

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	12,643	294,493	2,329	0	0	0	1	5	6
2018	12,206	4,095,566	33,554	1	0	2	1	6	10
2019	14,809	1,389,095	9,380	0	0	3	0	5	8
2020	18,558	802,144	4,322	0	0	3	1	2	6
2021	16,266	269,876	1,659	0	0	0	1	7	8
TOTAL	74,482	6,851,174	9,198	1	0	8	4	25	38

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	2,720	108,915	0	0	0	19,202	129,879	33,777
2018	3,091,032	0	490,628	74,285	100,629	20,000	0	39,699	157,560	110,314	11,419
2019	0	0	801,444	0	44,112	0	0	508,760	0	26,474	8,305
2020	0	0	450,935	37,820	1,512	0	0	217,275	71,200	10,398	13,004
2021	0	0	0	20,000	61,971	0	0	0	4,835	157,608	25,462
TOTAL	3,091,032	0	1,743,007	134,825	317,139	20,000	0	765,734	252,797	434,673	91,967

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	4,632	192,126	0	0	0	39,057	239,497	27,866
2018	1,259,668	0	733,248	127,291	172,181	8,713	0	72,396	285,672	208,364	9,603
2019	0	0	1,206,433	23,822	97,075	0	0	757,815	32,340	70,974	7,657
2020	0	7,509	806,996	82,159	44,241	0	7,996	395,789	116,509	39,359	14,499
2021	0	1,385	112,298	48,675	79,627	0	4,005	83,734	62,178	135,144	27,270
TOTAL	1,259,668	8,894	2,858,975	286,580	585,250	8,713	12,002	1,309,734	535,755	693,338	86,896

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,457,986	2,100,923	86,896	
IBNR + FREQUENCY ADJUSTMENT	(2,318,013)	(405,994)	664	
TOTAL LOSSES	3,139,973	1,694,929	87,560	
EXPECTED LOSSES	3,576,604	1,401,959	115,601	
CREDIBILITY	0.01	0.05	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	4.216	2.276	0.118	6.609
INDICATED (POST-TEST)	4.979	2.688	0.139	7.806
PRESENT ON RATE LEVEL	4.539	1.779	0.147	6.465
DERIVED BY FORMULA	4.543	1.825	0.146	6.514
UNDERLYING PRESENT RATE	4.802	1.882	0.155	6.839
PROPOSED	4.543	1.825	0.146	6.514

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	7.7583
IND. RATE				7.76	MINIMUM PREMIUM	2,000
MAN. RATE	12.51	9.42	8.02	+ 7.76	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
2017	9,689	489,745	5.055	0	0	0	1	3	4
2018	10,546	8,794	0.083	0	0	0	0	0	0
2019	10,865	65,713	0.605	0	0	0	0	2	2
2020	13,019	133,417	1.025	0	0	0	0	6	6
2021	11,834	13,561	0.115	0	0	0	0	1	1
TOTAL	55,953	711,230	1.271	0	0	0	1	12	13

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	30,049	83,881	0	0	0	333,205	27,063	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	37,928
2020	0	0	0	0	79,340	0	0	0	0	53,128	949
2021	0	0	0	0	5,804	0	0	0	0	2,573	5,184
TOTAL	0	0	0	30,049	173,635	0	0	0	333,205	105,939	68,402

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	51,173	147,966	0	0	0	677,739	49,904	12,826
2018	0	0	0	0	0	0	0	0	0	0	7,396
2019	0	0	479	329	6,686	0	0	1,173	1,722	41,421	34,970
2020	0	0	23,302	13,535	120,311	0	0	8,500	8,166	79,990	1,058
2021	0	79	7,139	2,836	7,064	0	61	1,299	955	2,195	5,552
TOTAL	0	79	30,921	67,874	282,027	0	61	10,972	688,581	173,509	61,802

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	42,032	1,211,991	61,802	
IBNR + FREQUENCY ADJUSTMENT	(575,819)	(133,524)	356	
TOTAL LOSSES	0	1,078,467	62,158	
EXPECTED LOSSES	877,680	456,678	63,741	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.927	0.111	2.039
INDICATED (POST-TEST)	0.000	2.277	0.131	2.408
PRESENT ON RATE LEVEL	1.483	0.771	0.108	2.362
DERIVED BY FORMULA	1.468	0.832	0.109	2.408
UNDERLYING PRESENT RATE	1.569	0.816	0.114	2.499
PROPOSED	1.468	0.832	0.109	2.408

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.87	MINIMUM PREMIUM	855
MAN. RATE	4.20	3.38	2.93	+ 2.87	PRESENT	840

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	1,871	0.097	0	0	0	0	0	0
2021	1,951	0	0.000	0	0	0	0	0	0
TOTAL	9,363	6,802	0.073	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	1,871
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	6,802

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	3,542
2018	0	0	0	0	0	0	0	0	0	0	537
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	2,086
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	6,164

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	6,164	
IBNR + FREQUENCY ADJUSTMENT	(98,064)	(40,392)	64	
TOTAL LOSSES	0	0	6,228	
EXPECTED LOSSES	148,337	136,943	11,753	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.067	0.067
INDICATED (POST-TEST)	0.000	0.000	0.079	0.079
PRESENT ON RATE LEVEL	1.497	1.382	0.119	2.999
DERIVED BY FORMULA	1.497	1.369	0.118	2.984
UNDERLYING PRESENT RATE	1.584	1.463	0.126	3.172
PROPOSED	1.497	1.369	0.118	2.984

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				3.55	MINIMUM PREMIUM	1,565
MAN. RATE	5.38	4.34	3.72	+ 3.55	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
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	208,944	34.766	0	0	1	0	0	1
2021	765	98	0.013	0	0	0	0	0	0
TOTAL	4,429	211,302	4.771	0	0	1	0	0	1

POLICY YEAR	REPORTED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	166,244	0	0	0	0	42,700	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	98
TOTAL	0	0	166,244	0	0	0	0	42,700	0	0	2,358

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	1,865
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	2,477	285,541	12,452	13,499	0	504	68,884	4,889	2,908	0
2021	0	0	0	0	0	0	0	0	0	0	105
TOTAL	0	2,477	285,541	12,452	13,499	0	504	68,884	4,889	2,908	1,969

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	357,405	33,748	1,969	
IBNR + FREQUENCY ADJUSTMENT	(43,380)	(9,225)	16	
TOTAL LOSSES	314,025	24,523	1,985	
EXPECTED LOSSES	61,036	29,050	3,585	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	7.090	0.554	0.045	7.689
INDICATED (POST-TEST)	8.374	0.654	0.053	9.081
PRESENT ON RATE LEVEL	1.303	0.620	0.077	1.999
DERIVED BY FORMULA	1.303	0.620	0.076	1.999
UNDERLYING PRESENT RATE	1.378	0.656	0.081	2.115
PROPOSED	1.303	0.620	0.076	1.999

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.38	MINIMUM PREMIUM	1,170
MAN. RATE	3.89	3.00	2.48	+ 2.38	PRESENT	1,170

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	0	0	0.000	0	0	0	0	0	0
TOTAL	2	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
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
2021	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
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
2021	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	(152)	(18)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	173	47	1	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	8.162	2.225	0.067	10.455
DERIVED BY FORMULA	8.162	2.225	0.067	10.455
UNDERLYING PRESENT RATE	8.636	2.354	0.071	11.061
PROPOSED	8.162	2.225	0.067	10.455

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	12.4515
IND. RATE				12.45	MINIMUM PREMIUM	2,000
MAN. RATE	20.50	15.76	12.97	+ 12.45	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
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	338,831	15.607	0	0	1	0	0	1
2020	4,576	0	0.000	0	0	0	0	0	0
2021	4,332	2,969	0.069	0	0	0	0	1	1
TOTAL	15,386	348,114	2.263	0	0	1	0	2	3

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	117,068	0	0	0	0	219,999	0	0	1,764
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	181	0	0	0	0	2,577	211
TOTAL	0	0	117,068	0	792	0	0	219,999	0	8,016	2,239

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	9	12	1,005	0	0	24	114	10,055	222
2019	0	0	175,555	3,020	4,835	0	0	327,117	13,134	10,230	1,626
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	2	223	88	220	0	61	1,301	956	2,198	226
TOTAL	0	2	175,787	3,121	6,060	0	61	328,441	14,204	22,482	2,074

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	504,291	45,868	2,074	
IBNR + FREQUENCY ADJUSTMENT	(68,525)	(25,727)	144	
TOTAL LOSSES	435,766	20,140	2,219	
EXPECTED LOSSES	108,597	93,606	20,858	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.832	0.131	0.014	2.978
INDICATED (POST-TEST)	3.345	0.155	0.017	3.517
PRESENT ON RATE LEVEL	0.667	0.575	0.128	1.370
DERIVED BY FORMULA	0.667	0.567	0.126	1.360
UNDERLYING PRESENT RATE	0.706	0.608	0.136	1.450
PROPOSED	0.672	0.571	0.127	1.370

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				1.63	MINIMUM PREMIUM	920
MAN. RATE	2.77	2.09	1.70	+ 1.63	PRESENT	915

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	73,459	6,660,044	9.066	0	1	2	6	22	31
2018	79,663	1,781,873	2.237	0	0	4	5	24	33
2019	91,709	2,272,171	2.478	1	0	3	10	18	32
2020	96,862	1,392,380	1.437	0	0	1	7	30	38
2021	111,431	1,113,166	0.999	0	0	2	4	16	22
<b>TOTAL</b>	<b>453,124</b>	<b>13,219,634</b>	<b>2.917</b>	<b>1</b>	<b>1</b>	<b>12</b>	<b>32</b>	<b>110</b>	<b>156</b>

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	582,149	320,689	111,104	173,476	0	4,651,172	231,619	200,585	312,649	76,601
2018	0	0	817,091	63,725	237,402	0	0	358,623	57,854	178,956	68,222
2019	228,000	0	688,262	181,079	166,411	0	0	466,303	161,398	180,188	200,530
2020	0	0	250,000	144,322	260,283	0	0	250,000	190,175	269,523	28,077
2021	0	0	231,117	131,862	147,107	0	0	162,997	121,015	288,690	30,378
<b>TOTAL</b>	<b>228,000</b>	<b>582,149</b>	<b>2,307,159</b>	<b>632,092</b>	<b>984,679</b>	<b>0</b>	<b>4,651,172</b>	<b>1,469,542</b>	<b>731,027</b>	<b>1,230,006</b>	<b>403,808</b>

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	129,595	490,013	189,210	306,012	0	989,839	411,587	407,990	576,525	63,196
2018	0	0	1,217,205	117,619	400,323	0	0	536,105	120,223	334,580	57,375
2019	356,273	0	1,026,130	271,574	275,959	0	0	667,301	288,913	350,366	184,889
2020	0	6,741	628,057	246,779	435,343	0	17,460	562,925	310,527	446,610	31,306
2021	0	21,267	821,156	215,372	232,749	0	48,553	501,870	219,084	277,115	32,535
<b>TOTAL</b>	<b>356,273</b>	<b>157,604</b>	<b>4,182,561</b>	<b>1,040,554</b>	<b>1,650,386</b>	<b>0</b>	<b>1,055,853</b>	<b>2,679,788</b>	<b>1,346,736</b>	<b>1,985,196</b>	<b>369,300</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,432,078	6,022,872	369,300	
IBNR + FREQUENCY ADJUSTMENT	(3,471,161)	(1,255,653)		2,466
<b>TOTAL LOSSES</b>	<b>4,960,918</b>	<b>4,767,218</b>	<b>371,766</b>	
EXPECTED LOSSES	5,384,082	4,414,030	403,485	
CREDIBILITY	0.04	0.15	0.17	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.095	1.052	0.082	2.229
INDICATED (POST-TEST)	1.293	1.243	0.097	2.633
PRESENT ON RATE LEVEL	1.123	0.921	0.084	2.128
DERIVED BY FORMULA	1.130	0.969	0.086	2.185
UNDERLYING PRESENT RATE	1.188	0.974	0.089	2.251
PROPOSED	1.130	0.969	0.086	2.185

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.60	MINIMUM PREMIUM	1,245
MAN. RATE	3.88	3.09	2.64	+ 2.60	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
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	4,193	93,649	2.233	0	0	0	0	1	1
2021	4,954	92,307	1.863	0	0	0	0	2	2
TOTAL	18,958	200,602	1.058	0	0	0	0	3	3

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	32,024	0	0	0	0	60,246	37
TOTAL	0	0	0	0	62,678	0	0	0	0	123,241	14,683

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	4,682
2018	0	0	0	0	0	0	0	0	0	0	578
2019	0	0	0	0	0	0	0	0	0	0	7,638
2020	0	0	9,003	5,230	46,484	0	0	10,079	9,682	94,845	0
2021	0	436	39,390	15,650	38,976	0	1,422	30,406	22,351	51,384	40
TOTAL	0	436	48,393	20,880	85,460	0	1,422	40,485	32,034	146,229	12,937

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	90,735	284,603	12,937	
IBNR + FREQUENCY ADJUSTMENT	(109,532)	(39,439)	81	
TOTAL LOSSES	0	245,164	13,018	
EXPECTED LOSSES	169,672	139,284	12,775	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.293	0.069	1.362
INDICATED (POST-TEST)	0.000	1.527	0.081	1.608
PRESENT ON RATE LEVEL	0.846	0.694	0.064	1.604
DERIVED BY FORMULA	0.837	0.711	0.064	1.613
UNDERLYING PRESENT RATE	0.895	0.735	0.067	1.697
PROPOSED	0.835	0.709	0.064	1.608

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.9157
IND. RATE				1.92	MINIMUM PREMIUM	1,020
MAN. RATE	3.30	2.47	1.99	+ 1.92	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
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
2021	175	0	0.000	0	0	0	0	0	0
TOTAL	324	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
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
2021	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
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
2021	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	(8,181)	(896)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	15,300	4,173	118	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	4.463	1.217	0.034	5.715
DERIVED BY FORMULA	4.463	1.217	0.034	5.715
UNDERLYING PRESENT RATE	4.722	1.288	0.036	6.046
PROPOSED	4.463	1.217	0.034	5.715

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	6.8066
IND. RATE				6.81	MINIMUM PREMIUM	2,000
MAN. RATE	10.82	8.42	7.09	+ 6.81	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
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
2021	238	0	0.000	0	0	0	0	0	0
TOTAL	1,089	463	0.043	0	0	0	0	0	0

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	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	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	389
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	389

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	389	
IBNR + FREQUENCY ADJUSTMENT	(4,003)	(2,113)	6	
TOTAL LOSSES	0	0	395	
EXPECTED LOSSES	6,531	7,588	1,019	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.036	0.036
INDICATED (POST-TEST)	0.000	0.000	0.043	0.043
PRESENT ON RATE LEVEL	0.567	0.659	0.088	1.314
DERIVED BY FORMULA	0.567	0.659	0.088	1.314
UNDERLYING PRESENT RATE	0.600	0.697	0.094	1.390
PROPOSED	0.567	0.659	0.088	1.314

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.5648
IND. RATE				1.56	MINIMUM PREMIUM	635
MAN. RATE	2.53	1.95	1.63	+ 1.56	PRESENT	625

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	34,808	1,219,267	3,503	0	0	3	2	9	14
2018	35,042	749,555	2,139	0	0	0	2	14	16
2019	38,969	709,842	1,822	0	0	1	2	14	17
2020	40,064	1,180,547	2,947	0	0	1	9	4	14
2021	35,084	258,727	0,737	0	0	0	0	8	8
TOTAL	183,967	4,117,938	2,238	0	0	5	15	49	69

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	444,180	17,500	283,846	0	0	274,924	9,409	131,128	58,280
2018	0	0	0	123,905	247,267	0	0	0	20,523	188,594	169,266
2019	0	0	105,007	45,940	190,153	0	0	41,709	21,328	110,905	194,800
2020	0	0	276,253	155,476	20,519	0	0	448,658	75,463	34,774	169,404
2021	0	0	0	0	62,544	0	0	0	0	54,443	141,740
TOTAL	0	0	825,440	342,821	804,329	0	0	765,291	126,723	519,844	733,490

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	678,707	29,803	500,704	0	0	488,540	19,138	241,800	48,081
2018	0	0	13,746	202,475	409,418	0	0	2,548	40,682	349,181	142,353
2019	0	0	190,420	77,978	282,211	0	0	73,014	43,863	201,350	179,606
2020	0	6,300	489,477	216,687	69,667	0	9,680	588,405	138,853	84,448	188,885
2021	0	851	76,929	30,565	76,122	0	1,285	27,477	20,198	46,434	151,804
TOTAL	0	7,150	1,449,279	557,508	1,338,122	0	10,965	1,179,984	262,735	923,213	710,728

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,647,377	3,081,578	710,728	
IBNR + FREQUENCY ADJUSTMENT	(1,128,342)	(349,617)	1,484	
TOTAL LOSSES	1,519,035	2,731,961	712,212	
EXPECTED LOSSES	1,706,389	1,178,018	284,712	
CREDIBILITY	0.02	0.08	0.10	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.826	1.485	0.387	2.698
INDICATED (POST-TEST)	0.975	1.754	0.457	3.186
PRESENT ON RATE LEVEL	0.877	0.605	0.146	1.628
DERIVED BY FORMULA	0.879	0.697	0.177	1.753
UNDERLYING PRESENT RATE	0.928	0.640	0.155	1.723
PROPOSED	0.879	0.697	0.177	1.753

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.09	MINIMUM PREMIUM	725
MAN. RATE	2.82	2.25	2.02	+ 2.09	PRESENT	690

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	320	0	0.000	0	0	0	0	0	0
TOTAL	2,214	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
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
2021	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
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
2021	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	(11,373)	(7,054)	13	
TOTAL LOSSES	0	0	13	
EXPECTED LOSSES	14,307	20,399	3,622	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.611	0.871	0.155	1.636
DERIVED BY FORMULA	0.611	0.871	0.153	1.635
UNDERLYING PRESENT RATE	0.646	0.921	0.164	1.731
PROPOSED	0.611	0.871	0.153	1.635

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.9470
IND. RATE				1.95	MINIMUM PREMIUM	700
MAN. RATE	3.27	2.49	2.03	+ 1.95	PRESENT	690

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	5,114	85,342	1.669	0	0	0	0	2	2	4
2018	2,350	220	0.009	0	0	0	0	0	0	0
2019	3,298	4,753	0.144	0	0	0	0	0	0	0
2020	4,324	0	0.000	0	0	0	0	0	0	0
2021	4,853	0	0.000	0	0	0	0	0	0	0
TOTAL	19,939	90,315	0.453	0	0	0	0	2	2	4

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	36,233	1,903	0	0	0	46,549	427	230
2018	0	0	0	0	0	0	0	0	0	0	220
2019	0	0	0	0	0	0	0	0	0	0	4,753
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	36,233	1,903	0	0	0	46,549	427	5,203

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	61,705	3,357	0	0	0	94,681	787	190
2018	0	0	0	0	0	0	0	0	0	0	185
2019	0	0	0	0	0	0	0	0	0	0	4,382
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	61,705	3,357	0	0	0	94,681	787	4,757

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	160,530	4,757	
IBNR + FREQUENCY ADJUSTMENT	(219,285)	(45,470)	56	
TOTAL LOSSES	0	115,059	4,813	
EXPECTED LOSSES	328,632	154,330	9,518	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.577	0.024	0.601
INDICATED (POST-TEST)	0.000	0.682	0.029	0.710
PRESENT ON RATE LEVEL	1.558	0.732	0.045	2.335
DERIVED BY FORMULA	1.542	0.731	0.045	2.318
UNDERLYING PRESENT RATE	1.648	0.774	0.048	2.470
PROPOSED	1.542	0.731	0.045	2.318

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	3.2026
IND. RATE				3.20	MINIMUM PREMIUM	1,445
MAN. RATE	4.83	3.83	3.34	+ 3.20	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
2017	167	0	0.000	0	0	0	0	0	0
2018	449	0	0.000	0	0	0	0	0	0
2019	451	28,632	6.349	0	0	0	0	1	1
2020	479	46,229	9.651	0	0	0	0	1	1
2021	533	0	0.000	0	0	0	0	0	0
TOTAL	2,079	74,861	3.601	0	0	0	0	2	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	12,107	0	0	0	0	16,525	0
2020	0	0	0	0	4,872	0	0	0	0	40,945	412
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	16,979	0	0	0	0	57,470	412

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	1,259	863	17,559	0	0	836	1,228	29,535	0
2020	0	0	1,431	831	7,388	0	0	6,551	6,293	61,647	459
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	2,690	1,694	24,947	0	0	7,387	7,521	91,182	459

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,077	125,344	459	
IBNR + FREQUENCY ADJUSTMENT	(25,757)	(5,926)	23	
TOTAL LOSSES	0	119,418	483	
EXPECTED LOSSES	41,237	21,567	3,613	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	5.744	0.023	5.767
INDICATED (POST-TEST)	0.000	6.784	0.027	6.812
PRESENT ON RATE LEVEL	1.875	0.981	0.164	3.020
DERIVED BY FORMULA	1.875	0.981	0.164	3.020
UNDERLYING PRESENT RATE	1.984	1.037	0.174	3.195
PROPOSED	1.875	0.981	0.164	3.020

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				4.17	MINIMUM PREMIUM	1,770
MAN. RATE	6.01	4.86	4.32	+ 4.17	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
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
2021	188	0	0.000	0	0	0	0	0	0
TOTAL	894	11,284	1.262	0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	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	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	1,436	0	0	0	0	18,508	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	399
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	1,436	0	0	0	0	18,508	399

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	19,944	399	
IBNR + FREQUENCY ADJUSTMENT	(6,046)	(1,868)	10	
TOTAL LOSSES	0	18,076	410	
EXPECTED LOSSES	9,584	6,516	1,892	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	2.022	0.046	2.068
INDICATED (POST-TEST)	0.000	2.388	0.054	2.442
PRESENT ON RATE LEVEL	1.013	0.689	0.200	1.902
DERIVED BY FORMULA	1.013	0.689	0.200	1.902
UNDERLYING PRESENT RATE	1.072	0.729	0.212	2.013
PROPOSED	1.013	0.689	0.200	1.902

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.27	MINIMUM PREMIUM	755
MAN. RATE	3.71	2.84	2.36	+ 2.27	PRESENT	745

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	10,571	64,432	0.610	0	0	0	1	3	4
2018	11,842	3,463	0.029	0	0	0	0	1	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
2021	9,984	19,630	0.197	0	0	0	0	1	1
TOTAL	50,731	244,686	0.482	0	0	1	1	7	9

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	667	13,853	0	0	0	2,770	39,563	7,579
2018	0	0	0	0	714	0	0	0	0	1,078	1,671
2019	0	0	108,627	0	0	0	0	26,167	0	0	79
2020	0	0	0	0	2,692	0	0	0	0	8,993	10,603
2021	0	0	0	0	2,052	0	0	0	0	16,539	1,039
TOTAL	0	0	108,627	667	19,311	0	0	26,167	2,770	66,173	20,971

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	1,136	24,437	0	0	0	5,634	72,954	6,253
2018	0	0	10	14	1,175	0	0	5	23	1,993	1,405
2019	0	0	162,897	2,803	4,486	0	0	38,908	1,562	1,217	73
2020	0	0	791	459	4,082	0	0	1,439	1,382	13,540	11,822
2021	0	28	2,524	1,003	2,497	0	390	8,347	6,136	14,106	1,113
TOTAL	0	28	166,222	5,414	36,677	0	390	48,699	14,737	103,810	20,666

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	215,339	160,638	20,666	
IBNR + FREQUENCY ADJUSTMENT	(457,634)	(59,278)	195	
TOTAL LOSSES	0	101,361	20,861	
EXPECTED LOSSES	673,548	197,058	37,918	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.200	0.041	0.241
INDICATED (POST-TEST)	0.000	0.236	0.049	0.285
PRESENT ON RATE LEVEL	1.255	0.367	0.071	1.693
DERIVED BY FORMULA	1.242	0.362	0.070	1.674
UNDERLYING PRESENT RATE	1.328	0.388	0.075	1.791
PROPOSED	1.242	0.362	0.070	1.674

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.48	MINIMUM PREMIUM	1,205
MAN. RATE	3.64	2.90	2.55	+ 2.48	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
2017	33,586	620,330	1.847	0	0	2	4	1	7
2018	45,785	527,760	1.153	0	0	0	7	0	7
2019	56,027	136,763	0.244	0	0	0	4	0	4
2020	59,054	84,420	0.143	0	0	0	3	2	5
2021	73,148	202,811	0.277	0	0	0	3	1	4
TOTAL	267,600	1,572,084	0.587	0	0	2	21	4	27

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	327,318	47,022	196	0	0	197,944	37,449	987	9,414
2018	0	0	0	267,579	0	0	0	0	236,527	0	23,654
2019	0	0	0	65,895	0	0	0	0	53,311	0	17,557
2020	0	0	0	7,112	9,490	0	0	0	31,081	4,353	32,384
2021	0	0	0	63,055	7,079	0	0	0	79,287	5,989	47,401
TOTAL	0	0	327,318	450,663	16,765	0	0	197,944	437,655	11,329	130,410

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	500,142	80,078	346	0	0	351,746	76,171	1,820	7,767
2018	0	0	22,049	426,949	5,699	0	0	19,797	423,218	6,292	19,893
2019	0	0	18,899	88,517	3,005	0	0	13,461	82,819	2,975	16,188
2020	0	149	8,810	10,669	15,393	0	2,371	19,737	39,971	10,442	36,108
2021	0	1,805	122,439	61,439	21,864	0	4,827	71,725	62,987	16,922	50,766
TOTAL	0	1,954	672,338	667,652	46,307	0	7,199	476,466	685,166	38,450	130,722

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,157,957	1,437,575	130,722	
IBNR + FREQUENCY ADJUSTMENT	(1,955,154)	(386,971)	1,317	
TOTAL LOSSES	0	1,050,604	132,039	
EXPECTED LOSSES	3,112,933	1,405,422	198,825	
CREDIBILITY	0.03	0.11	0.12	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.393	0.049	0.442
INDICATED (POST-TEST)	0.000	0.464	0.058	0.522
PRESENT ON RATE LEVEL	1.100	0.496	0.070	1.666
DERIVED BY FORMULA	1.067	0.493	0.069	1.628
UNDERLYING PRESENT RATE	1.163	0.525	0.074	1.763
PROPOSED	1.067	0.493	0.069	1.628

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.4154
IND. RATE				2.42	MINIMUM PREMIUM	1,185
MAN. RATE	3.69	2.90	2.51	+ 2.42	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
2017	6,304	142,819	2.266	0	0	0	3	1	4
2018	6,714	102,680	1.529	0	0	0	3	2	5
2019	7,191	77,442	1.077	0	0	0	2	3	5
2020	6,827	22,128	0.324	0	0	0	1	0	1
2021	2,858	29,765	1.041	0	0	0	2	0	2
TOTAL	29,894	374,834	1,254	0	0	0	11	6	17

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	49,327	2,099	0	0	0	78,201	10,544	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	15,048	0	0	0	0	4,865	0	2,215
2021	0	0	0	19,152	0	0	0	0	10,613	0	0
TOTAL	0	0	0	166,065	23,438	0	0	0	136,224	35,638	13,469

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	84,004	3,703	0	0	0	159,061	19,443	2,185
2018	0	0	3,554	67,884	6,918	0	0	3,057	64,235	29,189	4,650
2019	0	0	13,322	55,044	27,473	0	0	2,220	11,332	17,929	2,837
2020	0	315	12,743	19,149	2,122	0	371	2,980	6,152	609	2,470
2021	0	519	34,544	17,610	4,024	0	627	9,196	8,134	1,581	0
TOTAL	0	834	64,163	243,690	44,239	0	998	17,454	248,913	68,751	12,141

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	83,449	605,593	12,141	
IBNR + FREQUENCY ADJUSTMENT	(272,556)	(85,361)	67	
TOTAL LOSSES	0	520,233	12,208	
EXPECTED LOSSES	399,643	270,977	18,001	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.740	0.041	1.781
INDICATED (POST-TEST)	0.000	2.055	0.048	2.104
PRESENT ON RATE LEVEL	1.264	0.857	0.057	2.177
DERIVED BY FORMULA	1.251	0.881	0.057	2.188
UNDERLYING PRESENT RATE	1.337	0.906	0.060	2.304
PROPOSED	1.245	0.876	0.056	2.177

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	3.2300
IND. RATE				3.23	MINIMUM PREMIUM	1,455
MAN. RATE	4.49	3.67	3.28	+ 3.23	PRESENT	1,430

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	2,077	8,000	0.385	0	0	0	0	1	1
TOTAL	10,110	12,465	0.123	0	0	0	0	2	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	2,916	0	0	0	0	5,084	0
TOTAL	0	0	0	0	5,362	0	0	0	0	6,428	675

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	35	47	4,024	0	0	6	28	2,485	263
2019	0	0	0	0	0	0	0	0	0	0	334
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	40	3,587	1,425	3,549	0	120	2,566	1,886	4,336	0
TOTAL	0	40	3,622	1,472	7,573	0	120	2,572	1,914	6,821	597

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,353	17,780	597	
IBNR + FREQUENCY ADJUSTMENT	(137,122)	(33,492)	61	
TOTAL LOSSES	0	0	658	
EXPECTED LOSSES	207,482	113,643	11,167	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.007	0.007
INDICATED (POST-TEST)	0.000	0.000	0.008	0.008
PRESENT ON RATE LEVEL	1.940	1.062	0.104	3.107
DERIVED BY FORMULA	1.940	1.052	0.103	3.095
UNDERLYING PRESENT RATE	2.052	1.124	0.110	3.287
PROPOSED	1.940	1.052	0.103	3.095

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	4.5915
IND. RATE				4.59	MINIMUM PREMIUM	1,915
MAN. RATE	6.83	5.43	4.68	+ 4.59	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
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	174,568	4.382	0	0	0	2	2	4
2021	4,413	27,795	0.630	0	0	0	0	2	2
TOTAL	17,320	361,735	2.089	0	0	0	3	8	11

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	75,288	11,429	0	0	0	69,790	7,973	10,088
2021	0	0	0	0	12,278	0	0	0	0	15,396	121
TOTAL	0	0	0	105,288	66,980	0	0	0	69,932	94,128	25,407

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	3,006	0	0	0	0	20,526	1,352
2018	0	0	300	406	34,568	0	0	197	939	82,673	8,525
2019	0	0	10,742	41,765	31,180	0	0	790	1,328	26,649	3,155
2020	0	1,574	67,111	97,754	27,947	0	5,325	44,029	89,475	20,735	11,248
2021	0	167	15,102	6,000	14,944	0	363	7,770	5,712	13,131	130
TOTAL	0	1,741	93,255	145,924	111,645	0	5,688	52,786	97,454	163,714	24,410

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	153,470	518,737	24,410	
IBNR + FREQUENCY ADJUSTMENT	(90,105)	(32,440)	66	
TOTAL LOSSES	63,365	486,297	24,476	
EXPECTED LOSSES	141,656	115,459	10,490	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.366	2.808	0.141	3.315
INDICATED (POST-TEST)	0.432	3.316	0.167	3.915
PRESENT ON RATE LEVEL	0.773	0.630	0.057	1.460
DERIVED BY FORMULA	0.773	0.684	0.059	1.516
UNDERLYING PRESENT RATE	0.818	0.667	0.061	1.545
PROPOSED	0.773	0.684	0.059	1.516

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.25	MINIMUM PREMIUM	1,130
MAN. RATE	3.17	2.54	2.20	+ 2.25	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	
2017	8,131	179,084	2.202	0	0	0	0	1	2	3
2018	9,546	42,758	0.448	0	0	0	0	0	2	2
2019	9,762	17,147	0.176	0	0	0	0	0	2	2
2020	8,693	3,187	0.037	0	0	0	0	0	0	0
2021	9,452	5,408	0.057	0	0	0	0	0	0	0
TOTAL	45,584	247,584	0.543	0	0	0	0	1	6	7

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	5,408
TOTAL	0	0	0	42,306	46,205	0	0	0	7,989	84,839	66,245

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	72,047	56,753	0	0	0	16,250	107,116	31,785
2018	0	0	161	218	18,550	0	0	91	435	38,262	9,069
2019	0	0	287	197	3,997	0	0	306	450	10,817	7,689
2020	0	0	0	0	0	0	0	0	0	0	3,554
2021	0	0	0	0	0	0	0	0	0	0	5,792
TOTAL	0	0	448	72,461	79,300	0	0	397	17,134	156,195	57,888

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	845	325,091	57,888	
IBNR + FREQUENCY ADJUSTMENT	(236,851)	(83,026)	200	
TOTAL LOSSES	0	242,065	58,088	
EXPECTED LOSSES	358,971	282,891	36,827	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.531	0.127	0.658
INDICATED (POST-TEST)	0.000	0.627	0.151	0.778
PRESENT ON RATE LEVEL	0.744	0.587	0.076	1.407
DERIVED BY FORMULA	0.737	0.588	0.079	1.404
UNDERLYING PRESENT RATE	0.787	0.621	0.081	1.489
PROPOSED	0.737	0.588	0.079	1.404

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.0829
IND. RATE				2.08	MINIMUM PREMIUM	1,070
MAN. RATE	3.28	2.52	2.12	+ 2.08	PRESENT	1,050

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	3,189	34,177	1.072	0	0	0	0	3	3
2018	3,440	68,925	2.004	0	0	0	0	2	2
2019	3,443	89,712	2.606	0	0	0	1	1	2
2020	3,890	0	0.000	0	0	0	0	0	0
2021	3,829	35,832	0.936	0	0	0	0	1	1
TOTAL	17,791	228,646	1.285	0	0	0	1	7	8

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	16,920	0	0	0	0	17,257	0
2018	0	0	0	0	29,711	0	0	0	0	35,535	3,679
2019	0	0	0	30,406	2,560	0	0	0	45,662	8,705	2,379
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	33,500	0	0	0	0	2,332	0
TOTAL	0	0	0	30,406	82,691	0	0	0	45,662	63,829	6,058

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	29,847	0	0	0	0	31,822	0
2018	0	0	425	573	48,878	0	0	156	746	65,690	3,094
2019	0	0	8,987	41,027	5,099	0	0	11,970	71,583	18,106	2,193
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	456	41,205	16,371	40,773	0	55	1,177	865	1,989	0
TOTAL	0	456	50,617	57,972	124,597	0	55	13,303	73,194	117,607	5,287

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	64,431	373,370	5,287	
IBNR + FREQUENCY ADJUSTMENT	(153,470)	(43,872)	88	
TOTAL LOSSES	0	329,498	5,375	
EXPECTED LOSSES	232,979	149,909	15,690	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.852	0.030	1.882
INDICATED (POST-TEST)	0.000	2.187	0.036	2.223
PRESENT ON RATE LEVEL	1.238	0.796	0.083	2.118
DERIVED BY FORMULA	1.225	0.824	0.082	2.132
UNDERLYING PRESENT RATE	1.310	0.843	0.088	2.240
PROPOSED	1.225	0.824	0.082	2.132

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				3.16	MINIMUM PREMIUM	1,435
MAN. RATE	4.78	3.75	3.19	+ 3.16	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
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
2021	441	548	0.124	0	0	0	0	0	0
TOTAL	1,338	548	0.041	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	548
TOTAL	0	0	0	0	0	0	0	0	0	0	548

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	587
TOTAL	0	0	0	0	0	0	0	0	0	0	587

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	587	
IBNR + FREQUENCY ADJUSTMENT	(6,259)	(2,862)	11	
TOTAL LOSSES	0	0	598	
EXPECTED LOSSES	10,061	10,711	1,499	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.045	0.045
INDICATED (POST-TEST)	0.000	0.000	0.053	0.053
PRESENT ON RATE LEVEL	0.711	0.757	0.106	1.573
DERIVED BY FORMULA	0.711	0.757	0.106	1.573
UNDERLYING PRESENT RATE	0.752	0.800	0.112	1.664
PROPOSED	0.711	0.757	0.106	1.573

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.3339
IND. RATE				2.33	MINIMUM PREMIUM	1,155
MAN. RATE	3.43	2.74	2.37	+ 2.33	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
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
2021	71	0	0.000	0	0	0	0	0	0
TOTAL	397	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
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
2021	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
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
2021	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	(3,307)	(2,514)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	5,069	8,567	528	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.207	2.040	0.126	3.372
DERIVED BY FORMULA	1.207	2.040	0.126	3.372
UNDERLYING PRESENT RATE	1.277	2.158	0.133	3.568
PROPOSED	1.207	2.040	0.126	3.372

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	5.0026
IND. RATE				5.00	MINIMUM PREMIUM	2,000
MAN. RATE	7.84	6.11	5.08	+ 5.00	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
2017	15,206	299,181	1.968	0	0	0	6	9	15
2018	16,462	1,379,889	8.382	0	0	4	1	12	17
2019	15,399	1,026,576	6.667	0	0	3	2	9	14
2020	15,273	2,634,948	17.252	0	0	6	3	6	15
2021	16,018	108,250	0.676	0	0	0	0	2	2
TOTAL	78,358	5,448,844	6.954	0	0	16	12	38	63

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	84,201	41,670	0	0	0	83,210	28,721	61,379
2018	0	0	863,172	8,768	82,387	0	0	298,322	13,709	74,034	39,497
2019	0	0	549,418	15,770	150,489	0	0	207,422	16,542	44,637	42,298
2020	0	0	2,088,853	81,887	69,063	0	0	303,022	42,927	14,047	35,149
2021	0	0	0	0	66,517	0	0	0	0	18,429	23,304
TOTAL	0	0	3,501,443	190,626	410,126	0	0	808,766	156,388	179,868	201,627

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	143,394	73,506	0	0	0	169,249	52,962	50,638
2018	0	0	1,278,618	27,578	144,612	0	0	442,751	36,854	139,074	33,217
2019	0	0	844,081	46,089	241,664	0	0	314,851	41,398	90,348	38,999
2020	0	26,071	2,899,428	238,523	249,097	0	5,948	393,987	82,377	41,947	39,191
2021	0	905	81,816	32,507	80,958	0	435	9,301	6,837	15,718	24,959
TOTAL	0	26,976	5,103,943	488,092	789,837	0	6,383	1,160,890	336,715	340,048	187,003

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,298,192	1,954,692	187,003	
IBNR + FREQUENCY ADJUSTMENT	(1,762,947)	(519,087)	1,040	
TOTAL LOSSES	4,535,245	1,435,605	188,043	
EXPECTED LOSSES	2,639,844	1,750,006	194,218	
CREDIBILITY	0.01	0.05	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	5.788	1.832	0.240	7.860
INDICATED (POST-TEST)	6.836	2.164	0.283	9.283
PRESENT ON RATE LEVEL	3.184	2.111	0.234	5.530
DERIVED BY FORMULA	3.221	2.114	0.237	5.571
UNDERLYING PRESENT RATE	3.369	2.233	0.248	5.850
PROPOSED	3.221	2.114	0.237	5.571

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	8.2649
IND. RATE				8.26	MINIMUM PREMIUM	2,000
MAN. RATE	11.54	9.35	8.33	+ 8.26	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
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
2021	557	3,492	0.627	0	0	0	0	0	0
TOTAL	2,447	4,277	0.175	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
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
2021	0	0	0	0	0	0	0	0	0	0	3,492
TOTAL	0	0	0	0	0	0	0	0	0	0	4,277

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	648
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
2021	0	0	0	0	0	0	0	0	0	0	3,740
TOTAL	0	0	0	0	0	0	0	0	0	0	4,388

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	4,388	
IBNR + FREQUENCY ADJUSTMENT	(9,020)	(3,143)	13	
TOTAL LOSSES	0	0	4,401	
EXPECTED LOSSES	14,977	11,415	2,308	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.180	0.180
INDICATED (POST-TEST)	0.000	0.000	0.212	0.212
PRESENT ON RATE LEVEL	0.579	0.441	0.089	1.109
DERIVED BY FORMULA	0.579	0.441	0.090	1.110
UNDERLYING PRESENT RATE	0.612	0.466	0.094	1.173
PROPOSED	0.578	0.440	0.090	1.109

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.6446
IND. RATE				1.64	MINIMUM PREMIUM	925
MAN. RATE	2.42	1.91	1.67	+ 1.64	PRESENT	905

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	151	0	0.000	0	0	0	0	0	0
TOTAL	674	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
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
2021	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
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
2021	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	(7,218)	(3,111)	7	
TOTAL LOSSES	0	0	7	
EXPECTED LOSSES	11,474	10,933	1,071	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.609	1.533	0.150	3.293
DERIVED BY FORMULA	1.609	1.533	0.150	3.293
UNDERLYING PRESENT RATE	1.702	1.622	0.159	3.483
PROPOSED	1.609	1.533	0.150	3.293

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				4.88	MINIMUM PREMIUM	2,000
MAN. RATE	7.24	5.76	4.96	+ 4.88	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
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
2021	0	0	0.000	0	0	0	0	0	0
TOTAL	171	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
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
2021	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
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
2021	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	(652)	(331)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,063	1,066	285	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.588	0.589	0.158	1.334
DERIVED BY FORMULA	0.588	0.589	0.158	1.334
UNDERLYING PRESENT RATE	0.622	0.623	0.167	1.412
PROPOSED	0.588	0.589	0.158	1.334

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.9794
IND. RATE				1.98	MINIMUM PREMIUM	1,040
MAN. RATE	2.86	2.31	2.01	+ 1.98	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
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	1,575,962	57.204	0	0	1	1	7	9
2020	3,746	112,957	3.015	0	0	0	2	0	2
2021	4,882	22,196	0.455	0	0	0	0	3	3
TOTAL	15,189	1,809,180	11.911	0	0	1	3	12	16

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	64,668	0	0	1,209,000	12,823	25,616	2,899
2020	0	0	0	74,999	0	0	0	0	24,853	0	13,105
2021	0	0	0	0	8,617	0	0	0	0	12,346	1,233
TOTAL	0	0	246,000	89,955	137,391	0	0	1,209,000	37,676	66,968	22,190

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	55,248	0	0	0	0	24,422	1,680
2018	0	0	469	633	53,936	0	0	69	331	29,138	2,453
2019	0	0	168,719	27,419	98,820	0	0	773,067	52,710	70,548	2,673
2020	0	1,567	63,509	95,436	10,575	0	1,896	15,225	31,427	3,109	14,612
2021	0	117	10,599	4,211	10,488	0	291	6,231	4,580	10,530	1,321
TOTAL	0	1,685	243,296	127,699	229,067	0	2,188	794,592	89,048	137,746	22,738

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,041,761	583,560	22,738	
IBNR + FREQUENCY ADJUSTMENT	(107,151)	(32,230)	181	
TOTAL LOSSES	934,611	551,331	22,919	
EXPECTED LOSSES	173,234	120,192	24,458	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	6.153	3.630	0.151	9.934
INDICATED (POST-TEST)	7.268	4.287	0.178	11.733
PRESENT ON RATE LEVEL	1.078	0.748	0.152	1.978
DERIVED BY FORMULA	1.078	0.819	0.153	2.049
UNDERLYING PRESENT RATE	1.141	0.791	0.161	2.093
PROPOSED	1.078	0.819	0.153	2.049

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				3.04	MINIMUM PREMIUM	1,395
MAN. RATE	4.11	3.32	2.98	+ 3.04	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
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
2021	13,784	10,803	0.078	0	0	0	0	0	0
TOTAL	50,047	197,092	0.394	0	0	1	0	0	1

POLICY YEAR	REPORTED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	10,803
TOTAL	0	0	175,000	0	0	0	0	10,470	0	0	11,622

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	2,608	300,580	13,108	14,210	0	124	16,890	1,199	713	913
2021	0	0	0	0	0	0	0	0	0	0	11,570
TOTAL	0	2,608	300,580	13,108	14,210	0	124	16,890	1,199	713	12,483

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	320,201	29,229	12,483	
IBNR + FREQUENCY ADJUSTMENT	(253,462)	(58,419)	245	
TOTAL LOSSES	66,739	0	12,728	
EXPECTED LOSSES	393,469	205,525	37,185	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.133	0.000	0.025	0.159
INDICATED (POST-TEST)	0.158	0.000	0.030	0.188
PRESENT ON RATE LEVEL	0.743	0.388	0.070	1.202
DERIVED BY FORMULA	0.737	0.373	0.069	1.179
UNDERLYING PRESENT RATE	0.786	0.411	0.074	1.271
PROPOSED	0.737	0.373	0.069	1.179

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				1.75	MINIMUM PREMIUM	960
MAN. RATE	2.13	1.94	1.81	+ 1.75	PRESENT	950

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	0	0	0.000	0	0	0	0	0	0
TOTAL	899	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
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
2021	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
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
2021	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	(8,532)	(1,922)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	9,497	4,800	1,423	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.999	0.505	0.150	1.653
DERIVED BY FORMULA	0.999	0.505	0.150	1.653
UNDERLYING PRESENT RATE	1.056	0.534	0.158	1.749
PROPOSED	0.999	0.505	0.150	1.653

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.45	MINIMUM PREMIUM	1,195
MAN. RATE	3.73	2.93	2.49	+ 2.45	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
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
2021	409	249	0.061	0	0	0	0	0	0
TOTAL	1,561	249	0.016	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	249
TOTAL	0	0	0	0	0	0	0	0	0	0	249

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	267
TOTAL	0	0	0	0	0	0	0	0	0	0	267

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	267	
IBNR + FREQUENCY ADJUSTMENT	(7,707)	(2,942)	13	
TOTAL LOSSES	0	0	280	
EXPECTED LOSSES	11,900	10,376	2,062	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.018	0.018
INDICATED (POST-TEST)	0.000	0.000	0.021	0.021
PRESENT ON RATE LEVEL	0.721	0.628	0.125	1.474
DERIVED BY FORMULA	0.721	0.628	0.125	1.474
UNDERLYING PRESENT RATE	0.762	0.665	0.132	1.559
PROPOSED	0.721	0.628	0.125	1.474

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				2.19	MINIMUM PREMIUM	1,110
MAN. RATE	3.31	2.62	2.22	+ 2.19	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
2017	1,135	3,661	0.323	0	0	0	0	2	2
2018	979	21,051	2.150	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
2021	552	0	0.000	0	0	0	0	0	0
TOTAL	4,400	24,991	0.568	0	0	0	0	3	3

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	480	0	0	0	0	1,829	1,352
2018	0	0	0	0	8,733	0	0	0	0	11,934	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
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	9,213	0	0	0	0	13,763	2,015

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	847	0	0	0	0	3,373	1,115
2018	0	0	125	169	14,367	0	0	53	251	22,061	323
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	311
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	125	169	15,213	0	0	53	251	25,434	1,749

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	177	41,066	1,749	
IBNR + FREQUENCY ADJUSTMENT	(32,172)	(17,401)	19	
TOTAL LOSSES	0	23,666	1,769	
EXPECTED LOSSES	45,993	54,838	4,851	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.538	0.040	0.578
INDICATED (POST-TEST)	0.000	0.635	0.047	0.683
PRESENT ON RATE LEVEL	0.988	1.178	0.104	2.270
DERIVED BY FORMULA	0.988	1.173	0.104	2.264
UNDERLYING PRESENT RATE	1.045	1.246	0.110	2.402
PROPOSED	0.988	1.173	0.104	2.264

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	3.3590
IND. RATE				3.36	MINIMUM PREMIUM	1,500
MAN. RATE	5.01	3.98	3.42	+ 3.36	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
2017	13,533	423,694	3.131	0	0	2	0	2	4
2018	15,455	142,951	0.925	0	0	0	4	3	7
2019	15,075	118,034	0.783	0	0	0	2	4	6
2020	14,847	63,920	0.431	0	0	0	1	2	3
2021	17,617	443,330	2.516	0	0	0	4	4	8
TOTAL	76,527	1,191,929	1.558	0	0	2	11	15	28

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	197,439	0	3,224	0	0	149,643	0	10,808	62,580
2018	0	0	0	55,361	29,167	0	0	0	32,059	11,943	14,421
2019	0	0	0	65,999	20,285	0	0	0	19,041	1,060	11,649
2020	0	0	0	12,428	11,911	0	0	0	20,244	8,639	10,698
2021	0	0	0	127,913	11,975	0	0	0	232,262	46,952	24,228
TOTAL	0	0	197,439	261,701	76,562	0	0	149,643	303,606	79,402	123,576

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	301,687	0	5,687	0	0	265,916	0	19,930	51,629
2018	0	0	4,979	88,897	49,162	0	0	2,736	57,614	22,931	12,128
2019	0	0	21,038	90,103	32,429	0	0	4,861	29,659	2,957	10,740
2020	0	260	14,022	17,847	19,814	0	1,545	13,784	26,926	15,539	11,928
2021	0	3,629	245,446	123,468	41,449	0	14,835	224,952	195,425	74,652	25,948
TOTAL	0	3,889	587,172	320,315	148,541	0	16,379	512,248	309,624	136,009	112,373

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,119,689	914,489	112,373	
IBNR + FREQUENCY ADJUSTMENT	(764,710)	(234,954)	620	
TOTAL LOSSES	354,979	679,535	112,994	
EXPECTED LOSSES	1,162,773	809,997	107,158	
CREDIBILITY	0.01	0.05	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.464	0.888	0.148	1.499
INDICATED (POST-TEST)	0.548	1.049	0.174	1.771
PRESENT ON RATE LEVEL	1.436	1.000	0.132	2.569
DERIVED BY FORMULA	1.427	1.003	0.134	2.565
UNDERLYING PRESENT RATE	1.519	1.058	0.140	2.718
PROPOSED	1.427	1.003	0.134	2.565

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	3.8046
IND. RATE				3.80	MINIMUM PREMIUM	1,650
MAN. RATE	5.65	4.52	3.87	+ 3.80	PRESENT	1,625

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	2,189	0	0.000	0	0	0	0	0	0
2020	2,163	0	0.000	0	0	0	0	0	0
2021	1,663	0	0.000	0	0	0	0	0	0
TOTAL	11,248	34,956	0.311	0	0	0	0	1	1

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	6,453	0	0	0	0	28,062	441

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	364
2018	0	0	92	125	10,616	0	0	123	589	51,875	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
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	92	125	10,616	0	0	123	589	51,875	364

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	216	63,205	364	
IBNR + FREQUENCY ADJUSTMENT	(51,139)	(21,056)	30	
TOTAL LOSSES	0	42,149	393	
EXPECTED LOSSES	74,038	67,762	6,710	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.375	0.003	0.378
INDICATED (POST-TEST)	0.000	0.443	0.004	0.447
PRESENT ON RATE LEVEL	0.622	0.569	0.056	1.248
DERIVED BY FORMULA	0.622	0.568	0.056	1.246
UNDERLYING PRESENT RATE	0.658	0.602	0.060	1.320
PROPOSED	0.622	0.568	0.056	1.246

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.8487
IND. RATE				1.85	MINIMUM PREMIUM	995
MAN. RATE	2.69	2.15	1.88	+ 1.85	PRESENT	975

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	7,786	1.031	0	0	0	1	0	1
2021	639	0	0.000	0	0	0	0	0	0
TOTAL	4,444	7,885	0.177	0	0	0	1	0	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	4,557	0	0	0	2,081	0	0	1,148
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	4,557	0	0	0	2,081	0	0	1,247

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	91
2020	0	95	3,859	5,799	643	0	159	1,275	2,631	260	1,280
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	95	3,859	5,799	643	0	159	1,275	2,631	260	1,371

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,388	9,333	1,371	
IBNR + FREQUENCY ADJUSTMENT	(19,212)	(7,737)	11	
TOTAL LOSSES	0	1,596	1,382	
EXPECTED LOSSES	28,528	25,524	2,439	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.036	0.031	0.067
INDICATED (POST-TEST)	0.000	0.042	0.037	0.079
PRESENT ON RATE LEVEL	0.607	0.543	0.052	1.202
DERIVED BY FORMULA	0.607	0.538	0.052	1.196
UNDERLYING PRESENT RATE	0.642	0.574	0.055	1.271
PROPOSED	0.607	0.538	0.052	1.196

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.7748
IND. RATE				1.77	MINIMUM PREMIUM	970
MAN. RATE	2.49	2.06	1.81	+ 1.77	PRESENT	950

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	10,936	42,985	0.393	0	0	0	3	2	5
2018	12,586	40,228	0.320	0	0	0	1	1	2
2019	14,942	65,099	0.436	0	0	0	1	0	1
2020	17,335	50,620	0.292	0	0	0	1	2	3
2021	20,198	44,418	0.220	0	0	0	0	1	1
TOTAL	75,997	243,350	0.320	0	0	0	6	6	12

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	27,544	0	0	0	0	33,617	0	3,938
2020	0	0	0	18,197	1,711	0	0	0	17,521	1,528	11,663
2021	0	0	0	0	13,200	0	0	0	0	29,000	2,218
TOTAL	0	0	0	88,343	17,920	0	0	0	71,881	37,168	28,038

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	29,976	4,567	0	0	0	27,146	9,768	3,425
2018	0	0	2,066	39,898	1,223	0	0	625	13,264	2,679	5,103
2019	0	0	7,900	37,000	1,256	0	0	8,488	52,224	1,876	3,631
2020	0	380	15,912	23,448	5,160	0	1,337	10,978	22,390	4,492	13,004
2021	0	180	16,236	6,451	16,066	0	684	14,636	10,759	24,734	2,375
TOTAL	0	560	42,113	136,773	28,273	0	2,021	34,727	125,783	43,549	27,538

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	79,422	334,377	27,538	
IBNR + FREQUENCY ADJUSTMENT	(435,584)	(240,432)	696	
TOTAL LOSSES	0	93,945	28,234	
EXPECTED LOSSES	685,549	861,658	107,347	
CREDIBILITY	0.01	0.05	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.124	0.037	0.161
INDICATED (POST-TEST)	0.000	0.146	0.044	0.190
PRESENT ON RATE LEVEL	0.853	1.072	0.134	2.058
DERIVED BY FORMULA	0.844	1.025	0.129	1.999
UNDERLYING PRESENT RATE	0.902	1.134	0.141	2.177
PROPOSED	0.844	1.025	0.129	1.999

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.9648
IND. RATE				2.96	MINIMUM PREMIUM	1,365
MAN. RATE	4.42	3.51	3.10	+ 2.96	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
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
2021	731	892	0.122	0	0	0	0	1	1
TOTAL	4,683	45,615	0.974	0	0	0	1	1	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	552	0	0	0	0	340	0
TOTAL	0	0	0	25,483	552	0	0	10,024	340	9,216	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	7,603
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	7,309	34,231	1,162	0	0	2,531	15,572	559	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	8	679	270	672	0	8	172	126	290	0
TOTAL	0	8	7,987	34,501	1,834	0	8	2,703	15,698	849	7,603

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,706	52,883	7,603	
IBNR + FREQUENCY ADJUSTMENT	(53,298)	(21,772)	39	
TOTAL LOSSES	0	31,110	7,642	
EXPECTED LOSSES	78,834	71,142	8,548	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.664	0.163	0.828
INDICATED (POST-TEST)	0.000	0.785	0.193	0.977
PRESENT ON RATE LEVEL	1.591	1.436	0.173	3.200
DERIVED BY FORMULA	1.591	1.429	0.173	3.193
UNDERLYING PRESENT RATE	1.683	1.519	0.183	3.385
PROPOSED	1.591	1.429	0.173	3.193

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				4.74	MINIMUM PREMIUM	1,965
MAN. RATE	6.98	5.58	4.82	+ 4.74	PRESENT	1,935

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	361	2,249	0.623	0	0	0	0	0	1	1
2018	505	0	0.000	0	0	0	0	0	0	0
2019	494	4,311	0.873	0	0	0	0	0	0	0
2020	384	0	0.000	0	0	0	0	0	0	0
2021	364	3,181	0.874	0	0	0	0	0	0	0
TOTAL	2,108	9,741	0.462	0	0	0	0	0	1	1

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	3,181
TOTAL	0	0	0	0	167	0	0	0	0	402	9,172

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	295	0	0	0	0	741	1,386
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	3,975
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	3,407
TOTAL	0	0	0	0	295	0	0	0	0	741	8,768

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	1,036	8,768	
IBNR + FREQUENCY ADJUSTMENT	(10,874)	(5,388)	14	
TOTAL LOSSES	0	0	8,782	
EXPECTED LOSSES	16,348	18,035	2,924	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.417	0.417
INDICATED (POST-TEST)	0.000	0.000	0.492	0.492
PRESENT ON RATE LEVEL	0.733	0.809	0.131	1.673
DERIVED BY FORMULA	0.733	0.809	0.131	1.673
UNDERLYING PRESENT RATE	0.776	0.856	0.139	1.770
PROPOSED	0.733	0.809	0.131	1.673

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.48	MINIMUM PREMIUM	1,205
MAN. RATE	3.64	2.92	2.52	+ 2.48	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
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
2021	121	0	0.000	0	0	0	0	0	0
TOTAL	696	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
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
2021	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
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
2021	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	(3,220)	(1,978)	5	
TOTAL LOSSES	0	0	5	
EXPECTED LOSSES	4,701	6,471	1,097	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.638	0.879	0.149	1.666
DERIVED BY FORMULA	0.638	0.879	0.149	1.666
UNDERLYING PRESENT RATE	0.675	0.930	0.158	1.763
PROPOSED	0.638	0.879	0.149	1.666

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				2.47	MINIMUM PREMIUM	1,200
MAN. RATE	3.47	2.82	2.51	+ 2.47	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
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
2021	192	0	0.000	0	0	0	0	0	0
TOTAL	764	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
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
2021	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
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
2021	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	(4,798)	(1,384)	5	
TOTAL LOSSES	0	0	5	
EXPECTED LOSSES	6,935	4,638	821	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.858	0.574	0.102	1.533
DERIVED BY FORMULA	0.858	0.574	0.102	1.533
UNDERLYING PRESENT RATE	0.908	0.607	0.107	1.622
PROPOSED	0.858	0.574	0.102	1.533

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				2.27	MINIMUM PREMIUM	1,135
MAN. RATE	3.44	2.71	2.31	+ 2.27	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
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	291,685	3.145	0	0	1	0	2	3
2020	10,618	129,674	1.221	0	0	0	1	3	4
2021	11,451	95,797	0.837	0	0	0	0	3	3
TOTAL	45,792	605,550	1.322	0	0	1	2	10	13

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	165,892	0	55,136	0	0	38,835	0	22,158	9,664
2020	0	0	0	17,866	35,420	0	0	0	17,235	57,575	1,578
2021	0	0	0	0	41,568	0	0	0	0	44,186	10,043
TOTAL	0	0	165,892	43,510	159,796	0	0	38,835	28,901	144,098	24,518

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	48,813	0	0	0	0	37,210	1,347
2018	0	0	2,113	40,918	546	0	0	976	20,874	310	1,346
2019	0	0	254,506	8,211	86,815	0	0	58,865	3,965	41,409	8,910
2020	0	373	25,532	28,777	56,230	0	1,315	19,770	30,643	88,841	1,759
2021	0	565	51,129	20,314	50,592	0	1,043	22,301	16,393	37,686	10,756
TOTAL	0	939	333,279	98,220	242,997	0	2,358	101,912	71,875	205,456	24,119

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	438,488	618,548	24,119	
IBNR + FREQUENCY ADJUSTMENT	(181,845)	(75,827)	156	
TOTAL LOSSES	256,643	542,721	24,275	
EXPECTED LOSSES	284,958	268,880	25,037	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.560	1.185	0.053	1.799
INDICATED (POST-TEST)	0.662	1.400	0.063	2.124
PRESENT ON RATE LEVEL	0.588	0.555	0.052	1.195
DERIVED BY FORMULA	0.589	0.580	0.052	1.221
UNDERLYING PRESENT RATE	0.622	0.587	0.055	1.264
PROPOSED	0.589	0.580	0.052	1.221

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.8119
IND. RATE				1.81	MINIMUM PREMIUM	980
MAN. RATE	2.54	2.04	1.80	+ 1.81	PRESENT	950

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	47,434	679,116	1.432	0	0	1	2	13	16
2018	47,192	505,515	1.071	0	0	1	2	7	10
2019	47,575	382,800	0.805	0	0	1	1	7	9
2020	52,498	644,445	1.228	0	0	1	3	7	11
2021	59,062	405,526	0.687	0	0	0	2	11	13
TOTAL	253,761	2,617,402	1.031	0	0	4	10	45	59

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	94,296	85,427	182,658	0	0	26,885	85,191	143,970	60,689
2018	0	0	232,215	52,637	63,667	0	0	68,139	18,560	22,446	47,851
2019	0	0	108,592	35,520	89,991	0	0	22,432	6,739	76,050	43,476
2020	0	0	188,558	28,437	114,346	0	0	25,775	79,834	149,798	57,697
2021	0	0	0	56,597	119,097	0	0	0	45,150	147,641	37,041
TOTAL	0	0	623,661	258,618	569,759	0	0	143,231	235,474	539,905	246,754

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	144,084	145,482	322,209	0	0	47,775	173,278	265,481	50,068
2018	0	0	348,717	88,444	108,252	0	0	102,443	36,141	42,410	40,243
2019	0	0	182,391	56,932	136,619	0	0	38,904	17,459	137,343	40,085
2020	0	3,404	381,531	69,817	192,715	0	6,395	114,454	126,925	237,278	64,332
2021	0	3,153	248,573	110,244	156,844	0	6,153	113,637	89,378	132,650	39,671
TOTAL	0	6,557	1,305,296	470,919	916,638	0	12,548	417,213	443,181	815,163	234,399

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,741,615	2,645,900	234,399	
IBNR + FREQUENCY ADJUSTMENT	(2,198,460)	(481,431)	1,423	
TOTAL LOSSES	0	2,164,468	235,822	
EXPECTED LOSSES	3,338,974	1,656,909	243,678	
CREDIBILITY	0.03	0.10	0.12	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.853	0.093	0.946
INDICATED (POST-TEST)	0.000	1.007	0.110	1.117
PRESENT ON RATE LEVEL	1.244	0.617	0.091	1.952
DERIVED BY FORMULA	1.206	0.656	0.093	1.956
UNDERLYING PRESENT RATE	1.316	0.653	0.096	2.065
PROPOSED	1.204	0.655	0.093	1.952

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.8952
IND. RATE				2.90	MINIMUM PREMIUM	1,345
MAN. RATE	4.09	3.32	2.94	+ 2.90	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
2017	8,858	207,321	2,340	0	0	0	3	0	3
2018	8,642	304,969	3,529	0	0	1	1	0	2
2019	10,901	116,109	1,065	0	0	0	1	4	5
2020	13,222	122,916	0,930	0	0	0	2	2	4
2021	15,269	520,008	3,406	0	0	1	0	1	2
TOTAL	56,892	1,271,323	2,235	0	0	2	7	7	16

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	87,738	38,482	0	10,731
2019	0	0	0	62,569	11,968	0	0	0	21,157	13,599	6,816
2020	0	0	0	71,350	17,026	0	0	0	25,386	3,537	5,617
2021	0	0	158,878	0	2,674	0	0	352,456	0	1,393	4,607
TOTAL	0	0	298,391	263,026	31,668	0	0	440,194	184,100	18,529	35,415

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	171,325	0	0	0	0	201,519	0	6,306
2018	0	0	208,702	47,422	2,044	0	0	133,003	72,023	1,568	9,025
2019	0	0	19,189	84,902	20,210	0	0	6,030	33,878	25,486	6,284
2020	0	1,491	65,420	93,698	35,879	0	1,937	16,117	32,644	8,501	6,263
2021	0	9,371	242,600	14,530	18,719	0	64,738	470,847	36,501	25,249	4,934
TOTAL	0	10,862	535,911	411,877	76,852	0	66,675	625,997	376,564	60,804	32,812

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,239,446	926,097	32,812	
IBNR + FREQUENCY ADJUSTMENT	(379,309)	(61,348)	206	
TOTAL LOSSES	860,137	864,749	33,019	
EXPECTED LOSSES	595,929	219,441	31,681	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.512	1.520	0.058	3.090
INDICATED (POST-TEST)	1.786	1.795	0.069	3.649
PRESENT ON RATE LEVEL	0.990	0.365	0.053	1.407
DERIVED BY FORMULA	0.998	0.422	0.053	1.473
UNDERLYING PRESENT RATE	1.047	0.386	0.056	1.489
PROPOSED	0.998	0.422	0.053	1.473

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.19	MINIMUM PREMIUM	1,110
MAN. RATE	3.09	2.46	2.12	+ 2.19	PRESENT	1,050

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	6,442	0	0.000	0	0	0	0	0	0
TOTAL	81,060	162,154	0.200	0	0	0	0	2	5

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	93,979	13,219	0	0	0	19,923	11,092	23,941

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	1,330	0	0	0	0	5,519	15,402
2018	0	0	3,338	62,847	12,243	0	0	1,132	23,969	5,953	4,043
2019	0	0	16,256	73,839	10,516	0	0	1,914	10,572	9,430	0
2020	0	0	0	0	0	0	0	0	0	0	518
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	19,594	136,687	24,089	0	0	3,045	34,541	20,902	19,963

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	22,639	216,218	19,963	
IBNR + FREQUENCY ADJUSTMENT	(584,907)	(47,094)	70	
TOTAL LOSSES	0	169,124	20,033	
EXPECTED LOSSES	713,164	128,141	29,699	
CREDIBILITY	0.01	0.05	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.209	0.025	0.233
INDICATED (POST-TEST)	0.000	0.246	0.029	0.276
PRESENT ON RATE LEVEL	0.832	0.149	0.035	1.016
DERIVED BY FORMULA	0.823	0.154	0.034	1.012
UNDERLYING PRESENT RATE	0.880	0.158	0.037	1.075
PROPOSED	0.823	0.154	0.034	1.012

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.5011
IND. RATE				1.50	MINIMUM PREMIUM	880
MAN. RATE	2.19	1.75	1.53	+ 1.50	PRESENT	860

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	3,063	41,786	1.364	0	0	0	1	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	122,794	2.202	0	0	0	1	2	3
2021	9	0	0.000	0	0	0	0	0	0
TOTAL	16,937	165,198	0.975	0	0	0	2	2	4

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	58,814	20,182	0	0	0	26,525	17,273	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	87,467	20,182	0	0	0	33,234	17,273	7,042

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	48,796	0	0	0	0	13,646	0	5,300
2018	0	0	0	0	0	0	0	0	0	0	520
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	1,229	55,731	78,284	38,897	0	2,024	19,013	36,196	29,325	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	1,229	55,731	127,080	38,897	0	2,024	19,013	49,842	29,325	5,820

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	77,997	245,143	5,820	
IBNR + FREQUENCY ADJUSTMENT	(83,301)	(26,597)	26	
TOTAL LOSSES	0	218,546	5,846	
EXPECTED LOSSES	122,273	81,384	10,450	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.290	0.035	1.325
INDICATED (POST-TEST)	0.000	1.524	0.041	1.565
PRESENT ON RATE LEVEL	0.682	0.454	0.058	1.195
DERIVED BY FORMULA	0.682	0.476	0.058	1.216
UNDERLYING PRESENT RATE	0.722	0.481	0.062	1.264
PROPOSED	0.682	0.476	0.058	1.216

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.8038
IND. RATE				1.80	MINIMUM PREMIUM	980
MAN. RATE	2.89	2.18	1.80	+ 1.80	PRESENT	950

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	240	0	0.000	0	0	0	0	0	0
TOTAL	640	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
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
2021	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
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
2021	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	(2,870)	(767)	5	
TOTAL LOSSES	0	0	5	
EXPECTED LOSSES	5,363	3,251	600	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.792	0.480	0.089	1.361
DERIVED BY FORMULA	0.792	0.480	0.089	1.361
UNDERLYING PRESENT RATE	0.838	0.508	0.094	1.440
PROPOSED	0.792	0.480	0.089	1.361

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.0188
IND. RATE				2.02	MINIMUM PREMIUM	1,050
MAN. RATE	2.94	2.34	2.05	+ 2.02	PRESENT	1,030

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	28,889	995,711	3.447	0	0	2	2	2	6
2018	28,439	16,909	0.059	0	0	0	0	2	2
2019	25,450	28,483	0.112	0	0	0	0	0	0
2020	25,264	1,147	0.005	0	0	0	0	0	0
2021	28,361	41,968	0.148	0	0	0	1	0	1
TOTAL	136,403	1,084,218	0.795	0	0	2	3	4	9

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	614,547	11,470	958	0	0	347,301	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	28,483
2020	0	0	0	0	0	0	0	0	0	0	1,147
2021	0	0	0	28,310	0	0	0	11,546	0	0	2,112
TOTAL	0	0	614,547	39,780	3,400	0	0	347,301	23,944	14,979	40,267

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	939,028	19,533	1,690	0	0	617,154	25,218	3,526	5,878
2018	0	0	35	47	4,017	0	0	57	274	24,156	1,177
2019	0	0	0	0	0	0	0	0	0	0	26,261
2020	0	0	0	0	0	0	0	0	0	0	1,279
2021	0	767	51,063	26,031	5,948	0	682	10,005	8,849	1,720	2,262
TOTAL	0	767	990,125	45,612	11,655	0	682	627,216	34,341	29,402	36,858

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,618,791	121,009	36,858	
IBNR + FREQUENCY ADJUSTMENT	(882,734)	(133,284)	548	
TOTAL LOSSES	736,057	0	37,406	
EXPECTED LOSSES	1,309,482	446,654	102,303	
CREDIBILITY	0.02	0.07	0.08	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.540	0.000	0.027	0.567
INDICATED (POST-TEST)	0.637	0.000	0.032	0.670
PRESENT ON RATE LEVEL	0.907	0.310	0.071	1.288
DERIVED BY FORMULA	0.902	0.288	0.068	1.258
UNDERLYING PRESENT RATE	0.960	0.327	0.075	1.362
PROPOSED	0.902	0.288	0.068	1.258

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.8657
IND. RATE				1.87	MINIMUM PREMIUM	1,000
MAN. RATE	2.75	2.24	1.94	+ 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
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
2021	5,091	78,203	1.536	0	0	0	0	4	4
TOTAL	5,091	78,203	1.536	0	0	0	0	4	4

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	29,176	0	0	0	0	41,226	7,801
TOTAL	0	0	0	0	29,176	0	0	0	0	41,226	7,801

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	397	35,886	14,258	35,510	0	973	20,807	15,295	35,162	8,355
TOTAL	0	397	35,886	14,258	35,510	0	973	20,807	15,295	35,162	8,355

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	58,063	100,225	8,355	
IBNR + FREQUENCY ADJUSTMENT	(29,897)	(3,459)	60	
TOTAL LOSSES	28,166	96,766	8,415	
EXPECTED LOSSES	59,759	24,078	3,402	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.553	1.901	0.165	2.619
INDICATED (POST-TEST)	0.653	2.245	0.195	3.094
PRESENT ON RATE LEVEL	1.109	0.447	0.063	1.620
DERIVED BY FORMULA	1.109	0.465	0.064	1.639
UNDERLYING PRESENT RATE	1.174	0.473	0.067	1.714
PROPOSED	1.109	0.465	0.064	1.639

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.4315
IND. RATE				2.43	MINIMUM PREMIUM	1,190
MAN. RATE	3.43	2.78	2.44	+ 2.43	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
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
2021	123	0	0.000	0	0	0	0	0	0
TOTAL	2,366	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
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
2021	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
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
2021	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	(10,352)	(3,193)	5	
TOTAL LOSSES	0	0	5	
EXPECTED LOSSES	14,489	9,725	1,874	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.579	0.388	0.075	1.042
DERIVED BY FORMULA	0.579	0.388	0.074	1.041
UNDERLYING PRESENT RATE	0.612	0.411	0.079	1.103
PROPOSED	0.579	0.388	0.074	1.041

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				1.54	MINIMUM PREMIUM	890
MAN. RATE	2.35	1.83	1.57	+ 1.54	PRESENT	870

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	0	0	0.000	0	0	0	0	0	0
TOTAL	0	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
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
2021	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
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
2021	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)	(0)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	2	2	0	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.568	0.637	0.122	1.328
DERIVED BY FORMULA	0.568	0.637	0.122	1.328
UNDERLYING PRESENT RATE	0.601	0.674	0.129	1.405
PROPOSED	0.568	0.637	0.122	1.328

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.9695
IND. RATE				1.97	MINIMUM PREMIUM	1,035
MAN. RATE	2.95	2.32	2.00	+ 1.97	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
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	4,561	546	0.012	0	0	0	0	0	0
2021	5,362	122,533	2.285	0	0	1	0	0	1
TOTAL	24,287	162,112	0.667	0	0	1	1	2	4

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	94,669	0	0	0	0	27,864	0	0	0
TOTAL	0	0	94,669	22,692	1,556	0	0	27,864	1,381	11,770	2,180

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	2,251	0	0	0	0	16,790	758
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	6,537	30,502	1,441	0	0	484	2,343	4,840	659
2020	0	0	0	0	0	0	0	0	0	0	609
2021	0	6,428	164,819	9,107	10,650	0	5,913	42,961	3,288	2,198	0
TOTAL	0	6,428	171,356	39,609	14,342	0	5,913	43,444	5,631	23,828	2,026

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	227,141	83,411	2,026	
IBNR + FREQUENCY ADJUSTMENT	(139,666)	(35,205)	83	
TOTAL LOSSES	87,475	48,206	2,109	
EXPECTED LOSSES	208,715	119,314	14,812	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.360	0.198	0.009	0.567
INDICATED (POST-TEST)	0.425	0.234	0.010	0.670
PRESENT ON RATE LEVEL	0.812	0.464	0.058	1.334
DERIVED BY FORMULA	0.808	0.460	0.057	1.325
UNDERLYING PRESENT RATE	0.859	0.491	0.061	1.412
PROPOSED	0.808	0.460	0.057	1.325

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.9654
IND. RATE				1.97	MINIMUM PREMIUM	1,035
MAN. RATE	2.79	2.29	2.01	+ 1.97	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
2017	1,536	2,419	0.157	0	0	0	1	0	1
2018	1,667	29,417	1.765	0	0	0	1	1	2
2019	1,686	5,643	0.335	0	0	0	0	1	1
2020	4,176	72,383	1.733	0	0	0	1	2	3
2021	7,653	48,846	0.638	0	0	0	0	3	3
TOTAL	16,718	158,708	0.949	0	0	0	3	7	10

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	13,672	0	0	0	2,313	4,141	1,007
2021	0	0	0	0	4,610	0	0	0	0	14,470	29,766
TOTAL	0	0	0	66,796	24,619	0	0	0	6,767	23,150	37,376

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	1,337	0	0	0	0	2,660	0	269
2018	0	0	1,286	23,647	8,351	0	0	278	5,700	6,339	2,726
2019	0	0	151	104	2,106	0	0	58	86	2,064	2,799
2020	0	1,071	47,414	67,548	27,958	0	176	2,080	3,561	6,524	1,123
2021	0	63	5,670	2,253	5,611	0	341	7,303	5,368	12,341	31,879
TOTAL	0	1,134	54,521	94,888	44,026	0	518	9,719	17,376	27,269	38,796

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	65,892	183,559	38,796	
IBNR + FREQUENCY ADJUSTMENT	(167,699)	(46,354)	266	
TOTAL LOSSES	0	137,206	39,062	
EXPECTED LOSSES	280,817	190,442	27,736	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.821	0.234	1.054
INDICATED (POST-TEST)	0.000	0.969	0.276	1.245
PRESENT ON RATE LEVEL	1.588	1.077	0.157	2.821
DERIVED BY FORMULA	1.588	1.075	0.159	2.821
UNDERLYING PRESENT RATE	1.680	1.139	0.166	2.985
PROPOSED	1.588	1.074	0.159	2.821

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				4.19	MINIMUM PREMIUM	1,780
MAN. RATE	6.34	4.94	4.25	+ 4.19	PRESENT	1,745

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	9,143	0.315	0	0	0	1	0	1
2021	3,093	579	0.019	0	0	0	0	0	0
TOTAL	15,171	33,007	0.218	0	0	0	1	2	3

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	8,389	0	433
2021	0	0	0	0	0	0	0	0	0	0	579
TOTAL	0	0	0	321	7,861	0	0	0	8,389	10,100	6,336

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	7,922	0	0	0	0	6,314	4,283
2018	0	0	48	65	5,544	0	0	29	140	12,341	0
2019	0	0	0	0	0	0	0	0	0	0	122
2020	0	7	272	408	45	0	640	5,139	10,608	1,049	483
2021	0	0	0	0	0	0	0	0	0	0	620
TOTAL	0	7	320	474	13,511	0	640	5,168	10,748	19,705	5,508

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,135	44,438	5,508	
IBNR + FREQUENCY ADJUSTMENT	(67,540)	(18,877)	37	
TOTAL LOSSES	0	25,560	5,545	
EXPECTED LOSSES	100,379	63,208	6,887	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.168	0.037	0.205
INDICATED (POST-TEST)	0.000	0.199	0.043	0.242
PRESENT ON RATE LEVEL	0.625	0.394	0.043	1.062
DERIVED BY FORMULA	0.625	0.390	0.043	1.058
UNDERLYING PRESENT RATE	0.662	0.417	0.045	1.124
PROPOSED	0.625	0.390	0.043	1.058

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.5699
IND. RATE				1.57	MINIMUM PREMIUM	900
MAN. RATE	2.47	1.89	1.60	+ 1.57	PRESENT	880

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	10,314	82,063	0.796	0	0	0	0	4	4
2018	9,537	43,224	0.453	0	0	0	0	2	2
2019	10,619	246,481	2.321	0	0	1	1	0	2
2020	10,692	24,362	0.228	0	0	0	1	1	2
2021	15,592	264,486	1.696	0	0	1	0	4	5
TOTAL	56,754	660,616	1.164	0	0	2	2	11	15

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	75,863	21,713	0	18,355
2020	0	0	0	4,230	2,254	0	0	0	2,354	358	15,166
2021	0	0	112,010	0	8,826	0	0	119,700	0	15,769	8,181
TOTAL	0	0	215,432	31,358	41,425	0	0	195,563	24,067	73,798	78,973

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	40,815	0	0	0	0	53,076	24,867
2018	0	0	103	139	11,856	0	0	127	607	53,402	5,995
2019	0	0	162,872	39,109	5,508	0	0	118,283	38,260	4,739	16,923
2020	0	88	4,244	5,767	4,014	0	180	1,499	3,032	833	16,910
2021	0	7,726	205,865	15,089	23,343	0	25,772	192,512	19,975	22,894	8,762
TOTAL	0	7,814	373,084	60,104	85,538	0	25,952	312,422	61,873	134,945	73,458

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	719,272	342,460	73,458	
IBNR + FREQUENCY ADJUSTMENT	(427,337)	(181,172)	478	
TOTAL LOSSES	291,935	161,288	73,936	
EXPECTED LOSSES	659,306	641,908	73,898	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.514	0.284	0.130	0.929
INDICATED (POST-TEST)	0.608	0.336	0.154	1.097
PRESENT ON RATE LEVEL	1.098	1.069	0.123	2.290
DERIVED BY FORMULA	1.093	1.040	0.124	2.257
UNDERLYING PRESENT RATE	1.162	1.131	0.130	2.423
PROPOSED	1.093	1.040	0.124	2.257

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	3.3485
IND. RATE				3.35	MINIMUM PREMIUM	1,495
MAN. RATE	5.07	4.02	3.45	+ 3.35	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
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
2021	42	0	0.000	0	0	0	0	0	0
TOTAL	125	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
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
2021	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
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
2021	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	(853)	(424)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,089	1,296	170	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.824	0.980	0.129	1.932
DERIVED BY FORMULA	0.824	0.980	0.129	1.932
UNDERLYING PRESENT RATE	0.871	1.036	0.136	2.044
PROPOSED	0.824	0.980	0.129	1.932

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.8657
IND. RATE				2.87	MINIMUM PREMIUM	1,335
MAN. RATE	4.28	3.38	2.91	+ 2.87	PRESENT	1,310

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	5,427	95,712	1.764	0	0	0	1	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
2021	5,753	16,212	0.282	0	0	0	0	2	2
TOTAL	24,834	121,559	0.489	0	0	0	2	3	5

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	6,449	12,366	0	0	0	14,759	23,120	39,018
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
2021	0	0	0	0	10,534	0	0	0	0	2,327	3,351
TOTAL	0	0	0	7,820	22,900	0	0	0	18,732	25,447	46,660

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	10,983	21,814	0	0	0	30,020	42,633	32,190
2018	0	0	0	0	0	0	0	0	0	0	996
2019	0	0	393	1,842	63	0	0	1,003	6,172	222	2,865
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	143	12,957	5,148	12,821	0	55	1,174	863	1,985	3,589
TOTAL	0	143	13,350	17,972	34,697	0	55	2,178	37,055	44,840	39,639

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	15,726	134,564	39,639	
IBNR + FREQUENCY ADJUSTMENT	(161,276)	(48,305)	113	
TOTAL LOSSES	0	86,259	39,752	
EXPECTED LOSSES	242,821	164,741	19,740	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.347	0.160	0.507
INDICATED (POST-TEST)	0.000	0.410	0.189	0.599
PRESENT ON RATE LEVEL	0.924	0.627	0.075	1.626
DERIVED BY FORMULA	0.915	0.623	0.079	1.616
UNDERLYING PRESENT RATE	0.978	0.663	0.079	1.721
PROPOSED	0.915	0.623	0.079	1.616

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.3976
IND. RATE				2.40	MINIMUM PREMIUM	1,180
MAN. RATE	3.41	2.78	2.45	+ 2.40	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
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
2021	383	0	0.000	0	0	0	0	0	0
TOTAL	977	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
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
2021	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
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
2021	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	(5,558)	(3,285)	21	
TOTAL LOSSES	0	0	21	
EXPECTED LOSSES	8,806	12,590	2,619	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	0.852	1.218	0.253	2.323
DERIVED BY FORMULA	0.852	1.218	0.253	2.323
UNDERLYING PRESENT RATE	0.901	1.289	0.268	2.458
PROPOSED	0.852	1.218	0.253	2.323

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				3.45	MINIMUM PREMIUM	1,530
MAN. RATE	4.87	3.96	3.50	+ 3.45	PRESENT	1,500

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	50	0	0.000	0	0	0	0	0	0
TOTAL	50	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
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
2021	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
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
2021	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	(242)	(65)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	485	452	43	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.916	0.855	0.082	1.852
DERIVED BY FORMULA	0.916	0.855	0.082	1.852
UNDERLYING PRESENT RATE	0.969	0.904	0.086	1.959
PROPOSED	0.916	0.855	0.082	1.852

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.7475
IND. RATE				2.75	MINIMUM PREMIUM	1,295
MAN. RATE	4.15	3.22	2.79	+ 2.75	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
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
2021	347	0	0.000	0	0	0	0	0	0
TOTAL	2,049	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
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
2021	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
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
2021	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	(6,739)	(5,664)	14	
TOTAL LOSSES	0	0	14	
EXPECTED LOSSES	9,364	17,843	3,012	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.432	0.823	0.139	1.394
DERIVED BY FORMULA	0.432	0.823	0.139	1.394
UNDERLYING PRESENT RATE	0.457	0.871	0.147	1.475
PROPOSED	0.432	0.823	0.139	1.394

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.07	MINIMUM PREMIUM	1,070
MAN. RATE	3.17	2.47	2.10	+ 2.07	PRESENT	1,045

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,367	73,737	5,394	0	0	0	1	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
2021	2,188	131,506	6,010	0	0	0	1	1	2
TOTAL	8,556	214,081	2,502	0	0	0	2	2	4

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	56,233	214	0	0	0	71,331	1,302	2,426
TOTAL	0	0	0	97,664	1,483	0	0	0	99,857	3,813	11,264

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	70,557	2,239	0	0	0	58,022	4,630	0
2018	0	0	0	0	0	0	0	0	0	0	4,217
2019	0	0	0	0	0	0	0	0	0	0	2,171
2020	0	0	0	0	0	0	0	0	0	0	1,638
2021	0	1,527	101,691	51,811	12,075	0	4,246	62,465	55,151	11,739	2,598
TOTAL	0	1,527	101,691	122,368	14,314	0	4,246	62,465	113,173	16,369	10,624

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	169,929	266,223	10,624	
IBNR + FREQUENCY ADJUSTMENT	(62,615)	(18,183)	44	
TOTAL LOSSES	107,315	248,041	10,669	
EXPECTED LOSSES	97,818	64,530	7,102	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.254	2.899	0.125	4.278
INDICATED (POST-TEST)	1.481	3.424	0.147	5.053
PRESENT ON RATE LEVEL	1.081	0.713	0.078	1.872
DERIVED BY FORMULA	1.081	0.740	0.079	1.900
UNDERLYING PRESENT RATE	1.143	0.754	0.083	1.980
PROPOSED	1.081	0.740	0.079	1.900

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.8183
IND. RATE				2.82	MINIMUM PREMIUM	1,320
MAN. RATE	4.39	3.37	2.82	+ 2.82	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
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
2021	0	0	0.000	0	0	0	0	0	0
TOTAL	39	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
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
2021	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
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
2021	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	(250)	(87)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	300	246	43	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.728	0.595	0.104	1.427
DERIVED BY FORMULA	0.728	0.595	0.104	1.427
UNDERLYING PRESENT RATE	0.770	0.630	0.110	1.510
PROPOSED	0.728	0.595	0.104	1.427

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.1173
IND. RATE				2.12	MINIMUM PREMIUM	1,085
MAN. RATE	3.21	2.52	2.15	+ 2.12	PRESENT	1,060

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	0	0	0.000	0	0	0	0	0	0	0
2018	7,251	47,138	0.650	0	0	0	0	0	1	1
2019	7,545	0	0.000	0	0	0	0	0	0	0
2020	7,438	0	0.000	0	0	0	0	0	0	0
2021	2,647	0	0.000	0	0	0	0	0	0	0
TOTAL	24,881	47,138	0.189	0	0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	38,269	0	0	0	0	6,382	2,487

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	547	739	62,956	0	0	28	134	11,798	2,092
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	547	739	62,956	0	0	28	134	11,798	2,092

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	575	75,627	2,092	
IBNR + FREQUENCY ADJUSTMENT	(142,595)	(59,504)	123	
TOTAL LOSSES	0	16,122	2,215	
EXPECTED LOSSES	229,929	205,295	27,834	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.065	0.009	0.074
INDICATED (POST-TEST)	0.000	0.077	0.011	0.087
PRESENT ON RATE LEVEL	0.873	0.780	0.106	1.759
DERIVED BY FORMULA	0.865	0.766	0.103	1.733
UNDERLYING PRESENT RATE	0.924	0.825	0.112	1.861
PROPOSED	0.865	0.766	0.103	1.733

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.5716
IND. RATE				2.57	MINIMUM PREMIUM	1,235
MAN. RATE	3.90	3.09	2.65	+ 2.57	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	
2017	10,659	269,949	2.533	0	0	0	0	2	1	3
2018	9,928	277,158	2.792	0	0	0	0	0	6	6
2019	12,063	365,820	3.033	0	0	1	1	1	2	4
2020	11,547	218,540	1.893	0	0	0	0	0	5	5
2021	11,961	198,800	1.662	0	0	0	0	1	4	5
TOTAL	56,158	1,330,267	2.369	0	0	1	1	4	18	23

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	75,235	64,411	0	0	0	91,756	3,219	35,328
2018	0	0	0	0	141,775	0	0	0	0	88,817	46,566
2019	0	0	201,914	3,000	980	0	0	146,894	1,660	2,971	8,401
2020	0	0	0	0	128,312	0	0	0	0	53,187	37,041
2021	0	0	0	8,219	109,359	0	0	0	11,086	62,904	7,232
TOTAL	0	0	201,914	86,454	444,837	0	0	146,894	104,502	211,098	134,568

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	128,125	113,621	0	0	0	186,632	5,936	29,146
2018	0	0	2,027	2,736	233,234	0	0	391	1,865	164,187	39,162
2019	0	0	303,753	9,309	9,897	0	0	218,986	11,569	12,233	7,746
2020	0	0	37,685	21,890	194,572	0	0	8,510	8,175	80,078	41,301
2021	0	1,710	149,336	61,001	134,828	0	2,140	41,354	31,834	55,303	7,745
TOTAL	0	1,710	492,801	223,062	686,152	0	2,140	269,241	240,075	317,737	125,100

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	765,892	1,467,026	125,100	
IBNR + FREQUENCY ADJUSTMENT	(605,630)	(150,696)	285	
TOTAL LOSSES	160,262	1,316,330	125,385	
EXPECTED LOSSES	923,986	515,382	51,454	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.285	2.344	0.223	2.853
INDICATED (POST-TEST)	0.337	2.768	0.264	3.369
PRESENT ON RATE LEVEL	1.555	0.867	0.087	2.509
DERIVED BY FORMULA	1.543	0.943	0.094	2.580
UNDERLYING PRESENT RATE	1.645	0.918	0.092	2.655
PROPOSED	1.543	0.943	0.094	2.580

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	3.8277
IND. RATE				3.83	MINIMUM PREMIUM	1,660
MAN. RATE	5.72	4.45	3.78	+ 3.83	PRESENT	1,590

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	10,951	679,664	6.206	0	0	1	1	3	5
2018	11,618	21,417	0.184	0	0	0	1	0	1
2019	10,555	366,644	3.474	0	0	1	1	3	5
2020	8,913	119,894	1.345	0	0	0	1	0	1
2021	7,311	843	0.012	0	0	0	0	0	0
TOTAL	49,348	1,188,462	2.408	0	0	2	4	6	12

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	419,162	32,106	15,414	0	0	122,336	13,864	59,014	17,768
2018	0	0	0	6,000	0	0	0	0	955	0	14,462
2019	0	0	149,852	16,281	38,687	0	0	129,804	24,390	1,913	5,717
2020	0	0	0	42,233	0	0	0	0	75,836	0	1,825
2021	0	0	0	0	0	0	0	0	0	0	843
TOTAL	0	0	569,014	96,620	54,101	0	0	252,140	115,045	60,927	40,615

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	640,480	54,677	27,190	0	0	217,391	28,199	108,822	14,659
2018	0	0	494	9,574	128	0	0	80	1,709	25	12,163
2019	0	0	233,411	28,495	63,039	0	0	199,261	45,781	10,816	5,271
2020	0	883	35,763	53,741	5,955	0	5,786	46,457	95,895	9,487	2,035
2021	0	0	0	0	0	0	0	0	0	0	903
TOTAL	0	883	910,148	146,486	96,312	0	5,786	463,189	171,584	129,150	35,030

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,380,006	543,533	35,030	
IBNR + FREQUENCY ADJUSTMENT	(693,578)	(125,207)	204	
TOTAL LOSSES	686,428	418,326	35,234	
EXPECTED LOSSES	1,011,211	404,892	46,426	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.391	0.848	0.071	2.310
INDICATED (POST-TEST)	1.643	1.001	0.084	2.728
PRESENT ON RATE LEVEL	1.937	0.776	0.089	2.801
DERIVED BY FORMULA	1.934	0.782	0.089	2.805
UNDERLYING PRESENT RATE	2.049	0.820	0.094	2.964
PROPOSED	1.931	0.781	0.089	2.801

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	4.1557
IND. RATE				4.16	MINIMUM PREMIUM	1,770
MAN. RATE	6.52	5.02	4.22	+ 4.16	PRESENT	1,735

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	1,198	0	0.000	0	0	0	0	0	0
TOTAL	6,743	27,779	0.412	0	0	0	1	2	3

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	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	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	19,016	0	0	0	0	22,126	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	1,434	6,717	228	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	1,434	6,717	19,244	0	0	0	0	22,126	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,434	48,087	0	
IBNR + FREQUENCY ADJUSTMENT	(58,875)	(10,528)	29	
TOTAL LOSSES	0	37,559	29	
EXPECTED LOSSES	87,611	34,802	5,922	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.557	0.000	0.557
INDICATED (POST-TEST)	0.000	0.658	0.001	0.658
PRESENT ON RATE LEVEL	1.228	0.488	0.083	1.799
DERIVED BY FORMULA	1.228	0.490	0.082	1.800
UNDERLYING PRESENT RATE	1.299	0.516	0.088	1.903
PROPOSED	1.227	0.489	0.082	1.799

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.6687
IND. RATE				2.67	MINIMUM PREMIUM	1,270
MAN. RATE	3.83	3.08	2.71	+ 2.67	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
2017	3,810	109,119	2.864	0	0	0	1	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
2021	3,561	1,835	0.052	0	0	0	0	0	0
TOTAL	19,249	136,735	0.710	0	0	0	1	2	3

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	1,835
TOTAL	0	0	0	65,782	7,911	0	0	0	42,891	8,315	11,836

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	112,027	0	0	0	0	87,240	0	368
2018	0	0	45	61	5,169	0	0	32	152	13,380	8,036
2019	0	0	496	340	6,916	0	0	54	80	1,925	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	1,965
TOTAL	0	0	541	112,427	12,085	0	0	86	87,472	15,305	10,369

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	627	227,290	10,369	
IBNR + FREQUENCY ADJUSTMENT	(84,743)	(28,091)	25	
TOTAL LOSSES	0	199,200	10,394	
EXPECTED LOSSES	125,994	93,528	4,886	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.035	0.054	1.089
INDICATED (POST-TEST)	0.000	1.222	0.064	1.286
PRESENT ON RATE LEVEL	0.619	0.459	0.024	1.102
DERIVED BY FORMULA	0.612	0.475	0.025	1.112
UNDERLYING PRESENT RATE	0.655	0.486	0.025	1.166
PROPOSED	0.612	0.475	0.025	1.112

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.6494
IND. RATE				1.65	MINIMUM PREMIUM	930
MAN. RATE	2.36	1.90	1.66	+ 1.65	PRESENT	900

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	255	0	0.000	0	0	0	0	0	0
TOTAL	1,266	40,647	3.211	0	0	0	0	1	1

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	6,222	0	0	0	0	34,425	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	647	444	9,024	0	0	1,742	2,558	61,528	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	647	444	9,024	0	0	1,742	2,558	61,528	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,389	73,553	0	
IBNR + FREQUENCY ADJUSTMENT	(9,313)	(2,688)	6	
TOTAL LOSSES	0	70,865	6	
EXPECTED LOSSES	14,379	9,219	1,030	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	5.598	0.000	5.598
INDICATED (POST-TEST)	0.000	6.611	0.001	6.612
PRESENT ON RATE LEVEL	1.074	0.688	0.077	1.839
DERIVED BY FORMULA	1.074	0.688	0.077	1.839
UNDERLYING PRESENT RATE	1.136	0.728	0.081	1.945
PROPOSED	1.074	0.688	0.077	1.839

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.73	MINIMUM PREMIUM	1,290
MAN. RATE	3.94	3.19	2.77	+ 2.73	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
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
2021	365	0	0.000	0	0	0	0	0	0
TOTAL	2,089	4,459	0.213	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	4,459

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	2,965
2019	0	0	0	0	0	0	0	0	0	0	861
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	3,826

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	3,826	
IBNR + FREQUENCY ADJUSTMENT	(4,605)	(1,585)	5	
TOTAL LOSSES	0	0	3,831	
EXPECTED LOSSES	6,836	5,226	995	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.183	0.183
INDICATED (POST-TEST)	0.000	0.000	0.217	0.217
PRESENT ON RATE LEVEL	0.309	0.236	0.045	0.591
DERIVED BY FORMULA	0.309	0.236	0.045	0.591
UNDERLYING PRESENT RATE	0.327	0.250	0.048	0.625
PROPOSED	0.309	0.236	0.045	0.591

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.8764
IND. RATE				0.88	MINIMUM PREMIUM	670
MAN. RATE	1.33	1.05	0.89	+ 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
2017	2,901	520,280	17.935	0	0	0	0	2	2
2018	2,578	5,723	0.222	0	0	0	1	0	1
2019	1,772	0	0.000	0	0	0	0	0	0
2020	1,816	0	0.000	0	0	0	0	0	0
2021	1,987	0	0.000	0	0	0	0	0	0
TOTAL	11,054	526,003	4.758	0	0	0	1	2	3

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	5,000	297,226	0	0	0	193	220,104	3,480

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	524,307	0	0	0	0	405,872	2,434
2018	0	0	412	7,978	107	0	0	16	345	5	446
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	412	7,978	524,413	0	0	16	345	405,877	2,879

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	428	938,613	2,879	
IBNR + FREQUENCY ADJUSTMENT	(46,465)	(18,488)	34	
TOTAL LOSSES	0	920,126	2,914	
EXPECTED LOSSES	66,142	59,444	7,165	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	8.324	0.026	8.350
INDICATED (POST-TEST)	0.000	9.831	0.031	9.863
PRESENT ON RATE LEVEL	0.566	0.508	0.061	1.135
DERIVED BY FORMULA	0.566	0.602	0.061	1.228
UNDERLYING PRESENT RATE	0.598	0.538	0.065	1.201
PROPOSED	0.566	0.602	0.061	1.228

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.8218
IND. RATE				1.82	MINIMUM PREMIUM	985
MAN. RATE	2.59	2.00	1.71	+ 1.82	PRESENT	915

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	3,422	0	0.000	0	0	0	0	0	0
TOTAL	16,513	28,295	0.171	0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	27,010	0	0	0	0	928	357

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	295
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	2,809	1,926	39,173	0	0	47	69	1,659	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	2,809	1,926	39,173	0	0	47	69	1,659	295

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,856	42,826	295	
IBNR + FREQUENCY ADJUSTMENT	(44,578)	(13,228)	44	
TOTAL LOSSES	0	29,598	338	
EXPECTED LOSSES	67,609	45,015	7,986	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.179	0.002	0.181
INDICATED (POST-TEST)	0.000	0.212	0.002	0.214
PRESENT ON RATE LEVEL	0.387	0.258	0.046	0.690
DERIVED BY FORMULA	0.387	0.257	0.045	0.689
UNDERLYING PRESENT RATE	0.409	0.273	0.048	0.730
PROPOSED	0.387	0.257	0.045	0.689

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.0215
IND. RATE				1.02	MINIMUM PREMIUM	715
MAN. RATE	1.47	1.18	1.04	+ 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
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
2021	150	0	0.000	0	0	0	0	0	0
TOTAL	770	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
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
2021	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
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
2021	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	(3,698)	(1,023)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	5,513	3,422	474	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.677	0.420	0.058	1.155
DERIVED BY FORMULA	0.677	0.420	0.058	1.155
UNDERLYING PRESENT RATE	0.716	0.444	0.062	1.222
PROPOSED	0.677	0.420	0.058	1.155

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.7135
IND. RATE				1.71	MINIMUM PREMIUM	950
MAN. RATE	2.56	2.03	1.74	+ 1.71	PRESENT	925

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	539	91	0.017	0	0	0	0	0	0
TOTAL	4,214	12,222	0.290	0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	91
TOTAL	0	0	0	0	1,685	0	0	0	0	8,380	2,157

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	761
2018	0	0	24	33	2,772	0	0	37	176	15,491	962
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	97
TOTAL	0	0	24	33	2,772	0	0	37	176	15,491	1,820

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	61	18,472	1,820	
IBNR + FREQUENCY ADJUSTMENT	(36,437)	(10,427)	16	
TOTAL LOSSES	0	8,045	1,836	
EXPECTED LOSSES	48,040	31,039	4,379	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.191	0.044	0.234
INDICATED (POST-TEST)	0.000	0.225	0.051	0.277
PRESENT ON RATE LEVEL	1.078	0.696	0.098	1.872
DERIVED BY FORMULA	1.078	0.691	0.098	1.867
UNDERLYING PRESENT RATE	1.140	0.737	0.104	1.980
PROPOSED	1.078	0.691	0.098	1.867

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.7694
IND. RATE				2.77	MINIMUM PREMIUM	1,305
MAN. RATE	3.97	3.23	2.82	+ 2.77	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
2017	17,444	109,853	0.630	0	0	0	0	5	5
2018	32,964	857,957	2.603	0	0	1	2	7	10
2019	32,508	481,697	1.482	0	0	1	5	1	7
2020	33,277	132,491	0.398	0	0	0	1	2	3
2021	35,444	531,375	1.499	0	0	1	5	4	10
TOTAL	151,637	2,113,373	1.394	0	0	3	13	19	35

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	35,362	0	0	0	0	37,955	36,536
2018	0	0	367,400	15,796	69,050	0	0	126,835	94,647	128,634	55,595
2019	0	0	187,800	98,999	69	0	0	90,293	67,516	2,357	34,663
2020	0	0	0	55,664	5,618	0	0	0	0	15,000	27,199
2021	0	0	115,000	178,300	15,798	0	0	40,500	144,637	11,455	25,685
TOTAL	0	0	670,200	348,759	125,897	0	0	257,628	321,800	209,411	179,678

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	62,379	0	0	0	0	69,989	30,142
2018	0	0	545,710	31,644	117,715	0	0	196,102	176,632	241,097	46,755
2019	0	0	310,025	137,836	12,371	0	0	151,424	110,452	12,179	31,959
2020	0	1,163	48,786	71,791	16,368	0	1,145	13,831	23,426	45,554	30,327
2021	0	12,855	541,246	182,730	69,626	0	17,412	193,552	119,879	34,516	27,509
TOTAL	0	14,019	1,445,768	424,000	278,458	0	18,557	554,909	430,389	403,335	166,692

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,033,252	1,536,182	166,692	
IBNR + FREQUENCY ADJUSTMENT	(1,798,441)	(491,993)		2,053
TOTAL LOSSES	234,812	1,044,189	168,746	
EXPECTED LOSSES	2,815,659	1,741,522	341,574	
CREDIBILITY	0.02	0.07	0.08	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.155	0.689	0.111	0.955
INDICATED (POST-TEST)	0.183	0.813	0.131	1.128
PRESENT ON RATE LEVEL	1.755	1.086	0.213	3.054
DERIVED BY FORMULA	1.724	1.066	0.206	2.997
UNDERLYING PRESENT RATE	1.857	1.148	0.225	3.231
PROPOSED	1.724	1.066	0.206	2.997

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	4.4453
IND. RATE				4.45	MINIMUM PREMIUM	1,865
MAN. RATE	6.62	5.31	4.60	+ 4.45	PRESENT	1,860

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	17,016	111,313	0.654	0	0	0	1	0	1
2018	17,751	181,290	1.021	0	0	0	4	1	5
2019	19,369	25,054	0.129	0	0	0	0	0	0
2020	19,782	212,537	1.074	0	0	0	0	3	3
2021	23,604	74,319	0.315	0	0	0	0	5	5
TOTAL	97,522	604,513	0.620	0	0	0	5	9	14

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	29,311	0	0	0	0	71,016	0	10,986
2018	0	0	0	86,251	2,120	0	0	0	88,839	775	3,305
2019	0	0	0	0	0	0	0	0	0	0	25,054
2020	0	0	0	0	137,642	0	0	0	0	62,939	11,956
2021	0	0	0	0	11,753	0	0	0	0	43,733	18,833
TOTAL	0	0	0	115,562	151,515	0	0	0	159,855	107,447	70,134

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	49,917	0	0	0	0	144,447	0	9,063
2018	0	0	7,137	137,663	5,325	0	0	7,439	158,976	3,796	2,780
2019	0	0	0	0	0	0	0	0	0	0	23,100
2020	0	0	40,425	23,482	208,720	0	0	10,070	9,674	94,761	13,331
2021	0	160	14,456	5,744	14,305	0	1,032	22,072	16,225	37,300	20,170
TOTAL	0	160	62,019	216,805	228,350	0	1,032	39,582	329,321	135,857	68,444

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	102,793	910,332	68,444	
IBNR + FREQUENCY ADJUSTMENT	(819,811)	(293,247)	1,229	
TOTAL LOSSES	0	617,086	69,673	
EXPECTED LOSSES	1,259,407	1,022,064	204,705	
CREDIBILITY	0.02	0.05	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.633	0.071	0.704
INDICATED (POST-TEST)	0.000	0.747	0.084	0.832
PRESENT ON RATE LEVEL	1.221	0.991	0.198	2.410
DERIVED BY FORMULA	1.196	0.978	0.192	2.366
UNDERLYING PRESENT RATE	1.291	1.048	0.210	2.549
PROPOSED	1.196	0.978	0.192	2.366

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	3.5103
IND. RATE				3.51	MINIMUM PREMIUM	1,550
MAN. RATE	5.28	4.19	3.63	+ 3.51	PRESENT	1,545

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	45,601	2.186	0	0	0	0	2	2
2021	2,035	2,004	0.098	0	0	0	0	0	0
TOTAL	10,684	48,417	0.453	0	0	0	0	2	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	25,456	0	0	0	0	16,288	3,857
2021	0	0	0	0	0	0	0	0	0	0	2,004
TOTAL	0	0	0	0	25,456	0	0	0	0	16,288	6,673

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	670
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	7,476	4,343	38,601	0	0	2,606	2,503	24,523	4,301
2021	0	0	0	0	0	0	0	0	0	0	2,146
TOTAL	0	0	7,476	4,343	38,601	0	0	2,606	2,503	24,523	7,117

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,083	69,971	7,117	
IBNR + FREQUENCY ADJUSTMENT	(89,505)	(16,214)	28	
TOTAL LOSSES	0	53,756	7,145	
EXPECTED LOSSES	131,512	53,570	5,504	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.503	0.067	0.570
INDICATED (POST-TEST)	0.000	0.594	0.079	0.673
PRESENT ON RATE LEVEL	1.163	0.474	0.049	1.686
DERIVED BY FORMULA	1.163	0.475	0.049	1.688
UNDERLYING PRESENT RATE	1.231	0.501	0.052	1.784
PROPOSED	1.162	0.475	0.049	1.686

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.5013
IND. RATE				2.50	MINIMUM PREMIUM	1,215
MAN. RATE	3.78	2.98	2.54	+ 2.50	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
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
2021	425	0	0.000	0	0	0	0	0	0
TOTAL	2,314	369	0.016	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	369

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	340
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	340

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	340	
IBNR + FREQUENCY ADJUSTMENT	(8,211)	(2,460)	3	
TOTAL LOSSES	0	0	343	
EXPECTED LOSSES	12,248	8,192	525	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.015	0.015
INDICATED (POST-TEST)	0.000	0.000	0.017	0.017
PRESENT ON RATE LEVEL	0.500	0.335	0.021	0.856
DERIVED BY FORMULA	0.500	0.335	0.021	0.856
UNDERLYING PRESENT RATE	0.529	0.354	0.023	0.906
PROPOSED	0.500	0.335	0.021	0.856

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.2703
IND. RATE				1.27	MINIMUM PREMIUM	800
MAN. RATE	2.00	1.54	1.29	+ 1.27	PRESENT	780

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	1,913	7,340	0.384	0	0	0	0	1	1
TOTAL	7,896	22,520	0.285	0	0	0	0	3	3

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	96	0	0	0	0	6,736	508
TOTAL	0	0	0	0	1,821	0	0	0	0	18,252	2,447

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	126
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	179	123	2,502	0	0	583	856	20,583	448
2020	0	0	0	0	0	0	0	0	0	0	1,450
2021	0	1	118	47	117	0	159	3,400	2,499	5,745	544
TOTAL	0	1	297	170	2,619	0	159	3,982	3,355	26,328	2,568

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,440	32,471	2,568	
IBNR + FREQUENCY ADJUSTMENT	(12,180)	(4,552)	14	
TOTAL LOSSES	0	27,919	2,582	
EXPECTED LOSSES	18,502	15,740	2,358	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.354	0.033	0.386
INDICATED (POST-TEST)	0.000	0.418	0.039	0.456
PRESENT ON RATE LEVEL	0.221	0.188	0.028	0.438
DERIVED BY FORMULA	0.221	0.191	0.028	0.441
UNDERLYING PRESENT RATE	0.234	0.199	0.030	0.464
PROPOSED	0.221	0.191	0.028	0.441

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.6535
IND. RATE				0.65	MINIMUM PREMIUM	595
MAN. RATE	1.02	0.79	0.66	+ 0.65	PRESENT	575

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	23,255	219,392	0.943	0	0	0	3	5	8
2018	24,563	567,648	2.311	0	0	1	1	7	9
2019	28,652	75,631	0.264	0	0	0	0	8	8
2020	24,354	147,040	0.604	0	0	0	1	2	3
2021	21,643	152,316	0.704	0	0	0	2	4	6
TOTAL	122,467	1,162,027	0.949	0	0	1	7	26	34

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	68,174	12,679	0	0	0	64,555	34,488	39,496
2018	0	0	116,742	70,871	13,508	0	0	198,732	39,841	59,707	68,247
2019	0	0	0	0	15,968	0	0	0	0	52,468	7,195
2020	0	0	0	46,648	10,118	0	0	0	53,814	31,234	5,226
2021	0	0	0	89,822	8,064	0	0	0	33,504	12,094	8,832
TOTAL	0	0	116,742	275,515	60,337	0	0	198,732	191,714	189,991	128,996

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	116,100	22,366	0	0	0	131,305	63,596	32,584
2018	0	0	178,706	114,965	24,934	0	0	297,562	79,716	112,666	57,396
2019	0	0	1,661	1,139	23,158	0	0	2,655	3,898	93,776	6,634
2020	0	975	42,473	61,086	21,920	0	4,106	37,964	72,848	53,758	5,827
2021	0	2,544	171,931	86,532	28,686	0	2,266	35,135	30,164	15,307	9,459
TOTAL	0	3,519	394,771	379,822	121,065	0	6,372	373,316	317,932	339,103	111,900

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	777,976	1,157,922	111,900	
IBNR + FREQUENCY ADJUSTMENT	(1,002,483)	(247,247)	667	
TOTAL LOSSES	0	910,674	112,566	
EXPECTED LOSSES	1,514,417	828,340	134,290	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.744	0.092	0.836
INDICATED (POST-TEST)	0.000	0.878	0.109	0.987
PRESENT ON RATE LEVEL	1.169	0.639	0.104	1.912
DERIVED BY FORMULA	1.145	0.654	0.104	1.903
UNDERLYING PRESENT RATE	1.237	0.676	0.110	2.023
PROPOSED	1.145	0.654	0.104	1.903

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.8232
IND. RATE				2.82	MINIMUM PREMIUM	1,320
MAN. RATE	4.13	3.30	2.88	+ 2.82	PRESENT	1,300

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	0	0	0.000	0	0	0	0	0	0
TOTAL	40	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
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
2021	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
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
2021	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	(214)	(123)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	231	293	43	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.546	0.692	0.102	1.341
DERIVED BY FORMULA	0.546	0.692	0.102	1.341
UNDERLYING PRESENT RATE	0.578	0.732	0.108	1.419
PROPOSED	0.546	0.692	0.102	1.341

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.9892
IND. RATE				1.99	MINIMUM PREMIUM	1,040
MAN. RATE	3.13	2.43	2.02	+ 1.99	PRESENT	1,020

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	346,284	75,443	0	0	1	0	1	2
2021	125	0	0.000	0	0	0	0	0	0
TOTAL	1,728	352,420	20,395	0	0	1	0	1	2

POLICY YEAR	REPORTED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	205,864	0	5,917	0	0	134,503	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	205,864	0	5,917	0	0	134,503	0	0	6,136

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	4,900
2018	0	0	0	0	0	0	0	0	0	0	166
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	3,067	355,330	16,429	25,689	0	1,587	216,980	15,401	9,160	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	3,067	355,330	16,429	25,689	0	1,587	216,980	15,401	9,160	5,065

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	576,965	66,678	5,065	
IBNR + FREQUENCY ADJUSTMENT	(10,298)	(2,442)	7	
TOTAL LOSSES	566,666	64,235	5,072	
EXPECTED LOSSES	17,913	8,533	1,709	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	32.793	3.717	0.294	36.804
INDICATED (POST-TEST)	38.732	4.391	0.347	43.469
PRESENT ON RATE LEVEL	0.980	0.467	0.093	1.540
DERIVED BY FORMULA	0.980	0.467	0.093	1.540
UNDERLYING PRESENT RATE	1.037	0.494	0.099	1.629
PROPOSED	0.980	0.467	0.093	1.540

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.28	MINIMUM PREMIUM	1,140
MAN. RATE	3.32	2.66	2.32	+ 2.28	PRESENT	1,120

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	181	0	0.000	0	0	0	0	0	0
TOTAL	1,738	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
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
2021	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
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
2021	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	(12,992)	(3,184)	7	
TOTAL LOSSES	0	0	7	
EXPECTED LOSSES	18,925	10,103	1,853	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	1.029	0.549	0.101	1.679
DERIVED BY FORMULA	1.029	0.549	0.101	1.679
UNDERLYING PRESENT RATE	1.089	0.581	0.107	1.777
PROPOSED	1.029	0.549	0.101	1.679

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				2.49	MINIMUM PREMIUM	1,210
MAN. RATE	3.75	2.96	2.53	+ 2.49	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
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
2021	606	2,423	0.400	0	0	0	0	0	0
TOTAL	3,557	2,423	0.068	0	0	0	0	0	0

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	2,423
TOTAL	0	0	0	0	0	0	0	0	0	0	2,423

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	2,595
TOTAL	0	0	0	0	0	0	0	0	0	0	2,595

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	2,595	
IBNR + FREQUENCY ADJUSTMENT	(10,182)	(2,326)	8	
TOTAL LOSSES	0	0	2,603	
EXPECTED LOSSES	14,868	7,594	1,770	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.073	0.073
INDICATED (POST-TEST)	0.000	0.000	0.086	0.086
PRESENT ON RATE LEVEL	0.395	0.202	0.047	0.644
DERIVED BY FORMULA	0.395	0.200	0.047	0.642
UNDERLYING PRESENT RATE	0.418	0.213	0.050	0.681
PROPOSED	0.395	0.200	0.047	0.642

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.9528
IND. RATE				0.95	MINIMUM PREMIUM	695
MAN. RATE	1.38	1.12	0.97	+ 0.95	PRESENT	675

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	1,193	0	0.000	0	0	0	0	0	0
TOTAL	5,357	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
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
2021	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
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
2021	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	(9,784)	(2,510)	11	
TOTAL LOSSES	0	0	11	
EXPECTED LOSSES	14,966	8,657	1,960	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.264	0.153	0.035	0.451
DERIVED BY FORMULA	0.264	0.151	0.034	0.450
UNDERLYING PRESENT RATE	0.279	0.162	0.037	0.478
PROPOSED	0.264	0.151	0.034	0.450

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.6669
IND. RATE				0.67	MINIMUM PREMIUM	600
MAN. RATE	1.14	0.85	0.68	+ 0.67	PRESENT	580

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	8,751	334,308	3.820	0	0	1	0	1	2
2018	10,502	122,962	1.171	0	0	0	0	2	3
2019	9,698	20,569	0.212	0	0	0	0	0	0
2020	11,429	40,172	0.351	0	0	0	0	1	1
2021	12,380	11,003	0.089	0	0	0	0	1	1
TOTAL	52,760	529,014	1.003	0	0	1	0	5	7

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	250,661	0	8,406	0	0	63,505	0	4,348	7,388
2018	0	0	0	7,846	28,575	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
2021	0	0	0	0	1,000	0	0	0	0	1,000	9,003
TOTAL	0	0	250,661	7,846	77,981	0	0	63,505	11,746	77,919	39,356

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	383,010	0	14,828	0	0	112,848	0	8,018	6,095
2018	0	0	1,055	13,071	47,176	0	0	1,302	22,541	134,467	1,870
2019	0	0	0	0	0	0	0	0	0	0	18,965
2020	0	0	11,748	6,824	60,656	0	0	0	0	0	192
2021	0	14	1,230	489	1,217	0	24	505	371	853	9,642
TOTAL	0	14	397,043	20,383	123,877	0	24	114,656	22,912	143,338	36,764

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	511,736	310,510	36,764	
IBNR + FREQUENCY ADJUSTMENT	(251,592)	(68,099)	190	
TOTAL LOSSES	260,144	242,411	36,954	
EXPECTED LOSSES	384,081	235,895	32,164	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.493	0.459	0.070	1.023
INDICATED (POST-TEST)	0.582	0.543	0.083	1.208
PRESENT ON RATE LEVEL	0.688	0.423	0.058	1.168
DERIVED BY FORMULA	0.687	0.427	0.059	1.173
UNDERLYING PRESENT RATE	0.728	0.447	0.061	1.236
PROPOSED	0.687	0.427	0.059	1.173

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.7402
IND. RATE				1.74	MINIMUM PREMIUM	960
MAN. RATE	2.66	2.06	1.76	+ 1.74	PRESENT	935

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	192,118	1.406	0	0	1	0	0	1
2020	13,644	2,401	0.018	0	0	0	0	1	1
2021	20,146	87,868	0.436	0	0	0	0	5	5
TOTAL	61,501	282,592	0.459	0	0	1	0	6	7

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	131,360	0	0	0	0	60,758	0	0	0
2020	0	0	0	0	561	0	0	0	0	351	1,489
2021	0	0	0	0	32,333	0	0	0	0	39,543	15,992
TOTAL	0	0	131,360	0	32,894	0	0	60,758	0	39,894	17,686

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	169
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	196,987	3,389	5,425	0	0	90,341	3,627	2,825	0
2020	0	0	165	96	851	0	0	56	54	528	1,660
2021	0	440	39,770	15,801	39,352	0	933	19,957	14,670	33,726	17,127
TOTAL	0	440	236,922	19,286	45,628	0	933	110,355	18,352	37,080	18,957

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	348,649	120,346	18,957	
IBNR + FREQUENCY ADJUSTMENT	(276,246)	(54,916)	239	
TOTAL LOSSES	72,404	65,430	19,196	
EXPECTED LOSSES	457,959	210,040	31,714	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.118	0.106	0.031	0.255
INDICATED (POST-TEST)	0.139	0.126	0.037	0.302
PRESENT ON RATE LEVEL	0.704	0.323	0.049	1.075
DERIVED BY FORMULA	0.698	0.315	0.048	1.061
UNDERLYING PRESENT RATE	0.745	0.342	0.052	1.138
PROPOSED	0.698	0.315	0.048	1.061

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				1.57	MINIMUM PREMIUM	900
MAN. RATE	2.27	1.83	1.62	+ 1.57	PRESENT	890

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	26,844	198,389	0.739	0	0	0	3	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	123,784	0.589	0	0	0	0	4	4
2021	22,617	154,767	0.684	0	0	0	0	7	7
TOTAL	131,340	721,097	0.549	0	0	0	3	17	20

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	75,698	0	0	0	0	41,152	6,934
2021	0	0	0	0	79,231	0	0	0	0	42,752	32,784
TOTAL	0	0	0	137,381	326,883	0	0	0	33,009	160,771	63,053

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	233,960	27,171	0	0	0	67,140	12,919	4,612
2018	0	0	16	22	1,844	0	0	5	26	2,248	1,454
2019	0	0	16,165	11,082	225,420	0	0	3,473	5,100	122,689	14,767
2020	0	0	22,233	12,914	114,788	0	0	6,584	6,325	61,958	7,731
2021	0	1,078	97,454	38,720	96,432	0	1,009	21,577	15,861	36,463	35,112
TOTAL	0	1,078	135,867	296,698	465,656	0	1,009	31,640	94,452	236,278	63,676

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	169,594	1,093,084	63,676	
IBNR + FREQUENCY ADJUSTMENT	(951,492)	(116,515)	409	
TOTAL LOSSES	0	976,569	64,084	
EXPECTED LOSSES	1,451,464	391,596	84,758	
CREDIBILITY	0.02	0.07	0.08	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.744	0.049	0.792
INDICATED (POST-TEST)	0.000	0.878	0.058	0.936
PRESENT ON RATE LEVEL	1.045	0.282	0.061	1.387
DERIVED BY FORMULA	1.024	0.324	0.061	1.408
UNDERLYING PRESENT RATE	1.105	0.298	0.065	1.468
PROPOSED	1.009	0.319	0.060	1.387

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.06	MINIMUM PREMIUM	1,065
MAN. RATE	2.96	2.37	2.09	+ 2.06	PRESENT	1,040

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	963	879	0.091	0	0	0	0	0	0	0
2018	735	1,577	0.215	0	0	0	0	0	1	1
2019	965	718	0.074	0	0	0	0	0	0	0
2020	1,091	0	0.000	0	0	0	0	0	0	0
2021	984	0	0.000	0	0	0	0	0	0	0
TOTAL	4,738	3,174	0.067	0	0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	373	0	0	0	0	1,204	1,597

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	725
2018	0	0	5	7	614	0	0	5	25	2,226	0
2019	0	0	0	0	0	0	0	0	0	0	662
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	5	7	614	0	0	5	25	2,226	1,387

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11	2,872	1,387	
IBNR + FREQUENCY ADJUSTMENT	(13,837)	(3,107)	11	
TOTAL LOSSES	0	0	1,398	
EXPECTED LOSSES	21,057	10,554	1,997	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.030	0.030
INDICATED (POST-TEST)	0.000	0.000	0.035	0.035
PRESENT ON RATE LEVEL	0.420	0.211	0.040	0.670
DERIVED BY FORMULA	0.420	0.208	0.040	0.668
UNDERLYING PRESENT RATE	0.444	0.223	0.042	0.709
PROPOSED	0.420	0.208	0.040	0.668

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.9914
IND. RATE				0.99	MINIMUM PREMIUM	705
MAN. RATE	1.41	1.14	1.01	+ 0.99	PRESENT	690

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	432	0	0.000	0	0	0	0	0	0
TOTAL	2,299	3,741	0.163	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	3,741

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	2,150
2019	0	0	0	0	0	0	0	0	0	0	787
2020	0	0	0	0	0	0	0	0	0	0	369
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	3,306

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	3,306	
IBNR + FREQUENCY ADJUSTMENT	(8,601)	(2,667)	6	
TOTAL LOSSES	0	0	3,313	
EXPECTED LOSSES	12,768	8,886	1,273	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.144	0.144
INDICATED (POST-TEST)	0.000	0.000	0.170	0.170
PRESENT ON RATE LEVEL	0.525	0.365	0.052	0.943
DERIVED BY FORMULA	0.525	0.365	0.054	0.944
UNDERLYING PRESENT RATE	0.555	0.387	0.055	0.997
PROPOSED	0.524	0.365	0.053	0.943

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				1.40	MINIMUM PREMIUM	845
MAN. RATE	2.14	1.66	1.42	+ 1.40	PRESENT	825

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	666	0	0.000	0	0	0	0	0	0
2018	360	0	0.000	0	0	0	0	0	0
2019	364	0	0.000	0	0	0	0	0	0
2020	441	0	0.000	0	0	0	0	0	0
2021	807	0	0.000	0	0	0	0	0	0
TOTAL	2,638	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
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
2021	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
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
2021	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	(6,526)	(2,946)	11	
TOTAL LOSSES	0	0	11	
EXPECTED LOSSES	9,781	10,303	1,592	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.350	0.369	0.057	0.777
DERIVED BY FORMULA	0.350	0.369	0.056	0.776
UNDERLYING PRESENT RATE	0.371	0.391	0.060	0.822
PROPOSED	0.350	0.369	0.056	0.776

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.1513
IND. RATE				1.15	MINIMUM PREMIUM	760
MAN. RATE	1.76	1.38	1.17	+ 1.15	PRESENT	740

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	946	0	0.000	0	0	0	0	0	0
TOTAL	4,620	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
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
2021	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
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
2021	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	(12,272)	(2,543)	9	
TOTAL LOSSES	0	0	9	
EXPECTED LOSSES	19,380	8,927	1,544	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.396	0.183	0.032	0.611
DERIVED BY FORMULA	0.396	0.181	0.031	0.609
UNDERLYING PRESENT RATE	0.419	0.193	0.033	0.646
PROPOSED	0.396	0.181	0.031	0.609

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.9028
IND. RATE				0.90	MINIMUM PREMIUM	675
MAN. RATE	1.34	1.06	0.92	+ 0.90	PRESENT	660

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	1	0	0.000	0	0	0	0	0	0
TOTAL	46	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
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
2021	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
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
2021	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	(170)	(48)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	205	136	30	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.422	0.280	0.061	0.763
DERIVED BY FORMULA	0.422	0.280	0.061	0.763
UNDERLYING PRESENT RATE	0.446	0.297	0.065	0.808
PROPOSED	0.422	0.280	0.061	0.763

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.1325
IND. RATE				1.13	MINIMUM PREMIUM	755
MAN. RATE	1.60	1.28	1.15	+ 1.13	PRESENT	735

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	3,339	0	0.000	0	0	0	0	0	0
TOTAL	15,989	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
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
2021	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
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
2021	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	(41,266)	(7,884)	23	
TOTAL LOSSES	0	0	23	
EXPECTED LOSSES	63,257	26,929	4,138	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.374	0.159	0.024	0.558
DERIVED BY FORMULA	0.374	0.156	0.024	0.554
UNDERLYING PRESENT RATE	0.396	0.168	0.026	0.590
PROPOSED	0.374	0.156	0.024	0.554

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.8218
IND. RATE				0.82	MINIMUM PREMIUM	650
MAN. RATE	1.20	0.94	0.84	+ 0.82	PRESENT	635

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	22,474	163,382	0.727	0	0	0	2	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	53,959	0.262	0	0	0	0	4	4
2021	36,112	71,516	0.198	0	0	0	0	2	2
TOTAL	125,299	310,807	0.248	0	0	0	2	8	10

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	57,681	0	0	0	0	84,858	0	20,843
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	9,955	0	0	0	0	38,441	5,563
2021	0	0	0	0	23,200	0	0	0	0	37,165	11,151
TOTAL	0	0	0	57,681	35,366	0	0	0	84,858	79,239	53,663

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	98,231	0	0	0	0	172,601	0	17,195
2018	0	0	28	38	3,224	0	0	15	73	6,413	2,394
2019	0	0	26	18	364	0	0	8	12	293	12,225
2020	0	0	2,924	1,698	15,096	0	0	6,151	5,908	57,877	6,203
2021	0	316	28,536	11,338	28,237	0	877	18,757	13,788	31,698	11,943
TOTAL	0	316	31,514	111,323	46,921	0	877	24,931	192,383	96,281	49,960

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	57,638	446,907	49,960	
IBNR + FREQUENCY ADJUSTMENT	(293,309)	(62,731)	380	
TOTAL LOSSES	0	384,176	50,340	
EXPECTED LOSSES	449,836	223,170	57,373	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.307	0.040	0.347
INDICATED (POST-TEST)	0.000	0.362	0.047	0.410
PRESENT ON RATE LEVEL	0.339	0.168	0.043	0.551
DERIVED BY FORMULA	0.333	0.180	0.044	0.556
UNDERLYING PRESENT RATE	0.359	0.178	0.046	0.583
PROPOSED	0.329	0.178	0.043	0.551

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.8174
IND. RATE				0.82	MINIMUM PREMIUM	650
MAN. RATE	1.05	0.91	0.83	+ 0.82	PRESENT	630

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	1,384	0	0.000	0	0	0	0	0	0
TOTAL	9,813	637	0.006	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
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
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	637

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	299
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	306
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	605

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	605	
IBNR + FREQUENCY ADJUSTMENT	(25,270)	(7,399)	9	
TOTAL LOSSES	0	0	614	
EXPECTED LOSSES	36,341	23,646	2,038	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.006	0.006
INDICATED (POST-TEST)	0.000	0.000	0.007	0.007
PRESENT ON RATE LEVEL	0.350	0.228	0.020	0.597
DERIVED BY FORMULA	0.350	0.225	0.020	0.595
UNDERLYING PRESENT RATE	0.370	0.241	0.021	0.632
PROPOSED	0.350	0.225	0.020	0.595

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.8827
IND. RATE				0.88	MINIMUM PREMIUM	670
MAN. RATE	1.39	1.07	0.90	+ 0.88	PRESENT	655

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	884	33,069	3,741	0	0	0	1	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
2021	1,154	0	0.000	0	0	0	0	0	0
TOTAL	5,117	33,069	0.646	0	0	0	1	0	1

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	25,831	0	0	0	0	7,089	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
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	25,831	0	0	0	0	7,089	0	149

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	43,990	0	0	0	0	14,419	0	123
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
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	43,990	0	0	0	0	14,419	0	123

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	58,409	123	
IBNR + FREQUENCY ADJUSTMENT	(43,356)	(13,185)	23	
TOTAL LOSSES	0	45,224	146	
EXPECTED LOSSES	65,862	45,404	4,091	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.884	0.003	0.887
INDICATED (POST-TEST)	0.000	1.044	0.003	1.047
PRESENT ON RATE LEVEL	1.217	0.839	0.076	2.131
DERIVED BY FORMULA	1.217	0.841	0.075	2.132
UNDERLYING PRESENT RATE	1.287	0.887	0.080	2.254
PROPOSED	1.216	0.840	0.075	2.131

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	3.1611
IND. RATE				3.16	MINIMUM PREMIUM	1,435
MAN. RATE	4.52	3.66	3.21	+ 3.16	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	
2017	3,173	115,248	3.632	0	0	0	0	0	3	3
2018	2,718	4,078	0.150	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	5,266	16,836	0.320	0	0	0	1	0	0	1
2021	6,712	2,045	0.030	0	0	0	0	0	0	0
TOTAL	17,869	138,207	0.773	0	0	0	1	1	3	4

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	10,221	0	0	0	0	6,615	0	0
2021	0	0	0	0	0	0	0	0	0	0	2,045
TOTAL	0	0	0	10,221	27,911	0	0	0	6,615	78,431	15,029

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	49,235	0	0	0	0	144,627	7,347
2018	0	0	0	0	0	0	0	0	0	0	3,430
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	214	8,655	13,006	1,441	0	505	4,052	8,365	828	0
2021	0	0	0	0	0	0	0	0	0	0	2,190
TOTAL	0	214	8,655	13,006	50,676	0	505	4,052	8,365	145,454	12,967

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,426	217,501	12,967	
IBNR + FREQUENCY ADJUSTMENT	(56,574)	(25,378)	142	
TOTAL LOSSES	0	192,123	13,109	
EXPECTED LOSSES	85,735	92,680	17,356	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.075	0.073	1.149
INDICATED (POST-TEST)	0.000	1.270	0.087	1.357
PRESENT ON RATE LEVEL	0.454	0.490	0.092	1.036
DERIVED BY FORMULA	0.449	0.506	0.092	1.047
UNDERLYING PRESENT RATE	0.480	0.519	0.097	1.096
PROPOSED	0.449	0.506	0.092	1.047

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.5525
IND. RATE				1.55	MINIMUM PREMIUM	895
MAN. RATE	2.16	1.76	1.56	+ 1.55	PRESENT	870

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	7,296	231,763	3.177	0	0	1	0	1	2	4
2018	7,595	238,445	3.139	0	0	0	0	0	4	4
2019	8,472	85,050	1.004	0	0	0	0	0	3	3
2020	9,397	73,917	0.787	0	0	0	1	0	5	6
2021	8,292	120,563	1.454	0	0	0	0	0	2	2
TOTAL	41,052	749,738	1.826	0	0	1	1	2	16	19

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	83,943	23,894	12,101	0	0	68,512	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	49,346	7,698	
2020	0	0	0	5,000	21,950	0	0	0	15,356	17,101	14,510	
2021	0	0	0	0	57,181	0	0	0	0	60,614	2,768	
TOTAL	0	0	83,943	28,894	230,484	0	0	68,512	41,430	256,241	40,234	

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	128,265	40,691	21,346	0	0	121,746	53,035	16,519	6,832	
2018	0	0	1,591	2,147	183,011	0	0	529	2,525	222,242	5,868	
2019	0	0	2,913	1,997	40,617	0	0	2,497	3,666	88,196	7,098	
2020	0	105	10,681	10,107	33,990	0	1,172	12,143	22,046	27,668	16,179	
2021	0	778	70,333	27,944	69,595	0	1,430	30,592	22,488	51,698	2,965	
TOTAL	0	882	213,782	82,887	348,559	0	2,602	167,507	103,759	406,323	38,940	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	384,773	941,528	38,940	
IBNR + FREQUENCY ADJUSTMENT	(568,771)	(129,345)	305	
TOTAL LOSSES	0	812,183	39,246	
EXPECTED LOSSES	867,047	440,402	56,249	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.978	0.096	2.074
INDICATED (POST-TEST)	0.000	2.337	0.113	2.450
PRESENT ON RATE LEVEL	1.996	1.014	0.130	3.140
DERIVED BY FORMULA	1.976	1.054	0.129	3.159
UNDERLYING PRESENT RATE	2.112	1.073	0.137	3.322
PROPOSED	1.964	1.047	0.128	3.140

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				4.66	MINIMUM PREMIUM	1,935
MAN. RATE	6.71	5.41	4.73	+ 4.66	PRESENT	1,900

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	0	0	0.000	0	0	0	0	0	0
TOTAL	104	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
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
2021	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
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
2021	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	(658)	(293)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	732	733	119	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.666	0.666	0.109	1.440
DERIVED BY FORMULA	0.666	0.666	0.109	1.440
UNDERLYING PRESENT RATE	0.704	0.705	0.115	1.524
PROPOSED	0.666	0.666	0.109	1.440

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				2.14	MINIMUM PREMIUM	1,090
MAN. RATE	3.18	2.53	2.17	+ 2.14	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
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
2021	348	720	0.207	0	0	0	0	0	0
TOTAL	1,565	9,511	0.608	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	720
TOTAL	0	0	0	0	0	0	0	0	0	0	9,511

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	7,393
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	771
TOTAL	0	0	0	0	0	0	0	0	0	0	8,164

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	8,164	
IBNR + FREQUENCY ADJUSTMENT	(13,808)	(6,699)	17	
TOTAL LOSSES	0	0	8,182	
EXPECTED LOSSES	20,983	22,908	3,041	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.523	0.523
INDICATED (POST-TEST)	0.000	0.000	0.617	0.617
PRESENT ON RATE LEVEL	1.267	1.384	0.184	2.834
DERIVED BY FORMULA	1.267	1.384	0.184	2.834
UNDERLYING PRESENT RATE	1.341	1.464	0.194	2.999
PROPOSED	1.267	1.384	0.184	2.834

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	4.2050
IND. RATE				4.20	MINIMUM PREMIUM	1,780
MAN. RATE	6.35	4.99	4.27	+ 4.20	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
2017	17,299	478,971	2.769	0	0	1	5	12	18
2018	20,793	515,928	2.481	0	0	2	4	11	17
2019	20,296	298,591	1.471	0	0	0	5	5	10
2020	18,668	341,150	1.827	0	0	0	6	18	24
2021	22,924	1,617,205	7.055	0	0	0	3	12	15
TOTAL	99,980	3,251,845	3.252	0	0	3	23	58	84

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	76,274	64,071	55,207	0	0	124,229	29,326	105,026	24,838
2018	0	0	157,152	45,661	83,221	0	0	107,222	42,912	61,379	18,381
2019	0	0	0	121,815	5,026	0	0	0	154,327	12,000	5,423
2020	0	0	0	117,154	127,031	0	0	0	26,268	49,646	21,051
2021	0	0	0	56,275	148,972	0	0	0	1,253,750	143,238	14,970
TOTAL	0	0	233,426	404,976	419,457	0	0	231,451	1,506,583	371,289	84,663

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	116,547	109,113	97,385	0	0	220,755	59,649	193,668	20,491
2018	0	0	237,396	76,647	139,498	0	0	162,465	81,942	115,271	15,458
2019	0	0	35,459	163,992	12,844	0	0	39,575	240,639	30,059	5,000
2020	0	2,449	136,515	170,750	209,149	0	2,004	24,035	40,846	78,033	23,472
2021	0	3,251	264,728	114,346	190,806	0	41,496	630,820	547,147	218,211	16,033
TOTAL	0	5,700	790,645	634,849	649,682	0	43,500	1,077,649	970,224	635,243	80,455

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,917,494	2,889,998	80,455	
IBNR + FREQUENCY ADJUSTMENT	(452,759)	(710,631)		2,332
TOTAL LOSSES	1,464,734	2,179,366	82,786	
EXPECTED LOSSES	689,131	2,452,566	404,209	
CREDIBILITY	0.02	0.06	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.465	2.180	0.083	3.728
INDICATED (POST-TEST)	1.730	2.575	0.098	4.403
PRESENT ON RATE LEVEL	0.651	2.319	0.382	3.352
DERIVED BY FORMULA	0.673	2.334	0.365	3.372
UNDERLYING PRESENT RATE	0.689	2.453	0.404	3.547
PROPOSED	0.673	2.334	0.365	3.372

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	5.0026
IND. RATE				5.00	MINIMUM PREMIUM	2,000
MAN. RATE	7.41	5.89	5.05	+ 5.00	PRESENT	1,975

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	129,941	222,601	0.171	0	0	0	3	3	6
2018	143,091	146,216	0.102	0	0	0	2	4	6
2019	190,923	262,002	0.137	0	0	0	3	2	5
2020	185,242	246,478	0.133	0	0	0	1	6	7
2021	239,177	116,069	0.049	0	0	0	0	4	4
TOTAL	888,374	993,366	0.112	0	0	0	9	19	28

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	55,150	23,364	0	0	0	94,369	36,895	12,823
2018	0	0	0	77,355	13,121	0	0	0	22,461	13,807	19,472
2019	0	0	0	109,740	38,229	0	0	0	60,851	31,598	21,584
2020	0	0	0	47,858	46,183	0	0	0	32,012	75,248	45,177
2021	0	0	0	0	25,834	0	0	0	0	79,712	10,523
TOTAL	0	0	0	290,103	146,731	0	0	0	209,693	237,260	109,579

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	93,920	41,214	0	0	0	191,947	68,034	10,579
2018	0	0	6,562	123,681	23,233	0	0	1,941	40,479	26,121	16,376
2019	0	0	35,449	150,139	60,448	0	0	16,964	96,880	59,871	19,900
2020	0	1,000	54,090	68,778	76,780	0	2,443	31,650	52,045	117,298	50,372
2021	0	351	31,776	12,625	31,443	0	1,881	40,231	29,573	67,986	11,270
TOTAL	0	1,352	127,877	449,144	233,117	0	4,324	90,785	410,924	339,311	108,498

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	224,337	1,432,495	108,498	
IBNR + FREQUENCY ADJUSTMENT	(2,111,822)	(417,290)	1,764	
TOTAL LOSSES	0	1,015,206	110,262	
EXPECTED LOSSES	3,341,496	1,503,281	271,245	
CREDIBILITY	0.07	0.24	0.27	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.114	0.012	0.127
INDICATED (POST-TEST)	0.000	0.135	0.015	0.150
PRESENT ON RATE LEVEL	0.356	0.160	0.029	0.544
DERIVED BY FORMULA	0.331	0.154	0.025	0.510
UNDERLYING PRESENT RATE	0.376	0.169	0.031	0.576
PROPOSED	0.331	0.154	0.025	0.510

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.7560
IND. RATE				0.76	MINIMUM PREMIUM	630
MAN. RATE	1.30	0.98	0.82	+ 0.76	PRESENT	630

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	182,991	0.670	0	0	0	1	1	2
2021	26,442	108,193	0.409	0	0	0	0	1	1
TOTAL	120,180	315,964	0.263	0	0	0	1	4	5

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	68,651	24,000	0	0	0	87,340	3,000	0
2021	0	0	0	0	46,928	0	0	0	0	59,906	1,359
TOTAL	0	0	0	68,651	87,190	0	0	0	87,340	71,254	1,529

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	47	63	5,366	0	0	32	151	13,282	0
2019	0	0	1,352	927	18,854	0	0	59	86	2,079	157
2020	0	1,435	65,182	91,453	46,073	0	6,664	53,984	110,903	15,443	0
2021	0	638	57,721	22,934	57,116	0	1,414	30,235	22,225	51,094	1,455
TOTAL	0	2,073	124,303	115,376	127,410	0	8,078	84,310	133,365	81,898	1,612

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	218,763	458,049	1,612	
IBNR + FREQUENCY ADJUSTMENT	(1,331,300)	(103,800)	224	
TOTAL LOSSES	0	354,249	1,836	
EXPECTED LOSSES	2,041,938	358,200	39,092	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.295	0.002	0.296
INDICATED (POST-TEST)	0.000	0.348	0.002	0.350
PRESENT ON RATE LEVEL	1.606	0.282	0.031	1.918
DERIVED BY FORMULA	1.574	0.286	0.029	1.888
UNDERLYING PRESENT RATE	1.699	0.298	0.033	2.030
PROPOSED	1.574	0.286	0.029	1.888

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.8012
IND. RATE				2.80	MINIMUM PREMIUM	1,315
MAN. RATE	4.23	3.35	2.89	+ 2.80	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
2017	61,176	1,322,860	2.162	0	0	3	1	2	6
2018	61,532	940,811	1.529	0	0	2	5	4	11
2019	61,441	134,667	0.219	0	0	0	2	2	4
2020	60,898	53,851	0.088	0	0	0	1	0	1
2021	79,701	148,772	0.187	0	0	0	1	3	4
TOTAL	324,748	2,600,961	0.801	0	0	5	10	11	26

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	750,706	5,756	16,866	0	0	493,819	12,465	27,703	15,545
2018	0	0	407,128	146,828	33,978	0	0	201,413	110,118	33,061	8,285
2019	0	0	0	44,723	3,778	0	0	0	14,925	5,624	65,617
2020	0	0	0	14,203	0	0	0	0	23,345	0	16,303
2021	0	0	0	23,593	17,595	0	0	0	30,547	32,537	44,500
TOTAL	0	0	1,157,834	235,103	72,217	0	0	695,232	191,400	98,925	150,250

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,089,698	9,802	29,752	0	0	825,698	25,354	51,084	12,825
2018	0	0	614,768	240,594	63,218	0	0	307,292	204,999	65,294	6,968
2019	0	0	13,219	60,346	7,519	0	0	4,053	23,604	10,885	60,499
2020	0	297	12,027	18,073	2,003	0	1,781	14,301	29,520	2,920	18,178
2021	0	879	64,197	30,292	26,372	0	2,573	42,890	35,482	32,302	47,660
TOTAL	0	1,176	1,793,908	359,108	128,863	0	4,354	1,194,236	318,959	162,486	146,129

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,993,674	969,416	146,129	
IBNR + FREQUENCY ADJUSTMENT	(688,656)	(286,108)	1,319	
TOTAL LOSSES	2,305,018	683,307	147,447	
EXPECTED LOSSES	1,046,645	991,178	220,075	
CREDIBILITY	0.03	0.12	0.14	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.710	0.210	0.045	0.966
INDICATED (POST-TEST)	0.838	0.249	0.054	1.140
PRESENT ON RATE LEVEL	0.305	0.288	0.064	0.657
DERIVED BY FORMULA	0.321	0.284	0.063	0.667
UNDERLYING PRESENT RATE	0.322	0.305	0.068	0.695
PROPOSED	0.321	0.284	0.063	0.667

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.9894
IND. RATE				0.99	MINIMUM PREMIUM	705
MAN. RATE	1.25	1.08	0.99	+ 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
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	59,590	0.353	0	0	0	1	0	1
2020	14,643	0	0.000	0	0	0	0	0	0
2021	14,118	46,435	0.329	0	0	0	1	0	1
TOTAL	78,819	144,930	0.184	0	0	0	3	1	4

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	2,061	0	0	0	0	697	4,035
2018	0	0	0	8,564	0	0	0	0	12,210	0	11,338
2019	0	0	0	26,448	0	0	0	0	32,500	0	642
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	27,929	0	0	0	0	18,050	0	456
TOTAL	0	0	0	62,941	2,061	0	0	0	62,760	697	16,471

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	3,636	0	0	0	0	1,285	3,329
2018	0	0	706	13,665	182	0	0	1,022	21,847	325	9,535
2019	0	0	7,585	35,528	1,206	0	0	8,206	50,489	1,814	592
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	757	50,376	25,681	5,868	0	1,067	15,640	13,834	2,689	488
TOTAL	0	757	58,666	74,873	10,892	0	1,067	24,869	86,170	6,113	13,944

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	85,359	178,048	13,944	
IBNR + FREQUENCY ADJUSTMENT	(321,255)	(38,131)	144	
TOTAL LOSSES	0	139,916	14,088	
EXPECTED LOSSES	475,881	125,830	29,331	
CREDIBILITY	0.01	0.05	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.178	0.018	0.195
INDICATED (POST-TEST)	0.000	0.210	0.021	0.231
PRESENT ON RATE LEVEL	0.571	0.151	0.035	0.757
DERIVED BY FORMULA	0.565	0.154	0.034	0.753
UNDERLYING PRESENT RATE	0.604	0.160	0.037	0.801
PROPOSED	0.565	0.154	0.034	0.753

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.1175
IND. RATE				1.12	MINIMUM PREMIUM	750
MAN. RATE	1.59	1.29	1.14	+ 1.12	PRESENT	730

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	22,690	53,374	0.235	0	0	0	0	3	3
2018	23,196	62,830	0.271	0	0	0	0	3	3
2019	25,151	10,976	0.044	0	0	0	0	0	0
2020	24,677	9,313	0.038	0	0	0	0	1	1
2021	27,626	7,420	0.027	0	0	0	0	0	0
TOTAL	123,340	143,913	0.117	0	0	0	0	7	7

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	16,870	0	0	0	0	32,724	3,780
2018	0	0	0	0	12,507	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	6,381	2,078
2021	0	0	0	0	0	0	0	0	0	0	7,420
TOTAL	0	0	0	0	30,231	0	0	0	0	78,444	35,238

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	29,759	0	0	0	0	60,343	3,119
2018	0	0	179	241	20,575	0	0	173	826	72,722	9,238
2019	0	0	0	0	0	0	0	0	0	0	10,120
2020	0	0	251	146	1,295	0	0	1,021	981	9,607	2,317
2021	0	0	0	0	0	0	0	0	0	0	7,947
TOTAL	0	0	430	387	51,629	0	0	1,194	1,807	142,672	32,740

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,624	196,495	32,740	
IBNR + FREQUENCY ADJUSTMENT	(692,973)	(164,093)	545	
TOTAL LOSSES	0	32,402	33,284	
EXPECTED LOSSES	1,055,563	563,991	95,555	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.026	0.027	0.053
INDICATED (POST-TEST)	0.000	0.031	0.032	0.063
PRESENT ON RATE LEVEL	0.809	0.432	0.073	1.314
DERIVED BY FORMULA	0.793	0.408	0.070	1.271
UNDERLYING PRESENT RATE	0.856	0.457	0.077	1.391
PROPOSED	0.793	0.408	0.070	1.271

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.8858
IND. RATE				1.89	MINIMUM PREMIUM	1,010
MAN. RATE	2.92	2.31	1.98	+ 1.89	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
2017	3,671	0	0.000	0	0	0	0	0	0
2018	3,441	19,050	0.554	0	0	0	0	2	2
2019	3,767	3,722	0.099	0	0	0	0	1	1
2020	4,391	401,289	9.139	0	0	1	0	1	2
2021	4,801	0	0.000	0	0	0	0	0	0
TOTAL	20,071	424,061	2.113	0	0	1	0	4	5

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	9,908	0	0	0	0	8,617	525
2019	0	0	0	0	300	0	0	0	0	3,422	0
2020	0	0	226,200	0	16,225	0	0	154,920	0	3,744	200
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	226,200	0	26,433	0	0	154,920	0	15,783	725

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	142	191	16,300	0	0	38	181	15,929	442
2019	0	0	31	21	435	0	0	173	254	6,116	0
2020	0	3,370	393,286	19,710	42,971	0	1,828	250,516	18,314	16,187	223
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	3,370	393,459	19,923	59,706	0	1,828	250,727	18,749	38,233	665

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	649,385	136,610	665	
IBNR + FREQUENCY ADJUSTMENT	(178,270)	(35,988)	125	
TOTAL LOSSES	471,115	100,622	790	
EXPECTED LOSSES	272,917	124,774	20,956	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.347	0.501	0.004	2.853
INDICATED (POST-TEST)	2.772	0.592	0.005	3.369
PRESENT ON RATE LEVEL	1.285	0.588	0.099	1.972
DERIVED BY FORMULA	1.300	0.588	0.097	1.985
UNDERLYING PRESENT RATE	1.360	0.622	0.104	2.086
PROPOSED	1.300	0.588	0.097	1.985

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.94	MINIMUM PREMIUM	1,360
MAN. RATE	4.40	3.47	2.97	+ 2.94	PRESENT	1,330

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	88,964	1,815,674	2.041	0	0	3	1	4	8
2018	96,684	643,354	0.665	0	0	2	0	1	3
2019	90,115	2,751,602	3.053	0	0	1	1	2	4
2020	78,660	5,761	0.007	0	0	0	0	2	2
2021	86,526	7,081	0.008	0	0	0	0	0	0
TOTAL	440,949	5,223,472	1.185	0	0	6	2	9	17

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	642,707	51,470	28,023	0	0	1,049,712	17,613	22,242	3,907
2018	0	0	317,152	0	12,755	0	0	283,110	0	19,294	11,043
2019	0	0	850,179	76,478	17,172	0	0	1,702,578	69,929	30,909	4,357
2020	0	0	0	0	2,422	0	0	0	0	1,499	1,840
2021	0	0	0	0	0	0	0	0	0	0	7,081
TOTAL	0	0	1,810,038	127,948	60,372	0	0	3,035,400	87,542	73,944	28,228

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	883,798	87,653	49,433	0	0	1,341,189	35,825	41,014	3,223
2018	0	0	469,282	4,655	24,250	0	0	418,861	10,625	37,422	9,287
2019	0	0	1,298,648	125,892	63,504	0	0	2,550,784	212,575	138,316	4,017
2020	0	0	711	413	3,673	0	0	240	230	2,257	2,052
2021	0	0	0	0	0	0	0	0	0	0	7,584
TOTAL	0	0	2,652,440	218,613	140,860	0	0	4,311,075	259,256	219,009	26,163

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,963,514	837,737	26,163	
IBNR + FREQUENCY ADJUSTMENT	(1,726,044)	(245,695)	563	
TOTAL LOSSES	5,237,470	592,043	26,726	
EXPECTED LOSSES	2,568,482	822,245	108,640	
CREDIBILITY	0.04	0.15	0.17	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.188	0.134	0.006	1.328
INDICATED (POST-TEST)	1.403	0.159	0.007	1.569
PRESENT ON RATE LEVEL	0.551	0.176	0.023	0.750
DERIVED BY FORMULA	0.585	0.174	0.021	0.779
UNDERLYING PRESENT RATE	0.582	0.186	0.025	0.794
PROPOSED	0.585	0.174	0.021	0.779

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.1554
IND. RATE				1.16	MINIMUM PREMIUM	765
MAN. RATE	1.53	1.25	1.13	+ 1.16	PRESENT	730

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	32,121	1,236,044	3.848	0	0	2	7	5	14
2018	32,540	696,822	2.141	0	0	1	6	7	14
2019	52,196	1,165,144	2.232	0	0	3	4	6	13
2020	44,400	439,606	0.990	0	0	1	1	10	12
2021	45,456	912,367	2.007	0	0	2	2	6	10
TOTAL	206,713	4,449,983	2.153	0	0	9	20	34	63

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	401,316	206,838	271,593	0	0	68,842	122,324	131,687	33,444
2018	0	0	154,794	200,603	50,934	0	0	19,526	158,145	53,573	59,247
2019	0	0	447,012	153,835	58,734	0	0	395,463	42,844	48,935	18,321
2020	0	0	139,855	7,500	92,580	0	0	10,266	7,780	139,250	42,375
2021	0	0	235,530	46,360	25,583	0	0	475,880	78,643	43,997	6,374
TOTAL	0	0	1,378,507	615,136	499,424	0	0	969,977	409,736	417,442	159,761

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	613,211	352,245	479,090	0	0	122,332	248,807	242,831	27,591
2018	0	0	246,214	323,217	89,659	0	0	42,355	284,799	103,363	49,827
2019	0	0	720,567	222,367	110,658	0	0	601,308	93,803	108,241	16,892
2020	0	2,241	273,757	35,813	152,802	0	715	43,607	32,416	211,327	47,248
2021	0	17,597	525,144	77,788	67,374	0	106,668	824,061	132,749	86,790	6,827
TOTAL	0	19,837	2,378,893	1,011,431	899,584	0	107,383	1,633,664	792,574	752,552	148,385

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,139,777	3,456,140	148,385	
IBNR + FREQUENCY ADJUSTMENT	(3,586,343)	(681,832)	1,435	
TOTAL LOSSES	553,434	2,774,307	149,820	
EXPECTED LOSSES	5,656,628	2,394,455	249,446	
CREDIBILITY	0.03	0.09	0.10	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.268	1.342	0.072	1.682
INDICATED (POST-TEST)	0.316	1.585	0.086	1.987
PRESENT ON RATE LEVEL	2.587	1.095	0.114	3.795
DERIVED BY FORMULA	2.518	1.139	0.111	3.769
UNDERLYING PRESENT RATE	2.736	1.158	0.121	4.015
PROPOSED	2.518	1.139	0.111	3.769

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	5.2075
IND. RATE				5.21	MINIMUM PREMIUM	2,000
MAN. RATE	8.36	6.43	5.43	+ 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
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	84,370	0.669	0	0	0	1	0	1
2021	13,728	888	0.006	0	0	0	0	0	0
TOTAL	52,056	509,832	0.979	0	0	2	1	3	6

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	80,810	0	13,094	15,222
2019	0	0	0	0	0	0	0	0	0	0	3,585
2020	0	0	0	26,552	0	0	0	0	57,637	0	181
2021	0	0	0	0	0	0	0	0	0	0	888
TOTAL	0	0	209,033	26,552	66,796	0	0	80,810	57,637	47,717	21,287

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	110,606	0	0	0	0	63,845	1,164
2018	0	0	309,239	2,985	8,888	0	0	119,592	3,192	24,707	12,802
2019	0	0	0	0	0	0	0	0	0	0	3,305
2020	0	555	22,484	33,787	3,744	0	4,398	35,308	72,882	7,210	202
2021	0	0	0	0	0	0	0	0	0	0	951
TOTAL	0	555	331,723	36,772	123,238	0	4,398	154,900	76,074	95,762	18,424

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	491,576	331,846	18,424	
IBNR + FREQUENCY ADJUSTMENT	(855,436)	(96,622)	174	
TOTAL LOSSES	0	235,224	18,598	
EXPECTED LOSSES	1,335,102	343,308	26,937	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.452	0.036	0.488
INDICATED (POST-TEST)	0.000	0.534	0.042	0.576
PRESENT ON RATE LEVEL	2.424	0.623	0.049	3.096
DERIVED BY FORMULA	2.400	0.620	0.049	3.068
UNDERLYING PRESENT RATE	2.565	0.659	0.052	3.276
PROPOSED	2.400	0.620	0.049	3.068

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				4.24	MINIMUM PREMIUM	1,795
MAN. RATE	6.67	5.17	4.43	+ 4.24	PRESENT	1,805

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	201	0.015	0	0	0	0	0	0
2020	477	0	0.000	0	0	0	0	0	0
2021	1,300	0	0.000	0	0	0	0	0	0
TOTAL	4,985	201	0.004	0	0	0	0	0	0

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	201
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	201

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	185
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	185

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	185	
IBNR + FREQUENCY ADJUSTMENT	(80,473)	(21,943)	36	
TOTAL LOSSES	0	0	221	
EXPECTED LOSSES	125,490	78,380	5,886	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.004	0.004
INDICATED (POST-TEST)	0.000	0.000	0.005	0.005
PRESENT ON RATE LEVEL	2.379	1.486	0.112	3.977
DERIVED BY FORMULA	2.379	1.471	0.111	3.961
UNDERLYING PRESENT RATE	2.517	1.572	0.118	4.208
PROPOSED	2.379	1.471	0.111	3.961

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	5.4736
IND. RATE				5.47	MINIMUM PREMIUM	2,000
MAN. RATE	8.06	6.44	5.69	+ 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
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
2021	9,716	112,661	1.160	0	0	0	2	0	2
TOTAL	28,792	146,393	0.508	0	0	0	2	3	5

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	70,610	0	0	0	42,051	0	0	0
TOTAL	0	0	0	70,610	25,522	0	0	0	42,051	5,483	2,727

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	365	493	41,986	0	0	24	115	10,136	0
2019	0	0	0	0	0	0	0	0	0	0	1,566
2020	0	0	0	0	0	0	0	0	0	0	1,146
2021	0	1,914	127,359	64,926	14,835	0	2,485	36,437	32,228	6,266	0
TOTAL	0	1,914	127,724	65,418	56,821	0	2,485	36,461	32,343	16,401	2,713

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	168,584	170,984	2,713	
IBNR + FREQUENCY ADJUSTMENT	(180,256)	(40,217)	64	
TOTAL LOSSES	0	130,767	2,777	
EXPECTED LOSSES	296,099	153,601	8,071	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.454	0.010	0.464
INDICATED (POST-TEST)	0.000	0.536	0.011	0.548
PRESENT ON RATE LEVEL	0.972	0.504	0.026	1.503
DERIVED BY FORMULA	0.962	0.505	0.026	1.493
UNDERLYING PRESENT RATE	1.028	0.533	0.028	1.590
PROPOSED	0.962	0.505	0.026	1.493

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.06	MINIMUM PREMIUM	1,065
MAN. RATE	3.45	2.56	2.15	+ 2.06	PRESENT	1,060

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	52,586	1,111,565	2.114	0	0	3	2	11	16
2018	58,512	785,674	1.343	0	0	1	1	11	13
2019	56,280	824,297	1.465	0	0	2	5	5	12
2020	60,489	503,038	0.832	0	0	1	2	10	13
2021	66,053	811,736	1.229	0	0	2	1	7	10
TOTAL	293,920	4,036,310	1.373	0	0	9	11	44	64

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	584,316	50,783	64,591	0	0	291,558	13,522	93,893	12,902
2018	0	0	291,065	41,395	128,845	0	0	87,085	23,402	179,381	34,501
2019	0	0	258,903	139,205	21,830	0	0	175,348	175,281	25,108	28,622
2020	0	0	133,813	34,155	163,846	0	0	27,778	14,959	112,979	15,508
2021	0	0	320,507	12,500	57,733	0	0	289,474	2,948	108,214	20,360
TOTAL	0	0	1,588,604	278,038	436,845	0	0	871,243	230,112	519,575	111,893

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	892,835	86,483	113,939	0	0	518,099	27,504	173,139	10,644
2018	0	0	435,768	72,582	215,843	0	0	131,564	48,784	332,766	29,015
2019	0	0	430,445	195,230	48,700	0	0	306,254	284,633	62,810	26,389
2020	0	2,708	306,881	81,437	264,138	0	1,469	72,052	39,461	173,864	17,291
2021	0	22,886	651,561	70,541	108,950	0	64,154	503,481	76,565	115,574	21,806
TOTAL	0	25,594	2,717,490	506,274	751,569	0	65,624	1,531,450	476,946	858,153	105,146

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,340,157	2,592,943	105,146	
IBNR + FREQUENCY ADJUSTMENT	(2,558,529)	(601,230)	805	
TOTAL LOSSES	1,781,628	1,991,713	105,951	
EXPECTED LOSSES	3,881,770	2,063,443	140,695	
CREDIBILITY	0.03	0.11	0.13	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.606	0.678	0.036	1.320
INDICATED (POST-TEST)	0.716	0.800	0.043	1.559
PRESENT ON RATE LEVEL	1.248	0.664	0.045	1.957
DERIVED BY FORMULA	1.232	0.679	0.045	1.956
UNDERLYING PRESENT RATE	1.321	0.702	0.048	2.071
PROPOSED	1.232	0.679	0.045	1.956

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.70	MINIMUM PREMIUM	1,280
MAN. RATE	4.28	3.28	2.80	+ 2.70	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
2017	87,836	3,823,652	4.353	0	1	4	2	18	25
2018	96,796	1,737,774	1.795	0	0	3	6	9	18
2019	97,777	863,822	0.883	0	0	1	4	21	26
2020	96,342	1,084,175	1.125	0	0	2	3	19	24
2021	109,524	657,704	0.601	0	0	1	1	18	20
TOTAL	488,275	8,167,127	1.673	0	1	11	16	85	113

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	1,050,044	663,818	46,990	206,067	0	1,299,547	241,944	33,238	221,449	60,555
2018	0	0	463,739	210,222	92,527	0	0	372,231	417,236	131,663	50,156
2019	0	0	117,500	90,574	352,579	0	0	60,838	48,226	152,704	41,401
2020	0	0	239,748	120,354	215,470	0	0	177,827	125,616	178,794	26,366
2021	0	0	227,243	24,815	161,796	0	0	403	2,200	220,337	20,910
TOTAL	0	1,050,044	1,712,048	492,955	1,028,439	0	1,299,547	853,243	626,516	904,947	199,388

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	658,162	1,014,314	80,024	363,502	0	778,692	429,934	67,606	408,352	49,958
2018	0	0	704,562	343,662	161,470	0	0	586,106	762,763	256,799	42,181
2019	0	0	238,848	149,838	520,328	0	0	110,364	89,897	278,448	38,172
2020	0	6,088	576,990	207,867	363,176	0	11,683	392,430	206,683	297,017	29,398
2021	0	18,303	639,398	123,748	227,700	0	5,415	113,732	83,479	188,285	22,395
TOTAL	0	682,552	3,174,112	905,139	1,636,177	0	795,790	1,632,566	1,210,428	1,428,900	182,103

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,285,021	5,180,644	182,103	
IBNR + FREQUENCY ADJUSTMENT	(4,505,232)	(955,907)		2,145
TOTAL LOSSES	1,779,789	4,224,737	184,248	
EXPECTED LOSSES	6,847,112	3,284,174	376,124	
CREDIBILITY	0.05	0.16	0.18	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.365	0.865	0.038	1.267
INDICATED (POST-TEST)	0.431	1.022	0.045	1.497
PRESENT ON RATE LEVEL	1.325	0.636	0.073	2.034
DERIVED BY FORMULA	1.281	0.698	0.068	2.046
UNDERLYING PRESENT RATE	1.402	0.673	0.077	2.152
PROPOSED	1.273	0.693	0.067	2.034

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.8106
IND. RATE				2.81	MINIMUM PREMIUM	1,315
MAN. RATE	4.38	3.41	2.91	+ 2.81	PRESENT	1,310

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	1,060	0	0.000	0	0	0	0	0	0
TOTAL	6,791	1,637	0.024	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	1,637

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	494
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	957
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	1,451

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,451	
IBNR + FREQUENCY ADJUSTMENT	(177,717)	(26,700)	28	
TOTAL LOSSES	0	0	1,479	
EXPECTED LOSSES	271,048	89,433	6,121	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.022	0.022
INDICATED (POST-TEST)	0.000	0.000	0.026	0.026
PRESENT ON RATE LEVEL	3.773	1.245	0.085	5.103
DERIVED BY FORMULA	3.773	1.232	0.085	5.089
UNDERLYING PRESENT RATE	3.991	1.317	0.090	5.398
PROPOSED	3.773	1.232	0.085	5.089

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	7.0326
IND. RATE				7.03	MINIMUM PREMIUM	2,000
MAN. RATE	10.43	8.32	7.30	+ 7.03	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
2017	14,135	17,549	0.124	0	0	0	0	2	2
2018	16,589	224,433	1.353	0	0	1	3	0	4
2019	16,949	451,026	2.661	0	0	1	2	1	4
2020	20,085	191,666	0.954	0	0	0	2	2	4
2021	14,607	169,903	1.163	0	0	0	1	1	2
TOTAL	82,365	1,054,577	1.280	0	0	2	8	6	16

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	7,087	0	0	0	0	8,006	2,456
2018	0	0	76,566	72,551	0	0	0	30,883	41,167	0	3,266
2019	0	0	281,231	40,260	6,326	0	0	112,968	4,576	1,199	4,466
2020	0	0	0	68,819	42,556	0	0	0	55,310	19,749	5,232
2021	0	0	0	66,972	32,716	0	0	0	37,138	32,400	677
TOTAL	0	0	357,797	248,602	88,685	0	0	143,851	138,191	61,354	16,097

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	12,501	0	0	0	0	14,763	2,026
2018	0	0	119,227	116,827	2,334	0	0	49,128	74,775	1,287	2,747
2019	0	0	433,938	61,788	22,625	0	0	169,188	13,942	7,651	4,118
2020	0	1,438	70,775	94,832	74,235	0	4,220	37,043	72,975	36,653	5,834
2021	0	2,260	161,038	77,569	53,889	0	2,959	48,532	40,483	33,168	725
TOTAL	0	3,698	784,978	351,016	165,586	0	7,180	303,891	202,175	93,522	15,449

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,099,747	812,298	15,449	
IBNR + FREQUENCY ADJUSTMENT	(677,930)	(139,487)	205	
TOTAL LOSSES	421,817	672,811	15,654	
EXPECTED LOSSES	1,026,296	468,275	40,334	
CREDIBILITY	0.01	0.05	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.512	0.817	0.019	1.348
INDICATED (POST-TEST)	0.605	0.965	0.022	1.592
PRESENT ON RATE LEVEL	1.178	0.537	0.046	1.761
DERIVED BY FORMULA	1.172	0.559	0.045	1.776
UNDERLYING PRESENT RATE	1.246	0.569	0.049	1.864
PROPOSED	1.163	0.554	0.044	1.761

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.43	MINIMUM PREMIUM	1,190
MAN. RATE	3.77	2.95	2.52	+ 2.43	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
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	197,189	4.018	0	0	1	0	1	2
2020	5,633	0	0.000	0	0	0	0	0	0
2021	7,556	53,078	0.702	0	0	0	0	2	2
TOTAL	28,034	307,610	1.097	0	0	1	0	9	10

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	88,809	0	214	0	0	107,646	0	520	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	20,488	0	0	0	0	28,982	3,608
TOTAL	0	0	88,809	0	43,834	0	0	107,646	0	63,713	3,608

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	4,422	0	0	0	0	24,606	0
2018	0	0	295	398	33,930	0	0	92	438	38,575	0
2019	0	0	133,200	2,307	3,978	0	0	160,085	6,465	5,935	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	279	25,200	10,012	24,936	0	684	14,627	10,752	24,719	3,864
TOTAL	0	279	158,695	12,717	67,267	0	684	174,804	17,656	93,835	3,864

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	334,462	191,474	3,864	
IBNR + FREQUENCY ADJUSTMENT	(320,341)	(66,048)	156	
TOTAL LOSSES	14,121	125,426	4,020	
EXPECTED LOSSES	492,707	233,470	24,290	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.050	0.447	0.014	0.512
INDICATED (POST-TEST)	0.059	0.528	0.017	0.605
PRESENT ON RATE LEVEL	1.661	0.787	0.082	2.530
DERIVED BY FORMULA	1.645	0.782	0.080	2.507
UNDERLYING PRESENT RATE	1.758	0.833	0.087	2.677
PROPOSED	1.645	0.782	0.080	2.507

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				3.46	MINIMUM PREMIUM	1,535
MAN. RATE	5.43	4.22	3.62	+ 3.46	PRESENT	1,540

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	4,823	96,719	2.005	0	0	0	1	0	1
2018	4,705	0	0.000	0	0	0	0	0	0
2019	3,918	20,501	0.523	0	0	0	0	1	1
2020	3,306	15,675	0.474	0	0	0	1	0	1
2021	2,945	11,287	0.383	0	0	0	0	1	1
TOTAL	19,697	144,182	0.732	0	0	0	2	2	4

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	501	0
2020	0	0	0	9,339	0	0	0	6,336	0	0	0
2021	0	0	0	0	5,855	0	0	0	0	1	5,431
TOTAL	0	0	0	55,519	25,855	0	0	0	56,488	502	5,818

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	78,645	0	0	0	0	102,009	0	319
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	2,080	1,426	29,006	0	0	25	37	895	0
2020	0	195	7,908	11,884	1,317	0	483	3,881	8,012	793	0
2021	0	80	7,202	2,861	7,126	0	0	1	0	1	5,817
TOTAL	0	275	17,190	94,816	37,449	0	483	3,907	110,059	1,689	6,136

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	21,855	244,012	6,136	
IBNR + FREQUENCY ADJUSTMENT	(589,593)	(103,533)	157	
TOTAL LOSSES	0	140,479	6,293	
EXPECTED LOSSES	847,229	331,398	36,173	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.713	0.032	0.745
INDICATED (POST-TEST)	0.000	0.842	0.038	0.880
PRESENT ON RATE LEVEL	4.066	1.590	0.174	5.829
DERIVED BY FORMULA	4.025	1.575	0.171	5.771
UNDERLYING PRESENT RATE	4.301	1.682	0.184	6.167
PROPOSED	4.025	1.575	0.171	5.771

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	7.9745
IND. RATE				7.97	MINIMUM PREMIUM	2,000
MAN. RATE	12.23	9.62	8.34	+ 7.97	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
2017	18,637	400,410	2.148	0	0	2	1	1	4
2018	28,626	69,660	0.243	0	0	0	2	3	5
2019	20,019	869,689	4.344	0	0	3	0	5	8
2020	16,058	239,038	1.489	0	0	0	3	1	4
2021	17,990	346,504	1.926	0	0	1	1	3	5
TOTAL	101,330	1,925,301	1.900	0	0	6	7	13	26

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	299,168	8,587	3,250	0	0	63,837	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	485,885	0	75,991	0	0	241,545	0	45,021	21,247
2020	0	0	0	88,151	40,862	0	0	0	81,783	26,506	1,736
2021	0	0	108,391	44,687	24,885	0	0	80,169	27,550	52,066	8,756
TOTAL	0	0	893,444	147,542	156,341	0	0	385,551	143,600	138,825	59,998

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	457,129	14,624	5,733	0	0	113,438	5,581	2,796	17,579
2018	0	0	666	9,979	18,807	0	0	2,699	56,692	26,194	5,846
2019	0	0	736,536	17,954	130,277	0	0	361,431	17,765	91,698	19,590
2020	0	1,842	86,647	119,143	74,392	0	6,240	54,341	107,489	50,138	1,936
2021	0	8,909	299,919	63,678	51,870	0	19,869	173,754	49,891	54,837	9,378
TOTAL	0	10,752	1,580,898	225,378	281,080	0	26,109	705,664	237,418	225,663	54,328

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,323,422	969,539	54,328	
IBNR + FREQUENCY ADJUSTMENT	(1,265,784)	(282,999)	408	
TOTAL LOSSES	1,057,639	686,540	54,736	
EXPECTED LOSSES	1,851,921	934,031	84,002	
CREDIBILITY	0.02	0.06	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.044	0.678	0.054	1.775
INDICATED (POST-TEST)	1.233	0.800	0.064	2.097
PRESENT ON RATE LEVEL	1.727	0.871	0.078	2.677
DERIVED BY FORMULA	1.718	0.867	0.077	2.662
UNDERLYING PRESENT RATE	1.828	0.922	0.083	2.832
PROPOSED	1.718	0.867	0.077	2.662

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	3.6784
IND. RATE				3.68	MINIMUM PREMIUM	1,610
MAN. RATE	5.86	4.51	3.83	+ 3.68	PRESENT	1,610

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	243,377	4.780	1	0	0	3	3	7
2021	9,369	208,468	2.225	0	0	1	0	3	4
TOTAL	32,074	475,525	1.483	1	0	1	3	8	13

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	131,837	22,052	0	0	0	55,961	18,075	10,677
2021	0	0	104,615	0	45,191	0	0	20,127	0	31,400	7,135
TOTAL	4,775	0	104,615	131,837	68,726	0	0	20,127	55,961	57,446	32,038

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	2,119	0	0	0	0	11,497	1,062
2018	0	0	0	0	0	0	0	0	0	0	643
2019	0	0	29	20	409	0	0	88	129	3,103	11,224
2020	7,076	2,755	118,116	171,525	52,029	0	4,270	37,174	73,541	34,214	11,905
2021	0	7,718	237,720	32,149	66,771	0	5,012	46,879	14,024	28,369	7,642
TOTAL	7,076	10,473	355,865	203,694	121,327	0	9,282	84,141	87,694	77,184	32,476

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	466,837	489,899	32,476	
IBNR + FREQUENCY ADJUSTMENT	(382,563)	(82,168)	182	
TOTAL LOSSES	84,275	407,731	32,658	
EXPECTED LOSSES	600,374	297,662	26,993	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.263	1.271	0.102	1.636
INDICATED (POST-TEST)	0.310	1.501	0.120	1.932
PRESENT ON RATE LEVEL	1.769	0.877	0.080	2.726
DERIVED BY FORMULA	1.755	0.896	0.081	2.731
UNDERLYING PRESENT RATE	1.872	0.928	0.084	2.884
PROPOSED	1.751	0.894	0.081	2.726

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				3.77	MINIMUM PREMIUM	1,640
MAN. RATE	5.77	4.50	3.90	+ 3.77	PRESENT	1,635

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	10,017	588,217	5.872	0	0	2	1	3	6
2018	13,077	610,394	4.668	0	0	2	2	16	20
2019	14,823	384,234	2.592	0	0	1	0	12	13
2020	14,522	231,742	1.596	0	0	0	0	16	16
2021	16,941	99,380	0.587	0	0	0	1	6	7
TOTAL	69,380	1,913,967	2.759	0	0	5	4	53	62

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	322,317	33,344	7,562	0	0	134,938	68,919	14,008	7,129
2018	0	0	277,916	57,094	48,088	0	0	148,284	12,347	46,111	20,554
2019	0	0	99,961	0	75,495	0	0	43,021	0	129,425	36,332
2020	0	0	0	0	122,289	0	0	0	0	96,095	13,358
2021	0	0	0	34,711	18,577	0	0	0	17,029	20,160	8,903
TOTAL	0	0	700,194	125,149	272,011	0	0	326,243	98,295	305,799	86,276

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	492,500	56,785	13,339	0	0	239,785	140,181	25,831	5,881
2018	0	0	416,458	95,890	83,188	0	0	220,578	28,414	86,489	17,286
2019	0	0	157,753	7,962	113,619	0	0	70,517	12,185	233,322	33,498
2020	0	0	35,916	20,863	185,439	0	0	15,375	14,770	144,681	14,894
2021	0	1,193	85,458	40,995	29,903	0	1,482	24,930	20,530	19,732	9,535
TOTAL	0	1,193	1,188,085	222,495	425,488	0	1,482	571,185	216,080	510,054	81,095

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,761,946	1,374,117	81,095	
IBNR + FREQUENCY ADJUSTMENT	(991,442)	(339,031)	646	
TOTAL LOSSES	770,504	1,035,085	81,741	
EXPECTED LOSSES	1,547,995	1,198,910	105,737	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.111	1.492	0.118	2.720
INDICATED (POST-TEST)	1.312	1.762	0.139	3.213
PRESENT ON RATE LEVEL	2.109	1.633	0.144	3.886
DERIVED BY FORMULA	2.101	1.638	0.144	3.883
UNDERLYING PRESENT RATE	2.231	1.728	0.152	4.112
PROPOSED	2.101	1.638	0.144	3.883

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	5.3659
IND. RATE				5.37	MINIMUM PREMIUM	2,000
MAN. RATE	8.15	6.41	5.56	+ 5.37	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
2017	15,306	803,251	5,248	0	0	1	1	5	7
2018	14,805	474,477	3,205	0	0	1	2	7	10
2019	15,773	363,763	2,306	0	0	0	2	7	9
2020	15,359	1,058,106	6,889	0	0	2	1	1	4
2021	19,030	20,043	0.105	0	0	0	0	3	3
TOTAL	80,273	2,719,640	3,388	0	0	4	6	23	33

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	191,964	23,000	40,486	0	0	464,910	5,226	67,884	9,781
2018	0	0	185,750	73,112	48,319	0	0	67,571	65,573	23,650	10,502
2019	0	0	0	69,297	146,365	0	0	0	13,146	131,602	3,353
2020	0	0	368,661	7,477	15,000	0	0	648,374	11,752	4,056	2,786
2021	0	0	0	0	4,767	0	0	0	0	12,324	2,952
TOTAL	0	0	746,375	172,886	254,937	0	0	1,180,855	95,697	239,516	29,374

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	293,321	39,169	71,417	0	0	826,145	10,630	125,178	8,069
2018	0	0	281,458	120,172	82,960	0	0	105,544	120,266	45,883	8,832
2019	0	0	35,096	103,522	215,433	0	0	9,978	30,200	235,946	3,091
2020	0	4,790	545,115	35,378	49,062	0	7,141	861,916	76,101	43,630	3,106
2021	0	65	5,863	2,330	5,802	0	291	6,220	4,572	10,511	3,162
TOTAL	0	4,855	1,160,854	300,571	424,674	0	7,432	1,809,803	241,769	461,148	26,261

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,982,945	1,428,162	26,261	
IBNR + FREQUENCY ADJUSTMENT	(786,665)	(216,127)	375	
TOTAL LOSSES	2,196,279	1,212,034	26,636	
EXPECTED LOSSES	1,196,583	745,991	63,857	
CREDIBILITY	0.01	0.05	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.736	1.510	0.033	4.279
INDICATED (POST-TEST)	3.232	1.783	0.039	5.054
PRESENT ON RATE LEVEL	1.409	0.878	0.075	2.363
DERIVED BY FORMULA	1.427	0.924	0.073	2.424
UNDERLYING PRESENT RATE	1.491	0.929	0.080	2.500
PROPOSED	1.427	0.924	0.073	2.424

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				3.35	MINIMUM PREMIUM	1,495
MAN. RATE	4.91	3.88	3.38	+ 3.35	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
2017	6,371	99,251	1,558	0	0	0	1	2	3
2018	7,467	404,057	5,411	0	0	1	0	0	1
2019	8,689	304,852	3,508	0	0	1	2	3	6
2020	7,053	10,460	0.148	0	0	0	0	1	1
2021	7,534	0	0.000	0	0	0	0	0	0
TOTAL	37,114	818,620	2,206	0	0	2	3	6	11

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	55,167	4,399	0	0	0	36,790	2,463	432
2018	0	0	161,682	0	0	0	0	241,510	0	0	865
2019	0	0	96,762	31,271	3,492	0	0	37,921	124,297	8,951	2,158
2020	0	0	0	0	6,360	0	0	0	0	3,436	664
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	258,444	86,438	14,251	0	0	279,431	161,087	14,850	4,119

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	93,949	7,760	0	0	0	74,831	4,542	356
2018	0	0	239,144	2,247	1,665	0	0	357,242	8,719	1,497	727
2019	0	0	154,436	44,752	10,487	0	0	88,223	196,024	24,697	1,990
2020	0	0	1,868	1,085	9,644	0	0	550	528	5,173	740
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	395,448	142,034	29,556	0	0	446,014	280,102	35,910	3,814

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	841,462	487,601	3,814	
IBNR + FREQUENCY ADJUSTMENT	(366,287)	(84,916)	131	
TOTAL LOSSES	475,174	402,685	3,945	
EXPECTED LOSSES	560,584	290,684	24,253	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.280	1.085	0.011	2.376
INDICATED (POST-TEST)	1.512	1.281	0.013	2.806
PRESENT ON RATE LEVEL	1.428	0.740	0.062	2.230
DERIVED BY FORMULA	1.429	0.757	0.060	2.245
UNDERLYING PRESENT RATE	1.510	0.783	0.065	2.359
PROPOSED	1.429	0.757	0.060	2.245

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				3.10	MINIMUM PREMIUM	1,415
MAN. RATE	4.42	3.59	3.19	+ 3.10	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
2017	36,564	792,550	2.168	0	0	1	3	7	11
2018	42,165	968,737	2.297	0	0	2	5	10	17
2019	44,872	2,046,635	4.561	1	0	2	4	5	12
2020	40,525	662,299	1.634	0	0	3	2	4	9
2021	48,414	757,873	1.565	0	0	1	3	8	12
TOTAL	212,540	5,228,094	2.460	1	0	9	17	34	61

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	118,203	138,824	335,974	0	0	39,577	49,923	82,634	27,415
2018	0	0	278,508	148,943	181,435	0	0	119,092	73,958	121,438	45,363
2019	708,372	0	402,841	163,721	213,747	49,273	0	397,628	18,411	61,510	31,132
2020	0	0	331,013	4,392	12,426	0	0	261,985	3,316	32,550	16,617
2021	0	0	245,488	82,367	42,976	0	0	73,410	175,528	87,009	51,095
TOTAL	708,372	0	1,376,053	538,247	786,558	49,273	0	891,692	321,136	385,141	171,622

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	180,614	236,417	592,658	0	0	70,328	101,543	152,377	22,617
2018	0	0	426,809	245,026	304,520	0	0	182,885	139,182	227,196	38,150
2019	1,106,902	0	673,285	245,560	334,100	78,526	0	598,994	56,910	129,454	28,704
2020	0	5,024	575,917	32,502	46,340	0	3,344	429,874	39,193	67,263	18,528
2021	0	19,485	628,820	120,355	97,229	0	28,005	309,192	175,467	106,156	54,723
TOTAL	1,106,902	24,509	2,485,445	879,860	1,374,847	78,526	31,349	1,591,274	512,297	682,446	162,722

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,318,005	3,449,450	162,722	
IBNR + FREQUENCY ADJUSTMENT	(2,164,353)	(573,137)	919	
TOTAL LOSSES	3,153,652	2,876,313	163,641	
EXPECTED LOSSES	3,311,769	1,982,647	159,498	
CREDIBILITY	0.03	0.09	0.11	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.484	1.353	0.077	2.914
INDICATED (POST-TEST)	1.753	1.598	0.091	3.442
PRESENT ON RATE LEVEL	1.473	0.882	0.071	2.425
DERIVED BY FORMULA	1.481	0.946	0.073	2.501
UNDERLYING PRESENT RATE	1.558	0.933	0.075	2.566
PROPOSED	1.481	0.946	0.073	2.501

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	3.4552
IND. RATE				3.46	MINIMUM PREMIUM	1,535
MAN. RATE	5.08	3.97	3.47	+ 3.46	PRESENT	1,495

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	41,516	1,206,030	2.905	0	0	2	6	20	28
2018	42,406	1,594,888	3.761	0	0	3	12	16	31
2019	45,585	1,060,329	2.326	0	0	2	4	14	20
2020	46,028	1,153,568	2.506	0	0	2	9	14	25
2021	53,231	1,504,473	2.826	0	0	2	4	21	27
TOTAL	228,766	6,519,288	2.850	0	0	11	35	85	131

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	319,730	158,130	78,065	0	0	302,686	146,119	162,560	38,740
2018	0	0	353,294	338,549	176,172	0	0	186,987	312,114	162,802	64,970
2019	0	0	260,817	143,567	178,685	0	0	111,893	88,468	177,975	98,924
2020	0	0	211,601	327,575	49,912	0	0	124,600	358,204	56,974	24,702
2021	0	0	303,000	161,870	301,275	0	0	73,200	110,961	493,278	60,889
TOTAL	0	0	1,448,442	1,129,691	784,109	0	0	799,366	1,015,866	1,053,589	288,225

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	488,547	269,295	137,707	0	0	537,873	297,206	299,761	31,961
2018	0	0	552,973	548,500	300,671	0	0	303,431	568,635	310,417	54,640
2019	0	0	450,879	212,323	276,465	0	0	197,717	157,339	328,234	91,208
2020	0	9,999	655,496	441,203	139,057	0	28,801	429,556	475,973	139,077	27,543
2021	0	29,058	1,190,056	325,221	434,778	0	33,732	457,965	276,684	443,025	65,212
TOTAL	0	39,057	3,337,951	1,796,542	1,288,677	0	62,533	1,926,543	1,775,836	1,520,514	270,563

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,366,085	6,381,570	270,563	
IBNR + FREQUENCY ADJUSTMENT	(3,867,813)	(1,198,179)	1,391	
TOTAL LOSSES	1,498,272	5,183,391	271,954	
EXPECTED LOSSES	5,906,545	4,140,959	238,182	
CREDIBILITY	0.03	0.10	0.11	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.655	2.266	0.119	3.040
INDICATED (POST-TEST)	0.774	2.676	0.140	3.590
PRESENT ON RATE LEVEL	2.440	1.711	0.098	4.250
DERIVED BY FORMULA	2.390	1.807	0.103	4.301
UNDERLYING PRESENT RATE	2.582	1.810	0.104	4.496
PROPOSED	2.362	1.786	0.102	4.250

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	5.8723
IND. RATE				5.87	MINIMUM PREMIUM	2,000
MAN. RATE	8.86	7.04	6.08	+ 5.87	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
2017	23,042	1,947,413	8.452	0	0	4	0	4	8
2018	23,496	180,400	0.768	0	0	0	0	3	3
2019	24,442	6,252,754	25.582	0	1	4	1	8	14
2020	22,834	8,109,364	35.514	0	1	1	0	2	4
2021	23,564	72,630	0.308	0	0	0	0	2	2
TOTAL	117,378	16,562,561	14.110	0	2	9	1	19	31

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,227,049	0	139,433	0	0	500,229	0	79,145	1,557
2018	0	0	0	0	170,564	0	0	0	0	7,489	2,347
2019	0	1,220,589	622,702	17,438	38,061	0	4,107,546	181,434	16,007	44,007	4,970
2020	0	1,566,487	127,848	0	28,422	0	6,259,496	86,755	0	37,601	2,755
2021	0	0	0	0	31,320	0	0	0	0	29,721	11,589
TOTAL	0	2,787,076	1,977,599	17,438	407,800	0	10,367,042	768,418	16,007	197,963	23,218

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,742,507	0	245,960	0	0	821,639	0	145,943	1,285
2018	0	0	2,439	3,292	280,595	0	0	33	157	13,844	1,974
2019	0	319,989	942,763	42,204	81,713	0	1,047,283	343,866	40,694	88,249	4,582
2020	0	282,134	243,047	14,664	53,959	0	1,050,993	234,111	17,618	63,138	3,072
2021	0	426	38,524	15,306	38,120	0	701	15,000	11,026	25,349	12,412
TOTAL	0	602,550	2,969,280	75,466	700,346	0	2,098,978	1,414,649	69,496	336,523	23,324

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,085,457	1,181,830	23,324	
IBNR + FREQUENCY ADJUSTMENT	(1,762,006)	(351,885)	231	
TOTAL LOSSES	5,323,451	829,945	23,555	
EXPECTED LOSSES	2,649,607	1,186,940	43,459	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS				
INDICATED (PRE-TEST)	4.535	0.707	0.020	5.262
INDICATED (POST-TEST)	5.357	0.835	0.024	6.215
PRESENT ON RATE LEVEL	2.134	0.956	0.035	3.124
DERIVED BY FORMULA	2.198	0.949	0.034	3.181
UNDERLYING PRESENT RATE	2.257	1.011	0.037	3.306
PROPOSED	2.198	0.949	0.034	3.181

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	4.3953
IND. RATE				4.40	MINIMUM PREMIUM	1,850
MAN. RATE	6.54	5.08	4.47	+ 4.40	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
2017	23,888	170,550	0.714	0	0	1	0	3	4
2018	20,713	888,904	4.292	0	0	2	1	6	9
2019	20,535	1,741,002	8.478	0	0	3	3	3	9
2020	19,494	231,672	1.188	0	0	1	0	4	5
2021	20,872	32,670	0.157	0	0	0	0	1	1
TOTAL	105,502	3,064,798	2.905	0	0	7	4	17	28

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	99,000	0	40,165	0	0	10,857	0	13,295	7,233
2018	0	0	518,229	3,816	110,782	0	0	156,961	20,151	57,465	21,500
2019	0	0	756,352	87,243	90,817	0	0	701,455	45,089	55,235	4,811
2020	0	0	127,070	0	33,600	0	0	23,885	0	33,478	13,639
2021	0	0	0	0	6,834	0	0	0	0	20,661	5,175
TOTAL	0	0	1,500,651	91,059	282,198	0	0	893,158	65,240	180,134	52,358

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	151,272	0	70,851	0	0	19,293	0	24,516	5,967
2018	0	0	768,411	15,430	187,667	0	0	234,116	42,929	107,739	18,082
2019	0	0	1,168,692	143,183	166,928	0	0	1,057,173	116,027	133,855	4,436
2020	0	1,893	228,124	15,250	61,269	0	282	43,888	7,880	52,031	15,207
2021	0	93	8,406	3,340	8,318	0	488	10,428	7,665	17,622	5,542
TOTAL	0	1,986	2,324,904	177,202	495,032	0	769	1,364,898	174,501	335,763	49,234

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,692,558	1,182,499	49,234	
IBNR + FREQUENCY ADJUSTMENT	(1,200,386)	(206,129)	385	
TOTAL LOSSES	2,492,172	976,370	49,620	
EXPECTED LOSSES	1,775,873	685,350	74,385	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.362	0.925	0.047	3.335
INDICATED (POST-TEST)	2.790	1.093	0.056	3.939
PRESENT ON RATE LEVEL	1.591	0.614	0.067	2.272
DERIVED BY FORMULA	1.615	0.643	0.066	2.324
UNDERLYING PRESENT RATE	1.683	0.650	0.071	2.403
PROPOSED	1.615	0.643	0.066	2.324

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				3.21	MINIMUM PREMIUM	1,450
MAN. RATE	4.79	3.72	3.25	+ 3.21	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
2017	11,040	396,599	3.592	0	0	1	1	2	4
2018	8,464	389,276	4.599	0	0	1	0	0	1
2019	11,966	79,529	0.665	0	0	0	1	3	4
2020	16,210	109,677	0.677	0	0	0	0	4	4
2021	10,920	150,247	1.376	0	0	0	0	3	3
TOTAL	58,600	1,125,328	1.920	0	0	2	2	12	16

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	213,641	64,998	463	0	0	40,604	70,235	3,403	3,255
2018	0	0	324,971	0	0	0	0	63,692	0	0	613
2019	0	0	0	10,888	35,140	0	0	0	3,520	23,030	6,951
2020	0	0	0	0	21,424	0	0	0	0	24,856	63,397
2021	0	0	0	0	101,303	0	0	0	0	33,194	15,750
TOTAL	0	0	538,612	75,886	158,330	0	0	104,296	73,755	84,483	89,966

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	326,443	110,692	817	0	0	72,153	142,858	6,275	2,685
2018	0	0	480,665	4,517	3,347	0	0	94,213	2,299	395	516
2019	0	0	6,777	17,131	51,460	0	0	2,054	7,179	41,358	6,409
2020	0	0	6,292	3,655	32,487	0	0	3,977	3,820	37,423	70,688
2021	0	1,378	124,603	49,507	123,296	0	783	16,753	12,315	28,311	16,868
TOTAL	0	1,378	944,780	185,502	211,407	0	783	189,151	168,472	113,762	97,166

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,136,092	679,143	97,166	
IBNR + FREQUENCY ADJUSTMENT	(1,781,306)	(146,945)	238	
TOTAL LOSSES	0	532,198	97,403	
EXPECTED LOSSES	2,730,099	496,613	45,058	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.908	0.166	1.074
INDICATED (POST-TEST)	0.000	1.073	0.196	1.269
PRESENT ON RATE LEVEL	4.404	0.801	0.073	5.277
DERIVED BY FORMULA	4.360	0.812	0.078	5.249
UNDERLYING PRESENT RATE	4.659	0.847	0.077	5.583
PROPOSED	4.360	0.812	0.078	5.249

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	7.2531
IND. RATE				7.25	MINIMUM PREMIUM	2,000
MAN. RATE	12.02	9.05	7.55	+ 7.25	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
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
2021	9,375	659	0.007	0	0	0	0	0	0
TOTAL	56,599	1,658	0.003	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	659
TOTAL	0	0	0	0	0	0	0	0	0	0	1,658

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	824
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
2021	0	0	0	0	0	0	0	0	0	0	706
TOTAL	0	0	0	0	0	0	0	0	0	0	1,530

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,530	
IBNR + FREQUENCY ADJUSTMENT	(894,892)	(84,942)	149	
TOTAL LOSSES	0	0	1,679	
EXPECTED LOSSES	1,311,537	276,044	32,207	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.004	0.004
PRESENT ON RATE LEVEL	2.190	0.461	0.054	2.705
DERIVED BY FORMULA	2.168	0.443	0.052	2.663
UNDERLYING PRESENT RATE	2.317	0.488	0.057	2.862
PROPOSED	2.168	0.443	0.052	2.663

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	3.6793
IND. RATE				3.68	MINIMUM PREMIUM	1,610
MAN. RATE	6.15	4.66	3.87	+ 3.68	PRESENT	1,625

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	827	0	0.000	0	0	0	0	0	0
2018	415	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
2021	660	0	0.000	0	0	0	0	0	0
TOTAL	2,561	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
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
2021	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
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
2021	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	(61,846)	(9,192)	9	9
TOTAL LOSSES	0	0	9	9
EXPECTED LOSSES	88,454	30,404	1,592	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	3.265	1.122	0.059	4.445
DERIVED BY FORMULA	3.265	1.122	0.058	4.445
UNDERLYING PRESENT RATE	3.454	1.187	0.062	4.703
PROPOSED	3.265	1.122	0.058	4.445

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	6.1420
IND. RATE				6.14	MINIMUM PREMIUM	2,000
MAN. RATE	9.22	7.30	6.36	+ 6.14	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
2017	6,517	120,862	1.855	0	0	0	0	3	3
2018	6,653	447,071	6.720	0	0	1	0	2	3
2019	5,189	41,871	0.807	0	0	0	0	0	0
2020	5,454	34,825	0.639	0	0	0	0	1	1
2021	5,559	0	0.000	0	0	0	0	0	0
TOTAL	29,372	644,629	2.195	0	0	1	0	6	7

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	62,634	0	0	0	0	56,396	1,832
2018	0	0	251,500	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	17,457	0	0	0	0	7,079	10,289
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	251,500	0	92,489	0	0	150,000	0	88,662	61,978

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	110,486	0	0	0	0	103,994	1,511
2018	0	0	372,171	3,735	22,986	0	0	221,991	5,944	47,491	6,716
2019	0	0	0	0	0	0	0	0	0	0	38,605
2020	0	0	5,127	2,978	26,472	0	0	1,133	1,088	10,658	11,472
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	377,298	6,713	159,945	0	0	223,123	7,032	162,143	58,305

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	600,422	335,833	58,305	
IBNR + FREQUENCY ADJUSTMENT	(701,541)	(119,241)	194	
TOTAL LOSSES	0	216,592	58,499	
EXPECTED LOSSES	1,024,411	392,386	38,483	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.737	0.199	0.937
INDICATED (POST-TEST)	0.000	0.871	0.235	1.106
PRESENT ON RATE LEVEL	3.297	1.263	0.124	4.683
DERIVED BY FORMULA	3.264	1.255	0.127	4.646
UNDERLYING PRESENT RATE	3.488	1.336	0.131	4.955
PROPOSED	3.264	1.255	0.127	4.646

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	6.4194
IND. RATE				6.42	MINIMUM PREMIUM	2,000
MAN. RATE	9.81	7.72	6.70	+ 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
2017	6,667	649,745	9.746	0	0	0	3	3	6
2018	8,184	317,767	3.883	0	0	0	2	4	6
2019	8,413	486,526	5.783	0	0	0	3	3	6
2020	9,850	281,969	2.863	0	0	0	3	1	4
2021	11,767	186,140	1.582	0	0	1	0	3	4
TOTAL	44,881	1,922,147	4.283	0	0	1	11	14	26

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	133,285	251,685	0	0	0	110,039	154,622	114
2018	0	0	0	112,393	42,608	0	0	0	122,746	40,020	0
2019	0	0	0	87,654	151,990	0	0	0	146,184	97,568	3,130
2020	0	0	0	140,742	2,784	0	0	0	136,593	666	1,184
2021	0	0	133,528	0	12,513	0	0	37,011	0	1,261	1,827
TOTAL	0	0	133,528	474,074	461,580	0	0	37,011	515,562	294,137	6,255

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	226,984	443,972	0	0	0	223,819	285,123	94
2018	0	0	9,870	180,157	72,488	0	0	10,450	220,470	77,246	0
2019	0	0	40,946	128,583	224,428	0	0	41,848	234,346	182,540	2,886
2020	0	2,942	119,998	179,569	24,066	0	10,422	83,783	172,824	18,091	1,320
2021	0	9,237	247,863	18,960	30,251	0	7,883	57,700	4,835	3,996	1,957
TOTAL	0	12,178	418,678	734,253	795,207	0	18,306	193,782	856,295	566,996	6,257

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	642,943	2,952,750	6,257	
IBNR + FREQUENCY ADJUSTMENT	(1,551,859)	(390,116)	301	
TOTAL LOSSES	0	2,562,634	6,558	
EXPECTED LOSSES	2,416,108	1,386,784	47,090	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	5.710	0.015	5.724
INDICATED (POST-TEST)	0.000	6.744	0.017	6.761
PRESENT ON RATE LEVEL	5.088	2.921	0.099	8.108
DERIVED BY FORMULA	5.037	3.035	0.096	8.169
UNDERLYING PRESENT RATE	5.383	3.090	0.105	8.578
PROPOSED	5.000	3.013	0.095	8.108

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	11.2038
IND. RATE				11.20	MINIMUM PREMIUM	2,000
MAN. RATE	17.67	13.68	11.60	+ 11.20	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	
2017	39,268	964,248	2.456	0	0	2	0	2	2	6
2018	41,403	259,508	0.627	1	0	0	0	0	3	4
2019	41,344	243,672	0.589	0	0	1	1	1	3	5
2020	41,332	18,534	0.045	0	0	0	0	0	2	2
2021	42,688	166,550	0.390	0	0	1	0	0	3	4
TOTAL	206,035	1,652,512	0.802	1	0	4	3	3	13	21

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	604,532	16,622	10,735	0	0	303,087	8,804	6,903	13,565
2018	181,006	0	0	0	7,928	0	0	0	0	61,471	9,103
2019	0	0	83,619	61,714	11,028	0	0	19,246	37,263	24,050	6,752
2020	0	0	0	0	4,121	0	0	0	0	5,747	8,666
2021	0	0	91,370	0	10,678	0	0	29,102	0	23,957	11,443
TOTAL	181,006	0	779,521	78,336	44,490	0	0	351,435	46,067	122,128	49,529

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	923,725	28,307	18,937	0	0	538,586	17,907	12,729	11,191
2018	277,609	0	113	153	13,042	0	0	270	1,291	113,635	7,656
2019	0	0	144,242	85,844	22,262	0	0	39,243	60,824	45,959	6,225
2020	0	0	1,210	703	6,249	0	0	920	883	8,653	9,663
2021	0	6,349	172,209	14,008	23,275	0	6,741	56,961	12,322	22,729	12,255
TOTAL	277,609	6,349	1,241,499	129,016	83,765	0	6,741	635,979	93,228	203,705	46,990

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,168,177	509,713	46,990	
IBNR + FREQUENCY ADJUSTMENT	(925,804)	(164,627)	401	
TOTAL LOSSES	1,242,373	345,086	47,391	
EXPECTED LOSSES	1,394,720	557,705	74,001	
CREDIBILITY	0.03	0.09	0.10	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.603	0.167	0.023	0.793
INDICATED (POST-TEST)	0.712	0.198	0.027	0.937
PRESENT ON RATE LEVEL	0.640	0.256	0.034	0.930
DERIVED BY FORMULA	0.642	0.251	0.033	0.926
UNDERLYING PRESENT RATE	0.677	0.271	0.036	0.984
PROPOSED	0.645	0.252	0.033	0.930

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.2846
IND. RATE				1.28	MINIMUM PREMIUM	805
MAN. RATE	2.01	1.57	1.33	+ 1.28	PRESENT	795

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	113,264	911,243	0.805	0	0	3	2	16	21
2018	119,325	944,648	0.792	0	0	2	2	8	12
2019	120,172	536,756	0.447	0	0	0	4	24	28
2020	125,249	909,617	0.726	0	0	1	11	10	22
2021	136,149	631,914	0.464	0	0	0	4	16	20
TOTAL	614,159	3,934,178	0.641	0	0	6	23	74	103

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	318,616	80,542	194,016	0	0	55,329	17,499	169,254	75,987
2018	0	0	456,805	74,032	54,493	0	0	94,630	98,188	101,668	64,832
2019	0	0	0	90,990	113,166	0	0	0	55,381	193,699	83,520
2020	0	0	154,200	221,634	166,109	0	0	54,300	128,259	91,746	93,369
2021	0	0	0	91,888	134,598	0	0	0	117,828	225,376	62,224
TOTAL	0	0	929,621	559,086	662,382	0	0	204,259	417,155	781,743	379,932

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	486,845	137,163	342,244	0	0	98,320	35,593	312,104	62,689
2018	0	0	682,540	125,527	95,928	0	0	148,642	181,239	191,142	54,524
2019	0	0	37,865	130,296	168,274	0	0	23,785	100,426	349,288	77,005
2020	0	6,930	501,320	321,917	295,659	0	10,427	180,848	182,502	157,876	104,106
2021	0	4,321	331,294	150,269	183,125	0	12,283	215,845	173,918	209,780	66,642
TOTAL	0	11,250	2,039,864	865,171	1,085,230	0	22,709	667,440	673,678	1,220,190	364,967

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,741,263	3,844,270	364,967	
IBNR + FREQUENCY ADJUSTMENT	(3,491,607)	(749,258)		2,559
TOTAL LOSSES	0	3,095,012	367,526	
EXPECTED LOSSES	5,294,309	2,565,365	451,647	
CREDIBILITY	0.05	0.19	0.21	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.504	0.060	0.564
INDICATED (POST-TEST)	0.000	0.595	0.071	0.666
PRESENT ON RATE LEVEL	0.815	0.395	0.070	1.279
DERIVED BY FORMULA	0.774	0.433	0.070	1.277
UNDERLYING PRESENT RATE	0.862	0.418	0.074	1.353
PROPOSED	0.774	0.433	0.070	1.277

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.7642
IND. RATE				1.76	MINIMUM PREMIUM	965
MAN. RATE	2.78	2.15	1.83	+ 1.76	PRESENT	960

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	6,376	39,183	0.615	0	0	0	1	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	79,234	0.996	0	0	0	1	1	2
2021	10,079	21,060	0.209	0	0	0	0	2	2
TOTAL	39,241	152,402	0.388	0	0	0	2	6	8

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	22,295	0	0	0	0	14,177	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	17,050	515	0	0	0	46,028	2,753	12,888
2021	0	0	0	0	951	0	0	0	0	2,371	17,738
TOTAL	0	0	0	39,345	4,909	0	0	0	60,205	10,544	37,399

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	37,968	0	0	0	0	28,836	0	2,237
2018	0	0	49	66	5,602	0	0	20	94	8,287	2,910
2019	0	0	4	3	55	0	0	47	70	1,675	555
2020	0	356	14,589	21,784	3,185	0	3,512	28,637	58,626	9,903	14,370
2021	0	13	1,170	465	1,157	0	56	1,197	880	2,022	18,997
TOTAL	0	369	15,812	60,286	9,999	0	3,568	29,901	88,505	21,887	39,069

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	49,650	180,677	39,069	
IBNR + FREQUENCY ADJUSTMENT	(537,215)	(149,017)	325	
TOTAL LOSSES	0	31,660	39,394	
EXPECTED LOSSES	834,248	526,981	51,983	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.081	0.100	0.181
INDICATED (POST-TEST)	0.000	0.095	0.119	0.214
PRESENT ON RATE LEVEL	2.009	1.269	0.125	3.404
DERIVED BY FORMULA	1.989	1.234	0.125	3.348
UNDERLYING PRESENT RATE	2.126	1.343	0.132	3.601
PROPOSED	1.989	1.234	0.125	3.348

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	4.6270
IND. RATE				4.63	MINIMUM PREMIUM	1,925
MAN. RATE	6.61	5.42	4.87	+ 4.63	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
2017	111,265	2,277,415	2.047	0	0	5	7	19	31
2018	122,897	2,016,945	1.641	0	0	3	5	22	30
2019	123,249	1,024,868	0.832	0	0	3	2	10	15
2020	110,722	1,914,837	1.729	0	0	3	6	17	26
2021	125,055	1,276,964	1.021	0	0	3	3	21	27
TOTAL	593,188	8,511,029	1.435	0	0	17	23	89	129

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,033,589	193,273	179,341	0	0	643,535	87,576	89,061	51,040
2018	0	0	741,380	137,167	212,973	0	0	556,655	60,053	216,825	91,892
2019	0	0	475,290	26,777	105,524	0	0	261,272	24,876	100,501	30,628
2020	0	0	580,438	164,695	264,671	0	0	439,010	211,559	202,745	51,719
2021	0	0	276,043	139,050	281,789	0	0	112,346	220,765	211,094	35,877
TOTAL	0	0	3,106,740	660,962	1,044,298	0	0	2,012,818	604,829	820,226	261,156

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,579,324	329,144	316,358	0	0	1,143,562	178,130	164,228	42,108
2018	0	0	1,110,923	233,279	360,920	0	0	829,385	132,101	405,871	77,281
2019	0	0	731,399	55,756	173,892	0	0	399,852	61,710	193,163	28,239
2020	0	12,091	1,214,158	298,202	471,701	0	21,322	870,251	348,945	361,615	57,667
2021	0	26,344	1,077,996	292,122	403,235	0	41,869	471,047	260,767	221,800	38,424
TOTAL	0	38,435	5,713,800	1,208,503	1,726,105	0	63,191	3,714,096	981,653	1,346,678	243,719

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,529,522	5,262,939	243,719	
IBNR + FREQUENCY ADJUSTMENT	(4,361,118)	(1,063,576)	2,050	
TOTAL LOSSES	5,168,404	4,199,362	245,769	
EXPECTED LOSSES	6,580,330	3,615,818	375,618	
CREDIBILITY	0.05	0.18	0.21	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.871	0.708	0.041	1.621
INDICATED (POST-TEST)	1.029	0.836	0.049	1.914
PRESENT ON RATE LEVEL	1.049	0.576	0.060	1.685
DERIVED BY FORMULA	1.048	0.623	0.058	1.728
UNDERLYING PRESENT RATE	1.109	0.610	0.063	1.782
PROPOSED	1.048	0.623	0.058	1.728

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.3878
IND. RATE				2.39	MINIMUM PREMIUM	1,175
MAN. RATE	3.59	2.78	2.41	+ 2.39	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
2017	93,359	1,712,080	1.834	0	0	4	3	22	30
2018	107,898	1,919,449	1.779	0	0	4	4	23	30
2019	108,149	1,070,787	0.990	0	0	2	2	18	22
2020	115,473	624,193	0.541	0	0	1	3	20	24
2021	120,269	555,318	0.462	0	0	1	1	27	29
TOTAL	545,148	5,881,827	1.079	0	0	12	13	110	135

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	452,054	73,719	81,442	0	0	728,825	132,657	109,367	134,016
2018	0	0	823,625	15,457	174,057	0	0	606,270	33,267	198,470	68,303
2019	0	0	329,396	78,896	105,815	0	0	172,018	100,167	182,432	102,063
2020	0	0	121,445	43,276	182,925	0	0	16,769	60,205	146,573	53,000
2021	0	0	103,000	23,771	162,102	0	0	39,700	3,432	133,445	89,868
TOTAL	0	0	1,829,520	235,119	706,341	0	0	1,563,582	329,728	770,287	447,250

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	690,739	125,543	143,664	0	0	1,295,122	269,824	201,673	110,563
2018	0	0	1,221,986	39,471	295,154	0	0	900,452	85,579	371,535	57,443
2019	0	0	527,594	122,024	170,665	0	0	290,297	179,434	339,649	94,102
2020	0	2,714	298,965	95,372	293,351	0	4,792	87,385	100,578	229,354	59,095
2021	0	9,842	421,584	110,985	213,876	0	11,776	131,533	56,823	117,459	96,249
TOTAL	0	12,556	3,160,869	493,396	1,116,709	0	16,568	2,704,789	692,237	1,259,670	417,452

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,894,782	3,562,012	417,452	
IBNR + FREQUENCY ADJUSTMENT	(3,795,718)	(1,083,388)	2,533	
TOTAL LOSSES	2,099,064	2,478,625	419,985	
EXPECTED LOSSES	5,787,056	3,725,212	445,215	
CREDIBILITY	0.05	0.17	0.20	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.385	0.455	0.077	0.917
INDICATED (POST-TEST)	0.455	0.537	0.091	1.083
PRESENT ON RATE LEVEL	1.003	0.646	0.077	1.726
DERIVED BY FORMULA	0.976	0.627	0.080	1.683
UNDERLYING PRESENT RATE	1.062	0.683	0.082	1.827
PROPOSED	0.976	0.627	0.080	1.683

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.33	MINIMUM PREMIUM	1,155
MAN. RATE	3.87	2.95	2.47	+ 2.33	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
2017	15,391	50,224	0.326	0	0	0	0	3	3
2018	21,141	687,697	3.253	1	0	0	0	3	5
2019	21,772	266,247	1.223	0	0	0	1	3	4
2020	17,640	309,077	1.752	0	0	0	2	3	5
2021	23,177	363,592	1.569	0	0	0	0	6	6
TOTAL	99,121	1,676,837	1.692	1	0	0	4	18	23

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	25,000	110,957	0	0	0	0	79,279	51,011
2020	0	0	0	82,227	50,507	0	0	0	133,773	18,651	23,919
2021	0	0	0	0	143,486	0	0	0	0	207,426	12,680
TOTAL	551,500	0	0	134,227	350,511	500	0	0	133,773	410,773	95,553

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	25,746	0	0	0	0	57,461	3,686
2018	845,836	0	2,668	43,679	51,517	820	0	327	1,559	137,270	2,922
2019	0	0	18,710	41,494	162,061	0	0	4,012	5,890	141,695	47,032
2020	0	1,719	84,464	113,250	88,183	0	10,207	84,933	172,023	44,816	26,670
2021	0	1,951	176,488	70,122	174,637	0	4,895	104,688	76,955	176,914	13,580
TOTAL	845,836	3,670	282,329	268,545	502,143	820	15,102	193,960	256,427	558,155	93,891

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,341,716	1,585,271	93,891	
IBNR + FREQUENCY ADJUSTMENT	(1,556,695)	(233,736)	290	
TOTAL LOSSES	0	1,351,535	94,181	
EXPECTED LOSSES	2,396,315	816,036	49,498	
CREDIBILITY	0.02	0.06	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.364	0.095	1.459
INDICATED (POST-TEST)	0.000	1.610	0.112	1.723
PRESENT ON RATE LEVEL	2.285	0.778	0.047	3.110
DERIVED BY FORMULA	2.239	0.828	0.051	3.119
UNDERLYING PRESENT RATE	2.418	0.823	0.050	3.291
PROPOSED	2.234	0.826	0.051	3.110

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	4.2980
IND. RATE				4.30	MINIMUM PREMIUM	1,815
MAN. RATE	6.84	5.26	4.45	+ 4.30	PRESENT	1,815

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	24,524	0.741	0	0	0	0	1	1
2020	3,134	152,110	4.854	0	0	1	0	0	1
2021	2,979	0	0.000	0	0	0	0	0	0
TOTAL	17,426	192,731	1.106	0	0	1	0	3	4

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	18,009	296
2020	0	0	111,693	0	0	0	0	39,256	0	0	1,161
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	111,693	0	12,354	0	0	39,256	0	24,561	4,867

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	5,278	0	0	0	0	11,127	2,326
2018	0	0	45	61	5,171	0	0	2	11	958	497
2019	0	0	647	443	9,019	0	0	911	1,338	32,187	273
2020	0	1,664	191,844	8,366	9,069	0	463	63,328	4,495	2,673	1,295
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	1,664	192,536	8,870	28,537	0	463	64,241	5,844	46,945	4,390

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	258,904	90,196	4,390	
IBNR + FREQUENCY ADJUSTMENT	(323,804)	(63,117)	109	
TOTAL LOSSES	0	27,079	4,499	
EXPECTED LOSSES	472,709	206,902	22,705	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.155	0.026	0.181
INDICATED (POST-TEST)	0.000	0.184	0.030	0.214
PRESENT ON RATE LEVEL	2.564	1.122	0.123	3.809
DERIVED BY FORMULA	2.564	1.103	0.121	3.789
UNDERLYING PRESENT RATE	2.713	1.187	0.130	4.030
PROPOSED	2.564	1.103	0.121	3.789

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	5.2353
IND. RATE				5.24	MINIMUM PREMIUM	2,000
MAN. RATE	7.88	6.27	5.45	+ 5.24	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
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
2021	3,590	0	0.000	0	0	0	0	0	0
TOTAL	15,320	7,380	0.048	0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	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

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	2,240
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	104	71	1,446	0	0	186	273	6,556	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	104	71	1,446	0	0	186	273	6,556	2,240

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	289	8,345	2,240	
IBNR + FREQUENCY ADJUSTMENT	(74,428)	(16,395)	22	
TOTAL LOSSES	0	0	2,262	
EXPECTED LOSSES	115,574	57,381	3,779	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.015	0.015
INDICATED (POST-TEST)	0.000	0.000	0.017	0.017
PRESENT ON RATE LEVEL	0.713	0.354	0.023	1.090
DERIVED BY FORMULA	0.713	0.347	0.023	1.083
UNDERLYING PRESENT RATE	0.754	0.375	0.025	1.154
PROPOSED	0.713	0.347	0.023	1.083

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.4968
IND. RATE				1.50	MINIMUM PREMIUM	880
MAN. RATE	2.16	1.75	1.56	+ 1.50	PRESENT	870

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	4,946	729,121	14,742	0	0	1	2	3	6
2018	4,802	51,682	1,076	0	0	0	1	1	2
2019	5,547	14,391	0,259	0	0	0	0	2	2
2020	4,021	399,353	9,932	0	0	2	2	1	5
2021	4,010	7,030	0,175	0	0	0	0	1	1
TOTAL	23,326	1,201,577	5,151	0	0	3	5	8	16

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	367,258	46,353	14,103	0	0	227,751	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	79,066	20,098	10,287	3,539
2021	0	0	0	0	4,849	0	0	0	0	2,181	0
TOTAL	0	0	587,049	128,766	37,373	0	0	306,817	89,481	42,297	9,794

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	561,170	78,939	24,878	0	0	404,714	113,867	24,219	3,746
2018	0	0	1,901	34,934	12,406	0	0	1,155	24,136	14,223	1,442
2019	0	0	540	371	7,537	0	0	465	683	16,432	0
2020	0	4,542	430,587	94,602	35,438	0	2,466	141,507	36,048	23,387	3,946
2021	0	66	5,964	2,370	5,902	0	51	1,101	809	1,860	0
TOTAL	0	4,608	1,000,163	211,216	86,161	0	2,518	548,941	175,544	80,121	9,134

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,556,229	553,041	9,134	
IBNR + FREQUENCY ADJUSTMENT	(406,371)	(121,594)	114	
TOTAL LOSSES	1,149,859	431,447	9,248	
EXPECTED LOSSES	606,497	402,998	23,754	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	4.930	1.850	0.040	6.819
INDICATED (POST-TEST)	5.822	2.185	0.047	8.054
PRESENT ON RATE LEVEL	2.458	1.633	0.096	4.187
DERIVED BY FORMULA	2.491	1.644	0.095	4.231
UNDERLYING PRESENT RATE	2.600	1.728	0.102	4.430
PROPOSED	2.491	1.644	0.095	4.231

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	5.8458
IND. RATE				5.85	MINIMUM PREMIUM	2,000
MAN. RATE	8.37	6.77	5.99	+ 5.85	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	
2017	552	166,565	30.175	0	0	1	0	0	0	1
2018	508	0	0.000	0	0	0	0	0	0	0
2019	493	0	0.000	0	0	0	0	0	0	0
2020	421	0	0.000	0	0	0	0	0	0	0
2021	438	0	0.000	0	0	0	0	0	0	0
TOTAL	2,412	166,565	6.906	0	0	1	0	0	0	1

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	98,711	0	0	0	0	67,854	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
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	98,711	0	0	0	0	67,854	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	150,830	0	0	0	0	120,577	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
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	150,830	0	0	0	0	120,577	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	271,407	0	0	
IBNR + FREQUENCY ADJUSTMENT	(49,481)	(7,586)	9	
TOTAL LOSSES	221,926	0	9	
EXPECTED LOSSES	72,741	24,967	1,821	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	9.201	0.000	0.000	9.201
INDICATED (POST-TEST)	10.867	0.000	0.000	10.868
PRESENT ON RATE LEVEL	2.851	0.978	0.071	3.900
DERIVED BY FORMULA	2.851	0.978	0.071	3.900
UNDERLYING PRESENT RATE	3.016	1.035	0.076	4.126
PROPOSED	2.851	0.979	0.071	3.900

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				5.39	MINIMUM PREMIUM	2,000
MAN. RATE	7.49	6.14	5.58	+ 5.39	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
2017	5,747	57,771	1.005	0	0	0	1	0	1
2018	7,269	9,786	0.135	0	0	0	0	1	1
2019	9,193	6,725	0.073	0	0	0	0	0	0
2020	8,583	37,569	0.438	0	0	0	0	3	3
2021	8,683	4,708	0.054	0	0	0	0	1	1
TOTAL	39,475	116,559	0.295	0	0	0	1	5	6

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	27,078	0	0	0	0	26,721	0	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
2021	0	0	0	0	590	0	0	0	0	1,767	2,351
TOTAL	0	0	0	27,078	27,154	0	0	0	26,721	18,908	16,698

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	46,114	0	0	0	0	54,351	0	3,277
2018	0	0	61	83	7,044	0	0	12	57	4,976	2,365
2019	0	0	0	0	0	0	0	0	0	0	6,200
2020	0	0	6,544	3,801	33,788	0	0	2,312	2,221	21,754	934
2021	0	8	726	288	718	0	42	892	656	1,507	2,518
TOTAL	0	8	7,331	50,286	41,551	0	42	3,215	57,283	28,238	15,295

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,596	177,358	15,295	
IBNR + FREQUENCY ADJUSTMENT	(480,841)	(169,784)	185	
TOTAL LOSSES	0	7,574	15,480	
EXPECTED LOSSES	751,605	594,066	32,180	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.019	0.039	0.058
INDICATED (POST-TEST)	0.000	0.023	0.046	0.069
PRESENT ON RATE LEVEL	1.800	1.422	0.077	3.299
DERIVED BY FORMULA	1.782	1.380	0.076	3.238
UNDERLYING PRESENT RATE	1.904	1.505	0.082	3.490
PROPOSED	1.782	1.380	0.076	3.238

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	4.4746
IND. RATE				4.47	MINIMUM PREMIUM	1,870
MAN. RATE	6.63	5.37	4.72	+ 4.47	PRESENT	1,900

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	3,464	915	0.026	0	0	0	0	0	0
TOTAL	15,646	54,946	0.351	0	0	0	0	2	2

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	915
TOTAL	0	0	0	0	7,875	0	0	0	0	42,926	4,145

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	2,209
2018	0	0	68	91	7,770	0	0	180	859	75,654	272
2019	0	0	328	225	4,571	0	0	101	149	3,576	0
2020	0	0	0	0	0	0	0	0	0	0	256
2021	0	0	0	0	0	0	0	0	0	0	980
TOTAL	0	0	395	316	12,341	0	0	281	1,008	79,230	3,717

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	677	92,895	3,717	
IBNR + FREQUENCY ADJUSTMENT	(219,906)	(53,035)	95	
TOTAL LOSSES	0	39,860	3,811	
EXPECTED LOSSES	333,913	181,581	16,736	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.255	0.024	0.279
INDICATED (POST-TEST)	0.000	0.301	0.029	0.330
PRESENT ON RATE LEVEL	2.017	1.097	0.101	3.215
DERIVED BY FORMULA	2.017	1.081	0.100	3.198
UNDERLYING PRESENT RATE	2.134	1.161	0.107	3.402
PROPOSED	2.017	1.081	0.100	3.198

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				4.42	MINIMUM PREMIUM	1,855
MAN. RATE	6.45	5.20	4.60	+ 4.42	PRESENT	1,860

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	1,837	1,117	0.061	0	0	0	0	0	0	0
2018	2,021	4,511	0.223	0	0	0	0	1	1	1
2019	2,655	6,351	0.239	0	0	0	0	0	0	0
2020	3,042	21,585	0.710	0	0	0	0	2	2	2
2021	4,099	8,441	0.206	0	0	0	0	2	2	2
TOTAL	13,654	42,005	0.308	0	0	0	0	5	5	5

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	12,255	0
2021	0	0	0	0	4,762	0	0	0	0	2,668	1,011
TOTAL	0	0	0	0	17,373	0	0	0	0	16,153	8,479

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	922
2018	0	0	47	63	5,398	0	0	5	26	2,274	0
2019	0	0	0	0	0	0	0	0	0	0	5,856
2020	0	0	2,740	1,592	14,148	0	0	1,961	1,884	18,451	0
2021	0	65	5,857	2,327	5,796	0	63	1,347	990	2,276	1,083
TOTAL	0	65	8,644	3,982	25,341	0	63	3,313	2,899	23,000	7,860

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,085	55,223	7,860	
IBNR + FREQUENCY ADJUSTMENT	(137,746)	(45,808)	161	
TOTAL LOSSES	0	9,416	8,021	
EXPECTED LOSSES	220,392	168,640	22,931	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.069	0.059	0.128
INDICATED (POST-TEST)	0.000	0.081	0.069	0.151
PRESENT ON RATE LEVEL	1.526	1.167	0.159	2.852
DERIVED BY FORMULA	1.526	1.157	0.157	2.839
UNDERLYING PRESENT RATE	1.614	1.235	0.168	3.017
PROPOSED	1.526	1.157	0.157	2.839

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	3.9232
IND. RATE				3.92	MINIMUM PREMIUM	1,690
MAN. RATE	5.66	4.56	4.08	+ 3.92	PRESENT	1,690

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	78,759	1,181,740	1.500	0	0	4	4	4	12
2018	89,329	822,894	0.921	0	0	2	4	4	10
2019	84,730	750,645	0.886	0	0	1	4	10	15
2020	104,336	699,762	0.671	0	0	2	3	3	8
2021	80,191	717,632	0.895	0	0	1	0	12	13
TOTAL	437,345	4,172,673	0.954	0	0	10	15	33	58

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	711,311	100,153	4,956	0	0	248,248	58,659	34,075	24,338
2018	0	0	175,918	128,029	108,199	0	0	236,456	106,167	21,905	46,220
2019	0	0	176,723	123,598	133,560	0	0	30,166	59,081	164,197	63,320
2020	0	0	212,953	111,055	77,980	0	0	156,697	70,973	30,225	39,879
2021	0	0	215,562	0	103,362	0	0	195,600	0	185,731	17,377
TOTAL	0	0	1,492,467	462,835	428,057	0	0	867,167	294,880	436,133	191,134

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,086,883	170,561	8,742	0	0	441,137	119,312	62,834	20,079
2018	0	0	272,297	208,817	182,537	0	0	358,748	198,961	44,784	38,871
2019	0	0	314,352	180,111	206,637	0	0	68,080	105,783	298,169	58,381
2020	0	5,494	482,712	170,571	151,199	0	7,264	301,098	112,333	65,057	44,465
2021	0	16,042	502,429	71,250	150,053	0	45,890	395,315	91,987	173,843	18,611
TOTAL	0	21,536	2,658,673	801,310	699,168	0	53,154	1,564,377	628,376	644,686	180,407

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,297,741	2,773,540	180,407	
IBNR + FREQUENCY ADJUSTMENT	(3,380,208)	(683,125)	1,342	
TOTAL LOSSES	917,533	2,090,415	181,749	
EXPECTED LOSSES	5,083,357	2,288,336	260,939	
CREDIBILITY	0.04	0.15	0.17	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.210	0.478	0.042	0.729
INDICATED (POST-TEST)	0.248	0.565	0.049	0.861
PRESENT ON RATE LEVEL	1.099	0.495	0.056	1.650
DERIVED BY FORMULA	1.065	0.505	0.055	1.625
UNDERLYING PRESENT RATE	1.162	0.523	0.060	1.745
PROPOSED	1.065	0.505	0.055	1.625

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.25	MINIMUM PREMIUM	1,130
MAN. RATE	3.65	2.79	2.36	+ 2.25	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
2017	5,744	134,449	2,341	0	0	1	0	1	2
2018	6,114	543,702	8,893	0	0	2	1	3	6
2019	6,818	663,962	9,738	0	0	2	1	1	4
2020	9,856	114,382	1,161	0	0	0	1	4	5
2021	7,364	76,759	1,042	0	0	0	1	2	3
TOTAL	35,896	1,533,254	4,271	0	0	5	4	11	20

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	73,506	0	8,378	0	0	47,563	0	3,603	1,399
2018	0	0	220,371	14,767	70,011	0	0	126,158	40,444	69,071	2,880
2019	0	0	245,629	41,930	4,898	0	0	335,835	30,139	4,741	790
2020	0	0	0	4,486	32,257	0	0	0	34,860	38,637	4,142
2021	0	0	0	12,768	14,230	0	0	0	18,000	26,482	5,279
TOTAL	0	0	539,506	73,951	129,774	0	0	509,556	123,443	142,534	14,490

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	112,317	0	14,779	0	0	84,519	0	6,644	1,154
2018	0	0	328,169	27,977	117,759	0	0	190,302	78,371	129,543	2,422
2019	0	0	380,880	63,011	19,160	0	0	507,203	67,223	25,772	728
2020	0	94	13,273	11,211	49,547	0	2,660	27,537	50,019	62,533	4,618
2021	0	540	40,533	18,694	20,002	0	1,689	28,962	23,620	25,268	5,654
TOTAL	0	633	875,171	120,893	221,247	0	4,349	838,524	219,233	249,760	14,577

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,718,677	811,133	14,577	
IBNR + FREQUENCY ADJUSTMENT	(408,785)	(107,489)	132	
TOTAL LOSSES	1,309,893	703,645	14,709	
EXPECTED LOSSES	629,575	368,776	23,635	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	3.649	1.960	0.041	5.650
INDICATED (POST-TEST)	4.310	2.315	0.048	6.674
PRESENT ON RATE LEVEL	1.658	0.971	0.062	2.691
DERIVED BY FORMULA	1.684	1.011	0.062	2.757
UNDERLYING PRESENT RATE	1.754	1.027	0.066	2.847
PROPOSED	1.684	1.011	0.062	2.757

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	3.8103
IND. RATE				3.81	MINIMUM PREMIUM	1,650
MAN. RATE	5.27	4.27	3.85	+ 3.81	PRESENT	1,620

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	19,735	698,371	3,539	0	0	2	0	0	1	3
2018	26,244	27,240	0.104	0	0	0	0	0	3	3
2019	13,683	0	0.000	0	0	0	0	0	0	0
2020	17,500	11,430	0.065	0	0	0	0	0	1	1
2021	19,903	400,500	2.012	1	0	0	0	0	0	1
TOTAL	97,065	1,137,541	1.172	1	0	2	0	0	5	8

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	394,891	0	24,996	0	0	271,991	0	5,256	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	10,000	0	0	0	0	1,430	0
2021	400,000	0	0	0	0	0	0	0	0	0	500
TOTAL	400,000	0	394,891	0	54,793	0	0	271,991	0	8,483	7,383

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	603,393	0	44,093	0	0	483,328	0	9,692	1,021
2018	0	0	283	382	32,568	0	0	8	38	3,322	4,748
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	2,937	1,706	15,164	0	0	229	220	2,153	0
2021	576,600	0	0	0	0	0	0	0	0	0	536
TOTAL	576,600	0	606,614	2,088	91,825	0	0	483,565	258	15,167	6,304

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,666,778	109,338	6,304	
IBNR + FREQUENCY ADJUSTMENT	(742,263)	(91,385)	136	
TOTAL LOSSES	924,515	17,953	6,440	
EXPECTED LOSSES	1,072,276	301,713	25,713	
CREDIBILITY	0.02	0.05	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.952	0.018	0.007	0.978
INDICATED (POST-TEST)	1.125	0.022	0.008	1.155
PRESENT ON RATE LEVEL	1.044	0.294	0.025	1.363
DERIVED BY FORMULA	1.046	0.280	0.024	1.350
UNDERLYING PRESENT RATE	1.105	0.311	0.026	1.442
PROPOSED	1.046	0.280	0.024	1.350

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.8654
IND. RATE				1.87	MINIMUM PREMIUM	1,000
MAN. RATE	2.95	2.28	1.95	+ 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
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
2021	223	0	0.000	0	0	0	0	0	0
TOTAL	1,237	21,867	1.768	0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	5,454	0	0	0	0	16,193	220

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	203
2020	0	0	1,602	930	8,270	0	0	2,591	2,489	24,380	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	1,602	930	8,270	0	0	2,591	2,489	24,380	203

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,193	36,070	203	
IBNR + FREQUENCY ADJUSTMENT	(27,624)	(4,495)	8	
TOTAL LOSSES	0	31,575	211	
EXPECTED LOSSES	41,807	14,954	1,692	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	2.553	0.017	2.570
INDICATED (POST-TEST)	0.000	3.015	0.020	3.035
PRESENT ON RATE LEVEL	3.194	1.143	0.129	4.466
DERIVED BY FORMULA	3.194	1.143	0.129	4.466
UNDERLYING PRESENT RATE	3.380	1.209	0.137	4.725
PROPOSED	3.194	1.143	0.129	4.466

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	6.1717
IND. RATE				6.17	MINIMUM PREMIUM	2,000
MAN. RATE	9.12	7.27	6.39	+ 6.17	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
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
2021	1,071	8,368	0.781	0	0	0	0	1	1
TOTAL	4,124	12,079	0.293	0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	3,886	0	0	0	0	3,173	1,309
TOTAL	0	0	0	0	3,886	0	0	0	0	3,173	5,020

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	2,354
2018	0	0	0	0	0	0	0	0	0	0	722
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	53	4,780	1,899	4,730	0	75	1,601	1,177	2,706	1,402
TOTAL	0	53	4,780	1,899	4,730	0	75	1,601	1,177	2,706	4,477

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,509	10,512	4,477	
IBNR + FREQUENCY ADJUSTMENT	(51,568)	(17,001)	39	
TOTAL LOSSES	0	0	4,516	
EXPECTED LOSSES	78,443	59,276	6,226	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.110	0.110
INDICATED (POST-TEST)	0.000	0.000	0.129	0.129
PRESENT ON RATE LEVEL	1.798	1.359	0.143	3.299
DERIVED BY FORMULA	1.798	1.345	0.143	3.285
UNDERLYING PRESENT RATE	1.902	1.437	0.151	3.490
PROPOSED	1.798	1.345	0.143	3.285

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				4.54	MINIMUM PREMIUM	1,895
MAN. RATE	6.63	5.37	4.72	+ 4.54	PRESENT	1,900

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	2,727	20,058	0.736	0	0	0	1	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	1,776	1,515	0.085	0	0	0	0	0	0
2021	2,456	151	0.006	0	0	0	0	0	0
TOTAL	10,110	76,523	0.757	0	0	0	1	2	3

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	1,515
2021	0	0	0	0	0	0	0	0	0	0	151
TOTAL	0	0	0	12,078	33,217	0	0	0	7,059	20,986	3,183

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	20,569	0	0	0	0	14,358	0	760
2018	0	0	475	641	54,645	0	0	92	441	38,795	218
2019	0	0	0	0	0	0	0	0	0	0	311
2020	0	0	0	0	0	0	0	0	0	0	1,689
2021	0	0	0	0	0	0	0	0	0	0	162
TOTAL	0	0	475	21,210	54,645	0	0	92	14,799	38,795	3,139

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	567	129,449	3,139	
IBNR + FREQUENCY ADJUSTMENT	0	(192,433)	308	
TOTAL LOSSES	567	0	3,447	
EXPECTED LOSSES	0	641,823	53,477	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.006	0.000	0.034	0.040
INDICATED (POST-TEST)	0.007	0.000	0.040	0.047
PRESENT ON RATE LEVEL	0.000	6.001	0.500	6.500
DERIVED BY FORMULA	0.000	5.940	0.495	6.436
UNDERLYING PRESENT RATE	0.000	6.348	0.529	6.877
PROPOSED	0.000	5.940	0.495	6.436

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	8.8931
IND. RATE				8.89	MINIMUM PREMIUM	2,000
MAN. RATE	14.23	11.00	9.30	+ 8.89	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
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
2021	17	23,009	135.347	0	0	0	0	1	1
TOTAL	306	23,009	7,519	0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	9,788	0	0	0	0	13,221	0
TOTAL	0	0	0	0	9,788	0	0	0	0	13,221	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	133	12,039	4,783	11,913	0	312	6,673	4,905	11,276	0
TOTAL	0	133	12,039	4,783	11,913	0	312	6,673	4,905	11,276	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,157	32,878	0	
IBNR + FREQUENCY ADJUSTMENT	(1,481)	(471)	0	
TOTAL LOSSES	17,676	32,407	0	
EXPECTED LOSSES	1,824	1,304	221	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	5.777	10.590	0.000	16.367
INDICATED (POST-TEST)	6.823	12.508	0.000	19.331
PRESENT ON RATE LEVEL	0.563	0.403	0.068	1.034
DERIVED BY FORMULA	0.563	0.403	0.068	1.034
UNDERLYING PRESENT RATE	0.596	0.426	0.072	1.094
PROPOSED	0.563	0.403	0.068	1.034

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.4294
IND. RATE				1.43	MINIMUM PREMIUM	855
MAN. RATE	2.08	1.67	1.48	+ 1.43	PRESENT	845

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,190	24,912	2.093	0	0	0	0	1	1
2018	1,356	0	0.000	0	0	0	0	0	0
2019	1,375	65,014	4.728	0	0	0	0	1	1
2020	1,691	4,846	0.287	0	0	0	0	1	1
2021	2,154	2,086	0.097	0	0	0	0	0	0
TOTAL	7,766	96,858	1.247	0	0	0	0	3	3

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	1,821	0	0	0	0	23,091	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	35,904	0	0	0	0	29,110	0
2020	0	0	0	0	910	0	0	0	0	3,936	0
2021	0	0	0	0	0	0	0	0	0	0	2,086
TOTAL	0	0	0	0	38,635	0	0	0	0	56,137	2,086

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	3,212	0	0	0	0	42,580	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	3,734	2,560	52,072	0	0	1,473	2,163	52,028	0
2020	0	0	267	155	1,380	0	0	630	605	5,926	0
2021	0	0	0	0	0	0	0	0	0	0	2,234
TOTAL	0	0	4,001	2,715	56,664	0	0	2,103	2,768	100,534	2,234

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,104	162,681	2,234	
IBNR + FREQUENCY ADJUSTMENT	(30,680)	(21,524)	52	
TOTAL LOSSES	0	141,157	2,286	
EXPECTED LOSSES	47,796	77,011	7,855	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.818	0.029	1.847
INDICATED (POST-TEST)	0.000	2.147	0.035	2.182
PRESENT ON RATE LEVEL	0.582	0.937	0.096	1.615
DERIVED BY FORMULA	0.582	0.949	0.095	1.626
UNDERLYING PRESENT RATE	0.615	0.992	0.101	1.708
PROPOSED	0.582	0.949	0.095	1.626

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.25	MINIMUM PREMIUM	1,130
MAN. RATE	3.18	2.58	2.31	+ 2.25	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
2017	2,593	23,022	0.888	0	0	0	1	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	26,205	0.931	0	0	0	0	2	2
2021	3,917	2,538	0.065	0	0	0	0	1	1
TOTAL	13,081	76,794	0.587	0	0	0	2	3	5

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	16,709	0
2021	0	0	0	0	71	0	0	0	0	1,678	789
TOTAL	0	0	0	20,734	9,567	0	0	0	22,435	18,387	5,671

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	28,317	0	0	0	0	8,797	0	1,707
2018	0	0	0	0	0	0	0	0	0	0	2,366
2019	0	0	1,178	5,516	187	0	0	4,573	28,134	1,011	0
2020	0	0	2,789	1,620	14,400	0	0	2,673	2,568	25,157	0
2021	0	1	87	35	86	0	40	847	623	1,431	845
TOTAL	0	1	4,054	35,488	14,673	0	40	8,093	40,122	27,599	4,918

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,188	117,882	4,918	
IBNR + FREQUENCY ADJUSTMENT	(88,813)	(21,937)	61	
TOTAL LOSSES	0	95,945	4,979	
EXPECTED LOSSES	133,540	77,110	8,936	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.733	0.038	0.772
INDICATED (POST-TEST)	0.000	0.866	0.045	0.911
PRESENT ON RATE LEVEL	0.965	0.557	0.065	1.587
DERIVED BY FORMULA	0.965	0.560	0.064	1.589
UNDERLYING PRESENT RATE	1.021	0.589	0.068	1.679
PROPOSED	0.963	0.559	0.064	1.587

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.19	MINIMUM PREMIUM	1,110
MAN. RATE	3.18	2.55	2.27	+ 2.19	PRESENT	1,100

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	166	0	0.000	0	0	0	0	0	0
TOTAL	910	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
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
2021	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
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
2021	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	(11,984)	(8,153)	12	
TOTAL LOSSES	0	0	12	
EXPECTED LOSSES	17,307	26,611	2,544	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.798	2.764	0.264	4.826
DERIVED BY FORMULA	1.798	2.764	0.264	4.826
UNDERLYING PRESENT RATE	1.902	2.924	0.280	5.106
PROPOSED	1.798	2.764	0.264	4.826

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	7.1593
IND. RATE				7.16	MINIMUM PREMIUM	2,000
MAN. RATE	10.77	8.48	7.27	+ 7.16	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	
2017	455	48,031	10,556	0	0	0	0	0	1	1
2018	376	0	0.000	0	0	0	0	0	0	0
2019	186	0	0.000	0	0	0	0	0	0	0
2020	1	0	0.000	0	0	0	0	0	0	0
2021	0	0	0.000	0	0	0	0	0	0	0
TOTAL	1,018	48,031	4.718	0	0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	36,060	0	0	0	0	11,971	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
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	36,060	0	0	0	0	11,971	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	63,610	0	0	0	0	22,075	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
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	63,610	0	0	0	0	22,075	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	85,684	0	
IBNR + FREQUENCY ADJUSTMENT	(711)	(414)	1	
TOTAL LOSSES	0	85,270	1	
EXPECTED LOSSES	881	1,133	489	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	8.376	0.000	8.376
INDICATED (POST-TEST)	0.000	9.893	0.000	9.893
PRESENT ON RATE LEVEL	0.082	0.105	0.045	0.232
DERIVED BY FORMULA	0.082	0.105	0.045	0.232
UNDERLYING PRESENT RATE	0.087	0.111	0.048	0.246
PROPOSED	0.082	0.105	0.045	0.232

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.3447
IND. RATE				0.34	MINIMUM PREMIUM	490
MAN. RATE	0.52	0.41	0.35	+ 0.34	PRESENT	475

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	7,251	157,056	2.166	0	0	0	0	3	3
TOTAL	23,433	215,223	0.918	0	0	0	1	8	9

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	83,439	0	0	0	0	73,145	472
TOTAL	0	0	0	125	104,102	0	0	0	285	98,497	12,214

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	1,789	0	0	0	0	2,943	3,651
2018	0	0	0	0	0	0	0	0	0	0	2,759
2019	0	0	791	685	10,533	0	0	895	1,652	29,097	3,478
2020	0	0	3,639	2,114	18,788	0	0	1,198	1,150	11,269	293
2021	0	1,135	102,630	40,777	101,554	0	1,726	36,916	27,137	62,385	506
TOTAL	0	1,135	107,060	43,576	132,664	0	1,726	39,009	29,939	105,695	10,687

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	148,930	311,874	10,687	
IBNR + FREQUENCY ADJUSTMENT	(59,115)	(15,446)	77	
TOTAL LOSSES	89,815	296,427	10,764	
EXPECTED LOSSES	92,482	56,239	10,911	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.383	1.265	0.046	1.694
INDICATED (POST-TEST)	0.453	1.494	0.054	2.001
PRESENT ON RATE LEVEL	0.373	0.227	0.044	0.644
DERIVED BY FORMULA	0.374	0.252	0.044	0.670
UNDERLYING PRESENT RATE	0.395	0.240	0.047	0.681
PROPOSED	0.374	0.252	0.044	0.670

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.9943
IND. RATE				0.99	MINIMUM PREMIUM	705
MAN. RATE	1.60	1.19	0.97	+ 0.99	PRESENT	675

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	3,601	111,502	3.096	0	0	0	0	2	2
TOTAL	20,808	113,531	0.546	0	0	0	0	2	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	60,765	0	0	0	0	49,805	932
TOTAL	0	0	0	0	60,765	0	0	0	0	49,805	2,961

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	1,538
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	152
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	826	74,741	29,696	73,957	0	1,175	25,137	18,478	42,479	998
TOTAL	0	826	74,741	29,696	73,957	0	1,175	25,137	18,478	42,479	2,688

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	101,879	164,609	2,688	
IBNR + FREQUENCY ADJUSTMENT	(31,480)	(11,858)	22	
TOTAL LOSSES	70,399	152,751	2,710	
EXPECTED LOSSES	46,835	39,242	4,526	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.338	0.734	0.013	1.085
INDICATED (POST-TEST)	0.400	0.867	0.015	1.282
PRESENT ON RATE LEVEL	0.213	0.178	0.021	0.412
DERIVED BY FORMULA	0.215	0.192	0.020	0.427
UNDERLYING PRESENT RATE	0.225	0.189	0.022	0.435
PROPOSED	0.215	0.192	0.020	0.427

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.6336
IND. RATE				0.63	MINIMUM PREMIUM	585
MAN. RATE	1.02	0.77	0.62	+ 0.63	PRESENT	560

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	177,917	0.814	0	0	0	0	2	2
2020	20,785	16,767	0.081	0	0	0	0	2	2
2021	18,497	4,810	0.026	0	0	0	0	0	0
TOTAL	108,619	246,038	0.227	0	0	0	0	1	7

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	3,469
2020	0	0	0	0	1,362	0	0	0	0	8,573	6,832
2021	0	0	0	0	0	0	0	0	0	0	4,810
TOTAL	0	0	0	6,400	36,217	0	0	0	2,704	171,243	29,474

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	8,598	0	0	0	0	25,220	6,734
2018	0	0	565	10,263	4,497	0	0	235	4,878	3,538	5,214
2019	0	0	2,842	1,949	39,637	0	0	7,444	10,931	262,944	3,198
2020	0	0	400	232	2,065	0	0	1,372	1,318	12,908	7,618
2021	0	0	0	0	0	0	0	0	0	0	5,152
TOTAL	0	0	3,808	12,444	54,797	0	0	9,050	17,126	304,610	27,916

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,858	388,977	27,916	
IBNR + FREQUENCY ADJUSTMENT	(981,748)	(237,331)	524	
TOTAL LOSSES	0	151,646	28,440	
EXPECTED LOSSES	1,440,559	775,978	110,098	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.140	0.026	0.166
INDICATED (POST-TEST)	0.000	0.165	0.031	0.196
PRESENT ON RATE LEVEL	1.254	0.675	0.096	2.025
DERIVED BY FORMULA	1.228	0.645	0.091	1.964
UNDERLYING PRESENT RATE	1.326	0.714	0.101	2.142
PROPOSED	1.228	0.645	0.091	1.964

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.9142
IND. RATE				2.91	MINIMUM PREMIUM	1,350
MAN. RATE	4.37	3.54	3.05	+ 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
2017	30,085	36,142	0.120	0	0	0	1	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	151,686	0.447	0	0	0	0	2	2
2021	35,155	20,450	0.058	0	0	0	0	2	2
TOTAL	164,881	272,120	0.165	0	0	0	1	6	7

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	38,854	0	0	0	0	106,993	5,839
2021	0	0	0	0	6,270	0	0	0	0	12,562	1,618
TOTAL	0	0	0	12,562	54,640	0	0	0	16,198	160,468	28,252

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	21,393	3,981	0	0	0	32,947	9,237	96
2018	0	0	0	0	0	0	0	0	0	0	1,978
2019	0	0	755	518	10,528	0	0	1,817	2,668	64,171	16,897
2020	0	0	11,411	6,628	58,918	0	0	17,119	16,445	161,089	6,510
2021	0	85	7,712	3,064	7,631	0	296	6,340	4,661	10,714	1,733
TOTAL	0	85	19,878	31,603	81,058	0	296	25,276	56,720	245,211	27,215

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	45,536	414,592	27,215	
IBNR + FREQUENCY ADJUSTMENT	(734,387)	(113,749)	295	
TOTAL LOSSES	0	300,843	27,510	
EXPECTED LOSSES	1,120,542	389,506	53,197	
CREDIBILITY	0.02	0.08	0.09	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.182	0.017	0.199
INDICATED (POST-TEST)	0.000	0.216	0.020	0.235
PRESENT ON RATE LEVEL	0.642	0.223	0.030	0.896
DERIVED BY FORMULA	0.630	0.223	0.030	0.882
UNDERLYING PRESENT RATE	0.680	0.236	0.032	0.948
PROPOSED	0.630	0.223	0.030	0.882

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.3080
IND. RATE				1.31	MINIMUM PREMIUM	815
MAN. RATE	1.99	1.56	1.35	+ 1.31	PRESENT	800

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	48,646	234,202	0.481	0	0	0	3	3	6
2018	47,779	359,568	0.753	0	0	1	3	1	5
2019	44,727	308,975	0.691	0	0	0	2	3	5
2020	33,858	181,733	0.537	0	0	0	4	2	6
2021	38,975	180,118	0.462	0	0	0	0	9	9
TOTAL	213,985	1,264,596	0.591	0	0	1	12	18	31

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	56,941	44,012	0	0	0	40,807	87,059	5,383
2018	0	0	76,361	94,844	12,948	0	0	50,497	89,021	5,263	30,634
2019	0	0	0	105,551	73,921	0	0	0	46,850	68,900	13,753
2020	0	0	0	64,377	11,714	0	0	0	78,376	22,501	4,765
2021	0	0	0	0	83,380	0	0	0	0	65,643	31,095
TOTAL	0	0	76,361	321,713	225,975	0	0	50,497	255,054	249,366	85,630

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	96,971	77,637	0	0	0	83,001	160,537	4,441
2018	0	0	120,946	152,644	24,107	0	0	82,169	161,219	12,410	25,763
2019	0	0	37,960	147,057	112,021	0	0	15,316	77,901	125,759	12,680
2020	0	1,345	57,955	83,918	26,840	0	5,980	51,613	102,565	43,682	5,313
2021	0	1,134	102,557	40,748	101,482	0	1,549	33,130	24,354	55,987	33,303
TOTAL	0	2,479	319,418	521,338	342,087	0	7,529	182,229	449,039	398,375	81,500

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	511,655	1,710,840	81,500	
IBNR + FREQUENCY ADJUSTMENT	(988,345)	(344,141)	307	
TOTAL LOSSES	0	1,366,699	81,807	
EXPECTED LOSSES	1,449,619	1,132,497	62,841	
CREDIBILITY	0.03	0.09	0.11	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.639	0.038	0.677
INDICATED (POST-TEST)	0.000	0.754	0.045	0.800
PRESENT ON RATE LEVEL	0.640	0.500	0.028	1.168
DERIVED BY FORMULA	0.621	0.523	0.030	1.174
UNDERLYING PRESENT RATE	0.677	0.529	0.029	1.236
PROPOSED	0.618	0.521	0.030	1.168

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.7332
IND. RATE				1.73	MINIMUM PREMIUM	955
MAN. RATE	2.48	2.02	1.76	+ 1.73	PRESENT	935

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	17,950	264,143	1.472	0	0	0	4	4	8
2018	19,651	1,403,837	7.144	0	0	4	4	7	15
2019	21,197	820,430	3.871	0	0	1	9	9	19
2020	29,304	210,536	0.718	0	0	0	3	10	13
2021	24,713	796,896	3.225	0	0	2	1	3	6
TOTAL	112,815	3,495,842	3.099	0	0	7	21	33	61

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	54,162	7,346	0	0	0	170,032	11,037	21,566
2018	0	0	732,207	68,615	150,100	0	0	299,890	64,005	65,643	23,377
2019	0	0	174,595	193,364	105,302	0	0	71,237	149,567	98,842	27,523
2020	0	0	0	39,092	64,788	0	0	0	57,638	24,895	24,123
2021	0	0	403,281	83,307	30,655	0	0	160,176	82,527	22,247	14,703
TOTAL	0	0	1,310,083	438,540	358,191	0	0	531,303	523,769	222,664	111,292

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	92,238	12,958	0	0	0	345,845	20,352	17,792
2018	0	0	1,090,808	122,557	255,933	0	0	449,243	126,729	124,910	19,660
2019	0	0	328,231	271,758	168,748	0	0	148,689	243,949	188,319	25,376
2020	0	817	52,131	60,797	103,756	0	4,398	39,292	76,710	44,692	26,897
2021	0	30,057	890,079	130,378	100,182	0	39,392	329,697	90,403	43,909	15,747
TOTAL	0	30,874	2,361,249	677,728	641,577	0	43,790	966,922	883,636	422,182	105,472

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,402,834	2,625,123	105,472	
IBNR + FREQUENCY ADJUSTMENT	(1,258,761)	(411,108)	766	
TOTAL LOSSES	2,144,073	2,214,015	106,238	
EXPECTED LOSSES	1,940,721	1,420,979	132,342	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.901	1.963	0.094	3.957
INDICATED (POST-TEST)	2.245	2.318	0.111	4.674
PRESENT ON RATE LEVEL	1.626	1.191	0.111	2.927
DERIVED BY FORMULA	1.638	1.258	0.111	3.007
UNDERLYING PRESENT RATE	1.720	1.260	0.117	3.097
PROPOSED	1.638	1.258	0.111	3.007

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	4.4616
IND. RATE				4.46	MINIMUM PREMIUM	1,870
MAN. RATE	6.03	4.93	4.41	+ 4.46	PRESENT	1,800

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	5,187	132,100	2,547	0	0	0	0	6	6
2018	4,238	5,347	0.126	0	0	0	0	1	1
2019	5,045	428,589	8,495	0	0	2	1	4	7
2020	4,580	175,246	3,826	0	0	0	0	2	2
2021	5,443	945,849	17,377	0	0	0	1	4	5
TOTAL	24,493	1,687,131	6,888	0	0	2	2	17	21

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	57,517	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	272,031	8,620	15,044	0	0	100,549	9,182	13,354	9,809
2020	0	0	0	0	98,410	0	0	0	0	66,448	10,388
2021	0	0	0	78,000	53,752	0	0	0	650,000	144,572	19,525
TOTAL	0	0	272,031	86,620	227,696	0	0	100,549	659,182	289,608	51,445

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	101,460	0	0	0	0	119,390	8,116
2018	0	0	43	57	4,891	0	0	2	10	904	1,585
2019	0	0	411,974	19,670	33,446	0	0	152,500	21,259	29,055	9,044
2020	0	0	28,903	16,789	149,229	0	0	10,632	10,213	100,044	11,583
2021	0	2,610	191,112	89,991	79,981	0	37,545	573,370	496,234	209,353	20,911
TOTAL	0	2,610	632,032	126,507	369,007	0	37,545	736,505	527,717	458,747	51,239

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,408,691	1,481,978	51,239	
IBNR + FREQUENCY ADJUSTMENT	(300,507)	(152,368)	177	
TOTAL LOSSES	1,108,184	1,329,610	51,416	
EXPECTED LOSSES	454,093	519,079	31,523	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	4.524	5.429	0.210	10.163
INDICATED (POST-TEST)	5.344	6.412	0.248	12.003
PRESENT ON RATE LEVEL	1.752	2.003	0.122	3.877
DERIVED BY FORMULA	1.788	2.091	0.124	4.004
UNDERLYING PRESENT RATE	1.854	2.119	0.129	4.102
PROPOSED	1.788	2.091	0.124	4.004

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	4.7685
IND. RATE				4.77	MINIMUM PREMIUM	1,975
MAN. RATE	7.55	5.82	4.81	+ 4.77	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
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
2021	4,505	171	0.004	0	0	0	0	0	0
TOTAL	22,315	294,103	1.318	1	0	0	0	2	3

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	171
TOTAL	246,210	0	0	0	25,121	4,567	0	0	0	11,154	7,051

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	3,297
2018	0	0	0	0	0	0	0	0	0	0	2,425
2019	384,728	0	1,451	995	20,232	7,278	0	196	288	6,922	0
2020	0	0	3,281	1,906	16,940	0	0	1,165	1,119	10,962	0
2021	0	0	0	0	0	0	0	0	0	0	183
TOTAL	384,728	0	4,732	2,900	37,171	7,278	0	1,361	1,407	17,884	5,905

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	398,099	59,363	5,905	
IBNR + FREQUENCY ADJUSTMENT	(259,240)	(43,806)	32	
TOTAL LOSSES	138,858	15,558	5,938	
EXPECTED LOSSES	379,531	145,192	6,221	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.622	0.070	0.027	0.719
INDICATED (POST-TEST)	0.735	0.082	0.031	0.849
PRESENT ON RATE LEVEL	1.608	0.615	0.026	2.249
DERIVED BY FORMULA	1.599	0.604	0.026	2.230
UNDERLYING PRESENT RATE	1.701	0.651	0.028	2.379
PROPOSED	1.599	0.604	0.026	2.230

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.6555
IND. RATE				2.66	MINIMUM PREMIUM	1,265
MAN. RATE	4.72	3.49	2.79	+ 2.66	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
2017	28,445	665,781	2,341	1	0	0	8	3	12
2018	29,640	793,430	2,677	0	0	1	5	13	19
2019	23,708	367,171	1,549	0	0	2	3	1	6
2020	24,750	279,641	1,130	0	0	0	3	4	7
2021	32,688	237,231	0,726	0	0	0	4	3	7
TOTAL	139,231	2,343,254	1,683	1	0	3	23	24	51

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	199,595	0	0	196,499	34,391	4,168	0	0	198,557	14,089	18,482	
2018	0	0	234,866	116,563	142,354	0	0	34,374	64,094	118,521	82,658	
2019	0	0	183,432	32,416	511	0	0	98,285	44,481	111	7,935	
2020	0	0	68,309	50,269	50,269	0	0	0	85,500	50,681	24,882	
2021	0	0	98,747	8,841	8,841	0	0	0	69,462	22,798	37,383	
TOTAL	199,595	0	418,298	512,534	236,366	4,168	0	132,659	462,094	206,200	171,340	

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	299,393	0	0	334,638	60,666	6,919	0	0	403,865	25,980	15,248	
2018	0	0	359,031	192,000	239,088	0	0	56,732	118,413	221,016	69,515	
2019	0	0	284,425	48,313	9,795	0	0	157,377	74,977	7,251	7,316	
2020	0	1,428	72,608	95,499	85,859	0	6,524	60,486	115,904	87,001	27,743	
2021	0	2,796	188,984	95,118	31,507	0	4,643	71,695	61,694	29,794	40,037	
TOTAL	299,393	4,224	905,048	765,569	426,916	6,919	11,167	346,290	774,853	371,042	159,860	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,573,041	2,338,380	159,860	
IBNR + FREQUENCY ADJUSTMENT	(689,117)	(445,823)	752	
TOTAL LOSSES	883,924	1,892,557	160,611	
EXPECTED LOSSES	1,025,267	1,515,809	130,488	
CREDIBILITY	0.02	0.07	0.08	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.635	1.359	0.115	2.110
INDICATED (POST-TEST)	0.750	1.605	0.136	2.492
PRESENT ON RATE LEVEL	0.696	1.029	0.089	1.814
DERIVED BY FORMULA	0.697	1.069	0.092	1.859
UNDERLYING PRESENT RATE	0.736	1.089	0.094	1.919
PROPOSED	0.697	1.069	0.092	1.859

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.21	MINIMUM PREMIUM	1,115
MAN. RATE	3.14	2.59	2.25	+ 2.21	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
2017	910	190,332	20,916	0	0	1	0	0	1
2018	1,535	99,886	6,507	0	0	0	1	0	1
2019	3,085	191,272	6,200	0	0	1	0	1	2
2020	3,171	240,871	7,596	0	0	0	3	4	7
2021	3,149	8,842	0,281	0	0	0	0	4	4
TOTAL	11,850	731,203	6,170	0	0	2	4	9	15

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	80,003	0	0	0	0	107,404	0	0	2,925
2018	0	0	0	67,534	0	0	0	0	32,352	0	0
2019	0	0	136,268	0	5,541	0	0	35,955	0	5,921	7,587
2020	0	0	0	108,866	34,950	0	0	0	81,843	15,212	0
2021	0	0	0	0	3,801	0	0	0	0	3,236	1,805
TOTAL	0	0	216,271	176,400	44,292	0	0	143,359	114,195	24,369	12,317

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	122,245	0	0	0	0	190,857	0	0	2,413
2018	0	0	5,565	107,757	1,438	0	0	2,708	57,887	861	0
2019	0	0	204,924	3,911	13,664	0	0	53,761	2,586	12,255	6,995
2020	0	2,275	102,453	144,494	68,348	0	6,245	52,571	105,829	33,142	0
2021	0	52	4,675	1,858	4,626	0	76	1,633	1,201	2,760	1,933
TOTAL	0	2,327	439,861	258,020	88,077	0	6,321	301,530	167,503	49,017	11,341

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	750,039	562,617	11,341	
IBNR + FREQUENCY ADJUSTMENT	(116,814)	(37,892)	101	
TOTAL LOSSES	633,225	524,724	11,443	
EXPECTED LOSSES	195,694	141,935	15,059	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	5.344	4.428	0.097	9.868
INDICATED (POST-TEST)	6.311	5.230	0.114	11.655
PRESENT ON RATE LEVEL	1.561	1.132	0.120	2.813
DERIVED BY FORMULA	1.561	1.173	0.120	2.854
UNDERLYING PRESENT RATE	1.651	1.198	0.127	2.976
PROPOSED	1.561	1.173	0.120	2.854

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	3.3991
IND. RATE				3.40	MINIMUM PREMIUM	1,515
MAN. RATE	5.34	4.17	3.49	+ 3.40	PRESENT	1,500

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	8,623	228,648	2.652	0	0	1	3	5	9
2018	7,942	615,585	7.751	0	0	1	3	5	9
2019	6,397	830,268	12.979	0	0	1	2	4	7
2020	7,067	376,422	5.326	0	0	0	4	7	11
2021	7,691	36,273	0.472	0	0	0	0	2	2
TOTAL	37,720	2,087,196	5.533	0	0	3	12	23	38

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	85,941	36,234	17,075	0	0	41,436	23,219	20,702	4,041
2018	0	0	333,633	36,908	38,942	0	0	86,139	54,553	45,085	20,325
2019	0	0	578,457	51,051	5,433	0	0	140,639	49,825	4,286	577
2020	0	0	0	67,146	131,179	0	0	0	52,397	95,726	29,974
2021	0	0	0	0	13,679	0	0	0	0	5,281	17,313
TOTAL	0	0	998,031	191,339	206,308	0	0	268,214	179,994	171,080	72,230

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	131,318	61,707	30,120	0	0	73,632	47,227	38,174	3,334
2018	0	0	497,075	64,279	68,286	0	0	132,181	101,668	85,329	17,093
2019	0	0	684,582	80,484	28,649	0	0	174,166	84,203	15,488	532
2020	0	1,403	95,387	107,822	208,387	0	3,998	47,415	80,969	150,680	33,421
2021	0	186	16,825	6,685	16,649	0	125	2,665	1,959	4,504	18,542
TOTAL	0	1,589	1,425,186	320,978	352,091	0	4,123	430,059	316,027	294,176	72,922

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,860,956	1,283,272	72,922	
IBNR + FREQUENCY ADJUSTMENT	(627,542)	(299,161)	409	
TOTAL LOSSES	1,233,414	984,111	73,332	
EXPECTED LOSSES	919,053	991,041	77,865	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	3.270	2.609	0.194	6.073
INDICATED (POST-TEST)	3.862	3.081	0.230	7.173
PRESENT ON RATE LEVEL	2.303	2.483	0.195	4.981
DERIVED BY FORMULA	2.319	2.501	0.196	5.016
UNDERLYING PRESENT RATE	2.437	2.627	0.206	5.270
PROPOSED	2.319	2.501	0.196	5.016

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	5.9741
IND. RATE				5.97	MINIMUM PREMIUM	2,000
MAN. RATE	9.67	7.47	6.18	+ 5.97	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
2017	5,405	85,759	1,587	0	0	0	2	4	6
2018	4,371	1,114,955	25,508	0	0	1	3	1	5
2019	5,363	873,057	16,279	0	0	3	3	2	8
2020	5,953	1,099,183	18,464	0	0	3	1	3	7
2021	5,495	139,422	2,537	0	0	0	1	3	4
TOTAL	26,587	3,312,376	12,459	0	0	7	10	13	30

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	42,168	3,198	0	0	0	13,818	5,094	21,481
2018	0	0	436,780	93,200	1,325	0	0	509,047	42,969	1,216	30,418
2019	0	0	420,749	79,497	1,545	0	0	228,822	98,953	3,058	40,433
2020	0	0	362,128	63,377	121,651	0	0	470,582	13,767	64,774	2,904
2021	0	0	0	28,171	49,523	0	0	0	30,845	25,574	5,309
TOTAL	0	0	1,219,657	306,413	177,242	0	0	1,208,451	200,352	99,716	100,545

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	71,812	5,641	0	0	0	28,106	9,393	17,722
2018	0	0	401,422	152,438	6,915	0	0	462,494	88,107	5,308	25,582
2019	0	0	653,916	117,754	23,243	0	0	365,376	167,611	21,627	37,279
2020	0	6,720	711,388	128,524	222,813	0	6,603	777,940	81,246	131,293	3,238
2021	0	1,437	111,725	50,105	66,193	0	2,426	39,634	33,128	26,408	5,686
TOTAL	0	8,157	1,878,450	520,633	324,804	0	9,030	1,645,445	398,197	194,029	89,506

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,541,082	1,437,664	89,506	
IBNR + FREQUENCY ADJUSTMENT	(226,931)	(107,199)	136	
TOTAL LOSSES	3,314,151	1,330,465	89,643	
EXPECTED LOSSES	344,038	363,295	25,017	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	12.465	5.004	0.337	17.807
INDICATED (POST-TEST)	14.723	5.910	0.398	21.031
PRESENT ON RATE LEVEL	1.223	1.292	0.089	2.604
DERIVED BY FORMULA	1.358	1.384	0.098	2.840
UNDERLYING PRESENT RATE	1.294	1.366	0.094	2.755
PROPOSED	1.358	1.384	0.098	2.840

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	3.3827
IND. RATE				3.38	MINIMUM PREMIUM	1,505
MAN. RATE	5.22	3.96	3.23	+ 3.38	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
2017	59,379	1,602,200	2,698	0	0	2	14	28	44
2018	60,733	2,424,317	3,992	0	0	6	7	24	37
2019	79,385	2,676,597	3,372	0	0	3	22	43	68
2020	95,867	2,844,312	2,967	0	0	4	18	70	92
2021	98,716	4,388,582	4,446	0	0	3	10	93	106
TOTAL	394,080	13,936,008	3,536	0	0	16	71	258	347

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	387,780	454,488	217,834	0	0	146,985	162,123	199,186	33,804
2018	0	0	954,698	296,692	203,182	0	0	445,804	316,572	182,547	24,822
2019	0	0	418,737	761,102	331,308	0	0	245,155	504,734	344,053	71,508
2020	0	0	574,846	607,937	474,842	0	0	229,204	445,923	453,220	58,340
2021	0	0	529,002	370,086	910,188	0	0	1,386,121	296,360	821,891	74,934
TOTAL	0	0	2,865,063	2,490,305	2,137,354	0	0	2,453,269	1,725,712	2,000,897	263,408

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	592,528	773,993	384,259	0	0	261,192	329,758	367,299	27,888
2018	0	0	1,439,447	490,593	350,408	0	0	686,734	586,369	348,641	20,875
2019	0	0	880,678	1,056,814	532,496	0	0	509,375	824,303	654,490	65,930
2020	0	21,271	1,641,618	897,664	852,447	0	36,729	715,440	659,773	753,762	65,049
2021	0	51,560	2,534,430	826,396	1,233,841	0	173,506	1,664,253	608,051	795,966	80,254
TOTAL	0	72,831	7,088,700	4,045,460	3,353,451	0	210,235	3,836,993	3,008,255	2,920,158	259,997

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,208,760	13,327,324	259,997	
IBNR + FREQUENCY ADJUSTMENT	(4,906,234)	(1,448,961)	1,969	
TOTAL LOSSES	6,302,525	11,878,363	261,966	
EXPECTED LOSSES	7,714,584	5,145,442	313,973	
CREDIBILITY	0.04	0.14	0.16	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.599	3.014	0.066	4.680
INDICATED (POST-TEST)	1.889	3.560	0.079	5.528
PRESENT ON RATE LEVEL	1.850	1.234	0.075	3.160
DERIVED BY FORMULA	1.852	1.560	0.076	3.487
UNDERLYING PRESENT RATE	1.958	1.306	0.080	3.343
PROPOSED	1.852	1.560	0.076	3.487

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	4.1536
IND. RATE				4.15	MINIMUM PREMIUM	1,765
MAN. RATE	5.46	4.46	3.92	+ 4.15	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
2017	18,703	712,133	3,808	0	0	2	3	5	10
2018	13,868	413,294	2,980	0	0	1	0	3	4
2019	18,196	478,265	2,628	0	0	1	0	3	4
2020	20,438	252,928	1,238	0	0	0	2	6	8
2021	20,673	524,206	2,536	0	0	0	0	7	7
TOTAL	91,878	2,380,826	2,591	0	0	4	5	24	33

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	484,190	32,180	7,841	0	0	107,723	32,362	26,705	21,132
2018	0	0	214,999	0	77,571	0	0	58,273	0	54,897	7,554
2019	0	0	385,655	0	19,911	0	0	32,616	0	29,260	10,823
2020	0	0	0	77,998	17,214	0	0	0	132,457	14,717	10,542
2021	0	0	0	0	173,342	0	0	0	0	226,682	124,182
TOTAL	0	0	1,084,844	110,178	295,879	0	0	198,612	164,819	352,261	174,233

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	739,842	54,803	13,832	0	0	191,424	65,824	49,244	17,434
2018	0	0	319,114	4,486	129,327	0	0	86,439	3,256	101,844	6,353
2019	0	0	580,399	11,370	44,804	0	0	49,977	4,121	53,813	9,979
2020	0	1,630	71,104	102,189	37,101	0	10,106	83,498	169,754	38,728	11,754
2021	0	2,357	213,211	84,712	210,975	0	5,350	114,406	84,099	193,337	132,999
TOTAL	0	3,988	1,923,671	257,559	436,538	0	15,456	525,744	327,055	436,966	178,519

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,468,859	1,458,118	178,519	
IBNR + FREQUENCY ADJUSTMENT	(774,552)	(262,566)	595	
TOTAL LOSSES	1,694,307	1,195,552	179,114	
EXPECTED LOSSES	1,182,153	900,244	103,667	
CREDIBILITY	0.02	0.05	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.844	1.301	0.195	3.340
INDICATED (POST-TEST)	2.178	1.537	0.230	3.945
PRESENT ON RATE LEVEL	1.216	0.926	0.107	2.249
DERIVED BY FORMULA	1.235	0.957	0.114	2.306
UNDERLYING PRESENT RATE	1.287	0.980	0.113	2.379
PROPOSED	1.235	0.957	0.114	2.306

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.75	MINIMUM PREMIUM	1,295
MAN. RATE	4.18	3.31	2.79	+ 2.75	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
2017	74,142	5,900,507	7.958	0	0	17	12	33	62
2018	77,142	6,515,751	8.446	1	0	12	12	33	58
2019	83,478	2,110,325	2.528	0	0	3	11	26	40
2020	90,122	4,285,634	4.755	0	0	11	11	19	41
2021	107,662	1,586,933	1.474	0	0	4	8	21	33
TOTAL	432,546	20,399,150	4.716	1	0	47	54	132	234

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	3,201,335	267,079	531,416	0	0	1,232,780	274,403	340,670	52,824
2018	1,383,976	0	2,317,325	345,026	204,009	0	0	1,805,849	223,117	193,390	43,059
2019	0	0	437,937	423,106	476,996	0	0	169,872	238,070	330,647	33,697
2020	0	0	2,174,881	351,924	417,741	0	0	978,755	134,329	208,032	19,972
2021	0	0	527,120	228,007	211,895	0	0	257,237	104,378	181,738	76,558
TOTAL	1,383,976	0	8,658,598	1,615,142	1,842,057	0	0	4,444,493	974,297	1,254,477	226,110

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	4,891,640	454,836	937,418	0	0	2,190,650	558,136	628,195	43,580
2018	1,268,313	0	3,449,076	586,580	366,765	0	0	2,648,472	467,444	374,454	36,213
2019	0	0	827,685	613,667	729,168	0	0	329,426	404,550	612,149	31,069
2020	0	39,761	4,156,275	681,988	859,684	0	21,799	1,694,503	313,901	396,671	22,269
2021	0	44,852	1,589,603	363,914	365,103	0	65,043	578,775	177,774	190,853	81,994
TOTAL	1,268,313	84,613	14,914,279	2,700,985	3,258,137	0	86,842	7,441,825	1,921,805	2,202,322	215,123

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	23,795,872	10,083,248	215,123	
IBNR + FREQUENCY ADJUSTMENT	(8,856,361)	(1,798,888)	1,452	
TOTAL LOSSES	14,939,511	8,284,360	216,575	
EXPECTED LOSSES	13,641,112	6,299,349	237,014	
CREDIBILITY	0.04	0.15	0.17	

PURE PREMIUMS				
INDICATED (PRE-TEST)	3.454	1.915	0.050	5.419
INDICATED (POST-TEST)	4.079	2.262	0.059	6.401
PRESENT ON RATE LEVEL	2.981	1.377	0.052	4.409
DERIVED BY FORMULA	3.025	1.509	0.053	4.587
UNDERLYING PRESENT RATE	3.154	1.456	0.055	4.665
PROPOSED	3.025	1.509	0.053	4.587

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	5.4634
IND. RATE				5.46	MINIMUM PREMIUM	2,000
MAN. RATE	7.65	6.32	5.47	+ 5.46	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
2017	4,214	0	0.000	0	0	0	0	0	0
2018	5,927	508,782	8.584	0	0	1	2	1	4
2019	5,243	11,381	0.217	0	0	0	0	2	2
2020	6,617	209,200	3.162	0	0	0	2	1	3
2021	5,975	8,832	0.148	0	0	0	0	2	2
TOTAL	27,976	738,195	2.639	0	0	1	4	6	11

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	247,747	27,300	4,000	0	0	177,613	50,997	580	545
2019	0	0	0	0	5,165	0	0	0	0	4,804	1,412
2020	0	0	0	81,595	52,000	0	0	0	24,264	47,139	4,202
2021	0	0	0	0	6,080	0	0	0	0	2,752	0
TOTAL	0	0	247,747	108,895	67,245	0	0	177,613	75,261	55,275	6,159

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	368,749	47,081	9,714	0	0	266,996	97,673	3,530	458
2019	0	0	537	368	7,491	0	0	243	357	8,586	1,302
2020	0	1,705	84,367	112,701	90,358	0	1,851	22,406	37,927	74,008	4,685
2021	0	83	7,478	2,971	7,400	0	65	1,389	1,021	2,347	0
TOTAL	0	1,788	461,132	163,121	114,962	0	1,916	291,035	136,978	88,471	6,445

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	755,871	503,532	6,445	
IBNR + FREQUENCY ADJUSTMENT	(543,731)	(95,568)	99	
TOTAL LOSSES	212,140	407,964	6,544	
EXPECTED LOSSES	830,189	328,520	17,487	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.758	1.458	0.023	2.240
INDICATED (POST-TEST)	0.896	1.722	0.028	2.646
PRESENT ON RATE LEVEL	2.805	1.110	0.059	3.974
DERIVED BY FORMULA	2.786	1.122	0.058	3.966
UNDERLYING PRESENT RATE	2.968	1.174	0.063	4.204
PROPOSED	2.786	1.122	0.058	3.966

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	4.7236
IND. RATE				4.72	MINIMUM PREMIUM	1,955
MAN. RATE	7.21	5.76	4.93	+ 4.72	PRESENT	1,970

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	21,671	591,030	2.727	0	0	1	3	6	10
2018	26,493	672,072	2.537	0	0	2	3	9	14
2019	29,724	158,230	0.532	0	0	0	0	8	8
2020	38,552	907,247	2.353	0	0	1	6	9	16
2021	32,988	1,087,202	3.296	0	0	1	2	10	13
TOTAL	149,428	3,415,781	2.286	0	0	5	14	42	61

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	262,469	83,845	64,928	0	0	104,299	42,768	10,479	22,242
2018	0	0	259,711	46,972	50,478	0	0	170,371	38,647	62,987	42,906
2019	0	0	0	0	66,998	0	0	0	0	66,218	25,014
2020	0	0	133,128	280,676	30,506	0	0	124,987	223,822	81,890	32,238
2021	0	0	146,070	48,186	68,735	0	0	679,911	16,864	105,172	22,264
TOTAL	0	0	801,378	459,679	281,645	0	0	1,079,568	322,101	326,746	144,664

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	401,053	142,788	114,533	0	0	185,339	86,990	19,323	18,350
2018	0	0	388,731	79,533	86,717	0	0	255,525	76,624	118,522	36,084
2019	0	0	6,968	4,777	97,167	0	0	3,351	4,920	118,351	23,063
2020	0	7,850	475,297	372,336	96,645	0	18,552	351,845	309,920	159,805	35,945
2021	0	8,289	326,471	86,462	103,799	0	91,414	706,672	100,857	124,921	23,845
TOTAL	0	16,139	1,598,519	685,895	498,861	0	109,966	1,502,731	579,312	540,923	137,287

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,227,355	2,304,991	137,287	
IBNR + FREQUENCY ADJUSTMENT	(1,292,364)	(456,395)	932	
TOTAL LOSSES	1,934,991	1,848,596	138,219	
EXPECTED LOSSES	2,009,756	1,589,891	159,603	
CREDIBILITY	0.02	0.07	0.08	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.295	1.237	0.092	2.625
INDICATED (POST-TEST)	1.529	1.461	0.109	3.100
PRESENT ON RATE LEVEL	1.271	1.006	0.101	2.378
DERIVED BY FORMULA	1.276	1.038	0.102	2.416
UNDERLYING PRESENT RATE	1.345	1.064	0.107	2.516
PROPOSED	1.276	1.038	0.102	2.416

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.8770
IND. RATE				2.88	MINIMUM PREMIUM	1,340
MAN. RATE	4.35	3.49	2.95	+ 2.88	PRESENT	1,325

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	27,135	131,287	0.484	0	0	0	1	3	4
2018	31,595	341,550	1.081	0	0	1	1	7	9
2019	34,395	291,190	0.847	0	0	1	1	4	6
2020	33,853	264,401	0.781	0	0	0	1	6	7
2021	36,815	525,487	1.427	0	0	1	0	6	7
TOTAL	163,793	1,553,915	0.949	0	0	3	4	26	33

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	0	54,005	37,039	0	0	0	14,348	19,977	5,918	
2018	0	0	117,019	35,026	12,733	0	0	52,676	40,112	56,821	27,163	
2019	0	0	89,825	39,346	21,854	0	0	38,645	30,799	47,647	23,074	
2020	0	0	0	26,355	76,175	0	0	0	26,990	121,367	13,514	
2021	0	0	253,353	0	69,059	0	0	94,029	0	78,548	30,498	
TOTAL	0	0	460,197	154,732	216,860	0	0	185,350	112,249	324,360	100,167	

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	0	91,971	65,337	0	0	0	29,184	36,838	4,882	
2018	0	0	176,151	57,760	22,898	0	0	81,526	74,867	106,433	22,844	
2019	0	0	148,259	56,729	37,199	0	0	67,649	53,694	88,675	21,274	
2020	0	551	44,690	46,532	119,228	0	2,059	35,953	52,783	186,107	15,068	
2021	0	18,142	526,030	58,122	112,554	0	21,807	184,617	40,237	74,412	32,663	
TOTAL	0	18,693	895,130	311,113	357,216	0	23,866	369,745	250,764	492,465	96,732	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,307,433	1,411,558	96,732	
IBNR + FREQUENCY ADJUSTMENT	(1,234,659)	(266,782)	727	
TOTAL LOSSES	72,774	1,144,776	97,460	
EXPECTED LOSSES	1,897,022	924,021	126,261	
CREDIBILITY	0.02	0.08	0.09	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.044	0.699	0.060	0.803
INDICATED (POST-TEST)	0.052	0.825	0.070	0.948
PRESENT ON RATE LEVEL	1.095	0.533	0.073	1.701
DERIVED BY FORMULA	1.074	0.557	0.073	1.703
UNDERLYING PRESENT RATE	1.158	0.564	0.077	1.799
PROPOSED	1.072	0.556	0.073	1.701

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.03	MINIMUM PREMIUM	1,055
MAN. RATE	3.17	2.52	2.11	+ 2.03	PRESENT	1,050

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	107,020	2,441,941	2.282	0	0	5	8	22	35
2018	122,910	3,852,780	3.135	0	0	4	14	26	44
2019	127,228	1,637,792	1.287	0	0	2	13	16	31
2020	133,100	994,462	0.747	0	0	3	9	14	26
2021	143,144	1,347,652	0.941	0	0	1	5	24	30
TOTAL	633,402	10,274,627	1.622	0	0	15	49	102	166

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	924,126	76,072	130,190	0	0	978,251	35,308	184,616	113,378
2018	0	0	997,161	269,185	202,520	0	0	1,931,946	198,887	175,259	77,822
2019	0	0	344,199	251,539	202,006	0	0	372,237	214,458	175,488	77,865
2020	0	0	344,192	81,465	74,225	0	0	288,094	100,601	61,429	44,456
2021	0	0	116,551	111,872	145,259	0	0	599,981	98,836	243,911	31,242
TOTAL	0	0	2,726,229	790,133	754,200	0	0	4,170,509	648,090	840,703	344,763

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,253,421	129,551	229,655	0	0	1,402,092	71,816	340,432	93,537
2018	0	0	1,123,897	443,751	346,563	0	0	1,836,499	403,932	336,874	65,448
2019	0	0	609,311	361,176	318,655	0	0	616,510	368,422	342,925	71,792
2020	0	6,831	681,969	142,107	151,990	0	11,075	536,210	169,638	124,692	49,568
2021	0	10,572	523,101	181,736	209,518	0	101,094	859,049	216,017	256,042	33,460
TOTAL	0	17,403	4,191,698	1,258,320	1,256,381	0	112,170	5,250,359	1,229,825	1,400,965	313,805

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,571,630	5,145,491	313,805	
IBNR + FREQUENCY ADJUSTMENT	(3,701,901)	(1,132,130)		2,396
TOTAL LOSSES	5,869,729	4,013,361	316,201	
EXPECTED LOSSES	5,666,044	3,912,157	414,856	
CREDIBILITY	0.05	0.19	0.22	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.927	0.634	0.050	1.610
INDICATED (POST-TEST)	1.095	0.748	0.059	1.902
PRESENT ON RATE LEVEL	0.846	0.584	0.062	1.491
DERIVED BY FORMULA	0.858	0.615	0.061	1.534
UNDERLYING PRESENT RATE	0.895	0.618	0.065	1.578
PROPOSED	0.858	0.615	0.061	1.534

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.8273
IND. RATE				1.83	MINIMUM PREMIUM	990
MAN. RATE	2.73	2.18	1.85	+ 1.83	PRESENT	965

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	9,851	44,707	0.454	0	0	0	0	2	2
2020	11,195	1,552	0.014	0	0	0	0	0	0
2021	12,303	490,357	3.986	0	0	0	1	1	2
TOTAL	54,610	808,074	1.480	0	0	1	1	9	11

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	39,000	880	0	0	0	431,000	1,349	18,128
TOTAL	0	0	171,628	39,000	51,990	0	0	12,944	431,000	80,036	21,476

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	8,109	0	0	0	0	5,053	499
2018	0	0	254,334	3,032	56,846	0	0	19,343	1,403	82,467	754
2019	0	0	1,355	929	18,902	0	0	1,588	2,332	56,085	271
2020	0	0	0	0	0	0	0	0	0	0	1,730
2021	0	1,069	71,427	36,291	9,265	0	25,504	374,142	330,819	65,370	19,415
TOTAL	0	1,069	327,116	40,252	93,122	0	25,504	395,073	334,554	208,974	22,670

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	748,762	676,901	22,670	
IBNR + FREQUENCY ADJUSTMENT	(256,899)	(76,651)	104	
TOTAL LOSSES	491,863	600,250	22,774	
EXPECTED LOSSES	386,511	261,272	18,189	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.901	1.099	0.042	2.042
INDICATED (POST-TEST)	1.064	1.298	0.049	2.411
PRESENT ON RATE LEVEL	0.669	0.452	0.031	1.153
DERIVED BY FORMULA	0.673	0.486	0.032	1.191
UNDERLYING PRESENT RATE	0.708	0.478	0.033	1.220
PROPOSED	0.673	0.486	0.032	1.191

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.4187
IND. RATE				1.42	MINIMUM PREMIUM	850
MAN. RATE	2.26	1.74	1.43	+ 1.42	PRESENT	825

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	7,261	371,212	5.112	0	0	0	7	0	7
2018	6,431	18,391	0.286	0	0	0	1	1	2
2019	6,792	95,915	1.412	0	0	0	4	1	5
2020	2,104	0	0.000	0	0	0	0	0	0
2021	3,690	26,369	0.715	0	0	0	1	0	1
TOTAL	26,278	511,887	1.948	0	0	0	13	2	15

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	113,903	0	0	0	0	255,034	0	2,275
2018	0	0	0	10,000	85	0	0	0	7,784	375	147
2019	0	0	0	44,115	1,648	0	0	0	44,611	3,780	1,761
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	16,869	0	0	0	0	9,500	0	0
TOTAL	0	0	0	184,887	1,733	0	0	0	316,929	4,155	4,183

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	193,977	0	0	0	0	518,739	0	1,877
2018	0	0	825	15,958	353	0	0	653	13,936	900	124
2019	0	0	12,824	59,377	4,402	0	0	11,456	69,584	9,245	1,624
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	457	30,427	15,511	3,544	0	561	8,232	7,281	1,416	0
TOTAL	0	457	44,075	284,823	8,299	0	561	20,340	609,540	11,561	3,624

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	65,434	914,222	3,624	
IBNR + FREQUENCY ADJUSTMENT	(329,430)	(154,291)	53	
TOTAL LOSSES	0	759,931	3,677	
EXPECTED LOSSES	471,162	490,518	13,150	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	2.892	0.014	2.906
INDICATED (POST-TEST)	0.000	3.416	0.017	3.432
PRESENT ON RATE LEVEL	1.695	1.764	0.047	3.506
DERIVED BY FORMULA	1.678	1.797	0.046	3.522
UNDERLYING PRESENT RATE	1.793	1.867	0.050	3.710
PROPOSED	1.671	1.790	0.046	3.506

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	4.1761
IND. RATE				4.18	MINIMUM PREMIUM	1,775
MAN. RATE	7.82	5.54	4.35	+ 4.18	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
2017	292,471	1,719,954	0.588	0	0	2	11	51	64
2018	300,547	2,513,460	0.836	0	0	5	7	32	44
2019	311,023	2,423,075	0.779	0	0	4	13	47	64
2020	316,322	2,309,974	0.730	0	0	5	4	40	49
2021	360,937	1,405,899	0.390	0	0	1	4	29	34
TOTAL	1,581,300	10,372,362	0.656	0	0	17	39	199	255

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	235,661	257,786	329,120	0	0	59,994	319,289	397,894	120,210
2018	0	0	608,083	189,056	450,802	0	0	527,090	204,577	336,988	196,864
2019	0	0	510,179	295,529	524,052	0	0	146,124	375,797	400,718	170,676
2020	0	0	728,332	51,586	190,322	0	0	889,566	46,279	270,428	133,461
2021	0	0	109,077	191,259	298,983	0	0	21,324	220,177	461,714	103,365
TOTAL	0	0	2,191,332	985,216	1,793,279	0	0	1,644,098	1,166,119	1,867,742	724,576

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	360,090	439,010	580,568	0	0	106,609	649,434	733,717	99,173
2018	0	0	921,440	318,811	751,905	0	0	798,277	392,154	631,666	165,563
2019	0	0	904,324	447,512	794,579	0	0	332,437	622,298	743,968	157,363
2020	0	11,930	1,350,564	152,664	355,018	0	14,028	1,506,667	201,940	473,525	148,809
2021	0	16,656	902,626	332,469	416,347	0	28,434	456,688	342,556	428,285	110,704
TOTAL	0	28,586	4,439,043	1,690,465	2,898,417	0	42,462	3,200,678	2,208,381	3,011,160	681,612

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,710,769	9,808,423	681,612	
IBNR + FREQUENCY ADJUSTMENT	(4,048,101)	(2,065,292)	5,207	
TOTAL LOSSES	3,662,669	7,743,131	686,819	
EXPECTED LOSSES	6,153,590	7,102,187	903,817	
CREDIBILITY	0.10	0.35	0.40	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.232	0.490	0.043	0.765
INDICATED (POST-TEST)	0.274	0.578	0.051	0.903
PRESENT ON RATE LEVEL	0.368	0.425	0.054	0.846
DERIVED BY FORMULA	0.358	0.478	0.053	0.890
UNDERLYING PRESENT RATE	0.389	0.449	0.057	0.895
PROPOSED	0.358	0.478	0.053	0.890

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.0596
IND. RATE				1.06	MINIMUM PREMIUM	730
MAN. RATE	1.47	1.17	1.05	+ 1.06	PRESENT	700

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	8,008	61,024	0.762	0	0	0	1	2	3
2018	7,074	2,136	0.030	0	0	0	0	0	0
2019	6,578	49,030	0.745	0	0	0	0	3	3
2020	9,326	54,046	0.580	0	0	0	0	1	1
2021	10,009	8,981	0.090	0	0	0	0	1	1
TOTAL	40,995	175,217	0.427	0	0	0	1	7	8

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	22,017	8,340	0	0	0	11,745	18,473	449
2018	0	0	0	0	0	0	0	0	0	0	2,136
2019	0	0	0	0	9,165	0	0	0	0	39,245	620
2020	0	0	0	0	7,147	0	0	0	0	39,600	7,299
2021	0	0	0	0	4,444	0	0	0	0	4,030	507
TOTAL	0	0	0	22,017	29,096	0	0	0	11,745	101,348	11,011

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	37,495	14,712	0	0	0	23,889	34,064	370
2018	0	0	0	0	0	0	0	0	0	0	1,796
2019	0	0	953	653	13,292	0	0	1,986	2,916	70,143	572
2020	0	0	2,099	1,219	10,838	0	0	6,336	6,087	59,622	8,138
2021	0	60	5,466	2,172	5,409	0	95	2,034	1,495	3,437	543
TOTAL	0	60	8,518	41,539	44,250	0	95	10,356	34,387	167,266	11,420

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,030	287,442	11,420	
IBNR + FREQUENCY ADJUSTMENT	(98,070)	(23,079)	59	
TOTAL LOSSES	0	264,363	11,479	
EXPECTED LOSSES	148,401	79,475	9,855	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.645	0.028	0.673
INDICATED (POST-TEST)	0.000	0.762	0.033	0.795
PRESENT ON RATE LEVEL	0.342	0.183	0.023	0.548
DERIVED BY FORMULA	0.339	0.201	0.023	0.562
UNDERLYING PRESENT RATE	0.362	0.194	0.024	0.580
PROPOSED	0.339	0.201	0.023	0.562

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.6699
IND. RATE				0.67	MINIMUM PREMIUM	600
MAN. RATE	1.15	0.85	0.68	+ 0.67	PRESENT	580

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	632	0	0.000	0	0	0	0	0	0
2021	767	0	0.000	0	0	0	0	0	0
TOTAL	6,363	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
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
2021	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
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
2021	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	(31,202)	(16,119)	16	
TOTAL LOSSES	0	0	16	
EXPECTED LOSSES	44,054	51,694	4,097	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.654	0.768	0.061	1.483
DERIVED BY FORMULA	0.654	0.760	0.060	1.475
UNDERLYING PRESENT RATE	0.692	0.812	0.064	1.569
PROPOSED	0.654	0.760	0.060	1.475

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				1.76	MINIMUM PREMIUM	965
MAN. RATE	2.53	2.08	1.84	+ 1.76	PRESENT	960

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	14,496	312,584	2.156	0	0	0	6	6	12
2018	14,748	678,025	4.597	0	0	1	5	10	16
2019	15,309	1,864,498	12.179	0	0	3	5	9	17
2020	15,759	311,042	1.974	0	0	1	2	3	6
2021	14,821	103,415	0.698	0	0	0	0	6	6
TOTAL	75,133	3,269,564	4.352	0	0	5	18	34	57

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	115,023	90,203	0	0	0	64,451	28,096	14,811
2018	0	0	201,385	121,515	75,156	0	0	79,167	136,407	46,392	18,003
2019	0	0	805,414	116,407	154,042	0	0	586,064	78,132	112,356	12,083
2020	0	0	111,682	43,447	15,677	0	0	59,327	25,579	31,777	23,553
2021	0	0	0	0	52,761	0	0	0	0	25,977	24,677
TOTAL	0	0	1,118,481	396,392	387,839	0	0	724,558	304,569	244,598	93,127

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	195,884	159,118	0	0	0	131,093	51,809	12,219
2018	0	0	308,956	198,139	128,302	0	0	128,725	247,905	89,880	15,141
2019	0	0	952,496	182,896	253,597	0	0	617,221	153,496	223,686	11,141
2020	0	2,572	233,220	66,326	38,967	0	2,652	116,460	44,022	55,084	26,262
2021	0	718	64,896	25,784	64,215	0	613	13,111	9,637	22,156	26,429
TOTAL	0	3,290	1,559,568	669,030	644,199	0	3,265	875,517	586,154	442,613	91,191

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,441,640	2,341,996	91,191	
IBNR + FREQUENCY ADJUSTMENT	(1,007,776)	(403,670)	504	
TOTAL LOSSES	1,433,864	1,938,326	91,695	
EXPECTED LOSSES	1,517,373	1,360,308	95,326	
CREDIBILITY	0.01	0.05	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.908	2.580	0.122	4.610
INDICATED (POST-TEST)	2.254	3.047	0.144	5.445
PRESENT ON RATE LEVEL	1.909	1.711	0.120	3.740
DERIVED BY FORMULA	1.912	1.778	0.121	3.812
UNDERLYING PRESENT RATE	2.020	1.811	0.127	3.957
PROPOSED	1.912	1.778	0.121	3.812

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	4.5396
IND. RATE				4.54	MINIMUM PREMIUM	1,895
MAN. RATE	6.60	5.41	4.64	+ 4.54	PRESENT	1,875

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	5,505	34,882	0.634	0	0	0	1	2	3
2018	5,856	38,683	0.661	0	0	0	0	6	6
2019	5,347	38,936	0.728	0	0	0	0	3	3
2020	4,276	189,263	4.426	0	0	0	2	1	3
2021	4,211	18,189	0.432	0	0	0	0	2	2
TOTAL	25,195	319,953	1.270	0	0	0	3	14	17

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	0	28,675	0	0	0	0	6,845	3,416
2020	0	0	0	84,987	2,234	0	0	0	100,837	1,205	0
2021	0	0	0	0	11,433	0	0	0	0	6,756	0
TOTAL	0	0	0	96,220	57,726	0	0	0	107,666	39,619	18,722

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	19,130	346	0	0	0	13,890	7,380	10,413
2018	0	0	217	293	24,986	0	0	92	437	38,471	2,257
2019	0	0	2,982	2,045	41,587	0	0	346	509	12,234	3,150
2020	0	1,776	72,623	108,527	15,371	0	7,694	61,966	127,694	14,429	0
2021	0	155	14,063	5,587	13,915	0	159	3,410	2,506	5,762	0
TOTAL	0	1,932	89,885	135,582	96,205	0	7,853	65,813	145,036	78,276	15,820

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	165,483	455,099	15,820	
IBNR + FREQUENCY ADJUSTMENT	(206,890)	(77,938)	82	
TOTAL LOSSES	0	377,161	15,902	
EXPECTED LOSSES	303,241	254,994	17,598	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.497	0.063	1.560
INDICATED (POST-TEST)	0.000	1.768	0.075	1.843
PRESENT ON RATE LEVEL	1.138	0.957	0.066	2.160
DERIVED BY FORMULA	1.126	0.973	0.066	2.165
UNDERLYING PRESENT RATE	1.204	1.012	0.070	2.286
PROPOSED	1.124	0.971	0.066	2.160

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.5729
IND. RATE				2.57	MINIMUM PREMIUM	1,235
MAN. RATE	3.94	3.14	2.68	+ 2.57	PRESENT	1,235

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,000	73,268	7.327	0	0	0	1	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
2021	1,678	0	0.000	0	0	0	0	0	0
TOTAL	5,914	79,385	1.342	0	0	0	1	2	3

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
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	
2021	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	1,154	

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	0	8,515	51,890	0	0	0	29,617	42,797	893	
2018	0	0	55	74	6,340	0	0	10	46	4,050	61	
2019	0	0	0	0	0	0	0	0	0	0	0	
2020	0	0	0	0	0	0	0	0	0	0	0	
2021	0	0	0	0	0	0	0	0	0	0	0	
TOTAL	0	0	55	8,589	58,230	0	0	10	29,663	46,848	953	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	65	143,330	953	
IBNR + FREQUENCY ADJUSTMENT	(71,231)	(29,344)	33	
TOTAL LOSSES	0	113,987	986	
EXPECTED LOSSES	111,683	105,752	4,981	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.927	0.017	1.944
INDICATED (POST-TEST)	0.000	2.276	0.020	2.296
PRESENT ON RATE LEVEL	1.785	1.690	0.080	3.555
DERIVED BY FORMULA	1.785	1.696	0.079	3.560
UNDERLYING PRESENT RATE	1.888	1.788	0.084	3.761
PROPOSED	1.782	1.694	0.079	3.555

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	4.2337
IND. RATE				4.23	MINIMUM PREMIUM	1,790
MAN. RATE	6.80	5.30	4.41	+ 4.23	PRESENT	1,800

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	59,639	2,459,185	4.123	0	0	6	8	11	25
2018	65,318	2,693,380	4.123	0	0	3	8	20	31
2019	64,083	1,149,699	1.794	0	0	2	5	20	27
2020	74,342	503,047	0.677	0	0	0	4	21	25
2021	80,319	876,294	1.091	0	0	1	1	18	20
TOTAL	343,701	7,681,605	2.235	0	0	12	26	90	128

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,469,217	105,863	70,065	0	0	453,702	241,688	48,307	70,343
2018	0	0	968,927	201,785	253,985	0	0	760,570	273,609	138,310	96,194
2019	0	0	229,550	193,491	112,472	0	0	94,543	191,640	244,989	83,014
2020	0	0	0	57,300	132,897	0	0	0	45,323	224,964	42,563
2021	0	0	404,529	32,380	121,961	0	0	157,697	13,946	100,993	44,788
TOTAL	0	0	3,072,223	590,819	691,380	0	0	1,466,512	766,206	757,563	336,902

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	2,244,964	180,285	123,595	0	0	806,228	491,593	89,078	58,033
2018	0	0	1,174,695	337,721	430,177	0	0	926,597	514,511	266,738	80,899
2019	0	0	411,423	273,858	181,422	0	0	201,362	321,560	452,959	76,539
2020	0	1,198	87,553	95,586	209,604	0	3,458	63,759	91,888	344,376	47,458
2021	0	29,899	909,990	128,142	200,576	0	36,543	305,257	66,694	100,610	47,968
TOTAL	0	31,096	4,828,625	1,015,593	1,145,374	0	40,001	2,303,202	1,486,245	1,253,761	310,897

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,202,925	4,900,973	310,897	
IBNR + FREQUENCY ADJUSTMENT	(4,189,515)	(910,699)	2,313	
TOTAL LOSSES	3,013,410	3,990,274	313,210	
EXPECTED LOSSES	6,394,504	3,149,386	392,479	
CREDIBILITY	0.04	0.13	0.15	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.877	1.161	0.091	2.129
INDICATED (POST-TEST)	1.036	1.371	0.108	2.514
PRESENT ON RATE LEVEL	1.759	0.866	0.108	2.733
DERIVED BY FORMULA	1.730	0.932	0.108	2.769
UNDERLYING PRESENT RATE	1.860	0.916	0.114	2.891
PROPOSED	1.707	0.919	0.106	2.733

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	3.2545
IND. RATE				3.25	MINIMUM PREMIUM	1,465
MAN. RATE	4.98	4.01	3.39	+ 3.25	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
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	1,092,150	16.498	0	0	2	0	3	5
2020	9,094	1,470,804	16.173	0	0	2	2	5	9
2021	8,147	80,101	0.983	0	0	0	0	2	2
TOTAL	35,620	2,878,650	8.082	0	0	4	4	21	29

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	536,640	0	125,986	0	0	374,102	0	50,818	4,604
2020	0	0	230,967	33,556	13,636	0	0	1,104,260	26,402	35,161	26,822
2021	0	0	0	0	29,173	0	0	0	0	25,640	25,288
TOTAL	0	0	767,607	49,184	261,986	0	0	1,478,362	36,561	205,719	79,231

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	119,243	0	0	0	0	83,932	6,706
2018	0	0	1,654	25,430	42,436	0	0	1,064	19,198	90,083	12,101
2019	0	0	793,349	22,407	204,208	0	0	541,123	25,400	107,670	4,245
2020	0	3,248	326,175	57,838	39,296	0	9,178	1,002,964	108,420	97,654	29,907
2021	0	397	35,883	14,257	35,506	0	605	12,941	9,512	21,868	27,083
TOTAL	0	3,644	1,157,060	119,932	440,689	0	9,783	1,558,091	162,530	401,207	80,042

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,728,579	1,124,357	80,042	
IBNR + FREQUENCY ADJUSTMENT	(338,404)	(81,840)	264	
TOTAL LOSSES	2,390,175	1,042,517	80,306	
EXPECTED LOSSES	523,823	285,281	44,483	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	6.710	2.927	0.225	9.862
INDICATED (POST-TEST)	7.925	3.457	0.266	11.649
PRESENT ON RATE LEVEL	1.390	0.757	0.118	2.265
DERIVED BY FORMULA	1.455	0.838	0.122	2.416
UNDERLYING PRESENT RATE	1.471	0.801	0.125	2.396
PROPOSED	1.455	0.838	0.122	2.416

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.8773
IND. RATE				2.88	MINIMUM PREMIUM	1,340
MAN. RATE	4.48	3.40	2.81	+ 2.88	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
2017	2,604	9,182	0.353	0	0	0	0	1	1
2018	3,034	151,939	5.008	0	0	0	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
2021	4,136	722	0.017	0	0	0	0	0	0
TOTAL	16,921	191,071	1.129	0	0	0	0	1	6

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	3,348	0	0	0	0	4,770	1,064
2018	0	0	0	70,000	846	0	0	0	27,980	979	52,134
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
2021	0	0	0	0	0	0	0	0	0	0	722
TOTAL	0	0	0	70,000	12,014	0	0	0	27,980	26,352	54,725

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	5,906	0	0	0	0	8,796	878
2018	0	0	5,780	111,708	2,883	0	0	2,346	50,085	2,554	43,845
2019	0	0	324	222	4,519	0	0	417	612	14,731	250
2020	0	0	1,382	803	7,133	0	0	1,978	1,900	18,611	595
2021	0	0	0	0	0	0	0	0	0	0	773
TOTAL	0	0	7,486	112,733	20,441	0	0	4,741	52,597	44,692	46,341

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,227	230,463	46,341	
IBNR + FREQUENCY ADJUSTMENT	(215,071)	(58,710)	136	
TOTAL LOSSES	0	171,753	46,477	
EXPECTED LOSSES	335,848	207,422	22,395	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.015	0.275	1.290
INDICATED (POST-TEST)	0.000	1.199	0.324	1.523
PRESENT ON RATE LEVEL	1.876	1.159	0.125	3.160
DERIVED BY FORMULA	1.876	1.159	0.129	3.165
UNDERLYING PRESENT RATE	1.985	1.226	0.132	3.343
PROPOSED	1.873	1.158	0.129	3.160

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				3.76	MINIMUM PREMIUM	1,635
MAN. RATE	6.17	4.73	3.92	+ 3.76	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
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
2021	1,708	889	0.052	0	0	0	0	0	0
TOTAL	7,743	9,019	0.116	0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	889
TOTAL	0	0	0	0	1,247	0	0	0	0	237	7,535

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	472
2018	0	0	0	0	0	0	0	0	0	0	2,874
2019	0	0	0	0	0	0	0	0	0	0	135
2020	0	0	366	213	1,891	0	0	38	36	357	2,800
2021	0	0	0	0	0	0	0	0	0	0	952
TOTAL	0	0	366	213	1,891	0	0	38	36	357	7,232

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	404	2,497	7,232	
IBNR + FREQUENCY ADJUSTMENT	(123,907)	(20,892)	62	
TOTAL LOSSES	0	0	7,294	
EXPECTED LOSSES	192,675	72,606	10,734	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.094	0.094
INDICATED (POST-TEST)	0.000	0.000	0.111	0.111
PRESENT ON RATE LEVEL	2.352	0.886	0.131	3.369
DERIVED BY FORMULA	2.352	0.877	0.131	3.360
UNDERLYING PRESENT RATE	2.488	0.938	0.139	3.565
PROPOSED	2.352	0.877	0.131	3.360

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	4.0021
IND. RATE				4.00	MINIMUM PREMIUM	1,715
MAN. RATE	6.63	5.09	4.18	+ 4.00	PRESENT	1,725

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	401	0.026	0	0	0	0	0	0
2021	1,864	25,159	1.350	0	0	0	0	0	0
TOTAL	9,993	72,805	0.729	0	0	0	0	3	3

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	401
2021	0	0	0	0	0	0	0	0	0	0	25,159
TOTAL	0	0	0	0	36,005	0	0	0	0	6,618	30,182

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	813
2018	0	0	254	343	29,207	0	0	2	10	911	1,989
2019	0	0	1,898	1,301	26,469	0	0	310	455	10,947	1,173
2020	0	0	0	0	0	0	0	0	0	0	447
2021	0	0	0	0	0	0	0	0	0	0	26,945
TOTAL	0	0	2,152	1,644	55,677	0	0	312	465	11,859	31,367

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,464	69,644	31,367	
IBNR + FREQUENCY ADJUSTMENT	(162,552)	(27,442)	67	
TOTAL LOSSES	0	42,202	31,434	
EXPECTED LOSSES	243,248	91,846	13,457	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.422	0.315	0.737
INDICATED (POST-TEST)	0.000	0.499	0.372	0.870
PRESENT ON RATE LEVEL	2.301	0.869	0.127	3.297
DERIVED BY FORMULA	2.301	0.865	0.130	3.296
UNDERLYING PRESENT RATE	2.434	0.919	0.135	3.488
PROPOSED	2.301	0.865	0.130	3.296

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	3.9250
IND. RATE				3.93	MINIMUM PREMIUM	1,690
MAN. RATE	6.67	5.04	4.09	+ 3.93	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
2017	3,854	419,724	10.891	0	0	1	1	0	2
2018	2,992	1,349	0.045	0	0	0	0	0	0
2019	3,251	157,029	4.830	0	0	0	1	0	1
2020	2,607	3,689	0.142	0	0	0	0	0	0
2021	3,302	4,699	0.142	0	0	0	0	1	1
TOTAL	16,006	586,490	3.664	0	0	1	2	1	4

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	292,325	43,842	0	0	0	58,099	24,762	0	696
2018	0	0	0	0	0	0	0	0	0	0	1,349
2019	0	0	0	76,555	0	0	0	0	78,292	0	2,182
2020	0	0	0	0	0	0	0	0	0	0	3,689
2021	0	0	0	0	4,466	0	0	0	0	233	0
TOTAL	0	0	292,325	120,397	4,466	0	0	58,099	103,054	233	7,916

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	446,673	74,663	0	0	0	103,242	50,366	0	574
2018	0	0	0	0	0	0	0	0	0	0	1,135
2019	0	0	21,956	102,836	3,491	0	0	19,769	121,627	4,369	2,012
2020	0	0	0	0	0	0	0	0	0	0	4,113
2021	0	61	5,493	2,183	5,436	0	5	118	86	199	0
TOTAL	0	61	474,122	179,682	8,926	0	5	123,128	172,079	4,567	7,834

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	597,316	365,255	7,834	
IBNR + FREQUENCY ADJUSTMENT	(204,201)	(81,830)	107	
TOTAL LOSSES	393,116	283,424	7,941	
EXPECTED LOSSES	302,007	272,692	20,437	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.456	1.771	0.050	4.276
INDICATED (POST-TEST)	2.901	2.091	0.059	5.051
PRESENT ON RATE LEVEL	1.783	1.610	0.121	3.514
DERIVED BY FORMULA	1.783	1.620	0.119	3.523
UNDERLYING PRESENT RATE	1.887	1.704	0.128	3.718
PROPOSED	1.783	1.620	0.119	3.523

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				4.20	MINIMUM PREMIUM	1,780
MAN. RATE	6.65	5.20	4.36	+ 4.20	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
2017	300,684	3,163,469	1.052	0	0	5	18	38	61
2018	311,133	2,127,826	0.684	1	0	1	11	27	40
2019	310,828	1,786,234	0.575	0	0	2	4	27	33
2020	308,595	1,666,999	0.540	0	0	3	18	17	38
2021	353,980	949,673	0.268	0	0	0	1	20	21
TOTAL	1,585,220	9,694,201	0.612	1	0	11	52	129	193

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	730,004	372,290	566,374	0	0	322,903	296,052	537,893	337,953
2018	727,264	0	120,379	140,870	327,679	4,686	0	2,847	233,152	302,066	268,883
2019	0	0	303,799	81,782	350,878	0	0	304,664	56,503	443,079	245,529
2020	0	0	292,215	289,831	221,751	0	0	142,975	230,705	287,456	202,066
2021	0	0	0	5,781	335,246	0	0	0	33,959	405,773	168,914
TOTAL	727,264	0	1,446,397	890,554	1,801,928	4,686	0	773,389	850,371	1,976,267	1,223,345

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,115,446	634,010	999,084	0	0	573,799	602,170	991,875	278,811
2018	866,251	0	194,346	232,770	543,305	5,967	0	25,055	423,625	564,619	226,131
2019	0	0	515,523	142,713	525,155	0	0	489,692	138,887	809,235	226,378
2020	0	10,411	812,466	428,528	400,857	0	19,290	417,970	352,279	471,392	225,304
2021	0	4,716	422,780	169,150	409,242	0	11,583	234,219	176,568	351,144	180,907
TOTAL	866,251	15,127	3,060,561	1,607,171	2,877,643	5,967	30,873	1,740,735	1,693,528	3,188,263	1,137,530

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,719,514	9,366,606	1,137,530	
IBNR + FREQUENCY ADJUSTMENT	(5,787,536)	(2,561,420)	11,079	
TOTAL LOSSES	0	6,805,186	1,148,609	
EXPECTED LOSSES	8,751,215	8,759,095	1,956,699	
CREDIBILITY	0.10	0.35	0.40	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.429	0.072	0.502
INDICATED (POST-TEST)	0.000	0.507	0.086	0.593
PRESENT ON RATE LEVEL	0.522	0.522	0.117	1.161
DERIVED BY FORMULA	0.470	0.517	0.104	1.091
UNDERLYING PRESENT RATE	0.552	0.553	0.123	1.228
PROPOSED	0.470	0.517	0.104	1.091

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.2991
IND. RATE				1.30	MINIMUM PREMIUM	810
MAN. RATE	2.29	1.75	1.44	+ 1.30	PRESENT	830

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	38,707	720,449	1.861	0	0	1	1	14	16
2018	38,869	1,181,095	3.039	0	0	2	2	20	24
2019	39,887	758,322	1.901	1	0	1	2	10	14
2020	41,826	390,709	0.934	0	0	0	2	15	17
2021	46,185	689,652	1.493	0	0	0	5	12	17
TOTAL	205,474	3,740,227	1.820	1	0	4	12	71	88

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	132,500	39,910	223,262	0	0	81,500	21,700	197,380	24,197
2018	0	0	361,433	101,093	186,665	0	0	236,925	68,791	195,454	30,734
2019	476,776	0	87,180	59,970	54,823	0	0	5,259	5,535	42,462	26,317
2020	0	0	0	39,317	115,133	0	0	0	58,886	143,914	33,459
2021	0	0	0	166,141	97,058	0	0	0	138,188	167,780	120,485
TOTAL	476,776	0	581,113	406,431	676,941	0	0	323,684	293,100	746,990	235,192

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	202,460	67,967	398,834	0	0	144,826	44,138	363,969	19,963
2018	0	0	545,595	169,931	312,959	0	0	357,077	135,745	364,615	25,847
2019	745,010	0	153,636	86,716	85,845	0	0	11,366	12,068	76,446	24,264
2020	0	822	67,108	69,673	180,131	0	4,493	59,100	96,581	224,044	37,307
2021	0	5,822	419,050	200,199	153,036	0	12,127	204,418	168,154	163,690	129,039
TOTAL	745,010	6,644	1,387,849	594,485	1,125,805	0	16,620	776,787	456,685	1,192,763	236,420

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,932,910	3,369,737	236,420	
IBNR + FREQUENCY ADJUSTMENT	(2,353,967)	(863,660)	1,242	
TOTAL LOSSES	578,942	2,506,077	237,662	
EXPECTED LOSSES	3,569,358	2,959,306	217,623	
CREDIBILITY	0.03	0.09	0.10	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.282	1.220	0.116	1.617
INDICATED (POST-TEST)	0.333	1.441	0.137	1.910
PRESENT ON RATE LEVEL	1.642	1.361	0.100	3.103
DERIVED BY FORMULA	1.603	1.368	0.104	3.075
UNDERLYING PRESENT RATE	1.737	1.440	0.106	3.283
PROPOSED	1.603	1.368	0.104	3.075

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				3.66	MINIMUM PREMIUM	1,600
MAN. RATE	5.97	4.68	3.85	+ 3.66	PRESENT	1,620

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	5,536	43,935	0.794	0	0	0	2	1	3
2018	4,931	116,780	2.368	0	0	0	3	3	6
2019	4,900	241,217	4.923	0	0	0	3	3	6
2020	4,901	89,830	1.833	0	0	0	1	2	3
2021	5,362	4,875	0.091	0	0	0	0	0	0
<b>TOTAL</b>	<b>25,630</b>	<b>496,637</b>	<b>1.938</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>9</b>	<b>18</b>

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	105,108	54,260	0	0	0	47,510	20,395	13,944
2020	0	0	0	25,976	50,277	0	0	0	5,686	188	7,703
2021	0	0	0	0	0	0	0	0	0	0	4,875
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>208,949</b>	<b>128,286</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>77,764</b>	<b>28,448</b>	<b>53,190</b>

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	40,882	3,528	0	0	0	25,716	942	3,939
2018	0	0	4,749	86,357	36,926	0	0	1,030	21,492	13,912	18,412
2019	0	0	35,788	145,060	83,486	0	0	13,028	75,322	39,103	12,856
2020	0	543	36,763	41,632	79,903	0	434	3,513	7,219	994	8,589
2021	0	0	0	0	0	0	0	0	0	0	5,221
<b>TOTAL</b>	<b>0</b>	<b>543</b>	<b>77,300</b>	<b>313,931</b>	<b>203,843</b>	<b>0</b>	<b>434</b>	<b>17,572</b>	<b>129,749</b>	<b>54,952</b>	<b>49,018</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	95,849	702,475	49,018	
IBNR + FREQUENCY ADJUSTMENT	(251,102)	(121,072)	174	
<b>TOTAL LOSSES</b>	<b>0</b>	<b>581,403</b>	<b>49,192</b>	
EXPECTED LOSSES	374,197	406,636	32,257	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	2.268	0.192	2.460
INDICATED (POST-TEST)	0.000	2.679	0.227	2.906
PRESENT ON RATE LEVEL	1.380	1.500	0.119	2.999
DERIVED BY FORMULA	1.366	1.523	0.122	3.012
UNDERLYING PRESENT RATE	1.460	1.587	0.126	3.172
PROPOSED	1.360	1.517	0.122	2.999

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				3.57	MINIMUM PREMIUM	1,570
MAN. RATE	5.70	4.45	3.72	+ 3.57	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
2017	16,813	29,043	0.173	0	0	0	0	1	1
2018	20,827	7,300	0.035	0	0	0	0	1	1
2019	20,012	105,443	0.527	0	0	0	1	2	3
2020	18,365	16,362	0.089	0	0	0	0	2	2
2021	21,294	3,287	0.015	0	0	0	0	0	0
TOTAL	97,311	161,435	0.166	0	0	0	1	6	7

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	13,245	2,328
2021	0	0	0	0	0	0	0	0	0	0	3,287
TOTAL	0	0	0	950	14,724	0	0	0	24,228	112,086	9,447

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	612	0	0	0	0	49,207	1,659
2018	0	0	8	10	872	0	0	22	104	9,149	1,531
2019	0	0	1,630	2,207	18,981	0	0	9,518	42,632	121,471	0
2020	0	0	232	135	1,196	0	0	2,119	2,036	19,942	2,596
2021	0	0	0	0	0	0	0	0	0	0	3,520
TOTAL	0	0	1,870	2,352	21,662	0	0	11,659	44,771	199,769	9,307

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,529	268,554	9,307	
IBNR + FREQUENCY ADJUSTMENT	(145,237)	(53,347)	112	
TOTAL LOSSES	0	215,207	9,418	
EXPECTED LOSSES	220,376	182,952	19,906	
CREDIBILITY	0.02	0.05	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.221	0.010	0.231
INDICATED (POST-TEST)	0.000	0.261	0.011	0.273
PRESENT ON RATE LEVEL	0.214	0.178	0.019	0.411
DERIVED BY FORMULA	0.210	0.182	0.019	0.411
UNDERLYING PRESENT RATE	0.226	0.188	0.020	0.435
PROPOSED	0.210	0.182	0.019	0.411

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.4889
IND. RATE				0.49	MINIMUM PREMIUM	540
MAN. RATE	0.77	0.61	0.51	+ 0.49	PRESENT	525

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	12,403	597,441	4.817	0	0	1	0	6	7
2018	13,565	239,778	1.768	0	0	0	0	7	7
2019	15,414	267,729	1.737	0	0	0	2	5	7
2020	15,684	85,741	0.547	0	0	0	2	2	4
2021	20,470	228,919	1.118	0	0	0	1	9	10
<b>TOTAL</b>	<b>77,536</b>	<b>1,419,608</b>	<b>1.831</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>5</b>	<b>29</b>	<b>35</b>

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	212,000	0	81,202	0	0	237,000	0	50,966	16,273
2018	0	0	0	0	151,206	0	0	0	0	85,000	3,572
2019	0	0	0	84,534	36,675	0	0	0	98,008	35,778	12,734
2020	0	0	0	13,104	11,662	0	0	0	40,688	8,534	11,753
2021	0	0	0	14,760	108,399	0	0	0	22,606	72,281	10,873
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>212,000</b>	<b>112,398</b>	<b>389,144</b>	<b>0</b>	<b>0</b>	<b>237,000</b>	<b>161,302</b>	<b>252,559</b>	<b>55,205</b>

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	323,936	0	143,240	0	0	421,149	0	93,981	13,425
2018	0	0	2,162	2,918	248,749	0	0	374	1,785	157,131	3,004
2019	0	0	28,059	116,169	57,045	0	0	26,557	154,914	69,415	11,741
2020	0	274	14,522	18,664	19,532	0	3,104	26,291	52,762	17,939	13,105
2021	0	1,874	159,953	66,546	135,033	0	3,042	56,068	44,141	65,017	11,645
<b>TOTAL</b>	<b>0</b>	<b>2,148</b>	<b>528,632</b>	<b>204,299</b>	<b>603,599</b>	<b>0</b>	<b>6,146</b>	<b>530,440</b>	<b>253,602</b>	<b>403,483</b>	<b>52,920</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,067,366	1,464,982	52,920	
IBNR + FREQUENCY ADJUSTMENT	(351,176)	(181,566)	241	
<b>TOTAL LOSSES</b>	<b>716,190</b>	<b>1,283,416</b>	<b>53,161</b>	
EXPECTED LOSSES	546,713	645,327	37,843	
CREDIBILITY	0.01	0.05	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.924	1.655	0.069	2.648
INDICATED (POST-TEST)	1.091	1.955	0.081	3.127
PRESENT ON RATE LEVEL	0.666	0.787	0.046	1.499
DERIVED BY FORMULA	0.671	0.845	0.048	1.564
UNDERLYING PRESENT RATE	0.705	0.832	0.049	1.586
PROPOSED	0.671	0.845	0.048	1.564

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.8624
IND. RATE				1.86	MINIMUM PREMIUM	1,000
MAN. RATE	3.17	2.33	1.86	+ 1.86	PRESENT	970

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	7,010	156,851	2.238	0	0	1	1	1	3
2018	7,240	98,879	1.366	0	0	0	1	1	2
2019	7,246	43,420	0.599	0	0	0	1	1	2
2020	7,181	2,680	0.037	0	0	0	0	0	0
2021	7,026	1,239	0.018	0	0	0	0	1	1
TOTAL	35,703	303,069	0.849	0	0	1	3	4	8

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	83,439	26,863	4,183	0	0	19,342	10,874	10,464	1,686
2018	0	0	0	22,843	1,171	0	0	0	10,423	1,809	62,633
2019	0	0	0	1,398	6,703	0	0	0	19,615	11,322	4,382
2020	0	0	0	0	0	0	0	0	0	0	2,680
2021	0	0	0	0	74	0	0	0	0	516	649
TOTAL	0	0	83,439	51,104	12,131	0	0	19,342	40,912	24,111	72,030

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	127,495	45,748	7,379	0	0	34,371	22,118	19,296	1,391
2018	0	0	1,899	36,471	2,413	0	0	880	18,688	3,621	52,674
2019	0	0	1,098	2,356	9,785	0	0	5,526	31,313	21,330	4,040
2020	0	0	0	0	0	0	0	0	0	0	2,988
2021	0	1	91	36	90	0	12	260	191	440	695
TOTAL	0	1	130,583	84,611	19,667	0	12	41,037	72,310	44,687	61,789

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	171,633	221,275	61,789	
IBNR + FREQUENCY ADJUSTMENT	(124,878)	(51,127)	113	
TOTAL LOSSES	46,755	170,148	61,902	
EXPECTED LOSSES	187,272	171,848	21,473	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.131	0.477	0.173	0.781
INDICATED (POST-TEST)	0.155	0.563	0.205	0.922
PRESENT ON RATE LEVEL	0.496	0.455	0.057	1.008
DERIVED BY FORMULA	0.492	0.458	0.061	1.012
UNDERLYING PRESENT RATE	0.525	0.481	0.060	1.066
PROPOSED	0.490	0.456	0.061	1.008

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.2000
IND. RATE				1.20	MINIMUM PREMIUM	775
MAN. RATE	1.96	1.50	1.25	+ 1.20	PRESENT	765

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	26,463	0.122	0	0	0	0	2	2
2021	22,885	86,498	0.378	0	0	0	1	0	1
TOTAL	112,344	227,869	0.203	0	0	0	1	2	3

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	5,375
2021	0	0	0	7,845	0	0	0	60,000	0	0	18,653
TOTAL	0	0	0	7,845	6,087	0	0	0	60,000	15,001	138,936

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	72,504
2018	0	0	0	0	0	0	0	0	0	0	20,244
2019	0	0	0	0	0	0	0	0	0	0	2,723
2020	0	0	1,788	1,038	9,230	0	0	2,400	2,306	22,586	5,993
2021	0	213	14,150	7,213	1,648	0	3,546	51,990	45,984	8,940	19,977
TOTAL	0	213	15,938	8,252	10,879	0	3,546	54,390	48,290	31,526	121,441

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	74,087	98,946	121,441	
IBNR + FREQUENCY ADJUSTMENT	(211,512)	(58,053)	442	
TOTAL LOSSES	0	40,892	121,883	
EXPECTED LOSSES	315,957	195,069	82,978	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.036	0.108	0.145
INDICATED (POST-TEST)	0.000	0.043	0.128	0.171
PRESENT ON RATE LEVEL	0.266	0.164	0.070	0.500
DERIVED BY FORMULA	0.261	0.157	0.074	0.491
UNDERLYING PRESENT RATE	0.281	0.174	0.074	0.529
PROPOSED	0.261	0.157	0.074	0.491

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.5851
IND. RATE				0.59	MINIMUM PREMIUM	575
MAN. RATE	0.95	0.75	0.62	+ 0.59	PRESENT	560

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	4,092	40,685	0.994	0	0	0	0	2	2
2018	4,614	142,455	3.087	0	0	0	0	3	4
2019	4,747	513,085	10.809	1	0	0	0	0	1
2020	4,398	71,968	1.636	0	0	0	0	1	1
2021	5,272	134,241	2.546	0	0	0	1	1	2
TOTAL	23,123	902,434	3.903	1	0	0	2	7	10

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	512,285	0	0	0	0	800	0	0	0	0	0
2020	0	0	0	0	47,682	0	0	0	0	24,286	0
2021	0	0	0	22,598	15,434	0	0	0	83,780	12,303	126
TOTAL	512,285	0	0	48,218	110,286	800	0	0	93,410	127,640	9,795

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	21,882	0	0	0	0	36,301	7,090
2018	0	0	2,608	41,550	57,738	0	0	1,120	18,730	132,181	904
2019	800,497	0	0	0	0	1,275	0	0	0	0	0
2020	0	0	14,004	8,135	72,305	0	0	3,886	3,733	36,565	0
2021	0	822	59,744	28,321	23,533	0	5,242	78,805	68,773	22,976	135
TOTAL	800,497	822	76,356	78,006	175,458	1,275	5,242	83,810	91,236	228,024	8,129

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	968,002	572,724	8,129	
IBNR + FREQUENCY ADJUSTMENT	(233,430)	(68,444)	146	
TOTAL LOSSES	734,572	504,280	8,275	
EXPECTED LOSSES	355,742	236,074	25,398	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	3.177	2.181	0.036	5.393
INDICATED (POST-TEST)	3.752	2.576	0.042	6.370
PRESENT ON RATE LEVEL	1.454	0.965	0.104	2.523
DERIVED BY FORMULA	1.477	0.997	0.103	2.577
UNDERLYING PRESENT RATE	1.538	1.021	0.110	2.669
PROPOSED	1.477	0.997	0.103	2.577

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				3.07	MINIMUM PREMIUM	1,405
MAN. RATE	4.69	3.70	3.13	+ 3.07	PRESENT	1,380

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	149,845	125,295	0.084	0	0	0	2	2	4
2018	157,627	185,733	0.118	0	0	0	4	7	11
2019	153,921	319,958	0.208	0	0	0	1	4	5
2020	156,141	101,693	0.065	0	0	0	3	4	7
2021	166,414	147,543	0.089	0	0	0	2	4	6
TOTAL	783,948	880,222	0.112	0	0	0	12	21	33

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	58,721	2,912	0	0	0	40,717	2,187	20,758
2018	0	0	0	107,934	25,748	0	0	0	37,172	12,247	2,632
2019	0	0	0	25,000	185,615	0	0	0	5,360	97,016	6,967
2020	0	0	0	45,169	7,900	0	0	0	7,675	1,527	39,422
2021	0	0	0	74,694	6,891	0	0	0	48,132	10,836	6,990
TOTAL	0	0	0	311,518	229,066	0	0	0	139,056	123,813	76,769

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	100,002	5,137	0	0	0	82,818	4,033	17,125
2018	0	0	9,262	172,716	44,657	0	0	3,165	66,769	23,629	2,214
2019	0	0	26,474	46,817	270,337	0	0	6,262	15,535	173,696	6,424
2020	0	944	40,569	58,825	18,348	0	586	4,946	9,940	3,259	43,956
2021	0	2,118	143,201	72,049	24,080	0	3,100	47,175	40,909	16,414	7,486
TOTAL	0	3,062	219,507	450,409	362,560	0	3,686	61,549	215,971	221,030	77,204

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	287,804	1,249,970	77,204	
IBNR + FREQUENCY ADJUSTMENT	(92,547)	(277,651)	301	
TOTAL LOSSES	195,256	972,319	77,505	
EXPECTED LOSSES	139,366	942,402	54,769	
CREDIBILITY	0.06	0.22	0.25	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.025	0.124	0.010	0.159
INDICATED (POST-TEST)	0.029	0.146	0.012	0.188
PRESENT ON RATE LEVEL	0.017	0.114	0.007	0.137
DERIVED BY FORMULA	0.018	0.121	0.008	0.146
UNDERLYING PRESENT RATE	0.018	0.120	0.007	0.145
PROPOSED	0.018	0.121	0.008	0.146

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.1742
IND. RATE				0.17	MINIMUM PREMIUM	430
MAN. RATE	0.16	0.15	0.17	+ 0.17	PRESENT	415

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	5,937	45,958	0.774	0	0	0	0	1	1
2021	6,164	0	0.000	0	0	0	0	0	0
TOTAL	29,389	49,237	0.168	0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	3,738	0	0	0	0	42,220	3,279

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	2,519
2019	0	0	0	0	0	0	0	0	0	0	262
2020	0	0	1,098	638	5,668	0	0	6,755	6,489	63,566	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	1,098	638	5,668	0	0	6,755	6,489	63,566	2,781

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,853	76,362	2,781	
IBNR + FREQUENCY ADJUSTMENT	(16,548)	(13,203)	30	
TOTAL LOSSES	0	63,159	2,810	
EXPECTED LOSSES	24,919	44,858	5,412	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.215	0.010	0.224
INDICATED (POST-TEST)	0.000	0.254	0.011	0.265
PRESENT ON RATE LEVEL	0.080	0.144	0.017	0.242
DERIVED BY FORMULA	0.079	0.146	0.017	0.243
UNDERLYING PRESENT RATE	0.085	0.153	0.018	0.256
PROPOSED	0.079	0.146	0.017	0.243

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.2894
IND. RATE				0.29	MINIMUM PREMIUM	470
MAN. RATE	0.48	0.37	0.30	+ 0.29	PRESENT	460

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	91,769	720,991	0.786	0	0	0	8	14	22
2018	96,104	653,920	0.680	0	0	1	5	26	32
2019	87,009	205,183	0.236	0	0	0	4	11	15
2020	92,102	118,390	0.129	0	0	0	1	8	9
2021	105,654	588,206	0.557	0	0	0	0	24	24
TOTAL	472,638	2,286,690	0.484	0	0	1	18	83	102

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	225,357	70,385	0	0	0	166,339	199,004	59,906
2018	0	0	76,166	89,095	110,301	0	0	50,452	45,695	204,727	77,484
2019	0	0	0	46,095	64,023	0	0	0	22,458	35,110	37,497
2020	0	0	0	17,282	19,365	0	0	0	15,322	43,947	22,474
2021	0	0	0	0	205,383	0	0	0	0	326,715	56,108
TOTAL	0	0	76,166	377,829	469,457	0	0	50,452	249,814	809,503	253,469

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	383,783	124,159	0	0	0	338,334	366,963	49,422
2018	0	0	121,576	145,347	184,138	0	0	79,354	87,883	379,987	65,164
2019	0	0	19,878	66,484	94,954	0	0	7,447	37,497	64,005	34,572
2020	0	361	20,322	25,295	31,802	0	1,169	16,418	26,129	68,083	25,059
2021	0	2,793	252,621	100,371	249,972	0	7,710	164,893	121,211	278,655	60,092
TOTAL	0	3,154	414,397	721,280	685,026	0	8,880	268,112	611,054	1,157,694	234,309

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	694,543	3,175,054	234,309	
IBNR + FREQUENCY ADJUSTMENT	(799,966)	(677,235)	1,597	
TOTAL LOSSES	0	2,497,819	235,905	
EXPECTED LOSSES	1,201,037	2,305,193	282,588	
CREDIBILITY	0.04	0.16	0.18	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.528	0.050	0.578
INDICATED (POST-TEST)	0.000	0.624	0.059	0.683
PRESENT ON RATE LEVEL	0.240	0.461	0.057	0.758
DERIVED BY FORMULA	0.231	0.487	0.057	0.775
UNDERLYING PRESENT RATE	0.254	0.488	0.060	0.802
PROPOSED	0.226	0.476	0.056	0.758

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.9024
IND. RATE				0.90	MINIMUM PREMIUM	675
MAN. RATE	1.37	1.12	0.94	+ 0.90	PRESENT	665

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	6,943	26,730	0.385	0	0	0	0	1	1
TOTAL	31,921	86,133	0.270	0	0	0	0	2	3

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	3,480	0	0	0	0	23,250	0
TOTAL	0	0	0	4,411	5,002	0	0	0	36,633	32,567	7,520

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	2,685	0	0	0	0	17,181	1,217
2018	0	0	363	7,038	94	0	0	3,066	65,547	974	1,884
2019	0	0	0	0	0	0	0	0	0	0	3,170
2020	0	0	0	0	0	0	0	0	0	0	409
2021	0	47	4,280	1,701	4,236	0	549	11,734	8,626	19,830	0
TOTAL	0	47	4,644	8,739	7,014	0	549	14,800	74,173	37,985	6,680

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	20,040	127,911	6,680	
IBNR + FREQUENCY ADJUSTMENT	(70,971)	(34,686)	81	
TOTAL LOSSES	0	93,225	6,761	
EXPECTED LOSSES	105,170	116,741	14,922	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.292	0.021	0.313
INDICATED (POST-TEST)	0.000	0.345	0.025	0.370
PRESENT ON RATE LEVEL	0.311	0.346	0.044	0.701
DERIVED BY FORMULA	0.308	0.346	0.044	0.698
UNDERLYING PRESENT RATE	0.329	0.366	0.047	0.742
PROPOSED	0.308	0.346	0.044	0.698

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.8308
IND. RATE				0.83	MINIMUM PREMIUM	655
MAN. RATE	1.41	1.06	0.87	+ 0.83	PRESENT	645

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	174,058	1,342,992	0.772	0	0	2	11	33	46
2018	181,101	1,763,206	0.974	0	0	2	15	41	58
2019	187,055	1,049,657	0.561	0	0	1	8	44	53
2020	195,929	762,977	0.389	0	0	0	4	41	45
2021	237,663	982,452	0.413	0	0	0	4	49	53
TOTAL	975,806	5,901,284	0.605	0	0	5	42	208	255

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	270,949	136,651	193,458	0	0	190,104	169,251	274,853	107,726
2018	0	0	398,428	277,520	254,024	0	0	141,417	182,601	360,631	148,585
2019	0	0	155,800	71,235	272,087	0	0	147,400	29,516	289,449	84,170
2020	0	0	0	30,845	256,022	0	0	0	25,948	362,078	88,084
2021	0	0	0	27,657	336,125	0	0	0	63,919	474,843	79,908
TOTAL	0	0	825,177	543,908	1,311,716	0	0	478,921	471,235	1,761,854	508,473

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	414,010	232,717	341,260	0	0	337,815	344,257	506,829	88,874
2018	0	0	615,815	453,252	427,910	0	0	226,055	339,406	672,396	124,960
2019	0	0	282,365	119,109	404,291	0	0	241,268	76,159	525,833	77,605
2020	0	645	101,313	82,928	392,581	0	1,980	73,828	88,463	548,391	98,214
2021	0	5,321	463,319	189,695	414,908	0	14,984	295,039	225,154	414,518	85,581
TOTAL	0	5,965	1,876,822	1,077,700	1,980,950	0	16,964	1,174,005	1,073,439	2,667,967	475,234

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,073,756	6,800,056	475,234	
IBNR + FREQUENCY ADJUSTMENT	(1,842,139)	(1,446,349)	3,855	
TOTAL LOSSES	1,231,616	5,353,707	479,089	
EXPECTED LOSSES	2,817,521	5,029,223	641,363	
CREDIBILITY	0.07	0.26	0.29	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.126	0.549	0.049	0.724
INDICATED (POST-TEST)	0.149	0.648	0.058	0.855
PRESENT ON RATE LEVEL	0.273	0.487	0.062	0.822
DERIVED BY FORMULA	0.264	0.529	0.061	0.854
UNDERLYING PRESENT RATE	0.289	0.515	0.066	0.870
PROPOSED	0.264	0.529	0.061	0.854

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.0173
IND. RATE				1.02	MINIMUM PREMIUM	715
MAN. RATE	1.56	1.22	1.02	+ 1.02	PRESENT	695

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	44,217	1,261,625	2.853	0	0	3	8	8	19
2018	45,212	377,779	0.836	0	0	0	5	10	15
2019	42,071	243,876	0.580	0	0	0	3	6	9
2020	32,986	164,579	0.499	0	0	0	4	5	9
2021	48,559	234,225	0.482	0	0	0	2	8	10
TOTAL	213,045	2,282,084	1.071	0	0	3	22	37	62

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	566,415	157,608	15,001	0	0	390,011	87,629	13,429	31,532
2018	0	0	0	64,156	70,313	0	0	0	65,593	106,455	71,262
2019	0	0	0	73,299	30,477	0	0	0	39,274	70,093	30,733
2020	0	0	0	26,048	7,083	0	0	0	86,018	16,652	28,778
2021	0	0	0	86,051	38,986	0	0	0	62,631	26,261	20,296
TOTAL	0	0	566,415	407,162	161,860	0	0	390,011	341,145	232,890	182,601

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	865,482	268,406	26,462	0	0	693,050	178,237	24,763	26,014
2018	0	0	6,292	103,724	117,038	0	0	5,959	119,601	198,537	59,931
2019	0	0	24,192	100,636	47,543	0	0	13,463	66,220	127,469	28,336
2020	0	544	24,138	34,354	14,413	0	6,563	55,359	111,329	35,832	32,087
2021	0	2,862	203,163	98,176	65,529	0	4,321	67,524	57,743	31,730	21,737
TOTAL	0	3,407	1,123,267	605,297	270,986	0	10,884	835,354	533,131	418,331	168,106

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,972,912	1,827,746	168,106	
IBNR + FREQUENCY ADJUSTMENT	(1,451,988)	(591,825)		1,219
TOTAL LOSSES	520,924	1,235,920	169,325	
EXPECTED LOSSES	2,168,057	2,011,694	217,021	
CREDIBILITY	0.03	0.09	0.11	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.245	0.580	0.079	0.904
INDICATED (POST-TEST)	0.289	0.685	0.094	1.068
PRESENT ON RATE LEVEL	0.962	0.893	0.096	1.951
DERIVED BY FORMULA	0.942	0.874	0.096	1.912
UNDERLYING PRESENT RATE	1.018	0.944	0.102	2.064
PROPOSED	0.942	0.874	0.096	1.912

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.28	MINIMUM PREMIUM	1,140
MAN. RATE	3.76	2.94	2.42	+ 2.28	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
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	109,706	1.618	0	0	0	0	2	2
2020	7,769	4,389	0.056	0	0	0	0	0	0
2021	10,160	34,898	0.343	0	0	0	0	1	1
TOTAL	35,998	185,990	0.517	0	0	0	0	6	6

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	59,010	0	0	0	0	50,587	109
2020	0	0	0	0	0	0	0	0	0	0	4,389
2021	0	0	0	0	8,299	0	0	0	0	4,763	21,836
TOTAL	0	0	0	0	79,431	0	0	0	0	75,020	31,539

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	20,344	0	0	0	0	22,971	3,689
2018	0	0	8	11	969	0	0	32	151	13,334	617
2019	0	0	6,137	4,207	85,582	0	0	2,560	3,759	90,414	100
2020	0	0	0	0	0	0	0	0	0	0	4,894
2021	0	113	10,208	4,056	10,101	0	112	2,404	1,767	4,062	23,386
TOTAL	0	113	16,353	8,275	116,996	0	112	4,995	5,677	130,781	32,686

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	21,574	261,729	32,686	
IBNR + FREQUENCY ADJUSTMENT	(62,668)	(33,960)	124	
TOTAL LOSSES	0	227,768	32,810	
EXPECTED LOSSES	98,504	122,479	18,470	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.633	0.091	0.724
INDICATED (POST-TEST)	0.000	0.747	0.108	0.855
PRESENT ON RATE LEVEL	0.259	0.322	0.048	0.629
DERIVED BY FORMULA	0.256	0.334	0.050	0.641
UNDERLYING PRESENT RATE	0.274	0.340	0.051	0.665
PROPOSED	0.256	0.334	0.050	0.641

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.7631
IND. RATE				0.76	MINIMUM PREMIUM	630
MAN. RATE	1.23	0.93	0.78	+ 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
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	285,722	2.634	0	0	1	0	0	1
2021	12,315	23,023	0.187	0	0	0	0	1	1
TOTAL	52,751	309,336	0.586	0	0	1	0	1	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	126,500	0	0	0	0	159,222	0	0	0
2021	0	0	0	0	4,648	0	0	0	0	17,003	1,372
TOTAL	0	0	126,500	0	4,648	0	0	159,222	0	17,003	1,963

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	370
2019	0	0	0	0	0	0	0	0	0	0	139
2020	0	1,885	217,276	9,475	10,272	0	1,879	256,857	18,231	10,843	0
2021	0	63	5,717	2,271	5,657	0	401	8,581	6,308	14,502	1,469
TOTAL	0	1,948	222,993	11,746	15,929	0	2,280	265,438	24,539	25,345	1,979

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	492,660	77,559	1,979	
IBNR + FREQUENCY ADJUSTMENT	(29,611)	(4,276)	17	
TOTAL LOSSES	463,049	73,284	1,996	
EXPECTED LOSSES	45,240	14,783	2,957	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.878	0.139	0.004	1.021
INDICATED (POST-TEST)	1.037	0.164	0.004	1.205
PRESENT ON RATE LEVEL	0.081	0.026	0.005	0.113
DERIVED BY FORMULA	0.091	0.032	0.005	0.128
UNDERLYING PRESENT RATE	0.086	0.028	0.006	0.119
PROPOSED	0.091	0.032	0.005	0.128

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.1523
IND. RATE				0.15	MINIMUM PREMIUM	425
MAN. RATE	0.24	0.18	0.14	+ 0.15	PRESENT	405

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	2,248	0	0.000	0	0	0	0	0	0
2021	995	0	0.000	0	0	0	0	0	0
TOTAL	6,663	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
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
2021	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
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
2021	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	(2,003)	(635)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	3,062	2,113	166	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.434	0.300	0.024	0.758
DERIVED BY FORMULA	0.434	0.300	0.024	0.758
UNDERLYING PRESENT RATE	0.460	0.317	0.025	0.802
PROPOSED	0.434	0.300	0.024	0.758

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.9024
IND. RATE				0.90	MINIMUM PREMIUM	675
MAN. RATE	1.38	1.10	0.94	+ 0.90	PRESENT	665

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	8,694	16,300	0.187	0	0	0	0	1	1
2018	9,048	752	0.008	0	0	0	0	0	0
2019	9,487	2,083	0.022	0	0	0	0	0	0
2020	12,106	0	0.000	0	0	0	0	0	0
2021	14,943	0	0.000	0	0	0	0	0	0
TOTAL	54,278	19,135	0.035	0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	4,791	0	0	0	0	11,509	2,835

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	8,451	0	0	0	0	21,223	0
2018	0	0	0	0	0	0	0	0	0	0	632
2019	0	0	0	0	0	0	0	0	0	0	1,921
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	8,451	0	0	0	0	21,223	2,553

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	29,674	2,553	
IBNR + FREQUENCY ADJUSTMENT	(882)	(303)	2	
TOTAL LOSSES	0	29,371	2,555	
EXPECTED LOSSES	1,372	1,081	324	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.054	0.005	0.059
INDICATED (POST-TEST)	0.000	0.064	0.006	0.069
PRESENT ON RATE LEVEL	0.024	0.019	0.006	0.048
DERIVED BY FORMULA	0.024	0.019	0.006	0.048
UNDERLYING PRESENT RATE	0.025	0.020	0.006	0.051
PROPOSED	0.024	0.019	0.006	0.048

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.0576
IND. RATE				0.06	MINIMUM PREMIUM	395
MAN. RATE	0.09	0.07	0.06	+ 0.06	PRESENT	380

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	3,393	232,323	6.847	0	0	1	1	2	4
2018	2,997	101,888	3.400	0	0	0	2	3	5
2019	3,280	178,479	5.441	0	0	0	2	1	3
2020	3,314	351,569	10.609	0	0	1	3	1	5
2021	4,950	38,374	0.775	0	0	0	0	2	2
TOTAL	17,934	902,633	5.033	0	0	2	8	9	19

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	78,064	15,000	5,647	0	0	119,952	306	12,292	1,062
2018	0	0	0	31,663	2,955	0	0	0	41,461	22,600	3,209
2019	0	0	0	53,573	1,481	0	0	0	106,502	2,021	14,902
2020	0	0	165,000	66,513	1,047	0	0	0	112,829	2,138	4,042
2021	0	0	0	0	3,191	0	0	0	0	33,648	1,535
TOTAL	0	0	243,064	166,749	14,321	0	0	119,952	261,098	72,699	24,750

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	119,282	25,545	9,961	0	0	213,155	622	22,666	876
2018	0	0	2,651	50,579	5,536	0	0	3,570	74,661	42,881	2,699
2019	0	0	15,519	72,070	4,591	0	0	26,994	165,601	9,555	13,740
2020	0	3,849	340,035	97,175	24,364	0	8,609	69,461	143,001	17,334	4,507
2021	0	43	3,925	1,559	3,884	0	794	16,982	12,483	28,698	1,644
TOTAL	0	3,892	481,411	246,928	48,336	0	9,403	330,162	396,368	121,135	23,465

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	824,868	812,767	23,465	
IBNR + FREQUENCY ADJUSTMENT	(157,589)	(46,211)	108	
TOTAL LOSSES	667,279	766,556	23,573	
EXPECTED LOSSES	242,156	163,282	16,680	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	3.721	4.274	0.131	8.127
INDICATED (POST-TEST)	4.395	5.048	0.155	9.598
PRESENT ON RATE LEVEL	1.276	0.861	0.088	2.225
DERIVED BY FORMULA	1.307	0.944	0.089	2.341
UNDERLYING PRESENT RATE	1.350	0.910	0.093	2.354
PROPOSED	1.307	0.944	0.089	2.341

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.79	MINIMUM PREMIUM	1,310
MAN. RATE	4.17	3.27	2.76	+ 2.79	PRESENT	1,260

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,452	201,079	13,848	0	0	1	0	2	3
2018	1,735	0	0.000	0	0	0	0	0	0
2019	1,949	4,933	0.253	0	0	0	0	0	0
2020	1,860	0	0.000	0	0	0	0	0	0
2021	1,785	0	0.000	0	0	0	0	0	0
TOTAL	8,781	206,012	2,346	0	0	1	0	2	3

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	91,688	0	28,998	0	0	32,764	0	46,743	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
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	91,688	0	28,998	0	0	32,764	0	46,743	5,819

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	140,099	0	51,152	0	0	58,222	0	86,194	731
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	4,548
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	140,099	0	51,152	0	0	58,222	0	86,194	5,279

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	198,321	137,347	5,279	
IBNR + FREQUENCY ADJUSTMENT	(2,408,221)	(1,008,992)	2,104	
TOTAL LOSSES	0	0	7,383	
EXPECTED LOSSES	3,691,225	3,457,066	386,574	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.084	0.084
INDICATED (POST-TEST)	0.000	0.000	0.099	0.099
PRESENT ON RATE LEVEL	39.733	37.212	4.161	81.106
DERIVED BY FORMULA	39.733	36.840	4.121	80.694
UNDERLYING PRESENT RATE	42.036	39.370	4.402	85.809
PROPOSED	39.733	36.840	4.121	80.694

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	96.1062
IND. RATE				96.11	MINIMUM PREMIUM	471
MAN. RATE	158.58	125.27	100.62	+ 96.11	PRESENT	463

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	20	3,089	15.445	0	0	0	0	1	1
TOTAL	111	3,089	2.783	0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	2,000	0	0	0	0	1,089	0
TOTAL	0	0	0	0	2,000	0	0	0	0	1,089	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	27	2,460	977	2,434	0	26	550	404	929	0
TOTAL	0	27	2,460	977	2,434	0	26	550	404	929	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,063	4,744	0	
IBNR + FREQUENCY ADJUSTMENT	(503)	(863)	2	
TOTAL LOSSES	2,559	3,882	2	
EXPECTED LOSSES	739	2,843	461	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.306	3.497	0.002	5.805
INDICATED (POST-TEST)	2.723	4.130	0.002	6.856
PRESENT ON RATE LEVEL	6.292	24.209	3.926	34.427
DERIVED BY FORMULA	6.292	24.209	3.926	34.427
UNDERLYING PRESENT RATE	6.657	25.612	4.154	36.423
PROPOSED	6.292	24.209	3.926	34.427

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	41.0027
IND. RATE				41.00	MINIMUM PREMIUM	416
MAN. RATE	66.13	50.57	42.71	+ 41.00	PRESENT	404

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	1,829	0.369	0	0	0	0	0	0
2021	617	51,577	8.359	0	0	0	0	2	2
TOTAL	2,674	56,167	2.100	0	0	0	0	2	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	1,829
2021	0	0	0	0	11,927	0	0	0	0	39,650	0
TOTAL	0	0	0	0	11,927	0	0	0	0	39,650	4,590

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	1,275
2018	0	0	0	0	0	0	0	0	0	0	795
2019	0	0	0	0	0	0	0	0	0	0	249
2020	0	0	0	0	0	0	0	0	0	0	2,039
2021	0	162	14,670	5,829	14,516	0	936	20,011	14,710	33,817	0
TOTAL	0	162	14,670	5,829	14,516	0	936	20,011	14,710	33,817	4,358

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	35,780	68,873	4,358	
IBNR + FREQUENCY ADJUSTMENT	(2,660)	(685)	1	
TOTAL LOSSES	33,119	68,187	4,360	
EXPECTED LOSSES	4,046	2,355	235	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.239	2.550	0.163	3.952
INDICATED (POST-TEST)	1.463	3.012	0.193	4.667
PRESENT ON RATE LEVEL	1.430	0.832	0.083	2.346
DERIVED BY FORMULA	1.430	0.832	0.083	2.346
UNDERLYING PRESENT RATE	1.513	0.881	0.088	2.482
PROPOSED	1.430	0.832	0.083	2.346

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.7937
IND. RATE				2.79	MINIMUM PREMIUM	1,310
MAN. RATE	4.71	3.57	2.91	+ 2.79	PRESENT	1,310

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	15,258	112,650	0.738	0	0	0	0	2	4	6
2018	15,363	56,048	0.365	0	0	0	0	1	3	4
2019	15,831	304,611	1.924	0	0	1	0	0	0	1
2020	17,886	32,345	0.181	0	0	0	0	0	3	3
2021	25,635	435,064	1.697	0	0	1	0	0	11	12
TOTAL	89,973	940,718	1.046	0	0	2	0	3	21	26

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	101,884	0	0	0	0	202,447	0	0	280
2020	0	0	0	0	14,488	0	0	0	0	17,115	742
2021	0	0	163,637	0	69,472	0	0	101,394	0	93,118	7,443
TOTAL	0	0	265,521	28,316	117,250	0	0	303,841	18,576	189,557	17,657

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	47,636	42,819	0	0	0	37,293	68,143	4,220
2018	0	0	157	723	14,840	0	0	207	1,321	78,332	3,429
2019	0	0	152,785	2,629	4,208	0	0	301,018	12,086	9,414	258
2020	0	0	4,255	2,472	21,970	0	0	2,738	2,631	25,768	827
2021	0	12,056	370,343	49,693	102,964	0	23,713	203,326	46,511	87,420	7,971
TOTAL	0	12,056	527,540	103,152	186,800	0	23,713	507,289	99,842	269,077	16,706

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,070,599	658,872	16,706	
IBNR + FREQUENCY ADJUSTMENT	(639,095)	(179,610)	528	
TOTAL LOSSES	431,504	479,262	17,234	
EXPECTED LOSSES	990,120	641,698	79,238	
CREDIBILITY	0.01	0.05	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.480	0.533	0.019	1.031
INDICATED (POST-TEST)	0.566	0.629	0.023	1.218
PRESENT ON RATE LEVEL	1.040	0.674	0.083	1.798
DERIVED BY FORMULA	1.035	0.672	0.080	1.787
UNDERLYING PRESENT RATE	1.100	0.713	0.088	1.902
PROPOSED	1.035	0.672	0.080	1.787

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.13	MINIMUM PREMIUM	1,090
MAN. RATE	3.41	2.71	2.23	+ 2.13	PRESENT	1,085

+ PROPOSED



POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	42	2,074	4.938	0	0	0	0	0	0
2018	43	59,446	138.247	0	0	0	1	0	1
2019	44	0	0.000	0	0	0	0	0	0
2020	47	0	0.000	0	0	0	0	0	0
2021	43	23,806	55.363	0	0	0	0	1	1
TOTAL	219	85,326	38.962	0	0	0	1	1	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	5,275	0	0	0	0	18,531	0
TOTAL	0	0	0	37,978	5,275	0	0	21,253	0	18,531	2,289

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	1,711
2018	0	0	3,129	60,598	809	0	0	1,779	38,028	565	181
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	72	6,488	2,578	6,420	0	437	9,353	6,875	15,805	0
TOTAL	0	72	9,618	63,176	7,229	0	437	11,131	44,903	16,370	1,892

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	21,258	131,678	1,892	
IBNR + FREQUENCY ADJUSTMENT	(149,543)	(96,367)	182	
TOTAL LOSSES	0	35,311	2,074	
EXPECTED LOSSES	225,102	324,551	34,430	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	16.124	0.947	17.071
INDICATED (POST-TEST)	0.000	19.044	1.118	20.162
PRESENT ON RATE LEVEL	97.154	140.076	14.860	252.089
DERIVED BY FORMULA	97.154	140.076	14.860	252.089
UNDERLYING PRESENT RATE	102.786	148.197	15.721	266.705
PROPOSED	97.154	140.076	14.860	252.089

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	300.2383
IND. RATE				300.24	MINIMUM PREMIUM	675
MAN. RATE	431.65	357.71	312.74	+ 300.24	PRESENT	679

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,034	51,543	4.985	0	0	0	1	1	2
2018	1,214	4,558	0.375	0	0	0	0	2	2
2019	1,514	11,603	0.766	0	0	0	0	1	1
2020	1,619	1,564	0.097	0	0	0	0	0	0
2021	1,778	194	0.011	0	0	0	0	0	0
TOTAL	7,159	69,462	0.970	0	0	0	1	4	5

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	6,470	133
2020	0	0	0	0	0	0	0	0	0	0	1,564
2021	0	0	0	0	0	0	0	0	0	0	194
TOTAL	0	0	0	22,327	10,166	0	0	0	11,115	8,968	16,886

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	38,023	2,313	0	0	0	22,608	3,493	12,289
2018	0	0	55	74	6,342	0	0	3	13	1,117	83
2019	0	0	520	357	7,252	0	0	327	481	11,564	123
2020	0	0	0	0	0	0	0	0	0	0	1,744
2021	0	0	0	0	0	0	0	0	0	0	208
TOTAL	0	0	575	38,454	15,906	0	0	330	23,101	16,173	14,447

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	905	93,634	14,447	
IBNR + FREQUENCY ADJUSTMENT	(4,849,602)	(1,581,161)	3,565	
TOTAL LOSSES	0	0	18,011	
EXPECTED LOSSES	7,623,146	5,618,696	573,605	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.252	0.252
INDICATED (POST-TEST)	0.000	0.000	0.297	0.297
PRESENT ON RATE LEVEL	100.648	74.183	7.573	182.405
DERIVED BY FORMULA	100.648	73.442	7.501	181.590
UNDERLYING PRESENT RATE	106.483	78.484	8.012	192.980
PROPOSED	100.648	73.442	7.501	181.590

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	216.2739
IND. RATE				216.27	MINIMUM PREMIUM	591
MAN. RATE	383.66	287.94	226.29	+ 216.27	PRESENT	591

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	41,197	961,804	2.335	0	0	1	7	12	20
2018	40,928	433,335	1.059	0	0	1	5	10	16
2019	42,498	465,384	1.095	0	0	1	4	13	18
2020	37,115	257,172	0.693	0	0	0	7	11	18
2021	45,567	389,135	0.854	0	0	0	4	10	14
TOTAL	207,305	2,506,830	1.209	0	0	3	27	56	86

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	201,373	237,235	30,277	0	0	106,966	292,676	74,384	18,893
2018	0	0	81,044	120,834	14,000	0	0	35,437	112,314	51,780	17,926
2019	0	0	143,994	31,244	27,973	0	0	84,000	75,417	77,018	25,738
2020	0	0	0	65,752	19,200	0	0	0	73,521	73,020	25,679
2021	0	0	0	74,538	29,081	0	0	0	198,789	68,359	18,368
TOTAL	0	0	426,411	529,603	120,531	0	0	226,403	752,717	344,561	106,604

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	307,698	404,011	53,409	0	0	190,079	595,303	137,164	15,587
2018	0	0	130,029	194,199	26,440	0	0	62,047	203,330	98,928	15,076
2019	0	0	227,803	47,680	47,941	0	0	147,840	127,898	145,769	23,730
2020	0	1,374	61,318	86,945	38,386	0	5,610	56,722	104,190	119,136	28,632
2021	0	2,415	170,214	82,750	51,055	0	13,362	206,751	177,713	87,923	19,672
TOTAL	0	3,790	897,062	815,585	217,230	0	18,971	663,439	1,208,434	588,920	102,697

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,583,262	2,830,169	102,697	
IBNR + FREQUENCY ADJUSTMENT	(790,466)	(483,370)	834	
TOTAL LOSSES	792,796	2,346,799	103,532	
EXPECTED LOSSES	1,191,375	1,646,415	149,955	
CREDIBILITY	0.03	0.09	0.10	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.382	1.132	0.050	1.564
INDICATED (POST-TEST)	0.452	1.337	0.059	1.848
PRESENT ON RATE LEVEL	0.543	0.751	0.068	1.362
DERIVED BY FORMULA	0.540	0.803	0.067	1.411
UNDERLYING PRESENT RATE	0.575	0.794	0.072	1.441
PROPOSED	0.540	0.803	0.067	1.411

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.6809
IND. RATE				1.68	MINIMUM PREMIUM	940
MAN. RATE	2.44	1.98	1.69	+ 1.68	PRESENT	910

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	4,092	79,634	1.946	0	0	0	1	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
2021	9,958	2,798	0.028	0	0	0	0	1	1
TOTAL	28,520	143,722	0.504	0	0	0	2	3	5

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	218	0	0	0	0	1,830	750
TOTAL	0	0	0	39,552	6,328	0	0	0	57,093	24,372	16,377

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	51,090	2,247	0	0	0	87,684	9,683	0
2018	0	0	69	93	7,956	0	0	76	363	31,964	1,870
2019	0	0	2,740	12,831	436	0	0	3,531	21,724	780	9,553
2020	0	0	0	0	0	0	0	0	0	0	3,393
2021	0	3	268	107	265	0	43	924	679	1,561	803
TOTAL	0	3	3,077	64,121	10,904	0	43	4,531	110,450	43,988	15,619

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,654	229,463	15,619	
IBNR + FREQUENCY ADJUSTMENT	(97,544)	(38,754)	145	
TOTAL LOSSES	0	190,709	15,764	
EXPECTED LOSSES	156,218	146,018	18,813	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.669	0.055	0.724
INDICATED (POST-TEST)	0.000	0.790	0.065	0.855
PRESENT ON RATE LEVEL	0.518	0.484	0.062	1.064
DERIVED BY FORMULA	0.513	0.490	0.062	1.065
UNDERLYING PRESENT RATE	0.548	0.512	0.066	1.126
PROPOSED	0.512	0.490	0.062	1.064

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.2672
IND. RATE				1.27	MINIMUM PREMIUM	800
MAN. RATE	2.11	1.60	1.32	+ 1.27	PRESENT	790

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	102,465	791,106	0.772	0	0	0	4	18	22
2018	106,976	1,119,695	1.047	0	0	2	5	14	21
2019	102,058	440,383	0.432	0	0	0	3	12	15
2020	95,024	1,176,828	1.238	0	0	1	13	16	30
2021	108,381	681,700	0.629	0	0	0	3	20	23
TOTAL	514,904	4,209,712	0.818	0	0	3	28	80	111

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	152,329	226,500	0	0	0	96,464	225,929	89,884
2018	0	0	304,266	110,241	140,914	0	0	258,747	68,868	165,610	71,049
2019	0	0	0	123,934	45,107	0	0	0	175,425	51,724	44,193
2020	0	0	87,521	283,511	57,637	0	0	86,952	495,180	115,965	50,062
2021	0	0	0	60,069	231,746	0	0	0	40,945	304,913	44,027
TOTAL	0	0	391,787	730,084	701,904	0	0	345,699	876,882	864,141	299,215

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	259,416	399,546	0	0	0	196,208	416,613	74,154
2018	0	0	461,139	182,849	237,300	0	0	389,231	136,044	309,583	59,752
2019	0	0	40,235	169,697	71,070	0	0	46,912	276,366	102,235	40,746
2020	0	7,229	407,331	377,156	134,483	0	38,808	462,173	653,935	242,465	55,819
2021	0	4,780	393,394	168,488	294,679	0	9,616	189,368	144,503	266,161	47,153
TOTAL	0	12,009	1,302,099	1,157,606	1,137,077	0	48,424	1,087,685	1,407,056	1,337,057	277,625

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,450,217	5,038,796	277,625	
IBNR + FREQUENCY ADJUSTMENT	(1,531,042)	(802,257)	1,683	
TOTAL LOSSES	919,176	4,236,538	279,307	
EXPECTED LOSSES	2,292,257	2,710,712	310,264	
CREDIBILITY	0.05	0.17	0.19	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.179	0.823	0.054	1.056
INDICATED (POST-TEST)	0.211	0.972	0.064	1.247
PRESENT ON RATE LEVEL	0.421	0.498	0.057	0.975
DERIVED BY FORMULA	0.410	0.578	0.058	1.047
UNDERLYING PRESENT RATE	0.445	0.526	0.060	1.032
PROPOSED	0.410	0.578	0.058	1.047

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.2467
IND. RATE				1.25	MINIMUM PREMIUM	795
MAN. RATE	1.81	1.44	1.21	+ 1.25	PRESENT	755

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	194,068	2,746,281	1.415	0	0	9	19	58	86
2018	206,006	3,966,052	1.925	0	0	7	25	52	84
2019	219,510	3,175,400	1.447	0	0	5	26	55	86
2020	229,708	2,997,762	1.305	0	0	3	28	66	97
2021	245,154	3,105,166	1.267	0	0	1	26	73	100
TOTAL	1,094,446	15,990,661	1.461	0	0	25	124	304	453

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,042,576	257,829	260,306	0	0	516,086	226,864	279,058	163,562
2018	0	0	1,234,537	493,106	232,954	0	0	1,218,052	295,896	291,766	199,741
2019	0	0	816,855	483,694	476,556	0	0	524,043	485,792	230,432	158,028
2020	0	0	553,443	465,850	509,322	0	0	316,775	440,474	547,995	163,903
2021	0	0	104,261	616,688	537,109	0	0	15,450	843,999	824,458	163,201
TOTAL	0	0	3,751,672	2,317,167	2,016,247	0	0	2,590,406	2,293,025	2,173,709	848,435

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,593,056	439,083	459,180	0	0	917,085	461,441	514,583	134,939
2018	0	0	1,819,567	807,983	406,103	0	0	1,600,385	573,993	553,823	167,982
2019	0	0	1,413,241	704,799	746,942	0	0	913,522	803,084	463,326	145,702
2020	0	17,983	1,494,663	721,137	882,960	0	37,346	868,535	677,477	901,737	182,752
2021	0	31,096	1,954,483	839,560	795,011	0	72,616	1,171,250	954,538	830,155	174,788
TOTAL	0	49,079	8,275,010	3,512,562	3,290,195	0	109,962	5,470,776	3,470,534	3,263,625	806,163

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,904,827	13,536,916	806,163	
IBNR + FREQUENCY ADJUSTMENT	(6,553,659)	(2,592,968)	5,416	
TOTAL LOSSES	7,351,168	10,943,948	811,579	
EXPECTED LOSSES	10,006,331	8,928,862	945,024	
CREDIBILITY	0.08	0.28	0.31	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.672	1.000	0.074	1.746
INDICATED (POST-TEST)	0.793	1.181	0.088	2.062
PRESENT ON RATE LEVEL	0.864	0.771	0.082	1.717
DERIVED BY FORMULA	0.859	0.886	0.083	1.828
UNDERLYING PRESENT RATE	0.914	0.816	0.086	1.816
PROPOSED	0.859	0.886	0.083	1.828

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.1770
IND. RATE				2.18	MINIMUM PREMIUM	1,105
MAN. RATE	3.11	2.50	2.13	+ 2.18	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
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	167,921	2.534	0	0	1	0	0	1
2021	7,865	50,613	0.644	0	0	0	0	3	3
TOTAL	33,474	228,317	0.682	0	0	1	0	3	4

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	98,983	0	0	0	0	68,040	0	0	898
2021	0	0	0	0	28,983	0	0	0	0	17,734	3,896
TOTAL	0	0	98,983	0	28,983	0	0	68,040	0	17,734	14,577

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	3,957
2018	0	0	0	0	0	0	0	0	0	0	4,194
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	1,475	170,013	7,414	8,037	0	803	109,762	7,791	4,634	1,001
2021	0	394	35,649	14,164	35,275	0	419	8,950	6,579	15,125	4,173
TOTAL	0	1,869	205,662	21,578	43,313	0	1,221	118,712	14,370	19,759	13,325

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	327,465	99,019	13,325	
IBNR + FREQUENCY ADJUSTMENT	(104,472)	(51,501)	102	
TOTAL LOSSES	222,993	47,518	13,426	
EXPECTED LOSSES	157,416	176,234	17,473	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.666	0.142	0.040	0.848
INDICATED (POST-TEST)	0.787	0.168	0.047	1.002
PRESENT ON RATE LEVEL	0.444	0.498	0.049	0.991
DERIVED BY FORMULA	0.448	0.488	0.049	0.985
UNDERLYING PRESENT RATE	0.470	0.526	0.052	1.049
PROPOSED	0.451	0.491	0.050	0.991

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.1808
IND. RATE				1.18	MINIMUM PREMIUM	770
MAN. RATE	2.03	1.52	1.23	+ 1.18	PRESENT	760

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	5,264	24,949	0.474	0	0	0	0	2	2
2018	4,726	27,786	0.588	0	0	0	1	0	1
2019	4,495	67,611	1.504	0	0	0	1	4	5
2020	3,593	22,750	0.633	0	0	0	0	2	2
2021	5,270	7,428	0.141	0	0	0	0	1	1
TOTAL	23,348	150,524	0.645	0	0	0	2	9	11

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	9,283	0	0	0	0	11,785	3,881
2018	0	0	0	10,878	0	0	0	16,795	0	0	113
2019	0	0	0	13,990	19,062	0	0	3,252	0	22,943	8,364
2020	0	0	0	0	9,719	0	0	0	0	9,281	3,750
2021	0	0	0	0	4,218	0	0	0	0	2,875	335
TOTAL	0	0	0	24,868	42,282	0	0	0	20,047	46,884	16,443

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	16,375	0	0	0	0	21,732	3,202
2018	0	0	896	17,357	232	0	0	1,406	30,051	447	95
2019	0	0	5,995	20,152	28,284	0	0	1,982	6,757	41,187	7,712
2020	0	0	2,854	1,658	14,738	0	0	1,485	1,426	13,973	4,181
2021	0	57	5,188	2,061	5,134	0	68	1,451	1,067	2,452	359
TOTAL	0	57	14,934	41,228	64,762	0	68	6,324	39,301	79,791	15,549

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	21,383	225,083	15,549	
IBNR + FREQUENCY ADJUSTMENT	(57,335)	(40,227)	57	
TOTAL LOSSES	0	184,856	15,605	
EXPECTED LOSSES	85,048	135,739	10,183	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.792	0.067	0.859
INDICATED (POST-TEST)	0.000	0.935	0.079	1.014
PRESENT ON RATE LEVEL	0.344	0.550	0.041	0.935
DERIVED BY FORMULA	0.341	0.557	0.042	0.940
UNDERLYING PRESENT RATE	0.364	0.581	0.044	0.989
PROPOSED	0.341	0.557	0.042	0.940

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.1196
IND. RATE				1.12	MINIMUM PREMIUM	750
MAN. RATE	1.82	1.39	1.16	+ 1.12	PRESENT	740

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	28,296	19,012	0.067	0	0	0	0	1	1
2018	28,022	43,381	0.155	0	0	0	0	1	1
2019	27,032	128,404	0.475	0	0	0	0	2	2
2020	28,462	0	0.000	0	0	0	0	0	0
2021	29,652	126,235	0.426	0	0	0	0	3	3
TOTAL	141,464	317,032	0.224	0	0	0	0	7	7

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	294	0	0	0	0	8,433	10,285
2018	0	0	0	0	9,179	0	0	0	0	28,040	6,162
2019	0	0	0	0	91,419	0	0	0	0	36,612	373
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	63,790	0	0	0	0	59,171	3,274
TOTAL	0	0	0	0	164,682	0	0	0	0	132,256	20,094

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	519	0	0	0	0	15,550	8,485
2018	0	0	131	177	15,100	0	0	123	589	51,835	5,182
2019	0	0	9,508	6,518	132,585	0	0	1,853	2,720	65,437	344
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	868	78,462	31,174	77,639	0	1,396	29,864	21,952	50,467	3,506
TOTAL	0	868	88,101	37,870	225,843	0	1,396	31,840	25,262	183,289	17,518

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	122,204	472,263	17,518	
IBNR + FREQUENCY ADJUSTMENT	(165,359)	(52,757)	111	
TOTAL LOSSES	0	419,506	17,629	
EXPECTED LOSSES	247,815	178,126	20,429	
CREDIBILITY	0.02	0.07	0.08	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.297	0.012	0.309
INDICATED (POST-TEST)	0.000	0.350	0.015	0.365
PRESENT ON RATE LEVEL	0.166	0.119	0.014	0.298
DERIVED BY FORMULA	0.162	0.135	0.014	0.311
UNDERLYING PRESENT RATE	0.175	0.126	0.014	0.316
PROPOSED	0.162	0.135	0.014	0.311

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.3706
IND. RATE				0.37	MINIMUM PREMIUM	500
MAN. RATE	0.55	0.44	0.37	+ 0.37	PRESENT	480

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	4,789	8,752	0.183	0	0	0	0	0	0
2018	4,885	55,190	1.130	0	0	0	0	1	2
2019	4,702	175,666	3.736	0	0	0	1	3	4
2020	4,037	81,177	2.011	0	0	0	1	3	4
2021	6,407	14,642	0.229	0	0	0	1	1	2
TOTAL	24,820	335,427	1.351	0	0	0	4	8	12

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	94,446	0	0	0	6,057	36,748	8,568
2020	0	0	0	21,531	31,450	0	0	0	13,243	14,439	514
2021	0	0	0	2,808	5,366	0	0	0	1,395	3,486	1,587
TOTAL	0	0	0	77,259	133,476	0	0	0	32,336	57,651	34,705

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	7,220
2018	0	0	1,933	36,858	4,134	0	0	987	20,892	5,815	12,854
2019	0	0	18,383	46,827	138,336	0	0	3,389	12,140	66,018	7,900
2020	0	450	27,469	32,764	50,727	0	1,010	10,423	18,965	23,396	573
2021	0	149	11,665	5,204	7,121	0	165	2,968	2,362	3,181	1,700
TOTAL	0	599	59,450	121,653	200,317	0	1,175	17,767	54,359	98,410	30,247

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	78,991	474,739	30,247	
IBNR + FREQUENCY ADJUSTMENT	(213,944)	(82,518)	273	
TOTAL LOSSES	0	392,222	30,520	
EXPECTED LOSSES	324,383	287,200	44,578	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.580	0.123	1.703
INDICATED (POST-TEST)	0.000	1.866	0.145	2.012
PRESENT ON RATE LEVEL	1.235	1.094	0.170	2.499
DERIVED BY FORMULA	1.223	1.109	0.169	2.501
UNDERLYING PRESENT RATE	1.307	1.157	0.180	2.644
PROPOSED	1.222	1.108	0.169	2.499

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.9761
IND. RATE				2.98	MINIMUM PREMIUM	1,375
MAN. RATE	4.90	3.74	3.10	+ 2.98	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
2017	53,396	1,139,205	2.134	0	0	2	7	13	22
2018	50,912	377,952	0.742	0	0	0	6	5	11
2019	49,853	457,865	0.918	0	0	1	2	12	15
2020	53,759	541,114	1.007	0	0	1	5	9	15
2021	67,899	669,086	0.985	0	0	1	3	11	15
TOTAL	275,819	3,185,222	1.155	0	0	5	23	50	78

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	369,986	189,352	54,641	0	0	328,461	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	57,619	122,243	0	0	8,470	66,710	31,931	81,661
2020	0	0	103,962	103,511	102,188	0	0	21,122	81,810	100,138	28,383
2021	0	0	119,000	103,776	69,972	0	0	128,500	57,363	151,935	38,540
TOTAL	0	0	682,179	667,002	355,189	0	0	486,553	380,666	391,382	222,251

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	565,339	322,466	96,387	0	0	583,675	144,333	173,506	26,163
2018	0	0	17,618	339,573	14,641	0	0	8,748	186,049	27,322	35,283
2019	0	0	163,049	88,418	183,602	0	0	31,054	106,512	61,187	75,291
2020	0	3,712	296,231	156,938	177,995	0	6,491	100,213	121,258	162,441	31,647
2021	0	11,844	480,425	141,065	120,354	0	34,244	324,508	115,494	148,271	41,276
TOTAL	0	15,556	1,522,662	1,048,460	592,977	0	40,735	1,048,198	673,647	572,726	209,661

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,627,152	2,887,810	209,661	
IBNR + FREQUENCY ADJUSTMENT	(1,249,376)	(531,165)	1,051	
TOTAL LOSSES	1,377,776	2,356,645	210,712	
EXPECTED LOSSES	1,893,871	1,835,876	174,879	
CREDIBILITY	0.03	0.11	0.13	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.500	0.854	0.076	1.430
INDICATED (POST-TEST)	0.590	1.009	0.090	1.689
PRESENT ON RATE LEVEL	0.649	0.629	0.060	1.338
DERIVED BY FORMULA	0.647	0.671	0.064	1.382
UNDERLYING PRESENT RATE	0.687	0.666	0.063	1.416
PROPOSED	0.647	0.671	0.064	1.382

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.6460
IND. RATE				1.65	MINIMUM PREMIUM	930
MAN. RATE	2.42	1.95	1.66	+ 1.65	PRESENT	900

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	779	68,887	8.843	0	0	0	1	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
2021	669	0	0.000	0	0	0	0	0	0
TOTAL	4,041	68,887	1.705	0	0	0	1	1	2

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	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
2017	0	0	0	72,231	2,597	0	0	0	18,491	29,338	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
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	72,231	2,597	0	0	0	18,491	29,338	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	122,657	0	
IBNR + FREQUENCY ADJUSTMENT	(21,502)	(5,748)	9	
TOTAL LOSSES	0	116,909	9	
EXPECTED LOSSES	31,832	18,963	1,931	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	2.893	0.000	2.893
INDICATED (POST-TEST)	0.000	3.417	0.000	3.417
PRESENT ON RATE LEVEL	0.745	0.444	0.045	1.233
DERIVED BY FORMULA	0.745	0.473	0.045	1.263
UNDERLYING PRESENT RATE	0.788	0.469	0.048	1.305
PROPOSED	0.745	0.473	0.045	1.263

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.5037
IND. RATE				1.50	MINIMUM PREMIUM	880
MAN. RATE	2.38	1.83	1.53	+ 1.50	PRESENT	860

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	151,456	2,045,909	1.351	0	0	2	8	74	84
2018	155,465	3,400,410	2.187	0	0	5	12	98	115
2019	155,423	4,326,140	2.783	0	0	7	18	94	119
2020	235,109	4,946,659	2.104	0	0	8	27	75	110
2021	330,227	3,395,190	1.028	0	0	1	4	105	110
<b>TOTAL</b>	<b>1,027,680</b>	<b>18,114,308</b>	<b>1.763</b>	<b>0</b>	<b>0</b>	<b>23</b>	<b>69</b>	<b>446</b>	<b>538</b>

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	541,739	186,657	598,400	0	0	148,377	102,552	363,753	104,431	
2018	0	0	1,047,838	109,687	578,497	0	0	1,068,110	106,925	396,833	92,520	
2019	0	0	1,454,368	381,380	1,023,538	0	0	660,658	315,709	425,172	65,315	
2020	0	0	1,180,344	962,470	614,295	0	0	626,341	956,676	488,863	117,670	
2021	0	0	124,041	52,149	1,265,529	0	0	50,000	29,927	1,584,092	289,452	
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>4,348,330</b>	<b>1,692,343</b>	<b>4,080,259</b>	<b>0</b>	<b>0</b>	<b>2,553,486</b>	<b>1,511,789</b>	<b>3,258,713</b>	<b>669,388</b>	

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	827,777	317,877	1,056,578	0	0	263,666	208,591	670,761	86,156	
2018	0	0	1,482,112	199,949	964,225	0	0	1,503,077	236,075	742,683	77,809	
2019	0	0	2,396,798	622,809	1,561,893	0	0	1,083,563	561,485	808,247	60,220	
2020	0	37,703	3,022,797	1,417,950	1,163,069	0	80,385	1,674,691	1,356,571	898,366	131,202	
2021	0	27,047	1,866,617	678,348	1,565,186	0	49,763	902,513	616,534	1,359,476	310,003	
<b>TOTAL</b>	<b>0</b>	<b>64,750</b>	<b>9,596,101</b>	<b>3,236,931</b>	<b>6,309,952</b>	<b>0</b>	<b>130,148</b>	<b>5,427,510</b>	<b>2,979,257</b>	<b>4,479,533</b>	<b>665,390</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	15,218,509	17,005,673	665,390	
IBNR + FREQUENCY ADJUSTMENT	(6,022,588)	(3,202,130)	6,529	
<b>TOTAL LOSSES</b>	<b>9,195,921</b>	<b>13,803,543</b>	<b>671,919</b>	
EXPECTED LOSSES	9,502,263	11,779,394	891,402	
CREDIBILITY	0.08	0.26	0.30	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.895	1.343	0.065	2.303
INDICATED (POST-TEST)	1.057	1.586	0.077	2.721
PRESENT ON RATE LEVEL	0.874	1.083	0.082	2.039
DERIVED BY FORMULA	0.889	1.214	0.081	2.183
UNDERLYING PRESENT RATE	0.925	1.146	0.087	2.158
PROPOSED	0.889	1.214	0.081	2.183

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.6004
IND. RATE				2.60	MINIMUM PREMIUM	1,245
MAN. RATE	3.45	2.84	2.53	+ 2.60	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
2017	65,215	1,871,686	2.870	0	0	4	10	14	28
2018	65,401	1,204,378	1.842	1	0	1	13	16	31
2019	69,434	1,092,756	1.574	1	0	1	6	18	26
2020	76,315	565,383	0.741	0	0	0	6	22	28
2021	85,601	693,079	0.810	0	0	1	2	23	26
TOTAL	361,966	5,427,282	1.499	2	0	7	37	93	139

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	411,421	260,097	74,844	0	0	631,931	328,229	85,673	79,491
2018	30,118	0	83,023	348,916	29,432	0	0	99,648	445,973	65,518	101,750
2019	18,423	0	163,193	186,625	24,000	26,166	0	273,865	301,291	44,333	54,860
2020	0	0	0	156,801	108,858	0	0	0	103,104	156,801	39,819
2021	0	0	117,232	55,548	102,275	0	0	56,319	85,379	234,422	41,904
TOTAL	48,541	0	774,869	1,007,987	339,409	26,166	0	1,061,763	1,263,976	586,747	317,824

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	628,651	442,945	132,025	0	0	1,122,941	667,618	157,981	65,580
2018	46,192	0	151,971	558,452	56,706	0	0	185,016	802,953	133,597	85,572
2019	28,788	0	300,744	256,615	50,057	41,701	0	485,529	487,699	108,783	50,581
2020	0	3,277	164,751	218,100	187,181	0	7,867	88,250	154,475	248,978	44,398
2021	0	10,856	430,091	112,336	149,338	0	22,529	279,126	159,051	217,104	44,879
TOTAL	74,980	14,133	1,676,208	1,588,449	575,307	41,701	30,396	2,160,862	2,271,796	866,443	291,010

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,998,280	5,301,994	291,010	
IBNR + FREQUENCY ADJUSTMENT	(1,581,489)	(857,655)		2,092
TOTAL LOSSES	2,416,792	4,444,340	293,103	
EXPECTED LOSSES	2,417,908	2,970,179	353,448	
CREDIBILITY	0.04	0.13	0.15	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.668	1.228	0.081	1.976
INDICATED (POST-TEST)	0.789	1.450	0.096	2.334
PRESENT ON RATE LEVEL	0.631	0.776	0.092	1.499
DERIVED BY FORMULA	0.638	0.863	0.093	1.594
UNDERLYING PRESENT RATE	0.668	0.821	0.098	1.586
PROPOSED	0.638	0.863	0.093	1.594

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.8982
IND. RATE				1.90	MINIMUM PREMIUM	1,010
MAN. RATE	2.49	2.09	1.86	+ 1.90	PRESENT	970

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	21,773	98,078	0.450	0	0	0	1	2	3
2018	24,133	106,325	0.441	0	0	0	0	2	2
2019	24,229	369,884	1.527	0	0	1	1	3	5
2020	24,869	183,625	0.738	0	0	0	3	2	5
2021	33,828	258,018	0.763	0	0	0	1	9	10
TOTAL	128,832	1,015,930	0.789	0	0	1	6	18	25

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	47,450	4,837	0	0	0	18,174	8,836	18,781
2018	0	0	0	0	45,499	0	0	0	0	44,495	16,331
2019	0	0	191,568	25,000	3,110	0	0	111,690	18,135	11,293	9,088
2020	0	0	0	72,755	16,589	0	0	0	71,990	14,110	8,181
2021	0	0	0	14,007	66,517	0	0	0	7,000	155,166	15,328
TOTAL	0	0	191,568	159,212	136,552	0	0	111,690	115,299	233,900	67,709

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	80,807	8,532	0	0	0	36,966	16,294	15,494
2018	0	0	651	878	74,850	0	0	196	934	82,253	13,734
2019	0	0	294,769	38,747	13,562	0	0	171,222	35,680	26,389	8,379
2020	0	1,521	66,481	95,411	35,414	0	5,493	46,359	93,200	30,250	9,122
2021	0	1,284	107,080	45,386	83,901	0	4,076	84,378	62,931	133,384	16,416
TOTAL	0	2,805	468,981	261,229	216,260	0	9,568	302,155	229,711	288,571	63,146

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	783,509	995,771	63,146	
IBNR + FREQUENCY ADJUSTMENT	(686,781)	(223,857)	551	
TOTAL LOSSES	96,728	771,914	63,697	
EXPECTED LOSSES	1,057,141	789,217	87,317	
CREDIBILITY	0.02	0.07	0.08	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.075	0.599	0.049	0.724
INDICATED (POST-TEST)	0.089	0.708	0.058	0.855
PRESENT ON RATE LEVEL	0.776	0.579	0.064	1.419
DERIVED BY FORMULA	0.762	0.588	0.064	1.413
UNDERLYING PRESENT RATE	0.821	0.613	0.068	1.501
PROPOSED	0.762	0.588	0.064	1.413

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.6835
IND. RATE				1.68	MINIMUM PREMIUM	940
MAN. RATE	2.67	2.11	1.76	+ 1.68	PRESENT	935

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	110,132	163,762	0.149	0	0	0	2	9	11
2018	112,182	494,742	0.441	0	0	1	3	3	7
2019	108,295	204,386	0.189	0	0	0	0	11	11
2020	126,348	174,647	0.138	0	0	0	4	8	12
2021	144,807	816,294	0.564	0	0	0	5	10	15
TOTAL	601,764	1,853,831	0.308	0	0	1	14	41	56

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	34,231	16,981	0	0	0	16,663	35,334	60,553
2018	0	0	199,475	123,596	16,566	0	0	113	86,823	24,010	44,159
2019	0	0	0	0	73,466	0	0	0	0	66,850	64,070
2020	0	0	0	26,359	21,312	0	0	0	36,175	33,055	57,746
2021	0	0	0	172,487	138,989	0	0	0	182,184	187,808	134,826
TOTAL	0	0	199,475	356,673	267,314	0	0	113	321,845	347,057	361,354

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	58,295	29,954	0	0	0	33,893	65,156	49,956
2018	0	0	305,465	200,302	31,940	0	0	7,540	155,861	46,695	37,138
2019	0	0	7,640	5,238	106,548	0	0	3,383	4,967	119,481	59,073
2020	0	551	28,580	37,178	36,034	0	2,760	27,450	50,824	54,293	64,387
2021	0	6,565	482,071	226,526	205,403	0	15,199	252,649	209,303	187,327	144,399
TOTAL	0	7,116	823,757	527,539	409,879	0	17,959	291,021	454,847	472,952	354,952

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,139,853	1,865,217	354,952	
IBNR + FREQUENCY ADJUSTMENT	(867,247)	(417,565)	1,582	
TOTAL LOSSES	272,606	1,447,652	356,534	
EXPECTED LOSSES	1,318,945	1,443,773	265,070	
CREDIBILITY	0.05	0.18	0.21	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.045	0.241	0.059	0.345
INDICATED (POST-TEST)	0.054	0.284	0.070	0.408
PRESENT ON RATE LEVEL	0.207	0.227	0.042	0.476
DERIVED BY FORMULA	0.199	0.237	0.048	0.484
UNDERLYING PRESENT RATE	0.219	0.240	0.044	0.503
PROPOSED	0.196	0.233	0.047	0.476

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.5664
IND. RATE				0.57	MINIMUM PREMIUM	565
MAN. RATE	1.00	0.74	0.59	+ 0.57	PRESENT	550

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	284,646	3,531,615	1.241	0	0	2	41	69	112
2018	273,525	4,528,037	1.655	0	0	6	27	68	101
2019	280,469	1,650,066	0.588	0	0	0	18	69	87
2020	285,013	4,436,956	1.557	1	0	4	35	66	106
2021	335,579	2,380,388	0.709	0	0	0	17	70	87
TOTAL	1,459,232	16,527,062	1.133	1	0	12	138	342	493

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	573,084	721,707	417,064	0	0	202,481	724,890	578,527	313,862
2018	0	0	1,337,382	495,884	681,580	0	0	889,965	498,324	379,808	245,094
2019	0	0	0	384,420	499,777	0	0	0	145,115	409,702	211,052
2020	746,688	0	576,694	912,108	480,112	0	0	304,485	577,049	594,817	245,003
2021	0	0	0	325,518	716,162	0	0	0	221,179	886,633	230,896
TOTAL	746,688	0	2,487,160	2,839,637	2,794,695	0	0	1,396,931	2,166,557	2,849,487	1,245,907

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	700,356	1,229,067	735,701	0	0	304,128	1,474,426	1,066,804	258,936
2018	0	0	1,966,611	822,394	1,145,175	0	0	1,334,535	931,138	720,780	206,124
2019	0	0	162,228	552,025	742,356	0	0	57,372	255,877	740,358	194,590
2020	769,889	27,656	1,903,912	1,285,759	903,477	0	47,622	939,866	855,965	988,481	273,178
2021	0	18,561	1,468,016	649,302	940,032	0	33,996	639,135	498,452	789,165	247,290
TOTAL	769,889	46,217	6,201,124	4,538,547	4,466,740	0	81,618	3,275,037	4,015,859	4,305,588	1,180,118

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,373,884	17,326,734	1,180,118	
IBNR + FREQUENCY ADJUSTMENT	(5,545,279)	(3,386,818)	8,804	
TOTAL LOSSES	4,828,606	13,939,916	1,188,922	
EXPECTED LOSSES	8,390,425	11,609,447	1,528,821	
CREDIBILITY	0.10	0.33	0.38	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.331	0.955	0.081	1.368
INDICATED (POST-TEST)	0.391	1.128	0.096	1.615
PRESENT ON RATE LEVEL	0.543	0.752	0.099	1.394
DERIVED BY FORMULA	0.528	0.876	0.098	1.502
UNDERLYING PRESENT RATE	0.575	0.796	0.105	1.475
PROPOSED	0.528	0.876	0.098	1.502

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.7893
IND. RATE				1.79	MINIMUM PREMIUM	975
MAN. RATE	2.57	1.97	1.73	+ 1.79	PRESENT	925

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	6,982	0.365	0	0	0	0	1	1
2021	2,731	33,873	1.240	0	0	0	0	4	4
TOTAL	8,951	56,860	0.635	0	0	0	0	10	10

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	2,038	0	0	0	0	4,944	0
2021	0	0	0	0	15,979	0	0	0	0	15,171	2,723
TOTAL	0	0	0	0	21,893	0	0	0	0	24,209	10,758

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	1,319	0	0	0	0	2,969	1,044
2018	0	0	10	14	1,198	0	0	3	14	1,216	2,081
2019	0	0	250	171	3,481	0	0	92	136	3,264	3,959
2020	0	0	599	348	3,090	0	0	791	760	7,444	0
2021	0	217	19,654	7,809	19,448	0	358	7,657	5,628	12,939	2,916
TOTAL	0	217	20,513	8,342	28,536	0	358	8,543	6,538	27,832	10,001

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	29,631	71,248	10,001	
IBNR + FREQUENCY ADJUSTMENT	0	(35,199)	286	
TOTAL LOSSES	29,631	36,049	10,287	
EXPECTED LOSSES	0	128,042	40,656	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.331	0.403	0.115	0.849
INDICATED (POST-TEST)	0.391	0.476	0.136	1.002
PRESENT ON RATE LEVEL	0.000	1.352	0.429	1.781
DERIVED BY FORMULA	0.000	1.343	0.426	1.770
UNDERLYING PRESENT RATE	0.000	1.430	0.454	1.885
PROPOSED	0.000	1.343	0.426	1.770

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.11	MINIMUM PREMIUM	1,080
MAN. RATE	3.32	2.65	2.21	+ 2.11	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
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	5,906	0.070	0	0	0	2	0	2
2021	8,254	656,072	7.949	0	0	1	0	0	1
TOTAL	44,509	865,887	1.945	0	0	2	2	1	5

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	3,254	0	0	0	0	1,929	213
2018	0	0	127,638	0	0	0	0	66,388	0	0	3,353
2019	0	0	0	0	0	0	0	0	0	0	1,134
2020	0	0	0	2,817	0	0	0	0	1,701	0	1,388
2021	0	0	185,478	0	0	0	0	470,000	0	0	594
TOTAL	0	0	313,116	2,817	3,254	0	0	536,388	1,701	1,929	6,682

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	5,740	0	0	0	0	3,557	176
2018	0	0	188,789	1,774	1,315	0	0	98,201	2,397	412	2,820
2019	0	0	0	0	0	0	0	0	0	0	1,046
2020	0	59	2,385	3,585	397	0	130	1,042	2,151	213	1,548
2021	0	9,641	247,141	13,655	15,970	0	76,326	554,596	42,450	28,384	636
TOTAL	0	9,700	438,316	19,014	23,422	0	76,456	653,839	46,998	32,565	6,225

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,178,311	121,999	6,225	
IBNR + FREQUENCY ADJUSTMENT	(61,540)	(26,266)	78	
TOTAL LOSSES	1,116,771	95,733	6,303	
EXPECTED LOSSES	90,914	87,103	15,565	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.509	0.215	0.014	2.738
INDICATED (POST-TEST)	2.963	0.254	0.017	3.234
PRESENT ON RATE LEVEL	0.193	0.185	0.033	0.411
DERIVED BY FORMULA	0.221	0.187	0.032	0.440
UNDERLYING PRESENT RATE	0.204	0.196	0.035	0.435
PROPOSED	0.221	0.187	0.032	0.440

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.5243
IND. RATE				0.52	MINIMUM PREMIUM	550
MAN. RATE	0.70	0.58	0.51	+ 0.52	PRESENT	525

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	9,640	0.245	0	0	0	0	2	2
2021	3,629	130,872	3.606	0	0	1	0	0	1
TOTAL	22,161	180,238	0.813	0	0	1	1	3	5

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	2,958	0	0	0	0	6,356	326
2021	0	0	103,977	0	0	0	0	24,624	0	0	2,271
TOTAL	0	0	103,977	21,155	8,879	0	0	24,624	5,344	10,577	5,682

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	10,445	0	0	0	0	7,784	0
2018	0	0	1,743	33,755	451	0	0	447	9,562	142	1,638
2019	0	0	0	0	0	0	0	0	0	0	1,048
2020	0	0	869	505	4,486	0	0	1,017	977	9,570	363
2021	0	7,060	181,024	10,003	11,697	0	5,225	37,965	2,906	1,943	2,432
TOTAL	0	7,060	183,636	44,262	27,078	0	5,225	39,430	13,445	19,438	5,482

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	235,351	104,223	5,482	
IBNR + FREQUENCY ADJUSTMENT	(177,021)	(42,135)	59	
TOTAL LOSSES	58,330	62,088	5,541	
EXPECTED LOSSES	259,968	137,419	12,719	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.263	0.280	0.025	0.568
INDICATED (POST-TEST)	0.311	0.331	0.030	0.671
PRESENT ON RATE LEVEL	1.109	0.586	0.054	1.749
DERIVED BY FORMULA	1.101	0.581	0.054	1.736
UNDERLYING PRESENT RATE	1.173	0.620	0.057	1.851
PROPOSED	1.101	0.581	0.054	1.736

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.07	MINIMUM PREMIUM	1,070
MAN. RATE	3.57	2.68	2.17	+ 2.07	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
2017	29,312	234,073	0.799	0	0	0	1	11	12
2018	33,251	961,978	2.893	0	0	1	3	8	12
2019	33,677	1,251,139	3.715	1	0	1	9	3	14
2020	34,018	379,665	1.116	0	0	0	10	11	21
2021	38,133	142,641	0.374	0	0	0	1	13	14
TOTAL	168,391	2,969,496	1.763	1	0	2	24	46	73

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	3,480	99,154	0	0	0	260	90,179	41,000
2018	0	0	247,287	10,090	86,166	0	0	330,926	66,907	150,311	70,291
2019	175,000	0	286,749	223,371	952	10,528	0	77,041	410,089	1,070	66,339
2020	0	0	0	120,603	53,092	0	0	0	138,627	47,136	20,207
2021	0	0	0	600	32,843	0	0	0	5,500	68,489	35,209
TOTAL	175,000	0	534,036	358,144	272,207	10,528	0	407,967	621,383	357,185	233,046

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	5,926	174,908	0	0	0	529	166,290	33,825
2018	0	0	367,826	21,200	144,514	0	0	495,767	134,820	281,696	59,115
2019	273,455	0	494,171	307,520	23,409	16,778	0	218,154	641,752	28,378	61,165
2020	0	2,521	117,720	162,525	97,514	0	10,577	92,465	182,539	88,310	22,531
2021	0	463	41,479	16,602	40,099	0	1,941	39,332	29,625	59,234	37,709
TOTAL	273,455	2,984	1,021,195	513,773	480,443	16,778	12,519	845,718	989,264	623,908	214,344

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,172,649	2,607,389	214,344	
IBNR + FREQUENCY ADJUSTMENT	(920,891)	(444,145)	1,205	
TOTAL LOSSES	1,251,758	2,163,244	215,549	
EXPECTED LOSSES	1,404,270	1,531,255	209,399	
CREDIBILITY	0.02	0.08	0.09	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.743	1.285	0.128	2.156
INDICATED (POST-TEST)	0.878	1.517	0.151	2.546
PRESENT ON RATE LEVEL	0.788	0.860	0.118	1.765
DERIVED BY FORMULA	0.790	0.912	0.121	1.823
UNDERLYING PRESENT RATE	0.834	0.909	0.124	1.868
PROPOSED	0.790	0.912	0.121	1.823

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.1709
IND. RATE				2.17	MINIMUM PREMIUM	1,100
MAN. RATE	3.04	2.51	2.19	+ 2.17	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
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
2021	6,846	2,208	0.032	0	0	0	0	0	0
TOTAL	26,815	230,712	0.860	0	0	1	1	3	5

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	3,065
2018	0	0	100,866	0	835	0	0	31,323	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
2021	0	0	0	0	0	0	0	0	0	0	2,208
TOTAL	0	0	100,866	22,056	6,536	0	0	31,323	52,566	3,271	14,094

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	2,529
2018	0	0	149,203	1,418	2,413	0	0	46,337	1,152	2,037	4,139
2019	0	0	593	406	8,268	0	0	115	169	4,064	1,387
2020	0	461	18,677	28,066	3,110	0	4,011	32,202	66,470	6,576	2,672
2021	0	0	0	0	0	0	0	0	0	0	2,365
TOTAL	0	461	168,473	29,891	13,791	0	4,011	78,654	67,790	12,678	13,090

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	251,599	124,149	13,090	
IBNR + FREQUENCY ADJUSTMENT	(57,441)	(25,454)	69	
TOTAL LOSSES	194,158	98,696	13,159	
EXPECTED LOSSES	88,962	89,829	11,012	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.724	0.368	0.049	1.141
INDICATED (POST-TEST)	0.855	0.435	0.058	1.348
PRESENT ON RATE LEVEL	0.314	0.317	0.039	0.669
DERIVED BY FORMULA	0.319	0.319	0.039	0.677
UNDERLYING PRESENT RATE	0.332	0.335	0.041	0.708
PROPOSED	0.319	0.319	0.039	0.677

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.8068
IND. RATE				0.81	MINIMUM PREMIUM	645
MAN. RATE	1.23	0.97	0.83	+ 0.81	PRESENT	630

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	70,354	11,325	0.016	0	0	0	1	0	1
2018	76,320	2,060	0.003	0	0	0	0	0	0
2019	69,224	4,633	0.007	0	0	0	0	1	1
2020	62,741	351	0.001	0	0	0	0	0	0
2021	114,431	33,071	0.029	0	0	0	0	2	2
TOTAL	393,070	51,440	0.013	0	0	0	1	3	4

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	7,484	0	0	0	0	22,849	2,738
TOTAL	0	0	0	6,090	10,266	0	0	0	5,111	23,155	6,818

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	10,371	0	0	0	0	10,396	0	102
2018	0	0	0	0	0	0	0	0	0	0	1,732
2019	0	0	289	198	4,035	0	0	15	23	547	1,424
2020	0	0	0	0	0	0	0	0	0	0	391
2021	0	102	9,205	3,657	9,109	0	539	11,532	8,477	19,488	2,932
TOTAL	0	102	9,495	14,227	13,144	0	539	11,547	18,895	20,035	6,583

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	21,683	66,301	6,583	
IBNR + FREQUENCY ADJUSTMENT	(317,463)	(93,495)	126	
TOTAL LOSSES	0	0	6,709	
EXPECTED LOSSES	486,270	332,898	18,857	
CREDIBILITY	0.04	0.14	0.16	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.117	0.080	0.005	0.202
DERIVED BY FORMULA	0.112	0.069	0.004	0.185
UNDERLYING PRESENT RATE	0.124	0.085	0.005	0.213
PROPOSED	0.112	0.069	0.004	0.185

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.2206
IND. RATE				0.22	MINIMUM PREMIUM	450
MAN. RATE	0.32	0.28	0.25	+ 0.22	PRESENT	440

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	29,197	205,400	0.703	0	0	0	1	11	12
2018	23,883	129,373	0.542	0	0	0	2	11	13
2019	24,207	935,215	3.863	0	0	1	1	19	21
2020	36,215	198,052	0.547	0	0	0	3	14	17
2021	12,526	172,882	1.380	0	0	0	0	4	4
TOTAL	126,028	1,640,922	1.302	0	0	1	7	59	67

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	174,024	58,197	177,652	0	0	247,848	116,020	151,538	9,936
2020	0	0	0	32,413	108,100	0	0	0	4,120	39,899	13,520
2021	0	0	0	0	49,453	0	0	0	0	122,193	1,236
TOTAL	0	0	174,024	131,941	476,606	0	0	247,848	175,054	384,188	51,261

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	33,306	185,141	0	0	0	63,638	63,642	12,448
2018	0	0	2,315	35,446	60,421	0	0	2,136	43,033	67,261	9,656
2019	0	0	296,133	95,332	267,490	0	0	405,488	206,293	288,843	9,161
2020	0	677	59,196	59,687	168,493	0	314	8,908	11,342	60,587	15,075
2021	0	673	60,827	24,168	60,189	0	2,884	61,671	45,334	104,218	1,324
TOTAL	0	1,350	418,472	247,939	741,734	0	3,198	478,203	369,639	584,552	47,663

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	901,223	1,943,864	47,663	
IBNR + FREQUENCY ADJUSTMENT	(344,276)	(1,095,337)	1,223	
TOTAL LOSSES	556,947	848,527	48,885	
EXPECTED LOSSES	500,710	3,448,159	317,955	
CREDIBILITY	0.02	0.07	0.07	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.442	0.673	0.039	1.154
INDICATED (POST-TEST)	0.522	0.795	0.046	1.363
PRESENT ON RATE LEVEL	0.376	2.586	0.238	3.200
DERIVED BY FORMULA	0.378	2.461	0.225	3.064
UNDERLYING PRESENT RATE	0.397	2.736	0.252	3.386
PROPOSED	0.378	2.461	0.225	3.064

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	3.6494
IND. RATE				3.65	MINIMUM PREMIUM	1,600
MAN. RATE	6.53	5.06	3.97	+ 3.65	PRESENT	1,630

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	55	0	0.000	0	0	0	0	0	0
TOTAL	413	2,218	0.537	0	0	0	0	0	0

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	2,218

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	1,865
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	1,865

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,865	
IBNR + FREQUENCY ADJUSTMENT	(3,402)	(1,551)	4	
TOTAL LOSSES	0	0	1,869	
EXPECTED LOSSES	5,892	5,567	832	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.453	0.453
INDICATED (POST-TEST)	0.000	0.000	0.535	0.535
PRESENT ON RATE LEVEL	1.349	1.274	0.190	2.813
DERIVED BY FORMULA	1.349	1.274	0.190	2.813
UNDERLYING PRESENT RATE	1.427	1.348	0.202	2.976
PROPOSED	1.349	1.274	0.190	2.813

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	3.3505
IND. RATE				3.35	MINIMUM PREMIUM	1,495
MAN. RATE	5.17	4.10	3.49	+ 3.35	PRESENT	1,500

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	95,266	1.094	0	0	0	0	2	2
2021	10,497	1,486	0.014	0	0	0	0	0	0
TOTAL	43,336	293,689	0.678	0	0	0	0	5	6

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	36,226	7,130
2021	0	0	0	0	0	0	0	0	0	0	1,486
TOTAL	0	0	0	15,000	170,587	0	0	0	4,275	91,809	12,018

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	163,279	0	0	0	0	80,378	329
2018	0	0	1,609	24,438	43,281	0	0	411	7,901	22,286	1,299
2019	0	0	0	0	0	0	0	0	0	0	1,344
2020	0	0	15,246	8,856	78,716	0	0	5,796	5,568	54,542	7,950
2021	0	0	0	0	0	0	0	0	0	0	1,592
TOTAL	0	0	16,855	33,294	285,277	0	0	6,207	13,469	157,206	12,514

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	23,062	489,246	12,514	
IBNR + FREQUENCY ADJUSTMENT	(262,318)	(119,969)	295	
TOTAL LOSSES	0	369,277	12,810	
EXPECTED LOSSES	401,684	417,578	49,226	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.852	0.030	0.882
INDICATED (POST-TEST)	0.000	1.006	0.035	1.041
PRESENT ON RATE LEVEL	0.876	0.911	0.107	1.894
DERIVED BY FORMULA	0.867	0.914	0.104	1.885
UNDERLYING PRESENT RATE	0.927	0.964	0.114	2.004
PROPOSED	0.867	0.914	0.104	1.885

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.25	MINIMUM PREMIUM	1,130
MAN. RATE	4.19	3.03	2.35	+ 2.25	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
2017	100,221	1,761,383	1.757	0	0	1	21	52	74
2018	111,258	2,778,997	2.498	0	0	2	23	59	84
2019	122,534	1,721,362	1.405	0	0	0	10	48	58
2020	140,351	1,323,029	0.943	0	0	2	4	45	51
2021	156,867	2,312,987	1.474	0	0	2	1	51	54
TOTAL	631,231	9,897,758	1.568	0	0	7	59	255	321

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	84,231	259,612	412,371	0	0	155,655	257,461	498,889	93,164
2018	0	0	199,825	519,721	888,661	0	0	84,030	247,412	775,949	63,399
2019	0	0	0	246,116	751,123	0	0	0	164,282	432,734	127,107
2020	0	0	235,064	83,815	469,980	0	0	47,686	48,552	381,602	56,330
2021	0	0	425,197	31,330	508,449	0	0	685,608	13,500	527,708	121,195
TOTAL	0	0	944,317	1,140,594	3,030,584	0	0	972,979	731,207	2,616,882	461,195

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	128,705	442,119	727,422	0	0	276,599	523,676	919,951	76,860
2018	0	0	351,094	849,196	1,475,064	0	0	148,420	462,023	1,441,521	53,319
2019	0	0	148,703	384,163	1,100,577	0	0	63,378	287,364	782,592	117,193
2020	0	5,254	612,754	204,439	743,583	0	4,267	167,726	125,506	583,861	62,808
2021	0	30,775	1,271,813	309,880	663,536	0	107,090	959,894	258,321	486,994	129,800
TOTAL	0	36,029	2,513,069	2,189,797	4,710,183	0	111,357	1,616,017	1,656,890	4,214,921	439,979

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,276,472	12,771,790	439,979	
IBNR + FREQUENCY ADJUSTMENT	(2,823,936)	(2,287,974)	4,330	
TOTAL LOSSES	1,452,535	10,483,816	444,309	
EXPECTED LOSSES	4,380,225	8,053,023	701,609	
CREDIBILITY	0.05	0.19	0.22	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.230	1.661	0.070	1.961
INDICATED (POST-TEST)	0.272	1.962	0.083	2.317
PRESENT ON RATE LEVEL	0.656	1.206	0.105	1.967
DERIVED BY FORMULA	0.637	1.349	0.100	2.086
UNDERLYING PRESENT RATE	0.694	1.276	0.111	2.081
PROPOSED	0.637	1.349	0.100	2.086

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.4849
IND. RATE				2.48	MINIMUM PREMIUM	1,205
MAN. RATE	3.49	2.87	2.44	+ 2.48	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
2017	88,889	1,879,518	2.114	0	0	2	7	33	42
2018	95,390	1,866,404	1.957	0	0	4	6	38	48
2019	98,408	1,734,148	1.762	0	0	3	7	34	44
2020	112,445	2,228,080	1.981	0	0	4	10	40	54
2021	128,300	964,692	0.752	0	0	1	0	48	49
TOTAL	523,432	8,672,842	1.657	0	0	14	30	193	237

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	421,494	133,850	390,077	0	0	243,241	216,704	393,252	80,900
2018	0	0	490,959	115,053	513,587	0	0	239,462	51,531	401,744	54,068
2019	0	0	475,518	174,319	442,010	0	0	94,514	169,915	297,087	80,785
2020	0	0	537,102	344,503	356,243	0	0	273,008	236,281	427,306	53,637
2021	0	0	165,602	0	391,751	0	0	53,583	0	299,643	54,113
TOTAL	0	0	2,090,675	767,725	2,093,668	0	0	903,808	674,431	1,819,032	323,503

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	644,043	227,947	688,096	0	0	432,239	440,776	725,157	66,743
2018	0	0	743,002	200,315	852,409	0	0	360,293	109,286	745,519	45,471
2019	0	0	809,051	277,946	668,635	0	0	198,469	291,679	544,860	74,484
2020	0	15,203	1,318,880	539,384	632,394	0	21,250	653,531	395,714	691,503	59,805
2021	0	16,572	770,167	207,380	495,430	0	18,442	233,844	117,490	259,793	57,955
TOTAL	0	31,775	4,285,142	1,452,972	3,336,965	0	39,692	1,878,377	1,354,945	2,966,832	304,458

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,234,986	9,111,713	304,458	
IBNR + FREQUENCY ADJUSTMENT	(2,200,349)	(1,344,720)		2,466
TOTAL LOSSES	4,034,637	7,766,993	306,924	
EXPECTED LOSSES	3,381,126	4,694,478	405,669	
CREDIBILITY	0.05	0.17	0.19	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.771	1.484	0.059	2.313
INDICATED (POST-TEST)	0.910	1.753	0.069	2.732
PRESENT ON RATE LEVEL	0.611	0.848	0.073	1.532
DERIVED BY FORMULA	0.626	1.002	0.072	1.700
UNDERLYING PRESENT RATE	0.646	0.897	0.078	1.620
PROPOSED	0.626	1.002	0.072	1.700

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.02	MINIMUM PREMIUM	1,050
MAN. RATE	2.54	2.11	1.90	+ 2.02	PRESENT	980

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	45,893	974,353	2.123	0	0	3	6	14	23
2018	46,422	635,827	1.370	0	0	0	4	14	18
2019	51,272	597,684	1.166	0	0	2	1	13	16
2020	55,455	524,224	0.945	0	0	0	2	16	18
2021	63,346	943,633	1.490	0	0	1	2	24	27
TOTAL	262,388	3,675,721	1.401	0	0	6	15	81	102

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	411,233	44,855	58,618	0	0	260,942	63,333	76,946	58,426
2018	0	0	0	218,323	78,594	0	0	0	248,402	46,841	43,667
2019	0	0	203,901	33,524	200,928	0	0	45,028	17,686	81,864	14,753
2020	0	0	0	50,538	204,227	0	0	0	15,227	234,138	20,094
2021	0	0	96,728	32,243	292,171	0	0	34,150	152,824	290,858	44,659
TOTAL	0	0	711,862	379,483	834,538	0	0	340,120	497,472	730,647	181,599

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	628,364	76,388	103,402	0	0	463,694	128,819	141,888	48,201
2018	0	0	19,114	349,873	133,945	0	0	20,997	445,449	93,198	36,724
2019	0	0	336,281	64,620	301,356	0	0	75,560	36,246	149,396	13,602
2020	0	1,056	102,777	99,151	316,816	0	1,162	46,790	55,242	354,423	22,405
2021	0	11,415	585,930	181,737	373,257	0	23,143	331,870	229,062	273,538	47,830
TOTAL	0	12,471	1,672,466	771,768	1,228,776	0	24,305	938,912	894,818	1,012,443	168,762

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,648,154	3,907,806	168,762	
IBNR + FREQUENCY ADJUSTMENT	(2,451,286)	(813,884)	1,193	
TOTAL LOSSES	196,868	3,093,922	169,955	
EXPECTED LOSSES	3,768,279	2,835,668	198,493	
CREDIBILITY	0.03	0.11	0.12	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.075	1.179	0.065	1.319
INDICATED (POST-TEST)	0.089	1.393	0.077	1.558
PRESENT ON RATE LEVEL	1.357	1.021	0.072	2.450
DERIVED BY FORMULA	1.319	1.062	0.072	2.454
UNDERLYING PRESENT RATE	1.436	1.081	0.076	2.593
PROPOSED	1.318	1.061	0.072	2.450

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.9185
IND. RATE				2.92	MINIMUM PREMIUM	1,355
MAN. RATE	4.47	3.61	3.04	+ 2.92	PRESENT	1,350

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	37,443	33,464	0.089	0	0	0	2	2	4
2018	43,396	295,483	0.681	0	0	0	2	4	6
2019	46,892	45,757	0.098	0	0	0	1	8	9
2020	49,644	335,579	0.676	0	0	1	2	10	13
2021	52,549	50,258	0.096	0	0	0	0	9	9
TOTAL	229,924	760,541	0.331	0	0	1	7	33	41

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	1,847	1,865	0	0	0	2,624	8,317	18,811
2018	0	0	0	61,626	4,403	0	0	0	166,772	13,553	49,129
2019	0	0	0	118	19,973	0	0	0	185	3,757	21,724
2020	0	0	109,653	38,073	40,129	0	0	20,752	31,425	62,024	33,523
2021	0	0	0	0	9,312	0	0	0	0	17,644	23,302
TOTAL	0	0	109,653	101,664	75,682	0	0	20,752	201,006	105,295	146,489

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	3,145	3,290	0	0	0	5,337	15,337	15,519
2018	0	0	5,141	98,415	8,556	0	0	14,018	298,690	29,490	41,317
2019	0	0	2,111	1,583	28,972	0	0	237	567	6,725	20,030
2020	0	2,430	232,366	63,507	75,124	0	2,643	62,652	51,646	98,728	37,378
2021	0	127	11,454	4,551	11,334	0	416	8,905	6,546	15,049	24,956
TOTAL	0	2,556	251,072	171,201	127,275	0	3,059	85,812	362,786	165,328	139,201

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	342,499	826,590	139,201	
IBNR + FREQUENCY ADJUSTMENT	(978,757)	(317,243)	1,140	
TOTAL LOSSES	0	509,347	140,341	
EXPECTED LOSSES	1,506,898	1,101,863	195,172	
CREDIBILITY	0.03	0.10	0.11	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.222	0.061	0.283
INDICATED (POST-TEST)	0.000	0.262	0.072	0.334
PRESENT ON RATE LEVEL	0.619	0.453	0.080	1.153
DERIVED BY FORMULA	0.601	0.434	0.079	1.114
UNDERLYING PRESENT RATE	0.655	0.479	0.085	1.220
PROPOSED	0.601	0.434	0.079	1.114

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.3268
IND. RATE				1.33	MINIMUM PREMIUM	820
MAN. RATE	2.37	1.78	1.43	+ 1.33	PRESENT	825

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	17,583	175,039	0.996	0	0	0	1	8	9
2018	15,620	220,275	1.410	0	0	1	0	4	5
2019	16,015	808,391	5.048	0	0	3	4	3	10
2020	9,291	156,412	1.683	0	0	0	2	4	6
2021	7,279	18,408	0.253	0	0	0	0	1	1
TOTAL	65,788	1,378,525	2.095	0	0	4	7	20	31

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	27,879	27,306	0	0	0	26,389	69,073	24,392
2018	0	0	153,600	0	7,974	0	0	36,376	0	2,835	19,490
2019	0	0	307,846	72,999	7,645	0	0	335,245	48,337	16,994	19,325
2020	0	0	0	64,653	31,896	0	0	0	39,761	16,835	3,267
2021	0	0	0	0	7,620	0	0	0	0	4,402	6,386
TOTAL	0	0	461,446	165,531	82,441	0	0	371,621	114,487	110,139	72,860

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	47,478	48,168	0	0	0	53,675	127,371	20,123
2018	0	0	227,304	2,289	14,700	0	0	53,820	1,373	5,466	16,391
2019	0	0	483,377	106,547	27,130	0	0	511,541	96,368	48,659	17,818
2020	0	1,351	64,116	87,712	57,483	0	3,034	27,051	52,865	30,321	3,643
2021	0	104	9,373	3,724	9,274	0	104	2,222	1,633	3,754	6,839
TOTAL	0	1,455	784,169	247,750	156,756	0	3,138	594,634	205,915	215,572	64,814

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,383,396	825,992	64,814	
IBNR + FREQUENCY ADJUSTMENT	(299,376)	(175,980)	237	
TOTAL LOSSES	1,084,020	650,012	65,051	
EXPECTED LOSSES	427,467	551,638	64,430	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.648	0.988	0.099	2.735
INDICATED (POST-TEST)	1.946	1.167	0.117	3.230
PRESENT ON RATE LEVEL	0.614	0.793	0.093	1.499
DERIVED BY FORMULA	0.627	0.808	0.094	1.529
UNDERLYING PRESENT RATE	0.650	0.839	0.098	1.586
PROPOSED	0.627	0.808	0.094	1.529

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.8208
IND. RATE				1.82	MINIMUM PREMIUM	985
MAN. RATE	2.72	2.18	1.86	+ 1.82	PRESENT	970

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	19,319	110,508	0.572	0	0	0	1	3	4
2018	18,465	86,454	0.468	0	0	0	1	1	2
2019	20,648	146,406	0.709	0	0	0	2	0	2
2020	35,462	392,391	1.107	0	0	1	2	6	9
2021	72,372	377,910	0.522	0	0	1	1	9	11
TOTAL	166,266	1,113,669	0.670	0	0	2	7	19	28

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	32,834	40,140	0	0	0	14,628	20,746	2,160
2018	0	0	0	25,608	8,036	0	0	0	38,257	5,552	9,001
2019	0	0	0	93,708	0	0	0	0	33,602	0	19,096
2020	0	0	101,668	83,960	63,637	0	0	55,776	58,500	25,261	3,589
2021	0	0	134,492	500	169,316	0	0	28,456	0	43,481	1,665
TOTAL	0	0	236,160	236,610	281,129	0	0	84,232	144,987	95,040	35,511

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	55,916	70,807	0	0	0	29,753	38,256	1,782
2018	0	0	2,225	41,015	13,765	0	0	3,227	68,570	11,281	7,570
2019	0	0	26,875	125,878	4,273	0	0	8,485	52,201	1,875	17,607
2020	0	3,270	264,412	125,311	116,593	0	5,122	129,857	84,242	49,150	4,002
2021	0	11,448	443,311	96,143	221,310	0	7,065	65,818	19,489	39,330	1,783
TOTAL	0	14,718	736,824	444,263	426,748	0	12,186	207,386	254,255	139,891	32,743

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	971,114	1,265,158	32,743	
IBNR + FREQUENCY ADJUSTMENT	(637,756)	(345,543)	903	
TOTAL LOSSES	333,358	919,615	33,647	
EXPECTED LOSSES	1,051,792	1,387,239	99,040	
CREDIBILITY	0.02	0.08	0.09	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.200	0.553	0.020	0.774
INDICATED (POST-TEST)	0.237	0.653	0.024	0.914
PRESENT ON RATE LEVEL	0.598	0.789	0.056	1.443
DERIVED BY FORMULA	0.591	0.778	0.053	1.422
UNDERLYING PRESENT RATE	0.633	0.834	0.060	1.527
PROPOSED	0.591	0.778	0.053	1.422

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.6935
IND. RATE				1.69	MINIMUM PREMIUM	940
MAN. RATE	2.71	2.16	1.79	+ 1.69	PRESENT	935

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	14,559	255,699	1.756	0	0	0	6	4	10
2018	16,332	113,200	0.693	0	0	0	0	5	5
2019	13,090	359,820	2.749	0	0	1	4	3	8
2020	19,955	161,784	0.811	0	0	0	0	3	3
2021	22,316	143,182	0.642	0	0	0	0	5	5
TOTAL	86,252	1,033,685	1.198	0	0	1	10	20	31

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	167,727	14,809	0	0	0	46,094	19,017	8,052
2018	0	0	0	0	59,008	0	0	0	0	36,342	17,850
2019	0	0	135,024	75,868	9,608	0	0	37,777	83,063	9,073	9,407
2020	0	0	0	0	97,644	0	0	0	0	58,782	5,358
2021	0	0	0	0	61,762	0	0	0	0	79,704	1,716
TOTAL	0	0	135,024	243,595	242,831	0	0	37,777	129,157	202,918	42,383

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	285,639	26,123	0	0	0	93,755	35,067	6,643
2018	0	0	844	1,139	97,074	0	0	160	763	67,182	15,012
2019	0	0	225,240	106,082	22,971	0	0	77,603	131,968	22,608	8,673
2020	0	0	28,678	16,658	148,067	0	0	9,405	9,035	88,502	5,974
2021	0	840	75,967	30,183	75,171	0	1,881	40,227	29,570	67,980	1,838
TOTAL	0	840	330,729	439,701	369,406	0	1,881	127,395	265,091	281,339	38,140

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	460,845	1,355,537	38,140	
IBNR + FREQUENCY ADJUSTMENT	(191,382)	(494,012)	1,144	
TOTAL LOSSES	269,463	861,524	39,284	
EXPECTED LOSSES	291,789	1,726,039	181,488	
CREDIBILITY	0.01	0.05	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.312	0.999	0.046	1.357
INDICATED (POST-TEST)	0.369	1.180	0.054	1.603
PRESENT ON RATE LEVEL	0.320	1.891	0.199	2.410
DERIVED BY FORMULA	0.320	1.856	0.190	2.366
UNDERLYING PRESENT RATE	0.338	2.001	0.210	2.550
PROPOSED	0.320	1.856	0.190	2.366

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.8183
IND. RATE				2.82	MINIMUM PREMIUM	1,320
MAN. RATE	4.67	3.68	2.99	+ 2.82	PRESENT	1,315

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	10,214	97,282	0.952	0	0	0	1	0	1
2018	10,090	6,270	0.062	0	0	0	0	0	0
2019	10,960	19,828	0.181	0	0	0	1	0	1
2020	10,359	268,112	2.588	0	0	0	2	0	2
2021	9,804	2,676	0.027	0	0	0	0	0	0
TOTAL	51,427	394,168	0.766	0	0	0	4	0	4

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	5,000	0	0	0	0	3,511	0	11,317
2020	0	0	0	101,125	0	0	0	0	162,126	0	4,861
2021	0	0	0	0	0	0	0	0	0	0	2,676
TOTAL	0	0	0	153,357	0	0	0	0	209,063	0	31,748

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	80,436	0	0	0	0	88,328	0	5,465
2018	0	0	0	0	0	0	0	0	0	0	5,273
2019	0	0	1,434	6,717	228	0	0	887	5,454	196	10,434
2020	0	2,114	85,633	128,682	14,259	0	12,370	99,318	205,008	20,282	5,420
2021	0	0	0	0	0	0	0	0	0	0	2,866
TOTAL	0	2,114	87,067	215,834	14,487	0	12,370	100,205	298,791	20,478	29,458

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	201,755	549,590	29,458	
IBNR + FREQUENCY ADJUSTMENT	(131,147)	(77,607)	174	
TOTAL LOSSES	70,608	471,983	29,632	
EXPECTED LOSSES	197,136	260,433	33,629	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.137	0.918	0.058	1.113
INDICATED (POST-TEST)	0.162	1.084	0.068	1.314
PRESENT ON RATE LEVEL	0.362	0.479	0.062	0.903
DERIVED BY FORMULA	0.360	0.503	0.062	0.925
UNDERLYING PRESENT RATE	0.383	0.506	0.065	0.955
PROPOSED	0.360	0.503	0.062	0.925

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.1020
IND. RATE				1.10	MINIMUM PREMIUM	745
MAN. RATE	1.78	1.37	1.12	+ 1.10	PRESENT	725

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	7,391	90,634	1.226	0	0	0	1	0	1
2018	6,046	175	0.003	0	0	0	0	0	0
2019	7,511	183	0.002	0	0	0	0	0	0
2020	6,400	0	0.000	0	0	0	0	0	0
2021	9,375	1,518	0.016	0	0	0	0	0	0
TOTAL	36,723	92,510	0.252	0	0	0	1	0	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	73,027	0	0	0	0	17,607	0	0
2018	0	0	0	0	0	0	0	0	0	0	175
2019	0	0	0	0	0	0	0	0	0	0	183
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	1,518
TOTAL	0	0	0	73,027	0	0	0	0	17,607	0	1,876

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	124,365	0	0	0	0	35,813	0	0
2018	0	0	0	0	0	0	0	0	0	0	147
2019	0	0	0	0	0	0	0	0	0	0	169
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	1,626
TOTAL	0	0	0	124,365	0	0	0	0	35,813	0	1,942

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	160,178	1,942	
IBNR + FREQUENCY ADJUSTMENT	(4,892)	(25,618)	1	
TOTAL LOSSES	0	134,559	1,943	
EXPECTED LOSSES	7,491	89,393	200	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.366	0.005	0.372
INDICATED (POST-TEST)	0.000	0.433	0.006	0.439
PRESENT ON RATE LEVEL	0.019	0.230	0.001	0.250
DERIVED BY FORMULA	0.019	0.236	0.001	0.256
UNDERLYING PRESENT RATE	0.020	0.243	0.001	0.264
PROPOSED	0.019	0.236	0.001	0.256

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.3048
IND. RATE				0.30	MINIMUM PREMIUM	475
MAN. RATE	0.45	0.36	0.31	+ 0.30	PRESENT	460

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,065,450	1,875,787	0.176	0	0	5	8	17	30
2018	1,061,421	2,151,627	0.203	0	0	3	9	17	29
2019	1,172,052	1,435,949	0.123	0	0	5	5	11	21
2020	1,164,165	2,711,559	0.233	0	0	2	18	20	40
2021	1,391,497	2,755,975	0.198	0	0	4	12	21	37
TOTAL	5,854,585	10,930,897	0.187	0	0	16	52	86	157

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	771,763	155,511	121,645	0	0	504,213	66,578	155,876	100,201
2018	0	0	854,217	255,864	145,378	0	0	210,212	242,339	259,402	184,215
2019	0	0	602,209	82,869	234,925	0	0	272,899	30,938	120,861	91,248
2020	0	0	635,128	355,350	313,241	0	0	521,013	502,666	261,198	122,963
2021	0	0	625,372	355,201	362,027	0	0	425,033	557,855	355,405	75,082
TOTAL	0	0	3,488,689	1,204,795	1,177,216	0	0	1,933,370	1,400,376	1,152,742	573,709

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,179,254	264,835	214,582	0	0	895,987	135,420	287,435	82,666
2018	0	0	1,286,634	422,936	253,410	0	0	332,371	446,653	487,280	154,925
2019	0	0	951,272	143,605	369,362	0	0	419,701	73,334	230,431	84,131
2020	0	14,840	1,248,017	542,915	565,525	0	43,027	989,104	721,146	483,133	137,104
2021	0	57,012	2,174,742	563,691	585,605	0	131,549	1,318,070	609,549	419,780	80,413
TOTAL	0	71,852	6,839,919	1,937,982	1,988,484	0	174,576	3,955,232	1,986,103	1,908,060	539,238

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,041,580	7,820,628	539,238	
IBNR + FREQUENCY ADJUSTMENT	(5,186,052)	(1,613,541)	5,597	
TOTAL LOSSES	5,855,528	6,207,087	544,835	
EXPECTED LOSSES	7,937,090	5,595,759	946,242	
CREDIBILITY	0.24	0.84	0.96	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.100	0.106	0.009	0.215
INDICATED (POST-TEST)	0.118	0.125	0.011	0.254
PRESENT ON RATE LEVEL	0.128	0.090	0.015	0.234
DERIVED BY FORMULA	0.126	0.120	0.011	0.257
UNDERLYING PRESENT RATE	0.136	0.096	0.016	0.247
PROPOSED	0.125	0.119	0.011	0.254

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.3029
IND. RATE				0.30	MINIMUM PREMIUM	475
MAN. RATE	0.45	0.34	0.29	+ 0.30	PRESENT	455

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	50,475	33,699	0.067	0	0	0	0	2	2
2018	51,308	271,969	0.530	0	0	1	0	2	4
2019	51,770	118,178	0.228	0	0	0	3	1	4
2020	54,816	215,940	0.394	0	0	0	5	1	6
2021	54,902	147,583	0.269	0	0	0	0	6	6
TOTAL	263,271	787,369	0.299	0	0	1	9	12	22

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	8,306	0	0	0	0	11,090	14,303
2018	0	0	112,913	39,163	11,624	0	0	44,633	40,094	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	112,011	2,592	0	0	0	93,047	6,206	2,084
2021	0	0	0	0	82,468	0	0	0	0	60,714	4,401
TOTAL	0	0	112,913	194,483	123,138	0	0	44,633	162,227	110,624	39,351

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	14,652	0	0	0	0	20,450	11,800
2018	0	0	170,403	64,282	21,120	0	0	69,421	73,561	19,783	11,410
2019	0	0	14,308	59,471	28,295	0	0	8,490	46,867	42,086	4,606
2020	0	2,341	95,612	142,976	19,724	0	7,099	57,994	118,612	20,984	2,324
2021	0	1,122	101,436	40,302	100,372	0	1,433	30,642	22,525	51,783	4,713
TOTAL	0	3,463	381,759	307,032	184,162	0	8,532	166,547	261,565	155,086	34,853

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	560,301	907,844	34,853	
IBNR + FREQUENCY ADJUSTMENT	(291,995)	(99,606)	411	
TOTAL LOSSES	268,306	808,239	35,264	
EXPECTED LOSSES	440,244	337,605	75,318	
CREDIBILITY	0.03	0.11	0.12	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.102	0.307	0.013	0.422
INDICATED (POST-TEST)	0.120	0.363	0.016	0.499
PRESENT ON RATE LEVEL	0.158	0.121	0.027	0.306
DERIVED BY FORMULA	0.157	0.148	0.026	0.330
UNDERLYING PRESENT RATE	0.167	0.128	0.029	0.324
PROPOSED	0.157	0.148	0.026	0.330

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.3935
IND. RATE				0.39	MINIMUM PREMIUM	505
MAN. RATE	0.55	0.44	0.38	+ 0.39	PRESENT	485

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	5,351,525	4,591,048	0.086	0	0	8	28	59	95
2018	5,538,807	3,173,508	0.057	0	0	3	21	46	70
2019	6,159,839	2,140,506	0.035	0	0	2	6	38	46
2020	6,445,811	1,651,860	0.026	0	0	2	9	26	37
2021	7,249,500	1,767,045	0.024	0	0	1	6	33	40
TOTAL	30,745,482	13,323,967	0.043	0	0	16	70	202	288

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	927,755	579,440	636,307	0	0	704,762	651,368	615,355	476,061
2018	0	0	443,017	430,135	717,873	0	0	59,956	389,225	721,128	412,174
2019	0	0	341,735	86,312	418,132	0	0	210,393	219,386	524,160	340,388
2020	0	0	248,327	123,271	375,192	0	0	215,928	80,716	440,319	168,107
2021	0	0	104,264	167,288	366,436	0	0	75,500	301,506	471,152	280,899
TOTAL	0	0	2,065,098	1,386,446	2,513,940	0	0	1,266,539	1,642,201	2,772,114	1,677,629

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,417,610	986,786	1,122,446	0	0	1,252,362	1,324,883	1,134,715	392,750
2018	0	0	700,582	705,806	1,149,425	0	0	124,359	713,371	1,310,569	346,638
2019	0	0	580,706	154,572	624,466	0	0	394,751	392,322	958,856	313,838
2020	0	6,276	641,106	239,470	606,487	0	8,707	468,233	194,466	687,747	187,439
2021	0	16,597	933,977	342,929	492,866	0	44,959	615,451	414,781	452,727	300,843
TOTAL	0	22,873	4,273,981	2,429,564	3,995,689	0	53,666	2,855,156	3,039,822	4,544,614	1,541,509

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,205,676	14,009,689	1,541,509	
IBNR + FREQUENCY ADJUSTMENT	(4,156,391)	(3,606,042)	12,187	
TOTAL LOSSES	3,049,285	10,403,647	1,553,696	
EXPECTED LOSSES	6,386,091	12,531,930	2,057,777	
CREDIBILITY	0.73	1.00	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.010	0.034	0.005	0.049
INDICATED (POST-TEST)	0.012	0.040	0.006	0.058
PRESENT ON RATE LEVEL	0.020	0.039	0.006	0.064
DERIVED BY FORMULA	0.014	0.040	0.006	0.060
UNDERLYING PRESENT RATE	0.021	0.041	0.007	0.068
PROPOSED	0.014	0.040	0.006	0.060

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.0712
IND. RATE				0.07	MINIMUM PREMIUM	400
MAN. RATE	0.14	0.09	0.08	+ 0.07	PRESENT	385

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	48,380	498,911	1.031	0	0	1	6	3	10
2018	49,826	659,024	1.323	0	0	0	7	12	19
2019	46,701	52,162	0.112	0	0	0	0	3	3
2020	38,907	245,722	0.632	0	0	0	4	6	10
2021	43,433	146,149	0.336	0	0	0	0	7	7
TOTAL	227,247	1,601,968	0.705	0	0	1	17	31	49

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	86,727	176,438	6,297	0	0	13,721	202,199	1,163	12,366
2018	0	0	0	177,741	144,817	0	0	0	193,284	110,277	32,905
2019	0	0	0	0	17,806	0	0	0	0	14,365	19,991
2020	0	0	0	70,362	9,304	0	0	0	148,174	8,815	9,067
2021	0	0	0	0	45,993	0	0	0	0	89,656	10,500
TOTAL	0	0	86,727	424,541	224,217	0	0	13,721	543,657	224,276	84,829

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	132,519	300,474	11,108	0	0	24,382	411,273	2,145	10,202
2018	0	0	16,717	286,399	242,024	0	0	16,663	348,159	208,999	27,673
2019	0	0	1,852	1,270	25,824	0	0	727	1,067	25,675	18,432
2020	0	1,471	62,315	91,123	24,030	0	11,306	92,182	188,721	31,808	10,110
2021	0	626	56,571	22,477	55,978	0	2,116	45,249	33,262	76,468	11,246
TOTAL	0	2,096	269,974	701,742	358,964	0	13,422	179,203	982,482	345,095	77,662

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	464,695	2,388,282	77,662	
IBNR + FREQUENCY ADJUSTMENT	(1,219,561)	(393,538)	431	
TOTAL LOSSES	0	1,994,744	78,093	
EXPECTED LOSSES	1,804,350	1,308,236	85,051	
CREDIBILITY	0.03	0.10	0.11	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.878	0.034	0.912
INDICATED (POST-TEST)	0.000	1.037	0.041	1.077
PRESENT ON RATE LEVEL	0.750	0.544	0.035	1.330
DERIVED BY FORMULA	0.728	0.593	0.036	1.357
UNDERLYING PRESENT RATE	0.794	0.576	0.037	1.407
PROPOSED	0.713	0.581	0.035	1.330

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.5840
IND. RATE				1.58	MINIMUM PREMIUM	905
MAN. RATE	2.54	1.99	1.65	+ 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
2017	772,525	410,115	0.053	0	0	1	1	6	8
2018	827,663	253,663	0.031	0	0	0	4	4	8
2019	706,639	122,711	0.017	0	0	0	1	3	4
2020	927,816	329,136	0.035	0	0	1	0	4	5
2021	949,864	597,095	0.063	0	0	1	2	3	6
TOTAL	4,184,507	1,712,720	0.041	0	0	3	8	20	31

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	129,854	32,373	32,429	0	0	79,481	27,009	70,848	38,121
2018	0	0	0	38,291	27,929	0	0	0	131,090	23,845	32,508
2019	0	0	0	19,254	22,069	0	0	0	19,993	20,500	40,895
2020	0	0	92,893	0	60,022	0	0	80,103	0	58,516	37,602
2021	0	0	125,244	82,357	77,229	0	0	81,347	77,628	84,788	68,502
TOTAL	0	0	347,991	172,275	219,678	0	0	240,931	255,720	258,497	217,628

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	198,417	55,131	57,205	0	0	141,238	54,936	130,644	31,450
2018	0	0	3,555	61,636	46,762	0	0	11,077	235,060	47,567	27,339
2019	0	0	7,817	27,437	32,885	0	0	6,086	32,582	37,755	37,705
2020	0	1,384	177,181	17,197	98,560	0	945	138,585	18,166	93,557	41,926
2021	0	11,786	461,589	125,518	125,389	0	23,851	235,478	100,549	90,301	73,366
TOTAL	0	13,170	848,559	286,920	360,800	0	24,796	532,463	441,294	399,823	211,786

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,418,988	1,488,836	211,786	
IBNR + FREQUENCY ADJUSTMENT	(753,122)	(326,155)	1,437	
TOTAL LOSSES	665,867	1,162,681	213,223	
EXPECTED LOSSES	1,134,674	1,114,227	249,082	
CREDIBILITY	0.19	0.67	0.77	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.016	0.028	0.005	0.049
INDICATED (POST-TEST)	0.019	0.033	0.006	0.058
PRESENT ON RATE LEVEL	0.026	0.025	0.006	0.056
DERIVED BY FORMULA	0.024	0.030	0.006	0.061
UNDERLYING PRESENT RATE	0.027	0.027	0.006	0.060
PROPOSED	0.023	0.029	0.006	0.058

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.0686
IND. RATE				0.07	MINIMUM PREMIUM	400
MAN. RATE	0.12	0.09	0.07	+ 0.07	PRESENT	380

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	436,271	80,099	0.018	0	0	0	1	2	3
2018	454,869	27,008	0.006	0	0	0	0	1	1
2019	472,843	13,505,714	2.856	0	1	1	2	4	8
2020	525,111	54,209	0.010	0	0	0	1	2	3
2021	580,533	135,949	0.023	0	0	0	1	0	1
TOTAL	2,469,627	13,802,979	0.559	0	1	1	5	9	16

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	35,835	52,164	0	9,296,814	128,302	12,944	45,615	4,382
2020	0	0	0	4,260	1,839	0	0	0	23,232	7,289	17,589
2021	0	0	0	66,887	0	0	0	0	60,000	0	9,062
TOTAL	0	3,819,047	110,611	108,771	85,257	0	9,296,814	128,302	99,266	96,313	58,598

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	3,047	26,321	0	0	0	6,285	67,625	19,491
2018	0	0	234	315	26,869	0	0	30	141	12,452	3,313
2019	0	317,601	181,575	54,710	81,856	0	751,698	245,354	32,614	88,379	4,040
2020	0	89	4,147	5,735	3,389	0	1,773	15,398	30,497	13,881	19,612
2021	0	1,813	120,644	61,503	14,053	0	3,546	51,990	45,984	8,940	9,705
TOTAL	0	319,502	306,600	125,309	152,488	0	757,017	312,772	115,522	191,277	56,161

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,695,891	584,596	56,161	
IBNR + FREQUENCY ADJUSTMENT	(997,452)	(146,336)	438	
TOTAL LOSSES	698,439	438,259	56,599	
EXPECTED LOSSES	1,525,250	506,748	74,100	
CREDIBILITY	0.14	0.47	0.54	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.028	0.018	0.002	0.048
INDICATED (POST-TEST)	0.033	0.021	0.003	0.057
PRESENT ON RATE LEVEL	0.058	0.019	0.003	0.081
DERIVED BY FORMULA	0.055	0.020	0.003	0.078
UNDERLYING PRESENT RATE	0.062	0.021	0.003	0.085
PROPOSED	0.055	0.020	0.003	0.078

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.0926
IND. RATE				0.09	MINIMUM PREMIUM	405
MAN. RATE	0.11	0.10	0.10	+ 0.09	PRESENT	390

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	995,648	5,112,071	0.513	1	0	9	22	44	76
2018	1,012,776	3,041,853	0.300	0	0	6	12	33	51
2019	1,031,281	1,917,625	0.186	0	0	1	15	32	48
2020	1,072,579	1,939,569	0.181	0	0	6	10	21	37
2021	1,195,869	1,138,775	0.095	0	0	0	6	38	44
<b>TOTAL</b>	<b>5,308,153</b>	<b>13,149,893</b>	<b>0.248</b>	<b>1</b>	<b>0</b>	<b>22</b>	<b>65</b>	<b>168</b>	<b>256</b>

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	3,500	0	1,833,206	719,875	313,288	0	0	1,088,227	497,075	418,454	238,446
2018	0	0	1,156,647	120,365	483,213	0	0	629,294	132,302	307,835	212,197
2019	0	0	298,858	286,015	330,073	0	0	112,452	314,053	302,143	274,031
2020	0	0	686,474	227,214	75,994	0	0	241,389	416,830	88,857	202,811
2021	0	0	0	132,773	285,539	0	0	0	118,800	375,734	225,929
<b>TOTAL</b>	<b>3,500</b>	<b>0</b>	<b>3,975,185</b>	<b>1,486,242</b>	<b>1,488,107</b>	<b>0</b>	<b>0</b>	<b>2,071,362</b>	<b>1,479,060</b>	<b>1,493,023</b>	<b>1,153,414</b>

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	5,250	0	2,801,139	1,225,947	552,640	0	0	1,933,779	1,011,051	771,629	196,718
2018	0	0	1,727,625	217,458	809,411	0	0	943,280	265,910	576,485	178,458
2019	0	0	564,524	415,449	504,090	0	0	261,792	517,044	562,773	252,657
2020	0	14,977	1,393,812	353,511	203,016	0	34,653	658,976	568,378	202,367	226,134
2021	0	7,481	590,696	261,628	375,425	0	15,888	292,573	230,446	338,165	241,970
<b>TOTAL</b>	<b>5,250</b>	<b>22,459</b>	<b>7,077,795</b>	<b>2,473,993</b>	<b>2,444,582</b>	<b>0</b>	<b>50,541</b>	<b>4,090,400</b>	<b>2,592,828</b>	<b>2,451,419</b>	<b>1,095,936</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,246,445	9,962,822	1,095,936	
IBNR + FREQUENCY ADJUSTMENT	(5,326,445)	(2,414,423)	7,438	
<b>TOTAL LOSSES</b>	<b>5,920,000</b>	<b>7,548,399</b>	<b>1,103,375</b>	
EXPECTED LOSSES	8,076,284	8,276,197	1,302,012	
CREDIBILITY	0.23	0.79	0.90	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.112	0.142	0.021	0.275
INDICATED (POST-TEST)	0.132	0.168	0.025	0.324
PRESENT ON RATE LEVEL	0.144	0.147	0.023	0.314
DERIVED BY FORMULA	0.141	0.164	0.024	0.329
UNDERLYING PRESENT RATE	0.152	0.156	0.025	0.333
PROPOSED	0.139	0.161	0.024	0.324

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.3862
IND. RATE				0.39	MINIMUM PREMIUM	505
MAN. RATE	0.58	0.47	0.39	+ 0.39	PRESENT	490

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	51,099	115,547	0.226	0	0	0	5	6	11
2018	65,250	895,290	1.372	0	0	1	6	13	20
2019	75,075	1,261,357	1.680	0	0	1	7	24	32
2020	78,733	1,114,786	1.416	0	0	1	1	31	33
2021	83,030	521,559	0.628	0	0	0	1	21	22
TOTAL	353,187	3,908,539	1.107	0	0	3	20	95	118

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	20,436	9,307	0	0	0	32,396	6,674	46,734
2018	0	0	231,153	140,482	27,630	0	0	316,237	63,174	56,517	60,097
2019	0	0	182,012	198,287	394,505	0	0	53,726	138,957	169,113	124,757
2020	0	0	197,725	42,500	434,994	0	0	44,762	26,675	223,262	144,868
2021	0	0	0	33,915	247,234	0	0	0	1,268	163,274	75,868
TOTAL	0	0	610,890	435,620	1,113,670	0	0	414,725	262,470	618,840	452,324

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	34,803	16,418	0	0	0	65,893	12,307	38,556
2018	0	0	353,869	227,899	50,827	0	0	473,314	125,640	108,118	50,542
2019	0	0	370,842	299,183	588,710	0	0	123,529	231,642	312,508	115,026
2020	0	3,834	503,359	143,101	681,673	0	2,563	124,273	73,171	342,529	161,528
2021	0	4,281	365,270	152,008	308,034	0	3,928	83,503	61,546	139,445	81,255
TOTAL	0	8,116	1,593,341	856,994	1,645,661	0	6,492	804,619	557,894	914,907	446,906

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,412,568	3,975,455	446,906	
IBNR + FREQUENCY ADJUSTMENT	(1,006,309)	(461,564)		2,160
TOTAL LOSSES	1,406,259	3,513,892	449,065	
EXPECTED LOSSES	1,570,085	1,623,872	360,178	
CREDIBILITY	0.04	0.13	0.15	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.398	0.995	0.127	1.520
INDICATED (POST-TEST)	0.470	1.175	0.150	1.796
PRESENT ON RATE LEVEL	0.420	0.435	0.096	0.951
DERIVED BY FORMULA	0.422	0.531	0.104	1.057
UNDERLYING PRESENT RATE	0.445	0.460	0.102	1.006
PROPOSED	0.422	0.531	0.104	1.057

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.2595
IND. RATE				1.26	MINIMUM PREMIUM	795
MAN. RATE	1.57	1.31	1.18	+ 1.26	PRESENT	745

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	47,251	562,427	1.190	0	0	1	3	17	21
2018	51,801	1,272,760	2.457	0	0	3	1	10	14
2019	54,363	460,098	0.846	0	0	0	2	16	18
2020	62,483	248,876	0.398	0	0	0	1	13	14
2021	72,057	528,326	0.733	0	0	0	3	21	24
TOTAL	287,955	3,072,487	1.067	0	0	4	10	77	91

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	171,849	16,744	43,166	0	0	94,175	20,566	99,113	116,814
2018	0	0	519,492	20,283	4,557	0	0	574,755	56,665	27,428	69,580
2019	0	0	0	27,311	103,441	0	0	0	36,658	213,150	79,538
2020	0	0	0	18,036	31,287	0	0	0	1,813	113,115	84,625
2021	0	0	0	56,847	125,661	0	0	0	50,619	206,049	89,150
TOTAL	0	0	691,341	139,221	308,112	0	0	668,930	166,321	658,855	439,707

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	262,585	28,515	76,145	0	0	167,349	41,831	182,764	96,372
2018	0	0	770,117	39,672	13,280	0	0	855,041	122,715	55,774	58,517
2019	0	0	18,591	44,062	151,266	0	0	20,042	72,785	383,009	73,334
2020	0	377	24,462	28,288	49,987	0	138	19,209	19,678	170,533	94,357
2021	0	3,250	257,098	113,681	164,886	0	7,854	147,854	115,239	183,281	95,480
TOTAL	0	3,626	1,332,853	254,219	455,562	0	7,993	1,209,495	372,249	975,361	418,059

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,553,967	2,057,392	418,059	
IBNR + FREQUENCY ADJUSTMENT	(627,957)	(298,166)		2,713
TOTAL LOSSES	1,926,010	1,759,226	420,772	
EXPECTED LOSSES	969,416	1,046,826	439,438	
CREDIBILITY	0.03	0.11	0.13	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.669	0.611	0.146	1.426
INDICATED (POST-TEST)	0.790	0.722	0.173	1.684
PRESENT ON RATE LEVEL	0.318	0.344	0.144	0.806
DERIVED BY FORMULA	0.332	0.385	0.148	0.865
UNDERLYING PRESENT RATE	0.337	0.364	0.153	0.853
PROPOSED	0.332	0.385	0.148	0.865

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.0308
IND. RATE				1.03	MINIMUM PREMIUM	720
MAN. RATE	1.39	1.14	1.00	+ 1.03	PRESENT	685

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	208,031	3,032,752	1.458	0	0	8	15	47	70
2018	208,481	2,815,307	1.350	0	0	5	14	39	58
2019	201,050	4,067,277	2.023	0	0	7	12	47	66
2020	168,014	1,377,457	0.820	0	0	0	8	36	44
2021	192,701	1,441,956	0.748	0	0	1	5	46	52
TOTAL	978,277	12,734,749	1.302	0	0	21	54	215	290

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	855,303	334,139	377,318	0	0	595,742	263,199	337,423	269,628
2018	0	0	578,955	384,732	408,708	0	0	508,969	382,426	352,918	198,599
2019	0	0	1,442,152	411,902	420,808	0	0	965,603	249,492	399,607	177,713
2020	0	0	243,370	243,370	448,507	0	0	0	244,983	330,353	110,244
2021	0	0	113,558	90,124	434,189	0	0	121,758	39,291	510,832	132,204
TOTAL	0	0	2,989,968	1,464,267	2,089,530	0	0	2,192,072	1,179,391	1,931,133	888,388

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,306,903	569,039	665,589	0	0	1,058,634	535,347	622,208	222,443
2018	0	0	893,879	629,814	686,524	0	0	786,429	710,060	665,732	167,022
2019	0	0	2,091,661	616,517	682,235	0	0	1,291,313	465,789	765,924	163,851
2020	0	5,086	337,812	386,204	714,431	0	18,692	202,933	360,556	528,027	122,922
2021	0	16,058	894,314	305,981	560,162	0	40,215	479,589	233,999	451,150	141,590
TOTAL	0	21,144	5,524,568	2,507,555	3,308,941	0	58,907	3,818,897	2,305,751	3,033,041	817,829

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,423,517	11,155,287	817,829	
IBNR + FREQUENCY ADJUSTMENT	(5,896,374)	(2,553,463)	5,572	
TOTAL LOSSES	3,527,143	8,601,824	823,401	
EXPECTED LOSSES	8,750,849	8,524,259	1,078,934	
CREDIBILITY	0.07	0.26	0.29	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.361	0.879	0.084	1.324
INDICATED (POST-TEST)	0.426	1.039	0.099	1.564
PRESENT ON RATE LEVEL	0.845	0.824	0.104	1.773
DERIVED BY FORMULA	0.816	0.879	0.103	1.798
UNDERLYING PRESENT RATE	0.895	0.871	0.110	1.876
PROPOSED	0.805	0.867	0.101	1.773

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.1121
IND. RATE				2.11	MINIMUM PREMIUM	1,080
MAN. RATE	3.33	2.64	2.20	+ 2.11	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
2017	434,865	3,338,498	0.768	0	1	4	19	18	42
2018	457,455	927,087	0.203	0	0	1	17	12	30
2019	493,270	1,217,746	0.247	0	0	2	14	20	36
2020	516,057	1,309,517	0.254	0	0	2	17	17	36
2021	570,940	348,896	0.061	0	0	0	1	22	23
TOTAL	2,472,587	7,141,744	0.289	0	1	9	68	89	167

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	795,764	951,264	319,876	70,823	0	349,641	334,361	354,919	80,106	81,744
2018	0	0	144,829	341,604	17,925	0	0	54,288	300,319	17,062	51,060
2019	0	0	283,246	351,806	62,951	0	0	35,525	342,020	56,663	85,535
2020	0	0	216,979	296,498	41,355	0	0	172,215	411,466	59,071	111,933
2021	0	0	0	63,040	83,751	0	0	0	39,000	77,131	85,974
TOTAL	0	795,764	1,596,318	1,372,824	276,805	0	349,641	596,389	1,447,724	290,033	416,246

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	695,848	1,453,531	544,749	124,932	0	292,281	594,159	721,905	147,715	67,439
2018	0	0	242,621	547,422	38,256	0	0	105,515	539,679	39,866	42,941
2019	0	0	532,201	484,377	119,038	0	0	142,049	537,659	122,010	78,863
2020	0	9,430	635,904	400,601	122,136	0	33,427	539,333	549,097	152,140	124,805
2021	0	2,847	216,719	98,894	115,178	0	4,125	72,722	58,505	71,596	92,078
TOTAL	0	708,125	3,080,976	2,076,043	519,540	0	329,833	1,453,778	2,406,845	533,327	406,127

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,572,712	5,535,756	406,127	
IBNR + FREQUENCY ADJUSTMENT	(3,339,001)	(1,136,198)	2,601	
TOTAL LOSSES	2,233,711	4,399,557	408,728	
EXPECTED LOSSES	5,112,001	3,931,349	445,450	
CREDIBILITY	0.14	0.47	0.54	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.090	0.178	0.017	0.285
INDICATED (POST-TEST)	0.107	0.210	0.020	0.336
PRESENT ON RATE LEVEL	0.195	0.150	0.017	0.363
DERIVED BY FORMULA	0.183	0.178	0.018	0.380
UNDERLYING PRESENT RATE	0.207	0.159	0.018	0.384
PROPOSED	0.175	0.170	0.018	0.363

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.4320
IND. RATE				0.43	MINIMUM PREMIUM	520
MAN. RATE	0.66	0.51	0.45	+ 0.43	PRESENT	505

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	102,729	28,322	0.028	0	0	0	1	0	1
2018	105,846	1,647	0.002	0	0	0	0	0	0
2019	96,445	2,343	0.002	0	0	0	0	0	0
2020	103,750	956	0.001	0	0	0	0	0	0
2021	137,161	919	0.001	0	0	0	0	0	0
TOTAL	545,931	34,187	0.006	0	0	0	1	0	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	956
2021	0	0	0	0	0	0	0	0	0	0	919
TOTAL	0	0	0	2,993	0	0	0	0	24,017	0	7,177

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	5,097	0	0	0	0	48,851	0	1,082
2018	0	0	0	0	0	0	0	0	0	0	1,385
2019	0	0	0	0	0	0	0	0	0	0	2,160
2020	0	0	0	0	0	0	0	0	0	0	1,066
2021	0	0	0	0	0	0	0	0	0	0	984
TOTAL	0	0	0	5,097	0	0	0	0	48,851	0	6,678

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	53,948	6,678	
IBNR + FREQUENCY ADJUSTMENT	(99,019)	(14,028)	491	
TOTAL LOSSES	0	39,920	7,169	
EXPECTED LOSSES	150,010	48,626	80,706	
CREDIBILITY	0.05	0.17	0.20	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.007	0.001	0.009
INDICATED (POST-TEST)	0.000	0.009	0.002	0.010
PRESENT ON RATE LEVEL	0.026	0.008	0.014	0.048
DERIVED BY FORMULA	0.025	0.008	0.011	0.045
UNDERLYING PRESENT RATE	0.027	0.009	0.015	0.051
PROPOSED	0.025	0.008	0.011	0.045

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.0531
IND. RATE				0.05	MINIMUM PREMIUM	390
MAN. RATE	0.12	0.08	0.06	+ 0.05	PRESENT	380

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	66,057	221,658	0.336	0	0	0	4	4	8
2018	68,804	203,915	0.296	0	0	0	4	0	4
2019	67,427	22,903	0.034	0	0	0	0	3	3
2020	64,719	228,795	0.354	0	0	1	0	1	2
2021	74,383	120,575	0.162	0	0	0	0	2	2
TOTAL	341,390	797,846	0.234	0	0	1	8	10	19

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	79,216	10,644	0	0	0	80,857	43,052	7,889
2018	0	0	0	69,143	0	0	0	0	64,311	0	70,461
2019	0	0	0	0	1,853	0	0	0	0	11,410	9,640
2020	0	0	90,939	0	1,199	0	0	90,939	0	29,086	16,632
2021	0	0	0	0	4,818	0	0	0	0	81,604	34,153
TOTAL	0	0	90,939	148,359	18,514	0	0	90,939	145,168	165,152	138,775

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	134,905	18,776	0	0	0	164,463	79,388	6,508
2018	0	0	5,697	110,325	1,473	0	0	5,383	115,072	1,711	59,258
2019	0	0	193	132	2,687	0	0	577	848	20,393	8,888
2020	0	1,355	156,549	7,016	9,202	0	1,073	151,357	14,883	49,985	18,545
2021	0	66	5,926	2,355	5,864	0	1,926	41,186	30,275	69,600	36,578
TOTAL	0	1,421	168,365	254,732	38,003	0	2,999	198,502	325,541	221,077	129,777

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	371,287	839,352	129,777	
IBNR + FREQUENCY ADJUSTMENT	(246,650)	(143,889)	555	
TOTAL LOSSES	124,637	695,463	130,331	
EXPECTED LOSSES	371,407	489,589	99,757	
CREDIBILITY	0.04	0.13	0.14	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.037	0.204	0.038	0.278
INDICATED (POST-TEST)	0.043	0.241	0.045	0.329
PRESENT ON RATE LEVEL	0.103	0.136	0.028	0.266
DERIVED BY FORMULA	0.100	0.149	0.030	0.280
UNDERLYING PRESENT RATE	0.109	0.143	0.029	0.281
PROPOSED	0.100	0.149	0.030	0.280

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.3331
IND. RATE				0.33	MINIMUM PREMIUM	485
MAN. RATE	0.43	0.37	0.33	+ 0.33	PRESENT	470

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	12,907	129,771	1.005	0	0	0	5	2	7
2018	12,771	359,221	2.813	0	0	0	9	5	14
2019	13,521	39,648	0.293	0	0	0	1	3	4
2020	9,896	99,709	1.008	0	0	0	3	3	6
2021	11,808	58,724	0.497	0	0	0	1	1	2
TOTAL	60,903	687,073	1.128	0	0	0	19	14	33

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	45,943	5,923	0	0	0	27,782	5,176	14,885
2021	0	0	0	8,485	903	0	0	0	44,256	842	4,238
TOTAL	0	0	0	215,780	17,258	0	0	0	328,759	24,488	100,788

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	80,906	1,108	0	0	0	114,711	2,423	19,737
2018	0	0	8,629	165,028	15,342	0	0	16,433	350,378	28,719	33,231
2019	0	0	3,204	14,253	3,113	0	0	1,400	7,561	8,188	16,805
2020	0	960	40,644	59,473	15,460	0	2,120	17,847	35,926	11,269	16,597
2021	0	242	16,415	8,243	2,882	0	2,635	38,773	34,230	7,312	4,539
TOTAL	0	1,202	68,892	327,903	37,904	0	4,755	74,454	542,806	57,911	90,910

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	149,303	966,524	90,910	
IBNR + FREQUENCY ADJUSTMENT	(177,731)	(142,781)	399	
TOTAL LOSSES	0	823,744	91,309	
EXPECTED LOSSES	264,987	477,521	78,114	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.353	0.150	1.502
INDICATED (POST-TEST)	0.000	1.597	0.177	1.775
PRESENT ON RATE LEVEL	0.411	0.741	0.121	1.274
DERIVED BY FORMULA	0.407	0.775	0.124	1.307
UNDERLYING PRESENT RATE	0.435	0.784	0.128	1.347
PROPOSED	0.407	0.775	0.124	1.307

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.5561
IND. RATE				1.56	MINIMUM PREMIUM	900
MAN. RATE	2.73	2.16	1.58	+ 1.56	PRESENT	875

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	282,182	427,139	0.151	0	0	1	0	7	8
2018	300,827	956,843	0.318	0	0	3	0	11	14
2019	286,988	512,425	0.179	0	0	0	2	9	11
2020	317,115	1,038,368	0.327	0	0	1	3	9	13
2021	331,638	236,169	0.071	0	0	0	0	7	7
TOTAL	1,518,750	3,170,944	0.209	0	0	5	5	43	53

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	82,862	0	38,068	0	0	76,703	0	91,704	137,802
2018	0	0	522,153	0	86,359	0	0	79,596	0	125,111	143,624
2019	0	0	0	107,030	89,798	0	0	0	103,027	168,736	43,834
2020	0	0	113,458	101,940	188,529	0	0	21,998	47,859	453,728	110,856
2021	0	0	0	0	38,215	0	0	0	0	80,790	117,164
TOTAL	0	0	718,473	208,970	440,969	0	0	178,297	150,886	920,069	553,280

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	126,613	0	67,152	0	0	136,301	0	169,102	113,687
2018	0	0	773,551	8,925	147,447	0	0	118,289	5,501	231,774	120,788
2019	0	0	40,035	150,176	135,115	0	0	34,552	172,590	307,331	40,415
2020	0	3,821	336,569	170,380	309,472	0	3,911	137,402	132,774	690,618	123,604
2021	0	520	47,004	18,676	46,511	0	1,907	40,775	29,973	68,906	125,483
TOTAL	0	4,341	1,323,773	348,156	705,697	0	5,818	467,319	340,838	1,467,731	523,976

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,801,251	2,862,421	523,976	
IBNR + FREQUENCY ADJUSTMENT	(741,412)	(550,218)	3,542	
TOTAL LOSSES	1,059,840	2,312,203	527,519	
EXPECTED LOSSES	1,119,715	1,876,121	630,696	
CREDIBILITY	0.10	0.34	0.39	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.070	0.152	0.035	0.257
INDICATED (POST-TEST)	0.082	0.180	0.041	0.303
PRESENT ON RATE LEVEL	0.070	0.117	0.039	0.226
DERIVED BY FORMULA	0.071	0.138	0.040	0.249
UNDERLYING PRESENT RATE	0.074	0.124	0.042	0.239
PROPOSED	0.071	0.138	0.040	0.249

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.2967
IND. RATE				0.30	MINIMUM PREMIUM	475
MAN. RATE	0.39	0.31	0.28	+ 0.30	PRESENT	455

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	6,218	4,420	0.071	0	0	0	0	0	0
2018	5,995	203,452	3.394	0	0	1	0	3	4
2019	5,670	13	0.000	0	0	0	0	0	0
2020	6,139	103	0.002	0	0	0	0	0	0
2021	7,080	4,529	0.064	0	0	0	0	0	0
TOTAL	31,102	212,517	0.683	0	0	1	0	3	4

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	4,420
2018	0	0	138,481	0	12,384	0	0	14,435	0	33,406	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
2021	0	0	0	0	0	0	0	0	0	0	4,529
TOTAL	0	0	138,481	0	12,384	0	0	14,435	0	33,406	13,811

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	3,647
2018	0	0	205,004	2,164	21,799	0	0	21,499	1,223	61,844	3,991
2019	0	0	0	0	0	0	0	0	0	0	12
2020	0	0	0	0	0	0	0	0	0	0	115
2021	0	0	0	0	0	0	0	0	0	0	4,851
TOTAL	0	0	205,004	2,164	21,799	0	0	21,499	1,223	61,844	12,615

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	226,504	87,030	12,615	
IBNR + FREQUENCY ADJUSTMENT	(163,818)	(58,614)	119	
TOTAL LOSSES	62,686	28,416	12,735	
EXPECTED LOSSES	246,218	199,791	20,890	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.202	0.091	0.041	0.334
INDICATED (POST-TEST)	0.238	0.108	0.048	0.394
PRESENT ON RATE LEVEL	0.748	0.607	0.063	1.419
DERIVED BY FORMULA	0.743	0.592	0.063	1.398
UNDERLYING PRESENT RATE	0.792	0.642	0.067	1.501
PROPOSED	0.743	0.592	0.063	1.398

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.9323
IND. RATE				1.93	MINIMUM PREMIUM	1,020
MAN. RATE	3.11	2.40	2.03	+ 1.93	PRESENT	1,020

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	14,330	19,889	0.139	0	0	0	0	0	0
2018	16,301	244,785	1.502	0	0	1	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
2021	14,334	217,352	1.516	0	0	0	0	4	4
TOTAL	66,736	524,851	0.786	0	0	1	1	13	15

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	19,889
2018	0	0	98,521	0	32,374	0	0	95,400	0	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
2021	0	0	0	0	81,037	0	0	0	0	127,870	8,445
TOTAL	0	0	98,521	4,000	129,532	0	0	95,400	5,000	143,108	49,290

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	16,408
2018	0	0	146,185	1,994	54,273	0	0	141,122	3,476	3,425	14,261
2019	0	0	2,824	6,523	23,563	0	0	1,956	8,786	24,774	3,687
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	1,102	99,676	39,603	98,630	0	3,018	64,536	47,440	109,060	9,045
TOTAL	0	1,102	248,685	48,120	176,466	0	3,018	207,614	59,702	137,260	43,401

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	460,419	421,547	43,401	
IBNR + FREQUENCY ADJUSTMENT	(107,435)	(58,976)	229	
TOTAL LOSSES	352,984	362,571	43,630	
EXPECTED LOSSES	157,863	197,557	42,967	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.529	0.543	0.065	1.138
INDICATED (POST-TEST)	0.625	0.642	0.077	1.344
PRESENT ON RATE LEVEL	0.224	0.280	0.061	0.564
DERIVED BY FORMULA	0.228	0.294	0.062	0.584
UNDERLYING PRESENT RATE	0.237	0.296	0.064	0.597
PROPOSED	0.228	0.294	0.062	0.584

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.6950
IND. RATE				0.70	MINIMUM PREMIUM	610
MAN. RATE	0.89	0.73	0.70	+ 0.70	PRESENT	585

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	9,541	114,598	1.201	0	0	1	0	2	3
2018	12,942	4,271	0.033	0	0	0	0	0	0
2019	11,219	44,491	0.397	0	0	0	1	1	2
2020	10,301	25,366	0.246	0	0	0	0	3	3
2021	13,233	136,291	1.030	0	0	0	0	3	3
TOTAL	57,236	325,017	0.568	0	0	1	1	9	11

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	92,162	0	650	0	0	18,751	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	7,409	12,429
2021	0	0	0	0	31,714	0	0	0	0	103,280	1,297
TOTAL	0	0	92,162	2,129	38,572	0	0	18,751	2,041	114,538	56,824

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	140,824	0	1,147	0	0	33,321	0	1,676	1,754
2018	0	0	0	0	0	0	0	0	0	0	3,592
2019	0	0	681	2,908	1,083	0	0	664	3,389	5,369	33,838
2020	0	0	1,624	943	8,383	0	0	1,185	1,139	11,155	13,858
2021	0	431	39,008	15,499	38,599	0	2,437	52,125	38,317	88,088	1,389
TOTAL	0	431	182,137	19,350	49,212	0	2,437	87,295	42,845	106,287	54,432

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	272,301	217,694	54,432	
IBNR + FREQUENCY ADJUSTMENT	(169,293)	(40,808)	186	
TOTAL LOSSES	103,008	176,885	54,618	
EXPECTED LOSSES	256,564	140,788	32,184	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.180	0.309	0.095	0.584
INDICATED (POST-TEST)	0.213	0.365	0.113	0.690
PRESENT ON RATE LEVEL	0.424	0.232	0.053	0.709
DERIVED BY FORMULA	0.422	0.238	0.056	0.715
UNDERLYING PRESENT RATE	0.448	0.246	0.056	0.750
PROPOSED	0.418	0.236	0.055	0.709

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.8448
IND. RATE				0.84	MINIMUM PREMIUM	655
MAN. RATE	1.25	1.00	0.88	+ 0.84	PRESENT	650

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	17,520	128,611	0.734	0	0	0	1	5	6
2018	17,373	573,968	3.304	0	0	1	1	4	6
2019	17,254	83,954	0.487	0	0	0	0	3	3
2020	15,240	35,715	0.234	0	0	0	0	6	6
2021	17,801	63,777	0.358	0	0	0	0	0	0
TOTAL	85,188	886,025	1.040	0	0	1	2	18	21

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	37,742	5,132	0	0	0	41,929	10,106	33,702
2018	0	0	109,689	70,275	27,296	0	0	277,185	4,750	65,287	19,486
2019	0	0	0	0	34,117	0	0	0	0	42,150	7,687
2020	0	0	0	0	11,682	0	0	0	0	10,547	13,486
2021	0	0	0	8,333	11,788	0	0	0	0	33,829	9,827
TOTAL	0	0	109,689	116,350	90,015	0	0	277,185	46,679	161,919	84,188

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	64,275	9,053	0	0	0	85,284	18,635	27,804
2018	0	0	168,422	114,182	47,531	0	0	410,697	19,877	122,534	16,388
2019	0	0	3,548	2,433	49,480	0	0	2,133	3,132	75,335	7,087
2020	0	0	3,431	1,993	17,715	0	0	1,688	1,621	15,880	15,037
2021	0	386	29,529	13,423	16,098	0	798	17,073	12,551	28,853	10,525
TOTAL	0	386	204,931	196,305	139,877	0	798	431,591	122,464	261,237	76,841

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	637,706	719,882	76,841	
IBNR + FREQUENCY ADJUSTMENT	(575,797)	(210,432)	539	
TOTAL LOSSES	61,909	509,450	77,380	
EXPECTED LOSSES	861,085	709,586	100,241	
CREDIBILITY	0.01	0.05	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.073	0.598	0.091	0.762
INDICATED (POST-TEST)	0.086	0.706	0.107	0.899
PRESENT ON RATE LEVEL	0.955	0.787	0.111	1.854
DERIVED BY FORMULA	0.947	0.783	0.111	1.841
UNDERLYING PRESENT RATE	1.011	0.833	0.118	1.961
PROPOSED	0.947	0.783	0.111	1.841

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.19	MINIMUM PREMIUM	1,110
MAN. RATE	3.49	2.75	2.30	+ 2.19	PRESENT	1,110

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	11	0	0.000	0	0	0	0	0	0
TOTAL	11	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
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
2021	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
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
2021	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	(79)	(28)	4	
TOTAL LOSSES	0	0	4	
EXPECTED LOSSES	158	193	204	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.033	0.033
INDICATED (POST-TEST)	0.000	0.000	0.039	0.039
PRESENT ON RATE LEVEL	1.360	1.661	1.751	4.772
DERIVED BY FORMULA	1.360	1.661	1.751	4.772
UNDERLYING PRESENT RATE	1.439	1.757	1.853	5.049
PROPOSED	1.360	1.661	1.751	4.772

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	5.6833
IND. RATE				5.68	MINIMUM PREMIUM	2,000
MAN. RATE	6.84	6.24	5.92	+ 5.68	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
2017	167,895	3,194,666	1.903	0	0	0	0	0	0
2018	180,418	2,205,492	1.222	0	0	0	0	0	0
2019	190,423	2,562,563	1.346	0	0	0	0	0	0
2020	194,342	2,791,899	1.437	0	0	0	0	0	0
2021	219,615	1,157,990	0.527	0	0	0	0	0	0
TOTAL	952,693	11,912,610	1.250	0	0	0	0	0	0

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	796,125	551,448	300,473	0	0	399,590	510,062	463,105	173,863
2018	0	0	0	628,378	397,828	0	0	0	609,472	360,972	208,842
2019	0	0	554,871	584,409	223,419	0	0	317,792	490,024	316,225	75,823
2020	0	0	499,615	403,510	356,807	0	0	738,468	423,137	248,143	122,219
2021	0	0	104,000	90,756	323,817	0	0	85,000	158,736	317,101	78,580
TOTAL	0	0	1,954,611	2,258,501	1,602,344	0	0	1,540,850	2,191,431	1,705,546	659,327

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,216,479	939,116	530,034	0	0	710,071	1,037,466	853,966	143,437
2018	0	0	57,467	1,010,318	667,851	0	0	52,601	1,098,109	683,505	175,636
2019	0	0	1,022,929	815,282	373,590	0	0	612,257	803,720	607,310	69,909
2020	0	15,485	1,259,422	609,789	636,389	0	40,666	1,444,721	654,522	474,908	136,274
2021	0	13,925	743,056	251,704	424,886	0	34,902	428,639	249,330	300,814	84,159
TOTAL	0	29,410	4,299,353	3,626,209	2,632,750	0	75,568	3,248,289	3,843,146	2,920,502	609,415

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,652,620	13,022,607	609,415	
IBNR + FREQUENCY ADJUSTMENT	(4,934,365)	(2,426,630)		4,691
TOTAL LOSSES	2,718,255	10,595,977	614,106	
EXPECTED LOSSES	7,542,245	8,388,627	805,733	
CREDIBILITY	0.07	0.25	0.29	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.285	1.112	0.064	1.462
INDICATED (POST-TEST)	0.337	1.314	0.076	1.727
PRESENT ON RATE LEVEL	0.748	0.832	0.080	1.660
DERIVED BY FORMULA	0.720	0.953	0.079	1.751
UNDERLYING PRESENT RATE	0.792	0.881	0.085	1.757
PROPOSED	0.710	0.939	0.078	1.727

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.06	MINIMUM PREMIUM	1,065
MAN. RATE	2.95	2.34	2.06	+ 2.06	PRESENT	1,030

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	63,107	506,803	0.803	0	0	0	0	0	0
2018	60,800	185,903	0.306	0	0	0	0	0	0
2019	60,701	143,388	0.236	0	0	0	0	0	0
2020	52,554	421,373	0.802	0	0	0	0	0	0
2021	62,512	713,692	1.142	0	0	0	0	0	0
TOTAL	299,674	1,971,159	0.658	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	184,173	86,114	0	0	0	111,784	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	53,654
2020	0	0	0	70,190	89,420	0	0	0	149,792	64,864	47,107
2021	0	0	114,803	171,352	49,750	0	0	41,557	189,735	119,541	26,954
TOTAL	0	0	114,803	517,278	298,058	0	0	41,557	501,757	285,238	212,468

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	313,647	151,905	0	0	0	227,369	129,257	45,075
2018	0	0	6,205	111,998	53,559	0	0	3,092	64,757	34,875	25,328
2019	0	0	10,516	32,154	60,630	0	0	4,281	23,400	22,950	49,469
2020	0	1,467	85,700	104,572	145,493	0	11,429	102,141	199,382	116,398	52,524
2021	0	13,115	570,132	192,915	109,467	0	22,853	288,810	194,666	133,506	28,868
TOTAL	0	14,582	672,552	755,286	521,055	0	34,282	398,324	709,573	436,986	201,264

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,119,740	2,422,900	201,264	
IBNR + FREQUENCY ADJUSTMENT	(1,270,367)	(678,714)	1,154	
TOTAL LOSSES	0	1,744,186	202,418	
EXPECTED LOSSES	1,895,971	2,284,401	215,294	
CREDIBILITY	0.03	0.12	0.13	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.582	0.068	0.650
INDICATED (POST-TEST)	0.000	0.687	0.080	0.767
PRESENT ON RATE LEVEL	0.598	0.721	0.068	1.386
DERIVED BY FORMULA	0.580	0.717	0.069	1.366
UNDERLYING PRESENT RATE	0.633	0.762	0.072	1.467
PROPOSED	0.580	0.717	0.069	1.366

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.6270
IND. RATE				1.63	MINIMUM PREMIUM	920
MAN. RATE	2.72	2.09	1.72	+ 1.63	PRESENT	920

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	50,457	778,773	1.543	0	0	0	0	0	0
2018	47,496	506,404	1.066	0	0	0	0	0	0
2019	48,356	431,201	0.892	0	0	0	0	0	0
2020	67,218	594,750	0.885	0	0	0	0	0	0
2021	59,007	418,208	0.709	0	0	0	0	0	0
TOTAL	272,534	2,729,336	1.001	0	0	0	0	0	0

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	103,474	201,453	87,867	0	0	82,749	64,781	194,990	43,459	
2018	0	0	170,335	0	44,012	0	0	179,353	0	85,816	26,888	
2019	0	0	164,245	95,797	56,634	0	0	19,101	28,099	38,546	28,779	
2020	0	0	150,000	127,206	124,229	0	0	4,306	39,792	70,521	78,696	
2021	0	0	114,977	20,000	64,804	0	0	38,000	5,472	93,671	81,284	
TOTAL	0	0	703,031	444,456	377,546	0	0	323,509	138,144	483,544	259,106	

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	158,108	343,074	154,997	0	0	147,045	131,765	359,562	35,854	
2018	0	0	252,572	3,217	74,159	0	0	265,677	8,277	159,751	22,613	
2019	0	0	279,666	136,960	93,288	0	0	37,447	47,656	71,349	26,534	
2020	0	4,894	401,844	194,298	218,497	0	3,087	42,606	61,649	111,448	87,746	
2021	0	9,230	315,958	61,121	96,010	0	10,598	110,606	43,430	83,706	87,055	
TOTAL	0	14,124	1,408,148	738,670	636,951	0	13,685	603,380	292,776	785,816	259,802	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,039,337	2,454,212	259,802	
IBNR + FREQUENCY ADJUSTMENT	(1,236,345)	(632,994)	1,359	
TOTAL LOSSES	802,992	1,821,218	261,160	
EXPECTED LOSSES	1,877,178	2,159,580	239,715	
CREDIBILITY	0.03	0.11	0.12	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.295	0.668	0.096	1.059
INDICATED (POST-TEST)	0.348	0.789	0.113	1.250
PRESENT ON RATE LEVEL	0.651	0.749	0.083	1.483
DERIVED BY FORMULA	0.642	0.753	0.087	1.482
UNDERLYING PRESENT RATE	0.689	0.792	0.088	1.569
PROPOSED	0.642	0.753	0.087	1.482

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.7652
IND. RATE				1.77	MINIMUM PREMIUM	970
MAN. RATE	2.79	2.19	1.84	+ 1.77	PRESENT	960

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	311,850	1,882,311	0.604	0	0	0	0	0	0
2018	313,263	1,979,116	0.632	1	0	0	0	0	1
2019	307,880	1,980,684	0.643	0	0	0	0	0	0
2020	291,434	1,628,445	0.559	0	0	0	0	0	0
2021	359,754	960,924	0.267	0	0	0	0	0	0
TOTAL	1,584,181	8,431,480	0.532	1	0	0	0	0	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	82,486	420,351	266,385	0	0	13,933	356,021	466,054	277,081
2018	194,520	0	152,527	290,935	364,048	0	0	47,377	291,551	389,845	248,313
2019	0	0	345,505	389,976	157,739	0	0	365,588	275,812	230,145	215,919
2020	0	0	185,618	248,163	184,373	0	0	152,772	322,577	372,369	162,573
2021	0	0	0	89,999	246,938	0	0	0	123,496	316,486	184,005
TOTAL	194,520	0	766,136	1,439,424	1,219,483	0	0	579,670	1,369,457	1,774,899	1,087,891

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	126,039	715,858	469,903	0	0	24,759	724,147	859,404	228,592
2018	298,335	0	254,782	473,362	606,663	0	0	96,198	531,569	728,716	208,831
2019	0	0	646,369	544,016	260,821	0	0	624,881	467,399	443,728	199,077
2020	0	7,952	583,112	361,144	329,646	0	26,415	503,642	482,624	611,397	181,269
2021	0	5,797	466,065	203,433	319,457	0	14,768	266,740	212,064	288,332	197,069
TOTAL	298,335	13,750	2,076,367	2,297,812	1,986,491	0	41,183	1,516,219	2,417,803	2,931,577	1,014,839

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,945,854	9,633,684	1,014,839	
IBNR + FREQUENCY ADJUSTMENT	(3,001,118)	(2,265,081)	7,109	
TOTAL LOSSES	944,736	7,368,602	1,021,948	
EXPECTED LOSSES	4,521,519	7,737,898	1,250,478	
CREDIBILITY	0.10	0.35	0.40	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.060	0.465	0.065	0.589
INDICATED (POST-TEST)	0.070	0.549	0.076	0.696
PRESENT ON RATE LEVEL	0.270	0.462	0.075	0.806
DERIVED BY FORMULA	0.250	0.492	0.075	0.817
UNDERLYING PRESENT RATE	0.285	0.488	0.079	0.853
PROPOSED	0.246	0.486	0.074	0.806

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.9600
IND. RATE				0.96	MINIMUM PREMIUM	695
MAN. RATE	1.50	1.19	1.00	+ 0.96	PRESENT	685

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	64,393	1,146,422	1.780	0	0	0	0	0	0
2018	65,811	331,561	0.504	0	0	0	0	0	0
2019	61,978	532,282	0.859	0	0	0	0	0	0
2020	60,349	302,880	0.502	0	0	0	0	0	0
2021	67,169	242,170	0.361	0	0	0	0	0	0
<b>TOTAL</b>	<b>319,700</b>	<b>2,555,315</b>	<b>0.799</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	530,366	10,410	61,525	0	0	307,552	34,292	104,782	97,495
2018	0	0	115,395	1,605	32,892	0	0	52,908	3,777	84,962	40,022
2019	0	0	0	118,205	91,180	0	0	0	160,973	84,534	77,390
2020	0	0	0	15,975	85,187	0	0	0	10,130	148,409	43,179
2021	0	0	0	17,566	44,901	0	0	0	43,908	116,655	19,140
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>645,761</b>	<b>163,761</b>	<b>315,685</b>	<b>0</b>	<b>0</b>	<b>360,460</b>	<b>253,080</b>	<b>539,342</b>	<b>277,226</b>

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	810,399	17,728	108,530	0	0	546,520	69,750	193,218	80,433
2018	0	0	171,283	4,800	55,333	0	0	78,951	10,452	157,489	33,659
2019	0	0	43,384	165,286	137,629	0	0	44,923	256,352	160,070	71,354
2020	0	334	38,547	34,861	131,430	0	773	29,951	35,620	224,712	48,145
2021	0	1,087	86,912	38,095	58,340	0	5,348	96,922	76,930	106,037	20,499
<b>TOTAL</b>	<b>0</b>	<b>1,421</b>	<b>1,150,526</b>	<b>260,770</b>	<b>491,262</b>	<b>0</b>	<b>6,121</b>	<b>797,268</b>	<b>449,105</b>	<b>841,526</b>	<b>254,089</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,955,335	2,042,663	254,089	
IBNR + FREQUENCY ADJUSTMENT	(619,973)	(546,047)	1,543	
<b>TOTAL LOSSES</b>	<b>1,335,361</b>	<b>1,496,615</b>	<b>255,632</b>	
EXPECTED LOSSES	926,789	1,842,084	284,697	
CREDIBILITY	0.03	0.12	0.14	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.418	0.468	0.080	0.966
INDICATED (POST-TEST)	0.493	0.553	0.094	1.141
PRESENT ON RATE LEVEL	0.274	0.545	0.084	0.903
DERIVED BY FORMULA	0.281	0.546	0.086	0.912
UNDERLYING PRESENT RATE	0.290	0.576	0.089	0.955
PROPOSED	0.281	0.546	0.086	0.912

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.0860
IND. RATE				1.09	MINIMUM PREMIUM	740
MAN. RATE	1.67	1.34	1.12	+ 1.09	PRESENT	725

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	57,211	122,994	0.215	0	0	0	0	0	0
2020	56,072	8,429	0.015	0	0	0	0	0	0
2021	65,500	26,283	0.040	0	0	0	0	0	0
TOTAL	293,942	477,300	0.162	0	0	0	0	0	0

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	105,471	0	4,529	0	0	7,575	0	4,360	1,059
2020	0	0	0	1,482	1,010	0	0	0	879	1,181	3,877
2021	0	0	0	0	11,557	0	0	0	0	14,037	689
TOTAL	0	0	105,471	120,430	46,857	0	0	7,575	102,177	67,258	27,532

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	178,510	11,570	0	0	0	202,497	2,998	14,919
2018	0	0	1,496	22,989	38,471	0	0	348	4,084	85,182	3,215
2019	0	0	158,635	3,044	10,924	0	0	11,484	776	8,145	976
2020	0	31	1,552	2,058	1,741	0	67	727	1,293	1,888	4,323
2021	0	157	14,215	5,648	14,066	0	331	7,084	5,208	11,972	738
TOTAL	0	188	175,898	212,249	76,772	0	398	19,644	213,858	110,185	24,172

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	196,129	613,064	24,172	
IBNR + FREQUENCY ADJUSTMENT	(235,141)	(91,894)	189	
TOTAL LOSSES	0	521,170	24,361	
EXPECTED LOSSES	354,656	313,728	33,502	
CREDIBILITY	0.03	0.11	0.13	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.177	0.008	0.186
INDICATED (POST-TEST)	0.000	0.209	0.010	0.219
PRESENT ON RATE LEVEL	0.114	0.101	0.011	0.226
DERIVED BY FORMULA	0.111	0.113	0.011	0.234
UNDERLYING PRESENT RATE	0.121	0.107	0.011	0.239
PROPOSED	0.107	0.109	0.010	0.226

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.2688
IND. RATE				0.27	MINIMUM PREMIUM	465
MAN. RATE	0.43	0.33	0.28	+ 0.27	PRESENT	455

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	5,184	68,519	1.322	0	0	0	0	0	0
2018	4,489	4,344	0.097	0	0	0	0	0	0
2019	4,537	35,302	0.778	0	0	0	0	0	0
2020	4,319	15,210	0.352	0	0	0	0	0	0
2021	3,907	376	0.010	0	0	0	0	0	0
TOTAL	22,436	123,751	0.552	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	400	218	0	0	0	63,308	3,403	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	32,762
2020	0	0	0	0	1,166	0	0	0	0	1,696	12,348
2021	0	0	0	0	0	0	0	0	0	0	376
TOTAL	0	0	0	400	2,862	0	0	0	63,308	7,405	49,776

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	681	385	0	0	0	128,768	6,275	982
2018	0	0	11	15	1,237	0	0	2	10	910	2,607
2019	0	0	76	52	1,053	0	0	92	135	3,242	30,207
2020	0	0	342	199	1,768	0	0	271	261	2,553	13,768
2021	0	0	0	0	0	0	0	0	0	0	403
TOTAL	0	0	429	946	4,443	0	0	365	129,174	12,980	47,966

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	794	147,544	47,966	
IBNR + FREQUENCY ADJUSTMENT	(132,008)	(38,141)	112	
TOTAL LOSSES	0	109,402	48,078	
EXPECTED LOSSES	194,197	125,053	23,239	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.488	0.214	0.702
INDICATED (POST-TEST)	0.000	0.576	0.253	0.829
PRESENT ON RATE LEVEL	0.818	0.527	0.098	1.443
DERIVED BY FORMULA	0.810	0.528	0.101	1.439
UNDERLYING PRESENT RATE	0.866	0.557	0.104	1.527
PROPOSED	0.810	0.528	0.101	1.439

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.7136
IND. RATE				1.71	MINIMUM PREMIUM	950
MAN. RATE	2.58	2.07	1.79	+ 1.71	PRESENT	945

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	26,085	258,263	0.990	0	0	0	0	0	0
2018	27,869	493,574	1.771	0	0	0	0	0	0
2019	29,803	778,267	2.611	0	0	0	0	0	0
2020	32,693	862,242	2.637	0	0	0	0	0	0
2021	39,289	439,820	1.119	0	0	0	0	0	0
TOTAL	155,739	2,832,166	1.819	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	141,769	99,337	51,456
2019	0	0	267,064	161,724	38,159	0	0	52,778	88,166	107,752	62,624
2020	0	0	172,481	44,286	149,403	0	0	164,730	60,528	200,368	70,446
2021	0	0	0	103,571	108,879	0	0	0	64,138	121,879	41,353
TOTAL	0	0	439,545	530,068	400,316	0	0	217,508	387,130	587,381	270,218

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	139,229	73,374	0	0	0	66,164	107,035	36,580
2018	0	0	12,322	222,563	105,412	0	0	12,303	255,753	187,405	43,274
2019	0	0	450,840	226,855	73,746	0	0	106,190	148,123	199,959	57,739
2020	0	3,496	377,634	94,761	246,804	0	6,562	334,881	126,196	320,464	78,547
2021	0	4,288	320,732	148,443	154,277	0	6,667	117,088	94,372	113,507	44,289
TOTAL	0	7,783	1,161,529	831,850	653,613	0	13,229	570,462	690,608	928,371	260,430

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,753,003	3,104,442	260,430	
IBNR + FREQUENCY ADJUSTMENT	(928,703)	(462,971)	1,039	
TOTAL LOSSES	824,300	2,641,471	261,469	
EXPECTED LOSSES	1,433,162	1,626,255	167,969	
CREDIBILITY	0.02	0.08	0.09	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.529	1.696	0.168	2.393
INDICATED (POST-TEST)	0.625	2.003	0.198	2.827
PRESENT ON RATE LEVEL	0.870	0.987	0.102	1.959
DERIVED BY FORMULA	0.865	1.068	0.111	2.044
UNDERLYING PRESENT RATE	0.920	1.044	0.108	2.072
PROPOSED	0.865	1.068	0.111	2.044

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.43	MINIMUM PREMIUM	1,190
MAN. RATE	3.55	2.83	2.43	+ 2.43	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
2017	22,683	172,870	0.762	0	0	0	0	0	0
2018	23,060	118,728	0.515	0	0	0	0	0	0
2019	23,139	765,779	3.309	0	0	0	0	0	0
2020	24,176	168,778	0.698	0	0	0	0	0	0
2021	28,595	161,186	0.564	0	0	0	0	0	0
TOTAL	121,653	1,387,341	1.140	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	22,319	0	0	0	0	123,438	27,113
2018	0	0	0	0	30,582	0	0	0	0	44,777	43,369
2019	0	0	402,163	53,828	25,603	0	0	147,415	16,947	68,706	51,117
2020	0	0	0	0	65,061	0	0	0	0	83,650	20,067
2021	0	0	0	0	56,516	0	0	0	0	80,164	24,506
TOTAL	0	0	402,163	53,828	200,081	0	0	147,415	16,947	400,735	166,172

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	39,371	0	0	0	0	227,620	22,368
2018	0	0	437	590	50,310	0	0	197	940	82,775	36,473
2019	0	0	621,184	84,508	56,196	0	0	226,947	40,233	130,599	47,130
2020	0	0	19,108	11,099	98,659	0	0	13,384	12,857	125,943	22,375
2021	0	769	69,515	27,619	68,786	0	1,892	40,459	29,741	68,372	26,246
TOTAL	0	769	710,245	123,817	313,321	0	1,892	280,987	83,771	635,308	154,592

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	993,892	1,156,218	154,592	
IBNR + FREQUENCY ADJUSTMENT	(595,217)	(312,512)	853	
TOTAL LOSSES	398,675	843,706	155,445	
EXPECTED LOSSES	904,034	1,077,135	145,618	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.328	0.694	0.128	1.149
INDICATED (POST-TEST)	0.387	0.819	0.151	1.357
PRESENT ON RATE LEVEL	0.702	0.837	0.113	1.652
DERIVED BY FORMULA	0.696	0.836	0.116	1.648
UNDERLYING PRESENT RATE	0.743	0.885	0.120	1.748
PROPOSED	0.696	0.836	0.116	1.648

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.9624
IND. RATE				1.96	MINIMUM PREMIUM	1,030
MAN. RATE	3.17	2.48	2.05	+ 1.96	PRESENT	1,030

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	50,501	343,567	0.680	0	0	0	0	0	0
2018	40,670	125,639	0.309	0	0	0	0	0	0
2019	46,844	729,932	1.558	0	0	0	0	0	0
2020	40,527	382,887	0.945	0	0	0	0	0	0
2021	55,355	177,991	0.322	0	0	0	0	0	0
TOTAL	233,897	1,760,016	0.752	0	0	0	0	0	0

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	131,681	20,813	60,399	0	0	47,255	5,705	60,060	17,654
2018	0	0	0	4,490	38,187	0	0	0	21,419	32,380	29,163
2019	0	0	117,867	134,496	61,993	0	0	100,236	202,911	69,980	42,449
2020	0	0	163,342	31,555	24,899	0	0	64,204	57,881	21,968	19,038
2021	0	0	0	24,900	82,294	0	0	0	3,500	53,630	13,667
TOTAL	0	0	412,890	216,254	267,772	0	0	211,695	291,416	238,018	121,971

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	201,209	35,445	106,544	0	0	83,972	11,604	110,751	14,565
2018	0	0	916	7,901	62,917	0	0	1,935	39,005	60,427	24,526
2019	0	0	221,774	188,130	100,909	0	0	203,817	326,406	141,059	39,138
2020	0	3,093	314,590	56,636	55,469	0	5,174	142,547	83,918	44,688	21,227
2021	0	1,794	146,134	63,113	105,392	0	1,473	30,100	22,579	46,263	14,637
TOTAL	0	4,887	884,622	351,224	431,231	0	6,646	462,371	483,512	403,187	114,093

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,358,527	1,669,155	114,093	
IBNR + FREQUENCY ADJUSTMENT	(862,997)	(386,413)	1,077	
TOTAL LOSSES	495,530	1,282,742	115,170	
EXPECTED LOSSES	1,302,679	1,323,805	186,006	
CREDIBILITY	0.03	0.10	0.11	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.212	0.548	0.049	0.810
INDICATED (POST-TEST)	0.250	0.648	0.058	0.956
PRESENT ON RATE LEVEL	0.526	0.535	0.075	1.137
DERIVED BY FORMULA	0.518	0.546	0.073	1.138
UNDERLYING PRESENT RATE	0.557	0.566	0.080	1.202
PROPOSED	0.518	0.546	0.073	1.137

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.3536
IND. RATE				1.35	MINIMUM PREMIUM	825
MAN. RATE	2.14	1.69	1.41	+ 1.35	PRESENT	820

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	2,380	531,588	22,336	0	0	0	0	0	0
2018	2,635	111,020	4,213	0	0	0	0	0	0
2019	2,522	116,317	4,612	0	0	0	0	0	0
2020	2,679	59,915	2,236	0	0	0	0	0	0
2021	2,634	132,758	5,040	0	0	0	0	0	0
TOTAL	12,850	951,598	7,405	0	0	0	0	0	0

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	195,348	188,054	35,438	0	0	38,035	59,009	14,775	929
2018	0	0	0	38,986	19,101	0	0	0	42,299	4,486	6,148
2019	0	0	0	32,000	32,070	0	0	0	2,722	39,480	10,045
2020	0	0	0	25,000	20,218	0	0	0	0	14,541	156
2021	0	0	0	0	98,653	0	0	0	0	34,105	0
TOTAL	0	0	195,348	284,040	205,480	0	0	38,035	104,030	107,387	17,278

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	298,492	320,256	62,513	0	0	67,588	120,024	27,245	766
2018	0	0	3,486	62,575	32,253	0	0	3,560	75,780	9,418	5,170
2019	0	0	12,513	45,272	47,970	0	0	2,685	7,162	70,714	9,261
2020	0	523	27,108	35,262	34,184	0	0	2,327	2,235	21,893	174
2021	0	1,342	121,343	48,212	120,071	0	805	17,213	12,653	29,088	0
TOTAL	0	1,864	462,941	511,576	296,991	0	805	93,373	217,854	158,359	15,372

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	558,983	1,184,779	15,372	
IBNR + FREQUENCY ADJUSTMENT	(160,913)	(56,755)	104	
TOTAL LOSSES	398,070	1,128,024	15,476	
EXPECTED LOSSES	242,367	192,151	19,163	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	3.098	8.778	0.120	11.997
INDICATED (POST-TEST)	3.659	10.368	0.142	14.169
PRESENT ON RATE LEVEL	1.783	1.413	0.141	3.337
DERIVED BY FORMULA	1.783	1.503	0.141	3.427
UNDERLYING PRESENT RATE	1.886	1.495	0.149	3.531
PROPOSED	1.783	1.503	0.141	3.427

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				4.08	MINIMUM PREMIUM	1,740
MAN. RATE	6.49	5.00	4.14	+ 4.08	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
2017	350,740	340,660	0.097	0	0	0	0	0	0
2018	295,821	50,240	0.017	0	0	0	0	0	0
2019	300,377	327,067	0.109	0	0	0	0	0	0
2020	335,821	472,841	0.141	0	0	0	0	0	0
2021	367,871	15,096	0.004	0	0	0	0	0	0
TOTAL	1,650,630	1,205,904	0.073	0	0	0	0	0	0

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	76,761	88,727	14,892	0	0	71,111	34,724	42,951	11,494	
2018	0	0	0	6,292	0	0	0	0	18,264	0	25,684	
2019	0	0	194,662	13,001	3,402	0	0	62,784	5,841	12,891	34,486	
2020	0	0	82,902	27,196	89,759	0	0	45,874	26,490	184,000	16,620	
2021	0	0	0	0	5,709	0	0	0	0	9,181	206	
TOTAL	0	0	354,325	135,216	113,762	0	0	179,769	85,319	249,023	88,490	

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	117,291	151,102	26,269	0	0	126,364	70,629	79,202	9,483	
2018	0	0	518	10,040	134	0	0	1,529	32,680	486	21,600	
2019	0	0	295,998	22,729	13,566	0	0	95,481	13,780	26,285	31,796	
2020	0	1,804	191,784	56,129	146,677	0	2,563	119,672	67,030	283,468	18,531	
2021	0	78	7,022	2,790	6,948	0	217	4,634	3,406	7,830	221	
TOTAL	0	1,881	612,613	242,790	193,595	0	2,779	347,679	187,525	397,272	81,631	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	964,953	1,021,181	81,631	
IBNR + FREQUENCY ADJUSTMENT	(476,201)	(200,495)	871	
TOTAL LOSSES	488,752	820,686	82,502	
EXPECTED LOSSES	714,082	679,657	154,684	
CREDIBILITY	0.10	0.36	0.41	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.030	0.050	0.005	0.084
INDICATED (POST-TEST)	0.035	0.059	0.006	0.100
PRESENT ON RATE LEVEL	0.041	0.039	0.009	0.089
DERIVED BY FORMULA	0.040	0.046	0.008	0.094
UNDERLYING PRESENT RATE	0.043	0.041	0.009	0.094
PROPOSED	0.040	0.046	0.008	0.094

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.1119
IND. RATE				0.11	MINIMUM PREMIUM	410
MAN. RATE	0.17	0.12	0.11	+ 0.11	PRESENT	395

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	11,688	33,458	0.286	0	0	0	0	0	0
2018	12,270	36,577	0.298	0	0	0	0	0	0
2019	13,227	170,652	1.290	0	0	0	0	0	0
2020	13,673	42,886	0.314	0	0	0	0	0	0
2021	15,536	650,479	4.187	1	0	0	0	0	1
TOTAL	66,394	934,052	1.407	1	0	0	0	0	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	15,461
2019	0	0	0	70,359	0	0	0	0	74,699	0	25,594
2020	0	0	0	0	19,439	0	0	0	0	13,000	10,447
2021	564,232	0	0	0	1,938	69,543	0	0	0	3,572	11,194
TOTAL	564,232	0	0	80,359	26,676	69,543	0	0	74,863	25,171	93,208

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	1,753	0	0	0	0	3,599	25,172
2018	0	0	886	16,039	7,295	0	0	43	433	12,292	13,003
2019	0	0	20,179	94,513	3,208	0	0	18,861	116,045	4,168	23,598
2020	0	0	5,709	3,316	29,477	0	0	2,080	1,998	19,573	11,648
2021	813,340	26	2,384	947	2,359	108,397	84	1,803	1,325	3,047	11,989
TOTAL	813,340	26	29,157	114,816	44,093	108,397	84	22,787	119,801	42,679	85,410

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	973,793	321,389	85,410	
IBNR + FREQUENCY ADJUSTMENT	(512,094)	(138,188)	595	
TOTAL LOSSES	461,699	183,201	86,005	
EXPECTED LOSSES	784,375	478,962	101,224	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.695	0.276	0.130	1.101
INDICATED (POST-TEST)	0.821	0.326	0.153	1.300
PRESENT ON RATE LEVEL	1.117	0.682	0.144	1.943
DERIVED BY FORMULA	1.114	0.668	0.145	1.926
UNDERLYING PRESENT RATE	1.181	0.721	0.152	2.055
PROPOSED	1.114	0.668	0.145	1.926

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.29	MINIMUM PREMIUM	1,140
MAN. RATE	3.50	2.79	2.41	+ 2.29	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
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	20,731	68,123	0.329	0	0	0	0	0	0
2021	23,189	134,153	0.579	0	0	0	0	0	0
TOTAL	97,131	271,949	0.280	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	21,424	5,878	0	0	0	9,520	16,895	14,406
2021	0	0	0	75,000	0	0	0	0	41,352	0	17,801
TOTAL	0	0	0	96,424	25,551	0	0	0	50,872	54,286	44,816

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	25,761	0	0	0	0	64,789	2,364
2018	0	0	0	0	0	0	0	0	0	0	5,172
2019	0	0	527	361	7,352	0	0	114	168	4,032	3,314
2020	0	448	19,868	28,265	11,934	0	726	8,535	14,635	26,628	16,063
2021	0	2,033	135,278	68,963	15,758	0	2,444	35,832	31,692	6,161	19,065
TOTAL	0	2,480	155,673	97,589	60,805	0	3,170	44,481	46,495	101,611	45,977

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	205,804	306,499	45,977	
IBNR + FREQUENCY ADJUSTMENT	(318,569)	(131,652)	239	
TOTAL LOSSES	0	174,846	46,216	
EXPECTED LOSSES	488,236	457,413	40,068	
CREDIBILITY	0.02	0.05	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.180	0.048	0.228
INDICATED (POST-TEST)	0.000	0.213	0.056	0.269
PRESENT ON RATE LEVEL	0.475	0.445	0.039	0.959
DERIVED BY FORMULA	0.466	0.433	0.040	0.939
UNDERLYING PRESENT RATE	0.503	0.471	0.041	1.015
PROPOSED	0.466	0.433	0.040	0.939

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.1185
IND. RATE				1.12	MINIMUM PREMIUM	750
MAN. RATE	1.75	1.42	1.19	+ 1.12	PRESENT	745

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,226,818	641,591	0.052	0	0	0	0	0	0
2018	1,222,683	670,396	0.055	0	0	0	0	0	0
2019	1,452,190	1,006,645	0.069	0	0	0	0	0	0
2020	1,568,351	544,901	0.035	0	0	0	0	0	0
2021	1,688,224	501,834	0.030	0	0	0	0	0	0
TOTAL	7,158,266	3,365,367	0.047	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	172,634	139,810	0	0	0	51,680	94,340	183,127
2018	0	0	181,805	108,188	78,418	0	0	27,519	90,160	123,569	60,737
2019	0	0	471,542	137,794	94,167	0	0	122,339	58,877	49,844	72,082
2020	0	0	121,826	152,794	38,096	0	0	50,978	95,299	37,848	48,060
2021	0	0	0	220,440	49,557	0	0	0	132,200	72,933	26,704
TOTAL	0	0	775,173	791,850	400,048	0	0	200,836	428,216	378,534	390,710

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	293,996	246,625	0	0	0	105,117	173,963	151,080
2018	0	0	278,944	176,665	133,182	0	0	48,796	164,912	230,999	51,080
2019	0	0	756,437	203,979	162,328	0	0	199,294	102,472	98,060	66,460
2020	0	5,009	349,823	210,054	89,205	0	7,873	146,674	132,160	72,377	53,587
2021	0	6,648	458,563	226,913	106,630	0	9,534	151,361	128,376	81,902	28,600
TOTAL	0	11,657	1,843,767	1,111,607	737,971	0	17,407	546,125	633,037	657,302	350,806

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,418,955	3,139,917	350,806	
IBNR + FREQUENCY ADJUSTMENT	(1,387,600)	(658,055)		2,663
TOTAL LOSSES	1,031,355	2,481,862	353,469	
EXPECTED LOSSES	2,142,774	2,293,436	447,445	
CREDIBILITY	0.28	0.96	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.014	0.035	0.005	0.054
INDICATED (POST-TEST)	0.017	0.041	0.006	0.064
PRESENT ON RATE LEVEL	0.028	0.030	0.006	0.064
DERIVED BY FORMULA	0.025	0.041	0.006	0.071
UNDERLYING PRESENT RATE	0.030	0.032	0.006	0.068
PROPOSED	0.023	0.037	0.005	0.064

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.0768
IND. RATE				0.08	MINIMUM PREMIUM	400
MAN. RATE	0.15	0.10	0.08	+ 0.08	PRESENT	385

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	2,100	98,611	4,696	0	0	0	0	0	0
TOTAL	6,348	318,011	5,010	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	0	0	0	0	0	0	98,611
TOTAL	0	0	0	5,385	29,735	0	0	0	51,636	27,413	203,842

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	48,947	0	0	0	0	37,474	32,133
2018	0	0	472	8,631	3,384	0	0	4,353	92,541	14,482	24,796
2019	0	0	0	0	0	0	0	0	0	0	33,928
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	105,612
TOTAL	0	0	472	8,631	52,331	0	0	4,353	92,541	51,956	196,469

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,825	205,459	196,469	
IBNR + FREQUENCY ADJUSTMENT	(47,705)	(16,982)	228	
TOTAL LOSSES	0	188,477	196,697	
EXPECTED LOSSES	75,263	63,172	31,551	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	2.969	3.099	6.068
INDICATED (POST-TEST)	0.000	3.507	3.660	7.166
PRESENT ON RATE LEVEL	1.121	0.941	0.470	2.531
DERIVED BY FORMULA	1.121	0.966	0.502	2.589
UNDERLYING PRESENT RATE	1.186	0.995	0.497	2.678
PROPOSED	1.121	0.966	0.502	2.589

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	3.0830
IND. RATE				3.08	MINIMUM PREMIUM	1,405
MAN. RATE	4.65	3.70	3.14	+ 3.08	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
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	240,282	5.269	0	0	0	0	0	0
2021	4,789	69,393	1.449	0	0	0	0	0	0
TOTAL	19,077	391,629	2.053	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	198,600	0	0	0	0	38,039	0	0	3,643
2021	0	0	0	42,263	0	0	0	0	25,374	0	1,756
TOTAL	0	0	198,600	54,931	3,152	0	0	38,039	29,590	3,420	63,897

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	2,085	0	0	0	0	2,825	44,010
2018	0	0	1,044	20,213	270	0	0	353	7,544	112	1,758
2019	0	0	205	140	2,857	0	0	96	140	3,374	2,824
2020	0	2,959	341,115	14,875	16,126	0	449	61,365	4,355	2,590	4,062
2021	0	1,145	76,230	38,861	8,879	0	1,500	21,987	19,447	3,781	1,881
TOTAL	0	4,104	418,594	74,089	30,218	0	1,948	83,799	31,486	12,683	54,534

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	508,446	148,476	54,534	
IBNR + FREQUENCY ADJUSTMENT	(151,207)	(58,309)	98	
TOTAL LOSSES	357,239	90,167	54,632	
EXPECTED LOSSES	233,656	204,492	15,754	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.873	0.473	0.286	2.632
INDICATED (POST-TEST)	2.212	0.558	0.338	3.108
PRESENT ON RATE LEVEL	1.158	1.013	0.078	2.249
DERIVED BY FORMULA	1.168	1.004	0.083	2.256
UNDERLYING PRESENT RATE	1.225	1.072	0.083	2.379
PROPOSED	1.168	1.004	0.083	2.256

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.6864
IND. RATE				2.69	MINIMUM PREMIUM	1,275
MAN. RATE	4.18	3.31	2.79	+ 2.69	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
2017	47,634	1,634,886	3,432	0	0	0	0	0	0
2018	41,709	991,612	2,377	0	0	0	0	0	0
2019	51,558	2,178,485	4,225	0	0	0	0	0	0
2020	51,959	1,106,347	2,129	0	0	0	0	0	0
2021	56,640	967,013	1,707	0	0	0	0	0	0
TOTAL	249,500	6,878,343	2,757	0	0	0	0	0	0

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	579,520	257,246	51,802	0	0	455,821	216,969	56,237	17,291
2018	0	0	370,080	172,669	77,699	0	0	152,497	125,957	78,521	14,189
2019	0	0	907,638	328,650	136,885	0	0	391,132	249,887	137,292	27,001
2020	0	0	363,859	68,426	62,577	0	0	291,113	134,992	110,571	74,809
2021	0	0	0	159,575	329,728	0	0	0	160,386	280,235	37,089
TOTAL	0	0	2,221,097	986,566	658,691	0	0	1,290,563	888,191	662,856	170,379

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	885,507	438,090	91,379	0	0	809,994	441,315	103,701	14,265
2018	0	0	562,724	282,154	135,312	0	0	236,462	232,529	149,450	11,933
2019	0	0	1,469,587	474,653	250,996	0	0	651,618	421,751	277,513	24,895
2020	0	6,852	701,286	125,001	134,085	0	13,735	570,011	221,025	203,188	83,412
2021	0	8,809	693,391	307,867	434,839	0	16,092	280,409	226,887	262,910	39,722
TOTAL	0	15,660	4,312,495	1,627,765	1,046,611	0	29,827	2,548,493	1,543,506	996,762	174,227

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,906,476	5,214,644	174,227	
IBNR + FREQUENCY ADJUSTMENT	(4,019,801)	(873,842)	1,017	
TOTAL LOSSES	2,886,674	4,340,803	175,244	
EXPECTED LOSSES	6,152,921	3,011,313	176,527	
CREDIBILITY	0.03	0.10	0.12	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.157	1.740	0.070	2.967
INDICATED (POST-TEST)	1.367	2.055	0.083	3.504
PRESENT ON RATE LEVEL	2.331	1.141	0.067	3.539
DERIVED BY FORMULA	2.302	1.232	0.069	3.603
UNDERLYING PRESENT RATE	2.466	1.207	0.071	3.744
PROPOSED	2.261	1.210	0.068	3.539

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	4.2145
IND. RATE				4.21	MINIMUM PREMIUM	1,785
MAN. RATE	6.57	5.24	4.39	+ 4.21	PRESENT	1,795

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	10,613	52,374	0.493	0	0	0	0	0	0
2018	9,910	69,482	0.701	0	0	0	0	0	0
2019	10,066	23,133	0.230	0	0	0	0	0	0
2020	12,273	322,819	2.630	0	0	0	0	0	0
2021	11,723	217,477	1.855	0	0	0	0	0	0
TOTAL	54,585	685,285	1.255	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	11,656	0	0	0	0	31,375	9,343
2018	0	0	0	0	25,704	0	0	0	0	41,361	2,417
2019	0	0	0	0	0	0	0	0	0	0	23,133
2020	0	0	167,000	0	37,000	0	0	89,500	0	28,237	1,082
2021	0	0	138,700	0	0	0	0	40,000	0	0	38,777
TOTAL	0	0	305,700	0	74,360	0	0	129,500	0	100,973	74,752

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	20,561	0	0	0	0	57,856	7,708
2018	0	0	368	496	42,286	0	0	182	869	76,460	2,033
2019	0	0	0	0	0	0	0	0	0	0	21,329
2020	0	2,488	297,706	18,821	69,667	0	1,056	148,899	14,588	48,609	1,206
2021	0	9,418	241,477	13,343	15,604	0	8,488	61,672	4,720	3,156	41,530
TOTAL	0	11,906	539,550	32,660	148,118	0	9,544	210,753	20,176	186,080	73,806

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	771,754	387,034	73,806	
IBNR + FREQUENCY ADJUSTMENT	(94,739)	(24,714)	84	
TOTAL LOSSES	677,015	362,319	73,890	
EXPECTED LOSSES	143,048	83,960	15,053	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.240	0.664	0.135	2.039
INDICATED (POST-TEST)	1.465	0.784	0.160	2.409
PRESENT ON RATE LEVEL	0.248	0.145	0.026	0.419
DERIVED BY FORMULA	0.260	0.171	0.031	0.462
UNDERLYING PRESENT RATE	0.262	0.154	0.028	0.443
PROPOSED	0.260	0.171	0.031	0.462

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.5505
IND. RATE				0.55	MINIMUM PREMIUM	560
MAN. RATE	0.79	0.61	0.52	+ 0.55	PRESENT	530

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	1,497	0	0.000	0	0	0	0	0	0
2021	1,912	0	0.000	0	0	0	0	0	0
TOTAL	8,181	203,859	2.492	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	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	1,393

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	123,299	0	0	0	0	150,679	0	0
2018	0	0	52	70	5,993	0	0	8	38	3,340	1,031
2019	0	0	2,078	1,425	28,978	0	0	1,546	2,270	54,609	154
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	2,130	124,794	34,972	0	0	1,554	152,987	57,950	1,185

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,684	370,702	1,185	
IBNR + FREQUENCY ADJUSTMENT	(74,311)	(27,362)	59	
TOTAL LOSSES	0	343,340	1,244	
EXPECTED LOSSES	111,730	93,565	10,287	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	4.197	0.015	4.212
INDICATED (POST-TEST)	0.000	4.957	0.018	4.975
PRESENT ON RATE LEVEL	1.291	1.081	0.119	2.491
DERIVED BY FORMULA	1.291	1.120	0.118	2.528
UNDERLYING PRESENT RATE	1.366	1.144	0.126	2.635
PROPOSED	1.291	1.120	0.118	2.528

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	3.0114
IND. RATE				3.01	MINIMUM PREMIUM	1,385
MAN. RATE	4.41	3.55	3.09	+ 3.01	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
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	30,223	0.313	0	0	0	0	0	0
2021	10,023	262,621	2.620	0	0	0	0	0	0
TOTAL	29,375	309,886	1.055	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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	4,640	15,954	0	0	0	700	7,798	1,131
2021	0	0	0	18,056	99,942	0	0	0	10,000	129,452	5,171
TOTAL	0	0	0	22,696	124,007	0	0	0	10,700	146,181	6,302

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	8,820	0	0	0	0	4,916	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	324	222	4,512	0	0	317	465	11,197	0
2020	0	97	8,615	8,626	24,847	0	53	1,677	2,084	11,828	1,261
2021	0	1,849	155,496	65,444	125,433	0	3,646	73,999	55,691	111,900	5,538
TOTAL	0	1,946	164,435	74,292	163,612	0	3,699	75,993	58,240	139,841	6,799

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	246,073	435,985	6,799	
IBNR + FREQUENCY ADJUSTMENT	(389,072)	(82,961)	250	
TOTAL LOSSES	0	353,024	7,049	
EXPECTED LOSSES	659,420	326,729	30,913	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.202	0.024	1.226
INDICATED (POST-TEST)	0.000	1.419	0.028	1.448
PRESENT ON RATE LEVEL	2.122	1.051	0.099	3.273
DERIVED BY FORMULA	2.101	1.059	0.097	3.257
UNDERLYING PRESENT RATE	2.245	1.112	0.105	3.462
PROPOSED	2.101	1.059	0.097	3.257

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	4.8312
IND. RATE				4.83	MINIMUM PREMIUM	1,995
MAN. RATE	4.92	5.17	4.93	+ 4.83	PRESENT	1,970

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	656	23,877	3.640	0	0	0	0	0	0
TOTAL	2,263	23,877	1.055	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	0	17,607	0	0	0	0	6,270	0
TOTAL	0	0	0	0	17,607	0	0	0	0	6,270	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	239	21,657	8,605	21,429	0	148	3,164	2,326	5,348	0
TOTAL	0	239	21,657	8,605	21,429	0	148	3,164	2,326	5,348	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	25,209	37,708	0	
IBNR + FREQUENCY ADJUSTMENT	(27,993)	(7,750)	8	
TOTAL LOSSES	0	29,958	8	
EXPECTED LOSSES	43,449	27,980	1,202	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.324	0.000	1.324
INDICATED (POST-TEST)	0.000	1.564	0.000	1.564
PRESENT ON RATE LEVEL	1.815	1.169	0.050	3.034
DERIVED BY FORMULA	1.815	1.169	0.050	3.033
UNDERLYING PRESENT RATE	1.920	1.236	0.053	3.210
PROPOSED	1.815	1.169	0.050	3.033

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				4.50	MINIMUM PREMIUM	1,885
MAN. RATE	4.17	4.38	4.57	+ 4.50	PRESENT	1,850

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	34	0	0.000	0	0	0	0	0	0
TOTAL	34	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
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
2021	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
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
2021	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	(403)	(121)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	805	840	70	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.004	0.004
INDICATED (POST-TEST)	0.000	0.000	0.004	0.004
PRESENT ON RATE LEVEL	2.238	2.334	0.194	4.766
DERIVED BY FORMULA	2.238	2.334	0.194	4.766
UNDERLYING PRESENT RATE	2.368	2.470	0.205	5.043
PROPOSED	2.238	2.334	0.194	4.766

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	7.0706
IND. RATE				7.07	MINIMUM PREMIUM	2,000
MAN. RATE	6.10	6.41	7.18	+ 7.07	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
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	0	0.000	0	0	0	0	0	0
2021	39	0	0.000	0	0	0	0	0	0
TOTAL	240	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
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
2021	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
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
2021	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	(2,125)	(763)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	3,396	2,646	279	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.337	1.042	0.110	2.489
DERIVED BY FORMULA	1.337	1.042	0.110	2.489
UNDERLYING PRESENT RATE	1.415	1.103	0.116	2.634
PROPOSED	1.337	1.042	0.110	2.489

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				3.69	MINIMUM PREMIUM	1,610
MAN. RATE	3.19	3.35	3.75	+ 3.69	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
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
2021	170	19,670	11,571	0	0	0	0	0	0
TOTAL	1,813	41,083	2,266	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
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
2021	0	0	0	9,600	0	0	0	0	7,900	0	2,170
TOTAL	0	0	0	17,100	111	0	0	0	16,307	2,152	5,413

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	12,773	196	0	0	0	17,100	3,968	2,675
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
2021	0	260	17,316	8,827	2,017	0	467	6,845	6,055	1,177	2,324
TOTAL	0	260	17,316	21,600	2,213	0	467	6,845	23,154	5,145	5,000

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	24,888	52,112	5,000	
IBNR + FREQUENCY ADJUSTMENT	(19,586)	(6,524)	9	
TOTAL LOSSES	5,302	45,588	5,008	
EXPECTED LOSSES	26,033	19,356	2,867	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.292	2.515	0.276	3.083
INDICATED (POST-TEST)	0.345	2.970	0.326	3.642
PRESENT ON RATE LEVEL	1.357	1.009	0.149	2.516
DERIVED BY FORMULA	1.357	1.009	0.149	2.516
UNDERLYING PRESENT RATE	1.436	1.068	0.158	2.662
PROPOSED	1.357	1.009	0.149	2.516

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				3.73	MINIMUM PREMIUM	1,625
MAN. RATE	3.34	3.51	3.79	+ 3.73	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
2017	614	100,054	16.295	0	0	0	0	0	0
2018	1,208	11,235	0.930	0	0	0	0	0	0
2019	1,370	1,989	0.145	0	0	0	0	0	0
2020	1,162	587	0.051	0	0	0	0	0	0
2021	1,376	0	0.000	0	0	0	0	0	0
TOTAL	5,730	113,865	1.987	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	56,883	2,058	0	0	0	36,798	441	3,874
2018	0	0	0	1,672	0	0	0	0	1,151	0	8,412
2019	0	0	0	0	0	0	0	0	0	0	1,989
2020	0	0	0	0	0	0	0	0	0	0	587
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	58,555	2,058	0	0	0	37,949	441	14,862

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	96,872	3,630	0	0	0	74,847	813	3,196
2018	0	0	138	2,668	36	0	0	96	2,059	31	7,074
2019	0	0	0	0	0	0	0	0	0	0	1,834
2020	0	0	0	0	0	0	0	0	0	0	655
2021	0	24	2,212	879	2,188	0	12	247	182	418	1,012
TOTAL	0	24	2,349	100,418	5,854	0	12	344	77,088	1,262	13,771

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,729	184,623	13,771	
IBNR + FREQUENCY ADJUSTMENT	(85,315)	(24,415)	69	
TOTAL LOSSES	0	160,208	13,840	
EXPECTED LOSSES	135,334	87,496	11,377	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	2.796	0.242	3.037
INDICATED (POST-TEST)	0.000	3.302	0.285	3.588
PRESENT ON RATE LEVEL	2.232	1.443	0.188	3.863
DERIVED BY FORMULA	2.232	1.462	0.189	3.883
UNDERLYING PRESENT RATE	2.362	1.527	0.199	4.087
PROPOSED	2.221	1.455	0.188	3.863

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	5.7313
IND. RATE				5.73	MINIMUM PREMIUM	2,000
MAN. RATE	5.37	5.64	5.82	+ 5.73	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
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
2021	290	0	0.000	0	0	0	0	0	0
TOTAL	2,020	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
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
2021	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
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
2021	0	0	0	0	0	0	0	0	0	0	1,524
TOTAL	0	0	0	0	0	0	0	0	0	0	1,524

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,524	
IBNR + FREQUENCY ADJUSTMENT	(24,765)	(6,023)	13	
TOTAL LOSSES	0	0	1,537	
EXPECTED LOSSES	35,356	18,841	3,115	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.076	0.076
INDICATED (POST-TEST)	0.000	0.000	0.090	0.090
PRESENT ON RATE LEVEL	1.654	0.882	0.146	2.682
DERIVED BY FORMULA	1.654	0.882	0.146	2.682
UNDERLYING PRESENT RATE	1.750	0.933	0.154	2.837
PROPOSED	1.654	0.882	0.146	2.682

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	3.9785
IND. RATE				3.98	MINIMUM PREMIUM	1,710
MAN. RATE	3.64	3.82	4.04	+ 3.98	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
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
2021	0	0	0.000	0	0	0	0	0	0
TOTAL	1	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
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
2021	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
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
2021	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)	(5)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	15	15	2	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	1.384	1.409	0.154	2.947
DERIVED BY FORMULA	1.384	1.409	0.154	2.947
UNDERLYING PRESENT RATE	1.465	1.490	0.163	3.118
PROPOSED	1.384	1.409	0.154	2.947

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				4.37	MINIMUM PREMIUM	1,840
MAN. RATE	4.27	4.48	4.44	+ 4.37	PRESENT	1,810

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	61	0	0.000	0	0	0	0	0	0
TOTAL	255	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
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
2021	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
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
2021	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	(4,258)	(1,113)	3	3
TOTAL LOSSES	0	0	3	3
EXPECTED LOSSES	6,094	3,604	545	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	2.259	1.336	0.202	3.797
DERIVED BY FORMULA	2.259	1.336	0.202	3.797
UNDERLYING PRESENT RATE	2.390	1.414	0.214	4.017
PROPOSED	2.259	1.336	0.202	3.797

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	5.6329
IND. RATE				5.63	MINIMUM PREMIUM	2,000
MAN. RATE	5.21	5.47	5.72	+ 5.63	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
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
2021	154	0	0.000	0	0	0	0	0	0
TOTAL	154	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
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
2021	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
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
2021	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	(1,707)	(596)	9	9
TOTAL LOSSES	0	0	9	9
EXPECTED LOSSES	3,412	4,146	520	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.006	0.006
INDICATED (POST-TEST)	0.000	0.000	0.007	0.007
PRESENT ON RATE LEVEL	2.094	2.545	0.319	4.959
DERIVED BY FORMULA	2.094	2.545	0.319	4.959
UNDERLYING PRESENT RATE	2.216	2.692	0.338	5.246
PROPOSED	2.094	2.545	0.319	4.959

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	7.3562
IND. RATE				7.36	MINIMUM PREMIUM	2,000
MAN. RATE	9.60	9.06	7.47	+ 7.36	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
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
2021	521	0	0.000	0	0	0	0	0	0
TOTAL	3,845	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
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
2021	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
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
2021	0	119	10,769	4,279	10,656	0	382	8,160	5,998	13,790	0
TOTAL	0	119	10,769	4,279	10,656	0	382	8,160	5,998	13,790	161

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,429	34,722	161	
IBNR + FREQUENCY ADJUSTMENT	(12,630)	(4,977)	8	
TOTAL LOSSES	6,800	29,746	169	
EXPECTED LOSSES	18,570	16,320	1,834	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.177	0.774	0.004	0.955
INDICATED (POST-TEST)	0.209	0.914	0.005	1.128
PRESENT ON RATE LEVEL	0.457	0.401	0.045	0.903
DERIVED BY FORMULA	0.457	0.406	0.045	0.908
UNDERLYING PRESENT RATE	0.483	0.424	0.048	0.955
PROPOSED	0.457	0.406	0.045	0.908

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.3463
IND. RATE				1.35	MINIMUM PREMIUM	825
MAN. RATE	1.61	1.69	1.36	+ 1.35	PRESENT	805

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	110	0	0.000	0	0	0	0	0	0
TOTAL	539	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
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
2021	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
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
2021	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	(5,831)	(1,101)		4
TOTAL LOSSES	0	0		4
EXPECTED LOSSES	10,196	4,077	642	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.788	0.715	0.113	2.615
DERIVED BY FORMULA	1.788	0.715	0.113	2.615
UNDERLYING PRESENT RATE	1.892	0.756	0.119	2.767
PROPOSED	1.788	0.715	0.113	2.615

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	3.8800
IND. RATE				3.88	MINIMUM PREMIUM	1,675
MAN. RATE	3.94	4.14	3.94	+ 3.88	PRESENT	1,645

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	127	0	0.000	0	0	0	0	0	0
TOTAL	127	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
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
2021	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
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
2021	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	(431)	(83)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	861	580	66	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.641	0.432	0.049	1.122
DERIVED BY FORMULA	0.641	0.432	0.049	1.122
UNDERLYING PRESENT RATE	0.678	0.457	0.052	1.187
PROPOSED	0.641	0.432	0.049	1.122

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.6643
IND. RATE				1.66	MINIMUM PREMIUM	930
MAN. RATE	4.94	2.72	1.69	+ 1.66	PRESENT	910

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	735	0	0.000	0	0	0	0	0	0
TOTAL	735	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
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
2021	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
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
2021	0	0	0	0	0	0	0	0	0	0	480
TOTAL	0	0	0	0	0	0	0	0	0	0	480

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	480	
IBNR + FREQUENCY ADJUSTMENT	(2,033)	(828)	14	
TOTAL LOSSES	0	0	494	
EXPECTED LOSSES	4,064	5,765	805	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.067	0.067
INDICATED (POST-TEST)	0.000	0.000	0.079	0.079
PRESENT ON RATE LEVEL	0.523	0.741	0.104	1.367
DERIVED BY FORMULA	0.523	0.741	0.104	1.367
UNDERLYING PRESENT RATE	0.553	0.784	0.110	1.447
PROPOSED	0.523	0.741	0.104	1.367

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.03	MINIMUM PREMIUM	1,055
MAN. RATE	4.94	2.72	2.06	+ 2.03	PRESENT	1,030

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	452	0	0.000	0	0	0	0	0	0
TOTAL	3,562	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
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
2021	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
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
2021	0	0	0	0	0	0	0	0	0	0	549
TOTAL	0	0	0	0	0	0	0	0	0	0	549

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	549	
IBNR + FREQUENCY ADJUSTMENT	(27,592)	(4,041)	10	
TOTAL LOSSES	0	0	560	
EXPECTED LOSSES	38,433	12,521	2,580	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.016	0.016
INDICATED (POST-TEST)	0.000	0.000	0.019	0.019
PRESENT ON RATE LEVEL	1.020	0.332	0.068	1.421
DERIVED BY FORMULA	1.020	0.329	0.068	1.417
UNDERLYING PRESENT RATE	1.079	0.352	0.072	1.503
PROPOSED	1.020	0.329	0.068	1.417

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.10	MINIMUM PREMIUM	1,080
MAN. RATE	2.08	2.18	2.14	+ 2.10	PRESENT	1,060

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	188	0	0.000	0	0	0	0	0	0
TOTAL	839	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
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
2021	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
2017	0	0	0	0	5,142	0	0	0	0	2,255	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
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	5,142	0	0	0	0	2,255	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	7,397	0	
IBNR + FREQUENCY ADJUSTMENT	(20,028)	(2,458)	5	
TOTAL LOSSES	0	4,939	5	
EXPECTED LOSSES	30,450	8,410	787	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.589	0.001	0.589
INDICATED (POST-TEST)	0.000	0.695	0.001	0.696
PRESENT ON RATE LEVEL	3.430	0.947	0.089	4.466
DERIVED BY FORMULA	3.430	0.947	0.089	4.466
UNDERLYING PRESENT RATE	3.629	1.002	0.094	4.725
PROPOSED	3.430	0.947	0.089	4.466

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	6.1717
IND. RATE				6.17	MINIMUM PREMIUM	2,000
MAN. RATE	5.68	5.85	6.39	+ 6.17	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
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
2021	362	0	0.000	0	0	0	0	0	0
TOTAL	1,724	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
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
2021	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
2017	0	0	0	0	0	0	0	0	0	0	147
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	17,475	66,319	56,332	0	0	28,535	173,856	19,062	941
2020	0	0	0	0	0	0	0	0	0	0	978
2021	0	19	1,683	669	1,665	0	30	647	475	1,093	0
TOTAL	0	19	19,158	66,988	57,997	0	30	29,181	174,331	20,155	2,066

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	48,388	319,471	2,066	
IBNR + FREQUENCY ADJUSTMENT	(40,430)	(12,574)	13	
TOTAL LOSSES	7,958	306,897	2,079	
EXPECTED LOSSES	55,920	39,448	2,545	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.462	17.801	0.121	18.384
INDICATED (POST-TEST)	0.545	21.025	0.142	21.713
PRESENT ON RATE LEVEL	3.066	2.163	0.140	5.368
DERIVED BY FORMULA	3.066	2.163	0.140	5.368
UNDERLYING PRESENT RATE	3.244	2.288	0.148	5.679
PROPOSED	3.066	2.163	0.140	5.368

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	7.4177
IND. RATE				7.42	MINIMUM PREMIUM	2,000
MAN. RATE	6.72	6.92	7.68	+ 7.42	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
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	1,022	0	0.000	0	0	0	0	0	0
2021	4,142	0	0.000	0	0	0	0	0	0
TOTAL	11,078	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
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
2021	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
2017	0	0	0	0	45,703	0	0	0	0	118,608	0
2018	0	0	0	0	0	0	0	0	0	0	463
2019	0	0	659,820	11,352	18,172	0	0	140,558	5,644	4,396	0
2020	0	1,628	187,689	8,185	8,873	0	85	11,681	829	493	11,195
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	1,628	847,509	19,537	72,748	0	85	152,239	6,473	123,497	11,657

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,001,461	222,254	11,657	
IBNR + FREQUENCY ADJUSTMENT	(75,182)	(50,454)	81	
TOTAL LOSSES	926,279	171,800	11,738	
EXPECTED LOSSES	121,488	196,027	10,172	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	8.361	1.551	0.106	10.018
INDICATED (POST-TEST)	9.876	1.832	0.125	11.833
PRESENT ON RATE LEVEL	1.037	1.673	0.087	2.796
DERIVED BY FORMULA	1.037	1.674	0.087	2.798
UNDERLYING PRESENT RATE	1.097	1.770	0.092	2.958
PROPOSED	1.037	1.674	0.087	2.798

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	3.8661
IND. RATE				3.87	MINIMUM PREMIUM	1,670
MAN. RATE	3.63	3.74	4.00	+ 3.87	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
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	4,351	0	0.000	0	0	0	0	0	0
2021	4,039	0	0.000	0	0	0	0	0	0
TOTAL	17,632	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
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
2021	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
2017	0	0	0	0	39,231	0	0	0	0	15,788	494
2018	0	0	9,386	152,715	187,388	0	0	2,421	47,035	119,873	21,036
2019	0	0	24,581	112,799	11,949	0	0	7,926	45,785	24,086	13,846
2020	0	1,306	59,409	83,272	42,428	0	7,398	62,328	125,424	39,683	8,117
2021	0	3,644	268,334	125,808	116,528	0	3,085	50,245	42,057	32,861	3,524
TOTAL	0	4,950	361,709	474,593	397,524	0	10,483	122,920	260,301	232,292	47,017

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	500,062	1,364,709	47,017	
IBNR + FREQUENCY ADJUSTMENT	(282,392)	(112,907)	219	
TOTAL LOSSES	217,670	1,251,802	47,235	
EXPECTED LOSSES	437,496	394,910	36,707	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.235	7.100	0.268	8.602
INDICATED (POST-TEST)	1.458	8.385	0.316	10.160
PRESENT ON RATE LEVEL	2.345	2.117	0.197	4.659
DERIVED BY FORMULA	2.336	2.242	0.199	4.778
UNDERLYING PRESENT RATE	2.481	2.240	0.208	4.929
PROPOSED	2.336	2.242	0.199	4.778

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	5.6905
IND. RATE				5.69	MINIMUM PREMIUM	2,000
MAN. RATE	5.68	5.91	5.78	+ 5.69	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
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
2021	89	0	0.000	0	0	0	0	0	0
TOTAL	89	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
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
2021	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
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
2021	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	(296)	(133)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	591	929	74	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.628	0.986	0.078	1.693
DERIVED BY FORMULA	0.628	0.986	0.078	1.693
UNDERLYING PRESENT RATE	0.664	1.044	0.083	1.791
PROPOSED	0.628	0.986	0.078	1.693

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				2.02	MINIMUM PREMIUM	1,050
MAN. RATE	3.14	2.42	2.10	+ 2.02	PRESENT	1,045

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	45	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
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
2021	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
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
2021	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	(717)	(138)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,433	960	75	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	3.010	2.016	0.157	5.183
DERIVED BY FORMULA	3.010	2.016	0.157	5.183
UNDERLYING PRESENT RATE	3.185	2.132	0.166	5.484
PROPOSED	3.010	2.016	0.157	5.183

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	6.1730
IND. RATE				6.17	MINIMUM PREMIUM	2,000
MAN. RATE	8.77	8.03	6.43	+ 6.17	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
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
2021	133	0	0.000	0	0	0	0	0	0
TOTAL	172	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
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
2021	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
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
2021	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	(1,383)	(387)		4
TOTAL LOSSES	0	0		4
EXPECTED LOSSES	2,629	2,139	278	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	1.445	1.175	0.153	2.773
DERIVED BY FORMULA	1.445	1.175	0.153	2.773
UNDERLYING PRESENT RATE	1.528	1.243	0.162	2.934
PROPOSED	1.445	1.175	0.153	2.773

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	3.3025
IND. RATE				3.30	MINIMUM PREMIUM	1,480
MAN. RATE	3.18	3.31	3.44	+ 3.30	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
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
2021	3	0	0.000	0	0	0	0	0	0
TOTAL	120	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
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
2021	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
2017	0	0	0	0	0	0	0	0	0	0	3,693
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
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	3,693

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	3,693	
IBNR + FREQUENCY ADJUSTMENT	(2,671)	(1,104)	0	
TOTAL LOSSES	0	0	3,693	
EXPECTED LOSSES	3,103	2,860	269	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	3.078	3.078
INDICATED (POST-TEST)	0.000	0.000	3.635	3.635
PRESENT ON RATE LEVEL	2.444	2.253	0.212	4.909
DERIVED BY FORMULA	2.444	2.253	0.212	4.909
UNDERLYING PRESENT RATE	2.586	2.384	0.224	5.194
PROPOSED	2.444	2.253	0.212	4.909

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	5.8466
IND. RATE				5.85	MINIMUM PREMIUM	2,000
MAN. RATE	6.72	6.99	6.09	+ 5.85	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
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	3,088	0	0.000	0	0	0	0	0	0
2021	4,158	0	0.000	0	0	0	0	0	0
TOTAL	10,717	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
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
2021	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
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
2021	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	(79,016)	(30,895)	94	
TOTAL LOSSES	0	0	94	
EXPECTED LOSSES	134,344	123,502	10,854	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.159	1.909	0.072	2.141
INDICATED (POST-TEST)	0.188	2.255	0.085	2.529
PRESENT ON RATE LEVEL	1.185	1.089	0.096	2.370
DERIVED BY FORMULA	1.185	1.101	0.096	2.381
UNDERLYING PRESENT RATE	1.254	1.152	0.101	2.507
PROPOSED	1.185	1.101	0.096	2.381

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	TOTAL
IND. RATE				2.84	MINIMUM PREMIUM	1,325
MAN. RATE	3.23	3.36	2.94	+ 2.84	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
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
2021	24	0	0.000	0	0	0	0	0	0
TOTAL	24	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
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
2021	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
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
2021	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	(190)	(101)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	380	706	33	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	1.498	2.779	0.132	4.409
DERIVED BY FORMULA	1.498	2.779	0.132	4.409
UNDERLYING PRESENT RATE	1.585	2.941	0.140	4.665
PROPOSED	1.498	2.779	0.132	4.409

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	5.2513
IND. RATE				5.25	MINIMUM PREMIUM	2,000
MAN. RATE	7.90	6.33	5.47	+ 5.25	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
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
2021	596	0	0.000	0	0	0	0	0	0
TOTAL	1,398	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
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
2021	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
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
2021	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	(14,579)	(3,867)	19	
TOTAL LOSSES	0	0	19	
EXPECTED LOSSES	23,475	15,215	2,203	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.027	0.027
INDICATED (POST-TEST)	0.000	0.000	0.032	0.032
PRESENT ON RATE LEVEL	1.587	1.029	0.149	2.765
DERIVED BY FORMULA	1.587	1.029	0.149	2.765
UNDERLYING PRESENT RATE	1.679	1.088	0.158	2.925
PROPOSED	1.587	1.029	0.149	2.765

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				3.29	MINIMUM PREMIUM	1,475
MAN. RATE	3.52	3.66	3.43	+ 3.29	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
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
2021	2,839	0	0.000	0	0	0	0	0	0
TOTAL	10,443	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
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
2021	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
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
2021	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	(115,899)	(28,907)	106	
TOTAL LOSSES	0	0	106	
EXPECTED LOSSES	189,461	106,078	16,163	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.978	1.529	0.049	4.556
INDICATED (POST-TEST)	3.517	1.806	0.058	5.381
PRESENT ON RATE LEVEL	1.715	0.960	0.146	2.821
DERIVED BY FORMULA	1.715	0.969	0.145	2.829
UNDERLYING PRESENT RATE	1.814	1.016	0.155	2.985
PROPOSED	1.715	0.969	0.145	2.829

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				3.37	MINIMUM PREMIUM	1,505
MAN. RATE	3.36	3.49	3.50	+ 3.37	PRESENT	1,500

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	147	0	0.000	0	0	0	0	0	0
TOTAL	147	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
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
2021	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
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
2021	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	(298)	(89)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	596	620	88	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.383	0.399	0.056	0.838
DERIVED BY FORMULA	0.383	0.399	0.056	0.838
UNDERLYING PRESENT RATE	0.405	0.422	0.060	0.887
PROPOSED	0.383	0.399	0.056	0.838

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.9984
IND. RATE				1.00	MINIMUM PREMIUM	710
MAN. RATE	3.14	1.70	1.04	+ 1.00	PRESENT	700

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	1,025	0	0.000	0	0	0	0	0	0
TOTAL	1,025	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
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
2021	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
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
2021	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	(209)	(180)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	417	1,252	79	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.038	0.115	0.007	0.161
DERIVED BY FORMULA	0.038	0.115	0.007	0.161
UNDERLYING PRESENT RATE	0.041	0.122	0.008	0.171
PROPOSED	0.038	0.115	0.007	0.161

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				0.19	MINIMUM PREMIUM	440
MAN. RATE	0.17	0.18	0.20	+ 0.19	PRESENT	425

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	2	0	0.000	0	0	0	0	0	0
TOTAL	2	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
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
2021	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
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
2021	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)	(0)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	2	1	0	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.105	0.053	0.003	0.161
DERIVED BY FORMULA	0.105	0.053	0.003	0.161
UNDERLYING PRESENT RATE	0.111	0.056	0.003	0.171
PROPOSED	0.105	0.053	0.003	0.161

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.1920
IND. RATE				0.19	MINIMUM PREMIUM	440
MAN. RATE	0.17	0.18	0.20	+ 0.19	PRESENT	425

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	97	0	0.000	0	0	0	0	0	0
TOTAL	97	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
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
2021	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
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
2021	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	(217)	(97)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	433	677	40	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.422	0.660	0.039	1.120
DERIVED BY FORMULA	0.422	0.660	0.039	1.120
UNDERLYING PRESENT RATE	0.446	0.698	0.041	1.185
PROPOSED	0.422	0.660	0.039	1.120

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				1.33	MINIMUM PREMIUM	820
MAN. RATE	1.87	1.57	1.39	+ 1.33	PRESENT	815

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	443	0	0.000	0	0	0	0	0	0
TOTAL	443	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
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
2021	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
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
2021	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	(3,159)	(1,201)	12	
TOTAL LOSSES	0	0	12	
EXPECTED LOSSES	6,314	8,362	662	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	1.347	1.784	0.141	3.273
DERIVED BY FORMULA	1.347	1.784	0.141	3.273
UNDERLYING PRESENT RATE	1.425	1.888	0.150	3.462
PROPOSED	1.347	1.784	0.141	3.273

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	3.8977
IND. RATE				3.90	MINIMUM PREMIUM	1,680
MAN. RATE	3.52	3.66	4.06	+ 3.90	PRESENT	1,685

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	41,356	0	0.000	0	0	0	0	0	0
TOTAL	41,356	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
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
2021	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
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
2021	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	(125,481)	(42,272)	215	
TOTAL LOSSES	0	0	215	
EXPECTED LOSSES	250,819	294,246	12,176	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.389	0.017	0.406
INDICATED (POST-TEST)	0.000	0.459	0.021	0.480
PRESENT ON RATE LEVEL	0.573	0.673	0.028	1.274
DERIVED BY FORMULA	0.568	0.666	0.028	1.261
UNDERLYING PRESENT RATE	0.606	0.711	0.029	1.347
PROPOSED	0.568	0.666	0.028	1.261

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.5020
IND. RATE				1.50	MINIMUM PREMIUM	880
MAN. RATE	2.12	1.67	1.58	+ 1.50	PRESENT	875

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	9,231	0	0.000	0	0	0	0	0	0
2020	5,336	0	0.000	0	0	0	0	0	0
2021	13,676	0	0.000	0	0	0	0	0	0
TOTAL	45,066	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
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
2021	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
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
2021	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	(40,037)	(44,276)	63	
TOTAL LOSSES	0	0	63	
EXPECTED LOSSES	61,832	159,528	9,234	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.625	1.058	0.028	2.710
INDICATED (POST-TEST)	1.919	1.250	0.033	3.201
PRESENT ON RATE LEVEL	0.130	0.335	0.019	0.484
DERIVED BY FORMULA	0.148	0.362	0.020	0.530
UNDERLYING PRESENT RATE	0.137	0.354	0.020	0.512
PROPOSED	0.148	0.362	0.020	0.530

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.6307
IND. RATE				0.63	MINIMUM PREMIUM	585
MAN. RATE	0.52	0.54	0.60	+ 0.63	PRESENT	555

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	3	0	0.000	0	0	0	0	0	0
TOTAL	3	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
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
2021	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
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
2021	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	(21)	(9)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	42	64	4	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	1.334	2.018	0.121	3.474
DERIVED BY FORMULA	1.334	2.018	0.121	3.474
UNDERLYING PRESENT RATE	1.412	2.135	0.128	3.676
PROPOSED	1.334	2.018	0.121	3.474

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				4.14	MINIMUM PREMIUM	1,760
MAN. RATE	6.10	5.38	4.31	+ 4.14	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
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
2021	78	0	0.000	0	0	0	0	0	0
TOTAL	78	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
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
2021	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
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
2021	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	(458)	(215)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	915	1,498	89	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.108	1.815	0.107	3.031
DERIVED BY FORMULA	1.108	1.815	0.107	3.031
UNDERLYING PRESENT RATE	1.173	1.920	0.114	3.207
PROPOSED	1.108	1.815	0.107	3.031

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	3.6097
IND. RATE				3.61	MINIMUM PREMIUM	1,585
MAN. RATE	5.86	4.94	3.76	+ 3.61	PRESENT	1,585

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	40	0	0.000	0	0	0	0	0	0
TOTAL	40	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
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
2021	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
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
2021	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	(98)	(65)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	195	454	46	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.462	1.074	0.109	1.644
DERIVED BY FORMULA	0.462	1.074	0.109	1.644
UNDERLYING PRESENT RATE	0.489	1.136	0.115	1.740
PROPOSED	0.462	1.074	0.109	1.644

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.9585
IND. RATE				1.96	MINIMUM PREMIUM	1,030
MAN. RATE	3.23	2.52	2.04	+ 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
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
2021	6	0	0.000	0	0	0	0	0	0
TOTAL	6	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
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
2021	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
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
2021	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	(15)	(12)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	30	81	8	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	0.470	1.269	0.124	1.862
DERIVED BY FORMULA	0.470	1.269	0.124	1.862
UNDERLYING PRESENT RATE	0.497	1.342	0.131	1.970
PROPOSED	0.470	1.269	0.124	1.862

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	2.2177
IND. RATE				2.22	MINIMUM PREMIUM	1,120
MAN. RATE	3.74	2.90	2.31	+ 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
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
2021	0	0	0.000	0	0	0	0	0	0
TOTAL	235	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
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
2021	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
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
2021	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	(1,858)	(413)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	3,030	1,328	98	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	1.219	0.534	0.039	1.792
DERIVED BY FORMULA	1.219	0.534	0.039	1.792
UNDERLYING PRESENT RATE	1.289	0.565	0.042	1.896
PROPOSED	1.219	0.534	0.039	1.792

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				2.66	MINIMUM PREMIUM	1,265
MAN. RATE	3.82	3.09	2.70	+ 2.66	PRESENT	1,460

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	38	0	0.000	0	0	0	0	0	0
TOTAL	174	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
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
2021	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
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
2021	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	(3,582)	(785)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	5,232	2,624	261	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	2.842	1.425	0.142	4.409
DERIVED BY FORMULA	2.842	1.425	0.142	4.409
UNDERLYING PRESENT RATE	3.007	1.508	0.150	4.665
PROPOSED	2.842	1.425	0.142	4.409

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	5.2513
IND. RATE				5.25	MINIMUM PREMIUM	2,000
MAN. RATE	7.65	6.32	5.47	+ 5.25	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
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
2021	148	0	0.000	0	0	0	0	0	0
TOTAL	463	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
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
2021	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
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
2021	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	(2,116)	(191)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	3,594	740	88	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.734	0.151	0.018	0.903
DERIVED BY FORMULA	0.734	0.151	0.018	0.903
UNDERLYING PRESENT RATE	0.776	0.160	0.019	0.955
PROPOSED	0.734	0.151	0.018	0.903

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	
IND. RATE				1.08	MINIMUM PREMIUM	735
MAN. RATE	1.71	1.34	1.12	+ 1.08	PRESENT	845

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	272	0	0.000	0	0	0	0	0	0
2018	314	0	0.000	0	0	0	0	0	0
2019	521	0	0.000	0	0	0	0	0	0
2020	288	0	0.000	0	0	0	0	0	0
2021	1,325	0	0.000	0	0	0	0	0	0
TOTAL	2,720	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
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
2021	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
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
2021	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	(3,605)	(935)	12	
TOTAL LOSSES	0	0	12	
EXPECTED LOSSES	6,148	3,973	1,245	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.214	0.138	0.043	0.395
DERIVED BY FORMULA	0.214	0.137	0.043	0.393
UNDERLYING PRESENT RATE	0.226	0.146	0.046	0.418
PROPOSED	0.214	0.137	0.043	0.393

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.4683
IND. RATE				0.47	MINIMUM PREMIUM	530
MAN. RATE	0.76	0.59	0.49	+ 0.47	PRESENT	550

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	10,550	0	0.000	0	0	0	0	0	0
TOTAL	34,618	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
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
2021	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
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
2021	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	(96,867)	(4,140)	46	
TOTAL LOSSES	0	0	46	
EXPECTED LOSSES	152,630	15,084	6,467	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.417	0.041	0.018	0.476
DERIVED BY FORMULA	0.413	0.040	0.017	0.470
UNDERLYING PRESENT RATE	0.441	0.044	0.019	0.503
PROPOSED	0.413	0.040	0.017	0.470

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.5594
IND. RATE				0.56	MINIMUM PREMIUM	565
MAN. RATE	0.92	0.72	0.59	+ 0.56	PRESENT	550

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	11,100	0	0.000	0	0	0	0	0	0
TOTAL	56,138	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
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
2021	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
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
2021	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	(377,312)	(28,668)	73	
TOTAL LOSSES	0	0	73	
EXPECTED LOSSES	564,400	96,648	13,982	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.079	0.017	0.097
INDICATED (POST-TEST)	0.000	0.094	0.020	0.114
PRESENT ON RATE LEVEL	0.950	0.163	0.024	1.137
DERIVED BY FORMULA	0.941	0.160	0.023	1.124
UNDERLYING PRESENT RATE	1.005	0.172	0.025	1.202
PROPOSED	0.941	0.160	0.023	1.124

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.3389
IND. RATE				1.34	MINIMUM PREMIUM	825
MAN. RATE	2.16	1.68	1.41	+ 1.34	PRESENT	820

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	44,882	0	0.000	0	0	0	0	0	0
2020	40,424	0	0.000	0	0	0	0	0	0
2021	40,349	0	0.000	0	0	0	0	0	0
TOTAL	232,346	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
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
2021	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
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
2021	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	(839,544)	(293,253)	644	
TOTAL LOSSES	0	0	644	
EXPECTED LOSSES	1,224,125	959,548	134,619	
CREDIBILITY	0.03	0.10	0.11	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.394	0.042	0.436
INDICATED (POST-TEST)	0.000	0.465	0.050	0.515
PRESENT ON RATE LEVEL	0.498	0.390	0.055	0.943
DERIVED BY FORMULA	0.483	0.398	0.054	0.935
UNDERLYING PRESENT RATE	0.527	0.413	0.058	0.998
PROPOSED	0.483	0.398	0.054	0.935

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	1.1137
IND. RATE				1.11	MINIMUM PREMIUM	745
MAN. RATE	1.77	1.41	1.17	+ 1.11	PRESENT	740

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2021	148	0	0.000	0	0	0	0	0	0
TOTAL	463	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
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
2021	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
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
2021	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	(329)	(216)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	559	838	64	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.114	0.171	0.013	0.298
DERIVED BY FORMULA	0.114	0.171	0.013	0.298
UNDERLYING PRESENT RATE	0.121	0.181	0.014	0.316
PROPOSED	0.114	0.171	0.013	0.298

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.3552
IND. RATE				0.36	MINIMUM PREMIUM	495
MAN. RATE	0.57	0.45	0.37	+ 0.36	PRESENT	-

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	272	0	0.000	0	0	0	0	0	0
2018	314	0	0.000	0	0	0	0	0	0
2019	521	0	0.000	0	0	0	0	0	0
2020	288	0	0.000	0	0	0	0	0	0
2021	1,325	0	0.000	0	0	0	0	0	0
TOTAL	2,720	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
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
2021	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
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
2021	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	(1,106)	(98)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	1,886	415	19	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.066	0.014	0.001	0.081
DERIVED BY FORMULA	0.066	0.014	0.001	0.080
UNDERLYING PRESENT RATE	0.069	0.015	0.001	0.085
PROPOSED	0.066	0.014	0.001	0.080

YEAR	12-1-21	12-1-22	12-1-23	12-1-24	IND. RATE	0.0958
IND. RATE				0.10	MINIMUM PREMIUM	410
MAN. RATE	0.16	0.13	0.10	+ 0.10	PRESENT	-

+ PROPOSED