43	79

POLICY YEAR	REPORTED LOSSES						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	241,787	177,346	45,564	0	0	103,565	1,122	52,596	34,679
2017	0	0	0	3,480	99,154	0	0	0	260	89,866	41,000
2018	0	0	229,252	16,255	61,166	0	0	213,003	88,274	175,311	69,897
2019	175,000	0	286,749	155,234	952	10,528	0	77,000	240,178	1,070	65,859
2020	0	0	0	108,218	87,817	0	0	0	125,765	77,290	22,481
TOTAL	175,000	0	757,788	460,533	294,653	10,528	0	1,035,565	730,599	396,133	233,916

POLICY YEAR	TRANSLATED LOSSES						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	324,962	306,277	76,183	0	0	143,021	496,191	83,470	35,338
2017	0	0	2,816	7,384	166,000	0	0	1,973	2,024	152,607	43,173
2018	0	8,125	343,378	35,738	1,000,000	0	14,235	441,986	147,281	306,610	74,301
2019	247,065	21,896	566,893	201,052	3,000	20,390	34,669	328,229	277,621	34,346	76,001
2020	0	11,181	302,000	150,027	109,900	0	18,388	234,911	141,618	79,802	29,023
TOTAL	247,065	41,202	1,540,048	700,477	1,988,429	20,390	67,293	1,150,120	1,064,735	656,835	257,836

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,066,117	2,910,477	257,836	
IBNR + FREQUENCY ADJUSTMENT	(873,147)	(403,552)	1,155	
TOTAL LOSSES	2,192,970	2,506,926	258,991	
EXPECTED LOSSES	1,492,204	1,545,885	218,984	
CREDIBILITY	0.02	0.08	0.09	

PURE PREMIUM INDICATED (PRE-TEST)	1.372	1.569	0.162	3.103
INDICATED (POST-TEST)	1.432	1.637	0.169	3.238
PRESUMED RATE LEVEL	0.855	0.886	0.125	1.867
DERIVED BY FORMULA	0.867	0.946	0.129	1.942
UNDERLYING PRESENT RATE	0.934	0.967	0.137	2.038
PROPOSED	0.867	0.946	0.129	1.942

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	T.2584
IND. RATE				2.26	MINIMUM PREMIUM	1,085
MAN. RATE	3.78	3.04	2.51	+ 2.26	PRESENT	1,140

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	4,606	190,335	4.132	0	0	0	0	1	1
2017	4,097	3,065	0.075	0	0	0	0	0	0
2018	4,893	138,942	2.840	0	0	1	0	1	2
2019	4,801	9,479	0.197	0	0	0	0	2	2
2020	6,178	77,018	1.247	0	0	0	1	0	1
TOTAL	24,575	418,839	1.704	0	0	1	1	4	6

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	99,823	0	0	0	0	89,931	581
2017	0	0	0	0	0	0	0	0	0	0	3,065
2018	0	0	100,866	0	835	0	0	3,065	0	997	4,921
2019	0	0	0	0	5,701	0	0	0	0	2,274	1,504
2020	0	0	0	22,056	0	0	0	52,566	0	0	2,396
TOTAL	0	0	100,866	22,056	106,359	0	0	3,065	52,566	93,202	12,467

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	186,904	0	0	0	0	142,720	592
2017	0	0	0	0	0	0	0	0	0	0	3,227
2018	0	3,511	147,168	3,680	1,664	0	1,946	58,814	2,111	2,755	5,231
2019	0	34	1,626	920	1,008	0	14	522	278	3,282	1,736
2020	0	1,465	37,480	21,163	3,728	0	6,019	71,169	46,347	7,980	3,093
TOTAL	0	5,009	186,274	25,763	192,223	0	7,979	130,505	48,736	156,738	13,879

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	329,767	413,460	13,879	
IBNR + FREQUENCY ADJUSTMENT	(53,533)	(22,933)	67	
TOTAL LOSSES	276,234	390,527	13,947	
EXPECTED LOSS CREDIBILITY	92,918	89,016	11,653	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUM INDICATED (PRE-TEST)	1.124	1.589	0.057	2.770
INDICATED (POST-TEST)	1.173	1.658	0.059	2.890
PRES. ON RATE LEVEL	0.346	0.332	0.043	0.721
DERIVED BY FORMULA	0.354	0.358	0.044	0.757
UNDERLYING PRESENT RATE	0.378	0.362	0.047	0.788
PROPOSED	0.354	0.358	0.044	0.757

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.8798
IND. RATE				0.88	MINIMUM PREMIUM	640
MAN. RATE	1.59	1.23	0.97	+ 0.88	PRESENT	650

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	64,825	939,484	1.449	0	0	1	2	1	4
2017	70,354	11,325	0.016	0	0	0	0	0	1
2018	76,320	2,060	0.003	0	0	0	0	0	0
2019	69,268	4,633	0.007	0	0	0	0	1	1
2020	62,768	351	0.001	0	0	0	0	0	0
TOTAL	343,535	957,853	0.279	0	0	1	3	2	6

POLICY YEAR	REPORTED LOSSES					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	343,868	88,433	128,777	0	0	141,231	628	145,216	7,331
2017	0	0	0	6,090	0	0	0	0	5,111	0	124
2018	0	0	0	0	0	0	0	0	0	0	2,060
2019	0	0	0	0	2,782	0	0	0	0	306	1,545
2020	0	0	0	0	0	0	0	0	0	0	351
TOTAL	0	0	343,868	94,523	131,559	0	0	141,231	89,739	145,522	11,411

POLICY YEAR	TRANSLATED LOSSES					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	462,159	152,724	215,315	0	0	195,040	152,077	230,458	7,470
2017	0	0	502	9,799	0	0	620	8,869	115	115	131
2018	0	0	0	0	0	0	0	0	0	0	2,190
2019	0	16	794	449	0	2	70	37	0	442	1,783
2020	0	0	0	0	0	0	0	0	0	0	453
TOTAL	0	16	463,455	162,972	215,315	0	2	195,731	160,983	231,014	12,027

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	659,204	774,070	12,027	
IBNR + FREQUENCY ADJUSTMENT	(296,897)	(71,293)	96	
TOTAL LOSSES	362,307	702,777	12,123	
EXPECTED LOSSES	493,676	267,505	19,977	
CREDIBILITY	0.04	0.13	0.16	

PURE PREMIUM INDICATED (PRE-TEST)	0.105	0.205	0.004	0.314
INDICATED (POST-TEST)	0.110	0.213	0.004	0.327
PRES. ON RATE LEVEL	0.132	0.071	0.005	0.208
DERIVED BY FORMULA	0.131	0.090	0.005	0.226
UNDERLYING PRESENT RATE	0.144	0.078	0.006	0.227
PROPOSED	0.131	0.090	0.005	0.226

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	TOTAL
IND. RATE				0.26	MINIMUM PREMIUM	445
MAN. RATE	0.39	0.32	0.28	+ 0.26	PRESENT	435

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	43,664	206,206	0.472	0	0	0	4	10	14
2017	29,197	205,400	0.703	0	0	0		11	12
2018	23,883	129,373	0.542	0	0	0		11	13
2019	24,207	908,326	3.752	0	0	1	3	17	21
2020	36,215	164,730	0.455	0	0	0	1	14	15
TOTAL	157,166	1,614,035	1.027	0	0	1	11	63	75

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	79,798	32,091	0	0	0	541	25,474	24,302
2017	0	0	0	19,557	104,955	0	0	0	31,287	34,513	15,088
2018	0	0	0	21,774	36,446	0	0	0	23,627	36,045	11,481
2019	0	0	144,130	88,757	138,310	0	0	231,250	224,966	71,208	9,705
2020	0	0	0	5,263	112,622	0	0	0	3,992	32,128	10,725
TOTAL	0	0	144,130	215,149	424,424	0	0	231,250	328,413	199,368	71,301

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	137,811	53,656	0	0	0	80,040	40,427	24,764
2017	0	0	4,290	33,358	176,000	0	0	4,544	54,896	59,310	15,888
2018	0	142	8,579	33,636	134,000	0	211	9,343	34,991	61,802	12,204
2019	0	12,258	332,597	135,784	200,000	0	44,474	637,236	285,257	141,874	11,200
2020	0	5,474	160,409	64,289	118,400	0	2,115	32,273	16,294	25,843	13,846
TOTAL	0	17,874	505,875	404,877	1,066,421	0	46,800	683,397	471,478	329,256	77,901

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,253,945	1,812,034	77,901	
IBNR + FREQUENCY ADJUSTMENT	(426,112)	(1,431,644)	2,532	
TOTAL LOSSES	827,834	380,390	80,433	
EXPECTED LOSSES	704,453	5,267,850	486,004	
CREDIBILITY	0.02	0.08	0.09	

PURE PREMIUM INDICATED (PRE-TEST)	0.527	0.242	0.051	0.820
INDICATED (POST-TEST)	0.550	0.253	0.053	0.855
PRES. ON RATE LEVEL	0.410	3.069	0.283	3.763
DERIVED BY FORMULA	0.413	2.844	0.262	3.520
UNDERLYING PRESENT RATE	0.448	3.352	0.309	4.109
PROPOSED	0.413	2.844	0.262	3.520

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.0929
IND. RATE				4.09	MINIMUM PREMIUM	1,670
MAN. RATE	8.51	6.53	5.06	+ 4.09	PRESENT	1,915

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	40	5,256	13.140	0	0	0	0	0	0
2017	34	0	0.000	0	0	0	0	0	0
2018	38	2,218	5.837	0	0	0	0	0	0
2019	185	0	0.000	0	0	0	0	0	0
2020	101	0	0.000	0	0	0	0	0	0
TOTAL	398	7,474	1.878	0	0	0	0	0	0

POLICY YEAR	REPORTED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	5,256
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	2,218
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	7,474

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	5,356
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	2,358
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	7,714

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	7,714	
IBNR + FREQUENCY ADJUSTMENT	(2,909)	(1,337)	6	
TOTAL LOSSES	0	0	7,719	
EXPECTED LOSS	6,352	6,002	897	
CREDIBILITY	0.00	0.00	0.00	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	1.940
INDICATED (POST-TEST)	0.000	0.000	2.024
PRESENTATION RATE LEVEL	1.462	1.381	0.206
DERIVED BY FORMULA	1.462	1.381	0.206
UNDERLYING PRESENT RATE	1.596	1.508	0.225
PROPOSED	1.462	1.381	0.206

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.5456
IND. RATE				3.55	MINIMUM PREMIUM	1,495
MAN. RATE	6.65	5.17	4.10	+ 3.55	PRESENT	1,640

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	7,644	7,024	0.092	0	0	0	0	4	4
2017	7,466	136,550	1.829	0	0	0	0	2	2
2018	8,286	58,929	0.711	0	0	0	0	1	2
2019	8,380	1,458	0.017	0	0	0	0	0	0
2020	8,707	98,450	1.131	0	0	0	0	2	2
TOTAL	40,483	302,411	0.747	0	0	0	1	9	10

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	2,390	0	0	0	0	3,971	663
2017	0	0	0	0	92,562	0	0	0	0	43,589	399
2018	0	0	0	15,000	26,115	0	0	0	4,275	11,994	1,545
2019	0	0	0	0	0	0	0	0	0	0	1,458
2020	0	0	0	0	51,910	0	0	0	0	39,410	7,130
TOTAL	0	0	0	15,000	172,977	0	0	0	4,275	98,964	11,195

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	3,996	0	0	0	0	6,302	676
2017	0	0	2,360	1,666	155,154	0	0	942	763	74,018	420
2018	0	99	5,988	23,243	1,540	0	45	2,010	6,657	20,374	1,642
2019	0	0	0	0	0	0	0	0	0	0	1,683
2020	0	2,362	69,814	27,305	54,110	0	2,034	32,959	15,669	30,957	9,205
TOTAL	0	2,461	78,163	52,211	254,701	0	2,078	35,910	23,089	131,651	13,625

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	118,611	461,654	13,625	
IBNR + FREQUENCY ADJUSTMENT	(270,207)	(124,857)	305	
TOTAL LOSSES	0	336,796	13,930	
EXPECTED LOSS CREDIBILITY	461,127	477,400	57,624	
	0.01	0.03	0.04	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.832	0.034	0.866
INDICATED (POST-TEST)	0.000	0.868	0.036	0.904
PRES. ON RATE LEVEL	1.043	1.080	0.130	2.253
DERIVED BY FORMULA	1.033	1.073	0.127	2.233
UNDERLYING PRESENT RATE	1.139	1.179	0.142	2.461
PROPOSED	1.033	1.073	0.127	2.233

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.5964
IND. RATE				2.60	MINIMUM PREMIUM	1,190
MAN. RATE	5.77	4.19	3.03	+ 2.60	PRESENT	1,305

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	95,462	1,844,295	1.932	0	0	2	21	46	69
2017	100,221	1,736,138	1.732	0	0	1		52	74
2018	111,258	2,775,180	2.494	0	0	3		60	85
2019	122,534	1,741,336	1.421	0	0	0	9	48	57
2020	141,141	1,064,990	0.755	0	0	0	2	44	46
TOTAL	570,616	9,161,939	1.606	0	0	6	75	250	331

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	250,495	283,188	300,570	0	0	152,871	20,314	431,419	137,438
2017	0	0	77,017	260,112	406,257	0	0	424	257,461	482,703	88,164
2018	0	0	350,024	485,294	783,837	0	0	35,000	230,161	517,162	57,512
2019	0	0	0	226,379	739,011	0	0	0	163,918	448,853	163,175
2020	0	0	0	122,052	394,072	0	0	0	64,416	397,378	87,072
TOTAL	0	0	677,536	1,377,025	2,623,747	0	0	187,885	1,004,270	2,277,515	533,361

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	336,665	489,066	502,553	0	0	211,115	518,100	684,662	140,049
2017	0	2,603	148,438	427,153	688,000	0	10,901	405,947	461,435	826,786	92,837
2018	0	15,305	699,486	760,225	1,200,992	0	24,064	759,457	373,744	893,038	61,135
2019	0	13,619	386,646	382,600	1,000,000	0	22,617	223,135	238,733	667,495	188,304
2020	0	26,035	737,390	324,391	431,900	0	27,880	419,540	214,793	321,919	112,410
TOTAL	0	57,562	2,308,625	2,383,435	2,627,251	0	85,462	2,019,194	1,806,805	3,393,900	594,735

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,470,843	11,451,390	594,735	
IBNR + FREQUENCY ADJUSTMENT	(2,665,556)	(2,009,388)	4,318	
TOTAL LOSSES	1,805,287	9,442,003	599,054	
EXPECTED LOSSES	4,685,086	7,868,796	745,619	
CREDIBILITY	0.05	0.19	0.22	

PURE PREMIUM INDICATED (PRE-TEST)	0.316	1.655	0.105	2.076
INDICATED (POST-TEST)	0.330	1.726	0.110	2.166
PRESUMED RATE LEVEL	0.752	1.263	0.120	2.134
DERIVED BY FORMULA	0.731	1.351	0.117	2.199
UNDERLYING PRESENT RATE	0.821	1.379	0.131	2.331
PROPOSED	0.720	1.331	0.116	2.166

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.5188
IND. RATE				2.52	MINIMUM PREMIUM	1,165
MAN. RATE	4.27	3.49	2.87	+ 2.52	PRESENT	1,255

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	80,607	1,861,481	2,309	0	0	2	7	18	27
2017	88,949	1,786,039	2,008	0	0	3		34	44
2018	95,390	1,695,986	1,778	0	0	5		38	48
2019	98,540	1,460,164	1,482	0	0	1	9	33	43
2020	112,791	1,690,519	1,499	0	0	2	8	43	53
TOTAL	476,277	8,494,189	1,783	0	0	13	36	166	215

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	507,686	189,366	207,520	0	0	170,591	19,686	132,877	56,749
2017	0	0	453,311	99,560	398,095	0	0	1,072	78,681	423,012	74,308
2018	0	0	679,014	96,959	242,980	0	0	35,014	44,208	228,163	54,068
2019	0	0	133,868	302,038	392,218	0	0	9,511	254,341	279,340	88,859
2020	0	0	266,714	222,314	301,851	0	0	109,158	283,321	431,543	75,618
TOTAL	0	0	2,040,593	910,237	1,542,664	0	0	1,921	957,237	1,494,935	349,602

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	682,330	327,035	346,973	0	0	649,894	533,145	210,876	57,827
2017	0	15,322	704,769	174,983	675,000	0	17,176	592,637	153,731	722,160	78,246
2018	0	24,358	1,034,731	179,853	301,449	0	22,360	684,496	97,998	397,693	57,474
2019	0	21,923	554,708	424,126	353,166	0	33,198	269,270	320,449	434,144	102,543
2020	0	60,128	1,244,086	397,662	375,000	0	92,848	992,025	435,129	388,687	97,623
TOTAL	0	121,731	4,220,623	1,503,655	1,555,577	0	165,582	3,188,323	1,540,450	2,153,559	393,714

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,696,258	7,553,245	393,714	
IBNR + FREQUENCY ADJUSTMENT	(1,926,677)	(1,136,391)	2,330	
TOTAL LOSSES	5,769,582	6,416,854	396,044	
EXPECTED LOSSES	3,341,325	4,405,622	414,208	
CREDIBILITY	0.05	0.17	0.20	

PURE PREMIUM (INDICATED PRE-TEST)	1.211	1.347	0.083	2.642
INDICATED (POST-TEST)	1.264	1.406	0.087	2.756
PRESENT UNDERLYING RATE LEVEL	0.642	0.847	0.080	1.569
DERIVED BY FORMULA	0.673	0.942	0.081	1.697
UNDERLYING PRESENT RATE	0.702	0.925	0.087	1.714
PROPOSED	0.673	0.942	0.081	1.697

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.9729
IND. RATE				1.97	MINIMUM PREMIUM	990
MAN. RATE	3.17	2.54	2.11	+ 1.97	PRESENT	1,010

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	38,445	6,856,975	17.836	0	1	2	10	14	27
2017	45,893	968,426	2.110	0	0	3		13	22
2018	46,422	638,206	1.375	0	0	0		15	18
2019	51,786	563,353	1.088	0	0	2	1	13	16
2020	54,030	438,012	0.811	0	0	0	1	17	18
TOTAL	236,576	9,464,972	4.001	0	1	7	21	72	101

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	850,525	464,930	86,615	125,785	0	4,804,580	334,780	113	125,894	48,753
2017	0	0	415,471	44,855	54,847	0	0	27	63,333	61,122	65,771
2018	0	0	0	161,659	137,595	0	0	0	111,728	183,557	43,667
2019	0	0	188,795	49,283	133,134	0	0	36,000	40,176	100,095	15,824
2020	0	0	0	538	168,214	0	0	0	227	249,831	19,202
TOTAL	0	850,525	1,069,196	342,950	619,575	0	4,804,580	334,780	330,577	720,499	193,217

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	419,155	624,866	149,584	210,313	0	3,157,699	324,231	206,858	199,794	49,679
2017	0	14,043	634,205	80,143	97,100	0	17,439	591,719	120,914	107,320	69,257
2018	0	893	53,390	240,337	20,800	0	1,014	44,946	166,246	314,265	46,418
2019	0	13,034	369,946	92,199	19,822	0	8,102	123,490	61,071	151,182	18,261
2020	0	7,689	227,145	88,997	175,600	0	12,917	209,241	99,533	196,277	24,790
TOTAL	0	454,814	1,909,552	651,266	495,574	0	3,197,171	1,293,627	654,622	968,838	208,405

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,855,165	3,170,295	208,405	
IBNR + FREQUENCY ADJUSTMENT	(2,192,425)	(753,054)	1,101	
TOTAL LOSSES	4,662,740	2,417,241	209,506	
EXPECTED LOSSES	3,814,622	2,922,145	198,886	
CREDIBILITY	0.03	0.10	0.12	

PURE PREMIUM INDICATED (PRE-TEST)	1.971	1.022	0.089	3.081
INDICATED (POST-TEST)	2.056	1.066	0.092	3.215
PRES. ON RATE LEVEL	1.477	1.131	0.077	2.685
DERIVED BY FORMULA	1.494	1.125	0.079	2.697
UNDERLYING PRESENT RATE	1.612	1.235	0.084	2.932
PROPOSED	1.494	1.125	0.079	2.697

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.1367
IND. RATE				3.14	MINIMUM PREMIUM	1,365
MAN. RATE	5.64	4.47	3.61	+ 3.14	PRESENT	1,485

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	36,618	67,648	0.185	0	0	0	1	3	4
2017	37,443	33,464	0.089	0	0	0	0	3	4
2018	43,396	306,824	0.707	0	0	0	0	4	6
2019	46,892	45,666	0.097	0	0	0	1	8	9
2020	50,065	226,349	0.452	0	0	0	0	11	11
TOTAL	214,414	679,951	0.317	0	0	0	5	29	34

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	9,995	17,623	0	0	0	0	15,056	24,974
2017	0	0	0	309	3,403	0	0	0	502	10,439	18,811
2018	0	0	0	64,767	4,403	0	0	0	174,972	13,553	49,129
2019	0	0	0	118	19,973	0	0	0	185	3,757	21,633
2020	0	0	0	0	81,784	0	0	0	0	108,522	36,043
TOTAL	0	0	0	75,189	127,186	0	0	0	175,659	151,327	150,590

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	17,261	29,466	0	0	0	0	23,894	25,449
2017	0	0	112	558	5,141	0	0	286	1,054	17,738	19,808
2018	0	297	17,459	92,707	1,441	0	1,259	54,419	244,052	32,073	52,224
2019	0	123	5,790	3,361	2,006	0	46	997	667	5,445	24,964
2020	0	3,721	109,991	43,018	85,300	0	5,600	90,757	43,148	85,244	46,532
TOTAL	0	4,141	133,353	156,907	156,779	0	6,904	146,460	288,921	164,394	168,977

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	290,857	767,001	168,977	
IBNR + FREQUENCY ADJUSTMENT	(944,569)	(318,702)	1,171	
TOTAL LOSSES	0	448,300	170,148	
EXPECTED LOSS CREDIBILITY	1,648,508	1,241,892	209,036	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.209	0.079	0.288
INDICATED (POST-TEST)	0.000	0.218	0.083	0.301
PRESUMED RATE LEVEL	0.704	0.530	0.089	1.324
DERIVED BY FORMULA	0.683	0.499	0.088	1.271
UNDERLYING PRESENT RATE	0.769	0.579	0.097	1.446
PROPOSED	0.683	0.499	0.088	1.271

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.4775
IND. RATE				1.48	MINIMUM PREMIUM	835
MAN. RATE	3.15	2.37	1.78	+ 1.48	PRESENT	910

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	16,052	182,523	1.137	0	0	0	1	6	7
2017	17,583	170,139	0.968	0	0	0		8	9
2018	15,620	220,275	1.410	0	0	1		4	5
2019	16,015	440,488	2.750	0	0	1	5	3	9
2020	9,291	134,752	1.450	0	0	0	1	5	6
TOTAL	74,561	1,148,177	1.540	0	0	2	8	26	36

REPORTED LOSSES												
POLICY YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2016	0	0	0	16,290	17,355	0	0	0	0	477	25,801	22,600
2017	0	0	0	27,879	27,306	0	0	0	0	21,489	69,073	24,392
2018	0	0	153,600	0	7,974	0	0	3,006	0	0	2,835	19,490
2019	0	0	87,374	104,510	7,645	0	0	12,000	0	177,870	16,994	34,083
2020	0	0	0	25,544	50,872	0	0	0	0	22,051	33,300	2,985
TOTAL	0	0	240,974	174,223	111,152	0	0	15,006	0	321,887	148,003	103,550

TRANSLATED LOSSES												
POLICY YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2016	0	0	0	28,133	29,018	0	0	0	0	180,557	40,946	23,029
2017	0	0	2,996	45,352	46,000	0	0	4,101	0	38,499	117,776	25,685
2018	0	5,355	224,628	6,077	1,445	0	2,262	68,399	0	2,551	6,017	20,718
2019	0	9,055	219,263	128,995	2,002	0	22,501	157,980	0	202,868	46,452	39,332
2020	0	4,011	111,825	51,268	57,400	0	4,243	57,704	0	32,682	29,504	3,854
TOTAL	0	18,421	558,712	259,822	175,884	0	29,006	288,184	0	457,157	240,696	112,617

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	894,323	1,133,562	112,617	
IBNR + FREQUENCY ADJUSTMENT	(340,539)	(190,248)	318	
TOTAL LOSSES	553,784	943,314	112,935	
EXPECTED LOSS CREDIBILITY	549,104	690,839	80,069	

PURE PREMIUM INDICATED (PRE-TEST)	0.743	1.265	0.151	2.159
INDICATED (POST-TEST)	0.775	1.320	0.158	2.253
PRES. ON RATE LEVEL	0.674	0.848	0.098	1.621
DERIVED BY FORMULA	0.675	0.872	0.102	1.649
UNDERLYING PRESENT RATE	0.736	0.927	0.107	1.770
PROPOSED	0.675	0.872	0.102	1.649

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.9180
IND. RATE				1.92	MINIMUM PREMIUM	975
MAN. RATE	3.47	2.72	2.18	+ 1.92	PRESENT	1,035

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	17,665	393,641	2.228	0	0	1	2	4	7
2017	19,319	110,364	0.571	0	0	0	0	3	4
2018	18,465	113,059	0.612	0	0	0	0	1	2
2019	20,648	148,018	0.717	0	0	0	2	0	2
2020	35,607	459,323	1.290	0	0	1	0	7	8
TOTAL	111,704	1,224,405	1.096	0	0	2	6	15	23

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	156,329	43,411	4,337	0	0	177,631	2,317	3,724	5,886
2017	0	0	0	32,834	40,140	0	0	0	14,628	20,602	2,160
2018	0	0	0	32,749	8,036	0	0	0	57,721	5,552	9,001
2019	0	0	0	79,241	0	0	0	0	51,331	0	17,446
2020	0	0	150,654	0	62,426	0	0	169,935	0	73,259	3,589
TOTAL	0	0	306,983	188,235	114,939	0	0	347,566	125,997	103,137	38,082

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	210,106	74,971	7,251	0	0	245,317	4,164	5,910	5,998
2017	0	0	3,732	53,556	68,140	0	0	2,221	25,745	35,313	2,274
2018	0	157	9,278	47,287	1,521	0	416	18,015	80,574	12,396	9,568
2019	0	3,241	61,539	92,173	1,199	0	6,211	37,631	57,583	6,144	20,133
2020	0	20,708	343,986	47,284	77,816	0	62,967	445,404	50,455	67,946	4,633
TOTAL	0	24,106	628,641	315,271	175,938	0	69,594	748,587	218,520	127,710	42,606

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,470,928	837,438	42,606	
IBNR + FREQUENCY ADJUSTMENT	(439,598)	(271,310)	523	
TOTAL LOSSES	1,031,330	566,128	43,130	
EXPECTED LOSSES	795,779	1,085,972	77,689	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUM INDICATED (PRE-TEST)	0.923	0.507	0.039	1.469
INDICATED (POST-TEST)	0.963	0.529	0.040	1.532
PRES. ON RATE LEVEL	0.652	0.890	0.064	1.606
DERIVED BY FORMULA	0.659	0.869	0.062	1.589
UNDERLYING PRESENT RATE	0.712	0.972	0.070	1.754
PROPOSED	0.659	0.869	0.062	1.589

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.8480
IND. RATE				1.85	MINIMUM PREMIUM	950
MAN. RATE	3.42	2.71	2.16	+ 1.85	PRESENT	1,015

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	11,646	50,580	0.434	0	0	0	1	3	4
2017	14,506	266,949	1.840	0	0	0		4	10
2018	15,621	113,266	0.725	0	0	0		5	5
2019	13,047	339,265	2.600	0	0	1	4	3	8
2020	19,589	23,182	0.118	0	0	0	0	5	5
TOTAL	74,409	793,242	1.066	0	0	1	11	20	32

POLICY YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2016	0	0	0	15,291	5,560	0	0	0	0	8,729	8,845	2,155
2017	0	0	0	176,977	14,809	0	0	0	48,094	19,017	19,017	8,052
2018	0	0	0	0	59,009	0	0	0	0	36,407	36,407	17,850
2019	0	0	135,024	72,627	9,608	0	0	37,700	65,749	9,073	9,073	9,407
2020	0	0	0	0	6,022	0	0	0	0	11,802	11,802	5,358
TOTAL	0	0	135,024	264,895	95,008	0	0	37,700	132,572	85,144	85,144	42,822

POLICY YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2016	0	0	0	26,408	9,296	0	0	0	33,656	14,037	14,037	2,196
2017	0	0	14,978	285,040	28,000	0	0	6,249	83,790	33,375	33,375	8,479
2018	0	71	4,573	4,166	1,750	0	44	2,123	2,166	61,153	61,153	18,975
2019	0	10,345	269,187	95,604	23,000	0	10,758	124,771	78,817	22,953	22,953	10,856
2020	0	274	8,099	3,168	6,200	0	609	9,870	4,692	9,270	9,270	6,917
TOTAL	0	10,690	296,837	414,386	162,975	0	11,411	143,013	203,122	140,788	140,788	47,422

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	461,951	921,271	47,422	
IBNR + FREQUENCY ADJUSTMENT	(165,292)	(451,123)	1,107	
TOTAL LOSSES	296,658	470,148	48,529	
EXPECTED LOSS CREDIBILITY	285,502	1,752,446	185,785	
	0.01	0.05	0.06	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.399	0.632	0.065
INDICATED (POST-TEST)	0.416	0.659	0.068
PRES. ON RATE LEVEL	0.351	2.157	0.229
DERIVED BY FORMULA	0.352	2.082	0.219
UNDERLYING PRESENT RATE	0.384	2.355	0.250
PROPOSED	0.352	2.082	0.219

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.0849
IND. RATE				3.08	MINIMUM PREMIUM	1,345
MAN. RATE	5.92	4.67	3.68	+ 3.08	PRESENT	1,485

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	8,991	261,996	2.914	0	0	1	1	1	3
2017	10,214	97,282	0.952	0	0	0	0	0	1
2018	10,090	6,270	0.062	0	0	0	0	0	0
2019	10,960	14,828	0.135	0	0	0	0	0	0
2020	10,359	317,564	3.066	0	0	1	0	1	2
TOTAL	50,614	697,940	1.379	0	0	2	2	2	6

POLICY YEAR	REPORTED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	98,173	61,725	3,706	0	0	44,130	7,039	6,801	7,422
2017	0	0	0	47,232	0	0	0	0	43,426	0	6,624
2018	0	0	0	0	0	0	0	0	0	0	6,270
2019	0	0	0	0	0	0	0	0	0	0	14,828
2020	0	0	103,039	0	34,672	0	0	100,775	0	75,500	4,278
TOTAL	0	0	201,212	108,957	38,378	0	0	144,905	83,465	82,301	39,422

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	131,945	106,599	6,196	0	0	60,944	71,950	10,793	7,563
2017	0	0	3,897	76,001	0	0	0	5,272	75,357	977	6,975
2018	0	0	0	0	0	0	0	0	0	0	6,665
2019	0	0	0	0	0	0	0	0	0	0	17,112
2020	0	13,798	224,476	28,119	44,811	0	38,862	290,081	42,618	65,450	5,523
TOTAL	0	13,798	360,317	210,719	51,907	0	38,862	356,296	189,925	77,220	43,838

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	769,273	529,771	43,838	
IBNR + FREQUENCY ADJUSTMENT	(132,772)	(77,916)	202	
TOTAL LOSSES	636,501	451,855	44,040	
EXPECTED LOSS CREDIBILITY	226,643	297,390	39,087	
	0.01	0.04	0.04	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	1.258	0.893	0.087
INDICATED (POST-TEST)	1.312	0.931	0.091
PRES. ON RATE LEVEL	0.410	0.538	0.071
DERIVED BY FORMULA	0.419	0.554	0.072
UNDERLYING PRESENT RATE	0.448	0.588	0.077
PROPOSED	0.419	0.554	0.072

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.2145
IND. RATE				1.21	MINIMUM PREMIUM	745
MAN. RATE	2.33	1.78	1.37	+ 1.21	PRESENT	780

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	4,746	4,950	0.104	0	0	0	0	1	1
2017	7,494	90,115	1.202	0	0	0	0	0	1
2018	5,563	0	0.000	0	0	0	0	0	0
2019	6,896	183	0.003	0	0	0	0	0	0
2020	5,883	0	0.000	0	0	0	0	0	0
TOTAL	30,582	95,248	0.311	0	0	0	1	1	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	2,643	0	0	0	0	2,307	0
2017	0	0	0	73,027	0	0	0	17,088	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	183
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	73,027	2,643	0	0	17,088	2,307	0	183

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	4,419	0	0	0	0	3,661	0
2017	0	0	6,025	117,508	1,000	0	0	2,074	29,653	384	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	211
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	6,025	117,508	5,755	0	0	2,074	29,653	4,046	211

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,099	156,962	211	
IBNR + FREQUENCY ADJUSTMENT	(4,155)	(21,640)	1	
TOTAL LOSSES	3,944	135,321	212	
EXPECTED LOSS	7,086	82,135	187	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUM INDICATED (PRE-TEST)	0.013	0.442	0.001	0.456
INDICATED (POST-TEST)	0.013	0.462	0.001	0.476
PRES. ON RATE LEVEL	0.021	0.246	0.001	0.268
DERIVED BY FORMULA	0.021	0.252	0.001	0.274
UNDERLYING PRESENT RATE	0.023	0.269	0.001	0.292
PROPOSED	0.021	0.252	0.001	0.274

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.3188
IND. RATE				0.32	MINIMUM PREMIUM	460
MAN. RATE	0.55	0.45	0.36	+ 0.32	PRESENT	455

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,002,165	3,604,704	0.360	0	0	7	13	25	45
2017	1,062,093	1,466,673	0.138	0	0	4		17	30
2018	1,059,499	1,720,139	0.162	0	0	2		17	27
2019	1,169,692	1,381,843	0.118	0	0	4	7	9	20
2020	1,158,837	2,814,730	0.243	0	1	1	13	22	37
TOTAL	5,452,286	10,988,089	0.202	0	1	18	50	90	159

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,432,696	306,308	306,685	0	0	240,034	754	266,203	228,024
2017	0	0	576,186	168,366	99,311	0	0	1,096	110,053	141,460	100,201
2018	0	0	409,078	235,840	161,963	0	0	22,843	231,218	274,892	184,215
2019	0	0	494,816	194,000	122,638	0	0	251,519	160,442	59,740	98,682
2020	0	506,631	180,746	293,695	376,448	0	15,783	108,634	307,610	423,192	202,261
TOTAL	0	506,631	3,093,522	1,198,209	1,067,045	0	15,783	3,952	1,034,077	1,165,487	813,383

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,925,543	528,994	512,777	0	0	1,160,087	403,883	422,464	232,356
2017	0	19,475	888,883	282,385	176,111	0	17,974	617,002	203,698	244,858	105,512
2018	0	15,492	671,484	362,570	211,860	0	15,816	505,072	352,397	481,728	195,821
2019	0	35,477	955,385	280,537	211,860	0	38,070	627,281	213,594	118,664	113,879
2020	0	842,447	1,317,228	494,386	457,039	0	717,660	1,049,657	451,755	385,558	261,119
TOTAL	0	912,891	5,758,524	1,948,876	1,229,568	0	789,519	3,959,100	1,625,327	1,653,272	908,687

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,420,034	6,857,039	908,687	
IBNR + FREQUENCY ADJUSTMENT	(5,288,329)	(1,328,020)	4,813	
TOTAL LOSSES	6,131,704	5,529,019	913,500	
EXPECTED LOSSES	9,060,756	5,079,769	914,001	
CREDIBILITY	0.24	0.84	1.00	

PURE PREMIUM INDICATED (PRE-TEST)	0.112	0.101	0.017	0.231
INDICATED (POST-TEST)	0.117	0.106	0.017	0.241
PRESUMED RATE LEVEL	0.152	0.085	0.015	0.253
DERIVED BY FORMULA	0.144	0.103	0.017	0.264
UNDERLYING PRESENT RATE	0.166	0.093	0.017	0.276
PROPOSED	0.138	0.098	0.017	0.253

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.2940
IND. RATE				0.29	MINIMUM PREMIUM	455
MAN. RATE	0.58	0.45	0.34	+ 0.29	PRESENT	455

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	70,145	103,985	0.148	0	0	0	1	3	4
2017	49,998	51,065	0.102	0	0	0		2	2
2018	50,882	209,141	0.411	0	0	1		2	4
2019	50,972	118,178	0.232	0	0	0	3	1	4
2020	65,932	278,533	0.422	0	0	0	6	1	7
TOTAL	287,929	760,902	0.264	0	0	1	11	9	21

REPORTED LOSSES												
POLICY YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2016	0	0	0	24,150	16,434	0	0	0	0	1,397	24,412	12,592
2017	0	0	0	0	8,306	0	0	0	0	11,090	31,669	
2018	0	0	76,693	50,212	11,624	0	0	2,107	19,483	9,975	13,567	
2019	0	0	0	43,309	18,148	0	0	0	29,086	22,639	4,996	
2020	0	0	0	132,669	2,592	0	0	0	128,353	6,112	8,807	
TOTAL	0	0	76,693	250,340	57,104	0	0	2,107	203,319	74,228	71,631	

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	41,707	27,478	0	0	0	47,435	38,742	12,831
2017	0	0	212	150	13,124	0	0	240	194	18,832	33,347
2018	0	2,909	126,021	75,206	11,224	0	1,863	58,301	29,486	18,743	14,422
2019	0	1,878	38,811	53,306	23,106	0	3,660	26,516	35,395	36,159	5,765
2020	0	8,927	228,930	128,659	25,122	0	15,012	178,889	115,599	24,285	11,370
TOTAL	0	13,714	393,975	299,022	77,805	0	20,535	263,945	228,109	136,761	77,736

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	692,169	781,704	77,736	
IBNR + FREQUENCY ADJUSTMENT	(331,094)	(100,301)	508	
TOTAL LOSSES	361,076	681,403	78,244	
EXPECTED LOSS CREDIBILITY	556,766	376,481	95,593	
	0.03	0.12	0.14	

PURE PREMIUM INDICATED (PRE-TEST)	0.125	0.237	0.027	0.389
INDICATED (POST-TEST)	0.131	0.247	0.028	0.406
PRES. ON RATE LEVEL	0.177	0.120	0.030	0.327
DERIVED BY FORMULA	0.176	0.135	0.030	0.341
UNDERLYING PRESENT RATE	0.193	0.131	0.033	0.357
PROPOSED	0.176	0.135	0.030	0.341

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.3963
IND. RATE				0.40	MINIMUM PREMIUM	490
MAN. RATE	0.70	0.55	0.44	+ 0.40	PRESENT	485

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	4,978,423	3,202,141	0.064	0	0	5	20	39	64
2017	5,293,253	4,490,591	0.085	0	0	6		58	95
2018	5,482,232	3,201,481	0.058	0	0	4		45	70
2019	6,106,727	2,090,941	0.034	0	0	1	9	37	47
2020	6,382,102	1,483,047	0.023	0	0	1	4	31	36
TOTAL	28,242,737	14,468,201	0.051	0	0	17	85	210	312

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	675,016	330,660	297,341	0	0	793,054	1,167	445,411	333,492
2017	0	0	769,041	713,196	628,676	0	0	1,039	853,289	552,289	476,061
2018	0	0	812,759	449,472	370,015	0	0	293,009	412,198	487,674	369,854
2019	0	0	199,341	145,355	356,574	0	0	135,100	272,536	656,264	325,745
2020	0	0	127,000	67,851	457,608	0	0	61,000	42,077	578,414	149,097
TOTAL	0	0	2,583,157	1,706,534	2,110,214	0	0	1,728	1,907,267	2,720,052	1,654,249

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	907,222	571,050	497,154	0	0	1,095,208	587,919	706,867	339,828
2017	0	25,994	1,239,352	1,171,840	1,078,000	0	33,020	1,218,874	1,509,203	961,025	501,292
2018	0	30,751	1,332,799	696,518	600,441	0	22,111	716,589	621,672	851,408	393,155
2019	0	18,853	524,708	240,761	491,008	0	46,869	616,785	400,061	986,982	375,910
2020	0	40,389	949,938	317,984	499,700	0	55,977	679,025	274,757	464,477	192,484
TOTAL	0	115,986	4,954,019	2,998,153	2,088,154	0	157,978	4,326,481	3,393,612	3,970,759	1,802,669

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,554,464	13,550,677	1,802,669	
IBNR + FREQUENCY ADJUSTMENT	(4,860,356)	(2,576,327)	12,426	
TOTAL LOSSES	4,694,108	10,974,351	1,815,096	
EXPECTED LOSSES	8,419,740	9,952,475	2,270,120	
CREDIBILITY	0.71	1.00	1.00	

PURE PREMIUM INDICATED (PRE-TEST)	0.017	0.039	0.006	0.062
INDICATED (POST-TEST)	0.017	0.041	0.007	0.065
PRESUMED RATE LEVEL	0.027	0.032	0.007	0.067
DERIVED BY FORMULA	0.020	0.041	0.007	0.067
UNDERLYING PRESENT RATE	0.030	0.035	0.008	0.073
PROPOSED	0.020	0.040	0.007	0.067

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.0778
IND. RATE				0.08	MINIMUM PREMIUM	385
MAN. RATE	0.17	0.14	0.09	+ 0.08	PRESENT	375

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	47,380	362,934	0.766	0	0	1	5	4	10
2017	48,380	498,703	1.031	0	0	1		3	10
2018	49,826	567,230	1.138	0	0	0		14	19
2019	46,695	41,987	0.090	0	0	0	0	3	3
2020	38,907	196,931	0.506	0	0	0	2	8	10
TOTAL	231,188	1,667,785	0.721	0	0	2	18	32	52

POLICY YEAR	REPORTED LOSSES						MEDICAL				
	DEATH	P. T.	INDEMNITY			DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	90,951	41,511	20,723	0	0	159,650	1,124	15,840	7,135
2017	0	0	86,727	176,438	6,297	0	0	721	202,199	1,163	12,158
2018	0	0	0	57,119	242,226	0	0	0	55,568	179,412	32,905
2019	0	0	0	0	7,806	0	0	0	0	14,225	19,956
2020	0	0	0	10,175	47,377	0	0	0	47,954	84,343	7,082
TOTAL	0	0	177,678	285,243	324,429	0	0	160,371	332,845	294,983	79,236

POLICY YEAR	TRANSLATED LOSSES						MEDICAL				
	DEATH	P. T.	INDEMNITY			DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	122,238	71,689	34,649	0	0	220,477	48,742	25,138	7,271
2017	0	2,931	146,039	285,477	14,000	0	910	54,970	351,415	6,634	12,802
2018	0	548	33,869	98,587	30,042	0	610	27,491	87,926	304,315	34,978
2019	0	46	2,227	1,260	1,007	0	88	3,263	1,738	20,532	23,029
2020	0	2,831	81,008	34,683	51,100	0	9,843	135,461	75,816	73,531	9,143
TOTAL	0	6,356	385,381	491,699	127,916	0	11,451	441,662	565,637	430,150	87,223

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	844,849	1,975,399	87,223	
IBNR + FREQUENCY ADJUSTMENT	(1,308,419)	(400,058)	452	
TOTAL LOSSES	0	1,575,340	87,675	
EXPECTED LOSSES	2,153,485	1,484,262	98,433	
CREDIBILITY	0.03	0.10	0.12	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.681	0.038	0.719
INDICATED (POST-TEST)	0.000	0.711	0.040	0.750
PRES. ON RATE LEVEL	0.853	0.588	0.039	1.480
DERIVED BY FORMULA	0.827	0.600	0.039	1.467
UNDERLYING PRESENT RATE	0.931	0.642	0.043	1.616
PROPOSED	0.827	0.600	0.039	1.467

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.7055
IND. RATE				1.71	MINIMUM PREMIUM	905
MAN. RATE	3.27	2.54	1.99	+ 1.71	PRESENT	975

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	768,732	467,785	0.061	0	0	1	5	3	9
2017	833,149	410,115	0.049	0	0	1		5	8
2018	886,161	273,022	0.031	0	0	0		4	7
2019	764,041	102,954	0.013	0	0	0	1	2	3
2020	991,812	286,600	0.029	0	0	1	0	4	5
TOTAL	4,243,895	1,540,476	0.036	0	0	3	11	18	32

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	100,256	139,849	6,083	0	0	22,397	7,771	10,419	44,010
2017	0	0	129,854	35,373	29,429	0	0	481	32,122	65,735	38,121
2018	0	0	0	53,734	27,929	0	0	0	124,864	23,845	42,650
2019	0	0	0	19,254	3,735	0	0	0	19,635	8,694	51,636
2020	0	0	100,476	0	46,536	0	0	32,634	0	76,299	30,835
TOTAL	0	0	330,586	248,210	113,712	0	0	332	321,392	184,992	207,252

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	134,744	241,519	10,171	0	0	30,930	260,153	16,535	44,846
2017	0	4,389	200,294	59,630	51,174	0	5,270	181,402	59,896	112,983	40,141
2018	0	275	16,366	78,629	1,733	0	915	39,661	175,005	46,695	45,337
2019	0	810	16,018	22,999	1,114	0	2,430	16,389	23,089	14,899	59,588
2020	0	14,034	236,008	34,114	57,000	0	15,276	137,405	34,422	61,926	39,808
TOTAL	0	19,508	603,430	436,891	171,587	0	23,891	405,787	552,566	253,038	229,720

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,052,615	1,414,081	229,720	
IBNR + FREQUENCY ADJUSTMENT	(898,034)	(321,261)	1,945	
TOTAL LOSSES	154,581	1,092,820	231,665	
EXPECTED LOSSES	1,522,939	1,225,854	353,028	
CREDIBILITY	0.20	0.71	0.84	

PURE PREMIUM INDICATED (PRE-TEST)	0.004	0.026	0.005	0.035
INDICATED (POST-TEST)	0.004	0.027	0.006	0.036
PRESUMED RATE LEVEL	0.033	0.026	0.008	0.067
DERIVED BY FORMULA	0.027	0.027	0.006	0.060
UNDERLYING PRESENT RATE	0.036	0.029	0.008	0.073
PROPOSED	0.027	0.027	0.006	0.060

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.0695
IND. RATE				0.07	MINIMUM PREMIUM	380
MAN. RATE	0.17	0.12	0.09	+ 0.07	PRESENT	375

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	435,678	241,986	0.056	0	0	1	2	0	3
2017	436,271	80,099	0.018	0	0	0		2	3
2018	454,869	27,008	0.006	0	0	0		1	1
2019	472,412	13,616,858	2.882	0	1	1	2	3	7
2020	525,111	59,050	0.011	0	0	0	1	2	3
TOTAL	2,324,341	14,025,001	0.603	0	1	2	6	8	17

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	91,440	21,802	0	0	0	80,391	1,874	0	6,479
2017	0	0	0	1,789	14,921	0	0	0	3,090	36,673	23,626
2018	0	0	0	0	16,333	0	0	0	0	6,736	3,939
2019	0	3,819,047	110,611	25,452	16,121	0	9,296,814	115,000	22,262	198,969	12,507
2020	0	0	0	9,062	6,472	0	0	0	23,600	10,397	9,519
TOTAL	0	3,819,047	202,051	58,105	53,847	0	9,296,814	115,000	90,826	252,775	56,070

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	122,895	37,652	0	0	0	111,020	75,248	0	6,602
2017	0	0	528	3,147	25,000	0	0	1,167	6,004	62,344	24,878
2018	0	20	1,266	1,153	13,366	0	8	393	401	11,314	4,187
2019	(2)	(168,932)	257,710	(24,439)	21,333	0	3,084,414	1,115,217	39,692	298,805	14,433
2020	0	896	24,103	12,099	8,200	0	3,239	40,647	24,942	11,749	12,289
TOTAL	(2)	(168,016)	406,503	29,611	87,710	0	3,087,661	1,268,444	146,286	384,213	62,390

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,594,589	647,821	62,390	
IBNR + FREQUENCY ADJUSTMENT	(736,021)	(138,800)	507	
TOTAL LOSSES	3,858,567	509,021	62,896	
EXPECTED LOSSES	1,262,192	532,059	93,346	
CREDIBILITY	0.13	0.48	0.56	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.166	0.022	0.003	0.191
INDICATED (POST-TEST)	0.173	0.023	0.003	0.199
PRESENTATION RATE LEVEL	0.050	0.021	0.004	0.074
DERIVED BY FORMULA	0.066	0.022	0.003	0.091
UNDERLYING PRESENT RATE	0.054	0.023	0.004	0.081
PROPOSED	0.066	0.022	0.003	0.091

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.1056
IND. RATE				0.11	MINIMUM PREMIUM	395
MAN. RATE	0.16	0.11	0.10	+ 0.11	PRESENT	375

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	951,897	3,043,565	0.320	0	0	7	19	43	69
2017	993,723	4,979,527	0.501	1	0	9		45	74
2018	1,010,958	2,345,995	0.232	0	0	5		34	50
2019	1,029,153	1,617,095	0.157	0	0	1	12	35	48
2020	1,072,208	1,154,324	0.108	0	0	0	1	31	32
TOTAL	5,057,939	13,140,506	0.260	1	0	22	62	188	273

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,045,972	339,356	238,260	0	0	512,300	2,000	395,160	226,511
2017	3,500	0	1,798,208	657,274	355,363	0	0	1,799,942	338,179	517,198	230,863
2018	0	0	750,007	110,863	392,962	0	0	350,004		142,667	378,263
2019	0	0	122,145	193,264	308,832	0	0	36,100		257,856	432,954
2020	0	0	0	19,020	370,089	0	0	0		34,339	564,160
TOTAL	3,500	0	3,716,332	1,319,777	1,665,506	0	0	7,795	1,059,041	2,287,735	1,110,820

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,405,786	586,068	398,371	0	0	707,495	513,942	627,119	230,815
2017	5,151	59,948	2,724,195	1,093,182	629,000	0	69,415	2,250,933	631,877	892,217	243,099
2018	0	27,071	1,153,566	212,826	600,890	0	23,224	722,974	243,790	655,045	234,794
2019	0	16,347	428,207	283,310	430,877	0	36,516	359,719	345,956	657,695	306,792
2020	0	18,102	530,053	212,917	389,500	0	33,042	518,299	254,587	448,360	215,230
TOTAL	5,151	121,468	6,241,808	2,388,303	2,086,716	0	162,197	4,559,419	1,990,152	3,280,437	1,230,730

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,090,043	10,145,607	1,230,730	
IBNR + FREQUENCY ADJUSTMENT	(5,452,452)	(2,264,225)	7,484	
TOTAL LOSSES	5,637,591	7,881,382	1,238,214	
EXPECTED LOSSES	9,261,616	8,613,413	1,430,467	
CREDIBILITY	0.23	0.80	0.95	

PURE PREMIUM INDICATED (PRE-TEST)	0.111	0.156	0.024	0.292
INDICATED (POST-TEST)	0.116	0.163	0.026	0.304
PRESUMED RATE LEVEL	0.168	0.156	0.026	0.350
DERIVED BY FORMULA	0.156	0.161	0.026	0.343
UNDERLYING PRESENT RATE	0.183	0.170	0.028	0.382
PROPOSED	0.156	0.161	0.026	0.343

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.3985
IND. RATE				0.40	MINIMUM PREMIUM	490
MAN. RATE	0.68	0.58	0.47	+ 0.40	PRESENT	495

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	49,687	674,945	1.358	0	0	3	5	3	11
2017	51,099	115,547	0.226	0	0	0		6	11
2018	65,250	714,008	1.094	0	0	1		13	20
2019	75,075	1,230,496	1.639	0	0	1	6	25	32
2020	78,733	826,940	1.050	0	0	0	0	33	33
TOTAL	319,844	3,561,936	1.114	0	0	5	22	80	107

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	323,677	36,561	11,006	0	0	125,036	2,263	35,263	75,139
2017	0	0	0	20,436	9,307	0	0	0	32,396	6,674	46,734
2018	0	0	202,741	140,482	27,630	0	0	163,206	63,174	56,499	59,816
2019	0	0	182,012	134,509	417,399	0	0	53,700	106,632	208,173	128,045
2020	0	0	0	0	402,968	0	0	0	0	285,648	138,324
TOTAL	0	0	708,430	331,988	868,310	0	0	178,242	270,465	592,257	448,058

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	435,022	63,141	18,402	0	0	172,675	122,669	55,962	76,567
2017	0	0	1,923	33,051	16,000	0	0	4,077	56,334	12,062	49,211
2018	0	7,721	334,948	209,641	27,555	0	10,680	329,661	101,906	103,909	63,584
2019	0	17,829	506,681	236,734	573,511	0	18,099	231,864	150,678	316,067	147,764
2020	0	18,335	541,952	211,961	420,600	0	14,739	238,887	113,574	224,377	178,576
TOTAL	0	43,885	1,820,527	754,527	1,085,912	0	43,518	977,164	545,160	712,376	515,702

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,885,094	3,097,977	515,702	
IBNR + FREQUENCY ADJUSTMENT	(890,863)	(372,668)	1,949	
TOTAL LOSSES	1,994,232	2,725,309	517,652	
EXPECTED LOSSES	1,589,222	1,479,960	333,481	
CREDIBILITY	0.04	0.13	0.15	

PURE PREMIUM INDICATED (PRE-TEST)	0.624	0.852	0.162	1.637
INDICATED (POST-TEST)	0.650	0.889	0.169	1.708
PRESUMED RATE LEVEL	0.455	0.424	0.095	0.974
DERIVED BY FORMULA	0.463	0.484	0.106	1.053
UNDERLYING PRESENT RATE	0.497	0.463	0.104	1.064
PROPOSED	0.463	0.484	0.106	1.053

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.2251
IND. RATE				1.23	MINIMUM PREMIUM	755
MAN. RATE	1.98	1.57	1.31	+ 1.23	PRESENT	760

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	47,829	270,044	0.565	0	0	1	5	8	14
2017	47,251	506,321	1.072	0	0	1		17	21
2018	51,801	1,166,010	2.251	0	0	2		11	14
2019	54,363	427,508	0.786	0	0	0	2	16	18
2020	62,483	292,303	0.468	0	0	0	1	13	14
TOTAL	263,727	2,662,186	1.009	0	0	4	12	65	81

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	77,796	5,116	4,271	0	0	43,667	7,751	44,013	88,430
2017	0	0	130,734	16,744	43,166	0	0	184	20,566	99,113	116,814
2018	0	0	378,529	20,283	78,021	0	0	43,192	56,665	128,590	69,580
2019	0	0	0	15,768	83,962	0	0	0	23,266	225,517	78,995
2020	0	0	0	4,875	41,829	0	0	0	3,278	163,566	78,755
TOTAL	0	0	587,059	62,786	251,249	0	0	1,193	110,526	660,799	432,574

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	104,558	8,835	7,141	0	0	60,304	12,132	69,849	90,110
2017	0	4,419	200,440	29,916	74,136	0	5,250	180,062	40,416	169,400	123,005
2018	0	12,725	551,415	47,631	111,336	0	24,727	793,973	112,786	232,803	73,964
2019	0	1,140	36,200	31,893	112,144	0	4,213	68,790	53,658	328,296	91,160
2020	0	2,227	64,540	26,680	44,440	0	8,815	141,228	67,924	128,979	101,673
TOTAL	0	20,511	957,152	144,955	370,273	0	43,006	1,244,357	286,916	929,326	479,912

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,265,026	1,731,470	479,912	
IBNR + FREQUENCY ADJUSTMENT	(565,468)	(263,096)	2,489	
TOTAL LOSSES	1,699,558	1,468,375	482,400	
EXPECTED LOSSES	979,586	1,017,824	444,159	
CREDIBILITY	0.03	0.11	0.13	

PURE PREMIUM INDICATED (PRE-TEST)	0.644	0.557	0.183	1.384
INDICATED (POST-TEST)	0.672	0.581	0.191	1.444
PRES. ON RATE LEVEL	0.340	0.353	0.154	0.848
DERIVED BY FORMULA	0.350	0.378	0.159	0.887
UNDERLYING PRESENT RATE	0.371	0.386	0.168	0.926
PROPOSED	0.350	0.378	0.159	0.887

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.0321
IND. RATE				1.03	MINIMUM PREMIUM	690
MAN. RATE	1.76	1.39	1.14	+ 1.03	PRESENT	705

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	189,765	3,196,447	1.684	0	0	5	24	49	78
2017	208,031	2,966,149	1.426	0	0	7		47	70
2018	208,481	3,035,778	1.456	0	0	5		40	59
2019	201,050	2,734,647	1.360	0	0	6	8	51	65
2020	168,014	1,044,020	0.621	0	0	0	4	36	40
TOTAL	975,341	12,977,041	1.331	0	0	23	66	223	312

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	743,955	328,458	275,548	0	0	100,560	1,066	731,187	225,673
2017	0	0	747,806	397,086	384,033	0	0	533	338,703	348,360	269,628
2018	0	0	589,973	364,812	498,366	0	0	550,111	390,231	443,586	198,599
2019	0	0	758,773	298,158	464,338	0	0	423,211	99,866	539,131	151,123
2020	0	0	0	90,854	338,247	0	0	0	43,563	428,862	142,494
TOTAL	0	0	2,840,507	1,479,368	1,960,532	0	0	1,056,762	1,363,429	2,491,126	987,517

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	999,876	567,247	460,716	0	0	553,173	882,446	1,160,394	229,961
2017	0	25,276	1,174,880	658,427	661,111	0	31,859	1,113,216	612,012	603,015	283,918
2018	0	22,771	995,460	576,805	801,559	0	37,471	1,177,553	604,931	784,834	211,111
2019	0	56,060	1,544,372	475,559	561,577	0	46,197	1,031,469	222,184	812,399	174,396
2020	0	21,423	609,297	265,092	368,411	0	27,117	417,637	208,925	343,484	183,960
TOTAL	0	125,529	5,323,885	2,543,131	2,811,771	0	142,645	4,293,048	2,530,498	3,704,126	1,083,346

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,885,107	11,758,925	1,083,346	
IBNR + FREQUENCY ADJUSTMENT	(6,239,628)	(2,509,997)	5,700	
TOTAL LOSSES	3,645,479	9,248,928	1,089,046	
EXPECTED LOSSES	10,332,199	9,358,317	1,220,249	
CREDIBILITY	0.08	0.27	0.32	

PURE PREMIUM INDICATED (PRE-TEST)	0.374	0.948	0.112	1.434
INDICATED (POST-TEST)	0.390	0.989	0.116	1.496
PRESUMED RATE LEVEL	0.970	0.879	0.115	1.963
DERIVED BY FORMULA	0.924	0.909	0.115	1.947
UNDERLYING PRESENT RATE	1.059	0.959	0.125	2.144
PROPOSED	0.924	0.909	0.115	1.947

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.2645
IND. RATE				2.26	MINIMUM PREMIUM	1,085
MAN. RATE	4.37	3.33	2.64	+ 2.26	PRESENT	1,180

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	429,990	1,235,673	0.287	0	0	3	9	15	27
2017	434,865	3,183,557	0.732	0	1	4		18	42
2018	457,455	787,929	0.172	0	0	1		12	28
2019	493,270	1,134,588	0.230	0	0	1	14	21	36
2020	515,552	1,147,361	0.223	0	0	0	3	32	35
TOTAL	2,331,132	7,489,108	0.321	0	1	9	60	98	168

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	522,016	127,642	43,411	0	0	182,352	1,154	82,826	65,272
2017	0	657,344	951,264	317,953	70,823	0	359,611	301	347,358	80,106	78,767
2018	0	0	111,401	297,238	17,925	0	0	3,005	253,267	17,062	53,891
2019	0	0	178,846	383,699	66,166	0	0	23,400	337,808	59,145	85,437
2020	0	0	0	146,549	261,838	0	0	0	257,057	353,547	128,370
TOTAL	0	657,344	1,763,527	1,273,081	460,163	0	359,611	185,357	1,407,644	592,686	411,737

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	701,590	220,438	72,583	0	0	251,828	381,241	131,445	66,512
2017	0	857,992	1,468,441	527,751	136,000	0	545,689	753,494	616,264	146,406	82,942
2018	0	5,236	242,416	429,305	14,000	0	4,125	148,298	355,540	43,414	57,286
2019	0	25,777	595,071	469,678	140,000	0	42,949	307,527	388,637	127,041	98,594
2020	0	21,644	601,177	278,341	298,000	0	47,676	643,701	367,217	316,732	165,726
TOTAL	0	910,649	3,608,694	1,925,513	591,621	0	640,439	2,104,848	2,108,899	765,039	471,060

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,264,630	5,491,071	471,060	
IBNR + FREQUENCY ADJUSTMENT	(3,333,522)	(909,224)	2,309	
TOTAL LOSSES	3,931,108	4,581,847	473,369	
EXPECTED LOSSES	5,733,445	3,492,518	428,910	
CREDIBILITY	0.13	0.48	0.57	

PURE PREMIUM INDICATED (PRE-TEST)	0.169	0.197	0.020	0.385
INDICATED (POST-TEST)	0.176	0.205	0.021	0.402
PRES. ON RATE LEVEL	0.225	0.137	0.017	0.379
DERIVED BY FORMULA	0.219	0.170	0.019	0.408
UNDERLYING PRESENT RATE	0.246	0.150	0.018	0.414
PROPOSED	0.216	0.167	0.019	0.402

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.4677
IND. RATE				0.47	MINIMUM PREMIUM	510
MAN. RATE	0.89	0.66	0.51	+ 0.47	PRESENT	505

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	102,763	0	0.000	0	0	0	0	0	0
2017	102,924	28,322	0.028	0	0	0	0	0	1
2018	106,104	1,647	0.002	0	0	0	0	0	0
2019	96,916	2,343	0.002	0	0	0	0	0	0
2020	103,428	878	0.001	0	0	0	0	0	0
TOTAL	512,135	33,190	0.006	0	0	0	1	0	1

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	2,993	0	0	0	0	24,017	0	1,312
2018	0	0	0	0	0	0	0	0	0	0	1,647
2019	0	0	0	0	0	0	0	0	0	0	2,343
2020	0	0	0	0	0	0	0	0	0	0	878
TOTAL	0	0	0	2,993	0	0	0	0	24,017	0	6,180

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	247	4,816	0	0	0	2,916	41,677	540	1,382
2018	0	0	0	0	0	0	0	0	0	0	1,751
2019	0	0	0	0	0	0	0	0	0	0	2,704
2020	0	0	0	0	0	0	0	0	0	0	1,133
TOTAL	0	0	247	4,816	55	0	0	2,916	41,677	540	6,970

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,163	47,088	6,970	
IBNR + FREQUENCY ADJUSTMENT	(102,072)	(14,825)	538	
TOTAL LOSSES	0	32,263	7,508	
EXPECTED LOSS CREDIBILITY	170,344	55,659	106,721	
	0.05	0.17	0.21	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.006	0.001
INDICATED (POST-TEST)	0.000	0.007	0.002
PRES. ON RATE LEVEL	0.030	0.010	0.019
DERIVED BY FORMULA	0.029	0.009	0.015
UNDERLYING PRESENT RATE	0.033	0.011	0.021
PROPOSED	0.029	0.009	0.015

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.0625
IND. RATE				0.06	MINIMUM PREMIUM	380
MAN. RATE	0.17	0.12	0.08	+ 0.06	PRESENT	370

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	65,402	193,771	0.296	0	0	0	3	5	8
2017	66,057	244,053	0.369	0	0	0	0	4	8
2018	68,804	256,526	0.373	0	0	0	0	0	5
2019	67,427	22,903	0.034	0	0	0	0	3	3
2020	68,524	42,767	0.062	0	0	0	0	1	1
TOTAL	336,214	760,020	0.226	0	0	0	12	13	25

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	102,491	12,266	0	0	0	10,345	25,637	22,032
2017	0	0	0	80,333	10,644	0	0	0	102,135	43,052	7,889
2018	0	0	0	84,458	0	0	0	0	109,343	0	62,725
2019	0	0	0	0	1,853	0	0	0	0	11,410	9,640
2020	0	0	0	0	1,199	0	0	0	0	20,401	21,167
TOTAL	0	0	0	267,282	25,962	0	0	0	242,823	100,500	123,453

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	177,002	20,509	0	0	0	56,327	40,686	22,451
2017	0	0	6,899	129,455	19,117	0	0	13,329	177,988	75,405	8,307
2018	0	380	22,322	120,488	1,861	0	776	33,514	152,009	5,817	66,677
2019	0	11	529	299	1,877	0	71	2,617	1,394	16,469	11,125
2020	0	55	1,613	631	1,233	0	1,053	17,061	8,111	16,025	27,327
TOTAL	0	446	31,362	427,875	47,516	0	1,900	66,522	395,830	154,402	135,886

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	100,229	1,025,622	135,886	
IBNR + FREQUENCY ADJUSTMENT	(255,933)	(125,681)	529	
TOTAL LOSSES	0	899,941	136,415	
EXPECTED LOSS CREDIBILITY	0.04	0.13	0.16	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.268	0.041	0.308
INDICATED (POST-TEST)	0.000	0.279	0.042	0.322
PRESUMED RATE LEVEL	0.117	0.129	0.028	0.275
DERIVED BY FORMULA	0.113	0.149	0.031	0.292
UNDERLYING PRESENT RATE	0.128	0.141	0.031	0.300
PROPOSED	0.113	0.149	0.031	0.292

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.3398
IND. RATE				0.34	MINIMUM PREMIUM	470
MAN. RATE	0.48	0.43	0.37	+ 0.34	PRESENT	465

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	13,824	68,499	0.496	0	0	0	2	2	4
2017	12,907	129,771	1.005	0	0	0		2	7
2018	12,771	359,221	2.813	0	0	0		5	14
2019	13,521	39,648	0.293	0	0	0	1	3	4
2020	9,896	99,452	1.005	0	0	0	0	6	6
TOTAL	62,919	696,591	1.107	0	0	0	17	18	35

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	27,126	2,295	0	0	0	845	9,440	11,793
2017	0	0	0	47,508	628	0	0	0	56,397	1,314	23,924
2018	0	0	0	103,330	7,988	0	0	0	195,669	12,720	39,514
2019	0	0	0	10,514	1,816	0	0	0	4,655	4,436	18,227
2020	0	0	0	0	50,565	0	0	0	0	34,002	14,885
TOTAL	0	0	0	188,478	63,292	0	0	0	274,566	61,912	108,343

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	46,847	3,837	0	0	0	32,067	14,981	12,017
2017	0	0	3,935	76,456	1,199	0	0	6,875	97,889	3,500	25,192
2018	0	475	27,929	147,975	1,888	0	1,405	60,714	272,776	31,775	42,003
2019	0	441	8,683	12,523	1,199	0	591	4,430	5,764	6,960	21,034
2020	0	2,301	68,005	26,597	52,779	0	1,755	28,436	13,519	26,709	19,217
TOTAL	0	3,216	108,553	310,398	79,308	0	3,750	100,455	422,015	83,926	119,463

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	215,974	895,647	119,463	
IBNR + FREQUENCY ADJUSTMENT	(219,524)	(172,579)	461	
TOTAL LOSSES	0	723,068	119,924	
EXPECTED LOSS	361,665	638,012	104,007	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	1.149	0.191	1.340
INDICATED (POST-TEST)	0.000	1.199	0.199	1.398
PRES. ON RATE LEVEL	0.526	0.929	0.151	1.606
DERIVED BY FORMULA	0.521	0.939	0.154	1.614
UNDERLYING PRESENT RATE	0.575	1.014	0.165	1.754
PROPOSED	0.519	0.935	0.153	1.606

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.8679
IND. RATE				1.87	MINIMUM PREMIUM	960
MAN. RATE	3.49	2.73	2.16	+ 1.87	PRESENT	1,025

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	284,780	262,964	0.092	0	0	0	5	3	8
2017	286,345	639,444	0.223	0	0	1		7	10
2018	305,451	766,465	0.251	0	0	1		18	21
2019	290,994	527,106	0.181	0	0	1	2	9	12
2020	320,472	718,597	0.224	0	0	0	2	10	12
TOTAL	1,488,042	2,914,576	0.196	0	0	3	13	47	63

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	25,810	13,406	0	0	0	246	27,989	150,513
2017	0	0	82,862	97,461	38,068	0	0	703	107,761	91,430	145,159
2018	0	0	164,372	63,383	178,488	0	0	2,005	36,210	163,301	139,956
2019	0	0	81,112	31,312	89,798	0	0	64,700	44,120	168,736	47,303
2020	0	0	0	59,943	146,514	0	0	0	70,062	313,937	128,141
TOTAL	0	0	328,346	277,909	466,274	0	0	7,183	303,399	765,393	611,072

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	44,574	22,415	0	0	0	81,307	44,419	153,373
2017	0	2,801	134,481	158,902	66,000	0	5,085	184,985	191,497	158,296	152,852
2018	0	6,220	270,305	108,924	200,750	0	1,742	59,551	61,415	276,939	148,773
2019	0	6,207	176,114	56,666	120,000	0	11,090	198,677	76,884	252,239	54,588
2020	0	10,647	298,908	134,582	163,000	0	24,221	357,402	186,595	257,233	165,430
TOTAL	0	25,874	879,808	503,646	661,918	0	42,139	800,616	597,698	989,125	675,016

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,748,436	2,752,389	675,016	
IBNR + FREQUENCY ADJUSTMENT	(742,664)	(481,441)	3,473	
TOTAL LOSSES	1,005,772	2,270,947	678,489	
EXPECTED LOSSES	1,257,038	1,829,267	659,855	
CREDIBILITY	0.10	0.35	0.42	

PURE PREMIUM INDICATED (PRE-TEST)	0.068	0.153	0.046	0.266
INDICATED (POST-TEST)	0.071	0.159	0.048	0.277
PRESENT UNDERLYING RATE LEVEL	0.077	0.113	0.041	0.231
DERIVED BY FORMULA	0.077	0.129	0.044	0.249
UNDERLYING PRESENT RATE	0.084	0.123	0.044	0.252
PROPOSED	0.077	0.129	0.044	0.249

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.2897
IND. RATE				0.29	MINIMUM PREMIUM	455
MAN. RATE	0.50	0.39	0.31	+ 0.29	PRESENT	445

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	5,569	938	0.017	0	0	0	0	0	0
2017	6,318	4,420	0.070	0	0	0	0	0	0
2018	6,074	202,925	3.341	0	0	1	0	3	4
2019	5,836	13	0.000	0	0	0	0	0	0
2020	6,319	103	0.002	0	0	0	0	0	0
TOTAL	30,116	208,399	0.692	0	0	1	0	3	4

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	938
2017	0	0	0	0	0	0	0	0	0	0	4,420
2018	0	0	138,481	0	12,384	0	0	1	0	32,879	4,746
2019	0	0	0	0	0	0	0	0	0	0	13
2020	0	0	0	0	0	0	0	0	0	0	103
TOTAL	0	0	138,481	0	12,384	0	0	1,435	0	32,879	10,220

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	956
2017	0	0	0	0	0	0	0	0	0	0	4,654
2018	0	4,834	202,920	5,846	12,443	0	936	28,994	2,902	55,725	5,045
2019	0	0	0	0	0	0	0	0	0	0	15
2020	0	0	0	0	0	0	0	0	0	0	133
TOTAL	0	4,834	202,920	5,846	22,943	0	936	28,994	2,902	55,725	10,803

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	237,684	87,415	10,803	
IBNR + FREQUENCY ADJUSTMENT	(158,247)	(58,317)	118	
TOTAL LOSSES	79,437	29,098	10,921	
EXPECTED LOSS CREDIBILITY	266,576	220,489	22,787	
	0.01	0.03	0.03	

PURE PREMIUM INDICATED (PRE-TEST)	0.264	0.097	0.036	0.397
INDICATED (POST-TEST)	0.275	0.101	0.038	0.414
PRESUMED RATE LEVEL	0.811	0.670	0.069	1.550
DERIVED BY FORMULA	0.805	0.653	0.068	1.527
UNDERLYING PRESENT RATE	0.885	0.732	0.076	1.693
PROPOSED	0.805	0.653	0.068	1.527

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.0831
IND. RATE				2.08	MINIMUM PREMIUM	1,025
MAN. RATE	3.86	3.11	2.40	+ 2.08	PRESENT	1,105

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	14,216	95,462	0.672	0	0	0	1	0	1
2017	14,296	19,889	0.139	0	0	0	0	0	0
2018	16,269	156,694	0.963	0	0	0	0	4	5
2019	13,160	42,825	0.325	0	0	0	1	5	6
2020	8,611	0	0.000	0	0	0	0	0	0
TOTAL	66,552	314,870	0.473	0	0	0	3	9	12

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	42,378	0	0	0	0	4,427	0	6,657
2017	0	0	0	0	0	0	0	0	0	0	19,889
2018	0	0	0	60,453	32,374	0	0	0	45,377	1,533	16,957
2019	0	0	0	4,000	16,121	0	0	0	5,000	13,705	3,999
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	106,831	48,495	0	0	0	96,804	15,238	47,502

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	73,187	0	0	0	0	83,429	0	6,783
2017	0	0	0	0	0	0	0	0	0	0	20,943
2018	0	311	18,487	88,528	1,156	0	324	13,997	63,174	4,989	18,025
2019	0	259	7,706	7,255	2,155	0	690	6,809	7,284	20,380	4,615
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	570	26,192	168,969	34,592	0	1,014	20,807	153,887	25,369	50,367

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	48,583	422,818	50,367	
IBNR + FREQUENCY ADJUSTMENT	(100,826)	(52,379)	173	
TOTAL LOSSES	0	370,439	50,539	
EXPECTED LOSS	161,210	190,600	42,732	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.557	0.076	0.633
INDICATED (POST-TEST)	0.000	0.581	0.079	0.660
PRES. ON RATE LEVEL	0.222	0.262	0.059	0.543
DERIVED BY FORMULA	0.220	0.275	0.060	0.554
UNDERLYING PRESENT RATE	0.242	0.286	0.064	0.593
PROPOSED	0.220	0.275	0.060	0.554

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.6447
IND. RATE				0.64	MINIMUM PREMIUM	565
MAN. RATE	1.12	0.89	0.73	+ 0.64	PRESENT	575

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	9,678	411,714	4,254	0	0	1	2	1	4
2017	9,541	114,598	1,201	0	0	1		2	3
2018	12,942	4,271	0.033	0	0	0		0	0
2019	11,219	44,491	0.397	0	0	0	1	1	2
2020	10,301	25,836	0.251	0	0	0	0	0	0
TOTAL	53,681	600,910	1.119	0	0	2	3	4	9

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	204,957	16,422	6,326	0	0	136,375	1,310	20,204	6,120
2017	0	0	92,162	0	650	0	0	751	0	909	2,126
2018	0	0	0	0	0	0	0	0	0	0	4,271
2019	0	0	0	2,129	680	0	0	0	2,041	2,940	36,701
2020	0	0	0	0	5,528	0	0	0	0	7,879	12,429
TOTAL	0	0	297,119	18,551	13,184	0	0	147,126	23,351	31,932	61,647

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	275,462	28,361	10,577	0	0	188,334	38,294	32,064	6,236
2017	0	3,115	139,568	1,560	2,000	0	1,243	41,561	725	1,694	2,239
2018	0	0	0	0	0	0	0	0	0	0	4,540
2019	0	91	1,847	2,586	1,007	0	265	2,171	2,649	4,488	42,353
2020	0	252	7,435	2,908	5,700	0	407	6,589	3,133	6,189	16,046
TOTAL	0	3,458	424,312	35,415	19,682	0	1,915	238,654	44,800	44,434	71,414

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	668,339	144,331	71,414	
IBNR + FREQUENCY ADJUSTMENT	(154,327)	(38,135)	155	
TOTAL LOSSES	514,012	106,196	71,569	
EXPECTED LOSS CREDIBILITY	259,686	145,257	31,000	
	0.01	0.04	0.05	

PURE PREMIUM INDICATED (PRE-TEST)	0.958	0.198	0.133	1.289
INDICATED (POST-TEST)	0.999	0.206	0.139	1.344
PRESUMED RATE LEVEL	0.443	0.248	0.053	0.744
DERIVED BY FORMULA	0.449	0.246	0.057	0.752
UNDERLYING PRESENT RATE	0.484	0.271	0.058	0.812
PROPOSED	0.449	0.246	0.057	0.752

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.8743
IND. RATE				0.87	MINIMUM PREMIUM	640
MAN. RATE	1.56	1.25	1.00	+ 0.87	PRESENT	660

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	16,182	99,595	0.615	0	0	0	0	0	0
2017	17,563	128,611	0.732	0	0	0	0	0	0
2018	17,373	828,579	4.769	0	0	0	0	0	0
2019	17,277	83,822	0.485	0	0	0	0	0	0
2020	15,374	45,929	0.299	0	0	0	0	0	0
TOTAL	83,769	1,186,536	1.416	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	37,455	0	0	0	0	4,426	0	14,714
2017	0	0	0	37,742	5,132	0	0	0	41,929	10,106	33,702
2018	0	0	106,403	70,275	42,587	0	0	50,007	4,750	81,061	19,486
2019	0	0	0	0	34,117	0	0	0	0	42,150	7,555
2020	0	0	0	0	14,605	0	0	0	0	18,047	13,277
TOTAL	0	0	106,403	145,472	96,441	0	0	50,017	94,105	151,364	88,734

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	64,685	0	0	0	0	85,225	0	14,994
2017	0	0	3,245	60,823	9,000	0	0	5,308	72,936	18,104	35,488
2018	0	4,070	177,052	107,081	11,223	0	31,430	951,617	44,440	153,799	20,714
2019	0	201	9,734	5,506	4,008	0	261	9,669	5,151	60,839	8,718
2020	0	665	19,642	7,682	15,200	0	931	15,093	7,175	14,176	17,141
TOTAL	0	4,936	209,673	245,777	41,626	0	32,623	981,687	214,927	246,919	97,054

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,228,919	849,249	97,054	
IBNR + FREQUENCY ADJUSTMENT	(577,189)	(212,205)	541	
TOTAL LOSSES	651,730	637,044	97,595	
EXPECTED LOSSES	963,206	795,571	112,015	
CREDIBILITY	0.01	0.05	0.06	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.778	0.760	0.117
INDICATED (POST-TEST)	0.812	0.793	0.122
PRES. ON RATE LEVEL	1.053	0.870	0.122
DERIVED BY FORMULA	1.050	0.866	0.122
UNDERLYING PRESENT RATE	1.150	0.950	0.134
PROPOSED	1.050	0.866	0.122

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.3708
IND. RATE				2.37	MINIMUM PREMIUM	1,120
MAN. RATE	4.47	3.49	2.75	+ 2.37	PRESENT	1,215

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	157,785	2,333,183	1,479	0	0	0	0	0	0
2017	168,329	3,213,026	1,909	0	0	0	0	0	0
2018	181,400	2,345,352	1,293	0	0	0	0	0	0
2019	190,870	2,005,147	1,051	0	0	0	0	0	0
2020	194,525	2,649,414	1,362	0	0	0	0	0	0
TOTAL	892,909	12,546,122	1,405	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	464,986	547,192	146,309	0	0	241,795	27,814	314,372	124,715
2017	0	0	805,699	549,289	300,473	0	0	1,067	497,527	450,482	183,489
2018	0	0	262,799	547,518	282,846	0	0	13,112	535,078	372,855	208,974
2019	0	0	239,693	514,564	299,730	0	0	90,000	449,570	319,828	91,747
2020	0	0	400,428	314,602	293,481	0	0	704,635	326,622	471,388	137,928
TOTAL	0	0	2,173,605	2,473,165	1,322,839	0	0	1,124	2,202,611	1,928,925	746,853

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	624,941	945,001	244,629	0	0	472,019	707,684	498,908	127,085
2017	0	27,233	1,272,968	902,805	524,000	0	28,248	1,014,039	887,347	779,566	193,214
2018	0	11,949	549,896	810,493	401,331	0	12,647	439,501	774,911	659,418	222,139
2019	0	35,805	857,990	663,912	468,315	0	62,925	580,440	552,826	520,188	105,876
2020	0	81,734	1,620,445	494,633	393,110	0	308,037	2,435,084	564,162	463,141	178,065
TOTAL	0	156,720	4,926,239	3,816,841	1,998,538	0	411,857	4,941,083	3,486,930	2,921,222	826,379

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,435,900	12,323,533	826,379	
IBNR + FREQUENCY ADJUSTMENT	(4,724,331)	(2,085,338)	4,417	
TOTAL LOSSES	5,711,569	10,238,195	830,796	
EXPECTED LOSSES	8,122,796	8,021,193	824,086	
CREDIBILITY	0.07	0.25	0.30	

PURE PREMIUM INDICATED (PRE-TEST)	0.640	1.147	0.093	1.879
INDICATED (POST-TEST)	0.667	1.196	0.097	1.961
PRESUMED RATE LEVEL	0.833	0.823	0.085	1.740
DERIVED BY FORMULA	0.821	0.916	0.088	1.826
UNDERLYING PRESENT RATE	0.910	0.898	0.092	1.900
PROPOSED	0.821	0.916	0.088	1.826

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.1231
IND. RATE				2.12	MINIMUM PREMIUM	1,040
MAN. RATE	3.81	2.95	2.34	+ 2.12	PRESENT	1,085

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	57,486	1,076,808	1.873	0	0	0	0	0	0
2017	63,107	506,457	0.803	0	0	0	0	0	0
2018	60,800	185,903	0.306	0	0	0	0	0	0
2019	60,709	124,013	0.204	0	0	0	0	0	0
2020	52,779	467,220	0.885	0	0	0	0	0	0
TOTAL	294,881	2,360,401	0.800	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	223,205	249,985	158,510	0	0	143,836	1,964	120,513	52,795
2017	0	0	0	184,173	86,114	0	0	0	111,438	70,096	54,636
2018	0	0	0	69,809	31,653	0	0	0	35,976	18,348	30,117
2019	0	0	0	21,754	41,121	0	0	0	14,470	12,389	34,279
2020	0	0	0	75,304	71,144	0	0	0	138,774	106,971	75,027
TOTAL	0	0	223,205	601,025	388,542	0	0	143,836	428,622	328,317	246,854

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	299,988	431,724	265,029	0	0	198,638	229,951	191,254	53,798
2017	0	0	17,390	297,903	148,811	0	0	15,043	194,605	121,537	57,532
2018	0	352	20,904	101,824	51,811	0	277	12,096	51,106	32,733	32,014
2019	0	1,132	28,626	31,941	53,099	0	1,828	13,450	17,746	19,614	39,558
2020	0	8,237	223,646	109,676	86,939	0	21,409	277,346	164,889	105,092	96,860
TOTAL	0	9,722	590,553	973,068	508,943	0	23,514	516,572	658,297	470,231	279,762

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,140,362	2,710,539	279,762	
IBNR + FREQUENCY ADJUSTMENT	(1,314,454)	(693,308)	1,088	
TOTAL LOSSES	0	2,017,230	280,850	
EXPECTED LOSSES	2,186,047	2,590,415	228,521	
CREDIBILITY	0.03	0.12	0.14	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.684	0.095	0.779
INDICATED (POST-TEST)	0.000	0.714	0.099	0.813
PRES. ON RATE LEVEL	0.679	0.804	0.071	1.554
DERIVED BY FORMULA	0.658	0.794	0.075	1.527
UNDERLYING PRESENT RATE	0.741	0.878	0.077	1.697
PROPOSED	0.658	0.794	0.075	1.527

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.7757
IND. RATE				1.78	MINIMUM PREMIUM	930
MAN. RATE	3.55	2.72	2.09	+ 1.78	PRESENT	1,005

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	42,086	585,900	1.392	0	0	0	0	0	0
2017	50,457	778,773	1.543	0	0	0	0	0	0
2018	47,496	506,444	1.066	0	0	0	0	0	0
2019	48,356	431,320	0.892	0	0	0	0	0	0
2020	67,218	478,977	0.713	0	0	0	0	0	0
TOTAL	255,613	2,781,414	1.088	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	133,955	152,252	0	0	0	0	154,442	47,349
2017	0	0	103,474	201,453	87,867	0	0	749	64,781	194,990	43,459
2018	0	0	170,335	0	44,012	0	0	17,206	0	85,923	26,888
2019	0	0	164,245	95,797	56,634	0	0	19,111	28,218	38,546	28,779
2020	0	0	0	106,717	110,116	0	0	0	74,601	120,447	67,096
TOTAL	0	0	438,054	537,922	450,881	0	0	1,136	265,502	594,348	213,571

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	231,340	254,565	0	0	0	175,930	245,099	48,249
2017	0	3,497	175,541	327,478	152,252	0	5,486	195,398	118,955	333,232	45,762
2018	0	5,980	251,827	9,222	44,012	0	11,237	341,314	16,856	150,510	28,582
2019	0	13,154	346,053	132,217	56,634	0	5,042	67,192	38,363	60,020	33,211
2020	0	12,096	329,439	160,316	132,916	0	14,757	201,732	113,665	105,936	86,621
TOTAL	0	34,728	1,102,861	860,577	607,110	0	36,522	805,637	463,769	894,797	242,425

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,979,748	2,926,250	242,425	
IBNR + FREQUENCY ADJUSTMENT	(1,166,502)	(580,860)	1,505	
TOTAL LOSSES	813,246	2,345,390	243,930	
EXPECTED LOSSES	2,034,292	2,258,966	252,817	
CREDIBILITY	0.03	0.11	0.13	

PURE PREMIUM INDICATED (PRE-TEST)	0.318	0.918	0.095	1.331
INDICATED (POST-TEST)	0.332	0.957	0.100	1.389
PRES. ON RATE LEVEL	0.729	0.809	0.091	1.629
DERIVED BY FORMULA	0.717	0.826	0.092	1.634
UNDERLYING PRESENT RATE	0.796	0.884	0.099	1.778
PROPOSED	0.714	0.823	0.091	1.629

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.8939
IND. RATE				1.89	MINIMUM PREMIUM	965
MAN. RATE	3.54	2.79	2.19	+ 1.89	PRESENT	1,035

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	295,663	2,023,868	0.685	0	0	0	0	0	0
2017	311,935	1,897,620	0.608	0	0	0	0	0	0
2018	313,409	2,158,366	0.689	0	0	0	0	0	0
2019	308,154	2,624,580	0.852	0	0	0	0	0	0
2020	290,514	1,524,107	0.525	0	0	0	0	0	0
TOTAL	1,519,675	10,228,541	0.673	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	294,291	359,913	351,662	0	0	191,616	387,871	351,059	240,456
2017	0	0	82,486	413,100	266,385	0	0	933	383,310	461,514	276,892
2018	194,520	0	152,527	392,590	348,168	0	0	4,997	391,921	382,789	248,474
2019	0	0	361,663	381,203	137,740	0	0	955,517	332,098	234,957	221,340
2020	0	0	102,284	122,382	312,085	0	0	58,997	252,174	522,503	153,682
TOTAL	194,520	0	993,251	1,669,188	1,416,040	0	0	1,502,052	1,594,374	1,952,822	1,140,844

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	395,527	621,570	587,979	0	0	264,622	422,063	557,131	245,025
2017	0	2,788	165,774	670,900	455,161	0	924	87,370	673,761	792,433	291,567
2018	288,843	7,492	353,190	590,125	501,861	0	6,184	231,310	570,728	665,455	264,128
2019	0	35,882	847,238	489,156	144,433	0	109,059	1,810,915	483,247	419,517	255,426
2020	0	34,457	804,229	291,391	355,022	0	76,449	912,175	437,517	452,329	198,403
TOTAL	288,843	80,619	2,565,958	2,663,146	2,011,512	0	192,616	3,306,392	2,587,315	2,886,864	1,254,550

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,434,428	10,338,834	1,254,550	
IBNR + FREQUENCY ADJUSTMENT	(3,065,962)	(2,181,081)	6,699	
TOTAL LOSSES	3,368,465	8,157,754	1,261,248	
EXPECTED LOSSES	5,130,020	8,196,822	1,359,282	
CREDIBILITY	0.10	0.36	0.43	

PURE PREMIUM INDICATED (PRE-TEST)	0.222	0.537	0.083	0.841
INDICATED (POST-TEST)	0.231	0.560	0.087	0.878
PRESUMED RATE LEVEL	0.309	0.494	0.082	0.885
DERIVED BY FORMULA	0.301	0.518	0.084	0.903
UNDERLYING PRESENT RATE	0.338	0.539	0.089	0.966
PROPOSED	0.295	0.507	0.082	0.885

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.0291
IND. RATE				1.03	MINIMUM PREMIUM	690
MAN. RATE	1.95	1.50	1.19	+ 1.03	PRESENT	720

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	58,908	646,487	1.097	0	0	0	0	0	0
2017	64,393	1,059,589	1.646	0	0	0	0	0	0
2018	65,811	331,561	0.504	0	0	0	0	0	0
2019	61,978	499,755	0.806	0	0	0	0	0	0
2020	63,047	292,087	0.463	0	0	0	0	0	0
TOTAL	314,137	2,829,479	0.901	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	201,536	7,954	56,663	0	0	199,395	1,567	100,294	60,078
2017	0	0	419,284	10,410	102,155	0	0	436	34,292	139,995	97,017
2018	0	0	115,395	1,605	32,892	0	0	5,218	3,777	84,962	40,022
2019	0	0	0	83,798	114,346	0	0	0	80,307	144,651	76,653
2020	0	0	0	15,975	29,681	0	0	0	10,130	172,961	63,340
TOTAL	0	0	736,215	119,742	335,737	0	0	204,739	149,073	642,863	337,110

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	270,864	13,737	94,741	0	0	275,364	36,959	159,167	61,219
2017	0	14,172	638,344	25,633	176,170	0	17,002	575,295	71,650	240,549	102,159
2018	0	4,062	171,265	8,755	11,170	0	3,414	105,356	13,771	144,737	42,543
2019	0	4,102	97,700	115,929	160,133	0	10,614	92,056	107,765	218,402	88,458
2020	0	2,411	67,064	30,940	33,622	0	10,085	158,362	77,701	137,399	81,772
TOTAL	0	24,747	1,245,238	194,999	319,686	0	41,115	1,206,434	307,846	900,253	376,151

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,517,534	1,922,779	376,151	
IBNR + FREQUENCY ADJUSTMENT	(594,524)	(562,444)	1,512	
TOTAL LOSSES	1,923,011	1,360,335	377,663	
EXPECTED LOSSES	997,673	2,122,403	298,408	
CREDIBILITY	0.04	0.13	0.15	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.612	0.433	0.120	1.165
INDICATED (POST-TEST)	0.639	0.452	0.125	1.216
PRES. ON RATE LEVEL	0.291	0.619	0.087	0.996
DERIVED BY FORMULA	0.305	0.597	0.093	0.994
UNDERLYING PRESENT RATE	0.318	0.676	0.095	1.088
PROPOSED	0.305	0.598	0.093	0.996

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.1588
IND. RATE				1.16	MINIMUM PREMIUM	730
MAN. RATE	2.09	1.67	1.34	+ 1.16	PRESENT	770

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	54,768	5,756	0.011	0	0	0	0	0	0
2017	56,129	230,646	0.411	0	0	0	0	0	0
2018	59,030	88,948	0.151	0	0	0	0	0	0
2019	56,970	53,669	0.094	0	0	0	0	0	0
2020	56,072	8,428	0.015	0	0	0	0	0	0
TOTAL	282,969	387,447	0.137	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	2,945	0	0	0	0	2,368	443
2017	0	0	0	104,821	6,559	0	0	0	99,556	1,626	18,084
2018	0	0	0	14,127	23,202	0	0	0	1,742	46,054	3,823
2019	0	0	0	36,264	4,529	0	0	0	7,457	4,360	1,059
2020	0	0	0	0	2,492	0	0	0	0	2,059	3,877
TOTAL	0	0	0	155,212	39,727	0	0	0	108,755	56,467	27,286

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	4,924	0	0	0	0	3,758	451
2017	0	0	8,815	168,786	12,121	0	0	12,121	172,788	5,001	19,042
2018	0	91	5,532	21,792	11,112	0	68	3,219	5,162	77,450	4,064
2019	0	1,510	29,455	42,913	11,113	0	929	6,467	8,898	7,186	1,222
2020	0	113	3,351	1,311	2,662	0	106	1,722	819	1,617	5,005
TOTAL	0	1,715	47,153	234,800	67,024	0	1,103	23,529	187,667	95,012	29,785

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	73,500	584,504	29,785	
IBNR + FREQUENCY ADJUSTMENT	(239,744)	(84,334)	188	
TOTAL LOSSES	0	500,170	29,973	
EXPECTED LOSS CREDIBILITY	402,662	318,265	37,410	
	0.03	0.12	0.14	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.177	0.011	0.187
INDICATED (POST-TEST)	0.000	0.184	0.011	0.195
PRESUMED RATE LEVEL	0.130	0.103	0.012	0.245
DERIVED BY FORMULA	0.126	0.113	0.012	0.251
UNDERLYING PRESENT RATE	0.142	0.112	0.013	0.268
PROPOSED	0.124	0.110	0.012	0.245

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.2854
IND. RATE				0.29	MINIMUM PREMIUM	455
MAN. RATE	0.56	0.43	0.33	+ 0.29	PRESENT	450

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	4,096	739	0.018	0	0	0	0	0	0
2017	5,175	68,519	1.324	0	0	0	0	0	0
2018	4,489	4,344	0.097	0	0	0	0	0	0
2019	4,537	41,853	0.922	0	0	0	0	0	0
2020	4,319	76,546	1.772	0	0	0	0	0	0
TOTAL	22,616	192,001	0.849	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	114	0	0	0	0	69	556
2017	0	0	0	0	618	0	0	0	0	66,711	1,190
2018	0	0	0	0	752	0	0	0	0	492	3,100
2019	0	0	0	0	726	0	0	0	0	1,814	39,313
2020	0	0	0	0	21,650	0	0	0	0	54,896	0
TOTAL	0	0	0	0	23,860	0	0	0	0	123,982	44,159

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	191	0	0	0	0	110	567
2017	0	0	16	11	1,167	0	0	1,441	1,167	113,282	1,253
2018	0	1	58	53	62	0	1	29	29	826	3,295
2019	0	4	207	117	19	0	11	416	222	2,618	45,367
2020	0	985	29,117	11,388	22,532	0	2,833	45,910	21,827	43,121	0
TOTAL	0	990	29,398	11,568	25,947	0	2,844	47,795	23,245	159,957	50,482

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	81,028	220,719	50,482	
IBNR + FREQUENCY ADJUSTMENT	(130,343)	(36,668)	123	
TOTAL LOSSES	0	184,051	50,605	
EXPECTED LOSSES	217,866	137,472	24,847	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.814	0.224	1.038
INDICATED (POST-TEST)	0.000	0.849	0.233	1.082
PRESUMED RATE LEVEL	0.882	0.557	0.101	1.539
DERIVED BY FORMULA	0.873	0.562	0.105	1.540
UNDERLYING PRESENT RATE	0.963	0.608	0.110	1.681
PROPOSED	0.873	0.562	0.105	1.539

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.7901
IND. RATE				1.79	MINIMUM PREMIUM	935
MAN. RATE	3.29	2.58	2.07	+ 1.79	PRESENT	1,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	22,784	278,208	1.221	0	0	0	0	0	0
2017	26,085	258,263	0.990	0	0	0	0	0	0
2018	27,869	493,276	1.770	0	0	0	0	0	0
2019	26,324	785,296	2.983	0	0	0	0	0	0
2020	32,693	681,769	2.085	0	0	0	0	0	0
TOTAL	135,755	2,496,812	1.839	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	74,727	17,544	0	0	0	0	7,762	19,757
2017	0	0	0	81,755	41,595	0	0	0	32,529	58,045	44,339
2018	0	0	0	138,732	62,280	0	0	0	141,472	99,337	51,455
2019	0	0	389,698	82,402	34,187	0	0	84,930	66,163	65,389	62,527
2020	0	0	0	3,725	245,812	0	0	0	42,629	337,234	52,369
TOTAL	0	0	389,698	381,341	401,418	0	0	84,930	441,211	567,767	230,447

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	129,054	29,334	0	0	0	284,677	12,318	20,132
2017	0	0	7,805	132,301	71,100	0	0	5,203	57,463	99,298	46,689
2018	0	699	41,494	202,312	111,335	0	1,124	49,153	202,585	174,383	54,697
2019	0	24,694	679,961	128,997	171,100	0	14,586	230,969	91,096	106,770	72,156
2020	0	11,432	336,922	132,871	257,200	0	22,282	339,744	171,670	171,670	67,608
TOTAL	0	36,824	1,066,183	725,535	735,996	0	37,991	625,069	807,492	664,137	261,283

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,766,067	2,733,159	261,283	
IBNR + FREQUENCY ADJUSTMENT	(829,330)	(397,559)	880	
TOTAL LOSSES	936,737	2,335,600	262,162	
EXPECTED LOSSES	1,428,684	1,535,834	155,462	
CREDIBILITY	0.02	0.07	0.09	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.690	1.720	0.193
INDICATED (POST-TEST)	0.720	1.795	0.201
PRES. ON RATE LEVEL	0.964	1.036	0.105
DERIVED BY FORMULA	0.959	1.089	0.114
UNDERLYING PRESENT RATE	1.052	1.131	0.115
PROPOSED	0.959	1.089	0.114

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.5136
IND. RATE				2.51	MINIMUM PREMIUM	1,165
MAN. RATE	4.58	3.55	2.83	+ 2.51	PRESENT	1,240

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	23,470	71,351	0.304	0	0	0	0	0	0
2017	22,683	123,791	0.546	0	0	0	0	0	0
2018	23,060	118,728	0.515	0	0	0	0	0	0
2019	23,139	692,921	2.995	0	0	0	0	0	0
2020	24,238	218,582	0.902	0	0	0	0	0	0
TOTAL	116,590	1,225,373	1.051	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	2,901	28,410	0	0	0	1,842	18,611	18,587
2017	0	0	0	0	21,319	0	0	0	0	75,359	27,113
2018	0	0	0	0	30,582	0	0	0	0	44,777	43,369
2019	0	0	324,221	53,828	50,121	0	0	76,400	16,828	120,338	51,117
2020	0	0	0	0	89,884	0	0	0	0	108,993	19,705
TOTAL	0	0	324,221	56,729	220,316	0	0	76,400	19,670	368,078	159,891

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	5,010	47,502	0	0	0	5,107	29,536	18,940
2017	0	0	544	384	35,000	0	0	1,628	1,319	127,967	28,550
2018	0	37	2,370	2,159	11,520	0	54	2,610	2,664	75,212	46,101
2019	0	20,070	560,461	93,690	60,000	0	8,342	190,722	41,582	179,732	58,989
2020	0	4,090	120,885	47,279	93,800	0	5,624	91,151	43,336	85,614	25,439
TOTAL	0	24,196	684,259	148,522	214,050	0	14,019	286,111	94,007	498,061	178,020

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,008,586	1,054,640	178,020	
IBNR + FREQUENCY ADJUSTMENT	(590,788)	(316,638)	798	
TOTAL LOSSES	417,798	738,001	178,817	
EXPECTED LOSS CREDIBILITY	996,455	1,196,490	155,187	
	0.02	0.06	0.08	

PURE PREMIUM INDICATED (PRE-TEST)	0.358	0.633	0.153	1.145
INDICATED (POST-TEST)	0.374	0.660	0.160	1.194
PRESUMED RATE LEVEL	0.783	0.940	0.122	1.844
DERIVED BY FORMULA	0.774	0.923	0.125	1.822
UNDERLYING PRESENT RATE	0.855	1.026	0.133	2.014
PROPOSED	0.774	0.923	0.125	1.822

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.1192
IND. RATE				2.12	MINIMUM PREMIUM	1,040
MAN. RATE	4.15	3.17	2.48	+ 2.12	PRESENT	1,130

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	51,133	503,184	0.984	0	0	0	0	0	0
2017	50,501	343,567	0.680	0	0	0	0	0	0
2018	40,670	132,868	0.327	0	0	0	0	0	0
2019	46,844	875,652	1.869	0	0	0	0	0	0
2020	40,527	221,455	0.546	0	0	0	0	0	0
TOTAL	229,675	2,076,726	0.904	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	127,324	108,524	14,788	0	0	49,736	7,980	41,475	70,355
2017	0	0	131,681	20,813	60,399	0	0	255	5,705	60,060	17,654
2018	0	0	4,490	0	38,187	0	0	0	21,419	40,216	28,556
2019	0	0	264,434	111,409	14,241	0	0	178,500	239,087	25,578	42,360
2020	0	0	0	0	61,714	0	0	0	0	130,449	29,292
TOTAL	0	0	523,439	245,236	189,329	0	0	178,536	357,191	297,778	188,217

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	171,123	187,421	24,726	0	0	68,688	163,491	65,821	71,692
2017	0	4,451	202,649	36,790	103,000	0	3,133	106,679	12,737	102,494	18,590
2018	0	66	4,146	9,101	13,000	0	200	8,910	32,170	68,690	30,355
2019	0	18,973	501,937	150,638	41,000	0	42,068	533,193	290,009	74,929	48,883
2020	0	2,808	82,999	32,462	64,400	0	6,731	109,094	51,867	102,468	37,816
TOTAL	0	26,298	962,854	416,411	297,305	0	52,133	826,564	550,273	414,402	207,336

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,867,849	1,678,392	207,336	
IBNR + FREQUENCY ADJUSTMENT	(885,113)	(401,289)	950	
TOTAL LOSSES	982,736	1,277,103	208,286	
EXPECTED LOSSES	1,465,554	1,482,393	204,225	
CREDIBILITY	0.03	0.10	0.12	

PURE PREMIUM INDICATED (PRE-TEST)	0.428	0.556	0.091	1.075
INDICATED (POST-TEST)	0.446	0.580	0.095	1.121
PRES. ON RATE LEVEL	0.584	0.591	0.081	1.257
DERIVED BY FORMULA	0.580	0.590	0.083	1.253
UNDERLYING PRESENT RATE	0.638	0.645	0.089	1.372
PROPOSED	0.580	0.590	0.083	1.253

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.4572
IND. RATE				1.46	MINIMUM PREMIUM	825
MAN. RATE	2.84	2.14	1.69	+ 1.46	PRESENT	880

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	2,587	86,059	3.327	0	0	0	0	0	0
2017	2,380	508,597	21.370	0	0	0	0	0	0
2018	2,635	111,020	4.213	0	0	0	0	0	0
2019	2,522	124,302	4.929	0	0	0	0	0	0
2020	2,679	54,356	2.029	0	0	0	0	0	0
TOTAL	12,803	884,334	6.907	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	28,896	6,638	0	0	0	644	21,511	23,370
2017	0	0	195,348	179,489	24,104	0	0	035	56,719	13,973	929
2018	0	0	0	38,986	19,101	0	0	0	42,299	4,486	6,148
2019	0	0	0	43,000	20,870	0	0	0	22,722	27,665	10,045
2020	0	0	0	0	20,218	0	0	0	0	13,982	20,156
TOTAL	0	0	195,348	290,371	90,931	0	0	035	127,384	81,617	60,648

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	49,903	11,099	0	0	0	10,142	34,138	23,814
2017	0	6,603	311,218	292,531	46,141	0	2,522	91,450	100,107	25,308	978
2018	0	198	11,784	56,966	1,441	0	306	13,226	59,071	9,785	6,535
2019	0	1,882	39,348	53,386	32,266	0	2,921	23,004	28,870	42,651	11,592
2020	0	920	27,191	10,635	21,116	0	721	11,693	5,559	10,983	26,021
TOTAL	0	9,603	389,542	463,427	142,043	0	6,470	139,373	203,749	122,866	68,941

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	544,988	932,080	68,941	
IBNR + FREQUENCY ADJUSTMENT	(167,487)	(57,108)	109	
TOTAL LOSSES	377,501	874,972	69,050	
EXPECTED LOSS CREDIBILITY	282,446	216,218	21,202	
	0.00	0.01	0.02	

PURE PREMIUM INDICATED (PRE-TEST)	2.949	6.834	0.539	10.322
INDICATED (POST-TEST)	3.076	7.130	0.563	10.769
PRESUMED RATE LEVEL	2.020	1.546	0.152	3.718
DERIVED BY FORMULA	2.020	1.602	0.160	3.782
UNDERLYING PRESENT RATE	2.206	1.689	0.166	4.061
PROPOSED	2.020	1.602	0.160	3.782

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.3984
IND. RATE				4.40	MINIMUM PREMIUM	1,770
MAN. RATE	8.52	6.49	5.00	+ 4.40	PRESENT	1,925

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	307,342	143,369	0.047	0	0	0	0	0	0
2017	350,248	340,660	0.097	0	0	0	0	0	0
2018	295,345	50,240	0.017	0	0	0	0	0	0
2019	300,015	301,797	0.101	0	0	0	0	0	0
2020	335,196	485,561	0.145	0	0	0	0	0	0
TOTAL	1,588,146	1,321,627	0.083	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	33,878	0	0	0	0	47,139	62,352
2017	0	0	76,761	88,727	14,892	0	0	111	34,724	42,951	11,494
2018	0	0	0	6,292	0	0	0	0	18,264	0	25,684
2019	0	0	214,662	0	3,402	0	0	42,604	0	12,891	28,164
2020	0	0	83,477	19,439	74,981	0	0	92,004	15,381	187,350	12,929
TOTAL	0	0	374,900	114,458	127,153	0	0	134,793	68,369	290,331	140,623

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	56,644	0	0	0	0	74,810	63,537
2017	0	2,595	123,931	144,328	27,100	0	4,715	162,683	63,696	74,285	12,103
2018	0	28	1,663	8,976	1,995	0	130	5,598	25,391	972	27,302
2019	0	11,655	334,899	15,769	10,911	0	3,183	87,110	6,039	20,852	32,501
2020	0	14,603	277,956	66,097	88,500	0	43,575	386,143	99,635	155,147	16,691
TOTAL	0	28,880	738,449	235,170	189,100	0	51,602	641,533	194,761	326,066	152,135

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,460,464	945,097	152,135	
IBNR + FREQUENCY ADJUSTMENT	(433,181)	(174,819)	844	
TOTAL LOSSES	1,027,282	770,278	152,979	
EXPECTED LOSSES	727,479	656,770	163,430	
CREDIBILITY	0.10	0.37	0.44	

PURE PREMIUM INDICATED (PRE-TEST)	0.065	0.049	0.010	0.123
INDICATED (POST-TEST)	0.067	0.051	0.010	0.128
PRESUMED RATE LEVEL	0.042	0.038	0.009	0.089
DERIVED BY FORMULA	0.044	0.043	0.010	0.097
UNDERLYING PRESENT RATE	0.046	0.041	0.010	0.097
PROPOSED	0.044	0.043	0.010	0.097

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.1125
IND. RATE				0.11	MINIMUM PREMIUM	395
MAN. RATE	0.23	0.17	0.12	+ 0.11	PRESENT	380

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	12,028	319,425	2.656	0	0	0	0	0	0
2017	11,688	33,458	0.286	0	0	0	0	0	0
2018	12,270	36,566	0.298	0	0	0	0	0	0
2019	13,227	159,124	1.203	0	0	0	0	0	0
2020	13,587	9,852	0.073	0	0	0	0	0	0
TOTAL	62,800	558,425	0.889	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	161,993	34,123	11,061	0	0	21,641	1,813	32,018	41,776
2017	0	0	0	0	994	0	0	0	0	1,952	30,512
2018	0	0	0	10,000	4,305	0	0	0	164	6,647	15,450
2019	0	0	0	57,022	0	0	0	0	74,699	0	27,403
2020	0	0	0	0	0	0	0	0	0	0	9,852
TOTAL	0	0	161,993	101,145	16,360	0	0	21,641	91,676	40,617	124,993

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	217,719	58,930	18,494	0	0	29,886	30,213	50,813	42,570
2017	0	0	25	18	1,000	0	0	42	34	3,315	32,129
2018	0	50	2,977	14,570	1,221	0	9	438	623	11,174	16,423
2019	0	2,332	44,283	66,328	1,004	0	9,039	54,762	83,797	8,941	31,623
2020	0	0	0	0	0	0	0	0	0	0	12,719
TOTAL	0	2,382	265,004	139,846	20,719	0	9,048	85,128	114,668	74,242	135,464

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	361,562	362,444	135,464	
IBNR + FREQUENCY ADJUSTMENT	(477,324)	(131,685)	540	
TOTAL LOSSES	0	230,760	136,004	
EXPECTED LOSS CREDIBILITY	817,349	503,684	101,863	
	0.01	0.04	0.05	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.367	0.217	0.584
INDICATED (POST-TEST)	0.000	0.383	0.226	0.609
PRESENTATION RATE LEVEL	1.192	0.734	0.149	2.075
DERIVED BY FORMULA	1.180	0.720	0.152	2.053
UNDERLYING PRESENT RATE	1.302	0.802	0.162	2.266
PROPOSED	1.180	0.720	0.152	2.053

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.3870
IND. RATE				2.39	MINIMUM PREMIUM	1,125
MAN. RATE	4.50	3.50	2.79	+ 2.39	PRESENT	1,230

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	18,863	988,460	5,240	0	0	0	0	0	0
2017	16,854	52,604	0.312	0	0	0	0	0	0
2018	17,818	6,150	0.035	0	0	0	0	0	0
2019	18,539	10,919	0.059	0	0	0	0	0	0
2020	19,598	133,535	0.681	0	0	0	0	0	0
TOTAL	91,672	1,191,668	1.300	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	546,693	31,238	2,758	0	0	273,119	1,045	23,475	2,132
2017	0	0	0	0	14,604	0	0	0	0	35,135	2,865
2018	0	0	0	0	0	0	0	0	0	0	6,150
2019	0	0	0	0	5,069	0	0	0	0	2,256	3,594
2020	0	0	0	48,028	43,878	0	0	0	20,460	6,763	14,406
TOTAL	0	0	546,693	79,266	66,309	0	0	273,119	29,505	67,629	29,147

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	734,755	53,948	4,611	0	0	515,277	16,254	37,255	2,173
2017	0	0	372	263	24,000	0	0	759	615	59,663	3,017
2018	0	0	0	0	0	0	0	0	0	0	6,537
2019	0	30	1,446	818	1,003	0	14	518	276	3,256	4,147
2020	0	5,186	140,626	69,163	53,900	0	2,692	33,357	20,729	8,418	18,598
TOTAL	0	5,215	877,199	124,199	89,750	0	2,706	549,910	37,873	108,592	34,472

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,435,031	360,407	34,472	
IBNR + FREQUENCY ADJUSTMENT	(300,166)	(132,807)	227	
TOTAL LOSSES	1,134,865	227,600	34,699	
EXPECTED LOSSES	509,603	504,185	43,356	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUM				
INDICATED (PRE-TEST)	1.238	0.248	0.038	1.524
INDICATED (POST-TEST)	1.292	0.259	0.039	1.590
PRES. ON RATE LEVEL	0.509	0.504	0.043	1.056
DERIVED BY FORMULA	0.525	0.489	0.043	1.057
UNDERLYING PRESENT RATE	0.556	0.550	0.047	1.153
PROPOSED	0.525	0.489	0.043	1.057

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.2288
IND. RATE				1.23	MINIMUM PREMIUM	755
MAN. RATE	2.19	1.75	1.42	+ 1.23	PRESENT	795

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,216,695	662,264	0.054	0	0	0	0	0	0
2017	1,226,823	610,583	0.050	0	0	0	0	0	0
2018	1,222,683	647,831	0.053	0	0	0	0	0	0
2019	1,452,190	1,205,507	0.083	0	0	0	0	0	0
2020	1,568,644	628,974	0.040	0	0	0	0	0	0
TOTAL	6,687,035	3,755,159	0.056	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	217,656	81,561	69,118	0	0	43,016	1,828	80,744	55,341
2017	0	0	0	172,634	110,809	0	0	0	51,680	118,742	156,718
2018	0	0	181,805	86,006	78,418	0	0	21,009	89,777	123,569	60,737
2019	0	0	660,782	147,794	82,167	0	0	144,800	58,091	44,843	67,001
2020	0	0	114,102	79,474	21,665	0	0	263,833	53,990	52,478	44,182
TOTAL	0	0	1,174,345	567,469	362,177	0	0	447,447	368,366	420,376	383,979

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	292,530	140,856	115,565	0	0	59,405	206,346	128,141	56,392
2017	0	0	17,068	279,780	189,000	0	0	8,839	91,758	202,799	165,024
2018	0	6,808	293,953	134,759	112,971	0	2,495	86,341	133,963	213,284	64,563
2019	0	42,344	1,166,132	232,025	168,411	0	17,836	338,447	85,795	79,298	77,319
2020	0	19,795	361,127	98,593	45,600	0	100,811	713,578	101,590	65,570	57,039
TOTAL	0	68,947	2,130,810	886,011	411,307	0	121,142	1,206,610	619,453	689,092	420,338

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,527,508	2,835,865	420,338	
IBNR + FREQUENCY ADJUSTMENT	(1,237,605)	(699,099)	3,150	
TOTAL LOSSES	2,289,904	2,136,766	423,488	
EXPECTED LOSSES	2,157,889	2,708,241	564,411	
CREDIBILITY	0.27	0.96	1.00	

PURE PREMIUM INDICATED (PRE-TEST)	0.034	0.032	0.006	0.073
INDICATED (POST-TEST)	0.036	0.033	0.007	0.076
PRESUMED RATE LEVEL	0.030	0.037	0.008	0.074
DERIVED BY FORMULA	0.031	0.033	0.007	0.071
UNDERLYING PRESENT RATE	0.032	0.040	0.008	0.081
PROPOSED	0.033	0.035	0.007	0.074

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.0865
IND. RATE				0.09	MINIMUM PREMIUM	390
MAN. RATE	0.19	0.15	0.10	+ 0.09	PRESENT	375

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	942	55,194	5.859	0	0	0	0	0	0
2017	932	87,019	9.337	0	0	0	0	0	0
2018	1,299	95,583	7.358	0	0	0	0	0	0
2019	1,406	36,798	2.617	0	0	0	0	0	0
2020	611	0	0.000	0	0	0	0	0	0
TOTAL	5,190	274,594	5.291	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	8,679	0	0	0	0	24,936	21,579
2017	0	0	0	0	27,748	0	0	0	0	20,322	38,949
2018	0	0	0	5,385	1,987	0	0	0	51,636	7,091	29,484
2019	0	0	0	0	0	0	0	0	0	0	36,798
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	5,385	38,414	0	0	0	51,636	52,349	126,810

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	14,511	0	0	0	0	39,573	21,989
2017	0	0	708	499	46,000	0	0	439	356	34,509	41,013
2018	0	27	1,577	7,823	1,223	0	375	16,240	72,206	14,658	31,341
2019	0	0	0	0	0	0	0	0	0	0	42,465
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	27	2,285	8,322	64,439	0	375	16,679	72,562	88,740	136,809

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,365	234,063	136,809	
IBNR + FREQUENCY ADJUSTMENT	(42,131)	(15,165)	116	
TOTAL LOSSES	0	218,898	136,924	
EXPECTED LOSS CREDIBILITY	70,444	57,231	28,273	
	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	4.218	2.638
INDICATED (POST-TEST)	0.000	4.400	2.752
PRES. ON RATE LEVEL	1.243	1.010	0.499
DERIVED BY FORMULA	1.243	1.044	0.521
UNDERLYING PRESENT RATE	1.357	1.103	0.545
PROPOSED	1.243	1.044	0.521

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.2653
IND. RATE				3.27	MINIMUM PREMIUM	1,405
MAN. RATE	6.00	4.65	3.70	+ 3.27	PRESENT	1,515

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	2,705	4,938	0.183	0	0	0	0	0	0
2017	3,248	56,059	1.726	0	0	0	0	0	0
2018	3,081	18,974	0.616	0	0	0	0	0	0
2019	3,399	6,921	0.204	0	0	0	0	0	0
2020	4,560	161,643	3.545	0	0	0	0	0	0
TOTAL	16,993	248,535	1.463	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	4,938
2017	0	0	0	0	1,182	0	0	0	0	1,532	53,345
2018	0	0	0	12,668	0	0	0	4,216	0	0	2,090
2019	0	0	0	0	1,970	0	0	0	0	1,888	3,063
2020	0	0	0	0	81,000	0	0	0	0	77,000	3,643
TOTAL	0	0	0	12,668	84,152	0	0	0	4,216	80,420	67,079

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	5,032
2017	0	0	30	21	1,182	0	0	33	27	2,601	56,172
2018	0	57	3,348	18,072	1,970	0	30	1,292	5,861	224	2,222
2019	0	12	562	318	1,970	0	12	433	231	2,725	3,535
2020	0	3,686	108,937	42,606	84,500	0	3,973	64,395	30,615	60,484	4,703
TOTAL	0	3,754	112,877	61,017	89,728	0	4,015	66,154	36,734	66,034	71,664

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	186,800	253,514	71,664	
IBNR + FREQUENCY ADJUSTMENT	(133,709)	(52,536)	88	
TOTAL LOSSES	53,091	200,978	71,752	
EXPECTED LOSS CREDIBILITY	236,044	206,145	14,591	
	0.01	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.312	1.183	0.422
INDICATED (POST-TEST)	0.326	1.234	0.441
PRES. ON RATE LEVEL	1.272	1.111	0.079
DERIVED BY FORMULA	1.263	1.113	0.086
UNDERLYING PRESENT RATE	1.389	1.213	0.086
PROPOSED	1.262	1.113	0.086

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.8624
IND. RATE				2.86	MINIMUM PREMIUM	1,275
MAN. RATE	5.33	4.18	3.31	+ 2.86	PRESENT	1,395

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	39,314	1,046,598	2.662	0	0	0	0	0	0
2017	47,634	1,439,950	3.023	0	0	0	0	0	0
2018	42,536	1,071,229	2.518	0	0	0	0	0	0
2019	51,871	1,911,367	3.685	0	0	0	0	0	0
2020	52,505	963,680	1.835	0	0	0	0	0	0
TOTAL	233,860	6,432,824	2.751	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	437,825	201,423	101,263	0	0	141,025	1,986	66,875	11,197
2017	0	0	639,058	186,267	33,002	0	0	847	143,252	56,233	17,291
2018	0	0	348,535	170,109	174,039	0	0	10,002	125,886	128,950	14,128
2019	0	0	664,397	418,896	74,800	0	0	301,800	392,427	32,039	27,001
2020	0	0	225,671	138,521	73,113	0	0	220,033	150,461	96,740	58,611
TOTAL	0	0	2,315,486	1,115,216	456,217	0	0	688	899,012	380,837	128,228

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	588,437	347,858	169,312	0	0	194,761	156,314	106,131	11,410
2017	0	21,600	983,870	311,052	66,000	0	24,189	826,887	263,360	101,631	18,207
2018	0	13,103	566,751	267,477	20,000	0	7,854	251,656	189,857	227,075	15,018
2019	0	53,584	1,380,191	546,438	16,000	0	69,624	890,141	475,709	109,094	31,159
2020	0	39,289	723,227	193,010	118,600	0	99,284	784,784	198,894	112,372	75,667
TOTAL	0	127,577	4,242,476	1,665,836	322,524	0	200,951	2,948,229	1,284,134	656,302	151,461

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,519,233	4,428,796	151,461	
IBNR + FREQUENCY ADJUSTMENT	(3,821,256)	(807,372)	1,043	
TOTAL LOSSES	3,697,976	3,621,424	152,504	
EXPECTED LOSSES	6,642,859	3,117,963	190,866	
CREDIBILITY	0.03	0.10	0.12	

PURE PREMIUM INDICATED (PRE-TEST)	1.581	1.549	0.065	3.195
INDICATED (POST-TEST)	1.650	1.616	0.068	3.333
PRES. ON RATE LEVEL	2.601	1.221	0.075	3.897
DERIVED BY FORMULA	2.573	1.260	0.074	3.907
UNDERLYING PRESENT RATE	2.841	1.333	0.082	4.255
PROPOSED	2.566	1.257	0.074	3.897

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.5314
IND. RATE				4.53	MINIMUM PREMIUM	1,810
MAN. RATE	8.50	6.57	5.24	+ 4.53	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	9,744	34,086	0.350	0	0	0	0	0	0
2017	10,613	52,374	0.493	0	0	0	0	0	0
2018	9,910	34,591	0.349	0	0	0	0	0	0
2019	10,066	23,133	0.230	0	0	0	0	0	0
2020	12,273	321,819	2.622	0	0	0	0	0	0
TOTAL	52,606	466,003	0.886	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	17,784	0	0	0	0	13,506	2,796
2017	0	0	0	0	11,656	0	0	0	0	31,375	9,343
2018	0	0	0	0	1,497	0	0	0	0	1,625	31,469
2019	0	0	0	0	0	0	0	0	0	0	23,133
2020	0	0	167,000	0	37,000	0	0	89,000	0	28,237	82
TOTAL	0	0	167,000	0	67,937	0	0	89,000	0	74,743	66,823

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	29,735	0	0	0	0	21,434	2,849
2017	0	0	297	210	19,113	0	0	678	549	53,278	9,838
2018	0	2	116	106	1,113	0	2	95	97	2,730	33,452
2019	0	0	0	0	0	0	0	0	0	0	26,695
2020	0	21,490	338,003	35,477	52,617	0	32,728	226,574	22,495	27,675	106
TOTAL	0	21,491	338,417	35,793	104,274	0	32,730	227,346	23,141	105,117	72,940

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	619,985	268,324	72,940	
IBNR + FREQUENCY ADJUSTMENT	(92,617)	(23,022)	79	
TOTAL LOSSES	527,368	245,303	73,019	
EXPECTED LOSS CREDIBILITY	158,281	87,914	14,405	
	0.01	0.04	0.05	

PURE PREMIUM INDICATED (PRE-TEST)	1.002	0.466	0.139	1.608
INDICATED (POST-TEST)	1.046	0.486	0.145	1.677
PRES. ON RATE LEVEL	0.276	0.153	0.025	0.454
DERIVED BY FORMULA	0.283	0.166	0.031	0.481
UNDERLYING PRESENT RATE	0.301	0.167	0.027	0.495
PROPOSED	0.283	0.166	0.031	0.481

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.5589
IND. RATE				0.56	MINIMUM PREMIUM	540
MAN. RATE	1.03	0.79	0.61	+ 0.56	PRESENT	535

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,767	6,710	0.380	0	0	0	0	0	0
2017	1,651	146,481	8.872	0	0	0	0	0	0
2018	1,595	6,676	0.419	0	0	0	0	0	0
2019	1,526	50,702	3.323	0	0	0	0	0	0
2020	1,576	0	0.000	0	0	0	0	0	0
TOTAL	8,115	210,569	2.595	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	6,710
2017	0	0	0	72,401	0	0	0	0	74,080	0	0
2018	0	0	0	0	3,643	0	0	0	0	1,807	1,226
2019	0	0	0	0	19,981	0	0	0	0	30,554	167
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	72,401	23,624	0	0	0	74,080	32,361	8,103

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	6,837
2017	0	0	5,973	116,500	1,129	0	0	8,993	128,551	1,667	0
2018	0	4	282	257	1,299	0	2	105	108	3,035	1,303
2019	0	118	5,701	3,225	2,133	0	189	7,009	3,734	44,102	193
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	122	11,956	119,985	33,337	0	192	16,108	132,392	48,804	8,333

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	28,378	334,515	8,333	
IBNR + FREQUENCY ADJUSTMENT	(73,925)	(26,914)	55	
TOTAL LOSSES	0	307,601	8,389	
EXPECTED LOSS CREDIBILITY	122,521	100,131	11,299	
	0.00	0.01	0.01	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	3.791	0.103	3.894
INDICATED (POST-TEST)	0.000	3.955	0.108	4.063
PRES. ON RATE LEVEL	1.383	1.130	0.128	2.640
DERIVED BY FORMULA	1.383	1.158	0.127	2.668
UNDERLYING PRESENT RATE	1.510	1.234	0.139	2.883
PROPOSED	1.383	1.158	0.127	2.668

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.1026
IND. RATE				3.10	MINIMUM PREMIUM	1,350
MAN. RATE	5.60	4.41	3.55	+ 3.10	PRESENT	1,465

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	62	0	0.000	0	0	0	0	0	0
2017	436	7,666	1.758	0	0	0	0	0	0
2018	4,586	0	0.000	0	0	0	0	0	0
2019	4,665	9,376	0.201	0	0	0	0	0	0
2020	9,665	52,496	0.543	0	0	0	0	0	0
TOTAL	19,414	69,538	0.358	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	5,000	0	0	0	0	2,666	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	3,111	0	0	0	0	6,265	0
2020	0	0	0	4,641	22,058	0	0	0	8,700	15,966	1,131
TOTAL	0	0	0	4,641	30,169	0	0	0	8,700	24,897	1,131

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	128	90	8,000	0	0	58	47	4,527	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	18	888	502	1,000	0	39	1,437	766	9,043	0
2020	0	1,312	37,552	16,056	23,800	0	1,820	25,131	14,019	13,862	1,460
TOTAL	0	1,330	38,567	16,648	36,314	0	1,859	26,626	14,831	27,432	1,460

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	68,382	95,225	1,460	
IBNR + FREQUENCY ADJUSTMENT	(199,689)	(45,129)	203	
TOTAL LOSSES	0	50,096	1,663	
EXPECTED LOSS	442,241	220,175	20,905	
CREDIBILITY	0.01	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.258	0.009
INDICATED (POST-TEST)	0.000	0.269	0.009
PRES. ON RATE LEVEL	2.086	1.039	0.099
DERIVED BY FORMULA	2.065	1.023	0.097
UNDERLYING PRESENT RATE	2.278	1.134	0.108
PROPOSED	2.065	1.023	0.097

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.6641
IND. RATE				4.66	MINIMUM PREMIUM	1,850
MAN. RATE	4.78	4.92	5.17	+ 4.66	PRESENT	1,580

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	540	0	0.000	0	0	0	0	0	0
2017	277	0	0.000	0	0	0	0	0	0
2018	507	0	0.000	0	0	0	0	0	0
2019	362	0	0.000	0	0	0	0	0	0
2020	461	0	0.000	0	0	0	0	0	0
TOTAL	2,147	0	0.000	0	0	0	0	0	0

POLICY YEAR	REPORTED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(23,139)	(6,566)	5	
TOTAL LOSSES	0	0	5	
EXPECTED LOSSES	38,292	24,660	1,070	
CREDIBILITY	0.00	0.00	0.01	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000
PRES. ON RATE LEVEL	1.633	1.052	0.046
DERIVED BY FORMULA	1.633	1.052	0.045
UNDERLYING PRESENT RATE	1.784	1.149	0.050
PROPOSED	1.633	1.052	0.045

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.9979
IND. RATE				4.00	MINIMUM PREMIUM	1,640
MAN. RATE	4.05	4.17	4.38	+ 4.00	PRESENT	1,400

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	0	0	0.000	0	0	0	0	0	0
2017	2	0	0.000	0	0	0	0	0	0
2018	43	0	0.000	0	0	0	0	0	0
2019	18	0	0.000	0	0	0	0	0	0
2020	138	161	0.117	0	0	0	0	0	0
TOTAL	201	161	0.080	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	161
TOTAL	0	0	0	0	0	0	0	0	0	0	161

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	208
TOTAL	0	0	0	0	0	0	0	0	0	0	208

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	208	
IBNR + FREQUENCY ADJUSTMENT	(1,081)	(379)	2	
TOTAL LOSSES	0	0	210	
EXPECTED LOSS	2,463	1,919	202	
CREDIBILITY	0.00	0.00	0.00	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.105
INDICATED (POST-TEST)	0.000	0.000	0.109
PRES. ON RATE LEVEL	1.122	0.874	0.092
DERIVED BY FORMULA	1.122	0.874	0.092
UNDERLYING PRESENT RATE	1.225	0.955	0.101
PROPOSED	1.122	0.874	0.092

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.0583
IND. RATE				3.06	MINIMUM PREMIUM	1,340
MAN. RATE	3.10	3.19	3.35	+ 3.06	PRESENT	1,150

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,122	25,794	2,299	0	0	0	0	0	0
2017	629	21,413	3,404	0	0	0	0	0	0
2018	543	0	0.000	0	0	0	0	0	0
2019	302	0	0.000	0	0	0	0	0	0
2020	169	0	0.000	0	0	0	0	0	0
TOTAL	2,765	47,207	1.707	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	12,618	0	0	0	0	1,154	0	2,022
2017	0	0	0	7,500	111	0	0	0	8,407	2,152	3,243
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	20,118	111	0	0	0	19,561	2,152	5,265

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	21,791	0	0	0	0	20,044	0	2,060
2017	0	0	622	12,070	0	0	1,067	0	14,626	3,843	3,415
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	622	33,861	324	0	1,067	0	34,670	3,843	5,475

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,689	72,699	5,475	
IBNR + FREQUENCY ADJUSTMENT	(25,008)	(8,012)	10	
TOTAL LOSSES	0	64,686	5,485	
EXPECTED LOSS CREDIBILITY	35,909	26,231	3,932	
	0.00	0.01	0.01	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	2.339	0.198	2.538
INDICATED (POST-TEST)	0.000	2.441	0.207	2.648
PRESENT UNDERLYING RATE LEVEL	1.189	0.869	0.130	2.188
DERIVED BY FORMULA	1.189	0.884	0.131	2.205
UNDERLYING PRESENT RATE	1.299	0.949	0.142	2.390
PROPOSED	1.189	0.884	0.131	2.205

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.2285
IND. RATE				3.23	MINIMUM PREMIUM	1,395
MAN. RATE	3.24	3.34	3.51	+ 3.23	PRESENT	1,190

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,538	0	0.000	0	0	0	0	0	0
2017	614	0	0.000	0	0	0	0	0	0
2018	1,208	0	0.000	0	0	0	0	0	0
2019	1,370	0	0.000	0	0	0	0	0	0
2020	1,162	0	0.000	0	0	0	0	0	0
TOTAL	5,892	0	0.000	0	0	0	0	0	0

POLICY YEAR	REPORTED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	58,506	59,381	0	0	0	25,841	12,250	6,797
2017	0	0	4,612	87,859	8,781	0	0	2,986	38,093	27,242	4,079
2018	0	8	442	2,385	78	0	8	353	1,600	61	8,942
2019	0	0	0	0	0	0	0	0	0	0	2,295
2020	0	0	0	0	0	0	0	0	0	0	758
TOTAL	0	8	5,054	148,745	67,830	0	8	3,339	65,534	39,553	22,871

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,409	321,667	22,871	
IBNR + FREQUENCY ADJUSTMENT	(77,313)	(21,727)	55	
TOTAL LOSSES	0	299,939	22,926	
EXPECTED LOSS CREDIBILITY	132,290	82,974	10,972	
	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT	PROPOSED
PURE PREMIUM INDICATED (PRE-TEST)	0.000	5.091	0.389	5.480
INDICATED (POST-TEST)	0.000	5.311	0.406	5.717
PRES. ON RATE LEVEL	2.056	1.290	0.171	3.516
DERIVED BY FORMULA	2.056	1.330	0.173	3.559
UNDERLYING PRESENT RATE	2.245	1.408	0.186	3.840
PROPOSED	2.056	1.330	0.173	3.559

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	5.2112
IND. RATE				5.21	MINIMUM PREMIUM	2,000
MAN. RATE	5.21	5.37	5.64	+ 5.21	PRESENT	1,720

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	518	0	0.000	0	0	0	0	0	0
2017	725	0	0.000	0	0	0	0	0	0
2018	199	0	0.000	0	0	0	0	0	0
2019	414	0	0.000	0	0	0	0	0	0
2020	392	0	0.000	0	0	0	0	0	0
TOTAL	2,248	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	1,354
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	1,354

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,354	
IBNR + FREQUENCY ADJUSTMENT	(22,119)	(5,378)	14	
TOTAL LOSSES	0	0	1,369	
EXPECTED LOSS CREDIBILITY	36,055	19,214	3,193	
	0.00	0.00	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.061
INDICATED (POST-TEST)	0.000	0.000	0.064
PRES. ON RATE LEVEL	1.469	0.783	0.130
DERIVED BY FORMULA	1.469	0.783	0.129
UNDERLYING PRESENT RATE	1.604	0.855	0.142
PROPOSED	1.469	0.783	0.129

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.4864
IND. RATE				3.49	MINIMUM PREMIUM	1,475
MAN. RATE	3.53	3.64	3.82	+ 3.49	PRESENT	1,260

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	0	0	0.000	0	0	0	0	0	0
2017	0	0	0.000	0	0	0	0	0	0
2018	1	0	0.000	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0
TOTAL	1	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(11)	(4)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSS	14	15	2	
CREDIBILITY	0.00	0.00	0.00	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000
PRESENTATION RATE LEVEL	1.312	1.335	0.146
DERIVED BY FORMULA	1.312	1.335	0.146
UNDERLYING PRESENT RATE	1.433	1.458	0.160
PROPOSED	1.312	1.335	0.146

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.0899
IND. RATE				4.09	MINIMUM PREMIUM	1,670
MAN. RATE	4.15	4.27	4.48	+ 4.09	PRESENT	1,425

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	6	0	0.000	0	0	0	0	0	0
2017	103	0	0.000	0	0	0	0	0	0
2018	11	0	0.000	0	0	0	0	0	0
2019	40	0	0.000	0	0	0	0	0	0
2020	40	0	0.000	0	0	0	0	0	0
TOTAL	200	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2,617)	(713)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSS	4,431	2,621	396	
CREDIBILITY	0.00	0.00	0.00	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001
PRES. ON RATE LEVEL	2.029	1.200	0.181
DERIVED BY FORMULA	2.029	1.200	0.181
UNDERLYING PRESENT RATE	2.215	1.310	0.198
PROPOSED	2.029	1.200	0.181

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	4.9937
IND. RATE				4.99	MINIMUM PREMIUM	1,955
MAN. RATE	5.06	5.21	5.47	+ 4.99	PRESENT	1,660

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	434	0	0.000	0	0	0	0	0	0
2017	334	0	0.000	0	0	0	0	0	0
2018	1,330	0	0.000	0	0	0	0	0	0
2019	547	0	0.000	0	0	0	0	0	0
2020	1,113	0	0.000	0	0	0	0	0	0
TOTAL	3,758	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(12,554)	(4,757)	14	
TOTAL LOSSES	0	0	14	
EXPECTED LOSS CREDIBILITY	21,755	19,312	2,171	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESUMED RATE LEVEL	0.530	0.471	0.053	1.054
DERIVED BY FORMULA	0.530	0.466	0.052	1.048
UNDERLYING PRESENT RATE	0.579	0.514	0.058	1.151
PROPOSED	0.530	0.466	0.052	1.048

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.5352
IND. RATE				1.54	MINIMUM PREMIUM	855
MAN. RATE	1.56	1.61	1.69	+ 1.54	PRESENT	750

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	11	0	0.000	0	0	0	0	0	0
2017	20	0	0.000	0	0	0	0	0	0
2018	11	0	0.000	0	0	0	0	0	0
2019	124	0	0.000	0	0	0	0	0	0
2020	274	0	0.000	0	0	0	0	0	0
TOTAL	440	0	0.000	0	0	0	0	0	0

POLICY YEAR	REPORTED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(3,254)	(652)	6	
TOTAL LOSSES	0	0	6	
EXPECTED LOSS	8,478	3,390	534	
CREDIBILITY	0.00	0.00	0.00	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001
PRES. ON RATE LEVEL	1.764	0.705	0.111
DERIVED BY FORMULA	1.764	0.705	0.111
UNDERLYING PRESENT RATE	1.927	0.770	0.121
PROPOSED	1.764	0.705	0.111

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.7795
IND. RATE				3.78	MINIMUM PREMIUM	1,570
MAN. RATE	3.83	3.94	4.14	+ 3.78	PRESENT	1,340

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,072	0	0.000	0	0	0	0	0	0
2017	1,012	0	0.000	0	0	0	0	0	0
2018	869	0	0.000	0	0	0	0	0	0
2019	564	0	0.000	0	0	0	0	0	0
2020	665	0	0.000	0	0	0	0	0	0
TOTAL	4,182	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(28,500)	(4,129)	13	
TOTAL LOSSES	0	0	13	
EXPECTED LOSS	44,433	14,622	3,012	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESUMED RATE LEVEL	0.973	0.320	0.066	1.359
DERIVED BY FORMULA	0.973	0.317	0.065	1.355
UNDERLYING PRESENT RATE	1.062	0.350	0.072	1.484
PROPOSED	0.973	0.317	0.065	1.355

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.9845
IND. RATE				1.98	MINIMUM PREMIUM	995
MAN. RATE	2.02	2.08	2.18	+ 1.98	PRESENT	870

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	220	0	0.000	0	0	0	0	0	0
2017	148	0	0.000	0	0	0	0	0	0
2018	135	0	0.000	0	0	0	0	0	0
2019	117	0	0.000	0	0	0	0	0	0
2020	251	0	0.000	0	0	0	0	0	0
TOTAL	871	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	162
2017	0	0	74	52	4,896	0	0	26	21	2,077	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	74	52	4,896	0	0	26	21	2,077	162

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	101	7,047	162	
IBNR + FREQUENCY ADJUSTMENT	(16,262)	(2,017)	4	
TOTAL LOSSES	0	5,030	166	
EXPECTED LOSS	27,605	7,624	713	
CREDIBILITY	0.00	0.00	0.00	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.577	0.019
INDICATED (POST-TEST)	0.000	0.602	0.020
PRESUMED RATE LEVEL	2.902	0.802	0.075
DERIVED BY FORMULA	2.902	0.802	0.075
UNDERLYING PRESENT RATE	3.169	0.875	0.082
PROPOSED	2.902	0.802	0.075

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	5.1553
IND. RATE				5.16	MINIMUM PREMIUM	2,000
MAN. RATE	5.36	5.68	5.85	+ 5.16	PRESENT	1,710

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,313	0	0.000	0	0	0	0	0	0
2017	645	0	0.000	0	0	0	0	0	0
2018	176	0	0.000	0	0	0	0	0	0
2019	70	0	0.000	0	0	0	0	0	0
2020	471	0	0.000	0	0	0	0	0	0
TOTAL	2,675	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	171,145	0	0	0	0	108,922	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	187
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	456	22,067	12,483	0	0	749	27,731	14,772	174,484	1,178
2020	0	0	0	0	0	0	0	0	0	0	1,132
TOTAL	0	456	193,211	12,483	0	0	749	136,653	14,772	174,484	2,498

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	331,070	303,866	2,498	
IBNR + FREQUENCY ADJUSTMENT	(52,351)	(15,739)	13	
TOTAL LOSSES	278,720	288,127	2,511	
EXPECTED LOSS CREDIBILITY	76,136	50,970	3,471	
	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	10.419	10.771	0.094
INDICATED (POST-TEST)	10.871	11.237	0.098
PRES. ON RATE LEVEL	2.606	1.745	0.119
DERIVED BY FORMULA	2.606	1.840	0.119
UNDERLYING PRESENT RATE	2.846	1.905	0.130
PROPOSED	2.606	1.840	0.119

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	6.2275
IND. RATE				6.23	MINIMUM PREMIUM	2,000
MAN. RATE	6.34	6.72	6.92	+ 6.23	PRESENT	1,960

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,252	0	0.000	0	0	0	0	0	0
2017	1,066	0	0.000	0	0	0	0	0	0
2018	2,489	0	0.000	0	0	0	0	0	0
2019	2,359	0	0.000	0	0	0	0	0	0
2020	933	0	0.000	0	0	0	0	0	0
TOTAL	8,099	0	0.000	0	0	0	0	0	0

POLICY YEAR	REPORTED LOSSES					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	TRANSLATED LOSSES					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	9,036	0	0	0	0	5,326	0	0
2017	0	0	661	466	43,000	0	0	1,389	1,126	109,223	0
2018	0	0	0	0	0	0	0	0	0	0	585
2019	0	6,517	187,044	8,525	1,000	0	7,477	202,790	10,758	5,410	0
2020	0	3,409	100,767	39,411	78,200	0	2,126	34,456	16,381	32,363	0
TOTAL	0	9,926	288,471	57,432	128,192	0	9,603	238,635	33,591	146,996	585

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	546,635	366,216	585	
IBNR + FREQUENCY ADJUSTMENT	(47,240)	(32,735)	28	
TOTAL LOSSES	499,394	333,481	613	
EXPECTED LOSS CREDIBILITY	80,119	126,779	6,769	
	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	6.166	4.118	0.008
INDICATED (POST-TEST)	6.433	4.296	0.008
PRESUMED RATE LEVEL	0.906	1.433	0.077
DERIVED BY FORMULA	0.906	1.462	0.076
UNDERLYING PRESENT RATE	0.989	1.565	0.084
PROPOSED	0.906	1.462	0.076

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.3340
IND. RATE				3.33	MINIMUM PREMIUM	1,425
MAN. RATE	3.42	3.63	3.74	+ 3.33	PRESENT	1,220

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	2,814	0	0.000	0	0	0	0	0	0
2017	2,327	0	0.000	0	0	0	0	0	0
2018	3,595	0	0.000	0	0	0	0	0	0
2019	3,320	0	0.000	0	0	0	0	0	0
2020	4,317	0	0.000	0	0	0	0	0	0
TOTAL	16,373	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	18,318	41,820	0	0	0	31,942	29,883	4,102
2017	0	0	567	400	37,125	0	0	185	150	14,539	631
2018	0	501	30,233	124,005	11,325	0	259	11,584	39,328	109,662	26,589
2019	0	2,990	57,744	84,999	11,325	0	5,046	32,987	47,599	23,066	16,974
2020	0	1,009	29,818	11,662	23,125	0	919	14,891	7,080	13,987	9,398
TOTAL	0	4,500	118,362	239,384	195,765	0	6,224	59,647	126,098	191,137	57,695

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	188,733	852,384	57,695	
IBNR + FREQUENCY ADJUSTMENT	(227,601)	(88,972)	199	
TOTAL LOSSES	0	763,412	57,893	
EXPECTED LOSS CREDIBILITY	401,035	351,785	33,005	
	0.00	0.02	0.02	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	4.663	0.354	5.016
INDICATED (POST-TEST)	0.000	4.865	0.369	5.233
PRESENTATION RATE LEVEL	2.243	1.967	0.185	4.395
DERIVED BY FORMULA	2.243	2.025	0.188	4.457
UNDERLYING PRESENT RATE	2.449	2.149	0.202	4.800
PROPOSED	2.243	2.025	0.188	4.457

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	5.1825
IND. RATE				5.18	MINIMUM PREMIUM	2,000
MAN. RATE	5.51	5.68	5.91	+ 5.18	PRESENT	1,780

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	175	0	0.000	0	0	0	0	0	0
2017	0	0	0.000	0	0	0	0	0	0
2018	3	0	0.000	0	0	0	0	0	0
2019	4	0	0.000	0	0	0	0	0	0
2020	32	0	0.000	0	0	0	0	0	0
TOTAL	214	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2,131)	(788)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	2,997	2,438	317	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESUMED RATE LEVEL	1.282	1.043	0.136	2.461
DERIVED BY FORMULA	1.282	1.043	0.136	2.461
UNDERLYING PRESENT RATE	1.400	1.139	0.148	2.688
PROPOSED	1.282	1.043	0.136	2.461

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.8624
IND. RATE				2.86	MINIMUM PREMIUM	1,275
MAN. RATE	3.09	3.18	3.31	+ 2.86	PRESENT	1,130

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	16	0	0.000	0	0	0	0	0	0
2017	77	0	0.000	0	0	0	0	0	0
2018	27	0	0.000	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0
2020	13	0	0.000	0	0	0	0	0	0
TOTAL	133	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	4,713
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	4,713

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	4,713	
IBNR + FREQUENCY ADJUSTMENT	(2,706)	(1,076)	1	
TOTAL LOSSES	0	0	4,714	
EXPECTED LOSS CREDIBILITY	3,759	3,465	326	
	0.00	0.00	0.00	

				TOTAL
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	3.545	3.545
INDICATED (POST-TEST)	0.000	0.000	3.698	3.698
PRESENTATION RATE LEVEL	2.588	2.386	0.224	5.198
DERIVED BY FORMULA	2.588	2.386	0.224	5.198
UNDERLYING PRESENT RATE	2.826	2.605	0.245	5.677
PROPOSED	2.588	2.386	0.224	5.198

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	6.0448
IND. RATE				6.04	MINIMUM PREMIUM	2,000
MAN. RATE	6.52	6.72	6.99	+ 6.04	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,270	0	0.000	0	0	0	0	0	0
2017	926	0	0.000	0	0	0	0	0	0
2018	788	0	0.000	0	0	0	0	0	0
2019	1,757	0	0.000	0	0	0	0	0	0
2020	3,087	0	0.000	0	0	0	0	0	0
TOTAL	7,828	0	0.000	0	0	0	0	0	0

POLICY YEAR	REPORTED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	995	10,311	0	0	0	4,715	13,762	1,197
2017	0	0	49	35	3,004	0	0	173	140	13,597	5,368
2018	0	221	12,982	70,073	1,004	0	253	10,928	49,568	1,897	4,149
2019	0	42	2,054	1,162	1,007	0	4	136	73	857	183
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	264	15,086	72,265	25,363	0	257	11,237	54,496	30,113	10,898

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	26,843	182,237	10,898	
IBNR + FREQUENCY ADJUSTMENT	(54,144)	(23,051)	68	
TOTAL LOSSES	0	159,186	10,966	
EXPECTED LOSS CREDIBILITY	107,225	97,749	8,626	
	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	2.034	0.140
INDICATED (POST-TEST)	0.000	2.122	0.146
PRES. ON RATE LEVEL	1.254	1.143	0.101
DERIVED BY FORMULA	1.254	1.153	0.101
UNDERLYING PRESENT RATE	1.370	1.249	0.110
PROPOSED	1.249	1.149	0.101

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.9057
IND. RATE				2.91	MINIMUM PREMIUM	1,290
MAN. RATE	3.14	3.23	3.36	+ 2.91	PRESENT	1,155

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	151	0	0.000	0	0	0	0	0	0
2017	205	0	0.000	0	0	0	0	0	0
2018	202	0	0.000	0	0	0	0	0	0
2019	204	0	0.000	0	0	0	0	0	0
2020	191	0	0.000	0	0	0	0	0	0
TOTAL	953	0	0.000	0	0	0	0	0	0

POLICY YEAR	REPORTED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(9,562)	(2,761)	8	
TOTAL LOSSES	0	0	8	
EXPECTED LOSSES	16,261	10,539	1,526	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESUMED RATE LEVEL	1.562	1.013	0.147	2.722
DERIVED BY FORMULA	1.562	1.013	0.147	2.722
UNDERLYING PRESENT RATE	1.706	1.106	0.160	2.972
PROPOSED	1.562	1.013	0.147	2.722

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.1651
IND. RATE				3.17	MINIMUM PREMIUM	1,375
MAN. RATE	3.42	3.52	3.66	+ 3.17	PRESENT	1,215

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,670	0	0.000	0	0	0	0	0	0
2017	1,645	0	0.000	0	0	0	0	0	0
2018	1,005	0	0.000	0	0	0	0	0	0
2019	2,888	0	0.000	0	0	0	0	0	0
2020	2,066	0	0.000	0	0	0	0	0	0
TOTAL	9,274	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	1,450	0	0	0	0	1,289	360
2017	0	0	3,159	60,997	2,005	0	0	1,154	16,424	634	0
2018	0	0	0	0	0	0	0	0	0	0	6,378
2019	0	7,994	229,617	10,681	1,005	0	6,913	187,666	10,268	9,085	875
2020	0	77	2,268	887	1,705	0	781	12,665	6,021	11,896	3,491
TOTAL	0	8,071	235,043	72,565	15,928	0	7,694	201,485	32,713	22,903	11,103

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	452,294	144,109	11,103	
IBNR + FREQUENCY ADJUSTMENT	(86,131)	(22,367)	76	
TOTAL LOSSES	366,163	121,742	11,179	
EXPECTED LOSSES	160,054	89,127	13,665	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM INDICATED (PRE-TEST)	3.948	1.313	0.121	5.382
INDICATED (POST-TEST)	4.119	1.370	0.126	5.615
PRES. ON RATE LEVEL	1.580	0.880	0.135	2.595
DERIVED BY FORMULA	1.580	0.885	0.135	2.600
UNDERLYING PRESENT RATE	1.726	0.961	0.147	2.834
PROPOSED	1.580	0.885	0.135	2.600

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	3.0237
IND. RATE				3.02	MINIMUM PREMIUM	1,325
MAN. RATE	3.26	3.36	3.49	+ 3.02	PRESENT	1,180

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	8,575	0	0.000	0	0	0	0	0	0
2017	8,217	0	0.000	0	0	0	0	0	0
2018	8,606	0	0.000	0	0	0	0	0	0
2019	7,775	0	0.000	0	0	0	0	0	0
2020	5,346	0	0.000	0	0	0	0	0	0
TOTAL	38,519	0	0.000	0	0	0	0	0	0

POLICY YEAR	REPORTED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	31,820	0	0	0	0	21,819	0	3,982
2017	0	2,625	119,711	41,559	4,127	0	16,429	554,499	84,339	25,891	192
2018	0	166	9,733	52,535	1,227	0	591	25,507	115,692	4,427	2,049
2019	0	1,156	23,489	32,813	1,127	0	663	5,358	6,601	10,695	2,849
2020	0	18	537	210	4,127	0	33	537	255	504	3,815
TOTAL	0	3,965	153,469	158,937	21,109	0	17,716	585,900	228,707	41,518	12,887

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	761,051	450,270	12,887	
IBNR + FREQUENCY ADJUSTMENT	(26,328)	(32,694)	30	
TOTAL LOSSES	734,723	417,576	12,917	
EXPECTED LOSS CREDIBILITY	42,455	119,243	7,221	
	0.01	0.03	0.04	

PURE PREMIUM INDICATED (PRE-TEST)	1.907	1.084	0.034	3.025
INDICATED (POST-TEST)	1.990	1.131	0.035	3.156
PRESUMED RATE LEVEL	0.101	0.283	0.017	0.402
DERIVED BY FORMULA	0.120	0.309	0.018	0.447
UNDERLYING PRESENT RATE	0.110	0.310	0.019	0.439
PROPOSED	0.120	0.309	0.018	0.447

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	5.193
IND. RATE				0.52	MINIMUM PREMIUM	525
MAN. RATE	0.50	0.52	0.54	+ 0.52	PRESENT	505

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	0	0	0.000	0	0	0	0	0	0
2017	0	0	0.000	0	0	0	0	0	0
2018	0	0	0.000	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0
2020	235	0	0.000	0	0	0	0	0	0
TOTAL	235	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,176)	(255)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	3,362	1,473	109	
CREDIBILITY	0.00	0.00	0.00	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001
PRES. ON RATE LEVEL	1.310	0.574	0.042
DERIVED BY FORMULA	1.310	0.574	0.042
UNDERLYING PRESENT RATE	1.430	0.627	0.046
PROPOSED	1.310	0.574	0.042

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	2.8209
IND. RATE				2.82	MINIMUM PREMIUM	1,260
MAN. RATE	4.88	3.82	3.09	+ 2.82	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	44	0	0.000	0	0	0	0	0	0
2017	41	0	0.000	0	0	0	0	0	0
2018	44	0	0.000	0	0	0	0	0	0
2019	39	0	0.000	0	0	0	0	0	0
2020	12	0	0.000	0	0	0	0	0	0
TOTAL	180	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(3,834)	(845)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSS	5,956	2,986	297	
CREDIBILITY	0.00	0.00	0.00	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001
PRES. ON RATE LEVEL	3.030	1.519	0.151
DERIVED BY FORMULA	3.030	1.519	0.151
UNDERLYING PRESENT RATE	3.309	1.659	0.165
PROPOSED	3.030	1.519	0.151

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	5.4654
IND. RATE				5.47	MINIMUM PREMIUM	2,000
MAN. RATE	9.45	7.65	6.32	+ 5.47	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	42	0	0.000	0	0	0	0	0	0
2017	60	0	0.000	0	0	0	0	0	0
2018	50	0	0.000	0	0	0	0	0	0
2019	163	0	0.000	0	0	0	0	0	0
2020	42	0	0.000	0	0	0	0	0	0
TOTAL	357	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,633)	(158)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSS	3,157	650	78	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESUMED RATE LEVEL	0.810	0.167	0.020	0.996
DERIVED BY FORMULA	0.810	0.167	0.020	0.996
UNDERLYING PRESENT RATE	0.884	0.182	0.022	1.088
PROPOSED	0.810	0.167	0.020	0.996

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.1588
IND. RATE				1.16	MINIMUM PREMIUM	730
MAN. RATE	2.22	1.71	1.34	+ 1.16	PRESENT	910

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	161	0	0.000	0	0	0	0	0	0
2017	272	0	0.000	0	0	0	0	0	0
2018	314	0	0.000	0	0	0	0	0	0
2019	278	0	0.000	0	0	0	0	0	0
2020	288	0	0.000	0	0	0	0	0	0
TOTAL	1,313	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,975)	(565)	4	
TOTAL LOSSES	0	0	4	
EXPECTED LOSS	3,403	2,199	689	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRES. ON RATE LEVEL	0.237	0.153	0.048	0.439
DERIVED BY FORMULA	0.237	0.153	0.048	0.439
UNDERLYING PRESENT RATE	0.259	0.167	0.052	0.479
PROPOSED	0.237	0.153	0.048	0.439

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.5102
IND. RATE				0.51	MINIMUM PREMIUM	525
MAN. RATE	0.98	0.76	0.59	+ 0.51	PRESENT	570

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	5,438	0	0.000	0	0	0	0	0	0
2017	5,059	0	0.000	0	0	0	0	0	0
2018	5,044	0	0.000	0	0	0	0	0	0
2019	5,098	0	0.000	0	0	0	0	0	0
2020	8,867	0	0.000	0	0	0	0	0	0
TOTAL	29,506	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(85,308)	(3,874)	42	
TOTAL LOSSES	0	0	42	
EXPECTED LOSS	150,796	15,210	6,520	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRES. ON RATE LEVEL	0.468	0.047	0.020	0.535
DERIVED BY FORMULA	0.463	0.046	0.020	0.529
UNDERLYING PRESENT RATE	0.511	0.052	0.022	0.585
PROPOSED	0.463	0.046	0.020	0.529

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.6149
IND. RATE				0.61	MINIMUM PREMIUM	555
MAN. RATE	1.18	0.92	0.72	+ 0.61	PRESENT	570

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	11,108	0	0.000	0	0	0	0	0	0
2017	9,964	0	0.000	0	0	0	0	0	0
2018	13,562	0	0.000	0	0	0	0	0	0
2019	11,717	0	0.000	0	0	0	0	0	0
2020	9,795	0	0.000	0	0	0	0	0	0
TOTAL	56,146	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	4,702
2017	0	0	2,473	48,230	0	0	0	1,327	18,974	246	204
2018	0	0	0	0	0	0	0	0	0	0	2,015
2019	0	0	0	0	0	0	0	0	0	0	7,137
2020	0	0	0	0	0	0	0	0	0	0	1,682
TOTAL	0	0	2,473	48,230	549	0	0	1,327	18,974	246	15,741

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,800	67,998	15,741	
IBNR + FREQUENCY ADJUSTMENT	(384,911)	(29,510)	74	
TOTAL LOSSES	0	38,488	15,815	
EXPECTED LOSS CREDIBILITY	639,383	111,062	15,570	
	0.01	0.04	0.05	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.069	0.028
INDICATED (POST-TEST)	0.000	0.072	0.029
PRES. ON RATE LEVEL	1.043	0.181	0.025
DERIVED BY FORMULA	1.032	0.177	0.026
UNDERLYING PRESENT RATE	1.139	0.198	0.028
PROPOSED	1.032	0.177	0.026

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.4358
IND. RATE				1.44	MINIMUM PREMIUM	820
MAN. RATE	2.79	2.16	1.68	+ 1.44	PRESENT	875

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	49,000	0	0.000	0	0	0	0	0	0
2017	49,863	0	0.000	0	0	0	0	0	0
2018	56,828	0	0.000	0	0	0	0	0	0
2019	45,098	0	0.000	0	0	0	0	0	0
2020	40,424	0	0.000	0	0	0	0	0	0
TOTAL	241,213	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	172,054	78,976	125,853	0	0	99,309	86,957	287,491	30,339
2017	0	0	4,854	3,427	319,147	0	0	1,977	1,602	155,449	37,636
2018	0	97	5,861	24,706	14,447	0	241	10,617	40,842	61,439	23,095
2019	0	213	10,320	5,838	4,133	0	127	4,699	2,503	29,564	19,147
2020	0	2,644	78,145	30,563	60,633	0	2,963	48,018	22,829	45,101	28,785
TOTAL	0	2,955	271,234	143,510	285,545	0	3,330	164,620	154,733	579,044	139,002

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	442,139	1,462,832	139,002	
IBNR + FREQUENCY ADJUSTMENT	(915,334)	(300,984)	727	
TOTAL LOSSES	0	1,161,848	139,730	
EXPECTED LOSS CREDIBILITY	1,490,268	1,112,566	159,202	
	0.03	0.11	0.12	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.482	0.058	0.540
INDICATED (POST-TEST)	0.000	0.503	0.060	0.563
PRESUMED RATE LEVEL	0.566	0.422	0.060	1.049
DERIVED BY FORMULA	0.549	0.431	0.060	1.040
UNDERLYING PRESENT RATE	0.618	0.461	0.066	1.145
PROPOSED	0.549	0.431	0.060	1.040

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	1.2099
IND. RATE				1.21	MINIMUM PREMIUM	745
MAN. RATE	2.28	1.77	1.41	+ 1.21	PRESENT	790

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	42	0	0.000	0	0	0	0	0	0
2017	60	0	0.000	0	0	0	0	0	0
2018	50	0	0.000	0	0	0	0	0	0
2019	163	0	0.000	0	0	0	0	0	0
2020	42	0	0.000	0	0	0	0	0	0
TOTAL	357	0	0.000	0	0	0	0	0	0

POLICY YEAR	REPORTED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(258)	(182)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSS	499	749	57	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESUMED RATE LEVEL	0.128	0.192	0.015	0.335
DERIVED BY FORMULA	0.128	0.192	0.015	0.335
UNDERLYING PRESENT RATE	0.140	0.210	0.016	0.365
PROPOSED	0.128	0.192	0.015	0.335

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.3892
IND. RATE				0.39	MINIMUM PREMIUM	485
MAN. RATE	0.74	0.57	0.45	+ 0.39	PRESENT	-

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	161	0	0.000	0	0	0	0	0	0
2017	272	0	0.000	0	0	0	0	0	0
2018	314	0	0.000	0	0	0	0	0	0
2019	278	0	0.000	0	0	0	0	0	0
2020	288	0	0.000	0	0	0	0	0	0
TOTAL	1,313	0	0.000	0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(654)	(64)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSS	1,127	248	11	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESUMED RATE LEVEL	0.079	0.017	0.001	0.097
DERIVED BY FORMULA	0.079	0.017	0.001	0.097
UNDERLYING PRESENT RATE	0.086	0.019	0.001	0.106
PROPOSED	0.079	0.017	0.001	0.097

YEAR	12-1-20	12-1-21	12-1-22	12-1-23	IND. RATE	0.1124
IND. RATE				0.11	MINIMUM PREMIUM	395
MAN. RATE	0.21	0.16	0.13	+ 0.11	PRESENT	-

+ PROPOSED