

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	8,456	355,349	4.202	0	0	2	0	2	4
2016	12,179	1,280,210	10.512	0	0	2	4	8	14
2017	12,643	310,880	2.459	0	0	0	2	4	6
2018	12,174	2,089,543	17.164	1	0	2	1	6	10
2019	14,763	1,050,044	7.113	0	0	2	0	6	8
TOTAL	60,215	5,086,026	8.446	1	0	8	7	26	42

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	171,750	0	15,216	0	0	129,079	0	12,415	26,889
2016	0	0	426,060	118,299	66,028	0	0	442,815	104,437	116,782	5,789
2017	0	0	0	19,691	100,621	0	0	0	39,541	117,250	33,777
2018	1,141,573	0	449,073	59,120	85,680	20,000	0	139,273	102,500	80,905	11,419
2019	0	0	297,780	0	152,400	0	0	461,373	0	130,392	8,099
TOTAL	1,141,573	0	1,344,663	197,110	419,945	20,000	0	1,172,540	246,478	457,744	85,973

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	326,153	0	21,409	0	0	305,014	0	16,884	26,217
2016	0	9,927	713,262	161,327	86,709	0	10,893	722,032	178,877	164,112	6,183
2017	0	156	16,158	29,398	126,448	0	177	26,081	63,700	167,537	37,188
2018	1,358,239	43,065	848,334	98,154	118,830	26,760	36,540	365,923	123,212	124,689	12,515
2019	1,396	61,040	703,131	100,827	134,099	10,429	90,645	953,814	96,805	126,246	9,792
TOTAL	1,359,635	114,188	2,607,039	389,706	487,495	37,189	138,256	2,372,864	462,595	599,469	91,895

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,629,170	1,939,264	91,895	
IBNR + FREQUENCY ADJUSTMENT	(1,131,741)	(351,732)	752	
TOTAL LOSSES	5,497,430	1,587,532	92,647	
EXPECTED LOSSES	4,017,624	1,505,825	134,510	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	9.130	2.636	0.154	11.920
INDICATED (POST-TEST)	8.888	2.567	0.150	11.604
PRESENT ON RATE LEVEL	5.605	2.101	0.188	7.894
DERIVED BY FORMULA	5.638	2.120	0.186	7.943
UNDERLYING PRESENT RATE	6.672	2.501	0.223	9.396
PROPOSED	5.638	2.120	0.186	7.943

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	10.0364
IND. RATE				10.04	MINIMUM PREMIUM	2,000
MAN. RATE	19.67	16.93	12.51	+ 10.04	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	6,139	44,233	0.721	0	0	0	0	4	4
2016	8,593	294,637	3.429	0	0	1	3	2	6
2017	9,689	572,456	5.908	0	0	0	1	3	4
2018	10,546	8,657	0.082	0	0	0	0	0	0
2019	10,865	64,554	0.594	0	0	0	0	2	2
TOTAL	45,832	984,537	2.148	0	0	1	4	11	16

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	16,489	0	0	0	0	24,852	2,892
2016	0	0	84,423	92,147	1,546	0	0	33,183	45,747	4,894	32,697
2017	0	0	0	30,049	103,881	0	0	0	332,840	90,139	15,547
2018	0	0	0	0	0	0	0	0	0	0	8,657
2019	0	0	0	0	4,610	0	0	0	0	23,175	36,769
TOTAL	0	0	84,423	122,196	126,526	0	0	33,183	378,587	143,060	96,562

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	23,200	0	0	0	0	33,799	2,820
2016	0	1,967	149,001	122,559	3,418	0	816	58,023	73,332	7,919	34,920
2017	0	188	19,781	41,544	130,871	0	953	144,475	463,831	143,225	17,117
2018	0	0	0	0	0	0	0	0	0	0	9,488
2019	10	455	6,141	2,366	3,611	352	2,999	18,292	9,293	17,991	44,454
TOTAL	10	2,610	174,923	166,469	161,101	352	4,768	220,790	546,456	202,933	108,799

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	403,452	1,076,959	108,799	
IBNR + FREQUENCY ADJUSTMENT	(272,278)	(96,092)	354	
TOTAL LOSSES	131,174	980,867	109,153	
EXPECTED LOSSES	968,456	413,812	63,558	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.286	2.140	0.238	2.664
INDICATED (POST-TEST)	0.279	2.083	0.232	2.594
PRESENT ON RATE LEVEL	1.775	0.759	0.117	2.650
DERIVED BY FORMULA	1.760	0.812	0.121	2.693
UNDERLYING PRESENT RATE	2.113	0.903	0.139	3.155
PROPOSED	1.732	0.799	0.119	2.650

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.3485
IND. RATE				3.35	MINIMUM PREMIUM	865
MAN. RATE	5.89	5.35	4.20	+ 3.35	PRESENT	955

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	1,276	17,805	1.395	0	0	0	1	0	1
2016	1,568	1,867	0.119	0	0	0	0	1	1
2017	1,899	4,293	0.226	0	0	0	0	0	0
2018	1,652	638	0.039	0	0	0	0	0	0
2019	1,831	0	0.000	0	0	0	0	0	0
TOTAL	8,226	24,603	0.299	0	0	0	1	1	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	6,750	0	0	0	0	9,341	0	1,714
2016	0	0	0	0	579	0	0	0	0	379	909
2017	0	0	0	0	0	0	0	0	0	0	4,293
2018	0	0	0	0	0	0	0	0	0	0	638
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	6,750	579	0	0	0	9,341	379	7,554

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	8,613	0	0	0	0	13,348	0	1,671
2016	0	0	12	8	729	0	0	4	12	517	971
2017	0	0	0	0	0	0	0	0	0	0	4,727
2018	0	0	0	0	0	0	0	0	0	0	699
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	12	8,621	729	0	0	4	13,360	517	8,068

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17	23,229	8,068	
IBNR + FREQUENCY ADJUSTMENT	(47,070)	(36,954)	69	
TOTAL LOSSES	0	0	8,137	
EXPECTED LOSSES	164,429	154,881	13,097	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.099	0.099
INDICATED (POST-TEST)	0.000	0.000	0.096	0.096
PRESENT ON RATE LEVEL	1.679	1.582	0.134	3.395
DERIVED BY FORMULA	1.679	1.566	0.133	3.379
UNDERLYING PRESENT RATE	1.999	1.883	0.159	4.041
PROPOSED	1.679	1.566	0.133	3.379

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	4.2688
IND. RATE				4.27	MINIMUM PREMIUM	1.670
MAN. RATE	7.18	6.71	5.38	+ 4.27	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
2015	929	0	0.000	0	0	0	0	0	0
2016	2,022	0	0.000	0	0	0	0	0	0
2017	1,566	2,260	0.144	0	0	0	0	0	0
2018	681	0	0.000	0	0	0	0	0	0
2019	816	0	0.000	0	0	0	0	0	0
TOTAL	6,014	2,260	0.038	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	2,260
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	2,260

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	2,488
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	2,488

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	2,488	
IBNR + FREQUENCY ADJUSTMENT	(33,413)	(14,179)	27	
TOTAL LOSSES	0	0	2,515	
EXPECTED LOSSES	114,932	53,970	6,813	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.042	0.042
INDICATED (POST-TEST)	0.000	0.000	0.041	0.041
PRESENT ON RATE LEVEL	1.605	0.754	0.095	2.455
DERIVED BY FORMULA	1.605	0.746	0.095	2.447
UNDERLYING PRESENT RATE	1.911	0.897	0.113	2.922
PROPOSED	1.605	0.746	0.095	2.447

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.0912
IND. RATE				3.09	MINIMUM PREMIUM	1,305
MAN. RATE	5.50	5.03	3.89	+ 3.09	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
2015	1	0	0.000	0	0	0	0	0	0
2016	1	0	0.000	0	0	0	0	0	0
2017	1	0	0.000	0	0	0	0	0	0
2018	1	0	0.000	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0
TOTAL	4	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(140)	(37)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	481	131	4	
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	10.099	2.753	0.083	12.935
DERIVED BY FORMULA	10.099	2.753	0.083	12.935
UNDERLYING PRESENT RATE	12.021	3.277	0.099	15.398
PROPOSED	10.099	2.753	0.083	12.935

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	16.3440
IND. RATE				16.34	MINIMUM PREMIUM	2,000
MAN. RATE	30.54	26.99	20.50	+ 16.34	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
2015	1,510	0	0.000	0	0	0	0	0	0
2016	1,422	1,222	0.086	0	0	0	0	1	1
2017	1,489	0	0.000	0	0	0	0	0	0
2018	2,818	6,314	0.224	0	0	0	0	1	1
2019	2,171	342,068	15.756	0	0	1	0	0	1
TOTAL	9,410	349,604	3.715	0	0	1	0	2	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	344	0	0	0	0	878	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	611	0	0	0	0	5,439	264
2019	0	0	117,069	0	0	0	0	219,999	0	0	5,000
TOTAL	0	0	117,069	0	955	0	0	219,999	0	6,317	5,264

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	7	5	433	0	0	10	28	1,199	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	3	212	110	684	0	14	1,411	848	7,127	289
2019	433	18,532	201,417	9,108	5,924	4,048	36,652	419,956	21,956	12,342	6,045
TOTAL	433	18,535	201,636	9,223	7,041	4,048	36,666	421,377	22,832	20,667	6,334

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	682,695	59,763	6,334	
IBNR + FREQUENCY ADJUSTMENT	(25,774)	(18,861)	104	
TOTAL LOSSES	656,921	40,902	6,438	
EXPECTED LOSSES	94,735	82,386	18,659	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	6.981	0.435	0.068	7.484
INDICATED (POST-TEST)	6.796	0.423	0.067	7.286
PRESENT ON RATE LEVEL	0.846	0.736	0.167	1.748
DERIVED BY FORMULA	0.846	0.732	0.166	1.744
UNDERLYING PRESENT RATE	1.007	0.876	0.198	2.081
PROPOSED	0.848	0.734	0.166	1.748

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.2084
IND. RATE				2.21	MINIMUM PREMIUM	1,030
MAN. RATE	4.26	3.71	2.77	+ 2.21	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
2015	61,857	4,371,095	7.066	0	1	2	8	18	29
2016	67,373	877,936	1.303	0	0	1	9	12	22
2017	73,526	6,677,489	9.082	0	1	2	6	22	31
2018	79,776	1,663,327	2.085	0	0	4	4	24	32
2019	91,822	1,605,318	1.748	0	0	1	8	23	32
TOTAL	374,354	15,195,165	4.059	0	2	10	35	99	146

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	323,062	256,983	106,150	50,790	0	3,200,000	112,550	151,754	126,339	43,467
2016	0	0	234,603	173,260	50,815	0	0	72,346	225,808	69,575	51,529
2017	0	545,603	320,689	144,214	173,380	0	4,651,172	230,401	205,734	329,695	76,601
2018	0	0	664,727	39,701	265,018	0	0	362,815	14,744	248,100	68,222
2019	0	0	319,835	149,004	275,953	0	0	158,118	147,980	484,447	69,981
TOTAL	0	868,665	1,796,837	612,329	815,956	0	7,851,172	936,230	746,020	1,258,156	309,800

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	101,233	488,011	135,447	71,462	0	982,313	265,956	216,856	171,821	42,380
2016	0	5,466	405,509	231,871	67,167	0	1,780	140,317	361,415	100,643	55,033
2017	0	113,803	618,971	187,009	227,745	0	(215,199)	910,363	324,406	482,424	84,338
2018	0	62,532	1,263,825	124,131	326,148	0	45,942	777,668	85,747	345,391	74,771
2019	1,763	89,565	1,148,782	288,090	251,482	10,273	114,334	850,846	316,175	408,372	84,607
TOTAL	1,763	372,600	3,925,098	966,548	944,004	10,273	929,170	2,945,149	1,304,598	1,508,652	341,129

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,184,053	4,723,801	341,129	
IBNR + FREQUENCY ADJUSTMENT	(1,628,410)	(1,100,267)	2,265	
TOTAL LOSSES	6,555,643	3,623,534	343,394	
EXPECTED LOSSES	5,801,178	4,701,929	406,572	
CREDIBILITY	0.04	0.15	0.17	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.751	0.968	0.092	2.811
INDICATED (POST-TEST)	1.705	0.942	0.089	2.736
PRESENT ON RATE LEVEL	1.302	1.055	0.091	2.448
DERIVED BY FORMULA	1.318	1.038	0.091	2.447
UNDERLYING PRESENT RATE	1.550	1.256	0.109	2.914
PROPOSED	1.319	1.039	0.091	2.448

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.0934
IND. RATE				3.09	MINIMUM PREMIUM	1.305
MAN. RATE	5.46	4.92	3.88	+ 3.09	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
2015	3,424	66,731	1.949	0	0	0	1	2	3
2016	3,272	413	0.013	0	0	0	0	0	0
2017	3,203	5,675	0.177	0	0	0	0	0	0
2018	3,129	687	0.022	0	0	0	0	0	0
2019	3,479	8,284	0.238	0	0	0	0	0	0
TOTAL	16,507	81,790	0.495	0	0	0	1	2	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	29,914	6,907	0	0	0	9,782	18,695	1,433
2016	0	0	0	0	0	0	0	0	0	0	413
2017	0	0	0	0	0	0	0	0	0	0	5,675
2018	0	0	0	0	0	0	0	0	0	0	687
2019	0	0	0	0	0	0	0	0	0	0	8,284
TOTAL	0	0	0	29,914	6,907	0	0	0	9,782	18,695	16,492

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	38,170	9,718	0	0	0	13,978	25,425	1,397
2016	0	0	0	0	0	0	0	0	0	0	441
2017	0	0	0	0	0	0	0	0	0	0	6,248
2018	0	0	0	0	0	0	0	0	0	0	753
2019	0	0	0	0	0	0	0	0	0	0	10,015
TOTAL	0	0	0	38,170	9,718	0	0	0	13,978	25,425	18,855

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	87,292	18,855	
IBNR + FREQUENCY ADJUSTMENT	(60,868)	(43,627)	78	
TOTAL LOSSES	0	43,666	18,933	
EXPECTED LOSSES	215,399	178,103	15,645	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.265	0.115	0.379
INDICATED (POST-TEST)	0.000	0.258	0.112	0.369
PRESENT ON RATE LEVEL	1.096	0.906	0.080	2.082
DERIVED BY FORMULA	1.085	0.893	0.080	2.059
UNDERLYING PRESENT RATE	1.305	1.079	0.095	2.479
PROPOSED	1.085	0.893	0.080	2.059

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.6015
IND. RATE				2.60	MINIMUM PREMIUM	1,150
MAN. RATE	5.19	4.46	3.30	+ 2.60	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
2015	0	0	0.000	0	0	0	0	0	0
2016	0	0	0.000	0	0	0	0	0	0
2017	0	0	0.000	0	0	0	0	0	0
2018	0	0	0.000	0	0	0	0	0	0
2019	38	0	0.000	0	0	0	0	0	0
TOTAL	38	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(601)	(68)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	2,412	658	19	
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	5.332	1.454	0.041	6.827
DERIVED BY FORMULA	5.332	1.454	0.041	6.827
UNDERLYING PRESENT RATE	6.347	1.731	0.049	8.127
PROPOSED	5.332	1.454	0.041	6.827

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	8.6264
IND. RATE				8.63	MINIMUM PREMIUM	2,000
MAN. RATE	16.91	14.31	10.82	+ 8.63	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
2015	120	0	0.000	0	0	0	0	0	0
2016	184	0	0.000	0	0	0	0	0	0
2017	111	0	0.000	0	0	0	0	0	0
2018	146	463	0.317	0	0	0	0	0	0
2019	270	0	0.000	0	0	0	0	0	0
TOTAL	831	463	0.056	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	463
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	463

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	507
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	507

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	507	
IBNR + FREQUENCY ADJUSTMENT	(1,833)	(1,755)	7	
TOTAL LOSSES	0	0	514	
EXPECTED LOSSES	6,813	7,916	1,062	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.062	0.062
INDICATED (POST-TEST)	0.000	0.000	0.060	0.060
PRESENT ON RATE LEVEL	0.689	0.800	0.107	1.596
DERIVED BY FORMULA	0.689	0.800	0.107	1.596
UNDERLYING PRESENT RATE	0.820	0.953	0.128	1.900
PROPOSED	0.689	0.800	0.107	1.596

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.0171
IND. RATE				2.02	MINIMUM PREMIUM	660
MAN. RATE	3.71	3.32	2.53	+ 2.02	PRESENT	705

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	37,526	272,078	0.725	0	0	0	8	4	12
2016	33,356	90,819	0.272	0	0	0	3	0	3
2017	34,808	1,022,763	2.938	0	0	3	2	9	14
2018	35,042	670,261	1.913	0	0	0	1	15	16
2019	38,969	394,777	1.013	0	0	0	1	9	10
TOTAL	179,701	2,450,698	1.364	0	0	3	15	37	55

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	80,984	8,328	0	0	0	142,606	9,810	30,350
2016	0	0	0	36,185	0	0	0	0	48,105	0	6,529
2017	0	0	375,041	17,500	217,805	0	0	155,447	9,409	189,281	58,280
2018	0	0	0	69,798	175,859	0	0	0	15,000	244,741	164,863
2019	0	0	0	10,008	46,961	0	0	0	10,500	56,542	270,766
TOTAL	0	0	375,041	214,475	448,953	0	0	155,447	225,620	500,374	530,788

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	103,336	11,717	0	0	0	203,784	13,342	29,591
2016	0	0	4,169	47,800	405	0	0	5,022	76,179	1,126	6,973
2017	0	8,968	675,226	45,616	280,067	0	3,839	388,916	37,384	272,202	64,166
2018	0	3,395	118,898	98,972	203,148	0	3,570	74,502	52,488	322,370	180,690
2019	99	5,418	78,069	32,267	38,073	859	9,112	56,453	30,204	45,556	327,356
TOTAL	99	17,780	876,362	327,991	533,411	859	16,521	524,892	400,038	654,595	608,776

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,436,513	1,916,035	608,776	
IBNR + FREQUENCY ADJUSTMENT	(638,579)	(315,968)	1,268	
TOTAL LOSSES	797,935	1,600,067	610,044	
EXPECTED LOSSES	2,258,833	1,298,242	249,176	
CREDIBILITY	0.03	0.09	0.11	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.444	0.890	0.339	1.674
INDICATED (POST-TEST)	0.432	0.867	0.330	1.630
PRESENT ON RATE LEVEL	1.056	0.607	0.116	1.779
DERIVED BY FORMULA	1.037	0.630	0.140	1.808
UNDERLYING PRESENT RATE	1.257	0.722	0.139	2.118
PROPOSED	1.021	0.620	0.138	1.779

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.2483
IND. RATE				2.25	MINIMUM PREMIUM	695
MAN. RATE	4.12	3.60	2.82	+ 2.25	PRESENT	750

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	1,168	4,720	0.404	0	0	0	0	2	2
2016	1,020	22,926	2.248	0	0	0	0	1	1
2017	1,014	0	0.000	0	0	0	0	0	0
2018	629	0	0.000	0	0	0	0	0	0
2019	117	0	0.000	0	0	0	0	0	0
TOTAL	3,948	27,646	0.700	0	0	0	0	3	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	1,861	0	0	0	0	2,859	0
2016	0	0	0	0	7,879	0	0	0	0	15,047	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	9,740	0	0	0	0	17,906	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	2,618	0	0	0	0	3,888	0
2016	0	0	168	115	9,924	0	0	167	483	20,545	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	168	115	12,543	0	0	167	483	24,433	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	335	37,574	0	
IBNR + FREQUENCY ADJUSTMENT	(10,743)	(14,730)	23	
TOTAL LOSSES	0	22,844	23	
EXPECTED LOSSES	36,155	51,474	9,338	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.579	0.001	0.579
INDICATED (POST-TEST)	0.000	0.563	0.001	0.564
PRESENT ON RATE LEVEL	0.769	1.095	0.199	2.063
DERIVED BY FORMULA	0.769	1.090	0.197	2.056
UNDERLYING PRESENT RATE	0.916	1.304	0.237	2.456
PROPOSED	0.769	1.090	0.197	2.056

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.5978
IND. RATE				2.60	MINIMUM PREMIUM	750
MAN. RATE	4.93	4.30	3.27	+ 2.60	PRESENT	815

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	3,540	2,595	0.073	0	0	0	0	0	0
2016	4,927	303,683	6.164	0	0	0	1	1	2
2017	5,114	85,342	1.669	0	0	0	2	2	4
2018	2,350	220	0.009	0	0	0	0	0	0
2019	3,298	7,909	0.240	0	0	0	0	0	0
TOTAL	19,229	399,749	2.079	0	0	0	3	3	6

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	2,595
2016	0	0	0	45,000	135,014	0	0	0	3,500	112,427	7,742
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	7,909
TOTAL	0	0	0	81,233	136,917	0	0	0	50,049	112,854	18,696

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	2,530
2016	0	0	8,060	61,416	170,568	0	0	1,613	9,152	153,590	8,268
2017	0	103	11,738	41,853	3,596	0	126	19,186	63,886	2,824	253
2018	0	0	0	0	0	0	0	0	0	0	241
2019	0	0	0	0	0	0	0	0	0	0	9,562
TOTAL	0	103	19,798	103,269	174,164	0	126	20,799	73,037	156,413	20,855

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	40,826	506,884	20,855	
IBNR + FREQUENCY ADJUSTMENT	(122,653)	(43,720)	50	
TOTAL LOSSES	0	463,164	20,905	
EXPECTED LOSSES	416,449	170,330	11,250	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	2.409	0.109	2.517
INDICATED (POST-TEST)	0.000	2.345	0.106	2.451
PRESENT ON RATE LEVEL	1.819	0.744	0.049	2.613
DERIVED BY FORMULA	1.801	0.776	0.050	2.628
UNDERLYING PRESENT RATE	2.166	0.886	0.059	3.110
PROPOSED	1.791	0.772	0.050	2.613

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.7467
IND. RATE				3.75	MINIMUM PREMIUM	1,510
MAN. RATE	6.11	5.79	4.83	+ 3.75	PRESENT	1,765

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	173	0	0.000	0	0	0	0	0	0
2016	144	0	0.000	0	0	0	0	0	0
2017	167	0	0.000	0	0	0	0	0	0
2018	449	0	0.000	0	0	0	0	0	0
2019	451	46,004	10.200	0	0	0	0	1	1
TOTAL	1,384	46,004	3.324	0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	14,745	0	0	0	0	31,259	0
TOTAL	0	0	0	0	14,745	0	0	0	0	31,259	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	31	1,454	19,643	7,567	11,551	475	4,045	24,673	12,535	24,266	0
TOTAL	31	1,454	19,643	7,567	11,551	475	4,045	24,673	12,535	24,266	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	50,321	55,920	0	
IBNR + FREQUENCY ADJUSTMENT	(8,786)	(3,601)	20	
TOTAL LOSSES	41,535	52,318	20	
EXPECTED LOSSES	33,254	17,392	2,913	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	3.001	3.780	0.001	6.783
INDICATED (POST-TEST)	2.922	3.680	0.001	6.603
PRESENT ON RATE LEVEL	2.019	1.056	0.177	3.251
DERIVED BY FORMULA	2.019	1.056	0.177	3.251
UNDERLYING PRESENT RATE	2.403	1.257	0.210	3.870
PROPOSED	2.019	1.056	0.177	3.251

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	4.6620
IND. RATE				4.66	MINIMUM PREMIUM	1,790
MAN. RATE	7.35	7.11	6.01	+ 4.66	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	120	0	0.000	0	0	0	0	0	0
2016	120	0	0.000	0	0	0	0	0	0
2017	183	10,851	5.930	0	0	0	0	1	1
2018	94	0	0.000	0	0	0	0	0	0
2019	275	101	0.037	0	0	0	0	0	0
TOTAL	792	10,952	1.383	0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	814	0	0	0	0	10,037	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	101
TOTAL	0	0	0	0	814	0	0	0	0	10,037	101

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	1	80	54	1,018	0	6	840	810	14,180	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	122
TOTAL	0	1	80	54	1,018	0	6	840	810	14,180	122

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	927	16,062	122	
IBNR + FREQUENCY ADJUSTMENT	(3,401)	(1,777)	16	
TOTAL LOSSES	0	14,285	138	
EXPECTED LOSSES	11,756	7,993	2,321	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.804	0.017	1.821
INDICATED (POST-TEST)	0.000	1.756	0.017	1.773
PRESENT ON RATE LEVEL	1.247	0.848	0.246	2.341
DERIVED BY FORMULA	1.247	0.848	0.246	2.341
UNDERLYING PRESENT RATE	1.484	1.009	0.293	2.787
PROPOSED	1.247	0.848	0.246	2.341

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.9579
IND. RATE				2.96	MINIMUM PREMIUM	805
MAN. RATE	5.69	4.93	3.71	+ 2.96	PRESENT	880

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	5,974	26,228	0.439	0	0	0	1	1	2
2016	8,560	19,793	0.231	0	0	0	0	1	1
2017	10,571	63,976	0.605	0	0	0	1	3	4
2018	11,842	1,548	0.013	0	0	0	0	0	0
2019	9,586	175,295	1.829	0	0	1	0	0	1
TOTAL	46,533	286,840	0.616	0	0	1	2	5	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	7,501	3,030	0	0	0	0	4,844	10,853
2016	0	0	0	0	7,605	0	0	0	0	10,924	1,264
2017	0	0	0	667	13,853	0	0	0	2,770	39,107	7,579
2018	0	0	0	0	0	0	0	0	0	0	1,548
2019	0	0	150,000	0	0	0	0	25,295	0	0	0
TOTAL	0	0	150,000	8,168	24,488	0	0	25,295	2,770	54,875	21,244

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	9,571	4,263	0	0	0	0	6,588	10,582
2016	0	0	162	111	9,579	0	0	121	351	14,916	1,350
2017	0	16	1,573	1,693	17,340	0	31	4,413	6,956	55,382	8,344
2018	0	0	0	0	0	0	0	0	0	0	1,697
2019	555	23,745	258,075	11,670	7,590	465	4,214	48,286	2,524	1,419	0
TOTAL	555	23,761	259,810	23,046	38,773	465	4,245	52,820	9,831	78,305	21,973

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	341,656	149,954	21,973	
IBNR + FREQUENCY ADJUSTMENT	(227,041)	(56,152)	239	
TOTAL LOSSES	114,615	93,802	22,211	
EXPECTED LOSSES	802,362	238,502	45,541	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.246	0.202	0.048	0.496
INDICATED (POST-TEST)	0.240	0.196	0.046	0.482
PRESENT ON RATE LEVEL	1.449	0.431	0.082	1.961
DERIVED BY FORMULA	1.436	0.421	0.081	1.938
UNDERLYING PRESENT RATE	1.724	0.513	0.098	2.335
PROPOSED	1.436	0.421	0.081	1.938

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.9298
IND. RATE				2.93	MINIMUM PREMIUM	1.255
MAN. RATE	5.24	4.71	3.64	+ 2.93	PRESENT	1.410

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	52,555	134,847	0.257	0	0	0	3	0	3
2016	37,884	233,293	0.616	0	0	1	2	1	4
2017	33,586	555,412	1.654	0	0	1	5	1	7
2018	45,785	415,799	0.908	0	0	1	6	0	7
2019	56,027	126,730	0.226	0	0	0	3	2	5
TOTAL	225,837	1,466,081	0.649	0	0	3	19	4	26

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	59,724	0	0	0	0	52,983	0	22,140
2016	0	0	86,456	60,936	3,733	0	0	20,685	42,313	5,814	13,356
2017	0	0	234,698	95,680	196	0	0	64,559	149,878	987	9,414
2018	0	0	80,153	188,812	0	0	0	8,286	115,478	0	23,070
2019	0	0	0	37,002	5,534	0	0	0	55,827	22,764	5,603
TOTAL	0	0	401,307	442,154	9,463	0	0	93,530	416,479	29,565	73,583

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	76,208	0	0	0	0	75,713	0	21,587
2016	0	2,014	148,783	81,381	5,834	0	509	37,640	67,649	9,032	14,264
2017	0	5,713	436,198	117,028	7,966	0	1,942	215,077	209,489	10,345	10,365
2018	0	14,359	294,291	186,551	20,391	0	23,556	100,850	111,092	13,406	25,285
2019	12	3,458	64,707	33,034	9,083	346	12,492	80,834	49,167	26,509	6,774
TOTAL	12	25,544	943,979	494,201	43,274	346	38,499	434,401	513,110	59,292	78,274

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,442,781	1,109,877	78,274	
IBNR + FREQUENCY ADJUSTMENT	(979,344)	(372,985)	1,281	
TOTAL LOSSES	463,437	736,893	79,555	
EXPECTED LOSSES	3,544,869	1,564,456	235,708	
CREDIBILITY	0.03	0.10	0.12	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.205	0.326	0.035	0.567
INDICATED (POST-TEST)	0.200	0.318	0.034	0.552
PRESENT ON RATE LEVEL	1.319	0.582	0.088	1.988
DERIVED BY FORMULA	1.285	0.556	0.081	1.922
UNDERLYING PRESENT RATE	1.570	0.693	0.104	2.367
PROPOSED	1.285	0.556	0.081	1.922

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.9048
IND. RATE				2.90	MINIMUM PREMIUM	1.245
MAN. RATE	5.42	4.78	3.69	+ 2.90	PRESENT	1.425

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	589	0	0.000	0	0	0	0	0	0
2016	1,587	44,472	2.802	0	0	0	1	2	3
2017	1,372	82,732	6.030	0	0	0	1	0	1
2018	1,693	17,387	1.027	0	0	0	1	1	2
2019	1,696	3,144	0.185	0	0	0	0	1	1
TOTAL	6,937	147,735	2.130	0	0	0	3	4	7

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	12,312	1,773	0	0	0	7,977	16,210	6,200
2017	0	0	0	15,506	0	0	0	0	67,116	0	110
2018	0	0	0	2,500	2,489	0	0	0	0	10,040	2,358
2019	0	0	0	0	142	0	0	0	0	333	2,669
TOTAL	0	0	0	30,318	4,404	0	0	0	75,093	26,583	11,337

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	1,456	16,290	2,371	0	0	1,013	13,153	22,320	6,622
2017	0	43	4,943	17,857	521	0	181	27,612	92,063	3,201	121
2018	0	105	2,940	2,858	3,013	0	26	2,604	1,565	13,155	2,584
2019	0	14	189	73	111	5	43	263	134	259	3,227
TOTAL	0	163	9,528	37,078	6,017	5	250	31,491	106,915	38,935	12,554

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	41,438	188,944	12,554	
IBNR + FREQUENCY ADJUSTMENT	(32,219)	(17,596)	30	
TOTAL LOSSES	9,219	171,348	12,584	
EXPECTED LOSSES	117,075	77,512	5,191	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.133	2.470	0.181	2.784
INDICATED (POST-TEST)	0.129	2.405	0.177	2.711
PRESENT ON RATE LEVEL	1.418	0.939	0.063	2.419
DERIVED BY FORMULA	1.418	0.953	0.064	2.435
UNDERLYING PRESENT RATE	1.688	1.117	0.075	2.880
PROPOSED	1.418	0.953	0.064	2.435

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.6805
IND. RATE				3.68	MINIMUM PREMIUM	1,485
MAN. RATE	6.18	5.69	4.49	+ 3.68	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
2015	1,710	37,314	2.182	0	0	0	1	1	2
2016	1,746	2,636	0.151	0	0	0	0	0	0
2017	1,876	0	0.000	0	0	0	0	0	0
2018	1,940	4,103	0.211	0	0	0	0	1	1
2019	1,997	362	0.018	0	0	0	0	0	0
TOTAL	9,269	44,415	0.479	0	0	0	1	2	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	15,480	1,000	0	0	0	6,942	2,624	11,268
2016	0	0	0	0	0	0	0	0	0	0	2,636
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	2,446	0	0	0	0	1,344	313
2019	0	0	0	0	0	0	0	0	0	0	362
TOTAL	0	0	0	15,480	3,446	0	0	0	6,942	3,968	14,579

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	19,752	1,407	0	0	0	9,920	3,569	10,986
2016	0	0	0	0	0	0	0	0	0	0	2,815
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	11	847	441	2,737	0	3	349	210	1,761	343
2019	0	0	0	0	0	0	0	0	0	0	438
TOTAL	0	11	847	20,193	4,144	0	3	349	10,130	5,330	14,582

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,209	39,797	14,582	
IBNR + FREQUENCY ADJUSTMENT	(71,173)	(33,880)	70	
TOTAL LOSSES	0	5,917	14,652	
EXPECTED LOSSES	251,875	140,596	13,582	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.064	0.158	0.222
INDICATED (POST-TEST)	0.000	0.062	0.154	0.216
PRESENT ON RATE LEVEL	2.283	1.274	0.123	3.680
DERIVED BY FORMULA	2.283	1.262	0.123	3.668
UNDERLYING PRESENT RATE	2.717	1.517	0.147	4.381
PROPOSED	2.283	1.262	0.123	3.668

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	5.5445
IND. RATE				5.54	MINIMUM PREMIUM	2,000
MAN. RATE	9.58	8.74	6.83	+ 5.54	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
2015	1,741	5,527	0.317	0	0	0	0	0	0
2016	1,900	4,443	0.234	0	0	0	0	0	0
2017	2,632	14,474	0.550	0	0	0	0	1	1
2018	2,732	75,872	2.777	0	0	0	0	2	2
2019	3,559	92,275	2.593	0	0	0	2	0	2
TOTAL	12,564	192,591	1.533	0	0	0	2	3	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	5,527
2016	0	0	0	0	0	0	0	0	0	0	4,443
2017	0	0	0	0	1,704	0	0	0	0	11,131	1,639
2018	0	0	0	0	21,013	0	0	0	0	44,722	10,137
2019	0	0	0	76,880	0	0	0	15,142	0	0	253
TOTAL	0	0	0	76,880	22,717	0	0	0	15,142	55,853	21,999

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	5,389
2016	0	0	0	0	0	0	0	0	0	0	4,745
2017	0	2	167	114	2,130	0	7	932	898	15,726	1,805
2018	0	90	7,275	3,789	23,511	0	116	11,601	6,972	58,599	11,110
2019	0	6,050	119,126	62,734	9,864	0	2,589	17,051	10,860	2,397	306
TOTAL	0	6,143	126,568	66,637	35,505	0	2,712	29,584	18,730	76,722	23,355

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	165,006	197,594	23,355	
IBNR + FREQUENCY ADJUSTMENT	(39,959)	(23,437)	59	
TOTAL LOSSES	125,048	174,157	23,414	
EXPECTED LOSSES	141,610	104,211	9,635	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.995	1.386	0.186	2.568
INDICATED (POST-TEST)	0.969	1.349	0.181	2.500
PRESENT ON RATE LEVEL	0.947	0.697	0.064	1.708
DERIVED BY FORMULA	0.947	0.710	0.067	1.724
UNDERLYING PRESENT RATE	1.127	0.829	0.077	2.033
PROPOSED	0.947	0.710	0.067	1.724

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.6049
IND. RATE				2.60	MINIMUM PREMIUM	1,150
MAN. RATE	4.39	4.05	3.17	+ 2.60	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
2015	6,229	4,795	0.077	0	0	0	0	1	1
2016	6,710	191,085	2.848	0	0	1	0	0	1
2017	8,131	247,146	3.040	0	0	0	1	2	3
2018	9,546	42,758	0.448	0	0	0	0	2	2
2019	9,762	16,661	0.171	0	0	0	0	2	2
TOTAL	40,378	502,445	1.244	0	0	1	1	7	9

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	604	0	0	0	0	2,225	1,966
2016	0	0	118,497	0	0	0	0	68,998	0	0	3,590
2017	0	0	0	45,396	32,173	0	0	0	72,961	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	7,853
TOTAL	0	0	118,497	45,396	46,809	0	0	68,998	72,961	87,064	62,720

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	850	0	0	0	0	3,026	1,917
2016	0	2,761	194,193	1,138	616	0	1,697	110,604	1,518	345	3,834
2017	0	159	17,632	54,427	41,745	0	232	34,878	104,768	85,548	42,418
2018	0	48	3,904	2,033	12,617	0	54	5,369	3,227	27,121	11,819
2019	6	272	3,672	1,414	2,159	92	783	4,777	2,427	4,698	9,494
TOTAL	6	3,240	219,400	59,012	57,987	92	2,766	155,628	111,940	120,738	69,483

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	381,132	349,677	69,483	
IBNR + FREQUENCY ADJUSTMENT	(127,247)	(82,138)	235	
TOTAL LOSSES	253,885	267,539	69,718	
EXPECTED LOSSES	453,383	354,170	41,916	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.629	0.663	0.173	1.464
INDICATED (POST-TEST)	0.612	0.645	0.168	1.425
PRESENT ON RATE LEVEL	0.943	0.737	0.087	1.767
DERIVED BY FORMULA	0.940	0.734	0.090	1.765
UNDERLYING PRESENT RATE	1.123	0.877	0.104	2.104
PROPOSED	0.940	0.734	0.090	1.765

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.6670
IND. RATE				2.67	MINIMUM PREMIUM	1.175
MAN. RATE	5.33	4.48	3.28	+ 2.67	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
2015	2,988	20,066	0.672	0	0	0	0	1	1
2016	3,031	620	0.020	0	0	0	0	0	0
2017	3,189	20,837	0.653	0	0	0	0	3	3
2018	3,440	87,050	2.531	0	0	0	0	2	2
2019	3,443	27,103	0.787	0	0	0	0	2	2
TOTAL	16,091	155,676	0.967	0	0	0	0	8	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	587	0	0	0	0	2,925	16,554
2016	0	0	0	0	0	0	0	0	0	0	620
2017	0	0	0	0	5,851	0	0	0	0	14,986	0
2018	0	0	0	0	26,200	0	0	0	0	57,171	3,679
2019	0	0	0	0	2,561	0	0	0	0	23,368	1,174
TOTAL	0	0	0	0	35,199	0	0	0	0	98,450	22,027

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	826	0	0	0	0	3,978	16,140
2016	0	0	0	0	0	0	0	0	0	0	662
2017	0	6	575	391	7,314	0	9	1,254	1,209	21,172	0
2018	0	113	9,070	4,724	29,315	0	149	14,830	8,913	74,911	4,032
2019	5	253	3,412	1,314	2,006	355	3,024	18,444	9,371	18,141	1,419
TOTAL	5	371	13,057	6,429	39,462	355	3,181	34,529	19,493	118,202	22,254

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	51,499	183,586	22,254	
IBNR + FREQUENCY ADJUSTMENT	(81,984)	(44,096)	99	
TOTAL LOSSES	0	139,490	22,353	
EXPECTED LOSSES	290,952	183,016	19,365	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.867	0.139	1.006
INDICATED (POST-TEST)	0.000	0.844	0.135	0.979
PRESENT ON RATE LEVEL	1.519	0.956	0.101	2.576
DERIVED BY FORMULA	1.504	0.953	0.102	2.559
UNDERLYING PRESENT RATE	1.808	1.137	0.120	3.066
PROPOSED	1.504	0.953	0.102	2.559

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.8675
IND. RATE				3.87	MINIMUM PREMIUM	1,545
MAN. RATE	7.08	6.26	4.78	+ 3.87	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
2015	256	0	0.000	0	0	0	0	0	0
2016	279	0	0.000	0	0	0	0	0	0
2017	187	0	0.000	0	0	0	0	0	0
2018	186	0	0.000	0	0	0	0	0	0
2019	253	0	0.000	0	0	0	0	0	0
TOTAL	1,161	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(3,202)	(3,037)	9	
TOTAL LOSSES	0	0	9	
EXPECTED LOSSES	11,539	12,284	1,719	
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	0.835	0.889	0.124	1.848
DERIVED BY FORMULA	0.835	0.889	0.124	1.848
UNDERLYING PRESENT RATE	0.994	1.058	0.148	2.200
PROPOSED	0.835	0.889	0.124	1.848

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.7934
IND. RATE				2.79	MINIMUM PREMIUM	1,210
MAN. RATE	5.05	4.48	3.43	+ 2.79	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
2015	90	0	0.000	0	0	0	0	0	0
2016	94	0	0.000	0	0	0	0	0	0
2017	52	0	0.000	0	0	0	0	0	0
2018	96	0	0.000	0	0	0	0	0	0
2019	93	0	0.000	0	0	0	0	0	0
TOTAL	425	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(2,057)	(3,114)	4	
TOTAL LOSSES	0	0	4	
EXPECTED LOSSES	7,649	12,927	796	
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	1.512	2.555	0.157	4.225
DERIVED BY FORMULA	1.512	2.555	0.157	4.225
UNDERLYING PRESENT RATE	1.800	3.042	0.187	5.029
PROPOSED	1.512	2.555	0.157	4.225

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	6.3849
IND. RATE				6.38	MINIMUM PREMIUM	2,000
MAN. RATE	10.79	10.09	7.84	+ 6.38	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
2015	13,377	310,787	2.323	0	0	0	5	8	13
2016	13,942	810,342	5.812	0	0	3	3	5	11
2017	15,206	292,685	1.925	0	0	0	6	9	15
2018	16,462	527,653	3.205	0	0	0	5	12	17
2019	15,399	551,039	3.578	0	0	0	4	10	14
TOTAL	74,386	2,492,506	3.351	0	0	3	23	44	70

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	99,631	62,727	0	0	0	99,572	40,015	8,842
2016	0	0	379,701	59,158	79,922	0	0	184,832	25,622	50,375	30,732
2017	0	0	0	84,201	41,670	0	0	0	83,210	28,721	54,883
2018	0	0	0	143,015	35,928	0	0	0	257,103	52,110	39,497
2019	0	0	0	96,606	164,872	0	0	0	183,334	64,093	42,134
TOTAL	0	0	379,701	482,611	385,119	0	0	184,832	648,841	235,314	176,088

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	127,129	88,257	0	0	0	142,288	54,420	8,621
2016	0	8,847	630,771	82,960	103,307	0	4,547	299,520	46,258	70,306	32,822
2017	0	277	30,935	99,749	54,921	0	242	36,637	116,457	44,546	60,426
2018	0	5,560	131,312	144,301	53,271	0	50,425	202,334	253,786	97,178	43,289
2019	346	23,859	369,333	163,443	141,555	974	39,644	257,041	157,188	78,777	50,940
TOTAL	346	38,544	1,162,352	617,582	441,311	974	94,857	795,531	715,978	345,228	196,098

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,092,606	2,120,099	196,098	
IBNR + FREQUENCY ADJUSTMENT	(903,271)	(501,413)	1,159	
TOTAL LOSSES	1,189,334	1,618,686	197,256	
EXPECTED LOSSES	3,198,822	2,078,778	228,270	
CREDIBILITY	0.01	0.05	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.599	2.176	0.265	4.040
INDICATED (POST-TEST)	1.556	2.118	0.258	3.933
PRESENT ON RATE LEVEL	3.613	2.348	0.258	6.218
DERIVED BY FORMULA	3.592	2.336	0.258	6.186
UNDERLYING PRESENT RATE	4.300	2.795	0.307	7.402
PROPOSED	3.592	2.336	0.258	6.186

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	9.3498
IND. RATE				9.35	MINIMUM PREMIUM	2,000
MAN. RATE	16.31	14.71	11.54	+ 9.35	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
2015	306	0	0.000	0	0	0	0	0	0
2016	337	773	0.229	0	0	0	0	0	0
2017	417	785	0.188	0	0	0	0	0	0
2018	209	0	0.000	0	0	0	0	0	0
2019	941	0	0.000	0	0	0	0	0	0
TOTAL	2,210	1,558	0.070	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	773
2017	0	0	0	0	0	0	0	0	0	0	785
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	1,558

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	826
2017	0	0	0	0	0	0	0	0	0	0	864
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	1,690

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,690	
IBNR + FREQUENCY ADJUSTMENT	(5,049)	(2,855)	21	
TOTAL LOSSES	0	0	1,711	
EXPECTED LOSSES	17,896	13,640	2,766	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.077	0.077
INDICATED (POST-TEST)	0.000	0.000	0.075	0.075
PRESENT ON RATE LEVEL	0.680	0.519	0.105	1.304
DERIVED BY FORMULA	0.680	0.519	0.105	1.304
UNDERLYING PRESENT RATE	0.810	0.617	0.125	1.552
PROPOSED	0.680	0.519	0.105	1.304

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.9704
IND. RATE				1.97	MINIMUM PREMIUM	955
MAN. RATE	3.77	3.24	2.42	+ 1.97	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
2015	59	0	0.000	0	0	0	0	0	0
2016	91	0	0.000	0	0	0	0	0	0
2017	99	0	0.000	0	0	0	0	0	0
2018	66	0	0.000	0	0	0	0	0	0
2019	119	0	0.000	0	0	0	0	0	0
TOTAL	434	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(2,816)	(2,180)	5	
TOTAL LOSSES	0	0	5	
EXPECTED LOSSES	9,849	9,385	919	
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	1.907	1.817	0.178	3.901
DERIVED BY FORMULA	1.907	1.817	0.178	3.901
UNDERLYING PRESENT RATE	2.269	2.163	0.212	4.644
PROPOSED	1.907	1.817	0.178	3.901

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	5.8963
IND. RATE				5.90	MINIMUM PREMIUM	2,000
MAN. RATE	10.71	9.43	7.24	+ 5.90	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
2015	664	0	0.000	0	0	0	0	0	0
2016	566	0	0.000	0	0	0	0	0	0
2017	2,211	46,600	2.108	0	0	0	0	1	1
2018	1,595	51,465	3.227	0	0	0	0	1	1
2019	2,755	821,043	29.802	0	0	1	1	7	9
TOTAL	7,791	919,108	11.797	0	0	1	1	9	11

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	31,320	0	0	0	0	13,244	2,036
2018	0	0	0	0	32,786	0	0	0	0	15,762	2,917
2019	0	0	246,000	51,654	61,411	0	0	400,000	27,014	32,065	2,899
TOTAL	0	0	246,000	51,654	125,517	0	0	400,000	27,014	61,071	7,852

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	31	3,076	2,092	39,153	0	8	1,109	1,069	18,711	2,242
2018	0	141	11,351	5,911	36,684	0	41	4,089	2,457	20,653	3,197
2019	713	34,947	431,694	85,872	62,673	7,409	43,484	511,405	56,385	42,723	3,505
TOTAL	713	35,119	446,120	93,875	138,511	7,409	43,533	516,603	59,911	82,087	8,944

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,049,497	374,384	8,944	
IBNR + FREQUENCY ADJUSTMENT	(34,061)	(15,402)	116	
TOTAL LOSSES	1,015,436	358,981	9,059	
EXPECTED LOSSES	115,681	73,580	16,122	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	13.033	4.608	0.116	17.757
INDICATED (POST-TEST)	12.688	4.486	0.113	17.287
PRESENT ON RATE LEVEL	1.247	0.793	0.174	2.215
DERIVED BY FORMULA	1.247	0.830	0.173	2.251
UNDERLYING PRESENT RATE	1.485	0.944	0.207	2.636
PROPOSED	1.247	0.830	0.173	2.251

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.4021
IND. RATE				3.40	MINIMUM PREMIUM	1,400
MAN. RATE	6.01	5.35	4.11	+ 3.40	PRESENT	1,550

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	10,877	209,883	1.930	0	0	1	0	1	2
2016	10,580	0	0.000	0	0	0	0	0	0
2017	11,323	0	0.000	0	0	0	0	0	0
2018	3,394	0	0.000	0	0	0	0	0	0
2019	7,936	0	0.000	0	0	0	0	0	0
TOTAL	44,110	209,883	0.476	0	0	1	0	1	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	122,154	0	1,359	0	0	51,780	0	34,590	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	122,154	0	1,359	0	0	51,780	0	34,590	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	231,970	0	1,912	0	0	122,356	0	47,042	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	231,970	0	1,912	0	0	122,356	0	47,042	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	354,327	48,955	0	
IBNR + FREQUENCY ADJUSTMENT	(108,141)	(53,117)	160	
TOTAL LOSSES	246,185	0	160	
EXPECTED LOSSES	363,450	202,242	36,931	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.558	0.000	0.000	0.558
INDICATED (POST-TEST)	0.543	0.000	0.000	0.544
PRESENT ON RATE LEVEL	0.692	0.385	0.070	1.148
DERIVED BY FORMULA	0.691	0.370	0.068	1.128
UNDERLYING PRESENT RATE	0.824	0.458	0.084	1.366
PROPOSED	0.691	0.370	0.068	1.128

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.7049
IND. RATE				1.70	MINIMUM PREMIUM	870
MAN. RATE	2.35	2.10	2.13	+ 1.70	PRESENT	960

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	677	261	0.039	0	0	0	0	0	0
2016	676	212	0.031	0	0	0	0	0	0
2017	645	0	0.000	0	0	0	0	0	0
2018	250	0	0.000	0	0	0	0	0	0
2019	4	0	0.000	0	0	0	0	0	0
TOTAL	2,252	473	0.021	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	261
2016	0	0	0	0	0	0	0	0	0	0	212
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	473

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	254
2016	0	0	0	0	0	0	0	0	0	0	226
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	481

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	481	
IBNR + FREQUENCY ADJUSTMENT	(9,860)	(4,867)	10	
TOTAL LOSSES	0	0	491	
EXPECTED LOSSES	32,548	16,451	4,878	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.022	0.022
INDICATED (POST-TEST)	0.000	0.000	0.021	0.021
PRESENT ON RATE LEVEL	1.214	0.614	0.182	2.010
DERIVED BY FORMULA	1.214	0.614	0.180	2.008
UNDERLYING PRESENT RATE	1.445	0.731	0.217	2.392
PROPOSED	1.214	0.614	0.180	2.008

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.0353
IND. RATE				3.04	MINIMUM PREMIUM	1,285
MAN. RATE	5.54	4.90	3.73	+ 3.04	PRESENT	1,440

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	522	0	0.000	0	0	0	0	0	0
2016	205	0	0.000	0	0	0	0	0	0
2017	265	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
TOTAL	1,553	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(4,619)	(3,626)	12	
TOTAL LOSSES	0	0	12	
EXPECTED LOSSES	16,121	14,057	2,793	
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	0.872	0.760	0.151	1.784
DERIVED BY FORMULA	0.872	0.760	0.151	1.784
UNDERLYING PRESENT RATE	1.038	0.905	0.180	2.123
PROPOSED	0.872	0.760	0.151	1.784

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.6957
IND. RATE				2.70	MINIMUM PREMIUM	1,180
MAN. RATE	4.67	4.27	3.31	+ 2.70	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
2015	963	9,743	1.012	0	0	0	0	0	0
2016	1,038	338,337	32.595	0	0	0	3	0	3
2017	1,135	3,661	0.323	0	0	0	0	2	2
2018	979	39,390	4.023	0	0	0	0	1	1
2019	864	0	0.000	0	0	0	0	0	0
TOTAL	4,979	391,131	7.856	0	0	0	3	3	6

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	9,743
2016	0	0	0	133,860	0	0	0	202,996	0	0	1,481
2017	0	0	0	0	480	0	0	0	0	1,829	1,352
2018	0	0	0	0	24,473	0	0	0	0	14,533	384
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	133,860	24,953	0	0	202,996	0	16,362	12,960

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	9,499
2016	0	0	15,421	176,829	1,499	0	0	21,193	321,464	4,750	1,582
2017	0	0	47	32	600	0	1	153	148	2,584	1,489
2018	0	105	8,473	4,412	27,383	0	38	3,770	2,266	19,043	421
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	106	23,940	181,274	29,482	0	39	25,116	323,878	26,377	12,991

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	49,201	561,010	12,991	
IBNR + FREQUENCY ADJUSTMENT	(21,999)	(18,884)	37	
TOTAL LOSSES	27,202	542,126	13,027	
EXPECTED LOSSES	76,567	75,439	7,990	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.546	10.888	0.262	11.696
INDICATED (POST-TEST)	0.532	10.600	0.255	11.386
PRESENT ON RATE LEVEL	1.292	1.273	0.135	2.700
DERIVED BY FORMULA	1.292	1.366	0.136	2.794
UNDERLYING PRESENT RATE	1.538	1.515	0.160	3.213
PROPOSED	1.292	1.366	0.136	2.794

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	4.2229
IND. RATE				4.22	MINIMUM PREMIUM	1.655
MAN. RATE	7.14	6.43	5.01	+ 4.22	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
2015	13,220	769,835	5.823	0	0	1	1	4	6
2016	9,967	40,081	0.402	0	0	0	0	3	3
2017	13,478	367,680	2.728	0	0	2	0	2	4
2018	15,401	87,518	0.568	0	0	0	3	3	6
2019	15,037	87,626	0.583	0	0	0	0	6	6
TOTAL	67,103	1,352,740	2.016	0	0	3	4	18	25

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	401,805	1,556	6,705	0	0	327,107	2,686	9,680	20,296
2016	0	0	0	0	11,220	0	0	0	0	16,491	12,370
2017	0	0	202,130	0	3,224	0	0	86,910	0	10,808	64,608
2018	0	0	0	14,872	29,167	0	0	0	13,865	11,848	17,766
2019	0	0	0	0	52,664	0	0	0	0	23,422	11,540
TOTAL	0	0	603,935	16,428	102,980	0	0	414,017	16,551	72,249	126,580

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	423,290	1,985	9,434	0	0	428,797	3,838	13,165	19,789
2016	0	0	239	164	14,133	0	0	183	529	22,517	13,211
2017	0	4,693	349,698	6,097	7,911	0	2,075	207,325	6,017	17,694	71,133
2018	0	688	22,459	19,591	33,994	0	2,743	13,256	15,095	17,083	19,472
2019	111	5,193	70,159	27,027	41,257	356	3,031	18,487	9,392	18,182	13,952
TOTAL	111	10,573	865,845	54,865	106,729	356	7,849	668,047	34,872	88,641	137,557

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,552,781	285,107	137,557	
IBNR + FREQUENCY ADJUSTMENT	(376,749)	(234,853)	610	
TOTAL LOSSES	1,176,031	50,254	138,166	
EXPECTED LOSSES	1,330,465	986,012	115,275	
CREDIBILITY	0.01	0.05	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.753	0.075	0.206	2.033
INDICATED (POST-TEST)	1.706	0.073	0.200	1.979
PRESENT ON RATE LEVEL	1.666	1.234	0.144	3.044
DERIVED BY FORMULA	1.666	1.176	0.148	2.990
UNDERLYING PRESENT RATE	1.983	1.469	0.172	3.624
PROPOSED	1.666	1.176	0.148	2.990

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	4.5193
IND. RATE				4.52	MINIMUM PREMIUM	1,745
MAN. RATE	8.06	7.24	5.65	+ 4.52	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
2015	2,654	223,240	8.411	0	0	0	0	1	1
2016	2,399	11,461	0.478	0	0	0	0	0	0
2017	2,518	441	0.018	0	0	0	0	0	0
2018	2,715	34,515	1.271	0	0	0	0	1	1
2019	2,202	0	0.000	0	0	0	0	0	0
TOTAL	12,488	269,657	2.159	0	0	0	0	2	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	48,721	0	0	0	0	174,519	0
2016	0	0	0	0	0	0	0	0	0	0	11,461
2017	0	0	0	0	0	0	0	0	0	0	441
2018	0	0	0	0	6,453	0	0	0	0	28,062	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	55,174	0	0	0	0	202,581	11,902

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	68,550	0	0	0	0	237,346	0
2016	0	0	0	0	0	0	0	0	0	0	12,240
2017	0	0	0	0	0	0	0	0	0	0	486
2018	0	28	2,234	1,163	7,220	0	73	7,279	4,375	36,770	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	28	2,234	1,163	75,771	0	73	7,279	4,375	274,115	12,726

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,614	355,425	12,726	
IBNR + FREQUENCY ADJUSTMENT	(31,002)	(24,045)	44	
TOTAL LOSSES	0	331,379	12,770	
EXPECTED LOSSES	109,369	96,516	9,579	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	2.654	0.102	2.756
INDICATED (POST-TEST)	0.000	2.583	0.100	2.683
PRESENT ON RATE LEVEL	0.736	0.649	0.064	1.449
DERIVED BY FORMULA	0.736	0.688	0.065	1.489
UNDERLYING PRESENT RATE	0.876	0.773	0.077	1.725
PROPOSED	0.736	0.688	0.065	1.489

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.2503
IND. RATE				2.25	MINIMUM PREMIUM	1,045
MAN. RATE	3.85	3.48	2.69	+ 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
2015	607	0	0.000	0	0	0	0	0	0
2016	616	2,553	0.414	0	0	0	0	0	0
2017	643	0	0.000	0	0	0	0	0	0
2018	1,347	0	0.000	0	0	0	0	0	0
2019	1,060	99	0.009	0	0	0	0	0	0
TOTAL	4,273	2,652	0.062	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	2,553
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	99
TOTAL	0	0	0	0	0	0	0	0	0	0	2,652

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	2,727
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	120
TOTAL	0	0	0	0	0	0	0	0	0	0	2,846

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	2,846	
IBNR + FREQUENCY ADJUSTMENT	(9,210)	(6,964)	17	
TOTAL LOSSES	0	0	2,863	
EXPECTED LOSSES	34,166	31,189	2,888	
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	0.065	0.065
PRESENT ON RATE LEVEL	0.672	0.613	0.057	1.342
DERIVED BY FORMULA	0.672	0.607	0.057	1.336
UNDERLYING PRESENT RATE	0.800	0.730	0.068	1.597
PROPOSED	0.672	0.607	0.057	1.336

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.0187
IND. RATE				2.02	MINIMUM PREMIUM	970
MAN. RATE	3.31	3.10	2.49	+ 2.02	PRESENT	1,070

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	13,114	47,923	0.365	0	0	0	2	0	2
2016	11,482	118,417	1.031	0	0	0	1	1	2
2017	10,936	42,985	0.393	0	0	0	3	2	5
2018	12,586	45,239	0.359	0	0	0	1	1	2
2019	14,942	43,797	0.293	0	0	0	0	1	1
TOTAL	63,060	298,361	0.473	0	0	0	7	5	12

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	2,382	0	0	0	0	23,130	0	22,411
2016	0	0	0	63,519	67	0	0	0	46,707	309	7,815
2017	0	0	0	17,602	2,589	0	0	0	13,346	5,297	4,151
2018	0	0	0	30,000	420	0	0	0	7,408	1,343	6,068
2019	0	0	0	0	8,902	0	0	0	0	31,119	3,776
TOTAL	0	0	0	113,503	11,978	0	0	0	90,591	38,068	44,221

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	3,039	0	0	0	0	33,053	0	21,851
2016	0	0	7,319	83,910	796	0	0	4,880	73,975	1,515	8,346
2017	0	52	5,866	20,443	3,828	0	39	5,934	18,734	8,120	4,570
2018	0	1,136	25,081	28,987	3,212	0	1,452	5,789	7,288	2,592	6,651
2019	19	878	11,859	4,569	6,974	473	4,027	24,562	12,479	24,158	4,565
TOTAL	19	2,065	50,125	140,948	14,810	473	5,519	41,165	145,529	36,385	45,983

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	99,365	337,671	45,983	
IBNR + FREQUENCY ADJUSTMENT	(201,295)	(227,249)	624	
TOTAL LOSSES	0	110,422	46,607	
EXPECTED LOSSES	721,166	949,719	116,859	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.175	0.074	0.249
INDICATED (POST-TEST)	0.000	0.170	0.072	0.242
PRESENT ON RATE LEVEL	0.961	1.265	0.156	2.382
DERIVED BY FORMULA	0.951	1.221	0.151	2.324
UNDERLYING PRESENT RATE	1.144	1.506	0.185	2.835
PROPOSED	0.951	1.221	0.151	2.324

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.5126
IND. RATE				3.51	MINIMUM PREMIUM	1,435
MAN. RATE	6.53	5.75	4.42	+ 3.51	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
2015	1,266	0	0.000	0	0	0	0	0	0
2016	1,187	0	0.000	0	0	0	0	0	0
2017	1,035	9,216	0.890	0	0	0	0	0	0
2018	937	0	0.000	0	0	0	0	0	0
2019	1,028	35,495	3.453	0	0	0	1	0	1
TOTAL	5,453	44,711	0.820	0	0	0	1	0	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	9,216
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	25,483	0	0	0	0	10,012	0	0
TOTAL	0	0	0	25,483	0	0	0	0	10,012	0	9,216

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	10,147
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	2,006	39,486	20,794	3,269	0	1,712	11,275	7,181	1,585	0
TOTAL	0	2,006	39,486	20,794	3,269	0	1,712	11,275	7,181	1,585	10,147

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	54,478	32,829	10,147	
IBNR + FREQUENCY ADJUSTMENT	(34,137)	(27,864)	60	
TOTAL LOSSES	20,341	4,965	10,207	
EXPECTED LOSSES	120,573	110,516	13,041	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.373	0.091	0.187	0.651
INDICATED (POST-TEST)	0.363	0.089	0.182	0.634
PRESENT ON RATE LEVEL	1.858	1.703	0.201	3.761
DERIVED BY FORMULA	1.858	1.686	0.201	3.745
UNDERLYING PRESENT RATE	2.211	2.027	0.239	4.477
PROPOSED	1.858	1.686	0.201	3.745

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	5.6599
IND. RATE				5.66	MINIMUM PREMIUM	2,000
MAN. RATE	9.70	8.92	6.98	+ 5.66	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	352	308	0.088	0	0	0	0	0	0
2016	382	0	0.000	0	0	0	0	0	0
2017	361	2,249	0.623	0	0	0	0	1	1
2018	505	0	0.000	0	0	0	0	0	0
2019	494	2,478	0.502	0	0	0	0	0	0
TOTAL	2,094	5,035	0.240	0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	308
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	167	0	0	0	0	402	1,680
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	2,478
TOTAL	0	0	0	0	167	0	0	0	0	402	4,466

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	300
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	16	11	209	0	0	34	32	568	1,850
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	2,996
TOTAL	0	0	16	11	209	0	0	34	32	568	5,146

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	50	820	5,146	
IBNR + FREQUENCY ADJUSTMENT	(5,920)	(5,529)	21	
TOTAL LOSSES	0	0	5,166	
EXPECTED LOSSES	21,461	23,675	3,753	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.247	0.247
INDICATED (POST-TEST)	0.000	0.000	0.240	0.240
PRESENT ON RATE LEVEL	0.861	0.950	0.151	1.961
DERIVED BY FORMULA	0.861	0.950	0.151	1.962
UNDERLYING PRESENT RATE	1.025	1.131	0.179	2.335
PROPOSED	0.861	0.949	0.151	1.961

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.9644
IND. RATE				2.96	MINIMUM PREMIUM	1.265
MAN. RATE	5.12	4.66	3.64	+ 2.96	PRESENT	1.410

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	166	0	0.000	0	0	0	0	0	0
2016	184	0	0.000	0	0	0	0	0	0
2017	171	0	0.000	0	0	0	0	0	0
2018	164	0	0.000	0	0	0	0	0	0
2019	174	0	0.000	0	0	0	0	0	0
TOTAL	859	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(2,068)	(2,476)	8	
TOTAL LOSSES	0	0	8	
EXPECTED LOSSES	7,325	10,084	1,710	
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	0.716	0.986	0.167	1.870
DERIVED BY FORMULA	0.716	0.986	0.167	1.870
UNDERLYING PRESENT RATE	0.853	1.174	0.199	2.226
PROPOSED	0.716	0.986	0.167	1.870

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.8260
IND. RATE				2.83	MINIMUM PREMIUM	1,220
MAN. RATE	4.69	4.36	3.47	+ 2.83	PRESENT	1,360

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	126	0	0.000	0	0	0	0	0	0
2016	123	0	0.000	0	0	0	0	0	0
2017	166	0	0.000	0	0	0	0	0	0
2018	173	0	0.000	0	0	0	0	0	0
2019	56	0	0.000	0	0	0	0	0	0
TOTAL	644	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(2,312)	(1,383)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	7,951	5,317	941	
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	1.037	0.694	0.123	1.854
DERIVED BY FORMULA	1.037	0.694	0.123	1.854
UNDERLYING PRESENT RATE	1.235	0.826	0.146	2.206
PROPOSED	1.037	0.694	0.123	1.854

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.8015
IND. RATE				2.80	MINIMUM PREMIUM	1.215
MAN. RATE	5.04	4.49	3.44	+ 2.80	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
2015	7,325	116,881	1.596	0	0	0	1	1	2
2016	6,954	47,130	0.678	0	0	0	2	0	2
2017	6,864	49,484	0.721	0	0	0	0	2	2
2018	7,584	38,910	0.513	0	0	0	1	0	1
2019	9,275	136,318	1.470	0	0	0	0	3	3
TOTAL	38,002	388,723	1.023	0	0	0	4	6	10

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	56,753	1,188	0	0	0	48,666	2,148	8,126
2016	0	0	0	3,586	0	0	0	0	30,425	0	13,119
2017	0	0	0	0	27,672	0	0	0	0	20,179	1,633
2018	0	0	0	25,644	0	0	0	0	11,666	0	1,600
2019	0	0	0	0	93,241	0	0	0	0	33,798	9,279
TOTAL	0	0	0	85,983	122,101	0	0	0	90,757	56,125	33,757

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	72,417	1,672	0	0	0	69,544	2,921	7,923
2016	0	0	413	4,737	40	0	0	3,176	48,181	712	14,011
2017	0	28	2,717	1,848	34,593	0	12	1,689	1,628	28,509	1,798
2018	0	969	21,315	24,713	2,344	0	2,282	8,568	11,147	1,311	1,754
2019	196	9,194	124,216	47,851	73,045	514	4,373	26,677	13,553	26,237	11,218
TOTAL	196	10,191	148,661	151,567	111,693	514	6,667	40,110	144,053	59,691	36,704

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	206,339	467,004	36,704	
IBNR + FREQUENCY ADJUSTMENT	(87,743)	(66,265)	141	
TOTAL LOSSES	118,596	400,738	36,845	
EXPECTED LOSSES	313,791	279,524	25,796	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.312	1.055	0.097	1.464
INDICATED (POST-TEST)	0.304	1.027	0.094	1.425
PRESENT ON RATE LEVEL	0.694	0.618	0.057	1.369
DERIVED BY FORMULA	0.690	0.630	0.059	1.379
UNDERLYING PRESENT RATE	0.826	0.736	0.068	1.629
PROPOSED	0.690	0.630	0.059	1.379

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.0835
IND. RATE				2.08	MINIMUM PREMIUM	990
MAN. RATE	3.61	3.24	2.54	+ 2.08	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
2015	44,018	405,810	0.922	0	0	0	5	6	11
2016	43,875	926,925	2.113	0	0	1	7	8	16
2017	47,434	734,547	1.549	0	0	2	1	13	16
2018	47,192	492,219	1.043	0	0	1	1	8	10
2019	47,846	284,666	0.595	0	0	0	0	9	9
TOTAL	230,365	2,844,167	1.235	0	0	4	14	44	62

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	109,279	55,447	0	0	0	138,213	65,585	37,286
2016	0	0	184,640	282,845	137,653	0	0	70,207	170,681	51,138	29,761
2017	0	0	195,487	16,939	185,270	0	0	124,916	7,175	144,071	60,689
2018	0	0	201,259	17,068	93,735	0	0	86,630	1,928	44,389	47,210
2019	0	0	0	0	88,555	0	0	0	0	149,108	47,003
TOTAL	0	0	581,386	426,131	560,660	0	0	281,753	317,997	454,291	221,949

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	139,440	78,014	0	0	0	197,506	89,196	36,354
2016	0	4,302	338,104	377,421	177,516	0	1,727	130,929	273,477	74,169	31,785
2017	0	4,768	361,493	37,572	235,929	0	3,079	311,699	28,864	207,371	66,819
2018	0	19,182	391,515	44,881	114,309	0	10,620	180,663	16,637	62,832	51,742
2019	186	8,732	117,973	45,446	69,374	2,266	19,295	117,691	59,792	115,753	56,827
TOTAL	186	36,983	1,209,085	644,760	675,141	2,266	34,720	740,981	576,276	549,320	243,526

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,024,222	2,445,497	243,526	
IBNR + FREQUENCY ADJUSTMENT	(1,160,304)	(408,548)	1,365	
TOTAL LOSSES	863,919	2,036,949	244,891	
EXPECTED LOSSES	4,091,742	1,680,116	271,367	
CREDIBILITY	0.03	0.11	0.13	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.375	0.884	0.106	1.366
INDICATED (POST-TEST)	0.365	0.861	0.103	1.329
PRESENT ON RATE LEVEL	1.492	0.613	0.099	2.204
DERIVED BY FORMULA	1.458	0.640	0.100	2.198
UNDERLYING PRESENT RATE	1.776	0.729	0.118	2.623
PROPOSED	1.458	0.640	0.100	2.198

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.3219
IND. RATE				3.32	MINIMUM PREMIUM	1.375
MAN. RATE	5.83	5.21	4.09	+ 3.32	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
2015	8,411	18,149	0.216	0	0	0	0	2	2
2016	7,740	102,744	1.327	0	0	0	2	1	3
2017	8,858	206,966	2.336	0	0	0	3	0	3
2018	8,642	318,386	3.684	0	0	1	0	1	2
2019	10,901	62,487	0.573	0	0	0	0	5	5
TOTAL	44,552	708,732	1.591	0	0	1	5	9	15

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	4,592	0	0	0	0	7,802	5,755
2016	0	0	0	36,822	92	0	0	0	64,815	1,015	0
2017	0	0	0	100,602	0	0	0	0	99,075	0	7,289
2018	0	0	184,665	0	19,008	0	0	71,095	0	32,887	10,731
2019	0	0	0	0	24,239	0	0	0	0	32,030	6,218
TOTAL	0	0	184,665	137,424	47,931	0	0	71,095	163,890	73,734	29,993

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	6,461	0	0	0	0	10,611	5,611
2016	0	0	4,244	48,643	528	0	0	6,778	102,674	2,903	0
2017	0	282	32,072	115,853	3,380	0	268	40,759	135,901	4,726	8,025
2018	0	16,720	323,023	14,008	28,488	0	8,397	146,185	11,590	46,746	11,761
2019	51	2,390	32,291	12,439	18,989	487	4,145	25,281	12,844	24,865	7,518
TOTAL	51	19,392	391,629	190,944	57,847	487	12,809	219,004	263,008	89,850	32,915

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	643,371	601,650	32,915	
IBNR + FREQUENCY ADJUSTMENT	(187,144)	(44,694)	181	
TOTAL LOSSES	456,228	556,956	33,096	
EXPECTED LOSSES	661,481	188,498	33,009	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.024	1.250	0.074	2.348
INDICATED (POST-TEST)	0.997	1.217	0.072	2.286
PRESENT ON RATE LEVEL	1.247	0.355	0.062	1.665
DERIVED BY FORMULA	1.245	0.390	0.063	1.697
UNDERLYING PRESENT RATE	1.485	0.423	0.074	1.982
PROPOSED	1.245	0.390	0.063	1.697

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.5654
IND. RATE				2.57	MINIMUM PREMIUM	1,140
MAN. RATE	4.50	4.03	3.09	+ 2.57	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
2015	50,393	60,540	0.120	0	0	0	0	4	4
2016	47,067	70,288	0.149	0	0	0	1	0	1
2017	50,208	22,416	0.045	0	0	0	0	1	1
2018	12,344	56,688	0.459	0	0	0	1	1	2
2019	6,224	93,781	1.507	0	0	0	1	1	2
TOTAL	166,236	303,713	0.183	0	0	0	3	7	10

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	6,647	0	0	0	0	9,353	44,540
2016	0	0	0	56,812	0	0	0	0	11,407	0	2,069
2017	0	0	0	0	754	0	0	0	0	2,993	18,669
2018	0	0	0	28,560	6,933	0	0	0	13,360	3,028	4,807
2019	0	0	0	67,149	5,532	0	0	0	16,167	4,933	0
TOTAL	0	0	0	152,521	19,866	0	0	0	40,934	20,307	70,085

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	9,352	0	0	0	0	12,720	43,427
2016	0	0	6,545	75,049	636	0	0	1,191	18,064	267	2,210
2017	0	1	74	50	943	0	2	251	242	4,229	20,555
2018	0	1,109	26,139	28,773	10,368	0	2,621	10,597	13,238	5,469	5,268
2019	12	5,830	111,417	57,633	12,949	75	3,403	22,099	13,573	6,389	0
TOTAL	12	6,940	144,175	161,505	34,248	75	6,026	34,138	45,116	29,073	71,459

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	191,365	269,943	71,459	
IBNR + FREQUENCY ADJUSTMENT	(596,217)	(93,379)	180	
TOTAL LOSSES	0	176,564	71,639	
EXPECTED LOSSES	1,941,072	319,266	74,722	
CREDIBILITY	0.02	0.09	0.10	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.106	0.043	0.149
INDICATED (POST-TEST)	0.000	0.103	0.042	0.145
PRESENT ON RATE LEVEL	0.981	0.161	0.038	1.180
DERIVED BY FORMULA	0.961	0.156	0.038	1.156
UNDERLYING PRESENT RATE	1.168	0.192	0.045	1.405
PROPOSED	0.961	0.156	0.038	1.156

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.7466
IND. RATE				1.75	MINIMUM PREMIUM	890
MAN. RATE	3.31	2.87	2.19	+ 1.75	PRESENT	980

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	3,717	115,805	3.116	0	0	0	1	0	1
2016	3,795	267,886	7.059	0	0	1	0	0	1
2017	3,063	41,333	1.349	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
TOTAL	18,863	425,642	2.256	0	0	1	2	0	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	52,217	0	0	0	0	61,021	0	2,567
2016	0	0	219,076	0	0	0	0	48,810	0	0	0
2017	0	0	0	28,654	0	0	0	0	6,255	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
TOTAL	0	0	219,076	80,871	0	0	0	48,810	67,276	0	9,609

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	66,629	0	0	0	0	87,199	0	2,503
2016	0	5,104	359,022	2,103	1,139	0	1,201	78,242	1,074	244	0
2017	0	80	9,135	32,998	963	0	17	2,573	8,580	298	7,073
2018	0	0	0	0	0	0	0	0	0	0	677
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	5,185	368,157	101,730	2,102	0	1,218	80,816	96,853	542	10,253

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	455,375	201,227	10,253	
IBNR + FREQUENCY ADJUSTMENT	(54,801)	(31,865)	95	
TOTAL LOSSES	400,573	169,362	10,348	
EXPECTED LOSSES	198,457	133,430	17,767	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.124	0.898	0.055	3.076
INDICATED (POST-TEST)	2.067	0.874	0.053	2.995
PRESENT ON RATE LEVEL	0.884	0.594	0.079	1.557
DERIVED BY FORMULA	0.896	0.600	0.079	1.574
UNDERLYING PRESENT RATE	1.052	0.707	0.094	1.854
PROPOSED	0.896	0.600	0.079	1.574

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.3792
IND. RATE				2.38	MINIMUM PREMIUM	1,085
MAN. RATE	4.44	3.89	2.89	+ 2.38	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
2015	0	0	0.000	0	0	0	0	0	0
2016	0	0	0.000	0	0	0	0	0	0
2017	7	0	0.000	0	0	0	0	0	0
2018	0	0	0.000	0	0	0	0	0	0
2019	172	0	0.000	0	0	0	0	0	0
TOTAL	179	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(503)	(132)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	1,965	1,191	220	
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	0.922	0.559	0.103	1.584
DERIVED BY FORMULA	0.922	0.559	0.103	1.584
UNDERLYING PRESENT RATE	1.098	0.665	0.123	1.886
PROPOSED	0.922	0.559	0.103	1.584

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.3943
IND. RATE				2.39	MINIMUM PREMIUM	1,085
MAN. RATE	4.41	3.92	2.94	+ 2.39	PRESENT	1,205

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	22,051	541,551	2.456	0	0	1	1	1	3
2016	38,583	355,736	0.922	0	0	2	3	0	5
2017	28,889	827,819	2.866	0	0	2	2	2	6
2018	28,439	16,909	0.059	0	0	0	0	2	2
2019	25,450	31,440	0.124	0	0	0	0	0	0
TOTAL	143,412	1,773,455	1.237	0	0	5	6	5	16

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	240,644	31,670	1,621	0	0	171,491	49,046	34,677	12,402
2016	0	0	225,419	30,151	0	0	0	57,414	40,024	0	2,728
2017	0	0	578,924	11,470	958	0	0	215,032	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	31,440
TOTAL	0	0	1,044,987	73,291	5,021	0	0	443,937	101,468	49,656	55,095

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	456,983	40,411	2,281	0	0	405,233	70,087	47,161	12,092
2016	0	5,252	372,890	41,993	1,510	0	1,412	96,213	64,645	1,224	2,914
2017	0	13,157	981,503	29,734	12,443	0	5,059	507,498	29,679	9,192	7,845
2018	0	11	845	440	2,732	0	34	3,390	2,037	17,122	1,534
2019	0	0	0	0	0	0	0	0	0	0	38,011
TOTAL	0	18,420	1,812,221	112,578	18,966	0	6,506	1,012,334	166,448	74,698	62,395

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,849,481	372,690	62,395	
IBNR + FREQUENCY ADJUSTMENT	(482,517)	(161,792)	699	
TOTAL LOSSES	2,366,964	210,899	63,095	
EXPECTED LOSSES	1,726,044	653,693	149,835	
CREDIBILITY	0.02	0.08	0.09	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.650	0.147	0.044	1.842
INDICATED (POST-TEST)	1.607	0.143	0.043	1.793
PRESENT ON RATE LEVEL	1.011	0.383	0.088	1.482
DERIVED BY FORMULA	1.023	0.364	0.084	1.470
UNDERLYING PRESENT RATE	1.204	0.456	0.104	1.764
PROPOSED	1.031	0.367	0.084	1.482

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.2396
IND. RATE				2.24	MINIMUM PREMIUM	1,040
MAN. RATE	3.79	3.46	2.75	+ 2.24	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
2015	47	0	0.000	0	0	0	0	0	0
2016	0	0	0.000	0	0	0	0	0	0
2017	0	0	0.000	0	0	0	0	0	0
2018	0	0	0.000	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0
TOTAL	47	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(210)	(99)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	708	285	41	
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	1.266	0.510	0.073	1.848
DERIVED BY FORMULA	1.266	0.510	0.073	1.848
UNDERLYING PRESENT RATE	1.506	0.607	0.087	2.200
PROPOSED	1.266	0.510	0.073	1.848

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.7934
IND. RATE				2.79	MINIMUM PREMIUM	1,210
MAN. RATE	4.74	4.34	3.43	+ 2.79	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
2015	380	0	0.000	0	0	0	0	0	0
2016	343	101,519	29.597	0	0	0	1	0	1
2017	606	0	0.000	0	0	0	0	0	0
2018	776	0	0.000	0	0	0	0	0	0
2019	718	0	0.000	0	0	0	0	0	0
TOTAL	2,823	101,519	3.596	0	0	0	1	0	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	46,107	0	0	0	0	55,412	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	46,107	0	0	0	0	55,412	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	5,312	60,907	516	0	0	5,785	87,750	1,297	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	5,312	60,907	516	0	0	5,785	87,750	1,297	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,097	150,471	0	
IBNR + FREQUENCY ADJUSTMENT	(7,416)	(2,871)	20	
TOTAL LOSSES	3,681	147,600	20	
EXPECTED LOSSES	26,310	12,768	3,472	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.130	5.228	0.001	5.360
INDICATED (POST-TEST)	0.127	5.090	0.001	5.218
PRESENT ON RATE LEVEL	0.783	0.380	0.103	1.266
DERIVED BY FORMULA	0.783	0.427	0.102	1.312
UNDERLYING PRESENT RATE	0.932	0.452	0.123	1.507
PROPOSED	0.783	0.427	0.102	1.312

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.9835
IND. RATE				1.98	MINIMUM PREMIUM	960
MAN. RATE	3.53	3.11	2.35	+ 1.98	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
2015	4,427	4,816	0.109	0	0	0	0	0	0
2016	5,108	77,390	1.515	0	0	0	2	0	2
2017	4,852	11,300	0.233	0	0	0	0	1	1
2018	5,048	0	0.000	0	0	0	0	0	0
2019	4,647	27,733	0.597	0	0	0	1	1	2
TOTAL	24,082	121,239	0.503	0	0	0	3	2	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	4,816
2016	0	0	0	66,322	0	0	0	0	10,105	0	963
2017	0	0	0	0	1,276	0	0	0	0	9,105	919
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	22,692	280	0	0	0	1,381	2,665	715
TOTAL	0	0	0	89,014	1,556	0	0	0	11,486	11,770	7,413

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	4,696
2016	0	0	7,640	87,611	743	0	0	1,055	16,002	236	1,028
2017	0	1	125	85	1,595	0	5	762	735	12,864	1,012
2018	0	0	0	0	0	0	0	0	0	0	0
2019	1	1,813	35,534	18,660	3,131	41	581	3,659	2,059	2,287	864
TOTAL	1	1,815	43,300	106,357	5,469	41	586	5,476	18,796	15,387	7,600

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	51,218	146,009	7,600	
IBNR + FREQUENCY ADJUSTMENT	(74,644)	(36,048)	93	
TOTAL LOSSES	0	109,961	7,693	
EXPECTED LOSSES	264,818	147,038	19,093	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.457	0.032	0.489
INDICATED (POST-TEST)	0.000	0.445	0.031	0.476
PRESENT ON RATE LEVEL	0.924	0.513	0.067	1.503
DERIVED BY FORMULA	0.915	0.512	0.066	1.492
UNDERLYING PRESENT RATE	1.100	0.611	0.079	1.790
PROPOSED	0.915	0.512	0.066	1.492

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.2545
IND. RATE				2.25	MINIMUM PREMIUM	1,045
MAN. RATE	3.84	3.53	2.79	+ 2.25	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
2015	1,887	7,209	0.382	0	0	0	0	0	0
2016	1,708	3,494	0.205	0	0	0	0	1	1
2017	1,536	2,419	0.157	0	0	0	1	0	1
2018	1,667	24,479	1.468	0	0	0	1	1	2
2019	1,686	7,610	0.451	0	0	0	0	1	1
TOTAL	8,484	45,211	0.533	0	0	0	2	3	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	7,209
2016	0	0	0	0	25	0	0	0	0	325	3,144
2017	0	0	0	785	0	0	0	1,308	0	0	326
2018	0	0	0	8,323	4,885	0	0	4,646	3,384	0	3,241
2019	0	0	0	0	1,452	0	0	0	3,122	0	3,036
TOTAL	0	0	0	9,108	6,362	0	0	5,954	6,831	0	16,956

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	7,029
2016	0	0	1	0	31	0	0	4	10	444	3,358
2017	0	2	250	904	26	0	4	538	1,794	62	359
2018	0	336	8,609	8,902	6,227	0	918	4,290	4,967	4,956	3,552
2019	3	143	1,934	745	1,137	47	404	2,464	1,252	2,424	3,671
TOTAL	3	481	10,794	10,551	7,422	47	1,325	7,296	8,023	7,886	17,968

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,947	33,882	17,968	
IBNR + FREQUENCY ADJUSTMENT	(54,315)	(32,762)	93	
TOTAL LOSSES	0	1,120	18,061	
EXPECTED LOSSES	193,432	132,374	19,194	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.013	0.213	0.226
INDICATED (POST-TEST)	0.000	0.013	0.207	0.220
PRESENT ON RATE LEVEL	1.915	1.311	0.190	3.416
DERIVED BY FORMULA	1.915	1.298	0.190	3.403
UNDERLYING PRESENT RATE	2.280	1.560	0.226	4.066
PROPOSED	1.915	1.298	0.190	3.403

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	5.1440
IND. RATE				5.14	MINIMUM PREMIUM	1,940
MAN. RATE	9.71	8.41	6.34	+ 5.14	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
2015	4,115	1,641	0.040	0	0	0	0	0	0
2016	3,023	85,384	2.824	0	0	0	0	3	3
2017	3,202	13,107	0.409	0	0	0	0	1	1
2018	3,092	10,046	0.325	0	0	0	0	1	1
2019	2,877	132	0.005	0	0	0	0	0	0
TOTAL	16,309	110,310	0.676	0	0	0	0	5	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	1,641
2016	0	0	0	0	13,861	0	0	0	0	60,347	11,176
2017	0	0	0	0	4,491	0	0	0	0	3,424	5,192
2018	0	0	0	0	3,370	0	0	0	0	6,676	0
2019	0	0	0	0	0	0	0	0	0	0	132
TOTAL	0	0	0	0	21,722	0	0	0	0	70,447	18,141

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	1,600
2016	0	0	295	202	17,459	0	0	670	1,937	82,398	11,936
2017	0	4	441	300	5,614	0	2	287	276	4,837	5,716
2018	0	14	1,167	608	3,771	0	17	1,732	1,041	8,748	0
2019	0	0	0	0	0	0	0	0	0	0	160
TOTAL	0	19	1,903	1,110	26,844	0	19	2,688	3,254	95,983	19,412

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,630	127,191	19,412	
IBNR + FREQUENCY ADJUSTMENT	(44,241)	(23,728)	44	
TOTAL LOSSES	0	103,464	19,456	
EXPECTED LOSSES	155,026	93,478	9,872	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.634	0.119	0.754
INDICATED (POST-TEST)	0.000	0.618	0.116	0.734
PRESENT ON RATE LEVEL	0.799	0.482	0.051	1.331
DERIVED BY FORMULA	0.791	0.484	0.052	1.327
UNDERLYING PRESENT RATE	0.951	0.573	0.061	1.584
PROPOSED	0.791	0.484	0.052	1.327

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.0056
IND. RATE				2.01	MINIMUM PREMIUM	970
MAN. RATE	3.98	3.37	2.47	+ 2.01	PRESENT	1,065

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	9,084	533,857	5.877	0	0	1	2	2	5
2016	9,333	510,931	5.474	0	0	1	3	3	7
2017	10,314	82,063	0.796	0	0	0	0	4	4
2018	9,537	43,218	0.453	0	0	0	0	2	2
2019	10,619	287,199	2.705	0	0	1	1	0	2
TOTAL	48,887	1,457,268	2.981	0	0	3	6	11	20

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	193,540	21,627	6,533	0	0	198,773	70,075	19,355	23,954
2016	0	0	101,268	119,490	20,675	0	0	82,914	104,456	50,107	32,021
2017	0	0	0	0	23,138	0	0	0	0	28,783	30,142
2018	0	0	0	0	7,207	0	0	0	0	28,888	7,123
2019	0	0	79,940	18,027	0	0	0	86,077	84,981	0	18,174
TOTAL	0	0	374,748	159,144	57,553	0	0	367,764	259,512	127,133	111,414

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	367,532	27,596	9,192	0	0	469,701	100,137	26,323	23,355
2016	0	2,360	180,164	159,120	27,907	0	2,040	144,373	168,849	71,275	34,198
2017	0	23	2,272	1,546	28,925	0	17	2,409	2,323	40,665	33,186
2018	0	31	2,495	1,299	8,064	0	75	7,494	4,504	37,852	7,807
2019	296	14,073	165,470	20,929	6,358	1,584	28,872	260,009	69,539	18,281	21,972
TOTAL	296	16,487	717,933	210,491	80,446	1,584	31,004	883,985	345,352	194,396	120,519

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,651,289	830,684	120,519	
IBNR + FREQUENCY ADJUSTMENT	(217,765)	(179,927)	414	
TOTAL LOSSES	1,433,524	650,756	120,933	
EXPECTED LOSSES	765,528	743,697	80,531	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.932	1.331	0.247	4.511
INDICATED (POST-TEST)	2.855	1.296	0.241	4.391
PRESENT ON RATE LEVEL	1.316	1.278	0.138	2.732
DERIVED BY FORMULA	1.331	1.279	0.142	2.752
UNDERLYING PRESENT RATE	1.566	1.521	0.165	3.252
PROPOSED	1.331	1.279	0.142	2.752

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	4.1596
IND. RATE				4.16	MINIMUM PREMIUM	1.635
MAN. RATE	7.29	6.55	5.07	+ 4.16	PRESENT	1.835

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	50	0	0.000	0	0	0	0	0	0
2016	88	161	0.183	0	0	0	0	0	0
2017	83	0	0.000	0	0	0	0	0	0
2018	0	0	0.000	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0
TOTAL	221	161	0.073	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	161
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	161

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	172
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	172

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	172	
IBNR + FREQUENCY ADJUSTMENT	(817)	(928)	1	
TOTAL LOSSES	0	0	173	
EXPECTED LOSSES	2,586	3,077	404	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.078	0.078
INDICATED (POST-TEST)	0.000	0.000	0.076	0.076
PRESENT ON RATE LEVEL	0.983	1.170	0.153	2.306
DERIVED BY FORMULA	0.983	1.170	0.153	2.306
UNDERLYING PRESENT RATE	1.170	1.392	0.183	2.745
PROPOSED	0.983	1.170	0.153	2.306

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.4856
IND. RATE				3.49	MINIMUM PREMIUM	1,425
MAN. RATE	6.46	5.62	4.28	+ 3.49	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
2015	4,828	7,945	0.165	0	0	0	0	1	1
2016	5,930	1,173	0.020	0	0	0	0	1	1
2017	5,427	104,162	1.919	0	0	0	1	1	2
2018	4,252	1,184	0.028	0	0	0	0	0	0
2019	4,824	8,450	0.175	0	0	0	0	1	1
TOTAL	25,261	122,914	0.487	0	0	0	1	4	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	4,291	0	0	0	0	2,417	1,237
2016	0	0	0	0	127	0	0	0	0	1,046	0
2017	0	0	0	6,449	12,366	0	0	0	14,759	23,120	47,468
2018	0	0	0	0	0	0	0	0	0	0	1,184
2019	0	0	0	0	1,371	0	0	0	0	3,972	3,107
TOTAL	0	0	0	6,449	18,155	0	0	0	14,759	30,555	52,996

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	6,037	0	0	0	0	3,287	1,206
2016	0	0	3	2	160	0	0	12	34	1,428	0
2017	0	30	3,270	8,253	15,675	0	54	8,007	22,111	33,368	52,262
2018	0	0	0	0	0	0	0	0	0	0	1,298
2019	3	135	1,826	704	1,074	60	514	3,135	1,593	3,083	3,756
TOTAL	3	166	5,099	8,958	22,947	60	568	11,154	23,737	41,167	58,522

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,050	96,809	58,522	
IBNR + FREQUENCY ADJUSTMENT	(89,899)	(53,691)	105	
TOTAL LOSSES	0	43,118	58,627	
EXPECTED LOSSES	315,200	215,120	22,183	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.171	0.232	0.403
INDICATED (POST-TEST)	0.000	0.166	0.226	0.392
PRESENT ON RATE LEVEL	1.048	0.715	0.074	1.837
DERIVED BY FORMULA	1.038	0.704	0.078	1.821
UNDERLYING PRESENT RATE	1.248	0.852	0.088	2.187
PROPOSED	1.038	0.704	0.078	1.821

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.7516
IND. RATE				2.75	MINIMUM PREMIUM	1,200
MAN. RATE	4.83	4.36	3.41	+ 2.75	PRESENT	1,340

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	110	0	0.000	0	0	0	0	0	0
2016	109	0	0.000	0	0	0	0	0	0
2017	147	0	0.000	0	0	0	0	0	0
2018	174	0	0.000	0	0	0	0	0	0
2019	158	0	0.000	0	0	0	0	0	0
TOTAL	698	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(2,256)	(2,672)	13	
TOTAL LOSSES	0	0	13	
EXPECTED LOSSES	7,994	11,431	2,378	
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	0.962	1.376	0.286	2.624
DERIVED BY FORMULA	0.962	1.376	0.286	2.624
UNDERLYING PRESENT RATE	1.145	1.638	0.341	3.124
PROPOSED	0.962	1.376	0.286	2.624

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.9661
IND. RATE				3.97	MINIMUM PREMIUM	1.575
MAN. RATE	6.82	6.21	4.87	+ 3.97	PRESENT	1.775

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	43	0	0.000	0	0	0	0	0	0
2016	43	0	0.000	0	0	0	0	0	0
2017	18	0	0.000	0	0	0	0	0	0
2018	30	0	0.000	0	0	0	0	0	0
2019	23	0	0.000	0	0	0	0	0	0
TOTAL	157	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(559)	(504)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	2,067	1,928	184	
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	1.106	1.032	0.099	2.236
DERIVED BY FORMULA	1.106	1.032	0.099	2.236
UNDERLYING PRESENT RATE	1.316	1.228	0.117	2.662
PROPOSED	1.106	1.032	0.099	2.236

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.3798
IND. RATE				3.38	MINIMUM PREMIUM	1,395
MAN. RATE	6.31	5.52	4.15	+ 3.38	PRESENT	1,565

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	552	9,037	1.637	0	0	0	0	0	0
2016	602	4,420	0.734	0	0	0	0	1	1
2017	591	0	0.000	0	0	0	0	0	0
2018	529	0	0.000	0	0	0	0	0	0
2019	296	0	0.000	0	0	0	0	0	0
TOTAL	2,570	13,457	0.524	0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	9,037
2016	0	0	0	0	128	0	0	0	0	1,843	2,449
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	128	0	0	0	0	1,843	11,486

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	8,811
2016	0	0	3	2	161	0	0	20	59	2,516	2,616
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	3	2	161	0	0	20	59	2,516	11,427

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	23	2,739	11,427	
IBNR + FREQUENCY ADJUSTMENT	(4,672)	(8,092)	19	
TOTAL LOSSES	0	0	11,446	
EXPECTED LOSSES	16,230	30,927	5,097	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.445	0.445
INDICATED (POST-TEST)	0.000	0.000	0.434	0.434
PRESENT ON RATE LEVEL	0.531	1.011	0.167	1.708
DERIVED BY FORMULA	0.531	1.001	0.169	1.701
UNDERLYING PRESENT RATE	0.632	1.203	0.198	2.033
PROPOSED	0.531	1.001	0.169	1.701

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2,570.4
IND. RATE				2.57	MINIMUM PREMIUM	1,140
MAN. RATE	4.98	4.25	3.17	+ 2.57	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
2015	1,210	0	0.000	0	0	0	0	0	0
2016	1,497	2,004	0.134	0	0	0	0	0	0
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
TOTAL	7,378	83,110	1.126	0	0	0	1	1	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	2,004
2017	0	0	0	41,431	1,269	0	0	0	28,526	2,511	0
2018	0	0	0	0	0	0	0	0	0	0	5,014
2019	0	0	0	0	0	0	0	0	0	0	2,355
TOTAL	0	0	0	41,431	1,269	0	0	0	28,526	2,511	9,373

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	2,140
2017	0	117	13,333	47,797	2,978	0	79	11,946	39,332	4,908	0
2018	0	0	0	0	0	0	0	0	0	0	5,495
2019	0	0	0	0	0	0	0	0	0	0	2,847
TOTAL	0	117	13,333	47,797	2,978	0	79	11,946	39,332	4,908	10,483

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	25,474	95,015	10,483	
IBNR + FREQUENCY ADJUSTMENT	(33,590)	(18,438)	48	
TOTAL LOSSES	0	76,577	10,531	
EXPECTED LOSSES	120,544	78,581	8,620	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.038	0.143	1.181
INDICATED (POST-TEST)	0.000	1.010	0.139	1.149
PRESENT ON RATE LEVEL	1.373	0.895	0.098	2.366
DERIVED BY FORMULA	1.373	0.896	0.099	2.367
UNDERLYING PRESENT RATE	1.634	1.065	0.117	2.816
PROPOSED	1.372	0.895	0.099	2.366

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.5752
IND. RATE				3.58	MINIMUM PREMIUM	1,455
MAN. RATE	6.78	5.86	4.39	+ 3.58	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
2015	0	0	0.000	0	0	0	0	0	0
2016	0	0	0.000	0	0	0	0	0	0
2017	0	0	0.000	0	0	0	0	0	0
2018	39	0	0.000	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0
TOTAL	39	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(90)	(67)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	409	335	59	
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	0.882	0.721	0.126	1.730
DERIVED BY FORMULA	0.882	0.721	0.126	1.730
UNDERLYING PRESENT RATE	1.050	0.858	0.151	2.059
PROPOSED	0.882	0.721	0.126	1.730

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.6142
IND. RATE				2.61	MINIMUM PREMIUM	1,155
MAN. RATE	4.52	4.15	3.21	+ 2.61	PRESENT	1,285

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	6,909	50,939	0.737	0	0	0	0	1	1
2016	7,509	10,564	0.141	0	0	0	0	1	1
2017	0	0	0.000	0	0	0	0	0	0
2018	0	0	0.000	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0
TOTAL	14,418	61,503	0.427	0	0	0	0	2	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	5,280	0	0	0	0	11,960	33,699
2016	0	0	0	0	6,000	0	0	0	0	1,409	3,155
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	11,280	0	0	0	0	13,369	36,854

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	7,429	0	0	0	0	16,266	32,857
2016	0	0	128	88	7,558	0	0	16	45	1,924	3,370
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	128	88	14,987	0	0	16	45	18,189	36,226

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	143	33,309	36,226	
IBNR + FREQUENCY ADJUSTMENT	(45,894)	(51,965)	25	
TOTAL LOSSES	0	0	36,251	
EXPECTED LOSSES	176,031	163,354	21,275	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.251	0.251
INDICATED (POST-TEST)	0.000	0.000	0.245	0.245
PRESENT ON RATE LEVEL	1.026	0.952	0.124	2.101
DERIVED BY FORMULA	1.026	0.933	0.126	2.085
UNDERLYING PRESENT RATE	1.221	1.133	0.148	2.501
PROPOSED	1.026	0.933	0.126	2.085

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.1511
IND. RATE				3.15	MINIMUM PREMIUM	1,320
MAN. RATE	5.60	5.02	3.90	+ 3.15	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
2015	8,545	331,050	3.874	0	0	1	3	5	9
2016	9,470	134,189	1.417	0	0	0	2	5	7
2017	10,659	194,887	1.828	0	0	0	2	1	3
2018	9,928	250,713	2.525	0	0	0	1	5	6
2019	12,063	242,369	2.009	0	0	0	0	4	4
TOTAL	50,665	1,153,208	2.276	0	0	1	8	20	29

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	130,000	22,916	84,264	0	0	1,543	23,023	47,607	21,697
2016	0	0	0	4,218	52,335	0	0	0	7,472	46,295	23,869
2017	0	0	0	55,235	64,411	0	0	0	36,694	3,219	35,328
2018	0	0	0	10,000	106,775	0	0	0	8,413	78,959	46,566
2019	0	0	0	0	102,701	0	0	0	0	131,520	8,148
TOTAL	0	0	130,000	92,369	410,486	0	0	1,543	75,602	307,600	135,608

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	246,870	29,241	118,559	0	0	3,646	32,900	64,746	21,155
2016	0	0	1,601	6,336	65,968	0	0	1,294	13,319	63,386	25,492
2017	0	219	23,934	67,911	82,376	0	101	15,365	50,593	6,298	38,896
2018	0	837	45,278	28,889	120,385	0	1,851	26,660	20,348	104,406	51,036
2019	216	10,126	136,818	52,706	80,456	1,999	17,019	103,809	52,740	102,099	9,851
TOTAL	216	11,183	454,501	185,083	467,744	1,999	18,971	150,775	169,899	340,934	146,430

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	637,643	1,163,661	146,430	
IBNR + FREQUENCY ADJUSTMENT	(341,358)	(142,919)	284	
TOTAL LOSSES	296,285	1,020,742	146,714	
EXPECTED LOSSES	1,203,622	603,041	52,139	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.585	2.015	0.290	2.889
INDICATED (POST-TEST)	0.569	1.961	0.282	2.812
PRESENT ON RATE LEVEL	1.996	1.000	0.086	3.082
DERIVED BY FORMULA	1.982	1.038	0.096	3.116
UNDERLYING PRESENT RATE	2.376	1.190	0.103	3.669
PROPOSED	1.960	1.027	0.095	3.082

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	4.6584
IND. RATE				4.66	MINIMUM PREMIUM	1,790
MAN. RATE	8.74	7.60	5.72	+ 4.66	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	9,685	171,987	1.776	0	0	1	0	0	1
2016	13,774	150,745	1.094	0	0	0	1	6	7
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	157,458	1.492	0	0	0	0	4	4
TOTAL	56,583	1,181,271	2.088	0	0	2	3	13	18

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	87,229	0	0	0	0	84,758	0	0	0
2016	0	0	0	7,500	64,223	0	0	0	0	72,316	6,706
2017	0	0	419,162	32,106	15,414	0	0	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	0	0	76,001	0	0	0	0	75,740	5,717
TOTAL	0	0	506,391	45,606	155,638	0	0	207,094	14,819	207,070	44,653

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	165,648	0	0	0	0	200,283	0	0	0
2016	0	0	2,232	10,845	80,979	0	0	803	2,321	98,740	7,162
2017	0	9,830	736,271	50,201	28,396	0	2,984	301,203	31,022	87,449	19,563
2018	0	227	4,987	5,782	548	0	187	701	913	107	15,850
2019	160	7,494	101,249	39,004	59,539	1,151	9,801	59,782	30,372	58,797	6,912
TOTAL	160	17,550	1,010,386	105,832	169,463	1,151	12,972	562,772	64,628	245,094	49,487

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,604,991	585,016	49,487	
IBNR + FREQUENCY ADJUSTMENT	(460,462)	(158,073)	362	
TOTAL LOSSES	1,144,529	426,942	49,848	
EXPECTED LOSSES	1,648,260	642,193	75,807	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.023	0.755	0.088	2.865
INDICATED (POST-TEST)	1.969	0.735	0.086	2.789
PRESENT ON RATE LEVEL	2.447	0.953	0.113	3.513
DERIVED BY FORMULA	2.442	0.945	0.111	3.498
UNDERLYING PRESENT RATE	2.913	1.135	0.134	4.182
PROPOSED	2.442	0.945	0.111	3.498

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	5.2874
IND. RATE				5.29	MINIMUM PREMIUM	1,985
MAN. RATE	9.83	8.88	6.52	+ 5.29	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
2015	1,249	175	0.014	0	0	0	0	0	0
2016	1,434	117	0.008	0	0	0	0	0	0
2017	1,540	22,779	1.479	0	0	0	0	2	2
2018	1,225	0	0.000	0	0	0	0	0	0
2019	1,475	5,000	0.339	0	0	0	1	0	1
TOTAL	6,923	28,071	0.405	0	0	0	1	2	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	175
2016	0	0	0	0	0	0	0	0	0	0	117
2017	0	0	0	0	10,780	0	0	0	0	11,999	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	5,000	0	0	0	0	0	0	0
TOTAL	0	0	0	5,000	10,780	0	0	0	0	11,999	292

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	171
2016	0	0	0	0	0	0	0	0	0	0	125
2017	0	11	1,059	720	13,476	0	7	1,004	968	16,952	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	394	7,748	4,080	642	0	0	0	0	0	0
TOTAL	0	404	8,806	4,800	14,118	0	7	1,004	968	16,952	296

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,222	36,838	296	
IBNR + FREQUENCY ADJUSTMENT	(33,202)	(11,255)	40	
TOTAL LOSSES	0	25,583	336	
EXPECTED LOSSES	115,949	46,129	7,989	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.370	0.005	0.374
INDICATED (POST-TEST)	0.000	0.360	0.005	0.364
PRESENT ON RATE LEVEL	1.407	0.560	0.097	2.064
DERIVED BY FORMULA	1.407	0.558	0.096	2.061
UNDERLYING PRESENT RATE	1.675	0.666	0.115	2.457
PROPOSED	1.407	0.558	0.096	2.061

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.1147
IND. RATE				3.11	MINIMUM PREMIUM	1,310
MAN. RATE	5.54	4.93	3.83	+ 3.11	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
2015	2,894	68,115	2.354	0	0	0	0	2	2
2016	3,072	393	0.013	0	0	0	0	0	0
2017	3,810	109,119	2.864	0	0	0	1	0	1
2018	4,281	19,794	0.462	0	0	0	0	1	1
2019	3,957	5,846	0.148	0	0	0	0	1	1
TOTAL	18,014	203,267	1.128	0	0	0	1	4	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	25,443	0	0	0	0	42,672	0
2016	0	0	0	0	0	0	0	0	0	0	393
2017	0	0	0	65,782	0	0	0	0	42,891	0	446
2018	0	0	0	0	3,142	0	0	0	0	7,238	9,414
2019	0	0	0	0	4,769	0	0	0	0	1,077	0
TOTAL	0	0	0	65,782	33,354	0	0	0	42,891	50,987	10,253

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	35,798	0	0	0	0	58,034	0
2016	0	0	0	0	0	0	0	0	0	0	420
2017	0	184	20,971	75,755	2,210	0	116	17,645	58,834	2,046	491
2018	0	14	1,088	567	3,516	0	19	1,878	1,128	9,484	10,318
2019	10	470	6,353	2,447	3,736	16	139	850	432	836	0
TOTAL	10	668	28,412	78,769	45,260	16	274	20,373	60,394	70,400	11,229

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	49,754	254,822	11,229	
IBNR + FREQUENCY ADJUSTMENT	(44,751)	(25,667)	30	
TOTAL LOSSES	5,002	229,155	11,259	
EXPECTED LOSSES	158,369	108,647	5,662	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.028	1.272	0.062	1.362
INDICATED (POST-TEST)	0.027	1.238	0.061	1.326
PRESENT ON RATE LEVEL	0.739	0.507	0.026	1.272
DERIVED BY FORMULA	0.731	0.521	0.027	1.280
UNDERLYING PRESENT RATE	0.879	0.603	0.031	1.514
PROPOSED	0.731	0.521	0.027	1.280

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.9344
IND. RATE				1.93	MINIMUM PREMIUM	945
MAN. RATE	3.32	3.03	2.36	+ 1.93	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
2015	183	987	0.539	0	0	0	0	0	0
2016	242	987	0.408	0	0	0	0	0	0
2017	229	0	0.000	0	0	0	0	0	0
2018	210	0	0.000	0	0	0	0	0	0
2019	305	40,647	13.327	0	0	0	0	1	1
TOTAL	1,169	42,621	3.646	0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	987
2016	0	0	0	0	0	0	0	0	0	0	987
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	6,222	0	0	0	0	34,425	0
TOTAL	0	0	0	0	6,222	0	0	0	0	34,425	1,974

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	962
2016	0	0	0	0	0	0	0	0	0	0	1,054
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	13	613	8,289	3,193	4,874	523	4,455	27,172	13,804	26,724	0
TOTAL	13	613	8,289	3,193	4,874	523	4,455	27,172	13,804	26,724	2,016

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	41,065	48,596	2,016	
IBNR + FREQUENCY ADJUSTMENT	(4,840)	(2,584)	7	
TOTAL LOSSES	36,225	46,012	2,023	
EXPECTED LOSSES	17,248	11,059	1,235	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	3.099	3.936	0.173	7.208
INDICATED (POST-TEST)	3.017	3.832	0.169	7.017
PRESENT ON RATE LEVEL	1.240	0.795	0.089	2.123
DERIVED BY FORMULA	1.240	0.795	0.089	2.123
UNDERLYING PRESENT RATE	1.475	0.946	0.106	2.527
PROPOSED	1.240	0.795	0.089	2.123

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.2087
IND. RATE				3.21	MINIMUM PREMIUM	1,340
MAN. RATE	5.32	4.95	3.94	+ 3.21	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
2015	358	0	0.000	0	0	0	0	0	0
2016	733	340	0.046	0	0	0	0	0	0
2017	465	0	0.000	0	0	0	0	0	0
2018	384	3,525	0.918	0	0	0	0	0	0
2019	421	934	0.222	0	0	0	0	0	0
TOTAL	2,361	4,799	0.203	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	340
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	3,525
2019	0	0	0	0	0	0	0	0	0	0	934
TOTAL	0	0	0	0	0	0	0	0	0	0	4,799

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	363
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	3,863
2019	0	0	0	0	0	0	0	0	0	0	1,129
TOTAL	0	0	0	0	0	0	0	0	0	0	5,356

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	5,356	
IBNR + FREQUENCY ADJUSTMENT	(2,957)	(2,031)	7	
TOTAL LOSSES	0	0	5,362	
EXPECTED LOSSES	10,604	8,106	1,431	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.227	0.227
INDICATED (POST-TEST)	0.000	0.000	0.221	0.221
PRESENT ON RATE LEVEL	0.377	0.288	0.051	0.717
DERIVED BY FORMULA	0.377	0.288	0.053	0.718
UNDERLYING PRESENT RATE	0.449	0.343	0.061	0.853
PROPOSED	0.376	0.288	0.052	0.717

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.0832
IND. RATE				1.08	MINIMUM PREMIUM	680
MAN. RATE	2.06	1.79	1.33	+ 1.08	PRESENT	725

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	4,166	43,633	1.047	0	0	0	0	3	3
2016	3,308	6,617	0.200	0	0	0	1	0	1
2017	2,901	520,280	17.935	0	0	0	0	2	2
2018	2,578	5,723	0.222	0	0	0	0	0	0
2019	1,690	0	0.000	0	0	0	0	0	0
TOTAL	14,643	576,253	3.935	0	0	0	1	5	6

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	12,419	0	0	0	0	22,195	9,019
2016	0	0	0	4,000	0	0	0	0	288	0	2,329
2017	0	0	0	0	297,226	0	0	0	0	220,104	2,950
2018	0	0	0	0	0	0	0	0	0	0	5,723
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	4,000	309,645	0	0	0	288	242,299	20,021

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	17,474	0	0	0	0	30,185	8,794
2016	0	0	461	5,284	45	0	0	30	456	7	2,487
2017	0	297	29,188	19,855	371,562	0	132	18,423	17,762	310,963	3,248
2018	0	0	0	0	0	0	0	0	0	0	6,272
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	297	29,648	25,139	389,081	0	132	18,453	18,218	341,155	20,801

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	48,530	773,593	20,801	
IBNR + FREQUENCY ADJUSTMENT	(38,583)	(25,350)	51	
TOTAL LOSSES	9,948	748,242	20,852	
EXPECTED LOSSES	134,560	94,487	14,207	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.068	5.110	0.142	5.320
INDICATED (POST-TEST)	0.066	4.974	0.139	5.179
PRESENT ON RATE LEVEL	0.772	0.542	0.082	1.396
DERIVED BY FORMULA	0.772	0.631	0.083	1.485
UNDERLYING PRESENT RATE	0.919	0.645	0.097	1.661
PROPOSED	0.772	0.631	0.083	1.485

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.2450
IND. RATE				2.25	MINIMUM PREMIUM	1,045
MAN. RATE	4.20	3.53	2.59	+ 2.25	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
2015	2,588	4,093	0.158	0	0	0	0	1	1
2016	2,669	3,626	0.136	0	0	0	0	0	0
2017	3,002	357	0.012	0	0	0	0	0	0
2018	3,209	0	0.000	0	0	0	0	0	0
2019	3,338	31,003	0.929	0	0	0	0	1	1
TOTAL	14,806	39,079	0.264	0	0	0	0	2	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	2,223	0	0	0	0	1,374	496
2016	0	0	0	0	0	0	0	0	0	0	3,626
2017	0	0	0	0	0	0	0	0	0	0	357
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	13,000	0	0	0	0	18,003	0
TOTAL	0	0	0	0	15,223	0	0	0	0	19,377	4,479

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	3,128	0	0	0	0	1,869	484
2016	0	0	0	0	0	0	0	0	0	0	3,873
2017	0	0	0	0	0	0	0	0	0	0	393
2018	0	0	0	0	0	0	0	0	0	0	0
2019	27	1,282	17,319	6,672	10,184	274	2,330	14,210	7,219	13,976	0
TOTAL	27	1,282	17,319	6,672	13,312	274	2,330	14,210	7,219	15,844	4,749

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	35,441	43,047	4,749	
IBNR + FREQUENCY ADJUSTMENT	(21,980)	(12,453)	50	
TOTAL LOSSES	13,461	30,594	4,799	
EXPECTED LOSSES	77,906	52,350	9,343	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.091	0.207	0.032	0.330
INDICATED (POST-TEST)	0.089	0.201	0.032	0.321
PRESENT ON RATE LEVEL	0.442	0.297	0.053	0.792
DERIVED BY FORMULA	0.442	0.295	0.053	0.790
UNDERLYING PRESENT RATE	0.526	0.354	0.063	0.943
PROPOSED	0.442	0.295	0.053	0.790

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.1936
IND. RATE				1.19	MINIMUM PREMIUM	715
MAN. RATE	2.29	1.97	1.47	+ 1.19	PRESENT	765

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	219	0	0.000	0	0	0	0	0	0
2016	220	0	0.000	0	0	0	0	0	0
2017	158	0	0.000	0	0	0	0	0	0
2018	161	0	0.000	0	0	0	0	0	0
2019	159	0	0.000	0	0	0	0	0	0
TOTAL	917	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(2,469)	(1,397)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	8,822	5,476	759	
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	0.808	0.502	0.070	1.379
DERIVED BY FORMULA	0.808	0.502	0.070	1.379
UNDERLYING PRESENT RATE	0.962	0.597	0.083	1.642
PROPOSED	0.808	0.502	0.070	1.379

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.0849
IND. RATE				2.08	MINIMUM PREMIUM	990
MAN. RATE	3.69	3.31	2.56	+ 2.08	PRESENT	1,090

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	942	0	0.000	0	0	0	0	0	0
2016	1,211	57	0.005	0	0	0	0	0	0
2017	1,601	922	0.058	0	0	0	0	0	0
2018	1,121	11,209	1.000	0	0	0	0	1	1
2019	503	0	0.000	0	0	0	0	0	0
TOTAL	5,378	12,188	0.227	0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	57
2017	0	0	0	0	0	0	0	0	0	0	922
2018	0	0	0	0	1,685	0	0	0	0	8,380	1,144
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	1,685	0	0	0	0	8,380	2,123

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	61
2017	0	0	0	0	0	0	0	0	0	0	1,015
2018	0	7	583	304	1,885	0	22	2,174	1,306	10,980	1,254
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	7	583	304	1,885	0	22	2,174	1,306	10,980	2,330

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,786	14,476	2,330	
IBNR + FREQUENCY ADJUSTMENT	(23,306)	(13,524)	26	
TOTAL LOSSES	0	951	2,356	
EXPECTED LOSSES	78,277	51,456	7,210	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.018	0.044	0.062
INDICATED (POST-TEST)	0.000	0.017	0.043	0.060
PRESENT ON RATE LEVEL	1.223	0.804	0.113	2.139
DERIVED BY FORMULA	1.223	0.796	0.112	2.131
UNDERLYING PRESENT RATE	1.455	0.957	0.134	2.546
PROPOSED	1.223	0.796	0.112	2.131

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.2202
IND. RATE				3.22	MINIMUM PREMIUM	1,345
MAN. RATE	5.52	5.06	3.97	+ 3.22	PRESENT	1,505

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	14,284	784,378	5.491	0	0	2	0	1	3
2016	16,818	379,059	2.254	0	0	0	2	7	9
2017	17,444	109,853	0.630	0	0	0	0	5	5
2018	32,964	552,561	1.676	0	0	1	2	7	10
2019	32,508	336,589	1.035	0	0	1	2	3	6
TOTAL	114,018	2,162,440	1.897	0	0	4	6	23	33

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	399,061	0	7,762	0	0	308,900	0	8,255	60,400
2016	0	0	0	91,120	39,903	0	0	0	63,756	158,270	26,010
2017	0	0	0	0	35,362	0	0	0	0	37,955	36,536
2018	0	0	138,002	15,796	69,050	0	0	51,107	94,647	128,634	55,325
2019	0	0	103,100	36,458	2,896	0	0	90,293	48,500	18,120	37,222
TOTAL	0	0	640,163	143,374	154,973	0	0	450,300	206,903	351,234	215,493

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	751,918	0	10,921	0	0	725,800	0	11,227	58,890
2016	0	0	11,347	120,952	51,282	0	0	8,413	106,044	217,594	27,779
2017	0	35	3,473	2,362	44,206	0	23	3,177	3,063	53,623	40,226
2018	0	13,328	273,515	35,580	84,100	0	24,822	201,830	115,135	181,814	60,636
2019	388	19,476	237,733	39,257	12,163	1,937	25,681	241,278	51,062	26,810	45,001
TOTAL	388	32,839	1,277,986	198,151	202,672	1,937	50,526	1,180,498	275,304	491,067	232,532

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,544,172	1,167,195	232,532	
IBNR + FREQUENCY ADJUSTMENT	(743,109)	(380,694)	2,135	
TOTAL LOSSES	1,801,063	786,501	234,668	
EXPECTED LOSSES	2,753,618	1,748,273	339,391	
CREDIBILITY	0.02	0.07	0.08	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.580	0.690	0.206	2.475
INDICATED (POST-TEST)	1.538	0.672	0.200	2.410
PRESENT ON RATE LEVEL	2.029	1.288	0.250	3.567
DERIVED BY FORMULA	2.019	1.245	0.246	3.510
UNDERLYING PRESENT RATE	2.415	1.533	0.298	4.246
PROPOSED	2.019	1.245	0.246	3.510

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	5.3053
IND. RATE				5.31	MINIMUM PREMIUM	1,990
MAN. RATE	9.28	8.42	6.62	+ 5.31	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	13,765	14,978	0.109	0	0	0	0	0	0
2016	18,650	526,254	2.822	0	0	2	2	3	7
2017	17,016	86,971	0.511	0	0	0	1	0	1
2018	17,690	184,679	1.044	0	0	0	4	1	5
2019	19,297	21,858	0.113	0	0	0	0	0	0
TOTAL	86,418	834,740	0.966	0	0	2	7	4	13

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	14,978
2016	0	0	247,825	26,006	57,856	0	0	77,436	46,237	40,542	30,352
2017	0	0	0	24,369	0	0	0	0	51,616	0	10,986
2018	0	0	0	90,629	2,120	0	0	0	87,850	775	3,305
2019	0	0	0	0	0	0	0	0	0	0	21,858
TOTAL	0	0	247,825	141,004	59,976	0	0	77,436	185,703	41,317	81,479

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	14,604
2016	0	5,774	410,364	37,578	74,455	0	1,905	129,407	76,226	56,825	32,416
2017	0	68	7,769	28,063	819	0	139	21,235	70,802	2,462	12,096
2018	0	3,435	76,065	87,721	10,656	0	17,185	64,718	84,061	10,890	3,622
2019	0	0	0	0	0	0	0	0	0	0	26,426
TOTAL	0	9,277	494,197	153,362	85,930	0	19,230	215,360	231,089	70,177	89,164

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	738,065	540,558	89,164	
IBNR + FREQUENCY ADJUSTMENT	(409,333)	(292,127)	1,267	
TOTAL LOSSES	328,732	248,431	90,430	
EXPECTED LOSSES	1,461,987	1,224,359	240,278	
CREDIBILITY	0.02	0.05	0.07	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.380	0.287	0.105	0.773
INDICATED (POST-TEST)	0.370	0.280	0.102	0.752
PRESENT ON RATE LEVEL	1.421	1.190	0.234	2.845
DERIVED BY FORMULA	1.400	1.145	0.224	2.769
UNDERLYING PRESENT RATE	1.692	1.417	0.278	3.387
PROPOSED	1.400	1.145	0.224	2.769

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	4.1855
IND. RATE				4.19	MINIMUM PREMIUM	1,645
MAN. RATE	7.77	6.88	5.28	+ 4.19	PRESENT	1,895

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	2,118	0	0.000	0	0	0	0	0	0
2016	2,432	973	0.040	0	0	0	0	0	0
2017	2,341	812	0.035	0	0	0	0	0	0
2018	2,292	0	0.000	0	0	0	0	0	0
2019	1,930	0	0.000	0	0	0	0	0	0
TOTAL	11,113	1,785	0.016	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	973
2017	0	0	0	0	0	0	0	0	0	0	812
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	1,785

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	1,039
2017	0	0	0	0	0	0	0	0	0	0	894
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	1,933

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,933	
IBNR + FREQUENCY ADJUSTMENT	(52,482)	(19,116)	36	
TOTAL LOSSES	0	0	1,969	
EXPECTED LOSSES	184,978	76,646	7,810	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.018	0.018
INDICATED (POST-TEST)	0.000	0.000	0.017	0.017
PRESENT ON RATE LEVEL	1.398	0.579	0.059	2.037
DERIVED BY FORMULA	1.398	0.574	0.058	2.030
UNDERLYING PRESENT RATE	1.665	0.690	0.070	2.424
PROPOSED	1.398	0.574	0.058	2.030

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.0684
IND. RATE				3.07	MINIMUM PREMIUM	1,295
MAN. RATE	5.45	4.87	3.78	+ 3.07	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
2015	505	0	0.000	0	0	0	0	0	0
2016	557	0	0.000	0	0	0	0	0	0
2017	480	0	0.000	0	0	0	0	0	0
2018	476	0	0.000	0	0	0	0	0	0
2019	501	369	0.074	0	0	0	0	0	0
TOTAL	2,519	369	0.015	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	369
TOTAL	0	0	0	0	0	0	0	0	0	0	369

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	446
TOTAL	0	0	0	0	0	0	0	0	0	0	446

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	446	
IBNR + FREQUENCY ADJUSTMENT	(5,308)	(3,117)	4	
TOTAL LOSSES	0	0	450	
EXPECTED LOSSES	18,876	12,625	812	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.018	0.018
INDICATED (POST-TEST)	0.000	0.000	0.017	0.017
PRESENT ON RATE LEVEL	0.630	0.421	0.027	1.078
DERIVED BY FORMULA	0.630	0.417	0.027	1.073
UNDERLYING PRESENT RATE	0.749	0.501	0.032	1.283
PROPOSED	0.630	0.417	0.027	1.073

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.6223
IND. RATE				1.62	MINIMUM PREMIUM	845
MAN. RATE	3.03	2.65	2.00	+ 1.62	PRESENT	925

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	1,726	3,200	0.185	0	0	0	0	0	0
2016	1,695	19,630	1.158	0	0	0	0	1	1
2017	1,504	153	0.010	0	0	0	0	0	0
2018	1,496	0	0.000	0	0	0	0	0	0
2019	1,528	14,304	0.936	0	0	0	0	2	2
TOTAL	7,949	37,287	0.469	0	0	0	0	3	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	3,200
2016	0	0	0	0	99	0	0	0	0	19,531	0
2017	0	0	0	0	0	0	0	0	0	0	153
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	1,725	0	0	0	0	12,093	486
TOTAL	0	0	0	0	1,824	0	0	0	0	31,624	3,839

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	3,120
2016	0	0	2	1	125	0	0	217	627	26,668	0
2017	0	0	0	0	0	0	0	0	0	0	168
2018	0	0	0	0	0	0	0	0	0	0	0
2019	4	170	2,298	885	1,351	184	1,565	9,545	4,849	9,388	588
TOTAL	4	170	2,300	887	1,476	184	1,565	9,762	5,476	36,055	3,876

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,984	43,894	3,876	
IBNR + FREQUENCY ADJUSTMENT	(7,537)	(5,454)	16	
TOTAL LOSSES	6,448	38,440	3,892	
EXPECTED LOSSES	26,732	21,893	3,380	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.081	0.484	0.049	0.614
INDICATED (POST-TEST)	0.079	0.471	0.048	0.597
PRESENT ON RATE LEVEL	0.283	0.231	0.036	0.550
DERIVED BY FORMULA	0.283	0.234	0.036	0.552
UNDERLYING PRESENT RATE	0.336	0.275	0.043	0.654
PROPOSED	0.283	0.234	0.036	0.552

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.8345
IND. RATE				0.83	MINIMUM PREMIUM	600
MAN. RATE	1.58	1.36	1.02	+ 0.83	PRESENT	630

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	25,418	479,873	1.888	0	0	1	0	8	9
2016	25,764	29,390	0.114	0	0	0	0	3	3
2017	23,255	219,392	0.943	0	0	0	3	5	8
2018	24,563	347,875	1.416	0	0	0	2	6	8
2019	28,652	48,859	0.171	0	0	0	0	7	7
TOTAL	127,652	1,125,389	0.882	0	0	1	5	29	35

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	189,218	0	45,362	0	0	138,537	0	84,776	21,980
2016	0	0	0	0	12,627	0	0	0	0	9,931	6,832
2017	0	0	0	68,174	12,679	0	0	0	64,555	34,488	39,496
2018	0	0	0	68,498	9,678	0	0	0	134,362	43,085	92,252
2019	0	0	0	0	11,159	0	0	0	0	16,330	21,370
TOTAL	0	0	189,218	136,672	91,505	0	0	138,537	198,917	188,610	181,930

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	359,325	0	63,824	0	0	327,363	0	115,295	21,431
2016	0	0	269	184	15,905	0	0	110	319	13,560	7,297
2017	0	204	22,979	79,356	18,141	0	195	29,445	91,333	51,804	43,485
2018	0	2,631	60,286	67,756	17,089	0	26,393	109,852	135,100	71,557	101,108
2019	23	1,100	14,866	5,727	8,742	248	2,113	12,889	6,548	12,677	25,836
TOTAL	23	3,935	457,725	153,024	123,701	248	28,701	479,659	233,300	264,893	199,157

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	970,291	774,918	199,157	
IBNR + FREQUENCY ADJUSTMENT	(583,147)	(273,227)	874	
TOTAL LOSSES	387,144	501,691	200,030	
EXPECTED LOSSES	2,082,719	1,130,208	168,551	
CREDIBILITY	0.02	0.07	0.09	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.303	0.393	0.157	0.853
INDICATED (POST-TEST)	0.295	0.383	0.153	0.830
PRESENT ON RATE LEVEL	1.371	0.744	0.111	2.225
DERIVED BY FORMULA	1.349	0.719	0.115	2.182
UNDERLYING PRESENT RATE	1.632	0.885	0.132	2.649
PROPOSED	1.349	0.719	0.115	2.182

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.2984
IND. RATE				3.30	MINIMUM PREMIUM	1,370
MAN. RATE	5.94	5.32	4.13	+ 3.30	PRESENT	1,555

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	164	0	0.000	0	0	0	0	0	0
2016	125	0	0.000	0	0	0	0	0	0
2017	40	0	0.000	0	0	0	0	0	0
2018	0	0	0.000	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0
TOTAL	329	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(768)	(1,085)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	2,690	3,410	505	
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	0.687	0.871	0.129	1.687
DERIVED BY FORMULA	0.687	0.871	0.129	1.687
UNDERLYING PRESENT RATE	0.818	1.037	0.153	2.008
PROPOSED	0.687	0.871	0.129	1.687

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.5491
IND. RATE				2.55	MINIMUM PREMIUM	1,135
MAN. RATE	4.65	4.13	3.13	+ 2.55	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
2015	126	0	0.000	0	0	0	0	0	0
2016	130	0	0.000	0	0	0	0	0	0
2017	156	5,939	3.807	0	0	0	0	0	0
2018	126	197	0.156	0	0	0	0	0	0
2019	862	0	0.000	0	0	0	0	0	0
TOTAL	1,400	6,136	0.438	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	5,939
2018	0	0	0	0	0	0	0	0	0	0	197
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	6,136

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	6,539
2018	0	0	0	0	0	0	0	0	0	0	216
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	6,755

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	6,755	
IBNR + FREQUENCY ADJUSTMENT	(5,082)	(1,553)	18	
TOTAL LOSSES	0	0	6,773	
EXPECTED LOSSES	18,968	9,035	1,810	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.484	0.484
INDICATED (POST-TEST)	0.000	0.000	0.471	0.471
PRESENT ON RATE LEVEL	1.138	0.542	0.109	1.789
DERIVED BY FORMULA	1.138	0.542	0.109	1.789
UNDERLYING PRESENT RATE	1.355	0.645	0.129	2.129
PROPOSED	1.138	0.542	0.109	1.789

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.7038
IND. RATE				2.70	MINIMUM PREMIUM	1,180
MAN. RATE	4.77	4.27	3.32	+ 2.70	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
2015	0	0	0.000	0	0	0	0	0	0
2016	22	0	0.000	0	0	0	0	0	0
2017	377	0	0.000	0	0	0	0	0	0
2018	405	0	0.000	0	0	0	0	0	0
2019	398	0	0.000	0	0	0	0	0	0
TOTAL	1,202	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(5,189)	(1,861)	13	
TOTAL LOSSES	0	0	13	
EXPECTED LOSSES	17,717	9,459	1,735	
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	1.238	0.661	0.121	2.021
DERIVED BY FORMULA	1.238	0.661	0.121	2.021
UNDERLYING PRESENT RATE	1.474	0.787	0.144	2.405
PROPOSED	1.238	0.661	0.121	2.021

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.0540
IND. RATE				3.05	MINIMUM PREMIUM	1,290
MAN. RATE	5.49	4.89	3.75	+ 3.05	PRESENT	1,445

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	821	2,500	0.305	0	0	0	0	1	1
2016	709	0	0.000	0	0	0	0	0	0
2017	838	0	0.000	0	0	0	0	0	0
2018	805	0	0.000	0	0	0	0	0	0
2019	780	0	0.000	0	0	0	0	0	0
TOTAL	3,953	2,500	0.063	0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	858	0	0	0	0	1,569	73
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	858	0	0	0	0	1,569	73

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	1,207	0	0	0	0	2,134	71
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	1,207	0	0	0	0	2,134	71

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	3,341	71	
IBNR + FREQUENCY ADJUSTMENT	(6,089)	(2,729)	13	
TOTAL LOSSES	0	612	84	
EXPECTED LOSSES	21,314	11,088	2,587	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.015	0.002	0.018
INDICATED (POST-TEST)	0.000	0.015	0.002	0.017
PRESENT ON RATE LEVEL	0.453	0.236	0.055	0.744
DERIVED BY FORMULA	0.453	0.233	0.054	0.741
UNDERLYING PRESENT RATE	0.539	0.280	0.065	0.885
PROPOSED	0.453	0.233	0.054	0.741

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.1197
IND. RATE				1.12	MINIMUM PREMIUM	690
MAN. RATE	1.80	1.72	1.38	+ 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
2015	2,127	0	0.000	0	0	0	0	0	0
2016	2,293	0	0.000	0	0	0	0	0	0
2017	903	0	0.000	0	0	0	0	0	0
2018	1,036	0	0.000	0	0	0	0	0	0
2019	1,064	0	0.000	0	0	0	0	0	0
TOTAL	7,423	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(8,595)	(4,963)	16	
TOTAL LOSSES	0	0	16	
EXPECTED LOSSES	31,486	18,583	4,207	
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	0.356	0.210	0.048	0.614
DERIVED BY FORMULA	0.356	0.208	0.047	0.612
UNDERLYING PRESENT RATE	0.424	0.250	0.057	0.731
PROPOSED	0.356	0.208	0.047	0.612

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.9245
IND. RATE				0.92	MINIMUM PREMIUM	630
MAN. RATE	1.80	1.56	1.14	+ 0.92	PRESENT	670

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	7,878	7,920	0.101	0	0	0	0	0	0
2016	8,207	985,100	12.003	0	0	3	2	2	7
2017	8,751	250,706	2.865	0	0	1	0	1	2
2018	10,502	116,693	1.111	0	0	0	2	1	3
2019	9,698	23,452	0.242	0	0	0	0	0	0
TOTAL	45,036	1,383,871	3.073	0	0	4	4	4	12

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	7,920
2016	0	0	494,181	105,519	20,226	0	0	282,292	76,699	5,096	1,087
2017	0	0	167,656	0	8,406	0	0	62,908	0	4,348	7,388
2018	0	0	0	40,040	1,633	0	0	0	50,414	22,382	2,224
2019	0	0	0	0	0	0	0	0	0	0	23,452
TOTAL	0	0	661,837	145,559	30,265	0	0	345,200	127,113	31,826	42,071

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	7,722
2016	0	11,514	822,450	144,430	29,228	0	6,944	460,578	127,835	10,164	1,161
2017	0	3,898	290,619	5,440	13,727	0	1,500	149,777	4,075	7,898	8,134
2018	0	1,521	33,847	38,881	5,487	0	9,919	42,830	51,660	34,994	2,438
2019	0	0	0	0	0	0	0	0	0	0	28,353
TOTAL	0	16,933	1,146,916	188,751	48,442	0	18,363	653,185	183,570	53,056	47,808

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,835,397	473,819	47,808	
IBNR + FREQUENCY ADJUSTMENT	(128,501)	(64,297)	208	
TOTAL LOSSES	1,706,896	409,523	48,016	
EXPECTED LOSSES	458,639	269,738	39,993	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	3.790	0.909	0.107	4.806
INDICATED (POST-TEST)	3.690	0.885	0.104	4.679
PRESENT ON RATE LEVEL	0.856	0.503	0.075	1.433
DERIVED BY FORMULA	0.884	0.518	0.076	1.478
UNDERLYING PRESENT RATE	1.018	0.599	0.089	1.706
PROPOSED	0.884	0.518	0.076	1.478

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.2340
IND. RATE				2.23	MINIMUM PREMIUM	1,035
MAN. RATE	4.00	3.54	2.66	+ 2.23	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
2015	3,565	0	0.000	0	0	0	0	0	0
2016	5,965	1,845	0.031	0	0	0	0	0	0
2017	6,517	0	0.000	0	0	0	0	0	0
2018	7,532	0	0.000	0	0	0	0	0	0
2019	13,662	34,151	0.250	0	0	0	0	1	1
TOTAL	37,241	35,996	0.097	0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	1,845
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	18,418	0	0	0	0	15,733	0
TOTAL	0	0	0	0	18,418	0	0	0	0	15,733	1,845

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	1,970
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	39	1,816	24,536	9,452	14,429	239	2,036	12,418	6,309	12,214	0
TOTAL	39	1,816	24,536	9,452	14,429	239	2,036	12,418	6,309	12,214	1,970

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	41,084	42,403	1,970	
IBNR + FREQUENCY ADJUSTMENT	(96,173)	(34,651)	185	
TOTAL LOSSES	0	7,753	2,155	
EXPECTED LOSSES	350,399	166,220	25,602	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.021	0.006	0.027
INDICATED (POST-TEST)	0.000	0.020	0.006	0.026
PRESENT ON RATE LEVEL	0.790	0.375	0.058	1.223
DERIVED BY FORMULA	0.783	0.364	0.056	1.203
UNDERLYING PRESENT RATE	0.941	0.446	0.069	1.456
PROPOSED	0.783	0.364	0.056	1.203

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.8175
IND. RATE				1.82	MINIMUM PREMIUM	910
MAN. RATE	3.17	2.90	2.27	+ 1.82	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
2015	20,023	47,864	0.239	0	0	0	1	0	1
2016	24,838	1,492	0.006	0	0	0	0	0	0
2017	26,844	198,900	0.741	0	0	0	3	1	4
2018	23,794	4,066	0.017	0	0	0	0	1	1
2019	36,785	161,063	0.438	0	0	0	0	5	5
TOTAL	132,284	413,385	0.312	0	0	0	4	7	11

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	4,388	0	0	0	0	21,443	0	22,033
2016	0	0	0	0	0	0	0	0	0	0	1,492
2017	0	0	0	145,291	15,403	0	0	0	25,610	7,006	5,590
2018	0	0	0	0	1,121	0	0	0	0	1,216	1,729
2019	0	0	0	0	104,818	0	0	0	0	43,961	12,284
TOTAL	0	0	0	149,679	121,342	0	0	0	47,053	52,183	43,128

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	5,599	0	0	0	0	30,642	0	21,482
2016	0	0	0	0	0	0	0	0	0	0	1,593
2017	0	422	47,831	168,346	24,137	0	73	11,122	35,695	11,120	6,155
2018	0	5	388	202	1,254	0	3	315	190	1,593	1,895
2019	220	10,335	139,639	53,793	82,114	668	5,689	34,698	17,628	34,127	14,851
TOTAL	220	10,762	187,858	227,940	107,506	668	5,765	46,136	84,155	46,840	45,977

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	251,410	466,440	45,977	
IBNR + FREQUENCY ADJUSTMENT	(543,855)	(106,965)	700	
TOTAL LOSSES	0	359,475	46,676	
EXPECTED LOSSES	1,928,885	464,987	117,598	
CREDIBILITY	0.02	0.07	0.09	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.272	0.035	0.307
INDICATED (POST-TEST)	0.000	0.265	0.034	0.299
PRESENT ON RATE LEVEL	1.225	0.295	0.075	1.595
DERIVED BY FORMULA	1.200	0.293	0.071	1.565
UNDERLYING PRESENT RATE	1.458	0.352	0.089	1.899
PROPOSED	1.200	0.293	0.071	1.565

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.3649
IND. RATE				2.36	MINIMUM PREMIUM	1,075
MAN. RATE	4.31	3.83	2.96	+ 2.36	PRESENT	1,210

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	968	196	0.020	0	0	0	0	0	0
2016	883	146	0.017	0	0	0	0	0	0
2017	963	879	0.091	0	0	0	0	0	0
2018	735	1,577	0.215	0	0	0	0	1	1
2019	965	718	0.074	0	0	0	0	0	0
TOTAL	4,514	3,516	0.078	0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	196
2016	0	0	0	0	0	0	0	0	0	0	146
2017	0	0	0	0	0	0	0	0	0	0	879
2018	0	0	0	0	373	0	0	0	0	1,204	0
2019	0	0	0	0	0	0	0	0	0	0	718
TOTAL	0	0	0	0	373	0	0	0	0	1,204	1,939

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	191
2016	0	0	0	0	0	0	0	0	0	0	156
2017	0	0	0	0	0	0	0	0	0	0	968
2018	0	2	129	67	417	0	3	312	188	1,578	0
2019	0	0	0	0	0	0	0	0	0	0	868
TOTAL	0	2	129	67	417	0	3	312	188	1,578	2,183

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	446	2,250	2,183	
IBNR + FREQUENCY ADJUSTMENT	(7,297)	(3,211)	12	
TOTAL LOSSES	0	0	2,195	
EXPECTED LOSSES	25,420	12,999	2,404	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.049	0.049
INDICATED (POST-TEST)	0.000	0.000	0.047	0.047
PRESENT ON RATE LEVEL	0.473	0.242	0.045	0.760
DERIVED BY FORMULA	0.473	0.240	0.045	0.757
UNDERLYING PRESENT RATE	0.563	0.288	0.053	0.904
PROPOSED	0.473	0.240	0.045	0.757

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.1447
IND. RATE				1.14	MINIMUM PREMIUM	700
MAN. RATE	2.16	1.85	1.41	+ 1.14	PRESENT	750

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	529	0	0.000	0	0	0	0	0	0
2016	524	0	0.000	0	0	0	0	0	0
2017	446	0	0.000	0	0	0	0	0	0
2018	523	2,556	0.489	0	0	0	0	0	0
2019	450	854	0.190	0	0	0	0	0	0
TOTAL	2,472	3,410	0.138	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	2,556
2019	0	0	0	0	0	0	0	0	0	0	854
TOTAL	0	0	0	0	0	0	0	0	0	0	3,410

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	2,801
2019	0	0	0	0	0	0	0	0	0	0	1,032
TOTAL	0	0	0	0	0	0	0	0	0	0	3,834

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	3,834	
IBNR + FREQUENCY ADJUSTMENT	(5,297)	(3,280)	8	
TOTAL LOSSES	0	0	3,842	
EXPECTED LOSSES	18,941	13,182	1,807	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.155	0.155
INDICATED (POST-TEST)	0.000	0.000	0.151	0.151
PRESENT ON RATE LEVEL	0.644	0.448	0.061	1.153
DERIVED BY FORMULA	0.644	0.443	0.062	1.150
UNDERLYING PRESENT RATE	0.766	0.533	0.073	1.373
PROPOSED	0.644	0.443	0.062	1.150

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.7374
IND. RATE				1.74	MINIMUM PREMIUM	885
MAN. RATE	3.28	2.84	2.14	+ 1.74	PRESENT	965

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	473	0	0.000	0	0	0	0	0	0
2016	533	0	0.000	0	0	0	0	0	0
2017	666	0	0.000	0	0	0	0	0	0
2018	360	0	0.000	0	0	0	0	0	0
2019	416	0	0.000	0	0	0	0	0	0
TOTAL	2,448	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(3,687)	(3,347)	9	
TOTAL LOSSES	0	0	9	
EXPECTED LOSSES	12,452	13,116	2,067	
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	0.427	0.450	0.071	0.948
DERIVED BY FORMULA	0.427	0.446	0.070	0.943
UNDERLYING PRESENT RATE	0.509	0.536	0.084	1.129
PROPOSED	0.427	0.446	0.070	0.943

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.4255
IND. RATE				1.43	MINIMUM PREMIUM	790
MAN. RATE	2.52	2.27	1.76	+ 1.43	PRESENT	850

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	672	0	0.000	0	0	0	0	0	0
2016	538	0	0.000	0	0	0	0	0	0
2017	451	0	0.000	0	0	0	0	0	0
2018	924	0	0.000	0	0	0	0	0	0
2019	974	0	0.000	0	0	0	0	0	0
TOTAL	3,559	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(5,307)	(2,096)	10	
TOTAL LOSSES	0	0	10	
EXPECTED LOSSES	19,719	9,267	1,603	
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	0.465	0.219	0.038	0.722
DERIVED BY FORMULA	0.465	0.217	0.037	0.719
UNDERLYING PRESENT RATE	0.554	0.260	0.045	0.859
PROPOSED	0.465	0.217	0.037	0.719

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.0874
IND. RATE				1.09	MINIMUM PREMIUM	685
MAN. RATE	2.04	1.77	1.34	+ 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
2015	0	0	0.000	0	0	0	0	0	0
2016	0	0	0.000	0	0	0	0	0	0
2017	0	0	0.000	0	0	0	0	0	0
2018	45	0	0.000	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0
TOTAL	45	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(56)	(34)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	255	170	37	
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	0.476	0.317	0.069	0.862
DERIVED BY FORMULA	0.476	0.317	0.069	0.862
UNDERLYING PRESENT RATE	0.567	0.377	0.082	1.026
PROPOSED	0.476	0.317	0.069	0.862

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.3030
IND. RATE				1.30	MINIMUM PREMIUM	750
MAN. RATE	2.40	2.08	1.60	+ 1.30	PRESENT	805

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	3,229	0	0.000	0	0	0	0	0	0
2016	2,984	20,000	0.670	0	0	0	1	0	1
2017	3,054	0	0.000	0	0	0	0	0	0
2018	2,475	0	0.000	0	0	0	0	0	0
2019	3,226	0	0.000	0	0	0	0	0	0
TOTAL	14,968	20,000	0.134	0	0	0	1	0	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	20,000	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	20,000	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	2,304	26,420	224	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	2,304	26,420	224	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,304	26,644	0	
IBNR + FREQUENCY ADJUSTMENT	(22,003)	(8,102)	26	
TOTAL LOSSES	0	18,542	26	
EXPECTED LOSSES	77,104	32,852	5,250	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.124	0.000	0.124
INDICATED (POST-TEST)	0.000	0.121	0.000	0.121
PRESENT ON RATE LEVEL	0.433	0.184	0.029	0.647
DERIVED BY FORMULA	0.433	0.183	0.029	0.645
UNDERLYING PRESENT RATE	0.515	0.219	0.035	0.770
PROPOSED	0.433	0.183	0.029	0.645

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.9745
IND. RATE				0.97	MINIMUM PREMIUM	645
MAN. RATE	1.76	1.56	1.20	+ 0.97	PRESENT	685

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	21,360	564,859	2.644	0	0	2	0	2	4
2016	22,735	610,175	2.684	0	0	2	0	2	4
2017	22,474	198,193	0.882	0	0	0	2	0	2
2018	23,798	8,276	0.035	0	0	0	0	1	1
2019	22,421	13,674	0.061	0	0	0	0	1	1
TOTAL	112,788	1,395,177	1.237	0	0	4	2	6	12

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	415,546	0	3,207	0	0	55,477	0	85,840	4,789
2016	0	0	372,366	0	17,409	0	0	197,840	0	14,585	7,975
2017	0	0	0	79,544	0	0	0	0	98,533	0	20,116
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
TOTAL	0	0	787,912	79,544	22,827	0	0	253,317	98,533	104,058	48,986

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	789,122	0	4,512	0	0	131,092	0	116,742	4,669
2016	0	8,676	610,604	3,829	23,865	0	4,867	317,299	4,821	20,904	8,517
2017	0	223	25,359	91,603	2,673	0	266	40,536	135,158	4,700	22,148
2018	0	8	679	353	2,193	0	9	900	541	4,545	3,120
2019	1	25	334	129	197	2	21	129	66	127	16,030
TOTAL	1	8,932	1,426,098	95,914	33,439	2	5,163	489,957	140,585	147,019	54,485

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,930,153	416,957	54,485	
IBNR + FREQUENCY ADJUSTMENT	(132,543)	(54,867)	319	
TOTAL LOSSES	1,797,611	362,090	54,804	
EXPECTED LOSSES	470,114	224,636	64,843	
CREDIBILITY	0.02	0.07	0.08	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.594	0.321	0.049	1.963
INDICATED (POST-TEST)	1.552	0.313	0.047	1.911
PRESENT ON RATE LEVEL	0.350	0.167	0.048	0.566
DERIVED BY FORMULA	0.374	0.177	0.048	0.600
UNDERLYING PRESENT RATE	0.417	0.199	0.057	0.673
PROPOSED	0.374	0.177	0.048	0.600

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.9067
IND. RATE				0.91	MINIMUM PREMIUM	625
MAN. RATE	1.28	1.24	1.05	+ 0.91	PRESENT	640

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	2,073	120	0.006	0	0	0	0	0	0
2016	3,414	81,303	2.381	0	0	0	0	1	1
2017	2,213	363	0.016	0	0	0	0	0	0
2018	2,457	0	0.000	0	0	0	0	0	0
2019	1,820	0	0.000	0	0	0	0	0	0
TOTAL	11,977	81,786	0.683	0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	120
2016	0	0	0	0	52,093	0	0	0	0	28,869	341
2017	0	0	0	0	0	0	0	0	0	0	363
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	52,093	0	0	0	0	28,869	824

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	117
2016	0	0	1,110	761	65,616	0	0	320	927	39,418	364
2017	0	0	0	0	0	0	0	0	0	0	400
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	1,110	761	65,616	0	0	320	927	39,418	881

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,430	106,721	881	
IBNR + FREQUENCY ADJUSTMENT	(17,719)	(9,900)	16	
TOTAL LOSSES	0	96,821	897	
EXPECTED LOSSES	63,953	39,153	3,674	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.808	0.007	0.816
INDICATED (POST-TEST)	0.000	0.787	0.007	0.794
PRESENT ON RATE LEVEL	0.449	0.275	0.026	0.749
DERIVED BY FORMULA	0.449	0.280	0.025	0.754
UNDERLYING PRESENT RATE	0.534	0.327	0.031	0.892
PROPOSED	0.449	0.280	0.025	0.754

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.1392
IND. RATE				1.14	MINIMUM PREMIUM	700
MAN. RATE	2.15	1.85	1.39	+ 1.14	PRESENT	740

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	71	0	0.000	0	0	0	0	0	0
2016	405	0	0.000	0	0	0	0	0	0
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
TOTAL	3,534	33,069	0.936	0	0	0	1	0	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
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
TOTAL	0	0	0	25,831	0	0	0	0	7,089	0	149

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	72	8,235	29,747	868	0	19	2,916	9,724	338	164
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	72	8,235	29,747	868	0	19	2,916	9,724	338	164

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,243	40,677	164	
IBNR + FREQUENCY ADJUSTMENT	(16,464)	(8,297)	25	
TOTAL LOSSES	0	32,380	189	
EXPECTED LOSSES	58,469	40,285	3,701	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.916	0.005	0.922
INDICATED (POST-TEST)	0.000	0.892	0.005	0.897
PRESENT ON RATE LEVEL	1.390	0.958	0.088	2.436
DERIVED BY FORMULA	1.390	0.957	0.087	2.434
UNDERLYING PRESENT RATE	1.654	1.140	0.105	2.899
PROPOSED	1.390	0.957	0.087	2.434

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.6789
IND. RATE				3.68	MINIMUM PREMIUM	1.485
MAN. RATE	6.13	5.73	4.52	+ 3.68	PRESENT	1.675

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	2,238	642,908	28,727	0	0	1	0	1	2
2016	2,085	0	0.000	0	0	0	0	0	0
2017	3,173	115,180	3,630	0	0	0	0	3	3
2018	2,718	4,078	0.150	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0
TOTAL	10,214	762,166	7,462	0	0	1	0	4	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	153,669	0	34,361	0	0	332,509	0	17,943	104,426
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	27,911	0	0	0	0	78,363	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
TOTAL	0	0	153,669	0	62,272	0	0	332,509	0	96,306	117,410

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	259,248	0	48,346	0	0	698,025	0	24,402	101,815
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	28	2,741	1,864	34,892	0	47	6,559	6,324	110,711	9,806
2018	0	0	0	0	0	0	0	0	0	0	4,469
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	28	261,989	1,864	83,237	0	47	704,584	6,324	135,114	116,090

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	966,648	226,540	116,090	
IBNR + FREQUENCY ADJUSTMENT	(19,555)	(18,233)	27	
TOTAL LOSSES	947,093	208,306	116,118	
EXPECTED LOSSES	65,003	65,703	10,801	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	9.272	2.039	1.137	12.449
INDICATED (POST-TEST)	9.027	1.985	1.107	12.119
PRESENT ON RATE LEVEL	0.535	0.540	0.089	1.164
DERIVED BY FORMULA	0.535	0.555	0.109	1.199
UNDERLYING PRESENT RATE	0.636	0.643	0.106	1.385
PROPOSED	0.535	0.555	0.109	1.199

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1,8117
IND. RATE				1.81	MINIMUM PREMIUM	905
MAN. RATE	3.06	2.76	2.16	+ 1.81	PRESENT	970

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	13	0	0.000	0	0	0	0	0	0
2016	0	0	0.000	0	0	0	0	0	0
2017	0	0	0.000	0	0	0	0	0	0
2018	0	0	0.000	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0
TOTAL	13	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(38)	(23)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	128	66	11	
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	0.824	0.430	0.071	1.326
DERIVED BY FORMULA	0.824	0.430	0.071	1.326
UNDERLYING PRESENT RATE	0.981	0.511	0.085	1.578
PROPOSED	0.824	0.430	0.071	1.326

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.0034
IND. RATE				2.00	MINIMUM PREMIUM	965
MAN. RATE	3.76	3.28	2.46	+ 2.00	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
2015	5,720	259,401	4.535	0	0	1	1	3	5
2016	5,069	22,170	0.437	0	0	0	0	2	2
2017	7,296	231,763	3.177	0	0	1	1	2	4
2018	7,595	218,964	2.883	0	0	0	0	4	4
2019	8,472	93,849	1.108	0	0	0	0	3	3
TOTAL	34,152	826,147	2.419	0	0	2	2	14	18

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	170,198	14,241	2,797	0	0	29,946	21,465	4,335	16,419
2016	0	0	0	0	476	0	0	0	0	2,539	19,155
2017	0	0	83,943	23,894	12,101	0	0	68,512	26,074	8,958	8,281
2018	0	0	0	0	92,320	0	0	0	0	119,667	6,977
2019	0	0	0	0	32,072	0	0	0	0	54,079	7,698
TOTAL	0	0	254,141	38,135	139,766	0	0	98,458	47,539	189,578	58,530

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	323,206	18,172	3,935	0	0	70,762	30,673	5,896	16,009
2016	0	0	10	7	600	0	0	28	82	3,467	20,458
2017	0	2,026	153,901	30,767	17,542	0	1,706	174,199	40,545	15,811	9,117
2018	0	397	31,961	16,645	103,297	0	311	31,042	18,656	156,800	7,647
2019	67	3,162	42,726	16,459	25,125	822	6,998	42,685	21,686	41,982	9,307
TOTAL	67	5,586	551,805	82,051	150,499	822	9,015	318,716	111,641	223,955	62,537

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	886,012	568,145	62,537	
IBNR + FREQUENCY ADJUSTMENT	(269,309)	(107,805)	331	
TOTAL LOSSES	616,702	460,341	62,868	
EXPECTED LOSSES	947,695	463,439	58,698	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.806	1.348	0.184	3.338
INDICATED (POST-TEST)	1.758	1.312	0.179	3.249
PRESENT ON RATE LEVEL	2.331	1.140	0.144	3.616
DERIVED BY FORMULA	2.325	1.145	0.146	3.616
UNDERLYING PRESENT RATE	2.775	1.357	0.172	4.304
PROPOSED	2.325	1.145	0.146	3.616

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	5.4646
IND. RATE				5.46	MINIMUM PREMIUM	2,000
MAN. RATE	9.48	8.58	6.71	+ 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
2015	0	0	0.000	0	0	0	0	0	0
2016	0	0	0.000	0	0	0	0	0	0
2017	73	0	0.000	0	0	0	0	0	0
2018	31	0	0.000	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0
TOTAL	104	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(354)	(255)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	980	981	160	
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	0.000	0.000
PRESENT ON RATE LEVEL	0.792	0.793	0.129	1.714
DERIVED BY FORMULA	0.792	0.793	0.129	1.714
UNDERLYING PRESENT RATE	0.942	0.943	0.154	2.040
PROPOSED	0.792	0.793	0.129	1.714

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.5898
IND. RATE				2.59	MINIMUM PREMIUM	1,150
MAN. RATE	4.52	4.08	3.18	+ 2.59	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
2015	427	0	0.000	0	0	0	0	0	0
2016	477	0	0.000	0	0	0	0	0	0
2017	313	0	0.000	0	0	0	0	0	0
2018	261	8,791	3.368	0	0	0	0	0	0
2019	308	0	0.000	0	0	0	0	0	0
TOTAL	1,786	8,791	0.492	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	8,791
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	8,791

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	9,635
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	9,635

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	9,635	
IBNR + FREQUENCY ADJUSTMENT	(9,127)	(9,160)	20	
TOTAL LOSSES	0	0	9,655	
EXPECTED LOSSES	32,522	35,506	4,714	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.541	0.541
INDICATED (POST-TEST)	0.000	0.000	0.526	0.526
PRESENT ON RATE LEVEL	1.530	1.670	0.222	3.422
DERIVED BY FORMULA	1.530	1.670	0.222	3.422
UNDERLYING PRESENT RATE	1.821	1.988	0.264	4.073
PROPOSED	1.530	1.670	0.222	3.422

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	5.1715
IND. RATE				5.17	MINIMUM PREMIUM	1,950
MAN. RATE	9.25	8.28	6.35	+ 5.17	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
2015	17,954	328,972	1.832	0	0	1	4	7	12
2016	17,145	97,995	0.572	0	0	0	2	11	13
2017	17,299	446,006	2.578	0	0	1	4	13	18
2018	20,793	364,708	1.754	0	0	0	5	11	16
2019	20,293	119,258	0.588	0	0	0	3	6	9
TOTAL	93,484	1,356,939	1.452	0	0	2	18	48	68

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	77,220	61,096	34,017	0	0	26,604	61,811	35,203	33,021
2016	0	0	0	17,225	15,977	0	0	0	8,096	38,055	18,642
2017	0	0	76,274	36,681	43,129	0	0	124,229	20,191	121,049	24,453
2018	0	0	0	53,916	122,321	0	0	0	76,305	79,716	32,450
2019	0	0	0	17,438	18,040	0	0	0	22,200	15,089	46,491
TOTAL	0	0	153,494	186,356	233,484	0	0	150,833	188,603	289,112	155,057

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	146,641	77,958	47,862	0	0	62,865	88,328	47,876	32,195
2016	0	0	2,325	22,987	20,318	0	0	1,268	14,042	52,150	19,910
2017	0	1,915	147,769	47,342	56,613	0	3,084	313,495	44,819	175,447	26,923
2018	0	2,564	87,163	74,013	141,793	0	15,133	76,717	85,337	113,029	35,565
2019	38	3,151	51,053	23,488	16,370	229	5,749	36,909	21,973	15,228	56,208
TOTAL	38	7,631	434,950	245,789	282,955	229	23,965	491,253	254,499	403,729	170,801

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	958,066	1,186,972	170,801	
IBNR + FREQUENCY ADJUSTMENT	(639,361)	(466,369)	1,107	
TOTAL LOSSES	318,705	720,603	171,907	
EXPECTED LOSSES	2,286,019	1,943,116	213,948	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.341	0.771	0.184	1.296
INDICATED (POST-TEST)	0.332	0.750	0.179	1.261
PRESENT ON RATE LEVEL	2.054	1.746	0.192	3.993
DERIVED BY FORMULA	2.020	1.686	0.191	3.898
UNDERLYING PRESENT RATE	2.445	2.079	0.229	4.753
PROPOSED	2.020	1.686	0.191	3.898

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	5.8910
IND. RATE				5.89	MINIMUM PREMIUM	2,000
MAN. RATE	10.40	9.32	7.41	+ 5.89	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	86,564	236,424	0.273	0	0	0	3	1	4
2016	97,812	492,148	0.503	0	0	1	5	3	9
2017	129,941	206,833	0.159	0	0	0	3	3	6
2018	140,240	144,477	0.103	0	0	0	2	4	6
2019	193,357	202,909	0.105	0	0	0	3	2	5
TOTAL	647,914	1,282,791	0.198	0	0	1	16	13	30

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	78,340	1,359	0	0	0	94,422	986	61,317
2016	0	0	257,960	97,448	16,085	0	0	39,385	41,074	16,003	24,193
2017	0	0	0	58,071	23,364	0	0	0	75,680	36,895	12,823
2018	0	0	0	77,355	13,121	0	0	0	22,461	13,807	17,733
2019	0	0	0	77,275	32,579	0	0	0	44,319	39,772	8,964
TOTAL	0	0	257,960	388,489	86,508	0	0	39,385	277,956	107,463	125,030

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	99,962	1,912	0	0	0	134,929	1,341	59,784
2016	0	6,010	434,313	131,440	22,693	0	969	67,600	66,425	23,009	25,838
2017	0	186	20,807	68,435	31,159	0	226	34,223	106,788	55,735	14,118
2018	0	2,980	68,840	76,913	21,751	0	4,429	20,077	23,614	20,616	19,435
2019	68	9,294	163,139	79,776	35,437	605	12,725	81,300	47,734	37,891	10,837
TOTAL	68	18,471	687,100	456,526	112,952	605	18,350	203,199	379,490	138,591	130,013

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	927,793	1,087,559	130,013	
IBNR + FREQUENCY ADJUSTMENT	(985,155)	(348,466)	2,021	
TOTAL LOSSES	0	739,093	132,034	
EXPECTED LOSSES	3,512,914	1,570,166	319,356	
CREDIBILITY	0.06	0.21	0.25	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.114	0.020	0.134
INDICATED (POST-TEST)	0.000	0.111	0.020	0.131
PRESENT ON RATE LEVEL	0.455	0.204	0.041	0.700
DERIVED BY FORMULA	0.428	0.184	0.036	0.648
UNDERLYING PRESENT RATE	0.542	0.242	0.049	0.834
PROPOSED	0.428	0.184	0.036	0.648

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.9799
IND. RATE				0.98	MINIMUM PREMIUM	650
MAN. RATE	2.04	1.75	1.30	+ 0.98	PRESENT	715

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	18,362	0	0.000	0	0	0	0	0	0
2016	17,873	103	0.001	0	0	0	0	0	0
2017	19,633	0	0.000	0	0	0	0	0	0
2018	22,955	10,447	0.046	0	0	0	0	1	1
2019	23,835	14,333	0.060	0	0	0	0	1	1
TOTAL	102,658	24,883	0.024	0	0	0	0	2	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	103
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	3,262	0	0	0	0	7,185	0
2019	0	0	0	0	13,000	0	0	0	0	1,163	170
TOTAL	0	0	0	0	16,262	0	0	0	0	8,348	273

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	110
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	14	1,129	588	3,650	0	19	1,864	1,120	9,415	0
2019	27	1,282	17,319	6,672	10,184	18	150	918	466	903	206
TOTAL	27	1,296	18,448	7,260	13,834	18	169	2,782	1,587	10,317	316

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	22,740	32,998	316	
IBNR + FREQUENCY ADJUSTMENT	(646,047)	(101,842)	266	
TOTAL LOSSES	0	0	582	
EXPECTED LOSSES	2,304,951	430,999	49,287	
CREDIBILITY	0.02	0.06	0.07	

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	1.886	0.353	0.040	2.279
DERIVED BY FORMULA	1.849	0.332	0.038	2.218
UNDERLYING PRESENT RATE	2.245	0.420	0.048	2.713
PROPOSED	1.849	0.332	0.038	2.218

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.3517
IND. RATE				3.35	MINIMUM PREMIUM	1,385
MAN. RATE	6.07	5.43	4.23	+ 3.35	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
2015	53,410	226,071	0.423	0	0	0	3	4	7
2016	62,885	423,334	0.673	0	0	0	2	6	8
2017	61,176	1,349,933	2.207	0	0	3	1	2	6
2018	61,532	983,750	1.599	0	0	2	5	4	11
2019	61,316	138,318	0.226	0	0	0	2	2	4
TOTAL	300,319	3,121,406	1.039	0	0	5	13	18	36

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	22,778	15,514	0	0	0	94,707	36,734	56,338
2016	0	0	0	87,542	32,526	0	0	0	200,580	68,447	34,239
2017	0	0	773,206	5,756	16,866	0	0	498,392	12,465	27,703	15,545
2018	0	0	433,860	148,746	31,478	0	0	222,095	101,682	37,604	8,285
2019	0	0	0	42,680	3,778	0	0	0	21,287	5,624	64,949
TOTAL	0	0	1,207,066	307,502	100,162	0	0	720,487	430,721	176,112	179,356

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	29,065	21,828	0	0	0	135,336	49,958	54,930
2016	0	0	10,778	116,118	41,950	0	0	21,700	319,836	98,151	36,567
2017	0	14,997	1,118,429	26,522	33,658	0	9,375	961,805	43,092	50,913	17,115
2018	0	44,357	868,634	173,569	65,567	0	45,534	507,666	122,898	71,941	9,080
2019	8	3,731	71,166	36,766	8,436	85	4,368	28,410	17,522	7,736	78,523
TOTAL	8	63,086	2,069,006	382,039	171,439	85	59,277	1,519,581	638,684	278,699	196,216

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,711,043	1,470,861	196,216	
IBNR + FREQUENCY ADJUSTMENT	(289,804)	(269,161)	1,369	
TOTAL LOSSES	3,421,238	1,201,700	197,584	
EXPECTED LOSSES	1,027,085	1,107,038	273,684	
CREDIBILITY	0.04	0.13	0.15	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.139	0.400	0.066	1.605
INDICATED (POST-TEST)	1.109	0.390	0.064	1.563
PRESENT ON RATE LEVEL	0.287	0.310	0.077	0.674
DERIVED BY FORMULA	0.320	0.320	0.075	0.715
UNDERLYING PRESENT RATE	0.342	0.369	0.091	0.802
PROPOSED	0.320	0.320	0.075	0.715

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.0805
IND. RATE				1.08	MINIMUM PREMIUM	680
MAN. RATE	1.57	1.50	1.25	+ 1.08	PRESENT	700

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	18,134	1,923	0.011	0	0	0	0	0	0
2016	16,155	188,793	1.169	0	0	0	2	0	2
2017	18,086	6,793	0.038	0	0	0	0	1	1
2018	15,103	32,112	0.213	0	0	0	1	0	1
2019	16,869	11,864	0.070	0	0	0	0	0	0
TOTAL	84,347	241,485	0.286	0	0	0	3	1	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	1,923
2016	0	0	0	111,567	0	0	0	0	74,363	0	2,863
2017	0	0	0	0	2,061	0	0	0	0	697	4,035
2018	0	0	0	8,564	0	0	0	0	12,210	0	11,338
2019	0	0	0	0	0	0	0	0	0	0	11,864
TOTAL	0	0	0	120,131	2,061	0	0	0	86,573	697	32,023

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	1,875
2016	0	0	12,853	147,380	1,250	0	0	7,763	117,761	1,740	3,058
2017	0	2	202	138	2,576	0	0	58	56	985	4,443
2018	0	324	7,118	8,253	783	0	2,388	8,967	11,667	1,372	12,426
2019	0	0	0	0	0	0	0	0	0	0	14,344
TOTAL	0	326	20,173	155,771	4,609	0	2,389	16,789	129,484	4,097	36,145

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	39,677	293,961	36,145	
IBNR + FREQUENCY ADJUSTMENT	(193,345)	(36,979)	180	
TOTAL LOSSES	0	256,982	36,325	
EXPECTED LOSSES	673,948	148,996	37,249	
CREDIBILITY	0.02	0.05	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.305	0.043	0.348
INDICATED (POST-TEST)	0.000	0.297	0.042	0.339
PRESENT ON RATE LEVEL	0.671	0.148	0.037	0.857
DERIVED BY FORMULA	0.658	0.156	0.037	0.851
UNDERLYING PRESENT RATE	0.799	0.177	0.044	1.020
PROPOSED	0.658	0.156	0.037	0.851

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.2862
IND. RATE				1.29	MINIMUM PREMIUM	745
MAN. RATE	2.24	2.02	1.59	+ 1.29	PRESENT	805

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	22,069	828,243	3.753	0	0	1	0	2	3
2016	21,225	67,702	0.319	0	0	0	1	1	2
2017	22,690	53,241	0.235	0	0	0	0	3	3
2018	23,196	47,150	0.203	0	0	0	0	2	2
2019	25,151	9,853	0.039	0	0	0	0	0	0
TOTAL	114,331	1,006,189	0.880	0	0	1	1	8	10

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	148,257	0	23,788	0	0	608,109	0	45,331	2,758
2016	0	0	0	37,549	10,000	0	0	0	10,586	6,376	3,191
2017	0	0	0	0	16,870	0	0	0	0	32,591	3,780
2018	0	0	0	0	11,507	0	0	0	0	24,339	11,304
2019	0	0	0	0	0	0	0	0	0	0	9,853
TOTAL	0	0	148,257	37,549	62,165	0	0	608,109	10,586	108,637	30,886

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	156,830	0	33,470	0	0	800,446	0	61,650	2,689
2016	0	0	4,539	49,748	13,017	0	0	1,176	16,969	8,954	3,408
2017	0	17	1,657	1,127	21,089	0	20	2,728	2,630	46,045	4,162
2018	0	49	3,984	2,075	12,875	0	63	6,314	3,794	31,891	12,389
2019	0	0	0	0	0	0	0	0	0	0	11,912
TOTAL	0	66	167,009	52,950	80,451	0	83	810,663	23,393	148,540	34,560

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	977,821	305,333	34,560	
IBNR + FREQUENCY ADJUSTMENT	(362,147)	(177,134)	648	
TOTAL LOSSES	615,674	128,199	35,208	
EXPECTED LOSSES	1,281,734	734,424	125,133	
CREDIBILITY	0.02	0.07	0.08	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.539	0.112	0.031	0.681
INDICATED (POST-TEST)	0.524	0.109	0.030	0.663
PRESENT ON RATE LEVEL	0.942	0.540	0.092	1.573
DERIVED BY FORMULA	0.933	0.510	0.087	1.530
UNDERLYING PRESENT RATE	1.121	0.642	0.109	1.873
PROPOSED	0.933	0.510	0.087	1.530

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.3124
IND. RATE				2.31	MINIMUM PREMIUM	1,060
MAN. RATE	4.22	3.76	2.92	+ 2.31	PRESENT	1,195

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	1,370	43,795	3.197	0	0	0	1	0	1
2016	1,028	8,908	0.867	0	0	0	0	0	0
2017	1,709	0	0.000	0	0	0	0	0	0
2018	1,748	9,449	0.541	0	0	0	0	1	1
2019	2,031	3,722	0.183	0	0	0	0	1	1
TOTAL	7,886	65,874	0.835	0	0	0	1	2	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	28,933	0	0	0	0	13,898	0	964
2016	0	0	0	0	0	0	0	0	0	0	8,908
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	408	0	0	0	0	8,617	424
2019	0	0	0	0	300	0	0	0	0	3,422	0
TOTAL	0	0	0	28,933	708	0	0	0	13,898	12,039	10,296

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	36,919	0	0	0	0	19,860	0	940
2016	0	0	0	0	0	0	0	0	0	0	9,514
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	2	141	74	457	0	22	2,235	1,343	11,291	465
2019	1	30	400	154	235	52	443	2,701	1,372	2,656	0
TOTAL	1	31	541	37,146	692	52	465	4,936	22,576	13,947	10,918

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,026	74,361	10,918	
IBNR + FREQUENCY ADJUSTMENT	(41,370)	(15,392)	64	
TOTAL LOSSES	0	58,969	10,982	
EXPECTED LOSSES	144,952	66,572	11,031	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.748	0.139	0.887
INDICATED (POST-TEST)	0.000	0.728	0.136	0.864
PRESENT ON RATE LEVEL	1.544	0.709	0.118	2.371
DERIVED BY FORMULA	1.544	0.709	0.118	2.371
UNDERLYING PRESENT RATE	1.838	0.844	0.140	2.822
PROPOSED	1.544	0.709	0.118	2.371

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.5834
IND. RATE				3.58	MINIMUM PREMIUM	1,455
MAN. RATE	6.50	5.76	4.40	+ 3.58	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
2015	83,977	195,437	0.233	0	0	0	5	1	6
2016	78,518	331,682	0.422	0	0	1	5	3	9
2017	88,964	1,805,772	2.030	0	0	3	1	4	8
2018	96,684	488,005	0.505	0	0	2	0	2	4
2019	90,115	2,838,876	3.150	0	0	2	0	2	4
TOTAL	438,258	5,659,772	1.291	0	0	8	11	12	31

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	72,757	3,204	0	0	0	55,811	7,202	56,463
2016	0	0	115,250	77,646	9,438	0	0	57,862	56,262	10,474	4,750
2017	0	0	677,288	47,437	28,023	0	0	1,006,762	20,113	22,242	3,907
2018	0	0	265,562	0	27,155	0	0	139,369	0	53,413	2,506
2019	0	0	986,343	0	17,842	0	0	1,808,346	0	21,988	4,357
TOTAL	0	0	2,044,443	197,840	85,662	0	0	3,012,339	132,186	115,319	71,983

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	92,838	4,508	0	0	0	79,754	9,795	55,051
2016	0	2,685	198,018	103,815	13,357	0	1,423	98,743	90,706	15,907	5,073
2017	0	13,828	1,036,087	73,639	47,933	0	13,214	1,423,653	64,487	48,853	4,302
2018	0	24,044	464,468	20,113	40,767	0	16,431	283,702	20,996	77,151	2,747
2019	1,210	50,933	558,340	33,357	29,699	29,520	6,162	595,865	42,126	35,592	5,268
TOTAL	1,210	91,490	2,256,913	323,762	136,265	29,520	37,230	2,401,962	298,069	187,297	72,440

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,818,325	945,393	72,440	
IBNR + FREQUENCY ADJUSTMENT	(858,357)	(264,453)	879	
TOTAL LOSSES	3,959,968	680,940	73,319	
EXPECTED LOSSES	3,034,286	1,091,985	174,539	
CREDIBILITY	0.05	0.16	0.19	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.904	0.155	0.017	1.076
INDICATED (POST-TEST)	0.880	0.151	0.016	1.047
PRESENT ON RATE LEVEL	0.582	0.209	0.033	0.824
DERIVED BY FORMULA	0.597	0.200	0.030	0.827
UNDERLYING PRESENT RATE	0.692	0.249	0.040	0.981
PROPOSED	0.597	0.200	0.030	0.827

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.2496
IND. RATE				1.25	MINIMUM PREMIUM	735
MAN. RATE	2.12	1.92	1.53	+ 1.25	PRESENT	785

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	31,351	2,236,325	7.133	0	1	1	6	2	10
2016	33,976	481,613	1.418	0	0	2	1	5	8
2017	31,883	1,100,851	3.453	0	0	1	8	5	14
2018	32,341	786,972	2.433	0	0	1	5	5	11
2019	45,931	746,500	1.625	0	0	2	1	8	11
TOTAL	175,482	5,352,261	3.050	0	1	7	21	25	54

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	848,547	101,383	194,585	57,880	0	752,759	41,917	124,945	70,468	43,841
2016	0	0	177,780	37,117	8,242	0	0	162,988	24,939	35,912	34,635
2017	0	0	187,257	273,695	271,637	0	0	50,000	153,699	131,643	32,920
2018	0	0	154,794	257,509	16,234	0	0	19,526	224,179	44,800	69,930
2019	0	0	167,328	22,171	156,229	0	0	170,399	0	211,016	19,357
TOTAL	0	848,547	788,542	785,077	510,222	0	752,759	444,830	527,762	493,839	200,683

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	838,612	192,526	248,290	81,437	0	728,793	99,050	178,546	95,836	42,745
2016	0	4,142	295,797	50,859	11,722	0	4,010	264,272	44,232	50,433	36,990
2017	0	5,382	437,602	338,782	352,365	0	1,684	193,005	224,413	194,712	36,245
2018	0	23,751	484,917	259,958	47,753	0	46,248	214,064	222,962	84,903	76,643
2019	947	43,637	530,370	111,286	133,701	6,343	55,694	491,830	101,623	173,371	23,403
TOTAL	947	915,525	1,941,213	1,009,175	626,978	6,343	836,429	1,262,221	771,776	599,255	216,026

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,962,678	3,007,184	216,026	
IBNR + FREQUENCY ADJUSTMENT	(1,842,910)	(601,152)	1,613	
TOTAL LOSSES	3,119,768	2,406,032	217,639	
EXPECTED LOSSES	6,597,180	2,565,178	283,844	
CREDIBILITY	0.03	0.09	0.11	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.778	1.371	0.124	3.273
INDICATED (POST-TEST)	1.731	1.335	0.121	3.186
PRESENT ON RATE LEVEL	3.158	1.228	0.136	4.522
DERIVED BY FORMULA	3.115	1.238	0.134	4.487
UNDERLYING PRESENT RATE	3.759	1.462	0.162	5.383
PROPOSED	3.115	1.238	0.134	4.487

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	6.4349
IND. RATE				6.43	MINIMUM PREMIUM	2,000
MAN. RATE	11.39	10.36	8.36	+ 6.43	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
2015	5,403	920,877	17,044	0	0	3	0	1	4
2016	6,590	1,378,234	20,914	0	0	2	0	1	3
2017	8,221	98,736	1,201	0	0	0	0	2	2
2018	8,176	289,553	3,541	0	0	2	0	1	3
2019	9,324	3,472	0.037	0	0	0	0	0	0
TOTAL	37,714	2,690,872	7.135	0	0	7	0	5	12

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	482,320	0	396	0	0	432,438	0	473	5,250
2016	0	0	674,733	0	3,049	0	0	687,847	0	4,083	8,522
2017	0	0	0	0	62,702	0	0	0	0	34,623	1,411
2018	0	0	190,225	0	4,094	0	0	66,918	0	13,094	15,222
2019	0	0	0	0	0	0	0	0	0	0	3,472
TOTAL	0	0	1,347,278	0	70,241	0	0	1,187,203	0	52,273	33,877

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	915,926	0	557	0	0	1,021,851	0	643	5,119
2016	0	12,837	903,270	5,331	6,706	0	12,390	835,050	11,453	8,209	9,101
2017	0	63	6,157	4,188	78,384	0	21	2,898	2,794	48,915	1,554
2018	0	17,157	327,387	11,638	12,019	0	7,857	132,963	8,124	20,597	16,683
2019	0	0	0	0	0	0	0	0	0	0	4,198
TOTAL	0	30,057	2,152,740	21,157	97,666	0	20,268	1,992,762	22,371	78,364	36,655

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,195,827	219,559	36,655	
IBNR + FREQUENCY ADJUSTMENT	(356,211)	(78,372)	140	
TOTAL LOSSES	3,839,616	141,187	36,795	
EXPECTED LOSSES	1,257,044	337,879	24,822	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	10.181	0.374	0.098	10.653
INDICATED (POST-TEST)	9.911	0.364	0.095	10.371
PRESENT ON RATE LEVEL	2.800	0.753	0.055	3.608
DERIVED BY FORMULA	2.871	0.741	0.057	3.669
UNDERLYING PRESENT RATE	3.333	0.896	0.066	4.295
PROPOSED	2.871	0.741	0.057	3.669

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	5.2615
IND. RATE				5.26	MINIMUM PREMIUM	1.975
MAN. RATE	9.07	8.26	6.67	+ 5.26	PRESENT	2.000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	146	0	0.000	0	0	0	0	0	0
2016	601	0	0.000	0	0	0	0	0	0
2017	790	0	0.000	0	0	0	0	0	0
2018	1,083	0	0.000	0	0	0	0	0	0
2019	1,335	4,201	0.315	0	0	0	0	0	0
TOTAL	3,955	4,201	0.106	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	4,201
TOTAL	0	0	0	0	0	0	0	0	0	0	4,201

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	5,079
TOTAL	0	0	0	0	0	0	0	0	0	0	5,079

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	5,079	
IBNR + FREQUENCY ADJUSTMENT	(33,474)	(15,787)	41	
TOTAL LOSSES	0	0	5,120	
EXPECTED LOSSES	122,146	77,338	5,774	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.129	0.129
INDICATED (POST-TEST)	0.000	0.000	0.126	0.126
PRESENT ON RATE LEVEL	2.595	1.643	0.123	4.360
DERIVED BY FORMULA	2.595	1.626	0.123	4.344
UNDERLYING PRESENT RATE	3.088	1.955	0.146	5.190
PROPOSED	2.595	1.626	0.123	4.344

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	6.2287
IND. RATE				6.23	MINIMUM PREMIUM	2,000
MAN. RATE	10.46	9.79	8.06	+ 6.23	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
2015	1,990	0	0.000	0	0	0	0	0	0
2016	2,325	15,007	0.645	0	0	0	0	1	1
2017	1,910	0	0.000	0	0	0	0	0	0
2018	2,834	31,005	1.094	0	0	0	0	3	3
2019	2,482	1,699	0.068	0	0	0	0	0	0
TOTAL	11,541	47,711	0.413	0	0	0	0	4	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	3,724	0	0	0	0	11,283	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	25,522	0	0	0	0	5,483	0
2019	0	0	0	0	0	0	0	0	0	0	1,699
TOTAL	0	0	0	0	29,246	0	0	0	0	16,766	1,699

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	79	54	4,691	0	0	125	362	15,406	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	110	8,836	4,602	28,557	0	14	1,422	855	7,184	0
2019	0	0	0	0	0	0	0	0	0	0	2,054
TOTAL	0	110	8,915	4,656	33,247	0	14	1,548	1,217	22,590	2,054

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,587	61,710	2,054	
IBNR + FREQUENCY ADJUSTMENT	(45,422)	(20,479)	24	
TOTAL LOSSES	0	41,231	2,078	
EXPECTED LOSSES	165,562	86,270	4,546	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.357	0.018	0.375
INDICATED (POST-TEST)	0.000	0.348	0.018	0.365
PRESENT ON RATE LEVEL	1.205	0.628	0.033	1.866
DERIVED BY FORMULA	1.205	0.625	0.033	1.863
UNDERLYING PRESENT RATE	1.435	0.748	0.039	2.221
PROPOSED	1.205	0.625	0.033	1.863

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.6717
IND. RATE				2.67	MINIMUM PREMIUM	1,175
MAN. RATE	5.74	4.69	3.45	+ 2.67	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
2015	45,996	382,683	0.832	0	0	1	1	13	15
2016	45,273	1,488,326	3.287	0	0	4	3	8	15
2017	52,586	1,140,350	2.169	0	0	2	4	10	16
2018	58,517	533,348	0.911	0	0	1	0	12	13
2019	62,295	473,670	0.760	0	0	0	2	11	13
TOTAL	264,667	4,018,377	1.518	0	0	8	10	54	72

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	109,765	27,182	47,577	0	0	50,000	43,948	94,136	10,075
2016	0	0	859,822	86,676	34,254	0	0	401,939	9,308	54,911	41,416
2017	0	0	432,816	147,643	43,420	0	0	290,111	151,799	61,659	12,902
2018	0	0	100,801	0	121,259	0	0	87,382	0	189,405	34,501
2019	0	0	0	68,220	121,141	0	0	0	33,247	193,657	57,405
TOTAL	0	0	1,503,204	329,721	367,651	0	0	829,432	238,302	593,768	156,299

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	208,444	34,684	66,941	0	0	118,150	62,802	128,025	9,823
2016	0	20,034	1,419,791	123,253	48,588	0	9,888	645,889	25,345	77,203	44,232
2017	0	10,498	799,455	185,521	67,550	0	7,351	756,654	230,373	102,447	14,205
2018	0	9,604	214,712	27,639	139,618	0	10,707	218,321	37,471	252,669	37,813
2019	254	17,313	267,091	117,837	103,654	2,944	30,744	190,293	101,501	155,599	69,403
TOTAL	254	57,449	2,909,493	488,935	426,352	2,944	58,691	1,929,307	457,493	715,942	175,476

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,958,138	2,088,722	175,476	
IBNR + FREQUENCY ADJUSTMENT	(1,316,495)	(580,726)	826	
TOTAL LOSSES	3,641,643	1,507,996	176,302	
EXPECTED LOSSES	4,677,373	2,464,994	151,569	
CREDIBILITY	0.03	0.12	0.14	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.376	0.570	0.067	2.012
INDICATED (POST-TEST)	1.339	0.555	0.065	1.959
PRESENT ON RATE LEVEL	1.485	0.782	0.048	2.315
DERIVED BY FORMULA	1.480	0.755	0.050	2.286
UNDERLYING PRESENT RATE	1.767	0.931	0.057	2.756
PROPOSED	1.480	0.755	0.050	2.286

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.2780
IND. RATE				3.28	MINIMUM PREMIUM	1.360
MAN. RATE	6.02	5.38	4.28	+ 3.28	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
2015	68,725	213,682	0.311	0	0	0	1	9	10
2016	82,138	8,282,601	10.084	0	0	4	5	20	29
2017	87,878	3,735,687	4.251	0	1	4	3	18	26
2018	97,891	1,691,765	1.728	0	0	3	6	10	19
2019	98,824	737,182	0.746	0	0	1	1	22	24
TOTAL	435,456	14,660,917	3.367	0	1	12	16	79	108

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	3,000	19,277	0	0	0	10,542	94,758	86,105
2016	0	0	2,180,505	191,986	175,926	0	0	5,269,849	191,822	183,710	88,803
2017	0	972,987	678,918	58,898	173,711	0	1,299,547	246,693	48,883	195,650	60,400
2018	0	0	383,019	177,467	97,884	0	0	315,350	400,697	276,211	41,137
2019	0	0	117,500	26,659	198,224	0	0	26,302	18,214	268,022	82,261
TOTAL	0	972,987	3,359,942	458,010	665,022	0	1,299,547	5,858,194	670,158	1,018,351	358,706

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	3,828	27,123	0	0	0	15,065	128,871	83,952
2016	0	30,723	2,189,107	268,822	230,606	0	21,225	2,066,588	334,420	262,403	94,842
2017	0	580,281	1,218,144	99,251	232,188	0	474,023	705,406	98,110	285,767	66,500
2018	0	41,639	837,739	210,620	140,719	0	115,959	976,502	454,593	423,167	45,086
2019	851	40,243	507,541	132,624	164,655	4,558	42,179	282,268	123,165	212,424	99,454
TOTAL	851	692,886	4,752,531	715,145	795,290	4,558	653,386	4,030,764	1,025,352	1,312,631	389,834

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,134,976	3,848,418	389,834	
IBNR + FREQUENCY ADJUSTMENT	(2,319,981)	(846,847)	2,306	
TOTAL LOSSES	7,814,995	3,001,571	392,140	
EXPECTED LOSSES	8,263,255	3,588,914	428,919	
CREDIBILITY	0.05	0.16	0.19	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.795	0.689	0.090	2.574
INDICATED (POST-TEST)	1.747	0.671	0.088	2.506
PRESENT ON RATE LEVEL	1.594	0.692	0.083	2.369
DERIVED BY FORMULA	1.602	0.689	0.084	2.374
UNDERLYING PRESENT RATE	1.898	0.824	0.098	2.820
PROPOSED	1.602	0.689	0.084	2.374

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.4050
IND. RATE				3.41	MINIMUM PREMIUM	1,400
MAN. RATE	5.87	5.36	4.38	+ 3.41	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
2015	860	88,938	10.342	0	0	0	1	0	1
2016	864	0	0.000	0	0	0	0	0	0
2017	1,225	599	0.049	0	0	0	0	0	0
2018	1,446	0	0.000	0	0	0	0	0	0
2019	1,970	1,038	0.053	0	0	0	0	0	0
TOTAL	6,365	90,575	1.423	0	0	0	1	0	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	70,643	0	0	0	0	18,295	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	599
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	1,038
TOTAL	0	0	0	70,643	0	0	0	0	18,295	0	1,637

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	90,140	0	0	0	0	26,144	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	659
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	1,255
TOTAL	0	0	0	90,140	0	0	0	0	26,144	0	1,914

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	116,284	1,914	
IBNR + FREQUENCY ADJUSTMENT	(88,044)	(22,959)	47	
TOTAL LOSSES	0	93,325	1,961	
EXPECTED LOSSES	315,417	104,833	7,216	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.466	0.031	1.497
INDICATED (POST-TEST)	0.000	1.427	0.030	1.457
PRESENT ON RATE LEVEL	4.163	1.384	0.095	5.642
DERIVED BY FORMULA	4.163	1.384	0.095	5.642
UNDERLYING PRESENT RATE	4.955	1.647	0.113	6.716
PROPOSED	4.163	1.384	0.095	5.642

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	8.0903
IND. RATE				8.09	MINIMUM PREMIUM	2,000
MAN. RATE	13.32	12.60	10.43	+ 8.09	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
2015	12,003	104,093	0.867	0	0	0	1	3	4
2016	13,815	208,004	1.506	0	0	0	2	5	7
2017	14,157	17,549	0.124	0	0	0	0	2	2
2018	16,954	350,964	2.070	0	0	1	3	0	4
2019	17,110	638,620	3.732	0	0	1	1	2	4
TOTAL	74,039	1,319,230	1.782	0	0	2	7	12	21

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	53,965	10,711	0	0	0	23,589	8,785	7,043
2016	0	0	0	63,286	35,062	0	0	0	55,344	39,981	14,331
2017	0	0	0	0	7,087	0	0	0	0	8,006	2,456
2018	0	0	139,202	91,879	0	0	0	69,301	47,316	0	3,266
2019	0	0	380,742	37,318	27,543	0	0	173,025	4,192	12,299	3,501
TOTAL	0	0	519,944	246,448	80,403	0	0	242,326	130,441	69,071	30,597

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	68,859	15,070	0	0	0	33,709	11,948	6,867
2016	0	0	8,037	84,113	44,873	0	0	6,222	88,926	55,885	15,306
2017	0	7	696	473	8,859	0	5	670	646	11,311	2,704
2018	0	16,015	314,906	96,520	13,841	0	17,356	168,929	51,510	8,880	3,580
2019	1,467	65,924	749,584	74,208	45,631	3,371	31,134	344,716	25,206	19,918	4,233
TOTAL	1,467	81,946	1,073,223	324,174	128,274	3,371	48,495	520,537	199,997	107,942	32,689

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,729,039	760,387	32,689	
IBNR + FREQUENCY ADJUSTMENT	(342,477)	(122,482)	266	
TOTAL LOSSES	1,386,563	637,905	32,955	
EXPECTED LOSSES	1,227,224	520,956	49,119	
CREDIBILITY	0.01	0.05	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.873	0.862	0.045	2.779
INDICATED (POST-TEST)	1.823	0.839	0.043	2.705
PRESENT ON RATE LEVEL	1.392	0.591	0.056	2.039
DERIVED BY FORMULA	1.397	0.603	0.055	2.055
UNDERLYING PRESENT RATE	1.658	0.704	0.066	2.428
PROPOSED	1.397	0.603	0.055	2.055

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.9473
IND. RATE				2.95	MINIMUM PREMIUM	1.260
MAN. RATE	5.15	4.67	3.77	+ 2.95	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
2015	3,961	1,001	0.025	0	0	0	0	0	0
2016	3,579	348,533	9.738	0	0	1	0	0	1
2017	4,666	15,851	0.340	0	0	0	0	1	1
2018	5,239	41,492	0.792	0	0	0	0	5	5
2019	4,810	140,517	2.921	0	0	0	1	1	2
TOTAL	22,255	547,394	2.460	0	0	1	1	7	9

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	1,001
2016	0	0	234,047	0	0	0	0	98,755	0	0	15,731
2017	0	0	0	0	2,507	0	0	0	0	13,344	0
2018	0	0	0	0	20,625	0	0	0	0	20,867	0
2019	0	0	0	32,137	214	0	0	0	107,646	520	0
TOTAL	0	0	234,047	32,137	23,346	0	0	98,755	107,646	34,731	16,732

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	976
2016	0	5,453	383,556	2,247	1,217	0	2,429	158,304	2,173	494	16,801
2017	0	3	246	167	3,134	0	8	1,117	1,077	18,852	0
2018	0	89	7,140	3,719	23,077	0	54	5,413	3,253	27,342	0
2019	0	2,550	50,081	26,334	4,291	8	18,475	121,631	77,412	17,444	0
TOTAL	0	8,095	441,024	32,467	31,719	8	20,966	286,465	83,915	64,132	17,777

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	756,558	212,233	17,777	
IBNR + FREQUENCY ADJUSTMENT	(144,435)	(57,831)	133	
TOTAL LOSSES	612,123	154,402	17,910	
EXPECTED LOSSES	509,740	242,925	25,454	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.750	0.694	0.080	3.525
INDICATED (POST-TEST)	2.678	0.675	0.078	3.431
PRESENT ON RATE LEVEL	1.924	0.917	0.096	2.937
DERIVED BY FORMULA	1.932	0.912	0.096	2.939
UNDERLYING PRESENT RATE	2.290	1.092	0.114	3.496
PROPOSED	1.932	0.912	0.096	2.939

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	4.2152
IND. RATE				4.22	MINIMUM PREMIUM	1,655
MAN. RATE	7.40	6.73	5.43	+ 4.22	PRESENT	1,940

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	3,702	58,403	1.578	0	0	0	0	1	1
2016	4,303	275,975	6.414	0	0	1	1	0	2
2017	4,823	102,070	2.116	0	0	0	1	0	1
2018	4,705	0	0.000	0	0	0	0	0	0
2019	3,918	7,668	0.196	0	0	0	0	1	1
TOTAL	21,451	444,116	2.070	0	0	1	2	2	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	6,523	0	0	0	0	50,700	1,180
2016	0	0	114,315	54,657	0	0	0	37,688	68,612	0	703
2017	0	0	0	51,531	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	1,500	0	0	0	0	6,168	0
TOTAL	0	0	114,315	106,188	8,023	0	0	37,688	118,764	56,868	2,270

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	9,178	0	0	0	0	68,952	1,151
2016	0	2,664	193,636	73,299	1,207	0	927	67,577	109,483	1,794	751
2017	0	144	16,428	59,343	1,731	0	135	20,633	68,793	2,392	426
2018	0	0	0	0	0	0	0	0	0	0	0
2019	3	148	1,998	770	1,175	94	798	4,868	2,473	4,788	0
TOTAL	3	2,956	212,062	133,412	13,291	94	1,861	93,078	180,750	77,926	2,327

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	310,053	405,380	2,327	
IBNR + FREQUENCY ADJUSTMENT	(337,827)	(111,350)	246	
TOTAL LOSSES	0	294,029	2,574	
EXPECTED LOSSES	1,184,056	453,679	51,509	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.371	0.012	1.383
INDICATED (POST-TEST)	0.000	1.334	0.012	1.346
PRESENT ON RATE LEVEL	4.637	1.777	0.202	6.616
DERIVED BY FORMULA	4.591	1.768	0.196	6.555
UNDERLYING PRESENT RATE	5.520	2.115	0.240	7.875
PROPOSED	4.591	1.768	0.196	6.555

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	9.3996
IND. RATE				9.40	MINIMUM PREMIUM	2,000
MAN. RATE	16.04	14.97	12.23	+ 9.40	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
2015	14,487	252,789	1.745	0	0	0	3	4	7
2016	14,898	501,928	3.369	0	0	1	1	2	4
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	20,016	536,388	2.680	0	0	1	1	7	9
TOTAL	96,664	1,761,175	1.822	0	0	4	8	17	29

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	59,827	43,881	0	0	0	76,322	64,714	8,045
2016	0	0	194,648	20,000	82,193	0	0	119,563	12,472	33,803	39,249
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	106,706	25,000	127,851	0	0	73,226	36,476	148,296	18,833
TOTAL	0	0	600,522	119,531	268,528	0	0	256,626	159,537	262,045	94,386

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	76,339	61,741	0	0	0	109,064	88,011	7,844
2016	0	4,535	323,044	29,489	104,766	0	2,941	193,337	23,466	47,044	41,918
2017	0	6,968	520,169	18,812	10,095	0	1,528	152,875	7,665	4,054	23,460
2018	0	280	9,015	7,942	13,262	0	6,202	26,708	32,259	21,515	7,618
2019	663	31,465	392,648	94,315	108,765	3,601	37,626	297,907	92,935	125,004	22,769
TOTAL	663	43,248	1,244,876	226,896	298,630	3,601	48,297	670,827	265,389	285,629	103,609

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,011,513	1,076,544	103,609	
IBNR + FREQUENCY ADJUSTMENT	(655,847)	(275,270)	540	
TOTAL LOSSES	1,355,666	801,274	104,149	
EXPECTED LOSSES	2,363,213	1,182,093	102,072	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.402	0.829	0.108	2.339
INDICATED (POST-TEST)	1.365	0.807	0.105	2.277
PRESENT ON RATE LEVEL	2.054	1.027	0.089	3.170
DERIVED BY FORMULA	2.040	1.014	0.090	3.144
UNDERLYING PRESENT RATE	2.445	1.223	0.106	3.773
PROPOSED	2.040	1.014	0.090	3.144

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	4.5086
IND. RATE				4.51	MINIMUM PREMIUM	1,745
MAN. RATE	8.12	7.39	5.86	+ 4.51	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
2015	6,112	266,803	4.365	0	0	1	2	1	4
2016	4,764	76,653	1.609	0	0	0	2	0	2
2017	5,201	8,723	0.168	0	0	0	0	1	1
2018	5,492	765	0.014	0	0	0	0	0	0
2019	6,716	14,192	0.211	0	0	0	0	1	1
TOTAL	28,285	367,136	1.298	0	0	1	4	3	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	137,781	12,754	7,476	0	0	81,862	20,644	1,488	4,798
2016	0	0	0	18,200	0	0	0	0	53,425	0	5,028
2017	0	0	0	0	1,201	0	0	0	0	6,235	1,287
2018	0	0	0	0	0	0	0	0	0	0	765
2019	0	0	0	0	282	0	0	0	0	1,736	12,174
TOTAL	0	0	137,781	30,954	8,959	0	0	81,862	74,069	9,459	24,052

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	261,646	16,274	10,519	0	0	193,440	29,500	2,024	4,678
2016	0	0	2,097	24,042	204	0	0	5,578	84,604	1,250	5,370
2017	0	1	118	80	1,501	0	4	522	503	8,809	1,417
2018	0	0	0	0	0	0	0	0	0	0	838
2019	1	28	376	145	221	26	225	1,370	696	1,348	14,718
TOTAL	1	29	264,236	40,541	12,445	26	228	200,910	115,303	13,430	27,022

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	465,430	181,720	27,022	
IBNR + FREQUENCY ADJUSTMENT	(193,019)	(80,722)	157	
TOTAL LOSSES	272,412	100,998	27,179	
EXPECTED LOSSES	685,068	336,291	29,514	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.963	0.357	0.096	1.416
INDICATED (POST-TEST)	0.938	0.348	0.094	1.379
PRESENT ON RATE LEVEL	2.035	0.999	0.088	3.121
DERIVED BY FORMULA	2.024	0.979	0.088	3.091
UNDERLYING PRESENT RATE	2.422	1.189	0.104	3.715
PROPOSED	2.024	0.979	0.088	3.091

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	4.4323
IND. RATE				4.43	MINIMUM PREMIUM	1,720
MAN. RATE	7.79	7.16	5.77	+ 4.43	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
2015	8,630	445,341	5.160	0	0	1	3	0	4
2016	10,097	578,119	5.726	0	0	1	0	5	6
2017	10,017	572,717	5.717	0	0	2	1	3	6
2018	13,077	668,671	5.113	0	0	1	3	16	20
2019	14,823	297,681	2.008	0	0	0	1	10	11
TOTAL	56,644	2,562,529	4.524	0	0	5	8	34	47

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	133,868	105,554	0	0	0	70,875	83,698	0	51,346
2016	0	0	112,592	0	220,247	0	0	42,957	0	188,446	13,877
2017	0	0	308,327	33,344	7,562	0	0	133,428	68,919	14,008	7,129
2018	0	0	198,587	137,363	71,887	0	0	91,992	100,287	48,001	20,554
2019	0	0	0	24,935	86,302	0	0	0	15,512	134,621	36,311
TOTAL	0	0	753,374	301,196	385,998	0	0	339,252	268,416	385,076	129,217

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	254,215	134,687	0	0	0	167,478	119,604	0	50,062
2016	0	2,623	189,207	4,296	278,009	0	1,057	70,952	6,994	257,519	14,821
2017	0	7,254	544,316	47,876	16,493	0	3,370	346,431	103,566	26,801	7,849
2018	0	23,394	479,362	156,717	100,754	0	30,495	264,217	111,670	78,896	22,527
2019	181	10,472	153,608	64,637	70,808	2,046	20,073	123,724	65,108	106,962	43,900
TOTAL	181	43,743	1,620,709	408,214	466,064	2,046	54,994	972,802	406,942	470,178	139,159

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,694,475	1,751,398	139,159	
IBNR + FREQUENCY ADJUSTMENT	(452,227)	(280,709)	632	
TOTAL LOSSES	2,242,248	1,470,689	139,791	
EXPECTED LOSSES	1,636,960	1,227,149	108,446	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	3.958	2.596	0.247	6.802
INDICATED (POST-TEST)	3.854	2.528	0.240	6.621
PRESENT ON RATE LEVEL	2.428	1.820	0.161	4.409
DERIVED BY FORMULA	2.442	1.848	0.165	4.455
UNDERLYING PRESENT RATE	2.890	2.166	0.191	5.248
PROPOSED	2.442	1.848	0.165	4.455

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	6.3887
IND. RATE				6.39	MINIMUM PREMIUM	2,000
MAN. RATE	10.69	9.98	8.15	+ 6.39	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
2015	12,158	307,582	2.530	0	0	0	3	2	5
2016	14,752	204,225	1.384	0	0	0	0	5	5
2017	15,306	1,834,577	11.986	0	0	1	1	5	7
2018	14,805	490,392	3.312	0	0	1	2	7	10
2019	15,792	338,098	2.141	0	0	0	0	8	8
TOTAL	72,813	3,174,874	4.360	0	0	2	6	27	35

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	103,426	2,947	0	0	0	159,774	6,062	35,373
2016	0	0	0	0	79,634	0	0	0	0	122,629	1,962
2017	0	0	188,200	23,000	40,486	0	0	1,500,000	5,226	67,884	9,781
2018	0	0	197,600	73,111	48,319	0	0	95,000	42,210	23,650	10,502
2019	0	0	0	0	225,352	0	0	0	0	105,893	6,853
TOTAL	0	0	385,800	199,537	396,738	0	0	1,595,000	207,210	326,118	64,471

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	131,972	4,146	0	0	0	228,317	8,244	34,489
2016	0	0	1,696	1,163	100,307	0	0	1,361	3,936	167,438	2,095
2017	0	1,404	108,090	30,816	52,455	0	7,590	1,024,554	37,652	107,747	10,769
2018	0	20,775	416,105	90,491	68,473	0	19,423	221,073	52,654	40,616	11,510
2019	473	22,220	300,214	115,651	176,541	1,610	13,703	83,581	42,463	82,205	8,285
TOTAL	473	44,399	826,105	370,092	401,922	1,610	40,716	1,330,569	365,022	406,249	67,148

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,243,872	1,543,286	67,148	
IBNR + FREQUENCY ADJUSTMENT	(401,668)	(193,196)	406	
TOTAL LOSSES	1,842,204	1,350,090	67,555	
EXPECTED LOSSES	1,419,554	804,170	78,295	
CREDIBILITY	0.01	0.05	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.530	1.854	0.093	4.477
INDICATED (POST-TEST)	2.463	1.805	0.090	4.358
PRESENT ON RATE LEVEL	1.638	0.928	0.090	2.656
DERIVED BY FORMULA	1.646	0.972	0.090	2.708
UNDERLYING PRESENT RATE	1.950	1.104	0.108	3.162
PROPOSED	1.646	0.972	0.090	2.708

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.8835
IND. RATE				3.88	MINIMUM PREMIUM	1.550
MAN. RATE	6.58	6.01	4.91	+ 3.88	PRESENT	1.790

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	5,948	68,007	1.143	0	0	0	3	0	3
2016	6,110	20,528	0.336	0	0	0	0	1	1
2017	6,371	99,251	1.558	0	0	0	1	2	3
2018	7,467	984,224	13.181	0	0	1	0	0	1
2019	8,689	300,772	3.462	0	0	0	2	3	5
TOTAL	34,585	1,472,782	4.258	0	0	1	6	6	13

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	40,584	0	0	0	0	16,937	0	10,486
2016	0	0	0	0	435	0	0	0	0	923	19,170
2017	0	0	0	55,167	4,399	0	0	0	36,790	2,463	432
2018	0	0	364,057	0	0	0	0	619,666	0	0	501
2019	0	0	0	58,040	3,492	0	0	0	228,504	8,578	2,158
TOTAL	0	0	364,057	153,791	8,326	0	0	619,666	282,231	11,964	32,747

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	51,785	0	0	0	0	24,203	0	10,224
2016	0	0	9	6	548	0	0	10	30	1,260	20,474
2017	0	159	18,019	63,824	7,353	0	101	15,342	50,664	5,235	476
2018	0	18,554	352,931	11,804	8,046	0	37,519	631,177	30,279	17,034	549
2019	7	4,912	94,585	49,153	10,182	130	40,184	264,089	167,323	42,831	2,609
TOTAL	7	23,624	465,545	176,573	26,129	130	77,804	910,618	272,498	66,360	34,331

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,477,729	541,559	34,331	
IBNR + FREQUENCY ADJUSTMENT	(176,308)	(75,676)	155	
TOTAL LOSSES	1,301,421	465,883	34,486	
EXPECTED LOSSES	632,111	324,677	27,515	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	3.763	1.347	0.100	5.210
INDICATED (POST-TEST)	3.663	1.311	0.097	5.072
PRESENT ON RATE LEVEL	1.535	0.789	0.067	2.391
DERIVED BY FORMULA	1.557	0.804	0.068	2.429
UNDERLYING PRESENT RATE	1.828	0.939	0.080	2.846
PROPOSED	1.557	0.804	0.068	2.429

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.4834
IND. RATE				3.48	MINIMUM PREMIUM	1,425
MAN. RATE	5.18	5.14	4.42	+ 3.48	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
2015	31,814	428,465	1.347	0	0	1	2	5	8
2016	29,986	1,094,991	3.652	0	0	2	2	5	9
2017	36,422	567,842	1.559	0	0	1	4	6	11
2018	41,948	755,250	1.800	0	0	0	6	10	16
2019	44,626	1,594,525	3.573	1	0	2	3	5	11
TOTAL	184,796	4,441,073	2.403	1	0	6	17	31	55

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	129,891	80,438	13,933	0	0	82,425	74,698	27,356	19,724
2016	0	0	411,150	51,861	49,548	0	0	440,092	67,321	42,171	32,848
2017	0	0	121,638	194,572	42,262	0	0	44,815	99,965	37,175	27,415
2018	0	0	0	196,506	188,338	0	0	0	203,605	121,438	45,363
2019	680,386	0	244,728	116,624	95,345	49,273	0	198,861	88,342	89,916	31,050
TOTAL	680,386	0	907,407	640,001	389,426	49,273	0	766,193	533,931	318,056	156,400

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	246,663	102,639	19,604	0	0	194,770	106,743	37,204	19,231
2016	0	9,580	680,822	73,179	65,129	0	10,826	712,964	117,645	61,356	35,082
2017	0	3,409	276,431	230,432	61,705	0	1,359	150,677	142,775	58,540	30,184
2018	0	8,238	228,538	223,330	228,692	0	40,141	181,029	213,477	182,005	49,718
2019	969,091	57,320	728,782	163,136	102,039	87,883	59,872	550,058	119,262	94,942	37,539
TOTAL	969,091	78,546	2,161,237	792,716	477,169	87,883	112,198	1,789,498	699,902	434,048	171,754

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,198,453	2,403,835	171,754	
IBNR + FREQUENCY ADJUSTMENT	(1,048,956)	(500,528)	958	
TOTAL LOSSES	4,149,497	1,903,307	172,712	
EXPECTED LOSSES	3,731,250	2,140,637	172,812	
CREDIBILITY	0.03	0.09	0.11	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.245	1.030	0.093	3.369
INDICATED (POST-TEST)	2.186	1.003	0.091	3.280
PRESENT ON RATE LEVEL	1.696	0.973	0.079	2.748
DERIVED BY FORMULA	1.711	0.976	0.080	2.767
UNDERLYING PRESENT RATE	2.019	1.158	0.094	3.271
PROPOSED	1.711	0.976	0.080	2.767

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.9674
IND. RATE				3.97	MINIMUM PREMIUM	1.575
MAN. RATE	7.09	6.34	5.08	+ 3.97	PRESENT	1.840

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	33,975	3,080,272	9.066	0	0	6	11	23	40
2016	38,114	4,139,869	10.862	1	0	7	7	9	24
2017	42,430	1,298,055	3.059	0	0	2	6	20	28
2018	43,329	1,589,599	3.669	0	0	3	11	17	31
2019	46,188	1,056,867	2.288	0	0	3	1	16	20
TOTAL	204,036	11,164,662	5.472	1	0	21	36	85	143

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	753,329	450,026	203,513	0	0	546,895	560,213	532,193	34,103
2016	403,500	0	1,431,722	251,338	41,094	9,934	0	1,684,544	238,116	32,313	47,308
2017	0	0	382,182	172,288	78,065	0	0	302,686	161,965	162,560	38,309
2018	0	0	353,294	312,796	194,021	0	0	186,987	288,139	189,392	64,970
2019	0	0	327,116	15,524	111,226	0	0	197,826	650	337,692	66,833
TOTAL	403,500	0	3,247,643	1,201,972	627,919	9,934	0	2,918,938	1,249,083	1,254,150	251,523

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	1,430,572	574,233	286,343	0	0	1,292,313	800,544	723,782	33,250
2016	639,911	31,227	2,226,374	345,482	61,547	18,703	31,210	2,121,319	406,574	56,297	50,525
2017	0	9,427	723,193	214,743	110,716	0	7,739	799,148	253,205	245,835	42,178
2018	0	44,490	932,571	356,667	259,493	0	78,711	622,782	321,840	290,158	71,207
2019	1,444	63,971	735,033	95,198	105,678	8,773	76,766	644,902	155,624	273,351	80,801
TOTAL	641,355	149,115	6,047,743	1,586,324	823,777	27,476	194,426	5,480,464	1,937,787	1,589,424	277,962

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,540,578	5,937,312	277,962	
IBNR + FREQUENCY ADJUSTMENT	(1,923,568)	(1,087,284)	1,377	
TOTAL LOSSES	10,617,011	4,850,028	279,339	
EXPECTED LOSSES	6,806,152	4,575,702	258,306	
CREDIBILITY	0.03	0.10	0.12	

PURE PREMIUMS

INDICATED (PRE-TEST)	5.203	2.377	0.137	7.717
INDICATED (POST-TEST)	5.066	2.314	0.133	7.513
PRESENT ON RATE LEVEL	2.802	1.884	0.106	4.793
DERIVED BY FORMULA	2.870	1.927	0.110	4.907
UNDERLYING PRESENT RATE	3.336	2.243	0.127	5.705
PROPOSED	2.870	1.927	0.110	4.907

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	7.0364
IND. RATE				7.04	MINIMUM PREMIUM	2,000
MAN. RATE	11.29	10.63	8.86	+ 7.04	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	17,783	885,926	4.982	0	0	2	1	2	5
2016	20,149	370,998	1.841	0	0	1	2	3	6
2017	23,042	1,328,794	5.767	0	0	4	0	4	8
2018	23,496	180,400	0.768	0	0	0	0	3	3
2019	24,402	6,101,780	25.005	0	1	2	2	9	14
TOTAL	108,872	8,867,898	8.145	0	1	9	5	21	36

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	363,984	40,681	32,880	0	0	433,812	1,943	4,824	7,802
2016	0	0	85,192	36,935	104,828	0	0	33,524	25,092	72,574	12,853
2017	0	0	613,205	0	139,433	0	0	495,310	0	79,289	1,557
2018	0	0	0	0	170,564	0	0	0	0	7,489	2,347
2019	0	1,220,589	247,317	54,156	122,054	0	4,107,546	149,650	63,281	132,482	4,705
TOTAL	0	1,220,589	1,309,698	131,772	569,759	0	4,107,546	1,112,296	90,316	296,658	29,264

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	691,206	51,909	46,262	0	0	1,025,098	2,777	6,561	7,607
2016	0	1,985	146,100	51,139	132,898	0	825	57,164	42,803	99,847	13,727
2017	0	14,366	1,073,617	27,158	186,079	0	11,836	1,183,047	35,721	125,839	1,714
2018	0	733	59,049	30,753	190,844	0	19	1,943	1,168	9,813	2,572
2019	16,786	334,488	676,124	126,032	115,099	1,344,770	(3,105,550)	500,807	113,878	121,186	5,688
TOTAL	16,786	351,573	2,646,096	286,991	671,182	1,344,770	(3,092,870)	2,768,059	196,346	363,246	31,309

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,034,414	1,517,765	31,309	
IBNR + FREQUENCY ADJUSTMENT	(871,412)	(344,458)	297	
TOTAL LOSSES	3,163,002	1,173,306	31,606	
EXPECTED LOSSES	3,078,731	1,450,167	55,818	
CREDIBILITY	0.02	0.06	0.08	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.905	1.078	0.029	4.012
INDICATED (POST-TEST)	2.828	1.049	0.028	3.906
PRESENT ON RATE LEVEL	2.376	1.119	0.043	3.538
DERIVED BY FORMULA	2.385	1.115	0.042	3.541
UNDERLYING PRESENT RATE	2.828	1.332	0.051	4.211
PROPOSED	2.385	1.115	0.042	3.541

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	5.0784
IND. RATE				5.08	MINIMUM PREMIUM	1,920
MAN. RATE	8.78	8.07	6.54	+ 5.08	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	11,150	19,244	0.173	0	0	0	0	3	3
2016	25,749	724,813	2.815	0	0	2	1	2	5
2017	23,888	74,442	0.312	0	0	0	0	3	3
2018	20,713	335,293	1.619	0	0	0	3	6	9
2019	20,535	704,985	3.433	0	0	0	1	8	9
TOTAL	102,035	1,858,777	1.822	0	0	2	5	22	29

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	3,419	0	0	0	0	1,940	13,885
2016	0	0	297,401	6,128	81,116	0	0	295,790	23,279	8,538	12,561
2017	0	0	0	0	40,165	0	0	0	0	13,295	20,982
2018	0	0	0	102,936	79,302	0	0	0	69,056	63,187	20,812
2019	0	0	0	4,500	177,496	0	0	0	0	518,178	4,811
TOTAL	0	0	297,401	113,564	381,498	0	0	295,790	92,335	605,138	73,051

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	4,811	0	0	0	0	2,638	13,538
2016	0	6,929	489,814	12,134	103,789	0	7,276	476,676	43,646	13,681	13,415
2017	0	40	3,944	2,683	50,210	0	8	1,113	1,073	18,783	23,101
2018	0	4,232	113,015	113,498	98,139	0	13,672	67,105	75,834	90,556	22,810
2019	373	17,855	243,433	94,763	139,628	7,876	67,052	408,998	207,789	402,262	5,816
TOTAL	373	29,057	850,206	223,078	396,577	7,876	88,008	953,893	328,342	627,920	78,681

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,929,413	1,475,917	78,681	
IBNR + FREQUENCY ADJUSTMENT	(647,816)	(183,234)	491	
TOTAL LOSSES	1,281,597	1,292,683	79,172	
EXPECTED LOSSES	2,286,895	763,667	96,485	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.256	1.267	0.078	2.601
INDICATED (POST-TEST)	1.223	1.233	0.076	2.532
PRESENT ON RATE LEVEL	1.883	0.629	0.079	2.591
DERIVED BY FORMULA	1.870	0.665	0.079	2.614
UNDERLYING PRESENT RATE	2.241	0.748	0.095	3.084
PROPOSED	1.853	0.659	0.078	2.591

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.7156
IND. RATE				3.72	MINIMUM PREMIUM	1,500
MAN. RATE	6.75	6.02	4.79	+ 3.72	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
2015	10,295	3,458	0.034	0	0	0	0	0	0
2016	8,146	603,042	7.403	0	0	2	0	2	4
2017	11,040	396,599	3.592	0	0	1	1	2	4
2018	8,464	104,549	1.235	0	0	1	0	0	1
2019	11,966	74,329	0.621	0	0	0	0	3	3
TOTAL	49,911	1,181,977	2.368	0	0	4	1	7	12

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	3,458
2016	0	0	368,868	0	1,772	0	0	228,884	0	1,345	2,173
2017	0	0	213,641	64,998	463	0	0	40,604	70,235	3,403	3,255
2018	0	0	80,573	0	0	0	0	23,363	0	0	613
2019	0	0	0	0	40,141	0	0	0	0	24,737	9,451
TOTAL	0	0	663,082	64,998	42,376	0	0	292,851	70,235	29,485	18,950

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	3,372
2016	0	8,595	604,539	3,567	4,150	0	5,631	366,916	5,079	2,981	2,321
2017	0	5,139	390,045	81,100	6,865	0	1,158	125,618	99,020	9,291	3,584
2018	0	7,260	138,070	4,617	3,150	0	2,731	45,235	2,124	1,201	672
2019	84	3,958	53,476	20,600	31,446	376	3,201	19,525	9,920	19,203	11,426
TOTAL	84	24,951	1,186,130	109,884	45,612	376	12,721	557,294	116,142	32,676	21,374

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,781,556	304,313	21,374	
IBNR + FREQUENCY ADJUSTMENT	(930,739)	(141,413)	269	
TOTAL LOSSES	850,817	162,899	21,643	
EXPECTED LOSSES	3,226,029	586,728	50,194	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.705	0.326	0.043	2.074
INDICATED (POST-TEST)	1.659	0.318	0.042	2.019
PRESENT ON RATE LEVEL	5.430	0.988	0.084	6.502
DERIVED BY FORMULA	5.392	0.961	0.082	6.435
UNDERLYING PRESENT RATE	6.464	1.176	0.101	7.740
PROPOSED	5.392	0.961	0.082	6.435

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	9.2285
IND. RATE				9.23	MINIMUM PREMIUM	2,000
MAN. RATE	17.54	15.50	12.02	+ 9.23	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
2015	6,564	6,783	0.103	0	0	0	0	0	0
2016	8,165	21,106	0.258	0	0	0	1	1	2
2017	14,576	999	0.007	0	0	0	0	0	0
2018	10,151	0	0.000	0	0	0	0	0	0
2019	12,247	0	0.000	0	0	0	0	0	0
TOTAL	51,703	28,888	0.056	0	0	0	1	1	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	6,783
2016	0	0	0	9,652	2,559	0	0	0	6,807	1,127	961
2017	0	0	0	0	0	0	0	0	0	0	999
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	9,652	2,559	0	0	0	6,807	1,127	8,743

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	6,613
2016	0	0	1,166	12,788	3,331	0	0	723	10,816	1,698	1,026
2017	0	0	0	0	0	0	0	0	0	0	1,100
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	1,166	12,788	3,331	0	0	723	10,816	1,698	8,740

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,890	28,633	8,740	
IBNR + FREQUENCY ADJUSTMENT	(482,410)	(85,936)	238	
TOTAL LOSSES	0	0	8,978	
EXPECTED LOSSES	1,637,945	366,627	42,859	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.017	0.017
INDICATED (POST-TEST)	0.000	0.000	0.017	0.017
PRESENT ON RATE LEVEL	2.661	0.596	0.070	3.327
DERIVED BY FORMULA	2.635	0.572	0.067	3.274
UNDERLYING PRESENT RATE	3.168	0.709	0.083	3.960
PROPOSED	2.635	0.572	0.067	3.274

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	4.6945
IND. RATE				4.69	MINIMUM PREMIUM	1,800
MAN. RATE	8.75	7.79	6.15	+ 4.69	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	545	0	0.000	0	0	0	0	0	0
2016	1,197	531	0.044	0	0	0	0	0	0
2017	1,758	0	0.000	0	0	0	0	0	0
2018	508	0	0.000	0	0	0	0	0	0
2019	372	0	0.000	0	0	0	0	0	0
TOTAL	4,380	531	0.012	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	531
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	531

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	567
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	567

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	567	
IBNR + FREQUENCY ADJUSTMENT	(59,787)	(17,943)	12	
TOTAL LOSSES	0	0	579	
EXPECTED LOSSES	189,947	66,617	3,466	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.013	0.013
INDICATED (POST-TEST)	0.000	0.000	0.013	0.013
PRESENT ON RATE LEVEL	3.643	1.278	0.066	4.987
DERIVED BY FORMULA	3.643	1.265	0.066	4.974
UNDERLYING PRESENT RATE	4.337	1.521	0.079	5.937
PROPOSED	3.643	1.265	0.066	4.974

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	7.1329
IND. RATE				7.13	MINIMUM PREMIUM	2,000
MAN. RATE	11.89	11.20	9.22	+ 7.13	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
2015	4,673	4,373,692	93,595	1	0	0	0	2	3
2016	6,586	21,488	0.326	0	0	0	0	3	3
2017	6,609	120,905	1.829	0	0	0	0	3	3
2018	6,753	384,571	5.695	0	0	1	0	2	3
2019	5,189	122,145	2.354	0	0	0	0	1	1
TOTAL	29,810	5,022,801	16.849	1	0	1	0	11	13

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	3,321,930	0	0	0	18,169	1,022,278	0	0	0	10,910	405
2016	0	0	0	0	9,513	0	0	0	0	8,585	3,390
2017	0	0	0	0	62,634	0	0	0	0	56,396	1,875
2018	0	0	189,000	0	12,398	0	0	150,000	0	25,187	7,986
2019	0	0	0	0	54,213	0	0	0	0	62,500	5,432
TOTAL	3,321,930	0	189,000	0	156,927	1,022,278	0	150,000	0	163,578	19,088

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	1,021,200	0	0	0	25,564	367,403	0	0	0	14,838	395
2016	0	0	203	139	11,983	0	0	95	276	11,722	3,621
2017	0	63	6,151	4,184	78,299	0	34	4,720	4,551	79,676	2,064
2018	0	17,082	328,163	13,065	21,262	0	17,600	296,964	17,562	40,713	8,753
2019	114	5,345	72,223	27,822	42,470	950	8,088	49,331	25,063	48,519	6,567
TOTAL	1,021,314	22,490	406,738	45,210	179,578	368,353	25,722	351,110	47,451	195,467	21,400

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,195,728	467,706	21,400	
IBNR + FREQUENCY ADJUSTMENT	(375,026)	(125,364)	231	
TOTAL LOSSES	1,820,702	342,342	21,631	
EXPECTED LOSSES	1,323,375	510,484	49,137	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	6.108	1.148	0.073	7.329
INDICATED (POST-TEST)	5.946	1.118	0.071	7.134
PRESENT ON RATE LEVEL	3.730	1.439	0.138	5.307
DERIVED BY FORMULA	3.752	1.429	0.136	5.317
UNDERLYING PRESENT RATE	4.439	1.712	0.165	6.317
PROPOSED	3.752	1.429	0.136	5.317

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	7.6248
IND. RATE				7.62	MINIMUM PREMIUM	2,000
MAN. RATE	12.89	12.00	9.81	+ 7.62	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
2015	6,988	6,942,825	99,354	1	0	3	2	2	8
2016	6,709	165,809	2,471	0	0	0	2	5	7
2017	6,667	518,352	7,775	0	0	0	3	3	6
2018	8,184	318,992	3,898	0	0	0	2	4	6
2019	8,413	563,302	6,696	0	0	0	3	4	7
TOTAL	36,961	8,509,280	23,022	1	0	3	12	18	34

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	1,965,939	0	505,207	58,196	6,388	3,750,332	0	608,728	27,513	14,680	5,842
2016	0	0	0	14,392	65,996	0	0	0	4,464	58,624	22,333
2017	0	0	0	167,646	80,694	0	0	0	115,276	154,622	114
2018	0	0	0	112,003	42,608	0	0	0	124,361	40,020	0
2019	0	0	0	86,919	162,998	0	0	0	177,116	133,139	3,130
TOTAL	1,965,939	0	505,207	439,156	358,684	3,750,332	0	608,728	448,730	401,085	31,419

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	485,232	0	902,236	74,258	8,988	1,082,187	0	1,295,936	39,316	19,965	5,696
2016	0	0	3,064	19,975	83,290	0	0	1,117	8,951	80,150	23,852
2017	0	550	61,370	198,451	106,508	0	404	60,366	170,602	223,949	126
2018	0	4,417	107,848	115,620	57,911	0	24,429	101,712	125,066	66,416	0
2019	342	22,912	351,827	154,576	138,844	2,024	47,515	304,537	180,416	131,393	3,784
TOTAL	485,574	27,879	1,426,344	562,881	395,542	1,084,210	72,348	1,763,668	524,352	521,873	33,457

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,860,024	2,004,647	33,457	
IBNR + FREQUENCY ADJUSTMENT	(749,067)	(348,695)	284	
TOTAL LOSSES	4,110,958	1,655,952	33,741	
EXPECTED LOSSES	2,686,669	1,465,187	53,461	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	11.122	4.480	0.091	15.694
INDICATED (POST-TEST)	10.828	4.362	0.089	15.278
PRESENT ON RATE LEVEL	6.107	3.330	0.122	9.558
DERIVED BY FORMULA	6.154	3.361	0.120	9.635
UNDERLYING PRESENT RATE	7.269	3.964	0.145	11.378
PROPOSED	6.154	3.361	0.120	9.635

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	13.8170
IND. RATE				13.82	MINIMUM PREMIUM	2,000
MAN. RATE	24.02	22.00	17.67	+ 13.82	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
2015	34,612	344,321	0.995	0	0	1	1	2	4
2016	31,197	93,093	0.298	0	0	0	1	3	4
2017	38,983	927,248	2.379	0	0	2	2	2	6
2018	41,403	616,898	1.490	1	0	0	0	3	4
2019	41,159	227,455	0.553	0	0	1	1	3	5
TOTAL	187,354	2,209,015	1.179	1	0	4	5	13	23

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	251,750	8,000	15,671	0	0	45,231	4,319	11,858	7,492
2016	0	0	0	16,989	7,317	0	0	0	32,792	24,948	11,047
2017	0	0	567,532	16,622	10,735	0	0	303,087	8,804	6,903	13,565
2018	547,964	0	0	0	7,928	0	0	0	0	51,903	9,103
2019	0	0	81,120	39,624	11,028	0	0	35,718	29,193	24,020	6,752
TOTAL	547,964	0	900,402	81,235	52,679	0	0	384,036	75,108	119,632	47,959

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	478,073	10,208	22,049	0	0	106,881	6,172	16,127	7,305
2016	0	0	2,113	22,549	9,407	0	0	3,700	52,730	34,831	11,798
2017	0	13,224	987,332	36,374	24,875	0	7,241	724,062	30,576	18,629	14,935
2018	791,753	34	2,745	1,429	8,871	0	135	13,464	8,092	68,009	9,977
2019	323	17,047	215,656	44,304	17,828	1,022	14,051	120,015	34,134	25,272	8,163
TOTAL	792,076	30,305	1,685,919	114,865	83,029	1,022	21,427	968,122	131,704	162,867	52,178

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,498,872	492,465	52,178	
IBNR + FREQUENCY ADJUSTMENT	(459,131)	(170,266)	493	
TOTAL LOSSES	3,039,741	322,199	52,671	
EXPECTED LOSSES	1,618,423	712,182	94,204	
CREDIBILITY	0.03	0.09	0.11	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.622	0.172	0.028	1.823
INDICATED (POST-TEST)	1.579	0.167	0.027	1.774
PRESENT ON RATE LEVEL	0.726	0.319	0.042	1.087
DERIVED BY FORMULA	0.751	0.306	0.041	1.098
UNDERLYING PRESENT RATE	0.864	0.380	0.050	1.294
PROPOSED	0.751	0.306	0.041	1.098

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.5739
IND. RATE				1.57	MINIMUM PREMIUM	830
MAN. RATE	2.74	2.49	2.01	+ 1.57	PRESENT	925

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	103,011	1,456,963	1.414	0	0	2	5	9	16
2016	100,871	2,901,425	2.876	0	0	4	5	9	18
2017	113,242	1,038,522	0.917	0	0	3	2	16	21
2018	119,419	775,487	0.649	0	0	2	1	9	12
2019	120,332	624,593	0.519	0	0	0	1	28	29
TOTAL	556,875	6,796,990	1.221	0	0	11	14	71	96

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	338,120	128,690	97,241	0	0	705,662	99,964	34,600	52,686
2016	0	0	1,155,356	121,907	72,678	0	0	1,176,941	124,463	76,526	173,554
2017	0	0	366,810	101,475	194,016	0	0	84,601	46,379	169,254	75,987
2018	0	0	228,468	6,209	154,018	0	0	135,674	24,568	161,876	64,674
2019	0	0	0	37,885	185,480	0	0	0	29,928	309,757	61,543
TOTAL	0	0	2,088,754	396,166	703,433	0	0	2,102,878	325,302	752,013	428,444

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	570,950	164,208	136,818	0	0	1,500,653	142,849	47,056	51,369
2016	0	20,939	1,489,019	170,722	97,584	0	19,376	1,334,813	217,394	111,584	185,356
2017	0	8,988	685,434	140,493	252,992	0	2,240	234,183	82,285	243,695	83,662
2018	0	21,482	449,985	46,844	181,831	0	21,087	322,725	61,044	221,841	70,883
2019	390	21,270	305,799	126,102	150,166	4,708	45,200	278,193	145,677	245,202	74,405
TOTAL	390	72,679	3,501,187	648,370	819,391	4,708	87,903	3,670,567	649,248	869,378	465,674

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,337,434	2,986,387	465,674	
IBNR + FREQUENCY ADJUSTMENT	(1,885,992)	(682,765)	2,370	
TOTAL LOSSES	5,451,441	2,303,622	468,044	
EXPECTED LOSSES	6,669,757	2,840,098	458,441	
CREDIBILITY	0.05	0.19	0.23	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.979	0.414	0.084	1.477
INDICATED (POST-TEST)	0.953	0.403	0.082	1.438
PRESENT ON RATE LEVEL	1.006	0.428	0.069	1.504
DERIVED BY FORMULA	1.004	0.424	0.072	1.499
UNDERLYING PRESENT RATE	1.198	0.510	0.082	1.790
PROPOSED	1.004	0.424	0.072	1.499

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.1498
IND. RATE				2.15	MINIMUM PREMIUM	1,010
MAN. RATE	3.73	3.42	2.78	+ 2.15	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
2015	5,879	108,200	1.840	0	0	0	1	5	6
2016	6,705	19,722	0.294	0	0	0	1	2	3
2017	6,376	58,695	0.921	0	0	0	1	0	1
2018	6,933	11,348	0.164	0	0	0	0	2	2
2019	7,798	1,577	0.020	0	0	0	0	1	1
TOTAL	33,691	199,542	0.592	0	0	0	3	10	13

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	7,000	67,270	0	0	0	517	27,009	6,404
2016	0	0	0	8,839	1,285	0	0	0	5,980	1,855	1,763
2017	0	0	0	28,169	0	0	0	0	27,815	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
TOTAL	0	0	0	44,008	71,998	0	0	0	34,312	34,284	14,940

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	8,932	94,649	0	0	0	739	36,732	6,244
2016	0	0	1,046	11,695	1,718	0	0	645	9,529	2,673	1,883
2017	0	79	8,980	32,439	946	0	75	11,443	38,154	1,327	2,985
2018	0	15	1,179	614	3,810	0	12	1,163	699	5,874	3,792
2019	0	4	51	20	30	14	121	740	376	727	728
TOTAL	0	97	11,255	53,700	101,153	14	208	13,990	49,497	47,333	15,632

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	25,565	251,682	15,632	
IBNR + FREQUENCY ADJUSTMENT	(233,933)	(129,531)	284	
TOTAL LOSSES	0	122,151	15,915	
EXPECTED LOSSES	836,318	544,630	53,001	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.363	0.047	0.410
INDICATED (POST-TEST)	0.000	0.353	0.046	0.399
PRESENT ON RATE LEVEL	2.085	1.358	0.132	3.576
DERIVED BY FORMULA	2.065	1.328	0.129	3.521
UNDERLYING PRESENT RATE	2.482	1.617	0.157	4.256
PROPOSED	2.065	1.328	0.129	3.521

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	5.0493
IND. RATE				5.05	MINIMUM PREMIUM	1,910
MAN. RATE	7.87	7.71	6.61	+ 5.05	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
2015	84,588	2,216,906	2.621	0	0	3	4	20	27
2016	92,647	1,931,632	2.085	0	0	4	7	21	32
2017	110,652	1,660,418	1.501	0	0	4	7	19	30
2018	122,897	1,264,813	1.029	0	0	3	3	21	27
2019	123,269	751,371	0.610	0	0	2	3	11	16
TOTAL	534,053	7,825,140	1.465	0	0	16	24	92	132

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	725,504	171,068	396,691	0	0	263,290	79,943	480,474	99,936
2016	0	0	557,316	242,903	165,385	0	0	522,574	85,346	286,813	71,295
2017	0	0	669,595	193,273	215,287	0	0	332,760	87,576	111,657	50,270
2018	0	0	406,549	71,800	118,784	0	0	254,036	106,332	191,007	116,305
2019	0	0	301,505	55,279	72,829	0	0	117,445	47,377	118,691	38,245
TOTAL	0	0	2,660,469	734,323	968,976	0	0	1,490,105	406,574	1,188,642	376,051

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	1,377,732	218,283	558,144	0	0	622,154	114,239	653,445	97,438
2016	0	12,985	944,835	328,640	213,938	0	12,855	849,780	155,857	396,224	76,143
2017	0	16,291	1,240,152	256,440	288,480	0	8,223	835,713	148,838	171,210	55,347
2018	0	39,855	797,466	113,906	155,366	0	50,992	619,502	154,470	275,286	127,470
2019	1,269	59,260	701,417	105,941	79,403	3,965	43,026	371,225	93,295	106,228	46,238
TOTAL	1,269	128,391	5,061,601	1,023,208	1,295,331	3,965	115,097	3,298,374	666,699	1,602,393	402,636

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,608,696	4,587,631	402,636	
IBNR + FREQUENCY ADJUSTMENT	(2,242,139)	(928,520)	2,370	
TOTAL LOSSES	6,366,556	3,659,112	405,006	
EXPECTED LOSSES	7,964,226	3,955,615	435,333	
CREDIBILITY	0.05	0.19	0.22	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.192	0.685	0.076	1.953
INDICATED (POST-TEST)	1.161	0.667	0.074	1.901
PRESENT ON RATE LEVEL	1.251	0.622	0.068	1.942
DERIVED BY FORMULA	1.247	0.631	0.070	1.947
UNDERLYING PRESENT RATE	1.489	0.741	0.082	2.312
PROPOSED	1.243	0.629	0.069	1.942

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.7848
IND. RATE				2.78	MINIMUM PREMIUM	1.205
MAN. RATE	4.92	4.48	3.59	+ 2.78	PRESENT	1.395

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	86,636	638,944	0.738	0	0	0	5	17	22
2016	90,013	1,330,145	1.478	0	0	2	3	14	19
2017	93,639	1,823,839	1.948	0	0	5	3	22	30
2018	108,050	1,593,659	1.475	0	0	3	4	24	31
2019	108,232	1,024,000	0.946	0	0	0	0	22	22
TOTAL	486,570	6,410,587	1.318	0	0	10	15	99	124

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	169,498	86,255	0	0	0	152,610	181,617	48,964
2016	0	0	405,138	151,991	50,878	0	0	416,821	150,940	114,613	39,764
2017	0	0	584,154	56,219	140,476	0	0	653,605	129,993	126,336	133,056
2018	0	0	460,618	14,289	194,973	0	0	385,909	42,821	428,456	66,593
2019	0	0	0	0	368,202	0	0	0	0	569,398	86,400
TOTAL	0	0	1,449,910	391,997	840,784	0	0	1,456,335	476,364	1,420,420	374,777

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	216,279	121,361	0	0	0	218,080	246,999	47,740
2016	0	9,440	682,533	205,412	67,895	0	10,254	685,194	251,878	162,109	42,468
2017	0	13,850	1,041,428	91,124	188,714	0	15,983	1,616,431	227,200	202,924	146,495
2018	0	42,880	868,692	75,317	237,471	0	54,603	889,786	142,791	586,055	72,986
2019	773	36,305	490,519	188,961	288,449	8,655	73,680	449,426	228,329	442,024	104,458
TOTAL	773	102,475	3,083,171	777,095	903,890	8,655	154,519	3,640,837	1,068,277	1,640,110	414,146

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,990,430	4,389,372	414,146	
IBNR + FREQUENCY ADJUSTMENT	(1,973,708)	(1,088,529)	2,704	
TOTAL LOSSES	5,016,722	3,300,843	416,850	
EXPECTED LOSSES	7,042,258	4,569,404	513,142	
CREDIBILITY	0.05	0.17	0.21	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.031	0.678	0.086	1.795
INDICATED (POST-TEST)	1.004	0.660	0.083	1.748
PRESENT ON RATE LEVEL	1.216	0.789	0.089	2.093
DERIVED BY FORMULA	1.205	0.767	0.088	2.060
UNDERLYING PRESENT RATE	1.447	0.939	0.105	2.492
PROPOSED	1.205	0.767	0.088	2.060

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.9539
IND. RATE				2.95	MINIMUM PREMIUM	1.260
MAN. RATE	5.67	4.95	3.87	+ 2.95	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
2015	13,218	470,279	3.558	0	0	2	2	3	7
2016	15,147	160,879	1.062	0	0	0	2	2	4
2017	15,391	50,224	0.326	0	0	0	0	3	3
2018	21,141	687,466	3.252	1	0	0	1	3	5
2019	21,816	262,910	1.205	0	0	0	0	3	3
TOTAL	86,713	1,631,758	1.882	1	0	2	5	14	22

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	172,059	46,188	41,786	0	0	113,761	61,907	17,099	17,479
2016	0	0	0	70,210	12,667	0	0	0	41,891	15,549	20,562
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	3,244
2019	0	0	0	0	115,079	0	0	0	0	91,862	55,969
TOTAL	551,500	0	172,059	143,398	215,093	500	0	113,761	103,798	229,927	101,722

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	326,740	58,936	58,793	0	0	268,817	88,465	23,255	17,042
2016	0	0	8,358	92,932	16,742	0	0	4,546	66,838	22,211	21,960
2017	0	15	1,433	975	18,245	0	19	2,608	2,515	44,024	4,919
2018	796,862	1,154	33,163	31,603	37,116	831	193	19,262	11,577	97,298	3,555
2019	242	11,347	153,308	59,059	90,153	1,396	11,887	72,507	36,837	71,312	67,667
TOTAL	797,104	12,515	523,002	243,505	221,048	2,228	12,099	367,740	206,231	258,100	115,143

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,714,688	928,884	115,143	
IBNR + FREQUENCY ADJUSTMENT	(789,037)	(210,750)	245	
TOTAL LOSSES	925,651	718,134	115,388	
EXPECTED LOSSES	2,857,993	918,392	42,696	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.067	0.828	0.133	2.029
INDICATED (POST-TEST)	1.039	0.806	0.130	1.975
PRESENT ON RATE LEVEL	2.769	0.890	0.041	3.700
DERIVED BY FORMULA	2.734	0.885	0.048	3.667
UNDERLYING PRESENT RATE	3.296	1.059	0.049	4.404
PROPOSED	2.734	0.885	0.048	3.667

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	5.2579
IND. RATE				5.26	MINIMUM PREMIUM	1.975
MAN. RATE	9.57	8.59	6.84	+ 5.26	PRESENT	2.000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	2,730	433	0.016	0	0	0	0	0	0
2016	2,795	2,799	0.100	0	0	0	0	0	0
2017	3,435	11,845	0.345	0	0	0	0	1	1
2018	4,567	4,015	0.088	0	0	0	0	1	1
2019	3,311	24,410	0.737	0	0	0	0	1	1
TOTAL	16,838	43,502	0.258	0	0	0	0	3	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	433
2016	0	0	0	0	0	0	0	0	0	0	2,799
2017	0	0	0	0	2,992	0	0	0	0	6,034	2,819
2018	0	0	0	0	3,143	0	0	0	0	518	354
2019	0	0	0	0	6,219	0	0	0	0	17,895	296
TOTAL	0	0	0	0	12,354	0	0	0	0	24,447	6,701

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	422
2016	0	0	0	0	0	0	0	0	0	0	2,989
2017	0	3	294	200	3,740	0	4	505	487	8,525	3,104
2018	0	14	1,088	567	3,517	0	1	134	81	679	388
2019	13	613	8,285	3,192	4,872	272	2,316	14,125	7,176	13,892	358
TOTAL	13	630	9,667	3,958	12,129	272	2,321	14,764	7,744	23,095	7,261

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	27,666	46,926	7,261	
IBNR + FREQUENCY ADJUSTMENT	(160,762)	(60,260)	141	
TOTAL LOSSES	0	0	7,402	
EXPECTED LOSSES	573,148	253,538	27,662	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.044	0.044
INDICATED (POST-TEST)	0.000	0.000	0.043	0.043
PRESENT ON RATE LEVEL	2.860	1.265	0.138	4.263
DERIVED BY FORMULA	2.831	1.240	0.136	4.207
UNDERLYING PRESENT RATE	3.404	1.506	0.164	5.074
PROPOSED	2.831	1.240	0.136	4.207

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	6.0326
IND. RATE				6.03	MINIMUM PREMIUM	2,000
MAN. RATE	9.97	9.50	7.88	+ 6.03	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
2015	2,653	0	0.000	0	0	0	0	0	0
2016	2,265	0	0.000	0	0	0	0	0	0
2017	2,497	2,715	0.109	0	0	0	0	0	0
2018	2,685	0	0.000	0	0	0	0	0	0
2019	3,325	4,665	0.140	0	0	0	0	1	1
TOTAL	13,425	7,380	0.055	0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	2,715
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	997	0	0	0	0	3,668	0
TOTAL	0	0	0	0	997	0	0	0	0	3,668	2,715

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	2,989
2018	0	0	0	0	0	0	0	0	0	0	0
2019	2	98	1,328	512	781	56	475	2,895	1,471	2,847	0
TOTAL	2	98	1,328	512	781	56	475	2,895	1,471	2,847	2,989

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,854	5,611	2,989	
IBNR + FREQUENCY ADJUSTMENT	(33,865)	(14,735)	22	
TOTAL LOSSES	0	0	3,011	
EXPECTED LOSSES	120,486	62,286	3,946	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.022	0.022
INDICATED (POST-TEST)	0.000	0.000	0.022	0.022
PRESENT ON RATE LEVEL	0.754	0.390	0.025	1.168
DERIVED BY FORMULA	0.754	0.382	0.025	1.161
UNDERLYING PRESENT RATE	0.897	0.464	0.029	1.391
PROPOSED	0.754	0.382	0.025	1.161

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.6643
IND. RATE				1.66	MINIMUM PREMIUM	860
MAN. RATE	2.71	2.58	2.16	+ 1.66	PRESENT	970

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	2,928	17,992	0.614	0	0	0	1	0	1
2016	4,774	30,193	0.632	0	0	0	1	1	2
2017	4,946	547,205	11.064	0	0	1	2	3	6
2018	4,688	51,682	1.102	0	0	0	1	1	2
2019	5,547	13,910	0.251	0	0	0	0	2	2
TOTAL	22,883	660,982	2.889	0	0	1	5	7	13

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	6,000	0	0	0	0	4,951	0	7,041
2016	0	0	0	5,000	9,733	0	0	0	0	15,460	0
2017	0	0	190,400	46,353	14,103	0	0	222,693	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	8,713	0
TOTAL	0	0	190,400	79,159	36,292	0	0	222,693	74,334	44,808	13,296

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	7,656	0	0	0	0	7,075	0	6,865
2016	0	0	783	6,747	12,316	0	0	172	496	21,109	0
2017	0	4,561	345,269	59,863	22,843	0	5,459	553,048	91,034	27,439	4,999
2018	0	855	20,638	22,323	10,115	0	2,641	11,787	13,974	11,335	1,880
2019	11	512	6,923	2,667	4,071	132	1,127	6,877	3,494	6,764	0
TOTAL	11	5,929	373,614	99,256	49,345	132	9,227	571,885	116,073	66,647	13,743

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	960,798	331,322	13,743	
IBNR + FREQUENCY ADJUSTMENT	(202,243)	(113,450)	164	
TOTAL LOSSES	758,555	217,871	13,907	
EXPECTED LOSSES	717,301	486,619	29,346	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	3.315	0.952	0.061	4.328
INDICATED (POST-TEST)	3.227	0.927	0.059	4.213
PRESENT ON RATE LEVEL	2.633	1.787	0.108	4.528
DERIVED BY FORMULA	2.639	1.769	0.106	4.515
UNDERLYING PRESENT RATE	3.135	2.127	0.128	5.389
PROPOSED	2.639	1.769	0.106	4.515

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	6.4744
IND. RATE				6.47	MINIMUM PREMIUM	2,000
MAN. RATE	10.08	9.86	8.37	+ 6.47	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	495	109,844	22.191	0	0	1	0	0	1
2016	559	0	0.000	0	0	0	0	0	0
2017	552	166,565	30.175	0	0	1	0	0	1
2018	508	0	0.000	0	0	0	0	0	0
2019	493	0	0.000	0	0	0	0	0	0
TOTAL	2,607	276,409	10.603	0	0	2	0	0	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	74,383	0	0	0	0	35,461	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
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
TOTAL	0	0	173,094	0	0	0	0	103,315	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	141,253	0	0	0	0	83,794	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	2,290	170,622	2,872	1,895	0	1,615	161,160	4,017	1,893	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	2,290	311,875	2,872	1,895	0	1,615	244,954	4,017	1,893	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	560,735	10,678	0	
IBNR + FREQUENCY ADJUSTMENT	(26,061)	(7,850)	11	
TOTAL LOSSES	534,673	2,828	11	
EXPECTED LOSSES	91,671	31,719	2,341	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	20.509	0.108	0.000	20.618
INDICATED (POST-TEST)	19.966	0.106	0.000	20.072
PRESENT ON RATE LEVEL	2.954	1.022	0.075	4.052
DERIVED BY FORMULA	2.954	1.013	0.075	4.042
UNDERLYING PRESENT RATE	3.516	1.217	0.090	4.823
PROPOSED	2.961	1.015	0.075	4.052

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	5.8101
IND. RATE				5.81	MINIMUM PREMIUM	2,000
MAN. RATE	9.55	8.93	7.49	+ 5.81	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
2015	5,271	436,493	8.281	0	0	1	1	1	3
2016	5,051	131,219	2.598	0	0	0	2	1	3
2017	5,729	18,650	0.326	0	0	0	0	1	1
2018	7,238	9,786	0.135	0	0	0	0	1	1
2019	9,165	6,010	0.066	0	0	0	0	0	0
TOTAL	32,454	602,158	1.855	0	0	1	3	4	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	290,075	32,197	2,400	0	0	89,125	18,841	3,855	0
2016	0	0	0	95,431	1,083	0	0	0	34,019	545	141
2017	0	0	0	0	7,557	0	0	0	0	7,121	3,972
2018	0	0	0	0	4,282	0	0	0	0	2,692	2,812
2019	0	0	0	0	0	0	0	0	0	0	6,010
TOTAL	0	0	290,075	127,628	15,322	0	0	89,125	52,860	14,213	12,935

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	550,852	41,083	3,377	0	0	210,602	26,924	5,243	0
2016	0	0	11,017	126,080	2,433	0	0	3,558	53,890	1,540	151
2017	0	8	742	505	9,447	0	4	596	575	10,061	4,373
2018	0	18	1,482	772	4,791	0	7	698	420	3,527	3,082
2019	0	0	0	0	0	0	0	0	0	0	7,266
TOTAL	0	26	564,094	168,440	20,048	0	11	215,454	81,808	20,371	14,872

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	779,585	290,667	14,872	
IBNR + FREQUENCY ADJUSTMENT	(206,838)	(137,302)	197	
TOTAL LOSSES	572,747	153,365	15,069	
EXPECTED LOSSES	745,659	607,282	32,539	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.765	0.473	0.046	2.284
INDICATED (POST-TEST)	1.718	0.460	0.045	2.223
PRESENT ON RATE LEVEL	1.930	1.572	0.084	3.586
DERIVED BY FORMULA	1.928	1.539	0.083	3.550
UNDERLYING PRESENT RATE	2.298	1.871	0.100	4.269
PROPOSED	1.928	1.539	0.083	3.550

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	5.0904
IND. RATE				5.09	MINIMUM PREMIUM	1,925
MAN. RATE	7.98	7.81	6.63	+ 5.09	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
2015	2,514	422	0.017	0	0	0	0	0	0
2016	2,783	14,758	0.530	0	0	0	0	2	2
2017	2,958	2,677	0.091	0	0	0	0	0	0
2018	2,969	45,971	1.548	0	0	0	0	1	1
2019	3,274	5,153	0.157	0	0	0	0	1	1
TOTAL	14,498	68,981	0.476	0	0	0	0	4	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	422
2016	0	0	0	0	5,256	0	0	0	0	6,057	3,445
2017	0	0	0	0	0	0	0	0	0	0	2,677
2018	0	0	0	0	4,723	0	0	0	0	40,925	323
2019	0	0	0	0	3,152	0	0	0	0	2,001	0
TOTAL	0	0	0	0	13,131	0	0	0	0	48,983	6,867

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	411
2016	0	0	112	77	6,620	0	0	67	194	8,270	3,679
2017	0	0	0	0	0	0	0	0	0	0	2,947
2018	0	20	1,635	852	5,285	0	106	10,616	6,380	53,624	354
2019	7	311	4,199	1,618	2,469	30	259	1,579	802	1,553	0
TOTAL	7	331	5,946	2,546	14,374	30	365	12,263	7,377	63,448	7,392

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	18,942	87,745	7,392	
IBNR + FREQUENCY ADJUSTMENT	(105,609)	(49,914)	101	
TOTAL LOSSES	0	37,831	7,493	
EXPECTED LOSSES	373,994	209,006	19,125	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.261	0.052	0.313
INDICATED (POST-TEST)	0.000	0.254	0.050	0.304
PRESENT ON RATE LEVEL	2.167	1.211	0.111	3.489
DERIVED BY FORMULA	2.167	1.192	0.110	3.469
UNDERLYING PRESENT RATE	2.580	1.442	0.132	4.153
PROPOSED	2.167	1.192	0.110	3.469

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	4.9741
IND. RATE				4.97	MINIMUM PREMIUM	1.885
MAN. RATE	8.13	7.71	6.45	+ 4.97	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
2015	1,569	54,933	3.501	0	0	0	0	1	1
2016	1,505	7,937	0.527	0	0	0	0	0	0
2017	1,837	1,117	0.061	0	0	0	0	0	0
2018	2,021	4,511	0.223	0	0	0	0	1	1
2019	2,496	6,351	0.254	0	0	0	0	0	0
TOTAL	9,428	74,849	0.794	0	0	0	0	2	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	3,298	0	0	0	0	33,150	18,485
2016	0	0	0	0	0	0	0	0	0	0	7,937
2017	0	0	0	0	0	0	0	0	0	0	1,117
2018	0	0	0	0	3,281	0	0	0	0	1,230	0
2019	0	0	0	0	0	0	0	0	0	0	6,351
TOTAL	0	0	0	0	6,579	0	0	0	0	34,380	33,890

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	4,640	0	0	0	0	45,084	18,023
2016	0	0	0	0	0	0	0	0	0	0	8,477
2017	0	0	0	0	0	0	0	0	0	0	1,230
2018	0	14	1,136	592	3,671	0	3	319	192	1,612	0
2019	0	0	0	0	0	0	0	0	0	0	7,678
TOTAL	0	14	1,136	592	8,311	0	3	319	192	46,696	35,408

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,472	55,790	35,408	
IBNR + FREQUENCY ADJUSTMENT	(51,362)	(32,759)	108	
TOTAL LOSSES	0	23,031	35,516	
EXPECTED LOSSES	182,856	142,254	18,491	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.244	0.377	0.621
INDICATED (POST-TEST)	0.000	0.238	0.367	0.605
PRESENT ON RATE LEVEL	1.629	1.268	0.165	3.062
DERIVED BY FORMULA	1.629	1.257	0.167	3.053
UNDERLYING PRESENT RATE	1.939	1.509	0.196	3.644
PROPOSED	1.629	1.257	0.167	3.053

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	4.3786
IND. RATE				4.38	MINIMUM PREMIUM	1,705
MAN. RATE	7.17	6.79	5.66	+ 4.38	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
2015	56,868	495,993	0.872	0	0	0	5	9	14
2016	64,578	1,626,103	2.518	0	0	1	3	7	11
2017	77,689	1,039,273	1.338	0	0	4	4	4	12
2018	89,191	795,116	0.891	0	0	1	5	4	10
2019	85,177	465,412	0.546	0	0	0	2	12	14
TOTAL	373,503	4,421,897	1.184	0	0	6	19	36	61

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	207,595	51,032	0	0	0	106,646	103,059	27,661
2016	0	0	403,088	30,480	102,813	0	0	735,980	15,248	286,268	52,226
2017	0	0	642,639	100,153	4,956	0	0	174,803	58,309	34,075	24,338
2018	0	0	147,958	187,667	108,199	0	0	19,592	260,988	21,905	48,807
2019	0	0	0	72,673	140,666	0	0	0	51,704	147,861	52,508
TOTAL	0	0	1,193,685	598,568	407,666	0	0	930,375	492,895	593,168	205,540

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	264,891	71,802	0	0	0	152,397	140,160	26,969
2016	0	6,828	486,246	44,577	131,369	0	12,605	859,661	44,901	393,930	55,777
2017	0	15,195	1,143,217	134,368	21,899	0	4,338	442,015	93,081	55,800	26,796
2018	0	20,890	446,988	208,841	144,002	0	53,397	235,286	254,570	59,044	53,492
2019	295	19,589	300,002	131,491	119,522	2,247	27,975	174,931	96,374	122,969	63,482
TOTAL	295	62,502	2,376,453	784,168	488,593	2,247	98,314	1,711,893	641,324	771,903	226,518

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,251,705	2,685,988	226,518	
IBNR + FREQUENCY ADJUSTMENT	(1,700,922)	(571,004)	1,614	
TOTAL LOSSES	2,550,783	2,114,985	228,132	
EXPECTED LOSSES	6,042,527	2,438,806	296,865	
CREDIBILITY	0.04	0.15	0.17	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.683	0.566	0.061	1.310
INDICATED (POST-TEST)	0.665	0.551	0.059	1.276
PRESENT ON RATE LEVEL	1.359	0.549	0.067	1.974
DERIVED BY FORMULA	1.331	0.549	0.066	1.946
UNDERLYING PRESENT RATE	1.618	0.653	0.079	2.350
PROPOSED	1.331	0.549	0.066	1.946

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.7903
IND. RATE				2.79	MINIMUM PREMIUM	1.210
MAN. RATE	5.12	4.55	3.65	+ 2.79	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
2015	5,305	151,629	2.858	0	0	0	2	2	4
2016	5,571	37,320	0.670	0	0	0	1	0	1
2017	5,794	134,449	2.320	0	0	1	0	1	2
2018	6,231	543,417	8.721	0	0	2	1	3	6
2019	6,928	266,317	3.844	0	0	0	1	3	4
TOTAL	29,829	1,133,132	3.799	0	0	3	5	9	17

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	37,628	10,035	0	0	0	59,491	35,690	8,785
2016	0	0	0	17,978	0	0	0	0	16,432	0	2,910
2017	0	0	73,506	0	8,378	0	0	47,563	0	3,603	1,399
2018	0	0	220,371	14,768	70,011	0	0	125,872	40,444	69,071	2,880
2019	0	0	0	51,435	56,830	0	0	0	30,139	127,123	790
TOTAL	0	0	293,877	121,809	145,254	0	0	173,435	146,506	235,487	16,764

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	48,013	14,119	0	0	0	85,013	48,538	8,565
2016	0	0	2,071	23,749	201	0	0	1,716	26,022	385	3,108
2017	0	1,714	127,878	2,699	11,885	0	1,134	113,268	3,106	6,417	1,540
2018	0	20,715	414,141	39,482	88,302	0	22,805	291,332	60,854	101,519	3,156
2019	119	9,651	155,407	71,136	51,120	1,932	21,603	134,278	72,592	103,457	955
TOTAL	119	32,080	699,497	185,079	165,627	1,932	45,543	540,594	247,587	260,316	17,325

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,319,765	858,609	17,325	
IBNR + FREQUENCY ADJUSTMENT	(179,722)	(82,550)	134	
TOTAL LOSSES	1,140,043	776,059	17,459	
EXPECTED LOSSES	639,797	347,518	24,888	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	3.822	2.602	0.059	6.482
INDICATED (POST-TEST)	3.721	2.533	0.057	6.310
PRESENT ON RATE LEVEL	1.802	0.979	0.070	2.851
DERIVED BY FORMULA	1.821	1.025	0.070	2.916
UNDERLYING PRESENT RATE	2.145	1.165	0.083	3.393
PROPOSED	1.821	1.025	0.070	2.916

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	4.1818
IND. RATE				4.18	MINIMUM PREMIUM	1,640
MAN. RATE	6.55	6.28	5.27	+ 4.18	PRESENT	1,895

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	25,802	16,689	0.065	0	0	0	1	1	2
2016	23,683	485,055	2.048	0	0	2	0	2	4
2017	19,735	737,090	3.735	0	0	2	0	1	3
2018	26,244	27,240	0.104	0	0	0	0	3	3
2019	13,683	0	0.000	0	0	0	0	0	0
TOTAL	109,147	1,266,074	1.160	0	0	4	1	7	12

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	12,369	129	0	0	0	2,798	1,393	0
2016	0	0	284,000	0	150,509	0	0	36,415	0	10,885	3,246
2017	0	0	394,891	0	30,696	0	0	295,642	0	15,057	804
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
TOTAL	0	0	678,891	12,369	201,131	0	0	332,057	2,798	29,132	9,696

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	15,783	182	0	0	0	3,998	1,894	0
2016	0	6,617	468,625	4,924	191,058	0	896	58,494	1,151	15,044	3,467
2017	0	9,192	685,583	13,542	45,955	0	7,045	703,440	18,717	29,521	885
2018	0	85	6,854	3,569	22,151	0	5	466	280	2,355	6,188
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	15,894	1,161,062	37,818	259,345	0	7,946	762,400	24,146	48,814	10,540

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,947,302	370,124	10,540	
IBNR + FREQUENCY ADJUSTMENT	(446,831)	(112,225)	164	
TOTAL LOSSES	1,500,471	257,898	10,704	
EXPECTED LOSSES	1,596,832	434,803	41,618	
CREDIBILITY	0.02	0.06	0.08	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.375	0.236	0.010	1.621
INDICATED (POST-TEST)	1.338	0.230	0.010	1.578
PRESENT ON RATE LEVEL	1.229	0.335	0.032	1.596
DERIVED BY FORMULA	1.231	0.328	0.030	1.590
UNDERLYING PRESENT RATE	1.463	0.398	0.038	1.900
PROPOSED	1.231	0.328	0.030	1.590

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.2799
IND. RATE				2.28	MINIMUM PREMIUM	1,050
MAN. RATE	4.02	3.66	2.95	+ 2.28	PRESENT	1,205

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	327	0	0.000	0	0	0	0	0	0
2016	411	0	0.000	0	0	0	0	0	0
2017	323	0	0.000	0	0	0	0	0	0
2018	144	0	0.000	0	0	0	0	0	0
2019	327	1,900	0.581	0	0	0	0	0	0
TOTAL	1,532	1,900	0.124	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	1,900
TOTAL	0	0	0	0	0	0	0	0	0	0	1,900

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	2,297
TOTAL	0	0	0	0	0	0	0	0	0	0	2,297

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	2,297	
IBNR + FREQUENCY ADJUSTMENT	(18,467)	(5,831)	13	
TOTAL LOSSES	0	0	2,310	
EXPECTED LOSSES	64,344	23,016	2,605	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.151	0.151
INDICATED (POST-TEST)	0.000	0.000	0.147	0.147
PRESENT ON RATE LEVEL	3.528	1.262	0.143	4.933
DERIVED BY FORMULA	3.528	1.262	0.143	4.933
UNDERLYING PRESENT RATE	4.200	1.502	0.170	5.872
PROPOSED	3.528	1.262	0.143	4.933

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	7.0745
IND. RATE				7.07	MINIMUM PREMIUM	2,000
MAN. RATE	11.69	11.02	9.12	+ 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
2015	781	9,064	1.161	0	0	0	0	1	1
2016	425	2,201	0.518	0	0	0	0	0	0
2017	750	2,853	0.380	0	0	0	0	0	0
2018	757	858	0.113	0	0	0	0	0	0
2019	659	0	0.000	0	0	0	0	0	0
TOTAL	3,372	14,976	0.444	0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	2,880	0	0	0	0	6,184	0
2016	0	0	0	0	0	0	0	0	0	0	2,201
2017	0	0	0	0	0	0	0	0	0	0	2,853
2018	0	0	0	0	0	0	0	0	0	0	858
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	2,880	0	0	0	0	6,184	5,912

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	4,052	0	0	0	0	8,410	0
2016	0	0	0	0	0	0	0	0	0	0	2,351
2017	0	0	0	0	0	0	0	0	0	0	3,141
2018	0	0	0	0	0	0	0	0	0	0	940
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	4,052	0	0	0	0	8,410	6,432

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	12,462	6,432	
IBNR + FREQUENCY ADJUSTMENT	(22,502)	(14,743)	30	
TOTAL LOSSES	0	0	6,462	
EXPECTED LOSSES	77,826	59,992	6,135	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.192	0.192
INDICATED (POST-TEST)	0.000	0.000	0.187	0.187
PRESENT ON RATE LEVEL	1.939	1.495	0.153	3.586
DERIVED BY FORMULA	1.939	1.480	0.153	3.572
UNDERLYING PRESENT RATE	2.308	1.779	0.182	4.269
PROPOSED	1.939	1.480	0.153	3.572

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	5.1220
IND. RATE				5.12	MINIMUM PREMIUM	1,930
MAN. RATE	7.98	7.81	6.63	+ 5.12	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
2015	2,352	107,422	4.567	0	0	0	1	1	2
2016	3,825	339,810	8.884	0	0	1	2	1	4
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	1,315	337	0.026	0	0	0	0	0	0
TOTAL	11,968	522,089	4.362	0	0	1	4	4	9

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	20,315	24,465	0	0	0	37,620	24,215	807
2016	0	0	158,362	24,697	328	0	0	95,111	49,302	109	11,901
2017	0	0	0	12,078	0	0	0	0	7,059	0	921
2018	0	0	0	0	33,217	0	0	0	0	20,986	259
2019	0	0	0	0	0	0	0	0	0	0	337
TOTAL	0	0	158,362	57,090	58,010	0	0	95,111	93,981	45,310	14,225

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	25,922	34,422	0	0	0	53,759	32,932	787
2016	0	3,690	262,376	34,150	1,513	0	2,340	157,611	80,171	1,778	12,710
2017	0	34	3,850	13,909	406	0	19	2,904	9,683	337	1,014
2018	0	143	11,500	5,989	37,167	0	55	5,444	3,272	27,498	284
2019	0	0	0	0	0	0	0	0	0	0	407
TOTAL	0	3,866	277,726	79,970	73,508	0	2,413	165,959	146,884	62,545	15,202

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	449,965	362,907	15,202	
IBNR + FREQUENCY ADJUSTMENT	(142,176)	(154,830)	75	
TOTAL LOSSES	307,789	208,077	15,277	
EXPECTED LOSSES	496,197	579,653	20,741	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.572	1.739	0.128	4.438
INDICATED (POST-TEST)	2.504	1.693	0.124	4.320
PRESENT ON RATE LEVEL	3.483	4.069	0.146	7.698
DERIVED BY FORMULA	3.483	4.045	0.145	7.673
UNDERLYING PRESENT RATE	4.146	4.843	0.173	9.163
PROPOSED	3.483	4.045	0.145	7.673

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	11.0036
IND. RATE				11.00	MINIMUM PREMIUM	2,000
MAN. RATE	19.67	17.35	14.23	+ 11.00	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	18	0	0.000	0	0	0	0	0	0
2016	0	0	0.000	0	0	0	0	0	0
2017	137	0	0.000	0	0	0	0	0	0
2018	104	0	0.000	0	0	0	0	0	0
2019	21	0	0.000	0	0	0	0	0	0
TOTAL	280	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(665)	(356)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	2,043	1,460	248	
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	0.613	0.438	0.074	1.125
DERIVED BY FORMULA	0.613	0.438	0.074	1.125
UNDERLYING PRESENT RATE	0.729	0.521	0.088	1.339
PROPOSED	0.613	0.438	0.074	1.125

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.6135
IND. RATE				1.61	MINIMUM PREMIUM	845
MAN. RATE	2.64	2.49	2.08	+ 1.61	PRESENT	950

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	717	166	0.023	0	0	0	0	0	0
2016	1,105	0	0.000	0	0	0	0	0	0
2017	1,190	15,533	1.305	0	0	0	0	1	1
2018	1,356	0	0.000	0	0	0	0	0	0
2019	1,375	42,920	3.121	0	0	0	0	1	1
TOTAL	5,743	58,619	1.021	0	0	0	0	2	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	166
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	1,821	0	0	0	0	13,712	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	10,259	0	0	0	0	32,661	0
TOTAL	0	0	0	0	12,080	0	0	0	0	46,373	166

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	162
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	2	179	122	2,276	0	8	1,148	1,107	19,372	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	22	1,012	13,667	5,265	8,037	496	4,226	25,779	13,097	25,355	0
TOTAL	22	1,013	13,846	5,387	10,313	496	4,235	26,927	14,204	44,727	162

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	46,539	74,631	162	
IBNR + FREQUENCY ADJUSTMENT	(11,906)	(15,668)	40	
TOTAL LOSSES	34,633	58,963	202	
EXPECTED LOSSES	42,564	67,896	7,134	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.603	1.027	0.004	1.633
INDICATED (POST-TEST)	0.587	0.999	0.003	1.590
PRESENT ON RATE LEVEL	0.623	0.993	0.104	1.720
DERIVED BY FORMULA	0.623	0.993	0.103	1.719
UNDERLYING PRESENT RATE	0.741	1.182	0.124	2.048
PROPOSED	0.623	0.993	0.103	1.719

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.4654
IND. RATE				2.47	MINIMUM PREMIUM	1,110
MAN. RATE	3.94	3.78	3.18	+ 2.47	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
2015	1,819	58,236	3.202	0	0	0	0	1	1
2016	2,188	42,237	1.930	0	0	0	1	0	1
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	93,968	6.702	0	0	0	0	1	1
TOTAL	10,355	220,276	2.127	0	0	0	2	2	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	9,365	0	0	0	0	46,157	2,714
2016	0	0	0	30,523	0	0	0	0	11,714	0	0
2017	0	0	0	16,628	0	0	0	0	4,325	0	2,069
2018	0	0	0	0	0	0	0	0	0	0	2,813
2019	0	0	0	0	38,640	0	0	0	0	55,328	0
TOTAL	0	0	0	47,151	48,005	0	0	0	16,039	101,485	7,596

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	13,177	0	0	0	0	62,774	2,646
2016	0	0	3,516	40,321	342	0	0	1,223	18,550	274	0
2017	0	47	5,301	19,149	559	0	12	1,779	5,933	206	2,278
2018	0	0	0	0	0	0	0	0	0	0	3,083
2019	81	3,810	51,476	19,830	30,271	841	7,159	43,670	22,187	42,951	0
TOTAL	81	3,856	60,293	79,300	44,348	841	7,171	46,673	46,669	106,205	8,007

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	118,916	276,522	8,007	
IBNR + FREQUENCY ADJUSTMENT	(37,997)	(18,242)	37	
TOTAL LOSSES	80,919	258,280	8,044	
EXPECTED LOSSES	131,297	71,929	8,803	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.781	2.494	0.078	3.353
INDICATED (POST-TEST)	0.761	2.428	0.076	3.265
PRESENT ON RATE LEVEL	1.065	0.584	0.071	1.720
DERIVED BY FORMULA	1.065	0.602	0.072	1.739
UNDERLYING PRESENT RATE	1.268	0.695	0.085	2.048
PROPOSED	1.065	0.602	0.072	1.739

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.4933
IND. RATE				2.49	MINIMUM PREMIUM	1,115
MAN. RATE	4.06	3.82	3.18	+ 2.49	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
2015	183	0	0.000	0	0	0	0	0	0
2016	178	0	0.000	0	0	0	0	0	0
2017	211	0	0.000	0	0	0	0	0	0
2018	233	0	0.000	0	0	0	0	0	0
2019	178	0	0.000	0	0	0	0	0	0
TOTAL	983	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(7,187)	(9,526)	18	
TOTAL LOSSES	0	0	18	
EXPECTED LOSSES	25,294	38,893	3,717	
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	2.162	3.324	0.318	5.803
DERIVED BY FORMULA	2.162	3.324	0.318	5.803
UNDERLYING PRESENT RATE	2.573	3.957	0.378	6.908
PROPOSED	2.162	3.324	0.318	5.803

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	8.7711
IND. RATE				8.77	MINIMUM PREMIUM	2,000
MAN. RATE	15.82	14.06	10.77	+ 8.77	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
2015	0	0	0.000	0	0	0	0	0	0
2016	45	0	0.000	0	0	0	0	0	0
2017	455	48,764	10.717	0	0	0	0	1	1
2018	376	0	0.000	0	0	0	0	0	0
2019	186	0	0.000	0	0	0	0	0	0
TOTAL	1,062	48,764	4.592	0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	36,610	0	0	0	0	12,154	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	36,610	0	0	0	0	12,154	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	37	3,595	2,446	45,766	0	7	1,017	981	17,171	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	37	3,595	2,446	45,766	0	7	1,017	981	17,171	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,656	66,364	0	
IBNR + FREQUENCY ADJUSTMENT	(389)	(359)	4	
TOTAL LOSSES	4,268	66,005	4	
EXPECTED LOSSES	1,247	1,603	692	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.402	6.215	0.000	6.617
INDICATED (POST-TEST)	0.391	6.050	0.000	6.442
PRESENT ON RATE LEVEL	0.099	0.127	0.055	0.280
DERIVED BY FORMULA	0.099	0.127	0.055	0.280
UNDERLYING PRESENT RATE	0.117	0.151	0.065	0.334
PROPOSED	0.099	0.127	0.055	0.280

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.4235
IND. RATE				0.42	MINIMUM PREMIUM	475
MAN. RATE	0.79	0.68	0.52	+ 0.42	PRESENT	485

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	3,062	27,986	0.914	0	0	0	0	1	1
2016	4,140	72,158	1.743	0	0	0	1	4	5
2017	3,818	7,036	0.184	0	0	0	0	3	3
2018	3,950	3,285	0.083	0	0	0	0	0	0
2019	4,270	27,619	0.647	0	0	0	1	1	2
TOTAL	19,240	138,084	0.718	0	0	0	2	9	11

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	13,472	0	0	0	0	13,882	632
2016	0	0	0	48,612	250	0	0	0	19,344	3,003	949
2017	0	0	0	0	1,014	0	0	0	0	1,596	4,426
2018	0	0	0	0	0	0	0	0	0	0	3,285
2019	0	0	0	125	7,259	0	0	0	285	16,271	3,679
TOTAL	0	0	0	48,737	21,995	0	0	0	19,629	34,752	12,971

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	18,955	0	0	0	0	18,880	616
2016	0	0	5,605	64,220	859	0	0	2,053	30,730	4,553	1,014
2017	0	1	100	68	1,268	0	1	134	129	2,255	4,873
2018	0	0	0	0	0	0	0	0	0	0	3,600
2019	15	726	9,864	3,827	5,703	247	2,154	13,164	6,729	12,676	4,448
TOTAL	15	727	15,569	68,115	26,785	247	2,155	15,350	37,587	38,364	14,551

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	34,064	170,851	14,551	
IBNR + FREQUENCY ADJUSTMENT	(33,492)	(15,369)	71	
TOTAL LOSSES	571	155,482	14,622	
EXPECTED LOSSES	119,513	64,366	13,569	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.003	0.808	0.076	0.887
INDICATED (POST-TEST)	0.003	0.787	0.074	0.864
PRESENT ON RATE LEVEL	0.522	0.281	0.059	0.862
DERIVED BY FORMULA	0.517	0.291	0.060	0.867
UNDERLYING PRESENT RATE	0.621	0.335	0.071	1.026
PROPOSED	0.514	0.290	0.059	0.864

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.3052
IND. RATE				1.31	MINIMUM PREMIUM	750
MAN. RATE	2.84	2.28	1.60	+ 1.31	PRESENT	805

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	3,066	0	0.000	0	0	0	0	0	0
2016	3,945	1,223	0.031	0	0	0	0	0	0
2017	4,176	1,864	0.045	0	0	0	0	0	0
2018	4,351	0	0.000	0	0	0	0	0	0
2019	4,239	165	0.004	0	0	0	0	0	0
TOTAL	19,777	3,252	0.016	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	1,223
2017	0	0	0	0	0	0	0	0	0	0	1,864
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	165
TOTAL	0	0	0	0	0	0	0	0	0	0	3,252

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	1,306
2017	0	0	0	0	0	0	0	0	0	0	2,052
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	199
TOTAL	0	0	0	0	0	0	0	0	0	0	3,558

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	3,558	
IBNR + FREQUENCY ADJUSTMENT	(18,713)	(13,530)	33	
TOTAL LOSSES	0	0	3,591	
EXPECTED LOSSES	66,327	56,715	6,344	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.018	0.018
INDICATED (POST-TEST)	0.000	0.000	0.018	0.018
PRESENT ON RATE LEVEL	0.282	0.241	0.027	0.550
DERIVED BY FORMULA	0.279	0.236	0.027	0.542
UNDERLYING PRESENT RATE	0.335	0.287	0.032	0.654
PROPOSED	0.279	0.236	0.027	0.542

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.8189
IND. RATE				0.82	MINIMUM PREMIUM	600
MAN. RATE	1.57	1.37	1.02	+ 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
2015	24,065	951,672	3.955	0	0	1	8	5	14
2016	21,220	699,866	3.298	0	0	1	3	5	9
2017	24,952	26,714	0.107	0	0	0	0	1	1
2018	25,369	19,830	0.078	0	0	0	1	1	2
2019	21,868	198,355	0.907	0	0	0	0	2	2
TOTAL	117,474	1,896,437	1.614	0	0	2	12	14	28

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	248,957	243,599	6,573	0	0	139,392	271,000	19,443	22,708
2016	0	0	337,289	52,513	12,939	0	0	235,066	13,270	35,910	12,879
2017	0	0	0	0	4,874	0	0	0	0	13,677	8,163
2018	0	0	0	6,400	2,651	0	0	0	2,704	1,875	6,200
2019	0	0	0	0	27,330	0	0	0	0	167,441	3,584
TOTAL	0	0	586,246	302,512	54,367	0	0	374,458	286,974	238,346	53,534

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	472,769	310,832	9,248	0	0	329,383	387,259	26,442	22,140
2016	0	7,842	557,858	72,790	18,637	0	5,769	377,758	27,328	50,515	13,755
2017	0	5	479	326	6,093	0	8	1,145	1,104	19,323	8,987
2018	0	253	6,237	6,646	3,551	0	534	2,472	2,876	2,761	6,795
2019	57	2,695	36,409	14,026	21,410	2,545	21,667	132,161	67,144	129,984	4,333
TOTAL	57	10,795	1,073,753	404,619	58,940	2,545	27,977	842,919	485,710	229,026	56,011

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,958,047	1,178,295	56,011	
IBNR + FREQUENCY ADJUSTMENT	(579,406)	(270,511)	789	
TOTAL LOSSES	1,378,640	907,783	56,800	
EXPECTED LOSSES	2,031,359	1,095,565	165,776	
CREDIBILITY	0.02	0.07	0.08	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.174	0.773	0.048	1.995
INDICATED (POST-TEST)	1.142	0.752	0.047	1.942
PRESENT ON RATE LEVEL	1.453	0.783	0.119	2.355
DERIVED BY FORMULA	1.446	0.781	0.113	2.341
UNDERLYING PRESENT RATE	1.729	0.933	0.141	2.803
PROPOSED	1.446	0.781	0.113	2.341

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.5376
IND. RATE				3.54	MINIMUM PREMIUM	1,440
MAN. RATE	6.16	5.57	4.37	+ 3.54	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
2015	36,352	40,895	0.112	0	0	0	0	2	2
2016	35,383	68,611	0.194	0	0	0	0	2	2
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	61,362	0.175	0	0	0	0	1	1
TOTAL	167,500	209,362	0.125	0	0	0	1	6	7

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	491	0	0	0	0	20,964	19,440
2016	0	0	0	0	26,447	0	0	0	0	41,097	1,067
2017	0	0	0	12,562	2,257	0	0	0	16,198	5,009	116
2018	0	0	0	0	0	0	0	0	0	0	2,352
2019	0	0	0	0	7,259	0	0	0	0	35,776	18,327
TOTAL	0	0	0	12,562	36,454	0	0	0	16,198	102,846	41,302

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	691	0	0	0	0	28,511	18,954
2016	0	0	563	386	33,313	0	0	456	1,319	56,114	1,140
2017	0	37	4,226	14,617	3,244	0	47	7,083	22,623	7,849	128
2018	0	0	0	0	0	0	0	0	0	0	2,578
2019	15	716	9,670	3,725	5,687	544	4,629	28,238	14,346	27,773	22,157
TOTAL	15	753	14,460	18,729	42,934	544	4,676	35,777	38,288	120,247	44,956

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	56,226	220,198	44,956	
IBNR + FREQUENCY ADJUSTMENT	(423,734)	(136,887)	354	
TOTAL LOSSES	0	83,311	45,311	
EXPECTED LOSSES	1,510,747	555,422	71,778	
CREDIBILITY	0.02	0.09	0.10	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.050	0.027	0.077
INDICATED (POST-TEST)	0.000	0.048	0.026	0.075
PRESENT ON RATE LEVEL	0.758	0.279	0.036	1.072
DERIVED BY FORMULA	0.743	0.258	0.035	1.035
UNDERLYING PRESENT RATE	0.902	0.332	0.043	1.276
PROPOSED	0.743	0.258	0.035	1.035

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.5650
IND. RATE				1.56	MINIMUM PREMIUM	830
MAN. RATE	3.01	2.63	1.99	+ 1.56	PRESENT	920

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	43,633	1,050,070	2.407	1	0	1	5	3	10
2016	49,145	326,697	0.665	0	0	1	5	4	10
2017	48,646	230,880	0.475	0	0	0	3	3	6
2018	47,779	430,234	0.900	0	0	2	2	1	5
2019	44,727	294,660	0.659	0	0	0	0	5	5
TOTAL	233,930	2,332,541	0.997	1	0	4	15	16	36

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	197,836	0	238,226	228,757	10,571	0	0	61,331	280,072	11,182	22,095
2016	0	0	119,255	76,046	19,591	0	0	41,837	56,120	10,050	3,798
2017	0	0	0	51,420	44,012	0	0	0	43,006	87,059	5,383
2018	0	0	167,351	53,464	12,948	0	0	103,807	56,767	5,263	30,634
2019	0	0	0	0	157,893	0	0	0	0	130,876	5,891
TOTAL	197,836	0	524,832	409,687	245,015	0	0	206,975	435,965	244,430	67,801

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	311,196	0	452,391	291,894	14,873	0	0	144,925	400,223	15,208	21,543
2016	0	2,779	204,613	101,888	26,149	0	1,029	73,035	90,115	15,245	4,056
2017	0	188	20,715	62,155	56,747	0	168	24,980	66,017	125,048	5,927
2018	0	17,155	335,695	63,447	25,918	0	23,252	244,046	64,497	18,612	33,575
2019	332	15,568	210,345	81,031	123,693	1,989	16,935	103,300	52,481	101,599	7,122
TOTAL	311,528	35,690	1,223,758	600,415	247,380	1,989	41,385	590,286	673,333	275,712	72,223

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,204,637	1,796,840	72,223	
IBNR + FREQUENCY ADJUSTMENT	(596,793)	(375,554)	426	
TOTAL LOSSES	1,607,843	1,421,286	72,649	
EXPECTED LOSSES	2,106,530	1,526,160	88,369	
CREDIBILITY	0.03	0.11	0.13	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.687	0.608	0.031	1.326
INDICATED (POST-TEST)	0.669	0.591	0.030	1.291
PRESENT ON RATE LEVEL	0.757	0.548	0.032	1.336
DERIVED BY FORMULA	0.754	0.553	0.032	1.338
UNDERLYING PRESENT RATE	0.900	0.652	0.038	1.591
PROPOSED	0.753	0.552	0.031	1.336

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.0197
IND. RATE				2.02	MINIMUM PREMIUM	970
MAN. RATE	3.41	3.11	2.48	+ 2.02	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
2015	18,508	429,113	2,319	0	0	1	2	10	13
2016	20,238	212,401	1,050	0	0	0	5	5	10
2017	17,950	219,085	1,221	0	0	0	4	4	8
2018	19,651	1,100,139	5,598	0	0	3	6	6	15
2019	21,197	592,042	2,793	0	0	1	2	11	14
TOTAL	97,544	2,552,780	2,617	0	0	5	19	36	60

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	131,538	93,677	13,774	0	0	73,434	84,392	17,376	14,922
2016	0	0	0	52,688	22,954	0	0	0	20,761	93,127	22,871
2017	0	0	0	63,167	7,346	0	0	0	115,969	11,037	21,566
2018	0	0	484,754	162,767	9,971	0	0	247,373	149,833	22,064	23,377
2019	0	0	90,306	57,783	101,023	0	0	78,553	62,028	177,163	25,186
TOTAL	0	0	706,598	430,082	155,068	0	0	399,360	432,983	320,767	107,922

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	249,791	119,532	19,380	0	0	173,525	120,596	23,631	14,549
2016	0	0	6,559	69,936	29,503	0	0	3,201	35,866	127,641	24,426
2017	0	184	20,859	73,234	11,306	0	320	48,633	159,965	21,125	23,744
2018	0	49,872	969,418	186,433	44,987	0	58,283	594,724	169,091	58,467	25,621
2019	546	28,804	379,489	106,022	91,124	4,138	46,619	359,634	123,368	151,757	30,450
TOTAL	546	78,860	1,626,116	555,156	196,300	4,138	105,221	1,179,718	608,888	382,622	118,790

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,994,599	1,742,966	118,790	
IBNR + FREQUENCY ADJUSTMENT	(590,488)	(366,324)	742	
TOTAL LOSSES	2,404,111	1,376,642	119,532	
EXPECTED LOSSES	2,112,765	1,515,246	144,642	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.465	1.411	0.123	3.998
INDICATED (POST-TEST)	2.399	1.374	0.119	3.893
PRESENT ON RATE LEVEL	1.820	1.305	0.125	3.249
DERIVED BY FORMULA	1.831	1.309	0.124	3.265
UNDERLYING PRESENT RATE	2.166	1.553	0.148	3.868
PROPOSED	1.831	1.309	0.124	3.265

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	4.9341
IND. RATE				4.93	MINIMUM PREMIUM	1.875
MAN. RATE	8.41	7.60	6.03	+ 4.93	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
2015	5,444	471,342	8,658	0	0	1	1	7	9
2016	5,396	2,301,672	42,655	0	0	2	1	5	8
2017	5,187	97,100	1,872	0	0	0	0	6	6
2018	4,238	5,347	0,126	0	0	0	0	1	1
2019	5,045	395,608	7,842	0	0	1	1	5	7
TOTAL	25,310	3,271,069	12,924	0	0	4	3	24	31

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	97,675	1,276	150,909	0	0	68,878	3,030	147,294	2,280
2016	0	0	323,123	11,000	8,033	0	0	1,906,803	0	32,026	20,687
2017	0	0	0	0	22,517	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	169,285	24,743	47,977	0	0	37,485	49,955	56,354	9,809
TOTAL	0	0	590,083	37,019	232,409	0	0	2,013,166	52,985	300,908	44,499

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	185,485	1,628	212,329	0	0	162,759	4,330	200,320	2,223
2016	0	3,769	266,901	16,197	11,083	0	13,746	1,098,439	15,088	47,367	22,094
2017	0	23	2,211	1,504	28,149	0	39	5,419	5,225	91,472	10,832
2018	0	13	1,029	536	3,326	0	1	127	76	641	2,066
2019	727	33,476	393,509	57,982	49,326	1,546	22,080	172,290	62,167	53,758	11,859
TOTAL	727	37,280	849,136	77,848	304,212	1,546	35,866	1,439,033	86,885	393,558	49,073

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,363,588	862,504	49,073	
IBNR + FREQUENCY ADJUSTMENT	(182,143)	(187,688)	211	
TOTAL LOSSES	2,181,445	674,816	49,285	
EXPECTED LOSSES	638,800	752,408	44,072	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	8.619	2.666	0.195	11.480
INDICATED (POST-TEST)	8.391	2.596	0.190	11.176
PRESENT ON RATE LEVEL	2.120	2.497	0.146	4.764
DERIVED BY FORMULA	2.183	2.499	0.148	4.830
UNDERLYING PRESENT RATE	2.524	2.973	0.174	5.671
PROPOSED	2.183	2.499	0.148	4.830

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	6.1027
IND. RATE				6.10	MINIMUM PREMIUM	2,000
MAN. RATE	10.98	9.86	7.55	+ 6.10	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
2015	2,715	71,770	2.643	0	0	0	1	0	1
2016	4,516	8,353	0.185	0	0	0	0	1	1
2017	4,993	3,996	0.080	0	0	0	0	0	0
2018	5,021	2,884	0.057	0	0	0	0	0	0
2019	4,032	268,600	6.662	1	0	0	0	1	2
TOTAL	21,277	355,603	1.671	1	0	0	1	2	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	35,000	0	0	0	0	36,770	0	0
2016	0	0	0	0	686	0	0	0	0	3,946	3,721
2017	0	0	0	0	0	0	0	0	0	0	3,996
2018	0	0	0	0	0	0	0	0	0	0	2,884
2019	246,210	0	0	0	13,950	4,567	0	0	0	3,873	0
TOTAL	246,210	0	0	35,000	14,636	4,567	0	0	36,770	7,819	10,601

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	44,660	0	0	0	0	52,544	0	0
2016	0	0	15	10	864	0	0	44	127	5,388	3,974
2017	0	0	0	0	0	0	0	0	0	0	4,400
2018	0	0	0	0	0	0	0	0	0	0	3,161
2019	350,312	1,375	18,584	7,159	10,928	7,739	501	3,057	1,553	3,007	0
TOTAL	350,312	1,375	18,599	51,829	11,793	7,739	501	3,101	54,224	8,394	11,534

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	381,627	126,240	11,534	
IBNR + FREQUENCY ADJUSTMENT	(152,637)	(50,158)	41	
TOTAL LOSSES	228,990	76,082	11,576	
EXPECTED LOSSES	537,182	208,870	8,258	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.076	0.358	0.054	1.488
INDICATED (POST-TEST)	1.048	0.348	0.053	1.449
PRESENT ON RATE LEVEL	2.121	0.825	0.033	2.978
DERIVED BY FORMULA	2.110	0.815	0.033	2.959
UNDERLYING PRESENT RATE	2.525	0.982	0.039	3.545
PROPOSED	2.110	0.815	0.033	2.959

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.7383
IND. RATE				3.74	MINIMUM PREMIUM	1,505
MAN. RATE	7.65	6.46	4.72	+ 3.74	PRESENT	1,730

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	24,056	715,538	2.974	0	0	0	8	9	17
2016	25,137	1,097,527	4.366	0	0	3	4	3	10
2017	28,445	672,810	2.365	1	0	0	8	3	12
2018	29,640	819,737	2.766	0	0	1	7	13	21
2019	23,708	341,319	1.440	0	0	0	4	1	5
TOTAL	130,986	3,646,931	2.784	1	0	4	31	29	65

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	95,672	206,349	0	0	0	73,874	291,102	48,541
2016	0	0	354,167	68,622	14,670	0	0	566,901	60,184	6,002	26,981
2017	199,595	0	0	178,753	56,624	4,168	0	0	195,984	19,204	18,482
2018	0	0	234,866	144,818	130,232	0	0	34,374	98,072	144,202	33,173
2019	0	0	0	87,059	2,250	0	0	0	205,030	37,658	9,322
TOTAL	199,595	0	589,033	574,924	410,125	4,168	0	601,275	633,144	498,168	136,499

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	122,077	290,333	0	0	0	105,566	395,899	47,327
2016	0	8,252	588,627	94,264	21,089	0	13,946	915,092	107,972	12,438	28,816
2017	294,662	557	62,547	209,634	76,792	7,141	541	82,235	270,381	36,480	20,349
2018	0	27,196	567,925	176,500	168,136	0	23,576	175,985	119,313	201,738	36,358
2019	5	7,073	137,895	72,195	12,932	572	39,933	260,608	162,148	61,690	11,270
TOTAL	294,667	43,078	1,356,994	674,670	569,282	7,713	77,996	1,433,920	765,381	708,245	144,120

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,214,368	2,717,578	144,120	
IBNR + FREQUENCY ADJUSTMENT	(338,446)	(428,355)	745	
TOTAL LOSSES	2,875,923	2,289,223	144,865	
EXPECTED LOSSES	1,189,590	1,742,887	156,768	
CREDIBILITY	0.02	0.07	0.09	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.196	1.748	0.111	4.054
INDICATED (POST-TEST)	2.137	1.701	0.108	3.946
PRESENT ON RATE LEVEL	0.763	1.118	0.101	1.981
DERIVED BY FORMULA	0.790	1.159	0.101	2.050
UNDERLYING PRESENT RATE	0.908	1.331	0.120	2.358
PROPOSED	0.790	1.159	0.101	2.050

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.5906
IND. RATE				2.59	MINIMUM PREMIUM	1.150
MAN. RATE	4.20	3.90	3.14	+ 2.59	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
2015	1,022	6,733	0.659	0	0	0	0	1	1
2016	806	1,851	0.230	0	0	0	0	0	0
2017	910	190,332	20.916	0	0	1	0	0	1
2018	1,535	99,886	6.507	0	0	0	1	0	1
2019	3,085	113,462	3.678	0	0	0	0	2	2
TOTAL	7,358	412,264	5.603	0	0	1	1	3	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	3,261	0	0	0	0	2,837	635
2016	0	0	0	0	0	0	0	0	0	0	1,851
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	0	0	52,606	0	0	0	0	55,678	5,178
TOTAL	0	0	80,003	67,534	55,867	0	0	107,404	32,352	58,515	10,589

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	4,588	0	0	0	0	3,858	619
2016	0	0	0	0	0	0	0	0	0	0	1,977
2017	0	1,856	138,285	2,328	1,536	0	2,556	255,095	6,358	2,997	3,220
2018	0	2,553	56,134	65,083	6,173	0	6,328	23,759	30,912	3,636	0
2019	110	5,187	70,082	26,997	41,212	846	7,205	43,947	22,327	43,223	6,260
TOTAL	110	9,596	264,501	94,408	53,508	846	16,089	322,801	59,598	53,714	12,077

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	613,944	261,228	12,077	
IBNR + FREQUENCY ADJUSTMENT	(44,760)	(23,213)	100	
TOTAL LOSSES	569,184	238,015	12,177	
EXPECTED LOSSES	166,642	115,659	12,819	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	7.736	3.235	0.165	11.136
INDICATED (POST-TEST)	7.531	3.149	0.161	10.841
PRESENT ON RATE LEVEL	1.903	1.321	0.146	3.370
DERIVED BY FORMULA	1.903	1.339	0.147	3.388
UNDERLYING PRESENT RATE	2.265	1.572	0.174	4.011
PROPOSED	1.903	1.339	0.147	3.388

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	4.2807
IND. RATE				4.28	MINIMUM PREMIUM	1.670
MAN. RATE	7.67	6.91	5.34	+ 4.28	PRESENT	1.915

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	4,798	158,226	3,298	0	0	1	1	2	4
2016	5,060	93,646	1,851	0	0	0	0	2	2
2017	8,623	231,013	2,679	0	0	1	3	5	9
2018	7,942	613,183	7,721	0	0	1	3	5	9
2019	6,397	894,032	13,976	0	1	0	1	5	7
TOTAL	32,820	1,990,100	6,064	0	1	3	8	19	31

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	105,552	17,293	2,762	0	0	6,515	20,642	3,603	1,859
2016	0	0	0	0	33,291	0	0	0	0	51,192	9,163
2017	0	0	85,941	36,234	17,075	0	0	43,801	23,219	20,702	4,041
2018	0	0	333,633	36,908	38,942	0	0	86,139	53,385	45,085	19,091
2019	0	643,858	0	6,953	37,436	0	151,500	0	28,689	25,019	577
TOTAL	0	643,858	525,126	97,388	129,506	0	151,500	136,455	125,935	145,601	34,731

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	200,443	22,066	3,886	0	0	15,395	29,497	4,900	1,813
2016	0	0	709	486	41,933	0	0	568	1,643	69,898	9,786
2017	0	2,112	161,777	45,369	24,213	0	1,118	115,317	36,113	31,577	4,449
2018	0	31,623	615,873	61,707	59,991	0	20,629	217,683	65,868	69,503	20,924
2019	51,355	920,121	74,080	24,925	30,268	56,257	90,576	57,949	30,666	23,974	698
TOTAL	51,355	953,856	1,052,883	154,552	160,291	56,257	112,322	406,912	163,788	199,852	37,669

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,633,585	678,483	37,669	
IBNR + FREQUENCY ADJUSTMENT	(311,870)	(291,185)	483	
TOTAL LOSSES	2,321,715	387,298	38,152	
EXPECTED LOSSES	1,072,055	1,216,565	95,141	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	7.074	1.180	0.116	8.370
INDICATED (POST-TEST)	6.887	1.149	0.113	8.149
PRESENT ON RATE LEVEL	2.744	3.114	0.244	6.102
DERIVED BY FORMULA	2.786	3.055	0.240	6.080
UNDERLYING PRESENT RATE	3.266	3.707	0.290	7.263
PROPOSED	2.795	3.066	0.240	6.102

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	7.7096
IND. RATE				7.71	MINIMUM PREMIUM	2,000
MAN. RATE	13.80	12.54	9.67	+ 7.71	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	4,566	760,778	16,662	0	0	1	5	3	9
2016	5,760	219,239	3,806	0	0	0	3	10	13
2017	5,405	85,760	1,587	0	0	0	2	4	6
2018	4,371	1,064,059	24,344	0	0	2	1	1	4
2019	5,363	641,414	11,960	0	0	0	5	3	8
TOTAL	25,465	2,771,250	10,883	0	0	3	16	21	40

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	276,003	166,117	7,622	0	0	148,701	146,822	10,994	4,519
2016	0	0	0	98,252	38,917	0	0	0	44,389	31,799	5,882
2017	0	0	0	42,169	3,198	0	0	0	13,818	5,094	21,481
2018	0	0	332,201	20,600	1,325	0	0	651,607	12,613	1,216	44,497
2019	0	0	0	167,719	7,774	0	0	0	425,173	10,451	30,297
TOTAL	0	0	608,204	494,857	58,836	0	0	800,308	642,815	59,554	106,676

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	524,130	211,965	10,724	0	0	351,380	209,809	14,952	4,406
2016	0	0	12,148	130,359	50,120	0	0	4,987	71,315	44,457	6,282
2017	0	121	13,758	48,775	5,415	0	40	6,111	19,365	7,856	23,651
2018	0	23,101	442,039	34,286	13,046	0	52,752	849,611	52,158	25,518	48,769
2019	16	13,966	270,237	140,848	27,608	159	74,057	487,036	309,125	75,418	36,629
TOTAL	16	37,188	1,262,311	566,234	106,914	159	126,849	1,699,126	661,772	168,200	119,736

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,125,649	1,503,121	119,736	
IBNR + FREQUENCY ADJUSTMENT	(129,706)	(124,924)	161	
TOTAL LOSSES	2,995,944	1,378,197	119,898	
EXPECTED LOSSES	456,237	509,981	32,199	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	11.765	5.412	0.471	17.648
INDICATED (POST-TEST)	11.453	5.269	0.458	17.180
PRESENT ON RATE LEVEL	1.505	1.682	0.106	3.294
DERIVED BY FORMULA	1.605	1.754	0.117	3.476
UNDERLYING PRESENT RATE	1.792	2.003	0.126	3.921
PROPOSED	1.605	1.754	0.117	3.476

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	4.3914
IND. RATE				4.39	MINIMUM PREMIUM	1,705
MAN. RATE	7.85	6.92	5.22	+ 4.39	PRESENT	1,880

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	53,937	1,560,039	2.892	0	0	4	7	14	25
2016	53,454	882,876	1.652	0	0	0	14	18	32
2017	59,379	1,600,328	2.695	0	0	2	16	27	45
2018	60,733	2,135,207	3.516	0	0	4	9	24	37
2019	79,211	2,045,320	2.582	0	0	2	6	56	64
TOTAL	306,714	8,223,770	2.681	0	0	12	52	139	203

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	577,029	204,256	119,182	0	0	312,904	157,635	126,098	62,935
2016	0	0	0	361,000	75,660	0	0	0	316,309	69,930	59,977
2017	0	0	387,780	533,689	135,919	0	0	146,985	189,012	174,686	32,257
2018	0	0	651,294	354,691	153,057	0	0	262,923	492,776	195,803	24,663
2019	0	0	163,198	196,313	603,542	0	0	152,489	191,371	643,000	95,407
TOTAL	0	0	1,779,301	1,649,949	1,087,360	0	0	875,301	1,347,103	1,209,517	275,239

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	1,095,778	260,631	167,689	0	0	739,392	225,260	171,493	61,362
2016	0	0	43,199	477,986	99,345	0	0	33,799	503,152	102,884	64,055
2017	0	10,627	853,765	634,960	195,290	0	4,113	441,485	282,066	259,913	35,515
2018	0	72,747	1,463,865	406,731	229,140	0	127,632	921,758	525,273	325,463	27,031
2019	1,871	100,793	1,389,008	482,626	506,260	12,579	141,333	1,014,109	410,313	538,010	115,347
TOTAL	1,871	184,167	4,845,615	2,262,933	1,197,723	12,579	273,078	3,150,542	1,946,064	1,397,763	303,310

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,467,853	6,804,483	303,310	
IBNR + FREQUENCY ADJUSTMENT	(2,280,385)	(974,294)	1,700	
TOTAL LOSSES	6,187,468	5,830,189	305,010	
EXPECTED LOSSES	8,107,218	4,172,244	298,898	
CREDIBILITY	0.04	0.13	0.15	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.017	1.901	0.099	4.018
INDICATED (POST-TEST)	1.964	1.850	0.097	3.911
PRESENT ON RATE LEVEL	2.221	1.143	0.082	3.445
DERIVED BY FORMULA	2.210	1.235	0.084	3.529
UNDERLYING PRESENT RATE	2.643	1.360	0.097	4.101
PROPOSED	2.210	1.235	0.084	3.529

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	4.4592
IND. RATE				4.46	MINIMUM PREMIUM	1,730
MAN. RATE	7.73	6.89	5.46	+ 4.46	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
2015	18,441	214,319	1.162	0	0	0	3	7	10
2016	18,944	593,184	3.131	0	0	1	1	5	7
2017	18,703	704,388	3.766	0	0	2	3	5	10
2018	13,574	246,398	1.815	0	0	0	1	3	4
2019	18,024	146,602	0.813	0	0	0	1	3	4
TOTAL	87,686	1,904,891	2.172	0	0	3	9	23	35

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	112,666	15,790	0	0	0	27,556	29,684	28,623
2016	0	0	206,528	36,994	70,947	0	0	133,635	43,566	69,343	32,171
2017	0	0	484,190	32,180	7,841	0	0	99,978	32,362	26,705	21,132
2018	0	0	0	57,908	77,571	0	0	0	48,468	54,897	7,554
2019	0	0	0	70,446	19,911	0	0	0	16,520	28,902	10,823
TOTAL	0	0	690,718	310,194	192,060	0	0	233,613	168,472	209,531	100,303

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	143,762	22,217	0	0	0	39,378	40,370	27,907
2016	0	4,812	344,231	51,888	90,853	0	3,287	219,535	74,157	96,369	34,359
2017	0	11,331	847,951	51,672	20,180	0	2,483	253,007	52,465	42,062	23,266
2018	0	2,522	74,988	69,792	92,087	0	9,623	49,835	54,870	77,379	8,279
2019	42	7,507	135,682	67,702	24,636	439	6,565	41,416	23,438	25,052	13,085
TOTAL	42	26,173	1,402,852	384,816	249,973	439	21,958	563,792	244,307	281,232	106,897

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,015,257	1,160,327	106,897	
IBNR + FREQUENCY ADJUSTMENT	(421,708)	(286,380)	642	
TOTAL LOSSES	1,593,548	873,947	107,539	
EXPECTED LOSSES	1,471,197	1,149,648	132,143	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.817	0.997	0.123	2.937
INDICATED (POST-TEST)	1.769	0.970	0.119	2.859
PRESENT ON RATE LEVEL	1.410	1.101	0.127	2.638
DERIVED BY FORMULA	1.417	1.094	0.126	2.636
UNDERLYING PRESENT RATE	1.678	1.311	0.151	3.140
PROPOSED	1.417	1.094	0.126	2.638

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.326
IND. RATE				3.33	MINIMUM PREMIUM	1,375
MAN. RATE	5.75	5.33	4.18	+ 3.33	PRESENT	1,570

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	70,002	5,476,243	7.823	0	0	14	14	37	65
2016	67,684	2,696,388	3.984	0	0	4	14	11	29
2017	74,142	5,469,871	7.378	0	0	16	14	32	62
2018	77,142	6,305,790	8.174	1	0	12	13	31	57
2019	83,573	1,513,454	1.811	0	0	1	6	33	40
TOTAL	372,543	21,461,746	5.761	1	0	47	61	144	253

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	2,574,397	249,653	389,414	0	0	1,638,425	215,445	344,025	64,884
2016	0	0	1,291,586	442,046	40,822	0	0	393,447	447,695	67,332	13,460
2017	0	0	2,869,817	373,023	302,343	0	0	1,201,746	408,183	263,307	51,452
2018	1,394,554	0	2,031,012	258,286	176,333	1,000	0	1,894,144	313,459	180,829	56,173
2019	0	0	102,828	183,604	463,667	0	0	16,806	238,955	473,035	34,559
TOTAL	1,394,554	0	8,869,640	1,506,612	1,372,579	1,000	0	5,144,568	1,623,737	1,328,528	220,528

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	4,874,536	318,557	547,905	0	0	3,861,429	307,871	467,874	63,262
2016	0	27,473	1,984,397	595,856	62,503	0	9,137	646,163	719,332	104,282	14,375
2017	0	66,545	5,006,073	531,545	444,447	0	28,971	2,963,625	650,278	424,041	56,649
2018	1,229,605	187,237	3,636,685	393,089	297,592	947	232,297	3,115,533	461,901	347,929	61,566
2019	1,354	76,445	1,079,107	395,775	391,996	7,499	104,872	674,535	362,743	405,986	41,782
TOTAL	1,230,959	357,699	16,580,799	2,234,823	1,744,443	8,446	375,277	11,261,285	2,502,125	1,750,113	237,633

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	29,814,465	8,231,503	237,633	
IBNR + FREQUENCY ADJUSTMENT	(4,117,611)	(1,576,331)	1,298	
TOTAL LOSSES	25,696,854	6,655,172	238,931	
EXPECTED LOSSES	14,582,747	6,576,092	247,165	
CREDIBILITY	0.04	0.15	0.17	

PURE PREMIUMS

INDICATED (PRE-TEST)	6.898	1.786	0.064	8.748
INDICATED (POST-TEST)	6.715	1.739	0.062	8.516
PRESENT ON RATE LEVEL	3.288	1.483	0.056	4.827
DERIVED BY FORMULA	3.426	1.521	0.057	5.004
UNDERLYING PRESENT RATE	3.914	1.765	0.066	5.746
PROPOSED	3.426	1.521	0.057	5.004

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	6.3223
IND. RATE				6.32	MINIMUM PREMIUM	2,000
MAN. RATE	10.21	9.45	7.65	+ 6.32	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
2015	1,250	241,620	19.330	0	0	1	1	1	3
2016	2,085	0	0.000	0	0	0	0	0	0
2017	4,214	0	0.000	0	0	0	0	0	0
2018	5,927	384,357	6.485	0	0	1	2	1	4
2019	5,313	10,836	0.204	0	0	0	0	2	2
TOTAL	18,789	636,813	3.389	0	0	2	3	4	9

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	177,480	22,000	8,738	0	0	12,426	0	20,976	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	187,419	27,300	4,000	0	0	113,516	50,997	580	545
2019	0	0	0	0	5,165	0	0	0	0	4,259	1,412
TOTAL	0	0	364,899	49,300	17,903	0	0	125,942	50,997	25,815	1,957

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	337,035	28,072	12,294	0	0	29,363	0	28,527	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	17,936	345,238	37,769	14,299	0	23,247	257,392	59,137	12,327	597
2019	11	509	6,881	2,651	4,046	65	551	3,362	1,708	3,306	1,707
TOTAL	11	18,445	689,153	68,492	30,640	65	23,798	290,117	60,845	44,160	2,304

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,021,588	204,136	2,304	
IBNR + FREQUENCY ADJUSTMENT	(200,430)	(60,291)	102	
TOTAL LOSSES	821,158	143,845	2,406	
EXPECTED LOSSES	717,503	284,272	15,730	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	4.370	0.766	0.013	5.149
INDICATED (POST-TEST)	4.255	0.745	0.012	5.012
PRESENT ON RATE LEVEL	3.208	1.271	0.070	4.550
DERIVED BY FORMULA	3.219	1.261	0.069	4.548
UNDERLYING PRESENT RATE	3.819	1.513	0.084	5.415
PROPOSED	3.219	1.261	0.069	4.550

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	5.7483
IND. RATE				5.75	MINIMUM PREMIUM	2,000
MAN. RATE	9.96	9.14	7.21	+ 5.75	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	27,099	1,703,373	6.286	0	0	3	6	6	15
2016	24,477	538,749	2.201	0	0	1	6	6	13
2017	21,671	421,542	1.945	0	0	0	5	5	10
2018	26,493	607,503	2.293	0	0	2	3	9	14
2019	29,724	139,520	0.469	0	0	0	0	8	8
TOTAL	129,464	3,410,687	2.634	0	0	6	20	34	60

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	747,944	167,841	83,258	0	0	437,395	103,636	138,636	24,663
2016	0	0	126,166	92,337	104,874	0	0	24,726	29,953	132,021	28,672
2017	0	0	0	166,490	64,790	0	0	0	160,171	7,849	22,242
2018	0	0	155,852	60,019	56,976	0	0	197,319	22,042	73,234	42,061
2019	0	0	0	0	28,265	0	0	0	0	84,549	26,706
TOTAL	0	0	1,029,962	486,687	338,163	0	0	659,440	315,802	436,289	144,344

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	1,186,087	214,165	117,144	0	0	800,339	148,096	188,545	24,046
2016	0	2,940	219,632	124,720	133,790	0	608	44,228	52,215	181,086	30,622
2017	0	531	59,439	196,058	86,588	0	437	66,551	220,340	18,729	24,488
2018	0	16,556	336,681	77,043	75,330	0	27,568	417,234	50,415	108,578	46,099
2019	59	2,787	37,655	14,506	22,143	1,285	10,941	66,735	33,904	65,635	32,288
TOTAL	59	22,814	1,839,493	626,492	434,994	1,285	39,554	1,395,087	504,970	562,574	157,543

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,298,293	2,129,030	157,543	
IBNR + FREQUENCY ADJUSTMENT	(637,904)	(421,701)	942	
TOTAL LOSSES	2,660,389	1,707,328	158,485	
EXPECTED LOSSES	2,295,780	1,754,678	179,500	
CREDIBILITY	0.02	0.07	0.09	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.055	1.319	0.122	3.496
INDICATED (POST-TEST)	2.000	1.284	0.119	3.403
PRESENT ON RATE LEVEL	1.490	1.139	0.116	2.745
DERIVED BY FORMULA	1.500	1.149	0.117	2.765
UNDERLYING PRESENT RATE	1.773	1.355	0.139	3.267
PROPOSED	1.500	1.149	0.117	2.765

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.4942
IND. RATE				3.49	MINIMUM PREMIUM	1.425
MAN. RATE	6.12	5.51	4.35	+ 3.49	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
2015	28,939	445,153	1.538	0	0	0	2	4	6
2016	28,683	2,137,336	7.452	1	0	1	0	6	8
2017	27,135	77,286	0.285	0	0	0	0	4	4
2018	31,595	196,332	0.621	0	0	0	2	7	9
2019	34,382	284,068	0.826	0	0	0	1	5	6
TOTAL	150,734	3,140,175	2.083	1	0	1	5	26	33

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	130,017	100,440	0	0	0	129,875	56,033	28,788
2016	1,745,946	0	183,255	0	47,547	10,775	0	68,317	0	39,526	41,970
2017	0	0	0	0	37,070	0	0	0	0	34,298	5,918
2018	0	0	0	50,787	12,733	0	0	0	48,828	56,821	27,163
2019	0	0	0	55,100	25,484	0	0	0	85,207	95,609	22,668
TOTAL	1,745,946	0	183,255	235,904	223,274	10,775	0	68,317	263,910	282,287	126,507

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	165,902	141,319	0	0	0	185,591	76,205	28,068
2016	950,291	4,270	301,331	2,453	60,843	6,922	1,681	109,951	2,772	54,310	44,824
2017	0	37	3,640	2,476	46,341	0	21	2,871	2,768	48,456	6,516
2018	0	1,975	46,622	51,239	18,889	0	9,698	50,599	55,514	79,941	29,771
2019	54	6,849	119,327	58,040	27,033	1,453	26,942	171,416	99,450	87,710	27,406
TOTAL	950,344	13,131	470,921	280,111	294,426	8,375	38,342	334,836	346,094	346,622	136,584

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,815,949	1,267,252	136,584	
IBNR + FREQUENCY ADJUSTMENT	(651,411)	(264,071)	793	
TOTAL LOSSES	1,164,538	1,003,181	137,377	
EXPECTED LOSSES	2,334,491	1,104,294	150,172	
CREDIBILITY	0.02	0.08	0.10	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.773	0.666	0.091	1.529
INDICATED (POST-TEST)	0.752	0.648	0.089	1.489
PRESENT ON RATE LEVEL	1.301	0.615	0.084	2.000
DERIVED BY FORMULA	1.290	0.618	0.084	1.992
UNDERLYING PRESENT RATE	1.549	0.733	0.100	2.381
PROPOSED	1.290	0.618	0.084	1.992

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.5174
IND. RATE				2.52	MINIMUM PREMIUM	1,125
MAN. RATE	4.62	4.09	3.17	+ 2.52	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
2015	98,518	1,021,673	1.037	0	0	1	11	25	37
2016	103,253	989,529	0.958	0	0	3	9	18	30
2017	106,843	2,249,485	2.105	0	0	5	8	22	35
2018	122,910	3,217,091	2.617	0	0	3	15	26	44
2019	127,167	867,291	0.682	0	0	0	7	23	30
TOTAL	558,691	8,345,069	1.494	0	0	12	50	114	176

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	83,889	327,240	97,741	0	0	15,279	295,065	150,969	51,490
2016	0	0	301,933	151,717	120,813	0	0	151,195	97,557	110,151	56,163
2017	0	0	873,121	76,072	130,190	0	0	837,182	34,924	179,618	118,378
2018	0	0	669,241	344,309	202,520	0	0	1,428,339	317,080	174,324	81,278
2019	0	0	0	138,923	264,823	0	0	0	136,966	265,052	61,527
TOTAL	0	0	1,928,184	1,038,261	816,087	0	0	2,431,995	881,592	880,114	368,836

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	159,305	417,558	137,522	0	0	36,104	421,648	205,318	50,203
2016	0	7,035	514,859	205,081	155,445	0	3,719	253,773	161,353	153,439	59,982
2017	0	18,896	1,419,277	119,569	180,658	0	17,226	1,755,510	105,390	275,671	130,334
2018	0	59,822	1,230,025	397,544	277,998	0	143,757	1,648,302	396,062	301,113	89,081
2019	556	37,045	568,058	249,268	225,286	4,029	57,719	363,443	204,518	227,442	74,386
TOTAL	556	122,798	3,891,525	1,389,021	976,909	4,029	222,421	4,057,132	1,288,971	1,162,982	403,986

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,298,461	4,817,883	403,986	
IBNR + FREQUENCY ADJUSTMENT	(1,831,876)	(1,050,607)	2,604	
TOTAL LOSSES	6,466,586	3,767,276	406,589	
EXPECTED LOSSES	6,541,463	4,426,427	488,085	
CREDIBILITY	0.05	0.19	0.23	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.157	0.674	0.073	1.905
INDICATED (POST-TEST)	1.127	0.656	0.071	1.854
PRESENT ON RATE LEVEL	0.984	0.666	0.073	1.723
DERIVED BY FORMULA	0.991	0.664	0.073	1.727
UNDERLYING PRESENT RATE	1.171	0.792	0.087	2.051
PROPOSED	0.991	0.664	0.073	1.727

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.1826
IND. RATE				2.18	MINIMUM PREMIUM	1,020
MAN. RATE	3.83	3.45	2.73	+ 2.18	PRESENT	1,140

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	9,300	16,797	0.181	0	0	0	0	4	4
2016	9,652	8,619	0.089	0	0	0	0	3	3
2017	10,630	7,942	0.075	0	0	0	0	3	3
2018	10,631	223,516	2.102	0	0	1	0	3	4
2019	9,828	121,801	1.239	0	0	0	1	1	2
TOTAL	50,041	378,675	0.757	0	0	1	1	14	16

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	4,088	0	0	0	0	7,964	4,745
2016	0	0	0	0	2,450	0	0	0	0	2,408	3,761
2017	0	0	0	0	4,597	0	0	0	0	2,740	605
2018	0	0	171,628	0	13,480	0	0	12,944	0	24,567	897
2019	0	0	0	67,870	2,826	0	0	0	47,108	3,703	294
TOTAL	0	0	171,628	67,870	27,441	0	0	12,944	47,108	41,382	10,302

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	5,752	0	0	0	0	10,831	4,626
2016	0	0	52	36	3,086	0	0	27	77	3,288	4,017
2017	0	5	451	307	5,747	0	2	229	221	3,871	666
2018	0	15,522	298,769	12,265	21,793	0	1,577	31,435	5,007	32,855	983
2019	6	5,620	108,929	56,832	10,922	56	8,535	55,971	35,271	10,332	355
TOTAL	6	21,146	408,201	69,440	47,300	56	10,113	87,662	40,576	61,177	10,648

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	527,185	218,492	10,648	
IBNR + FREQUENCY ADJUSTMENT	(138,700)	(82,468)	117	
TOTAL LOSSES	388,486	136,025	10,765	
EXPECTED LOSSES	488,081	337,598	23,761	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.776	0.272	0.022	1.070
INDICATED (POST-TEST)	0.756	0.265	0.021	1.041
PRESENT ON RATE LEVEL	0.819	0.567	0.040	1.426
DERIVED BY FORMULA	0.819	0.555	0.039	1.412
UNDERLYING PRESENT RATE	0.975	0.675	0.047	1.697
PROPOSED	0.819	0.555	0.039	1.412

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.7846
IND. RATE				1.78	MINIMUM PREMIUM	895
MAN. RATE	3.30	2.96	2.26	+ 1.78	PRESENT	1,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	7,044	836,475	11.875	0	0	2	1	4	7
2016	7,105	464,619	6.539	0	0	1	1	4	6
2017	7,261	306,212	4.217	0	0	0	7	0	7
2018	6,431	11,285	0.175	0	0	0	0	1	1
2019	6,792	62,146	0.915	0	0	0	2	1	3
TOTAL	34,633	1,680,737	4.853	0	0	3	11	10	24

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	237,376	52,062	105,606	0	0	283,494	55,278	102,279	380
2016	0	0	207,620	3,195	54,715	0	0	150,257	9,679	30,394	8,759
2017	0	0	0	113,903	0	0	0	190,034	0	0	2,275
2018	0	0	0	0	85	0	0	0	0	375	10,825
2019	0	0	0	10,966	1,648	0	0	0	28,370	3,401	17,761
TOTAL	0	0	444,996	180,126	162,054	0	0	433,751	283,361	136,449	40,000

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	450,777	66,431	148,588	0	0	669,896	78,992	139,099	371
2016	0	4,838	341,781	7,013	70,034	0	3,696	242,210	19,609	42,478	9,355
2017	0	319	36,312	131,171	3,827	0	513	78,180	260,670	9,065	2,505
2018	0	0	29	15	95	0	1	97	58	491	11,864
2019	3	1,026	19,187	9,794	2,698	52	5,291	34,632	21,711	7,131	21,473
TOTAL	3	6,182	848,087	214,424	225,242	52	9,502	1,025,015	381,040	198,264	45,567

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,888,842	1,018,970	45,567	
IBNR + FREQUENCY ADJUSTMENT	(281,204)	(253,016)	127	
TOTAL LOSSES	1,607,638	765,954	45,694	
EXPECTED LOSSES	986,556	1,021,336	26,312	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	4.642	2.212	0.132	6.985
INDICATED (POST-TEST)	4.519	2.153	0.128	6.800
PRESENT ON RATE LEVEL	2.393	2.477	0.064	4.934
DERIVED BY FORMULA	2.414	2.468	0.066	4.949
UNDERLYING PRESENT RATE	2.849	2.949	0.076	5.874
PROPOSED	2.414	2.468	0.066	4.949

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	6.2525
IND. RATE				6.25	MINIMUM PREMIUM	2,000
MAN. RATE	12.19	11.47	7.82	+ 6.25	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
2015	277,081	2,105,459	0.760	0	0	4	14	39	57
2016	296,399	2,334,022	0.787	0	0	4	17	29	50
2017	292,471	1,677,435	0.574	0	0	2	12	51	65
2018	300,547	2,502,716	0.833	0	0	5	8	31	44
2019	311,023	1,633,820	0.525	0	0	1	7	53	61
TOTAL	1,477,521	10,253,452	0.694	0	0	16	58	203	277

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	536,252	322,899	170,159	0	0	354,121	288,304	259,784	173,940
2016	0	0	557,771	359,692	138,875	0	0	401,267	403,437	266,335	206,645
2017	0	0	235,661	218,034	309,893	0	0	59,994	190,515	540,905	122,433
2018	0	0	653,230	262,590	245,029	0	0	437,740	342,650	366,573	194,904
2019	0	0	119,948	84,548	435,961	0	0	62,332	173,622	586,283	171,126
TOTAL	0	0	2,102,862	1,247,763	1,299,917	0	0	1,315,454	1,398,528	2,019,880	869,048

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	1,018,343	412,019	239,414	0	0	836,788	411,986	353,306	169,592
2016	0	12,996	958,470	482,535	181,856	0	9,871	688,306	656,260	375,101	220,697
2017	0	6,388	507,281	278,647	399,248	0	2,267	266,143	308,532	774,952	134,799
2018	0	69,836	1,422,469	334,667	323,705	0	119,147	1,194,283	424,341	541,334	213,615
2019	1,359	68,627	918,165	302,058	358,449	10,058	115,939	777,254	365,842	486,113	206,891
TOTAL	1,359	157,847	4,824,727	1,809,926	1,502,671	10,058	247,224	3,762,775	2,166,962	2,530,806	945,593

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,003,991	8,010,365	945,593	
IBNR + FREQUENCY ADJUSTMENT	(2,357,506)	(1,688,207)	5,019	
TOTAL LOSSES	6,646,485	6,322,158	950,612	
EXPECTED LOSSES	8,364,031	6,957,689	991,841	
CREDIBILITY	0.10	0.36	0.44	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.450	0.428	0.064	0.942
INDICATED (POST-TEST)	0.438	0.417	0.063	0.917
PRESENT ON RATE LEVEL	0.476	0.396	0.056	0.928
DERIVED BY FORMULA	0.472	0.403	0.059	0.934
UNDERLYING PRESENT RATE	0.566	0.471	0.067	1.104
PROPOSED	0.469	0.400	0.059	0.928

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.1720
IND. RATE				1.17	MINIMUM PREMIUM	710
MAN. RATE	2.07	1.88	1.47	+ 1.17	PRESENT	765

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	8,936	49,291	0.552	0	0	0	0	2	2
2016	7,455	0	0.000	0	0	0	0	0	0
2017	7,832	174,904	2.233	0	0	1	0	2	3
2018	6,872	2,136	0.031	0	0	0	0	0	0
2019	6,363	29,883	0.470	0	0	0	0	3	3
TOTAL	37,458	256,214	0.684	0	0	1	0	7	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	14,628	0	0	0	0	31,822	2,841
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	100,326	0	5,111	0	0	53,520	0	15,498	449
2018	0	0	0	0	0	0	0	0	0	0	2,136
2019	0	0	0	0	6,263	0	0	0	0	23,000	620
TOTAL	0	0	100,326	0	26,002	0	0	53,520	0	70,320	6,046

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	20,582	0	0	0	0	43,278	2,770
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	2,333	173,915	3,261	8,316	0	1,283	128,413	4,419	23,389	494
2018	0	0	0	0	0	0	0	0	0	0	2,341
2019	13	618	8,344	3,214	4,906	350	2,976	18,154	9,223	17,855	750
TOTAL	13	2,950	182,259	6,475	33,804	350	4,259	146,566	13,642	84,522	6,355

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	336,398	138,442	6,355	
IBNR + FREQUENCY ADJUSTMENT	(59,160)	(26,322)	62	
TOTAL LOSSES	277,238	112,120	6,417	
EXPECTED LOSSES	206,276	103,312	13,961	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.740	0.299	0.017	1.057
INDICATED (POST-TEST)	0.721	0.291	0.017	1.029
PRESENT ON RATE LEVEL	0.463	0.232	0.031	0.726
DERIVED BY FORMULA	0.465	0.233	0.031	0.729
UNDERLYING PRESENT RATE	0.551	0.276	0.037	0.864
PROPOSED	0.465	0.233	0.031	0.729

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.9216
IND. RATE				0.92	MINIMUM PREMIUM	630
MAN. RATE	1.80	1.58	1.15	+ 0.92	PRESENT	670

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	507	8,619	1.700	0	0	0	0	1	1
2016	697	0	0.000	0	0	0	0	0	0
2017	626	0	0.000	0	0	0	0	0	0
2018	3,092	0	0.000	0	0	0	0	0	0
2019	1,246	0	0.000	0	0	0	0	0	0
TOTAL	6,168	8,619	0.140	0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	7,428	0	0	0	0	1,191	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	7,428	0	0	0	0	1,191	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	10,451	0	0	0	0	1,620	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	10,451	0	0	0	0	1,620	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	12,071	0	
IBNR + FREQUENCY ADJUSTMENT	(12,969)	(12,993)	28	
TOTAL LOSSES	0	0	28	
EXPECTED LOSSES	51,135	61,222	4,852	
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	0.696	0.834	0.066	1.596
DERIVED BY FORMULA	0.696	0.826	0.065	1.587
UNDERLYING PRESENT RATE	0.829	0.993	0.079	1.900
PROPOSED	0.696	0.826	0.065	1.587

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.0057
IND. RATE				2.01	MINIMUM PREMIUM	970
MAN. RATE	3.41	3.15	2.53	+ 2.01	PRESENT	1,080

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	11,761	1,062,679	9.036	0	0	2	11	10	23
2016	14,409	559,711	3.884	0	0	0	10	19	29
2017	14,496	351,575	2.425	0	0	0	6	6	12
2018	14,748	728,656	4.941	0	0	2	6	8	16
2019	15,309	1,162,743	7.595	0	0	2	3	12	17
TOTAL	70,723	3,865,364	5.465	0	0	6	36	55	97

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	276,263	203,539	35,750	0	0	259,823	181,371	86,812	19,121
2016	0	0	0	157,491	140,419	0	0	0	94,073	141,869	25,859
2017	0	0	0	142,600	90,203	0	0	0	75,865	28,096	14,811
2018	0	0	285,736	111,284	7,726	0	0	175,094	124,454	6,491	17,871
2019	0	0	352,973	48,376	284,270	0	0	126,334	58,401	280,306	12,083
TOTAL	0	0	914,972	663,290	558,368	0	0	561,251	534,164	543,574	89,745

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	524,623	259,716	50,300	0	0	613,962	259,179	118,064	18,643
2016	0	0	21,134	210,096	178,636	0	0	11,396	153,528	195,909	27,617
2017	0	489	54,319	170,244	117,554	0	222	33,562	106,331	43,313	16,307
2018	0	29,985	584,811	125,010	29,988	0	44,829	432,100	135,844	31,494	19,587
2019	1,903	87,712	1,060,953	212,823	246,764	6,585	67,305	528,170	166,896	233,934	14,608
TOTAL	1,903	118,186	2,245,841	977,889	623,243	6,585	112,356	1,619,190	821,778	622,714	96,762

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,104,060	3,045,623	96,762	
IBNR + FREQUENCY ADJUSTMENT	(527,234)	(363,920)	612	
TOTAL LOSSES	3,576,826	2,681,703	97,375	
EXPECTED LOSSES	1,870,631	1,517,266	118,025	
CREDIBILITY	0.01	0.05	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	5.058	3.792	0.138	8.987
INDICATED (POST-TEST)	4.923	3.691	0.134	8.749
PRESENT ON RATE LEVEL	2.222	1.802	0.140	4.165
DERIVED BY FORMULA	2.249	1.897	0.140	4.286
UNDERLYING PRESENT RATE	2.645	2.145	0.167	4.957
PROPOSED	2.249	1.897	0.140	4.286

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	5.4150
IND. RATE				5.41	MINIMUM PREMIUM	2,000
MAN. RATE	9.04	8.32	6.60	+ 5.41	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	5,208	452,753	8,693	0	0	2	1	3	6
2016	5,359	126,858	2,367	0	0	0	3	0	3
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	126,823	2,372	0	0	0	1	3	4
TOTAL	27,275	779,999	2,860	0	0	2	6	14	22

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	295,364	220	5,148	0	0	143,529	332	5,959	2,201
2016	0	0	0	75,529	0	0	0	0	42,374	0	8,955
2017	0	0	0	11,233	196	0	0	0	6,829	4,002	12,622
2018	0	0	0	0	15,188	0	0	0	0	20,811	2,684
2019	0	0	0	25,000	6,320	0	0	0	85,500	8,603	1,400
TOTAL	0	0	295,364	111,982	26,852	0	0	143,529	135,035	39,375	27,862

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	560,896	281	7,243	0	0	339,159	474	8,104	2,146
2016	0	0	8,701	99,774	846	0	0	4,424	67,103	992	9,564
2017	0	32	3,600	12,949	622	0	21	3,144	9,690	5,980	13,897
2018	0	65	5,258	2,738	16,994	0	54	5,398	3,244	27,269	2,942
2019	13	2,591	47,157	23,643	8,159	131	15,734	103,072	64,770	20,213	1,693
TOTAL	13	2,688	625,613	139,385	33,864	131	15,809	455,198	145,283	62,557	30,241

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,099,450	381,090	30,241	
IBNR + FREQUENCY ADJUSTMENT	(121,421)	(86,965)	106	
TOTAL LOSSES	978,030	294,124	30,347	
EXPECTED LOSSES	429,875	355,692	21,591	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	3.586	1.078	0.111	4.775
INDICATED (POST-TEST)	3.491	1.050	0.108	4.649
PRESENT ON RATE LEVEL	1.324	1.096	0.067	2.486
DERIVED BY FORMULA	1.346	1.094	0.068	2.508
UNDERLYING PRESENT RATE	1.576	1.304	0.079	2.959
PROPOSED	1.346	1.094	0.068	2.508

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.1685
IND. RATE				3.17	MINIMUM PREMIUM	1,330
MAN. RATE	5.23	4.93	3.94	+ 3.17	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
2015	834	14,355	1.721	0	0	0	0	1	1
2016	791	1,254	0.159	0	0	0	0	0	0
2017	1,000	88,068	8.807	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
TOTAL	4,952	109,794	2.217	0	0	0	1	3	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	9,288	0	0	0	0	5,067	0
2016	0	0	0	0	0	0	0	0	0	0	1,254
2017	0	0	0	7,500	35,416	0	0	0	20,861	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
TOTAL	0	0	0	7,500	48,558	0	0	0	20,861	30,467	2,408

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	13,068	0	0	0	0	6,891	0
2016	0	0	0	0	0	0	0	0	0	0	1,339
2017	0	56	5,869	11,003	44,526	0	70	10,525	30,488	33,785	1,191
2018	0	17	1,334	695	4,312	0	6	568	342	2,871	79
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	73	7,203	11,698	61,906	0	76	11,093	30,830	43,547	2,609

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	18,445	147,980	2,609	
IBNR + FREQUENCY ADJUSTMENT	(36,000)	(27,653)	33	
TOTAL LOSSES	0	120,327	2,643	
EXPECTED LOSSES	127,407	119,790	5,725	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	2.430	0.053	2.483
INDICATED (POST-TEST)	0.000	2.365	0.052	2.417
PRESENT ON RATE LEVEL	2.161	2.032	0.097	4.291
DERIVED BY FORMULA	2.161	2.036	0.097	4.294
UNDERLYING PRESENT RATE	2.573	2.419	0.116	5.107
PROPOSED	2.160	2.034	0.097	4.291

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	5.4214
IND. RATE				5.42	MINIMUM PREMIUM	2,000
MAN. RATE	10.12	8.89	6.80	+ 5.42	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
2015	53,148	2,082,267	3.918	0	1	1	6	20	28
2016	53,496	998,842	1.867	0	0	3	5	19	27
2017	59,819	3,146,218	5.260	0	0	6	7	11	24
2018	69,476	2,785,282	4.009	0	0	3	8	20	31
2019	68,397	1,030,467	1.507	0	0	1	4	22	27
TOTAL	304,336	10,043,076	3.300	0	1	14	30	92	137

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	932,588	85,556	104,849	74,823	0	373,989	88,715	137,877	188,222	95,648
2016	0	0	261,768	119,192	75,746	0	0	304,740	62,945	114,517	59,934
2017	0	0	1,527,825	103,459	38,473	0	0	1,231,119	108,715	64,261	72,366
2018	0	0	1,124,187	242,820	125,275	0	0	713,479	327,401	155,926	96,194
2019	0	0	109,910	145,278	133,392	0	0	100,000	127,195	341,409	73,283
TOTAL	0	932,588	3,109,246	715,598	447,709	0	373,989	2,438,053	764,133	864,335	397,425

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	883,647	162,471	133,787	105,276	0	347,145	209,634	197,026	255,982	93,257
2016	0	6,099	444,330	161,071	98,106	0	7,497	496,341	110,060	159,358	64,010
2017	0	29,851	2,236,286	158,734	75,996	0	22,681	2,345,669	211,445	122,853	79,675
2018	0	70,851	1,408,072	295,486	188,876	0	101,352	905,161	367,310	258,053	105,429
2019	687	41,985	591,913	195,555	128,700	7,029	82,589	603,598	238,109	290,781	88,599
TOTAL	687	1,032,432	4,843,072	944,633	596,953	7,029	561,263	4,560,402	1,123,951	1,087,026	430,969

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,004,886	3,752,563	430,969	
IBNR + FREQUENCY ADJUSTMENT	(2,082,578)	(838,225)	2,295	
TOTAL LOSSES	8,922,308	2,914,338	433,264	
EXPECTED LOSSES	7,415,861	3,536,748	431,013	
CREDIBILITY	0.04	0.13	0.15	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.932	0.958	0.142	4.032
INDICATED (POST-TEST)	2.854	0.932	0.139	3.925
PRESENT ON RATE LEVEL	2.047	0.976	0.119	3.142
DERIVED BY FORMULA	2.079	0.971	0.122	3.172
UNDERLYING PRESENT RATE	2.437	1.162	0.142	3.740
PROPOSED	2.079	0.971	0.122	3.172

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	4.0077
IND. RATE				4.01	MINIMUM PREMIUM	1.590
MAN. RATE	7.11	6.35	4.98	+ 4.01	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
2015	3,984	18,104	0.454	0	0	0	0	1	1
2016	3,897	58,369	1.498	0	0	0	2	0	2
2017	5,247	121,242	2.311	0	0	0	0	6	6
2018	6,512	122,998	1.889	0	0	0	2	5	7
2019	6,610	796,370	12.048	0	0	1	1	3	5
TOTAL	26,250	1,117,083	4.256	0	0	1	5	15	21

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	680	0	0	0	0	1,400	16,024
2016	0	0	0	18,254	0	0	0	0	36,462	0	3,653
2017	0	0	0	0	67,598	0	0	0	0	45,516	8,128
2018	0	0	0	23,273	25,593	0	0	0	11,159	48,584	14,389
2019	0	0	352,683	17,528	53,504	0	0	311,000	19,399	37,708	4,548
TOTAL	0	0	352,683	59,055	147,375	0	0	311,000	67,020	133,208	46,742

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	957	0	0	0	0	1,904	15,623
2016	0	0	2,103	24,114	204	0	0	3,807	57,741	853	3,901
2017	0	68	6,638	4,516	84,504	0	27	3,810	3,673	64,305	8,949
2018	0	990	28,205	27,043	30,763	0	2,309	20,798	18,237	64,914	15,770
2019	1,191	52,711	599,005	64,400	58,886	6,132	48,020	529,655	54,151	46,455	5,499
TOTAL	1,191	53,768	635,951	120,072	175,314	6,132	50,357	558,069	133,802	178,431	49,743

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,305,467	607,618	49,743	
IBNR + FREQUENCY ADJUSTMENT	(152,834)	(65,955)	288	
TOTAL LOSSES	1,152,633	541,664	50,030	
EXPECTED LOSSES	545,193	288,217	49,884	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	4.391	2.063	0.191	6.645
INDICATED (POST-TEST)	4.275	2.009	0.186	6.469
PRESENT ON RATE LEVEL	1.745	0.922	0.160	2.827
DERIVED BY FORMULA	1.770	0.944	0.160	2.875
UNDERLYING PRESENT RATE	2.077	1.098	0.190	3.365
PROPOSED	1.770	0.944	0.160	2.875

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.6322
IND. RATE				3.63	MINIMUM PREMIUM	1,470
MAN. RATE	6.95	6.00	4.48	+ 3.63	PRESENT	1,660

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	2,710	325,949	12.028	0	0	1	1	0	2
2016	2,397	244,134	10.185	0	0	0	2	1	3
2017	2,604	9,182	0.353	0	0	0	0	1	1
2018	3,034	222,992	7.350	0	0	1	0	1	2
2019	3,730	11,629	0.312	0	0	0	0	2	2
TOTAL	14,475	813,886	5.623	0	0	2	3	5	10

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	144,861	18,500	0	0	0	155,094	7,287	0	207
2016	0	0	0	78,314	839	0	0	0	94,309	68,911	1,761
2017	0	0	0	0	3,348	0	0	0	0	4,770	1,064
2018	0	0	130,000	0	846	0	0	40,355	0	11	51,780
2019	0	0	0	0	3,116	0	0	0	0	8,242	271
TOTAL	0	0	274,861	96,814	8,149	0	0	195,449	101,596	81,934	55,083

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	275,091	23,606	0	0	0	366,487	10,413	0	202
2016	0	0	9,040	103,465	1,934	0	0	10,611	151,560	96,298	1,881
2017	0	3	329	224	4,185	0	3	399	385	6,739	1,171
2018	0	11,717	223,061	7,602	6,030	0	4,718	78,138	3,670	2,089	56,751
2019	7	307	4,151	1,599	2,441	125	1,067	6,505	3,305	6,398	328
TOTAL	7	12,027	511,671	136,495	14,590	125	5,787	462,141	169,333	111,524	60,333

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	991,758	431,942	60,333	
IBNR + FREQUENCY ADJUSTMENT	(112,506)	(56,793)	140	
TOTAL LOSSES	879,253	375,149	60,472	
EXPECTED LOSSES	402,788	243,448	24,577	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	6.074	2.592	0.418	9.084
INDICATED (POST-TEST)	5.913	2.523	0.407	8.843
PRESENT ON RATE LEVEL	2.338	1.413	0.143	3.893
DERIVED BY FORMULA	2.338	1.435	0.148	3.921
UNDERLYING PRESENT RATE	2.783	1.682	0.170	4.634
PROPOSED	2.338	1.435	0.148	3.921

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	4.9539
IND. RATE				4.95	MINIMUM PREMIUM	1.880
MAN. RATE	9.24	8.12	6.17	+ 4.95	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
2015	359	0	0.000	0	0	0	0	0	0
2016	1,253	1,332	0.106	0	0	0	0	0	0
2017	1,309	572	0.044	0	0	0	0	0	0
2018	1,234	3,417	0.277	0	0	0	0	0	0
2019	1,724	146	0.008	0	0	0	0	0	0
TOTAL	5,879	5,467	0.093	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	1,332
2017	0	0	0	0	0	0	0	0	0	0	572
2018	0	0	0	0	0	0	0	0	0	0	3,417
2019	0	0	0	0	0	0	0	0	0	0	146
TOTAL	0	0	0	0	0	0	0	0	0	0	5,467

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	1,423
2017	0	0	0	0	0	0	0	0	0	0	630
2018	0	0	0	0	0	0	0	0	0	0	3,745
2019	0	0	0	0	0	0	0	0	0	0	177
TOTAL	0	0	0	0	0	0	0	0	0	0	5,974

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	5,974	
IBNR + FREQUENCY ADJUSTMENT	(56,838)	(17,147)	73	
TOTAL LOSSES	0	0	6,046	
EXPECTED LOSSES	203,241	78,143	11,378	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.103	0.103
INDICATED (POST-TEST)	0.000	0.000	0.100	0.100
PRESENT ON RATE LEVEL	2.904	1.117	0.163	4.184
DERIVED BY FORMULA	2.904	1.105	0.162	4.172
UNDERLYING PRESENT RATE	3.457	1.329	0.194	4.980
PROPOSED	2.904	1.105	0.162	4.172

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	5.2710
IND. RATE				5.27	MINIMUM PREMIUM	1,980
MAN. RATE	9.77	8.67	6.63	+ 5.27	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	1,544	370	0.024	0	0	0	0	0	0
2016	1,656	671	0.041	0	0	0	0	0	0
2017	2,016	985	0.049	0	0	0	0	0	0
2018	2,186	20,612	0.943	0	0	0	0	2	2
2019	2,359	25,638	1.087	0	0	0	0	1	1
TOTAL	9,761	48,276	0.495	0	0	0	0	3	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	370
2016	0	0	0	0	0	0	0	0	0	0	671
2017	0	0	0	0	0	0	0	0	0	0	985
2018	0	0	0	0	17,754	0	0	0	0	493	2,365
2019	0	0	0	0	18,251	0	0	0	0	6,125	1,262
TOTAL	0	0	0	0	36,005	0	0	0	0	6,618	5,653

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	361
2016	0	0	0	0	0	0	0	0	0	0	717
2017	0	0	0	0	0	0	0	0	0	0	1,084
2018	0	76	6,146	3,201	19,865	0	1	128	77	646	2,592
2019	38	1,800	24,314	9,366	14,298	93	793	4,834	2,456	4,755	1,526
TOTAL	38	1,876	30,460	12,567	34,163	93	794	4,962	2,533	5,401	6,280

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	38,224	54,664	6,280	
IBNR + FREQUENCY ADJUSTMENT	(95,892)	(30,316)	106	
TOTAL LOSSES	0	24,348	6,386	
EXPECTED LOSSES	340,022	129,978	19,010	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.249	0.065	0.315
INDICATED (POST-TEST)	0.000	0.243	0.064	0.307
PRESENT ON RATE LEVEL	2.926	1.119	0.164	4.209
DERIVED BY FORMULA	2.926	1.110	0.162	4.198
UNDERLYING PRESENT RATE	3.483	1.332	0.195	5.010
PROPOSED	2.926	1.110	0.162	4.198

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	5.3042
IND. RATE				5.30	MINIMUM PREMIUM	1,990
MAN. RATE	10.31	8.93	6.67	+ 5.30	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
2015	3,094	65,862	2.129	0	0	0	2	0	2
2016	3,683	558,591	15.167	0	0	1	4	4	9
2017	3,854	239,273	6.208	0	0	1	1	0	2
2018	2,992	1,349	0.045	0	0	0	0	0	0
2019	3,251	56,876	1.749	0	0	0	1	0	1
TOTAL	16,874	921,951	5.464	0	0	2	8	4	14

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	32,481	0	0	0	0	31,406	0	1,975
2016	0	0	136,378	95,130	45,214	0	0	122,656	82,128	76,588	497
2017	0	0	167,400	817	0	0	0	69,187	1,173	0	696
2018	0	0	0	0	0	0	0	0	0	0	1,349
2019	0	0	0	32,227	0	0	0	0	22,467	0	2,182
TOTAL	0	0	303,778	160,655	45,214	0	0	191,843	137,174	76,588	6,699

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	41,446	0	0	0	0	44,879	0	1,926
2016	0	3,178	235,418	127,636	58,726	0	3,017	206,042	135,215	107,108	531
2017	0	3,886	289,611	5,812	3,242	0	1,650	164,809	5,705	1,986	766
2018	0	0	0	0	0	0	0	0	0	0	1,479
2019	0	2,536	49,936	26,297	4,135	0	3,842	25,300	16,113	3,557	2,638
TOTAL	0	9,600	574,965	201,191	66,102	0	8,509	396,151	201,912	112,651	7,339

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	989,225	581,857	7,339	
IBNR + FREQUENCY ADJUSTMENT	(124,414)	(93,979)	147	
TOTAL LOSSES	864,811	487,878	7,486	
EXPECTED LOSSES	433,098	379,064	30,663	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	5.125	2.891	0.044	8.061
INDICATED (POST-TEST)	4.989	2.815	0.043	7.847
PRESENT ON RATE LEVEL	2.156	1.887	0.153	4.196
DERIVED BY FORMULA	2.185	1.906	0.150	4.241
UNDERLYING PRESENT RATE	2.567	2.246	0.182	4.995
PROPOSED	2.185	1.906	0.150	4.241

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	5.3583
IND. RATE				5.36	MINIMUM PREMIUM	2,000
MAN. RATE	9.61	8.61	6.65	+ 5.36	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
2015	253,894	4,158,462	1.638	0	0	8	40	19	67
2016	264,442	7,254,146	2.743	0	0	6	26	26	58
2017	300,355	2,957,680	0.985	0	0	5	20	37	62
2018	310,825	1,807,564	0.582	1	0	0	11	23	35
2019	308,574	1,285,834	0.417	0	0	0	2	27	29
TOTAL	1,438,090	17,463,686	1.214	1	0	19	99	132	251

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	1,211,701	730,013	189,323	0	0	791,176	627,271	205,529	403,449
2016	0	0	1,689,549	484,030	376,572	0	0	3,174,157	573,822	347,945	608,071
2017	0	0	751,014	354,569	422,897	0	0	343,970	327,435	432,375	325,420
2018	721,492	0	0	131,909	249,010	4,686	0	0	169,729	257,941	272,797
2019	0	0	0	19,004	314,887	0	0	0	66,921	645,964	239,058
TOTAL	721,492	0	3,652,264	1,719,525	1,552,689	4,686	0	4,309,303	1,765,178	1,889,754	1,848,795

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	2,253,324	931,497	266,377	0	0	1,846,939	896,370	279,519	393,363
2016	0	24,381	1,780,397	654,933	485,194	0	25,041	2,019,156	945,092	494,952	649,420
2017	0	18,839	1,452,693	458,426	554,997	0	9,330	987,860	504,398	636,075	358,287
2018	949,398	6,057	195,850	172,017	290,674	7,022	33,870	191,559	202,389	357,058	298,986
2019	661	32,543	448,939	177,107	249,121	9,819	95,031	585,219	307,027	512,055	289,021
TOTAL	950,059	81,821	6,131,203	2,393,980	1,846,362	16,841	163,272	5,630,732	2,855,277	2,279,660	1,989,077

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,973,929	9,375,279	1,989,077	
IBNR + FREQUENCY ADJUSTMENT	(3,367,265)	(2,464,664)	13,331	
TOTAL LOSSES	9,606,664	6,910,615	2,002,407	
EXPECTED LOSSES	11,889,801	10,267,807	2,577,813	
CREDIBILITY	0.10	0.36	0.43	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.668	0.481	0.139	1.288
INDICATED (POST-TEST)	0.650	0.468	0.136	1.254
PRESENT ON RATE LEVEL	0.695	0.600	0.151	1.445
DERIVED BY FORMULA	0.690	0.552	0.144	1.387
UNDERLYING PRESENT RATE	0.827	0.714	0.179	1.720
PROPOSED	0.690	0.552	0.144	1.387

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.7519
IND. RATE				1.75	MINIMUM PREMIUM	890
MAN. RATE	3.42	2.98	2.29	+ 1.75	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
2015	34,147	812,833	2.380	0	0	2	5	12	19
2016	36,536	736,644	2.016	0	0	2	3	16	21
2017	38,426	730,566	1.901	0	0	1	1	14	16
2018	38,568	1,258,269	3.262	0	0	1	3	20	24
2019	39,224	917,195	2.338	1	0	0	2	9	12
TOTAL	186,901	4,455,507	2.384	1	0	6	14	71	92

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	345,388	58,641	73,682	0	0	155,853	38,502	87,020	53,747
2016	0	0	243,028	40,294	140,287	0	0	58,453	7,205	222,383	24,994
2017	0	0	132,500	41,366	223,262	0	0	81,500	30,457	197,380	24,101
2018	0	0	171,995	158,870	185,811	0	0	208,185	156,097	346,759	30,552
2019	694,941	0	0	61,724	46,216	5,000	0	0	21,500	49,558	38,256
TOTAL	694,941	0	892,911	360,895	669,258	5,000	0	503,991	253,761	903,100	171,650

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	655,892	74,826	103,671	0	0	368,281	55,019	118,347	52,403
2016	0	5,663	405,904	57,610	178,421	0	1,438	96,921	19,834	304,103	26,694
2017	0	3,413	264,138	66,407	283,034	0	2,140	222,621	62,531	282,585	26,535
2018	0	22,301	491,111	196,460	229,150	0	55,771	607,675	222,134	482,604	33,485
2019	948,314	9,415	157,210	74,085	44,125	8,774	10,089	63,327	35,293	41,875	46,252
TOTAL	948,314	40,791	1,974,256	469,387	838,399	8,774	69,439	1,358,825	394,812	1,229,515	185,369

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,400,398	2,932,113	185,369	
IBNR + FREQUENCY ADJUSTMENT	(1,249,286)	(895,370)	1,363	
TOTAL LOSSES	3,151,112	2,036,743	186,732	
EXPECTED LOSSES	4,414,885	3,697,231	268,650	
CREDIBILITY	0.03	0.09	0.11	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.686	1.090	0.100	2.876
INDICATED (POST-TEST)	1.641	1.061	0.097	2.799
PRESENT ON RATE LEVEL	1.984	1.662	0.121	3.767
DERIVED BY FORMULA	1.974	1.608	0.118	3.700
UNDERLYING PRESENT RATE	2.362	1.978	0.144	4.484
PROPOSED	1.974	1.608	0.118	3.700

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	4.6751
IND. RATE				4.68	MINIMUM PREMIUM	1,795
MAN. RATE	8.54	7.74	5.97	+ 4.68	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
2015	5,243	411,049	7.840	0	0	1	5	7	13
2016	4,918	90,907	1.848	0	0	0	2	3	5
2017	5,487	43,935	0.801	0	0	0	2	1	3
2018	4,878	117,742	2.414	0	0	0	2	4	6
2019	4,844	216,671	4.473	0	0	0	2	5	7
TOTAL	25,370	880,304	3.470	0	0	1	13	20	34

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	111,365	60,935	9,747	0	0	146,029	34,175	44,627	4,171
2016	0	0	0	11,500	37,419	0	0	0	5,891	20,826	15,271
2017	0	0	0	24,006	2,000	0	0	0	12,643	511	4,775
2018	0	0	0	51,236	24,373	0	0	0	9,297	10,943	21,893
2019	0	0	0	48,923	68,738	0	0	0	46,068	40,462	12,480
TOTAL	0	0	111,365	196,600	142,277	0	0	146,029	108,074	117,369	58,590

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	211,482	77,753	13,714	0	0	345,067	48,836	60,693	4,067
2016	0	0	2,122	15,738	47,262	0	0	846	9,998	28,574	16,309
2017	0	69	7,850	27,779	3,307	0	34	5,244	17,384	1,325	5,257
2018	0	2,042	51,025	53,771	31,954	0	1,847	9,666	10,589	15,384	23,995
2019	144	10,628	167,379	75,198	60,126	615	13,113	83,814	49,265	38,703	15,088
TOTAL	144	12,739	439,858	250,238	156,363	615	14,995	444,637	136,072	144,678	64,716

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	912,987	687,351	64,716	
IBNR + FREQUENCY ADJUSTMENT	(144,865)	(133,999)	193	
TOTAL LOSSES	768,122	553,352	64,910	
EXPECTED LOSSES	505,851	539,809	40,498	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	3.028	2.181	0.256	5.465
INDICATED (POST-TEST)	2.947	2.123	0.249	5.320
PRESENT ON RATE LEVEL	1.675	1.788	0.134	3.597
DERIVED BY FORMULA	1.688	1.794	0.138	3.620
UNDERLYING PRESENT RATE	1.994	2.128	0.160	4.281
PROPOSED	1.688	1.794	0.138	3.620

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	4.5733
IND. RATE				4.57	MINIMUM PREMIUM	1,760
MAN. RATE	8.20	7.37	5.70	+ 4.57	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
2015	15,442	62,867	0.407	0	0	0	0	2	2
2016	16,194	5,129	0.032	0	0	0	0	0	0
2017	16,813	29,043	0.173	0	0	0	0	1	1
2018	20,249	7,300	0.036	0	0	0	0	1	1
2019	19,693	135,166	0.686	0	0	0	1	2	3
TOTAL	88,391	239,505	0.271	0	0	0	1	6	7

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	26,751	0	0	0	0	30,961	5,155
2016	0	0	0	0	0	0	0	0	0	0	5,129
2017	0	0	0	0	347	0	0	0	0	26,685	2,011
2018	0	0	0	0	530	0	0	0	0	4,949	1,821
2019	0	0	0	950	13,058	0	0	0	24,228	96,930	0
TOTAL	0	0	0	950	40,686	0	0	0	24,228	159,525	14,116

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	37,639	0	0	0	0	42,107	5,026
2016	0	0	0	0	0	0	0	0	0	0	5,478
2017	0	0	34	23	434	0	16	2,234	2,153	37,701	2,214
2018	0	2	183	96	593	0	13	1,284	772	6,485	1,996
2019	27	1,362	18,868	7,477	10,352	1,473	16,686	103,790	56,245	79,082	0
TOTAL	27	1,365	19,085	7,595	49,017	1,473	16,715	107,307	59,170	165,374	14,714

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	145,973	281,157	14,714	
IBNR + FREQUENCY ADJUSTMENT	(76,915)	(50,135)	132	
TOTAL LOSSES	69,058	231,021	14,845	
EXPECTED LOSSES	275,129	211,228	24,850	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.078	0.261	0.017	0.356
INDICATED (POST-TEST)	0.076	0.254	0.016	0.347
PRESENT ON RATE LEVEL	0.261	0.201	0.024	0.486
DERIVED BY FORMULA	0.258	0.204	0.023	0.485
UNDERLYING PRESENT RATE	0.311	0.239	0.028	0.578
PROPOSED	0.258	0.204	0.023	0.485

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.6126
IND. RATE				0.61	MINIMUM PREMIUM	535
MAN. RATE	1.13	1.00	0.77	+ 0.61	PRESENT	560

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	11,980	822,731	6.868	0	0	0	1	8	9
2016	11,183	387,678	3.467	0	0	0	0	5	5
2017	12,403	546,638	4.407	0	0	1	0	6	7
2018	9,588	300,946	3.139	0	0	0	0	7	7
2019	11,377	353,049	3.103	0	0	1	0	5	6
TOTAL	56,531	2,411,042	4.265	0	0	2	1	31	34

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	25,838	306,761	0	0	0	33,628	446,533	9,971
2016	0	0	0	0	194,445	0	0	0	0	188,344	4,889
2017	0	0	212,000	0	81,202	0	0	187,000	0	50,656	15,780
2018	0	0	0	0	160,345	0	0	0	0	137,029	3,572
2019	0	0	198,700	0	29,675	0	0	88,900	0	23,764	12,010
TOTAL	0	0	410,700	25,838	772,428	0	0	275,900	33,628	846,326	46,222

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	32,969	431,613	0	0	0	48,054	607,285	9,722
2016	0	0	4,142	2,839	244,923	0	0	2,091	6,046	257,165	5,221
2017	0	5,000	374,416	11,593	105,581	0	4,481	448,384	15,158	76,784	17,374
2018	0	689	55,511	28,910	179,410	0	356	35,545	21,363	179,549	3,915
2019	798	34,380	381,396	30,688	33,302	1,997	17,886	188,458	18,402	23,435	14,520
TOTAL	798	40,069	815,466	107,000	994,828	1,997	22,723	674,478	109,023	1,144,218	50,752

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,555,530	2,355,070	50,752	
IBNR + FREQUENCY ADJUSTMENT	(190,729)	(158,777)	215	
TOTAL LOSSES	1,364,801	2,196,293	50,967	
EXPECTED LOSSES	662,872	638,669	44,455	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.414	3.885	0.090	6.390
INDICATED (POST-TEST)	2.350	3.782	0.088	6.220
PRESENT ON RATE LEVEL	0.985	0.949	0.066	2.000
DERIVED BY FORMULA	0.999	1.062	0.067	2.128
UNDERLYING PRESENT RATE	1.173	1.130	0.079	2.381
PROPOSED	0.999	1.062	0.067	2.128

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.6891
IND. RATE				2.69	MINIMUM PREMIUM	1,180
MAN. RATE	4.65	4.41	3.17	+ 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
2015	5,754	245,779	4.271	0	0	0	0	4	4
2016	6,508	39,051	0.600	0	0	0	0	2	2
2017	7,058	142,770	2.023	0	0	1	1	1	3
2018	7,240	103,613	1.431	0	0	0	1	1	2
2019	7,246	27,911	0.385	0	0	0	0	1	1
TOTAL	33,806	559,124	1.654	0	0	1	2	9	12

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	87,097	0	0	0	0	153,989	4,693
2016	0	0	0	0	7,254	0	0	0	0	29,331	2,466
2017	0	0	83,439	14,363	4,183	0	0	19,342	9,293	10,464	1,686
2018	0	0	0	22,843	1,171	0	0	0	10,423	1,809	67,367
2019	0	0	0	0	1,398	0	0	0	0	18,950	7,563
TOTAL	0	0	83,439	37,206	101,103	0	0	19,342	19,716	214,543	83,775

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	122,545	0	0	0	0	209,425	4,576
2016	0	0	155	106	9,137	0	0	326	942	40,049	2,634
2017	0	1,980	149,214	19,248	7,314	0	492	50,638	14,737	15,766	1,856
2018	0	869	19,393	22,225	3,398	0	2,043	8,124	10,241	3,542	73,834
2019	3	138	1,862	717	1,095	288	2,452	14,957	7,599	14,711	9,144
TOTAL	3	2,987	170,623	42,296	143,490	288	4,987	74,045	33,518	283,493	92,044

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	252,933	502,797	92,044	
IBNR + FREQUENCY ADJUSTMENT	(72,487)	(52,301)	121	
TOTAL LOSSES	180,446	450,496	92,164	
EXPECTED LOSSES	256,350	217,993	23,334	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.534	1.333	0.273	2.139
INDICATED (POST-TEST)	0.520	1.297	0.265	2.082
PRESENT ON RATE LEVEL	0.637	0.542	0.058	1.237
DERIVED BY FORMULA	0.636	0.564	0.066	1.267
UNDERLYING PRESENT RATE	0.758	0.645	0.069	1.472
PROPOSED	0.636	0.564	0.066	1.267

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.6003
IND. RATE				1.60	MINIMUM PREMIUM	840
MAN. RATE	2.92	2.57	1.96	+ 1.60	PRESENT	915

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	20,962	68,749	0.328	0	0	0	0	1	1
2016	21,480	30,489	0.142	0	0	0	0	1	1
2017	23,101	87,884	0.380	0	0	0	0	0	0
2018	22,527	24,071	0.107	0	0	0	0	0	0
2019	22,064	2,953	0.013	0	0	0	0	0	0
TOTAL	110,134	214,146	0.194	0	0	0	0	2	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	1,054	0	0	0	0	15,548	52,147
2016	0	0	0	0	1,702	0	0	0	0	2,421	26,366
2017	0	0	0	0	0	0	0	0	0	0	87,884
2018	0	0	0	0	0	0	0	0	0	0	24,071
2019	0	0	0	0	0	0	0	0	0	0	2,953
TOTAL	0	0	0	0	2,756	0	0	0	0	17,969	193,421

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	1,483	0	0	0	0	21,145	50,843
2016	0	0	36	25	2,144	0	0	27	78	3,306	28,159
2017	0	0	0	0	0	0	0	0	0	0	96,760
2018	0	0	0	0	0	0	0	0	0	0	26,382
2019	0	0	0	0	0	0	0	0	0	0	3,570
TOTAL	0	0	36	25	3,627	0	0	27	78	24,451	205,714

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	63	28,180	205,714	
IBNR + FREQUENCY ADJUSTMENT	(119,833)	(69,208)	400	
TOTAL LOSSES	0	0	206,115	
EXPECTED LOSSES	421,787	283,041	81,027	
CREDIBILITY	0.02	0.06	0.08	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.187	0.187
INDICATED (POST-TEST)	0.000	0.000	0.182	0.182
PRESENT ON RATE LEVEL	0.322	0.216	0.062	0.599
DERIVED BY FORMULA	0.315	0.203	0.071	0.590
UNDERLYING PRESENT RATE	0.383	0.257	0.074	0.714
PROPOSED	0.315	0.203	0.071	0.590

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.7451
IND. RATE				0.75	MINIMUM PREMIUM	580
MAN. RATE	1.39	1.23	0.95	+ 0.75	PRESENT	610

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	3,407	117,015	3.435	0	0	0	1	1	2
2016	4,410	119,953	2.720	0	0	1	1	1	3
2017	4,048	40,685	1.005	0	0	0	0	2	2
2018	4,614	161,423	3.499	0	0	0	1	3	4
2019	4,718	493,345	10.457	1	0	0	0	0	1
TOTAL	21,197	932,421	4.399	1	0	1	3	7	12

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	32,738	9,526	0	0	0	53,209	9,671	11,871
2016	0	0	100,000	861	1,571	0	0	9,421	5,438	1,029	1,633
2017	0	0	0	0	12,405	0	0	0	0	19,686	8,594
2018	0	0	0	18,744	38,984	0	0	0	18,862	83,758	1,075
2019	489,845	0	0	0	0	3,500	0	0	0	0	0
TOTAL	489,845	0	100,000	52,343	62,486	3,500	0	9,421	77,509	114,144	23,173

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	41,774	13,403	0	0	0	76,036	13,153	11,574
2016	0	2,330	164,013	2,120	2,508	0	232	15,681	8,852	1,579	1,744
2017	0	12	1,218	829	15,507	0	12	1,648	1,589	27,812	9,462
2018	0	876	29,076	25,092	45,332	0	3,907	35,579	31,081	111,868	1,178
2019	696,902	0	0	0	0	5,886	0	0	0	0	0
TOTAL	696,902	3,219	194,307	69,815	76,751	5,886	4,151	52,908	117,557	154,412	23,958

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	957,372	418,536	23,958	
IBNR + FREQUENCY ADJUSTMENT	(119,657)	(67,912)	168	
TOTAL LOSSES	837,715	350,624	24,127	
EXPECTED LOSSES	429,144	285,733	31,821	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	3.952	1.654	0.114	5.720
INDICATED (POST-TEST)	3.847	1.610	0.111	5.568
PRESENT ON RATE LEVEL	1.701	1.132	0.126	2.959
DERIVED BY FORMULA	1.722	1.142	0.126	2.990
UNDERLYING PRESENT RATE	2.025	1.348	0.150	3.523
PROPOSED	1.722	1.142	0.126	2.990

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.7778
IND. RATE				3.78	MINIMUM PREMIUM	1.515
MAN. RATE	6.08	5.88	4.69	+ 3.78	PRESENT	1.720

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	138,982	116,201	0.084	0	0	0	3	4	7
2016	139,577	190,854	0.137	0	0	0	1	5	6
2017	148,375	160,890	0.108	0	0	0	2	2	4
2018	157,288	191,123	0.122	0	0	0	4	7	11
2019	153,435	229,131	0.149	0	0	0	1	5	6
TOTAL	737,657	888,199	0.120	0	0	0	11	23	34

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	15,871	39,411	0	0	0	18,522	25,150	17,247
2016	0	0	0	44,913	96,875	0	0	0	2,454	36,734	9,878
2017	0	0	0	79,989	2,912	0	0	0	55,369	2,187	20,433
2018	0	0	0	87,703	29,857	0	0	0	46,166	24,764	2,633
2019	0	0	0	2,746	71,417	0	0	0	10,000	142,252	2,716
TOTAL	0	0	0	231,222	240,472	0	0	0	132,511	231,087	52,907

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	20,251	55,451	0	0	0	26,468	34,204	16,816
2016	0	0	7,237	60,744	122,527	0	0	664	5,065	50,214	10,550
2017	0	227	25,786	92,310	6,328	0	151	22,962	76,126	5,731	22,497
2018	0	3,444	83,235	89,903	41,423	0	9,094	40,328	47,972	37,637	2,886
2019	150	7,258	99,397	38,892	56,300	2,162	20,117	123,541	64,215	112,013	3,284
TOTAL	150	10,928	215,656	302,100	282,029	2,162	29,363	187,494	219,847	239,799	56,032

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	445,753	1,043,776	56,032	
IBNR + FREQUENCY ADJUSTMENT	(81,312)	(130,314)	306	
TOTAL LOSSES	364,441	913,462	56,338	
EXPECTED LOSSES	287,919	537,953	60,614	
CREDIBILITY	0.07	0.23	0.27	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.049	0.124	0.008	0.181
INDICATED (POST-TEST)	0.048	0.121	0.007	0.176
PRESENT ON RATE LEVEL	0.033	0.061	0.007	0.101
DERIVED BY FORMULA	0.034	0.075	0.007	0.116
UNDERLYING PRESENT RATE	0.039	0.073	0.008	0.120
PROPOSED	0.034	0.075	0.007	0.116

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	TOTAL
IND. RATE				0.15	MINIMUM PREMIUM	390
MAN. RATE	0.17	0.17	0.16	+ 0.15	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	5,645	107	0.002	0	0	0	0	0	0
2016	5,297	195	0.004	0	0	0	0	0	0
2017	5,172	0	0.000	0	0	0	0	0	0
2018	6,441	2,995	0.046	0	0	0	0	0	0
2019	5,675	284	0.005	0	0	0	0	0	0
TOTAL	28,230	3,581	0.013	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	107
2016	0	0	0	0	0	0	0	0	0	0	195
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	2,995
2019	0	0	0	0	0	0	0	0	0	0	284
TOTAL	0	0	0	0	0	0	0	0	0	0	3,581

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	104
2016	0	0	0	0	0	0	0	0	0	0	208
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	3,283
2019	0	0	0	0	0	0	0	0	0	0	343
TOTAL	0	0	0	0	0	0	0	0	0	0	3,938

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	3,938	
IBNR + FREQUENCY ADJUSTMENT	(9,299)	(14,877)	36	
TOTAL LOSSES	0	0	3,975	
EXPECTED LOSSES	33,273	61,234	7,270	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.014	0.014
INDICATED (POST-TEST)	0.000	0.000	0.014	0.014
PRESENT ON RATE LEVEL	0.099	0.182	0.022	0.303
DERIVED BY FORMULA	0.098	0.177	0.021	0.296
UNDERLYING PRESENT RATE	0.118	0.217	0.026	0.361
PROPOSED	0.098	0.177	0.021	0.296

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.3742
IND. RATE				0.37	MINIMUM PREMIUM	460
MAN. RATE	0.69	0.62	0.48	+ 0.37	PRESENT	470

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	77,386	1,124,406	1.453	0	0	1	10	22	33
2016	83,654	674,725	0.807	0	0	0	5	11	16
2017	87,138	553,754	0.635	0	0	0	5	15	20
2018	90,803	584,387	0.644	0	0	0	5	20	25
2019	82,643	247,209	0.299	0	0	0	1	12	13
TOTAL	421,624	3,184,481	0.755	0	0	1	26	80	107

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	201,362	178,523	186,179	0	0	166,063	168,906	118,943	104,430
2016	0	0	0	149,349	155,057	0	0	0	106,968	190,348	73,003
2017	0	0	0	129,311	75,385	0	0	0	68,667	227,842	52,549
2018	0	0	0	74,208	125,884	0	0	0	104,850	203,331	76,114
2019	0	0	0	20,650	92,765	0	0	0	36,746	62,884	34,164
TOTAL	0	0	201,362	552,041	635,270	0	0	166,063	486,137	803,348	340,260

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	382,386	227,795	261,954	0	0	392,407	241,367	161,762	101,819
2016	0	0	20,508	199,554	196,983	0	0	13,280	175,505	262,404	77,967
2017	0	437	48,627	153,950	98,584	0	322	47,320	112,577	325,171	57,856
2018	0	3,346	105,263	94,211	147,634	0	21,037	129,746	131,883	278,210	83,421
2019	195	10,772	155,579	64,457	75,321	956	14,421	91,014	51,571	54,634	41,304
TOTAL	195	14,556	712,363	739,968	780,476	956	35,780	673,767	712,903	1,082,181	362,368

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,437,616	3,315,527	362,368	
IBNR + FREQUENCY ADJUSTMENT	(427,394)	(617,879)	1,452	
TOTAL LOSSES	1,010,222	2,697,649	363,820	
EXPECTED LOSSES	1,510,892	2,532,222	295,426	
CREDIBILITY	0.05	0.16	0.19	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.240	0.640	0.086	0.966
INDICATED (POST-TEST)	0.233	0.623	0.084	0.940
PRESENT ON RATE LEVEL	0.301	0.505	0.059	0.864
DERIVED BY FORMULA	0.298	0.523	0.064	0.885
UNDERLYING PRESENT RATE	0.358	0.601	0.070	1.029
PROPOSED	0.298	0.523	0.064	0.885

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.1179
IND. RATE				1.12	MINIMUM PREMIUM	690
MAN. RATE	1.92	1.73	1.37	+ 1.12	PRESENT	735

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	6,893	24,685	0.358	0	0	0	1	1	2
2016	5,956	9,705	0.163	0	0	0	1	1	2
2017	6,888	12,314	0.179	0	0	0	0	1	1
2018	6,940	43,284	0.624	0	0	0	1	0	1
2019	6,260	1,568	0.025	0	0	0	0	0	0
TOTAL	32,937	91,556	0.278	0	0	0	3	3	6

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	5,326	2,343	0	0	0	8,138	5,432	3,446
2016	0	0	0	2,500	665	0	0	0	0	2,940	3,600
2017	0	0	0	0	1,522	0	0	0	0	9,317	1,475
2018	0	0	0	4,411	0	0	0	0	36,633	0	2,240
2019	0	0	0	0	0	0	0	0	0	0	1,568
TOTAL	0	0	0	12,237	4,530	0	0	0	44,771	17,689	12,329

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	6,796	3,297	0	0	0	11,629	7,388	3,360
2016	0	0	302	3,312	866	0	0	33	94	4,014	3,845
2017	0	2	149	102	1,903	0	6	780	752	13,163	1,624
2018	0	167	3,666	4,251	403	0	7,165	26,903	35,003	4,118	2,455
2019	0	0	0	0	0	0	0	0	0	0	1,896
TOTAL	0	168	4,118	14,461	6,468	0	7,171	27,716	47,478	28,682	13,179

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	39,173	97,089	13,179	
IBNR + FREQUENCY ADJUSTMENT	(44,006)	(42,673)	103	
TOTAL LOSSES	0	54,417	13,283	
EXPECTED LOSSES	154,396	172,821	21,603	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.165	0.040	0.206
INDICATED (POST-TEST)	0.000	0.161	0.039	0.200
PRESENT ON RATE LEVEL	0.394	0.441	0.055	0.890
DERIVED BY FORMULA	0.390	0.432	0.055	0.877
UNDERLYING PRESENT RATE	0.469	0.525	0.066	1.059
PROPOSED	0.390	0.432	0.055	0.877

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.1080
IND. RATE				1.11	MINIMUM PREMIUM	690
MAN. RATE	2.19	1.90	1.41	+ 1.11	PRESENT	750

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	152,631	1,362,066	0.892	0	0	1	12	43	56
2016	163,581	1,133,838	0.693	0	0	1	10	22	33
2017	173,535	1,415,261	0.816	0	0	2	12	33	47
2018	180,550	1,642,955	0.910	0	0	3	12	43	58
2019	186,262	797,322	0.428	0	0	0	4	48	52
TOTAL	856,559	6,351,442	0.742	0	0	7	50	189	246

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	92,203	172,711	266,512	0	0	111,073	157,236	451,444	110,887
2016	0	0	93,924	197,977	174,205	0	0	100,734	232,749	224,009	110,240
2017	0	0	286,782	123,378	173,458	0	0	309,543	142,814	274,864	104,422
2018	0	0	472,769	165,433	217,686	0	0	168,354	156,623	310,035	152,055
2019	0	0	0	11,536	254,301	0	0	0	10,920	412,728	107,837
TOTAL	0	0	945,678	671,035	1,086,162	0	0	689,704	700,342	1,673,080	585,441

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	175,093	220,379	374,982	0	0	262,465	224,690	613,964	108,115
2016	0	2,188	180,440	264,973	222,134	0	2,478	188,262	377,988	311,812	117,736
2017	0	5,801	449,886	160,292	225,355	0	5,827	627,898	231,667	401,529	114,969
2018	0	49,786	1,023,008	225,766	277,175	0	51,122	521,414	213,291	432,497	166,652
2019	534	25,982	356,655	139,921	200,699	6,273	55,274	338,063	173,336	322,129	130,375
TOTAL	534	83,758	2,185,082	1,011,331	1,300,345	6,273	114,701	1,938,103	1,220,973	2,081,931	637,847

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,328,452	5,614,581	637,847	
IBNR + FREQUENCY ADJUSTMENT	(989,516)	(1,388,035)	3,888	
TOTAL LOSSES	3,338,936	4,226,546	641,735	
EXPECTED LOSSES	3,506,292	5,780,644	749,502	
CREDIBILITY	0.07	0.25	0.30	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.390	0.493	0.075	0.958
INDICATED (POST-TEST)	0.379	0.480	0.073	0.933
PRESENT ON RATE LEVEL	0.344	0.567	0.074	0.984
DERIVED BY FORMULA	0.346	0.545	0.073	0.965
UNDERLYING PRESENT RATE	0.409	0.675	0.088	1.172
PROPOSED	0.346	0.545	0.073	0.965

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.2193
IND. RATE				1.22	MINIMUM PREMIUM	725
MAN. RATE	2.40	2.05	1.56	+ 1.22	PRESENT	795

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	44,418	1,066,298	2.401	0	0	2	9	8	19
2016	42,281	620,528	1.468	0	0	1	9	12	22
2017	44,217	1,206,381	2.728	0	0	3	8	8	19
2018	45,212	328,640	0.727	0	0	0	4	10	14
2019	41,956	172,348	0.411	0	0	0	0	7	7
TOTAL	218,084	3,394,195	1.556	0	0	6	30	45	81

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	385,218	93,278	35,873	0	0	282,909	181,633	51,235	36,152
2016	0	0	100,024	125,547	27,912	0	0	130,787	169,177	34,629	32,452
2017	0	0	379,527	155,108	15,001	0	0	523,154	88,630	13,429	31,532
2018	0	0	0	52,254	61,215	0	0	0	60,469	79,428	75,274
2019	0	0	0	0	29,183	0	0	0	0	78,639	64,526
TOTAL	0	0	864,769	426,187	169,184	0	0	936,850	499,909	257,360	239,936

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	731,529	119,023	50,473	0	0	668,514	259,554	69,680	35,248
2016	0	2,331	178,977	167,215	37,084	0	3,217	227,698	271,898	51,895	34,659
2017	0	9,086	694,412	190,458	31,112	0	12,428	1,255,652	153,015	37,506	34,717
2018	0	2,238	64,626	61,394	73,269	0	12,034	65,012	70,161	110,871	82,500
2019	61	2,877	38,878	14,977	22,862	1,195	10,176	62,070	31,534	61,047	78,012
TOTAL	61	16,533	1,708,422	553,067	214,801	1,195	37,856	2,278,946	786,162	331,000	265,136

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,043,013	1,885,029	265,136	
IBNR + FREQUENCY ADJUSTMENT	(845,948)	(715,150)	1,319	
TOTAL LOSSES	3,197,065	1,169,879	266,455	
EXPECTED LOSSES	2,984,117	2,900,798	274,074	
CREDIBILITY	0.03	0.10	0.12	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.466	0.536	0.122	2.125
INDICATED (POST-TEST)	1.427	0.522	0.119	2.068
PRESENT ON RATE LEVEL	1.150	1.117	0.106	2.373
DERIVED BY FORMULA	1.158	1.058	0.107	2.323
UNDERLYING PRESENT RATE	1.368	1.330	0.126	2.824
PROPOSED	1.158	1.058	0.107	2.323

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.9351
IND. RATE				2.94	MINIMUM PREMIUM	1.255
MAN. RATE	5.31	4.79	3.76	+ 2.94	PRESENT	1.445

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	5,512	13,043	0.237	0	0	0	1	1	2
2016	5,499	20,615	0.375	0	0	0	0	1	1
2017	5,399	28,461	0.527	0	0	0	0	2	2
2018	5,888	8,389	0.142	0	0	0	0	1	1
2019	6,782	134,522	1.984	0	0	0	0	2	2
TOTAL	29,080	205,030	0.705	0	0	0	1	7	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	1,500	300	0	0	0	1,694	423	9,126
2016	0	0	0	0	11,106	0	0	0	0	8,191	1,318
2017	0	0	0	0	11,533	0	0	0	0	12,457	4,471
2018	0	0	0	0	589	0	0	0	0	7,066	734
2019	0	0	0	0	60,204	0	0	0	0	74,209	109
TOTAL	0	0	0	1,500	83,732	0	0	0	1,694	102,346	15,758

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	1,914	422	0	0	0	2,421	575	8,898
2016	0	0	237	162	13,989	0	0	91	263	11,184	1,408
2017	0	12	1,133	770	14,417	0	7	1,043	1,005	17,599	4,923
2018	0	3	204	106	659	0	18	1,833	1,102	9,259	804
2019	126	5,936	80,204	30,897	47,164	1,128	9,603	58,573	29,758	57,608	132
TOTAL	126	5,950	81,777	33,849	76,651	1,128	9,628	61,540	34,548	96,226	16,164

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	160,150	241,275	16,164	
IBNR + FREQUENCY ADJUSTMENT	(32,096)	(31,621)	115	
TOTAL LOSSES	128,054	209,654	16,279	
EXPECTED LOSSES	114,578	132,507	21,571	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.440	0.721	0.056	1.217
INDICATED (POST-TEST)	0.429	0.702	0.054	1.185
PRESENT ON RATE LEVEL	0.331	0.383	0.062	0.776
DERIVED BY FORMULA	0.332	0.392	0.062	0.786
UNDERLYING PRESENT RATE	0.394	0.456	0.074	0.924
PROPOSED	0.332	0.392	0.062	0.786

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.9937
IND. RATE				0.99	MINIMUM PREMIUM	650
MAN. RATE	1.91	1.65	1.23	+ 0.99	PRESENT	695

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	8,289	990	0.012	0	0	0	0	0	0
2016	9,385	0	0.000	0	0	0	0	0	0
2017	9,549	0	0.000	0	0	0	0	0	0
2018	9,666	440	0.005	0	0	0	0	0	0
2019	10,373	151	0.001	0	0	0	0	0	0
TOTAL	47,262	1,581	0.003	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	990
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	440
2019	0	0	0	0	0	0	0	0	0	0	151
TOTAL	0	0	0	0	0	0	0	0	0	0	1,581

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	965
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	482
2019	0	0	0	0	0	0	0	0	0	0	183
TOTAL	0	0	0	0	0	0	0	0	0	0	1,630

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,630	
IBNR + FREQUENCY ADJUSTMENT	(17,284)	(5,115)	14	
TOTAL LOSSES	0	0	1,644	
EXPECTED LOSSES	61,289	21,299	2,608	
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	0.003	0.003
PRESENT ON RATE LEVEL	0.109	0.038	0.005	0.151
DERIVED BY FORMULA	0.108	0.036	0.005	0.149
UNDERLYING PRESENT RATE	0.130	0.045	0.006	0.180
PROPOSED	0.108	0.036	0.005	0.149

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.1880
IND. RATE				0.19	MINIMUM PREMIUM	405
MAN. RATE	0.41	0.34	0.24	+ 0.19	PRESENT	405

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	784	879	0.112	0	0	0	0	0	0
2016	652	0	0.000	0	0	0	0	0	0
2017	1,095	0	0.000	0	0	0	0	0	0
2018	1,051	0	0.000	0	0	0	0	0	0
2019	1,156	0	0.000	0	0	0	0	0	0
TOTAL	4,738	879	0.019	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	879
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	879

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	857
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	857

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	857	
IBNR + FREQUENCY ADJUSTMENT	(8,022)	(4,583)	9	
TOTAL LOSSES	0	0	866	
EXPECTED LOSSES	27,919	19,654	1,538	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.018	0.018
INDICATED (POST-TEST)	0.000	0.000	0.018	0.018
PRESENT ON RATE LEVEL	0.495	0.348	0.027	0.871
DERIVED BY FORMULA	0.495	0.345	0.027	0.867
UNDERLYING PRESENT RATE	0.589	0.415	0.032	1.037
PROPOSED	0.495	0.345	0.027	0.867

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.0957
IND. RATE				1.10	MINIMUM PREMIUM	685
MAN. RATE	1.89	1.75	1.38	+ 1.10	PRESENT	740

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	6,652	31,033	0.467	0	0	0	1	0	1
2016	7,823	4,407	0.056	0	0	0	0	1	1
2017	8,566	16,300	0.190	0	0	0	0	1	1
2018	8,938	752	0.008	0	0	0	0	0	0
2019	9,686	2,083	0.022	0	0	0	0	0	0
TOTAL	41,665	54,575	0.131	0	0	0	1	2	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	4,670	0	0	0	0	11,255	0	15,108
2016	0	0	0	0	676	0	0	0	0	3,731	0
2017	0	0	0	0	4,791	0	0	0	0	11,509	0
2018	0	0	0	0	0	0	0	0	0	0	752
2019	0	0	0	0	0	0	0	0	0	0	2,083
TOTAL	0	0	0	4,670	5,467	0	0	0	11,255	15,240	17,943

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	5,959	0	0	0	0	16,083	0	14,730
2016	0	0	14	10	851	0	0	41	120	5,094	0
2017	0	5	470	320	5,989	0	7	963	929	16,260	0
2018	0	0	0	0	0	0	0	0	0	0	824
2019	0	0	0	0	0	0	0	0	0	0	2,518
TOTAL	0	5	485	6,289	6,841	0	7	1,005	17,132	21,354	18,073

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,501	51,616	18,073	
IBNR + FREQUENCY ADJUSTMENT	(4,562)	(2,139)	16	
TOTAL LOSSES	0	49,477	18,089	
EXPECTED LOSSES	16,187	9,065	2,914	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.119	0.043	0.162
INDICATED (POST-TEST)	0.000	0.116	0.042	0.158
PRESENT ON RATE LEVEL	0.033	0.018	0.006	0.057
DERIVED BY FORMULA	0.032	0.021	0.007	0.061
UNDERLYING PRESENT RATE	0.039	0.022	0.007	0.068
PROPOSED	0.032	0.021	0.007	0.061

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.0769
IND. RATE				0.08	MINIMUM PREMIUM	370
MAN. RATE	0.18	0.14	0.09	+ 0.08	PRESENT	355

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	7,211	244,956	3.397	0	0	0	3	2	5
2016	2,860	6,082	0.213	0	0	0	0	0	0
2017	3,036	0	0.000	0	0	0	0	0	0
2018	2,477	14,786	0.597	0	0	0	1	0	1
2019	2,799	87,584	3.129	0	0	0	0	2	2
TOTAL	18,383	353,408	1.922	0	0	0	4	4	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	96,733	1,673	0	0	0	136,199	5,287	5,064
2016	0	0	0	0	0	0	0	0	0	0	6,082
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	2,743	0	0	0	0	12,043	0	0
2019	0	0	0	0	4,520	0	0	0	0	80,309	2,755
TOTAL	0	0	0	99,476	6,193	0	0	0	148,242	85,596	13,901

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	123,431	2,354	0	0	0	194,628	7,190	4,937
2016	0	0	0	0	0	0	0	0	0	0	6,496
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	104	2,280	2,643	251	0	2,356	8,844	11,507	1,354	0
2019	9	446	6,022	2,320	3,541	1,221	10,392	63,388	32,204	62,344	3,331
TOTAL	9	549	8,302	128,394	6,146	1,221	12,748	72,232	238,339	70,888	14,764

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	95,061	443,767	14,764	
IBNR + FREQUENCY ADJUSTMENT	(99,687)	(56,339)	87	
TOTAL LOSSES	0	387,428	14,851	
EXPECTED LOSSES	345,100	207,786	22,886	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	2.108	0.081	2.188
INDICATED (POST-TEST)	0.000	2.052	0.079	2.130
PRESENT ON RATE LEVEL	1.577	0.950	0.105	2.631
DERIVED BY FORMULA	1.561	0.972	0.104	2.637
UNDERLYING PRESENT RATE	1.877	1.130	0.124	3.132
PROPOSED	1.558	0.970	0.104	2.631

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.3246
IND. RATE				3.32	MINIMUM PREMIUM	1,375
MAN. RATE	5.93	5.41	4.17	+ 3.32	PRESENT	1,570

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	982	51,312	5.225	0	0	0	0	2	2
2016	1,185	91,954	7.760	0	0	0	1	0	1
2017	1,473	198,333	13.465	0	0	0	0	3	3
2018	1,758	0	0.000	0	0	0	0	0	0
2019	1,970	10,000	0.508	0	0	0	0	1	1
TOTAL	7,368	351,599	4.772	0	0	0	1	6	7

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	39,535	0	0	0	0	11,777	0
2016	0	0	0	36,498	0	0	0	0	55,456	0	0
2017	0	0	0	0	120,686	0	0	0	0	76,761	886
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	5,000	0	0	0	0	5,000	0
TOTAL	0	0	0	36,498	165,221	0	0	0	55,456	93,538	886

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	55,626	0	0	0	0	16,017	0
2016	0	0	4,205	48,214	409	0	0	5,790	87,820	1,298	0
2017	0	121	11,851	8,062	150,870	0	46	6,425	6,195	108,448	975
2018	0	0	0	0	0	0	0	0	0	0	0
2019	11	493	6,661	2,566	3,917	76	647	3,947	2,005	3,882	0
TOTAL	11	614	22,717	58,842	210,821	76	693	16,161	96,020	129,644	975

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	40,271	495,326	975	
IBNR + FREQUENCY ADJUSTMENT	(119,563)	(90,115)	302	
TOTAL LOSSES	0	405,211	1,278	
EXPECTED LOSSES	427,825	399,150	50,623	
CREDIBILITY	0.02	0.07	0.09	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	54.996	0.173	55.170
INDICATED (POST-TEST)	0.000	53.539	0.169	53.708
PRESENT ON RATE LEVEL	48.781	45.511	5.772	100.064
DERIVED BY FORMULA	47.805	46.073	5.268	99.146
UNDERLYING PRESENT RATE	58.065	54.173	6.871	119.109
PROPOSED	47.805	46.073	5.268	99.146

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	125.2708
IND. RATE				125.27	MINIMUM PREMIUM	470
MAN. RATE	235.62	207.96	158.58	+ 125.27	PRESENT	492

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	29	0	0.000	0	0	0	0	0	0
2016	22	0	0.000	0	0	0	0	0	0
2017	22	0	0.000	0	0	0	0	0	0
2018	26	0	0.000	0	0	0	0	0	0
2019	19	0	0.000	0	0	0	0	0	0
TOTAL	118	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(303)	(1,045)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	1,071	4,121	668	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.025	0.025
INDICATED (POST-TEST)	0.000	0.000	0.024	0.024
PRESENT ON RATE LEVEL	7.626	29.343	4.759	41.728
DERIVED BY FORMULA	7.626	29.343	4.759	41.728
UNDERLYING PRESENT RATE	9.078	34.928	5.664	49.670
PROPOSED	7.626	29.343	4.759	41.728

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	52.7233
IND. RATE				52.72	MINIMUM PREMIUM	398
MAN. RATE	101.18	87.97	66.13	+ 52.72	PRESENT	398

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	505	0	0.000	0	0	0	0	0	0
2016	524	0	0.000	0	0	0	0	0	0
2017	541	1,546	0.286	0	0	0	0	0	0
2018	463	945	0.204	0	0	0	0	0	0
2019	557	270	0.048	0	0	0	0	0	0
TOTAL	2,590	2,761	0.107	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	1,546
2018	0	0	0	0	0	0	0	0	0	0	945
2019	0	0	0	0	0	0	0	0	0	0	270
TOTAL	0	0	0	0	0	0	0	0	0	0	2,761

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	1,702
2018	0	0	0	0	0	0	0	0	0	0	1,036
2019	0	0	0	0	0	0	0	0	0	0	326
TOTAL	0	0	0	0	0	0	0	0	0	0	3,064

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	3,064	
IBNR + FREQUENCY ADJUSTMENT	(15,804)	(8,054)	16	
TOTAL LOSSES	0	0	3,080	
EXPECTED LOSSES	55,498	32,962	3,166	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.119	0.119
INDICATED (POST-TEST)	0.000	0.000	0.116	0.116
PRESENT ON RATE LEVEL	1.800	1.069	0.103	2.972
DERIVED BY FORMULA	1.800	1.058	0.103	2.961
UNDERLYING PRESENT RATE	2.143	1.273	0.122	3.538
PROPOSED	1.800	1.058	0.103	2.961

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.7418
IND. RATE				3.74	MINIMUM PREMIUM	1,505
MAN. RATE	7.09	6.24	4.71	+ 3.74	PRESENT	1,730

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	13,407	373,630	2.787	0	0	0	5	9	14
2016	14,700	15,709	0.107	0	0	0	0	2	2
2017	15,258	187,027	1.226	0	0	0	3	3	6
2018	15,363	57,428	0.374	0	0	0	1	3	4
2019	15,831	111,074	0.702	0	0	0	0	1	1
TOTAL	74,559	744,868	0.999	0	0	0	9	18	27

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	127,658	109,428	0	0	0	32,971	66,164	37,409
2016	0	0	0	0	7,070	0	0	0	0	2,741	5,898
2017	0	0	0	70,566	13,455	0	0	0	81,283	16,608	5,115
2018	0	0	0	603	9,016	0	0	0	1,362	42,370	4,077
2019	0	0	0	0	51,449	0	0	0	0	59,345	280
TOTAL	0	0	0	198,827	190,418	0	0	0	115,616	187,228	52,779

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	162,892	153,965	0	0	0	47,116	89,983	36,474
2016	0	0	151	103	8,905	0	0	30	88	3,743	6,299
2017	0	211	23,818	82,163	19,191	0	229	34,830	112,836	27,341	5,632
2018	0	62	3,623	2,207	10,143	0	377	11,991	7,907	55,670	4,468
2019	108	5,073	68,540	26,404	40,305	902	7,679	46,841	23,797	46,070	339
TOTAL	108	5,345	96,131	273,768	232,510	902	8,285	93,692	191,744	222,807	53,211

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	204,464	920,828	53,211	
IBNR + FREQUENCY ADJUSTMENT	(313,123)	(171,419)	471	
TOTAL LOSSES	0	749,409	53,683	
EXPECTED LOSSES	1,107,833	709,553	92,257	
CREDIBILITY	0.01	0.05	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.005	0.072	1.077
INDICATED (POST-TEST)	0.000	0.978	0.070	1.049
PRESENT ON RATE LEVEL	1.248	0.799	0.104	2.152
DERIVED BY FORMULA	1.236	0.808	0.102	2.146
UNDERLYING PRESENT RATE	1.486	0.952	0.124	2.561
PROPOSED	1.236	0.808	0.102	2.146

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.7117
IND. RATE				2.71	MINIMUM PREMIUM	1,185
MAN. RATE	4.92	4.40	3.41	+ 2.71	PRESENT	1,340

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	45	0	0.000	0	0	0	0	0	0
2016	45	407	0.904	0	0	0	0	0	0
2017	42	2,074	4.938	0	0	0	0	0	0
2018	43	59,947	139.412	0	0	0	1	0	1
2019	44	0	0.000	0	0	0	0	0	0
TOTAL	219	62,428	28.506	0	0	0	1	0	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	407
2017	0	0	0	0	0	0	0	0	0	0	2,074
2018	0	0	0	38,479	0	0	0	21,253	0	0	215
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	38,479	0	0	0	21,253	0	0	2,696

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	435
2017	0	0	0	0	0	0	0	0	0	0	2,283
2018	0	1,455	31,984	37,082	3,517	0	4,157	15,608	20,307	2,389	236
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	1,455	31,984	37,082	3,517	0	4,157	15,608	20,307	2,389	2,954

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	53,204	63,295	2,954	
IBNR + FREQUENCY ADJUSTMENT	(7,713)	(9,696)	21	
TOTAL LOSSES	45,490	53,599	2,974	
EXPECTED LOSSES	27,376	39,399	4,227	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	207.718	244.744	13.582	466.044
INDICATED (POST-TEST)	202.214	238.258	13.222	453.693
PRESENT ON RATE LEVEL	105.016	151.139	16.215	272.371
DERIVED BY FORMULA	105.016	152.882	16.155	274.053
UNDERLYING PRESENT RATE	125.005	179.906	19.301	324.212
PROPOSED	105.016	152.882	16.155	274.053

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	346.2663
IND. RATE				346.27	MINIMUM PREMIUM	691
MAN. RATE	539.89	524.09	431.65	+ 346.27	PRESENT	772

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	628	105,215	16,754	0	0	0	1	3	4
2016	873	10,023	1,148	0	0	0	1	0	1
2017	1,043	34,543	3,312	0	0	0	0	2	2
2018	1,223	4,558	0,373	0	0	0	0	2	2
2019	1,522	9,038	0,594	0	0	0	0	0	0
TOTAL	5,289	163,377	3,089	0	0	0	2	7	9

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	48,182	16,861	0	0	0	23,432	15,471	1,269
2016	0	0	0	6,484	0	0	0	0	1,416	0	2,123
2017	0	0	0	0	10,638	0	0	0	0	9,009	14,896
2018	0	0	0	0	3,855	0	0	0	0	604	99
2019	0	0	0	0	0	0	0	0	0	0	9,038
TOTAL	0	0	0	54,666	31,354	0	0	0	24,848	25,084	27,425

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	61,480	23,723	0	0	0	33,484	21,041	1,237
2016	0	0	747	8,565	73	0	0	148	2,242	33	2,267
2017	0	11	1,045	711	13,299	0	5	754	727	12,728	16,400
2018	0	17	1,335	695	4,313	0	2	157	94	791	109
2019	0	0	0	0	0	0	0	0	0	0	10,927
TOTAL	0	27	3,126	71,451	41,408	0	7	1,059	36,548	34,593	30,941

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,219	184,000	30,941	
IBNR + FREQUENCY ADJUSTMENT	(219,950)	(148,508)	404	
TOTAL LOSSES	0	35,492	31,344	
EXPECTED LOSSES	789,956	669,483	64,677	
CREDIBILITY	0.03	0.10	0.10	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	6.711	5.926	12.637
INDICATED (POST-TEST)	0.000	6.533	5.769	12.302
PRESENT ON RATE LEVEL	125.476	106.340	10.273	242.089
DERIVED BY FORMULA	121.712	96.359	9.823	227.894
UNDERLYING PRESENT RATE	149.358	126.580	12.229	288.167
PROPOSED	121.712	96.359	9.823	227.894

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	287.9437
IND. RATE				287.94	MINIMUM PREMIUM	633
MAN. RATE	591.26	516.26	383.66	+ 287.94	PRESENT	723

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	44,954	598,441	1.331	0	0	0	9	8	17
2016	41,073	429,670	1.046	0	0	0	4	10	14
2017	41,197	930,560	2.259	0	0	1	7	12	20
2018	40,928	404,181	0.988	0	0	0	6	10	16
2019	42,498	307,486	0.724	0	0	0	5	13	18
TOTAL	210,650	2,670,338	1.268	0	0	1	31	53	85

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	223,335	10,073	0	0	0	284,057	43,037	37,939
2016	0	0	0	130,886	12,371	0	0	0	193,023	60,754	32,636
2017	0	0	201,373	231,903	30,277	0	0	106,966	266,764	74,384	18,893
2018	0	0	0	163,076	14,000	0	0	0	157,399	51,780	17,926
2019	0	0	0	67,468	28,898	0	0	0	105,242	80,190	25,688
TOTAL	0	0	201,373	816,668	95,619	0	0	106,966	1,006,485	310,145	133,082

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	284,975	14,173	0	0	0	405,917	58,530	36,991
2016	0	0	15,342	173,081	17,048	0	0	20,826	307,621	87,470	34,855
2017	0	5,351	424,977	274,942	49,508	0	3,311	370,028	378,255	120,799	20,801
2018	0	6,224	140,396	159,681	30,570	0	30,922	129,026	158,467	85,539	19,647
2019	61	8,159	143,040	69,884	31,295	1,219	28,373	181,807	107,636	78,911	31,057
TOTAL	61	19,735	723,754	962,563	142,593	1,219	62,606	701,686	1,357,897	431,250	143,351

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,509,060	2,894,303	143,351	
IBNR + FREQUENCY ADJUSTMENT	(465,253)	(495,429)	1,012	
TOTAL LOSSES	1,043,807	2,398,875	144,363	
EXPECTED LOSSES	1,643,642	2,009,601	207,306	
CREDIBILITY	0.03	0.10	0.12	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.496	1.139	0.069	1.703
INDICATED (POST-TEST)	0.482	1.109	0.067	1.658
PRESENT ON RATE LEVEL	0.656	0.801	0.083	1.540
DERIVED BY FORMULA	0.650	0.832	0.081	1.563
UNDERLYING PRESENT RATE	0.780	0.954	0.098	1.833
PROPOSED	0.650	0.832	0.081	1.563

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.9752
IND. RATE				1.98	MINIMUM PREMIUM	960
MAN. RATE	3.42	3.09	2.44	+ 1.98	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
2015	4,488	107,418	2.393	0	0	0	1	0	1
2016	4,255	2,515	0.059	0	0	0	0	0	0
2017	4,092	100,553	2.457	0	0	0	1	1	2
2018	4,000	24,350	0.609	0	0	0	0	1	1
2019	4,811	33,091	0.688	0	0	0	0	1	1
TOTAL	21,646	267,927	1.238	0	0	0	2	3	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	54,177	0	0	0	0	50,118	0	3,123
2016	0	0	0	0	0	0	0	0	0	0	2,515
2017	0	0	0	30,000	1,274	0	0	0	64,028	5,251	0
2018	0	0	0	0	4,836	0	0	0	0	17,291	2,223
2019	0	0	0	0	9,552	0	0	0	0	13,178	10,361
TOTAL	0	0	0	84,177	15,662	0	0	0	114,146	35,720	18,222

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	69,130	0	0	0	0	71,619	0	3,045
2016	0	0	0	0	0	0	0	0	0	0	2,686
2017	0	85	9,689	34,633	2,601	0	176	26,781	88,251	10,473	0
2018	0	21	1,674	872	5,411	0	45	4,485	2,696	22,656	2,436
2019	20	942	12,725	4,902	7,483	200	1,705	10,401	5,284	10,230	12,526
TOTAL	20	1,048	24,089	109,537	15,495	200	1,926	41,667	167,850	43,359	20,694

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	68,950	336,240	20,694	
IBNR + FREQUENCY ADJUSTMENT	(48,556)	(36,718)	102	
TOTAL LOSSES	20,395	299,522	20,796	
EXPECTED LOSSES	172,249	150,950	19,851	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.094	1.384	0.096	1.574
INDICATED (POST-TEST)	0.092	1.347	0.094	1.532
PRESENT ON RATE LEVEL	0.669	0.586	0.077	1.331
DERIVED BY FORMULA	0.663	0.601	0.078	1.341
UNDERLYING PRESENT RATE	0.796	0.697	0.092	1.585
PROPOSED	0.663	0.601	0.078	1.341

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.6948
IND. RATE				1.69	MINIMUM PREMIUM	870
MAN. RATE	3.26	2.83	2.11	+ 1.69	PRESENT	955

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	95,636	1,733,190	1.812	0	0	4	6	18	28
2016	101,611	459,097	0.452	0	0	0	2	13	15
2017	102,634	799,500	0.779	0	0	0	5	17	22
2018	107,021	1,018,948	0.952	0	0	1	7	13	21
2019	102,101	372,511	0.365	0	0	0	1	14	15
TOTAL	509,003	4,383,246	0.861	0	0	5	21	75	101

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	501,135	72,140	113,516	0	0	674,138	115,495	198,369	58,397
2016	0	0	0	18,560	155,809	0	0	0	16,661	193,371	74,696
2017	0	0	0	199,848	181,726	0	0	0	153,678	174,364	89,884
2018	0	0	246,285	100,974	134,974	0	0	147,616	174,508	143,677	70,914
2019	0	0	0	481	104,139	0	0	0	2,140	220,107	45,644
TOTAL	0	0	747,420	392,003	690,164	0	0	821,754	462,482	929,888	339,535

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	909,782	92,051	159,717	0	0	1,484,105	165,042	269,782	56,937
2016	0	0	5,457	26,793	196,465	0	0	3,886	32,592	264,419	79,775
2017	0	741	81,557	242,284	233,891	0	520	77,817	224,871	253,672	98,962
2018	0	26,587	552,692	135,757	169,881	0	51,764	451,243	202,560	215,462	77,722
2019	219	10,306	139,479	53,837	81,644	3,346	28,848	176,140	89,798	171,208	55,184
TOTAL	219	37,635	1,688,967	550,721	841,598	3,346	81,131	2,193,191	714,863	1,174,542	368,580

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,004,488	3,281,724	368,580	
IBNR + FREQUENCY ADJUSTMENT	(884,382)	(832,569)	1,849	
TOTAL LOSSES	3,120,107	2,449,154	370,429	
EXPECTED LOSSES	3,132,358	3,413,861	373,631	
CREDIBILITY	0.05	0.18	0.21	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.613	0.481	0.073	1.167
INDICATED (POST-TEST)	0.597	0.468	0.071	1.136
PRESENT ON RATE LEVEL	0.517	0.563	0.062	1.142
DERIVED BY FORMULA	0.521	0.546	0.064	1.131
UNDERLYING PRESENT RATE	0.615	0.671	0.073	1.359
PROPOSED	0.523	0.549	0.064	1.136

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.4353
IND. RATE				1.44	MINIMUM PREMIUM	790
MAN. RATE	2.59	2.33	1.81	+ 1.44	PRESENT	865

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	173,835	3,809,301	2.191	0	0	6	28	43	77
2016	200,407	4,088,411	2.040	0	0	8	35	57	100
2017	194,068	3,024,396	1.558	0	0	9	19	58	86
2018	206,006	3,115,955	1.513	0	0	4	27	54	85
2019	219,436	2,498,432	1.139	0	0	4	17	64	85
TOTAL	993,752	16,536,495	1.664	0	0	31	126	276	433

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	1,077,446	592,964	237,476	0	0	498,993	824,387	415,476	162,559
2016	0	0	1,104,892	458,005	260,660	0	0	1,117,271	486,248	443,252	218,083
2017	0	0	1,176,970	233,276	251,306	0	0	678,678	243,464	278,766	161,936
2018	0	0	627,277	713,408	242,709	0	0	433,754	611,903	316,604	170,300
2019	0	0	512,043	390,517	261,091	0	0	248,734	403,272	522,039	160,736
TOTAL	0	0	4,498,628	2,388,170	1,253,242	0	0	2,977,430	2,569,274	1,976,137	873,614

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	2,029,895	756,622	334,129	0	0	1,169,036	1,178,049	565,047	158,495
2016	0	25,744	1,869,011	619,437	339,202	0	27,485	1,846,670	808,831	622,181	232,913
2017	0	28,210	2,133,439	319,678	344,594	0	16,977	1,735,422	396,634	424,389	178,292
2018	0	84,528	1,751,912	767,215	361,299	0	171,217	1,371,343	673,460	505,919	186,649
2019	2,443	137,534	1,833,902	492,491	280,551	12,512	177,950	1,340,978	523,388	483,051	194,330
TOTAL	2,443	276,016	9,618,159	2,955,442	1,659,775	12,512	393,630	7,463,450	3,580,362	2,600,587	950,678

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,766,209	10,796,166	950,678	
IBNR + FREQUENCY ADJUSTMENT	(3,285,672)	(2,502,269)	5,570	
TOTAL LOSSES	14,480,537	8,293,897	956,248	
EXPECTED LOSSES	11,706,344	10,439,985	1,066,933	
CREDIBILITY	0.08	0.28	0.33	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.457	0.835	0.096	2.388
INDICATED (POST-TEST)	1.419	0.812	0.094	2.325
PRESENT ON RATE LEVEL	0.990	0.883	0.090	1.962
DERIVED BY FORMULA	1.024	0.863	0.091	1.978
UNDERLYING PRESENT RATE	1.178	1.051	0.107	2.336
PROPOSED	1.024	0.863	0.091	1.978

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.4995
IND. RATE				2.50	MINIMUM PREMIUM	1.120
MAN. RATE	4.41	3.97	3.11	+ 2.50	PRESENT	1.250

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	5,129	17,340	0.338	0	0	0	0	2	2
2016	5,680	79,455	1.399	0	0	0	0	1	1
2017	6,831	4,796	0.070	0	0	0	0	0	0
2018	6,112	4,987	0.082	0	0	0	0	0	0
2019	6,056	0	0.000	0	0	0	0	0	0
TOTAL	29,808	106,578	0.358	0	0	0	0	3	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	1,852	0	0	0	0	14,333	1,155
2016	0	0	0	0	33,998	0	0	0	0	40,382	5,075
2017	0	0	0	0	0	0	0	0	0	0	4,796
2018	0	0	0	0	0	0	0	0	0	0	4,987
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	35,850	0	0	0	0	54,715	16,013

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	2,606	0	0	0	0	19,493	1,126
2016	0	0	724	496	42,824	0	0	448	1,296	55,138	5,420
2017	0	0	0	0	0	0	0	0	0	0	5,280
2018	0	0	0	0	0	0	0	0	0	0	5,466
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	724	496	45,430	0	0	448	1,296	74,630	17,292

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,172	121,853	17,292	
IBNR + FREQUENCY ADJUSTMENT	(58,406)	(55,524)	111	
TOTAL LOSSES	0	66,329	17,403	
EXPECTED LOSSES	203,748	228,679	22,066	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.223	0.058	0.281
INDICATED (POST-TEST)	0.000	0.217	0.057	0.273
PRESENT ON RATE LEVEL	0.574	0.645	0.062	1.281
DERIVED BY FORMULA	0.568	0.632	0.062	1.262
UNDERLYING PRESENT RATE	0.684	0.767	0.074	1.525
PROPOSED	0.568	0.632	0.062	1.262

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.5948
IND. RATE				1.59	MINIMUM PREMIUM	840
MAN. RATE	3.16	2.73	2.03	+ 1.59	PRESENT	935

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	4,598	115,989	2.523	0	0	0	3	2	5
2016	4,635	103,603	2.235	0	0	0	3	3	6
2017	5,264	24,949	0.474	0	0	0	0	2	2
2018	4,726	16,804	0.356	0	0	0	0	0	0
2019	4,495	101,132	2.250	0	0	0	2	3	5
TOTAL	23,718	362,477	1.528	0	0	0	8	10	18

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	34,437	716	0	0	0	68,910	1,064	10,862
2016	0	0	0	60,778	13,359	0	0	0	19,025	9,992	449
2017	0	0	0	0	9,283	0	0	0	0	11,785	3,881
2018	0	0	0	0	0	0	0	0	0	0	16,804
2019	0	0	0	35,502	10,623	0	0	0	39,345	7,298	8,364
TOTAL	0	0	0	130,717	33,981	0	0	0	127,280	30,139	40,360

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	43,942	1,007	0	0	0	98,472	1,447	10,590
2016	0	0	7,286	80,483	17,508	0	0	2,097	30,449	14,088	480
2017	0	9	912	620	11,605	0	7	986	951	16,650	4,273
2018	0	0	0	0	0	0	0	0	0	0	18,417
2019	22	3,841	69,162	34,421	12,877	111	7,672	50,067	31,145	11,894	10,112
TOTAL	22	3,851	77,360	159,466	42,997	111	7,679	53,150	161,017	44,079	43,872

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	142,174	407,558	43,872	
IBNR + FREQUENCY ADJUSTMENT	(36,000)	(45,872)	62	
TOTAL LOSSES	106,174	361,686	43,934	
EXPECTED LOSSES	125,648	185,617	12,960	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.448	1.525	0.185	2.158
INDICATED (POST-TEST)	0.436	1.485	0.180	2.101
PRESENT ON RATE LEVEL	0.445	0.657	0.046	1.148
DERIVED BY FORMULA	0.445	0.674	0.050	1.169
UNDERLYING PRESENT RATE	0.530	0.783	0.055	1.367
PROPOSED	0.445	0.674	0.050	1.169

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.4769
IND. RATE				1.48	MINIMUM PREMIUM	805
MAN. RATE	2.84	2.45	1.82	+ 1.48	PRESENT	870

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	28,266	8,693	0.031	0	0	0	1	0	1
2016	29,047	124,758	0.430	0	0	0	0	1	1
2017	28,296	19,012	0.067	0	0	0	0	1	1
2018	28,022	8,322	0.030	0	0	0	0	0	0
2019	27,032	113,249	0.419	0	0	0	0	2	2
TOTAL	140,663	274,034	0.195	0	0	0	1	4	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	444	0	0	0	0	442	0	7,807
2016	0	0	0	0	55,573	0	0	0	0	68,672	513
2017	0	0	0	0	294	0	0	0	0	8,433	10,285
2018	0	0	0	0	0	0	0	0	0	0	8,322
2019	0	0	0	0	76,419	0	0	0	0	36,612	218
TOTAL	0	0	0	444	132,286	0	0	0	442	113,717	27,145

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	567	0	0	0	0	632	0	7,612
2016	0	0	1,184	811	70,000	0	0	762	2,204	93,765	548
2017	0	0	29	20	368	0	5	706	681	11,914	11,324
2018	0	0	0	0	0	0	0	0	0	0	9,121
2019	160	7,535	101,805	39,218	59,867	557	4,738	28,898	14,681	28,422	264
TOTAL	160	7,535	103,018	40,616	130,234	557	4,743	30,366	18,198	134,101	28,868

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	146,379	323,148	28,868	
IBNR + FREQUENCY ADJUSTMENT	(95,976)	(53,558)	121	
TOTAL LOSSES	50,403	269,591	28,989	
EXPECTED LOSSES	339,084	216,676	25,326	
CREDIBILITY	0.02	0.08	0.09	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.036	0.192	0.021	0.248
INDICATED (POST-TEST)	0.035	0.187	0.020	0.242
PRESENT ON RATE LEVEL	0.203	0.129	0.015	0.347
DERIVED BY FORMULA	0.199	0.134	0.016	0.349
UNDERLYING PRESENT RATE	0.241	0.154	0.018	0.413
PROPOSED	0.198	0.133	0.015	0.347

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.4385
IND. RATE				0.44	MINIMUM PREMIUM	480
MAN. RATE	0.82	0.72	0.55	+ 0.44	PRESENT	490

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	3,256	83,086	2.552	0	0	0	0	2	2
2016	3,512	381,064	10.850	0	0	1	0	4	5
2017	4,789	8,752	0.183	0	0	0	0	0	0
2018	4,838	55,190	1.141	0	0	0	1	1	2
2019	4,652	169,479	3.643	0	0	0	1	4	5
TOTAL	21,047	697,571	3.314	0	0	1	2	11	14

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	8,408	0	0	0	0	24,516	50,162
2016	0	0	88,238	0	51,159	0	0	82,591	0	97,035	62,041
2017	0	0	0	0	0	0	0	0	0	0	8,752
2018	0	0	0	23,073	2,214	0	0	0	11,641	2,978	15,284
2019	0	0	0	29,847	73,047	0	0	0	5,319	39,480	21,786
TOTAL	0	0	88,238	52,920	134,828	0	0	82,591	16,960	164,009	158,025

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	11,830	0	0	0	0	33,342	48,908
2016	0	2,056	145,694	1,594	64,899	0	2,032	133,470	4,932	132,905	66,260
2017	0	0	0	0	0	0	0	0	0	0	9,636
2018	0	882	19,945	22,635	4,586	0	2,285	9,322	11,587	5,211	16,751
2019	153	9,551	143,561	61,843	61,054	600	6,018	37,151	19,646	31,490	26,339
TOTAL	153	12,489	309,200	86,072	142,369	600	10,335	179,943	36,165	202,947	167,894

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	512,721	467,553	167,894	
IBNR + FREQUENCY ADJUSTMENT	(111,782)	(79,498)	248	
TOTAL LOSSES	400,938	388,055	168,142	
EXPECTED LOSSES	391,741	336,498	46,372	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.905	1.844	0.799	4.548
INDICATED (POST-TEST)	1.854	1.795	0.778	4.427
PRESENT ON RATE LEVEL	1.564	1.343	0.185	3.092
DERIVED BY FORMULA	1.567	1.352	0.203	3.122
UNDERLYING PRESENT RATE	1.861	1.599	0.220	3.680
PROPOSED	1.567	1.352	0.203	3.122

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.9442
IND. RATE				3.94	MINIMUM PREMIUM	1,565
MAN. RATE	7.44	6.52	4.90	+ 3.94	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
2015	54,842	940,092	1.714	0	0	4	3	9	16
2016	52,564	474,375	0.902	0	0	1	5	5	11
2017	51,933	908,451	1.749	0	0	1	8	12	21
2018	49,552	345,308	0.697	0	0	0	5	5	10
2019	48,697	549,012	1.127	0	0	0	4	12	16
TOTAL	257,588	3,217,238	1.249	0	0	6	25	43	74

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	408,111	149,860	8,998	0	0	148,716	108,567	77,092	38,748
2016	0	0	112,240	149,784	3,693	0	0	33,270	128,332	10,745	36,311
2017	0	0	151,946	255,764	51,906	0	0	168,807	162,687	85,889	31,452
2018	0	0	0	174,220	6,145	0	0	0	107,658	17,175	40,110
2019	0	0	0	91,469	153,252	0	0	0	66,326	191,209	46,756
TOTAL	0	0	672,297	821,097	223,994	0	0	350,793	573,570	382,110	193,377

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	775,003	191,221	12,660	0	0	351,416	155,142	104,845	37,779
2016	0	2,615	201,273	198,996	6,913	0	818	66,849	204,303	17,841	38,780
2017	0	4,293	349,273	302,427	76,399	0	4,508	475,052	240,082	133,814	34,629
2018	0	6,612	146,939	169,004	22,799	0	21,103	83,519	105,545	34,605	43,961
2019	322	22,309	345,894	153,288	131,793	2,906	36,084	225,611	124,244	158,935	56,528
TOTAL	322	35,830	1,818,381	1,014,936	250,564	2,906	62,514	1,202,447	829,317	450,040	211,677

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,122,400	2,544,856	211,677	
IBNR + FREQUENCY ADJUSTMENT	(671,334)	(528,113)	930	
TOTAL LOSSES	2,451,066	2,016,743	212,606	
EXPECTED LOSSES	2,364,372	2,120,676	197,031	
CREDIBILITY	0.03	0.11	0.14	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.952	0.783	0.083	1.817
INDICATED (POST-TEST)	0.926	0.762	0.080	1.769
PRESENT ON RATE LEVEL	0.771	0.692	0.064	1.527
DERIVED BY FORMULA	0.776	0.699	0.067	1.542
UNDERLYING PRESENT RATE	0.918	0.823	0.076	1.818
PROPOSED	0.776	0.699	0.067	1.542

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.9479
IND. RATE				1.95	MINIMUM PREMIUM	950
MAN. RATE	3.51	3.08	2.42	+ 1.95	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
2015	995	0	0.000	0	0	0	0	0	0
2016	1,000	0	0.000	0	0	0	0	0	0
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
TOTAL	4,652	68,887	1.481	0	0	0	1	1	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	42,414	1,472	0	0	0	9,091	15,910	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	42,414	1,472	0	0	0	9,091	15,910	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	120	13,666	48,942	3,265	0	34	5,072	13,754	22,911	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	120	13,666	48,942	3,265	0	34	5,072	13,754	22,911	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	18,892	88,873	0	
IBNR + FREQUENCY ADJUSTMENT	(14,307)	(7,010)	15	
TOTAL LOSSES	4,585	81,863	15	
EXPECTED LOSSES	51,587	28,380	3,193	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.099	1.760	0.000	1.859
INDICATED (POST-TEST)	0.096	1.713	0.000	1.809
PRESENT ON RATE LEVEL	0.932	0.513	0.058	1.502
DERIVED BY FORMULA	0.932	0.525	0.057	1.513
UNDERLYING PRESENT RATE	1.109	0.610	0.069	1.788
PROPOSED	0.932	0.525	0.057	1.513

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.9119
IND. RATE				1.91	MINIMUM PREMIUM	935
MAN. RATE	3.58	3.14	2.38	+ 1.91	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
2015	144,501	3,413,972	2.363	0	0	3	16	54	73
2016	152,563	4,385,471	2.875	0	0	5	15	85	105
2017	157,442	2,155,326	1.369	0	0	2	7	75	84
2018	160,777	2,900,610	1.804	0	0	4	20	90	114
2019	160,840	2,222,789	1.382	0	0	1	7	109	117
TOTAL	776,123	15,078,168	1.943	0	0	15	65	413	493

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	379,865	349,683	926,060	0	0	475,649	276,700	772,935	233,080
2016	0	0	993,965	423,872	994,063	0	0	512,449	370,711	910,097	180,314
2017	0	0	580,668	203,005	544,433	0	0	211,818	175,935	335,462	104,005
2018	0	0	792,993	406,347	365,216	0	0	583,050	374,236	286,804	91,964
2019	0	0	104,259	179,138	855,752	0	0	14,298	222,099	769,374	77,869
TOTAL	0	0	2,851,750	1,562,045	3,685,524	0	0	1,797,264	1,419,681	3,074,672	687,232

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	689,413	446,196	1,302,966	0	0	1,071,608	395,404	1,051,192	227,253
2016	0	23,025	1,689,486	583,935	1,262,009	0	12,518	865,050	627,472	1,253,868	192,575
2017	0	14,135	1,088,378	286,482	698,193	0	5,566	589,741	280,596	488,079	114,510
2018	0	86,299	1,783,512	501,562	475,883	0	138,544	1,420,137	452,637	446,321	100,793
2019	2,183	114,980	1,596,985	593,460	698,655	11,958	139,918	884,666	469,235	633,225	94,144
TOTAL	2,183	238,439	6,847,774	2,411,634	4,437,707	11,958	296,546	4,831,202	2,225,345	3,872,685	729,274

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,228,101	12,947,372	729,274	
IBNR + FREQUENCY ADJUSTMENT	(2,632,358)	(2,382,841)	4,951	
TOTAL LOSSES	9,595,743	10,564,531	734,225	
EXPECTED LOSSES	9,314,124	9,813,792	983,721	
CREDIBILITY	0.07	0.24	0.28	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.236	1.361	0.095	2.692
INDICATED (POST-TEST)	1.204	1.325	0.092	2.621
PRESENT ON RATE LEVEL	1.008	1.062	0.106	2.177
DERIVED BY FORMULA	1.022	1.125	0.102	2.250
UNDERLYING PRESENT RATE	1.200	1.264	0.127	2.591
PROPOSED	1.022	1.125	0.102	2.250

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.8425
IND. RATE				2.84	MINIMUM PREMIUM	1.225
MAN. RATE	4.65	4.32	3.45	+ 2.84	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
2015	62,954	857,384	1.362	1	0	1	9	14	25
2016	65,613	1,963,622	2.993	1	0	3	12	13	29
2017	67,170	1,956,025	2.912	0	0	3	11	15	29
2018	67,253	1,145,687	1.704	1	0	1	11	17	30
2019	71,156	510,403	0.717	1	0	0	3	21	25
TOTAL	334,146	6,433,121	1.925	4	0	8	46	80	138

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	1,365	0	141,689	144,577	36,969	0	0	136,859	184,667	165,290	45,968
2016	202,000	0	643,455	185,940	116,168	15,342	0	329,360	251,281	136,262	83,814
2017	0	0	350,741	327,979	77,579	0	0	495,431	537,093	93,742	73,460
2018	30,118	0	97,286	302,401	44,928	0	0	128,276	355,794	83,707	103,177
2019	15,258	0	0	81,323	39,172	24,664	0	0	116,927	126,026	107,033
TOTAL	248,741	0	1,233,171	1,042,220	314,816	40,006	0	1,089,926	1,445,762	605,027	413,452

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	2,147	0	269,067	184,480	52,015	0	0	323,398	263,889	224,794	44,819
2016	320,352	13,227	954,353	252,771	151,360	28,884	6,832	480,687	408,481	193,354	89,513
2017	0	9,007	708,993	392,930	114,631	0	12,740	1,355,032	772,361	171,282	80,879
2018	43,517	20,389	433,619	305,099	81,713	0	84,806	531,377	364,671	156,266	113,082
2019	21,790	10,262	178,195	86,463	41,121	43,391	36,302	231,144	134,396	116,344	129,403
TOTAL	387,806	52,886	2,544,227	1,221,743	440,840	72,275	140,681	2,921,638	1,943,798	862,039	457,697

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,119,512	4,468,421	457,697	
IBNR + FREQUENCY ADJUSTMENT	(755,347)	(778,160)	1,863	
TOTAL LOSSES	5,364,165	3,690,261	459,559	
EXPECTED LOSSES	2,673,007	3,210,295	366,027	
CREDIBILITY	0.04	0.14	0.16	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.605	1.104	0.138	2.847
INDICATED (POST-TEST)	1.563	1.075	0.134	2.772
PRESENT ON RATE LEVEL	0.672	0.807	0.092	1.571
DERIVED BY FORMULA	0.708	0.845	0.099	1.651
UNDERLYING PRESENT RATE	0.800	0.961	0.110	1.870
PROPOSED	0.708	0.845	0.099	1.651

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	TOTAL
IND. RATE				2.09	MINIMUM PREMIUM	995
MAN. RATE	3.24	3.03	2.49	+ 2.09	PRESENT	1,070

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	20,418	660,620	3.235	0	0	1	0	2	3
2016	20,932	450,474	2.152	0	0	1	1	3	5
2017	21,786	98,078	0.450	0	0	0	1	2	3
2018	24,190	71,383	0.295	0	0	0	0	2	2
2019	24,283	205,724	0.847	0	0	0	0	4	4
TOTAL	111,609	1,486,279	1.332	0	0	2	2	13	17

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	260,758	0	2,497	0	0	387,507	0	3,901	5,957
2016	0	0	110,078	6,796	32,802	0	0	130,983	31,852	87,870	50,093
2017	0	0	0	47,450	4,837	0	0	0	18,174	8,836	18,781
2018	0	0	0	0	12,499	0	0	0	0	44,306	14,578
2019	0	0	0	0	64,832	0	0	0	0	119,193	21,699
TOTAL	0	0	370,836	54,246	117,467	0	0	518,490	50,026	264,106	111,108

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	299,059	0	3,513	0	0	553,016	0	5,305	5,808
2016	0	2,565	181,877	10,513	41,966	0	3,222	214,266	56,143	121,378	53,499
2017	0	138	15,602	54,967	7,641	0	54	8,216	25,642	13,350	20,678
2018	0	54	4,327	2,254	13,985	0	115	11,493	6,907	58,054	15,977
2019	136	6,392	86,369	33,272	50,789	1,812	15,424	94,079	47,796	92,530	26,234
TOTAL	136	9,149	587,235	101,005	117,895	1,812	18,815	881,071	136,489	290,617	122,197

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,498,218	646,006	122,197	
IBNR + FREQUENCY ADJUSTMENT	(340,251)	(224,709)	472	
TOTAL LOSSES	1,157,967	421,297	122,668	
EXPECTED LOSSES	1,210,561	936,811	90,876	
CREDIBILITY	0.02	0.07	0.08	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.038	0.377	0.110	1.525
INDICATED (POST-TEST)	1.010	0.367	0.107	1.484
PRESENT ON RATE LEVEL	0.911	0.705	0.068	1.685
DERIVED BY FORMULA	0.913	0.682	0.071	1.666
UNDERLYING PRESENT RATE	1.085	0.839	0.081	2.005
PROPOSED	0.913	0.682	0.071	1.666

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.1052
IND. RATE				2.11	MINIMUM PREMIUM	1,000
MAN. RATE	3.78	3.42	2.67	+ 2.11	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
2015	110,141	301,600	0.274	0	0	0	1	12	13
2016	110,323	533,429	0.484	0	0	1	3	6	10
2017	109,657	163,733	0.149	0	0	0	3	8	11
2018	111,685	300,120	0.269	0	0	0	4	3	7
2019	107,777	229,933	0.213	0	0	0	0	11	11
TOTAL	549,583	1,528,815	0.278	0	0	1	11	40	52

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	10,543	102,342	0	0	0	2,606	141,827	44,282
2016	0	0	123,197	88,620	33,051	0	0	151,147	66,564	46,177	24,673
2017	0	0	0	34,670	16,550	0	0	0	19,378	32,582	60,553
2018	0	0	0	109,076	16,566	0	0	0	106,309	24,010	44,159
2019	0	0	0	0	81,200	0	0	0	0	97,018	51,715
TOTAL	0	0	123,197	242,909	249,709	0	0	151,147	194,857	341,614	225,382

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	13,453	143,995	0	0	0	3,724	192,885	43,175
2016	0	2,870	212,808	118,732	43,264	0	3,718	249,750	110,218	65,363	26,351
2017	0	114	12,678	41,032	21,854	0	72	10,699	29,210	46,956	66,669
2018	0	4,194	96,399	108,103	28,505	0	20,856	84,302	105,321	43,409	48,398
2019	171	8,006	108,175	41,672	63,612	1,475	12,554	76,576	38,904	75,315	62,523
TOTAL	171	15,185	430,060	322,992	301,231	1,475	37,201	421,328	287,378	423,929	247,116

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	905,418	1,335,530	247,116	
IBNR + FREQUENCY ADJUSTMENT	(502,438)	(503,774)	1,473	
TOTAL LOSSES	402,980	831,755	248,589	
EXPECTED LOSSES	1,776,991	2,047,403	303,523	
CREDIBILITY	0.05	0.19	0.23	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.073	0.151	0.045	0.270
INDICATED (POST-TEST)	0.071	0.147	0.044	0.263
PRESENT ON RATE LEVEL	0.272	0.313	0.046	0.631
DERIVED BY FORMULA	0.262	0.281	0.046	0.589
UNDERLYING PRESENT RATE	0.323	0.373	0.055	0.751
PROPOSED	0.262	0.281	0.046	0.589

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.7442
IND. RATE				0.74	MINIMUM PREMIUM	575
MAN. RATE	1.55	1.37	1.00	+ 0.74	PRESENT	625

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	283,291	3,110,995	1.098	0	0	3	29	37	69
2016	275,812	3,997,864	1.449	0	0	5	38	60	103
2017	283,735	3,186,227	1.123	0	0	2	40	70	112
2018	272,904	2,822,772	1.034	0	0	4	26	63	93
2019	279,539	1,479,414	0.529	0	0	0	12	71	83
TOTAL	1,395,281	14,597,272	1.046	0	0	14	145	301	460

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	358,217	536,634	362,131	0	0	464,362	661,561	478,660	249,430
2016	0	0	644,181	619,649	567,252	0	0	553,269	718,535	612,231	282,747
2017	0	0	268,247	684,100	446,924	0	0	167,263	660,729	636,101	322,863
2018	0	0	422,570	396,774	484,425	0	0	370,341	552,114	296,325	300,223
2019	0	0	0	143,209	479,622	0	0	0	80,241	552,994	223,348
TOTAL	0	0	1,693,215	2,380,366	2,340,354	0	0	1,555,235	2,673,180	2,576,311	1,378,611

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	680,254	684,745	509,518	0	0	1,097,287	945,371	650,978	243,194
2016	0	15,009	1,139,150	833,022	724,800	0	13,610	968,701	1,169,697	855,520	301,974
2017	0	8,586	725,644	825,470	586,836	0	6,146	722,332	967,557	934,867	355,472
2018	0	55,155	1,221,622	493,926	594,811	0	152,057	1,199,393	607,406	469,368	329,044
2019	1,007	58,561	860,855	363,001	394,110	8,406	85,279	526,838	279,299	441,991	270,028
TOTAL	1,007	137,311	4,627,525	3,200,164	2,810,075	8,406	257,092	4,514,551	3,969,330	3,352,724	1,499,712

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,545,893	13,332,293	1,499,712	
IBNR + FREQUENCY ADJUSTMENT	(3,379,643)	(3,234,156)	9,202	
TOTAL LOSSES	6,166,250	10,098,137	1,508,915	
EXPECTED LOSSES	11,908,027	13,143,766	1,881,693	
CREDIBILITY	0.10	0.35	0.42	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.442	0.724	0.108	1.274
INDICATED (POST-TEST)	0.430	0.705	0.105	1.240
PRESENT ON RATE LEVEL	0.717	0.791	0.113	1.622
DERIVED BY FORMULA	0.688	0.761	0.110	1.559
UNDERLYING PRESENT RATE	0.853	0.942	0.135	1.930
PROPOSED	0.688	0.761	0.110	1.559

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.9701
IND. RATE				1.97	MINIMUM PREMIUM	955
MAN. RATE	3.62	3.26	2.57	+ 1.97	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
2015	1,474	3,734	0.253	0	0	0	0	0	0
2016	1,175	354,533	30.173	0	0	1	0	2	3
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	1,467	8,520	0.581	0	0	0	0	1	1
TOTAL	6,930	374,272	5.401	0	0	1	0	7	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	3,734
2016	0	0	237,910	0	5,657	0	0	95,569	0	14,388	1,009
2017	0	0	0	0	748	0	0	0	0	1,610	1,266
2018	0	0	0	0	728	0	0	0	0	658	2,475
2019	0	0	0	0	2,400	0	0	0	0	1,826	4,294
TOTAL	0	0	237,910	0	9,533	0	0	95,569	0	18,482	12,778

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	3,641
2016	0	5,543	390,007	2,367	8,363	0	2,351	153,357	2,564	20,123	1,078
2017	0	1	73	50	935	0	1	135	130	2,275	1,394
2018	0	3	252	131	815	0	2	171	103	862	2,713
2019	5	237	3,197	1,232	1,880	28	236	1,441	732	1,418	5,191
TOTAL	5	5,784	393,530	3,779	11,992	28	2,590	155,104	3,529	24,678	14,016

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	557,040	43,979	14,016	
IBNR + FREQUENCY ADJUSTMENT	(31,886)	(13,301)	30	
TOTAL LOSSES	525,154	30,678	14,046	
EXPECTED LOSSES	112,302	54,628	5,881	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	7.578	0.443	0.203	8.223
INDICATED (POST-TEST)	7.377	0.431	0.197	8.005
PRESENT ON RATE LEVEL	1.361	0.662	0.071	2.095
DERIVED BY FORMULA	1.361	0.660	0.073	2.094
UNDERLYING PRESENT RATE	1.621	0.788	0.085	2.494
PROPOSED	1.362	0.660	0.073	2.095

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.6469
IND. RATE				2.65	MINIMUM PREMIUM	1.165
MAN. RATE	4.66	4.11	3.32	+ 2.65	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	15,342	47,435	0.309	0	0	0	0	1	1
2016	8,505	349	0.004	0	0	0	0	0	0
2017	8,999	5,396	0.060	0	0	0	0	1	1
2018	10,193	232,691	2.283	0	0	1	0	0	1
2019	8,680	1,134	0.013	0	0	0	0	0	0
TOTAL	51,719	287,005	0.555	0	0	1	0	2	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	20,649	0	0	0	0	8,471	18,315
2016	0	0	0	0	0	0	0	0	0	0	349
2017	0	0	0	0	3,254	0	0	0	0	1,929	213
2018	0	0	97,928	0	0	0	0	131,410	0	0	3,353
2019	0	0	0	0	0	0	0	0	0	0	1,134
TOTAL	0	0	97,928	0	23,903	0	0	131,410	0	10,400	23,364

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	29,053	0	0	0	0	11,521	17,857
2016	0	0	0	0	0	0	0	0	0	0	373
2017	0	3	320	217	4,068	0	1	161	156	2,725	235
2018	0	8,823	167,809	5,611	3,829	0	15,362	254,436	11,945	6,754	3,675
2019	0	0	0	0	0	0	0	0	0	0	1,371
TOTAL	0	8,827	168,129	5,829	36,950	0	15,363	254,597	12,101	21,000	23,510

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	446,916	75,880	23,510	
IBNR + FREQUENCY ADJUSTMENT	(34,377)	(33,144)	95	
TOTAL LOSSES	412,539	42,735	23,605	
EXPECTED LOSSES	121,099	128,806	22,018	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.798	0.083	0.046	0.926
INDICATED (POST-TEST)	0.777	0.080	0.044	0.901
PRESENT ON RATE LEVEL	0.197	0.209	0.036	0.442
DERIVED BY FORMULA	0.203	0.204	0.036	0.443
UNDERLYING PRESENT RATE	0.234	0.249	0.043	0.526
PROPOSED	0.203	0.204	0.036	0.443

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.5595
IND. RATE				0.56	MINIMUM PREMIUM	520
MAN. RATE	0.96	0.84	0.70	+ 0.56	PRESENT	540

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	4,541	28,146	0.620	0	0	0	0	2	2
2016	4,392	71,173	1.621	0	0	0	0	2	2
2017	5,236	10,142	0.194	0	0	0	0	1	1
2018	4,517	28,447	0.630	0	0	0	1	0	1
2019	4,847	1,137	0.023	0	0	0	0	0	0
TOTAL	23,533	139,045	0.591	0	0	0	1	5	6

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	7,629	0	0	0	0	17,707	2,810
2016	0	0	0	0	51,487	0	0	0	0	18,813	873
2017	0	0	0	0	5,921	0	0	0	0	4,221	0
2018	0	0	0	21,155	0	0	0	5,344	0	0	1,948
2019	0	0	0	0	0	0	0	0	0	0	1,137
TOTAL	0	0	0	21,155	65,037	0	0	0	5,344	40,741	6,768

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	10,734	0	0	0	0	24,082	2,740
2016	0	0	1,097	752	64,853	0	0	209	604	25,687	932
2017	0	6	581	396	7,402	0	3	353	341	5,963	0
2018	0	800	17,584	20,387	1,934	0	1,045	3,925	5,106	601	2,135
2019	0	0	0	0	0	0	0	0	0	0	1,375
TOTAL	0	806	19,262	21,534	84,922	0	1,048	4,487	6,051	56,333	7,182

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	25,602	168,840	7,182	
IBNR + FREQUENCY ADJUSTMENT	(115,599)	(50,940)	100	
TOTAL LOSSES	0	117,900	7,281	
EXPECTED LOSSES	402,837	208,223	19,960	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.501	0.031	0.532
INDICATED (POST-TEST)	0.000	0.488	0.030	0.518
PRESENT ON RATE LEVEL	1.438	0.743	0.071	2.253
DERIVED BY FORMULA	1.424	0.738	0.070	2.232
UNDERLYING PRESENT RATE	1.712	0.885	0.085	2.681
PROPOSED	1.424	0.738	0.070	2.232

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.8201
IND. RATE				2.82	MINIMUM PREMIUM	1,220
MAN. RATE	5.53	4.79	3.57	+ 2.82	PRESENT	1,390

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	28,538	1,587,602	5.563	0	0	2	6	9	17
2016	29,530	931,657	3.155	0	0	1	10	7	18
2017	29,312	280,761	0.958	0	0	0	1	11	12
2018	33,251	600,860	1.807	0	0	1	3	8	12
2019	33,677	859,101	2.551	1	0	1	8	4	14
TOTAL	154,308	4,259,981	2.761	1	0	5	28	39	73

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	608,308	147,304	34,794	0	0	399,047	212,814	96,414	88,921
2016	0	0	241,787	177,346	45,564	0	0	103,563	276,122	52,596	34,679
2017	0	0	0	7,960	113,055	0	0	0	4,379	108,759	46,608
2018	0	0	75,995	12,231	66,370	0	0	160,009	88,274	118,106	79,875
2019	175,000	0	288,424	123,471	8,005	10,528	0	75,417	98,368	8,684	71,204
TOTAL	175,000	0	1,214,514	468,312	267,788	10,528	0	738,036	679,957	384,559	321,287

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	806,779	187,960	48,955	0	0	762,059	304,111	131,123	86,698
2016	0	5,634	417,641	237,260	60,636	0	2,548	195,422	441,234	78,794	37,037
2017	0	135	13,640	16,719	141,598	0	77	10,905	14,784	153,864	51,315
2018	0	7,595	163,369	28,108	78,351	0	36,279	405,275	117,303	172,901	87,543
2019	250,056	56,164	698,216	127,300	36,707	19,224	30,509	261,590	81,558	26,544	86,086
TOTAL	250,056	69,528	2,099,645	597,347	366,246	19,224	69,412	1,635,251	958,990	563,225	348,679

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,143,116	2,485,808	348,679	
IBNR + FREQUENCY ADJUSTMENT	(457,791)	(399,536)	1,167	
TOTAL LOSSES	3,685,324	2,086,272	349,846	
EXPECTED LOSSES	1,633,695	1,664,725	224,963	
CREDIBILITY	0.02	0.08	0.10	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.388	1.352	0.227	3.967
INDICATED (POST-TEST)	2.325	1.316	0.221	3.862
PRESENT ON RATE LEVEL	0.889	0.906	0.122	1.918
DERIVED BY FORMULA	0.918	0.939	0.132	1.990
UNDERLYING PRESENT RATE	1.059	1.079	0.146	2.283
PROPOSED	0.918	0.939	0.132	1.990

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.5138
IND. RATE				2.51	MINIMUM PREMIUM	1.125
MAN. RATE	4.01	3.78	3.04	+ 2.51	PRESENT	1.230

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	4,843	1,656	0.034	0	0	0	0	0	0
2016	4,606	127,673	2.772	0	0	0	0	1	1
2017	4,097	3,065	0.075	0	0	0	0	0	0
2018	4,893	138,942	2.840	0	0	1	0	1	2
2019	4,801	40,527	0.844	0	0	0	1	2	3
TOTAL	23,240	311,863	1.342	0	0	1	1	4	6

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	1,656
2016	0	0	0	0	39,823	0	0	0	0	87,269	581
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	10,000	5,701	0	0	0	21,048	2,274	1,504
TOTAL	0	0	100,866	10,000	46,359	0	0	31,323	21,048	90,540	11,727

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	1,615
2016	0	0	848	581	50,161	0	0	969	2,801	119,157	621
2017	0	0	0	0	0	0	0	0	0	0	3,375
2018	0	9,092	173,133	5,930	4,878	0	3,664	60,906	3,003	2,916	5,393
2019	12	1,349	23,090	11,086	5,749	35	3,893	25,497	16,007	5,097	1,818
TOTAL	12	10,441	197,071	17,597	60,788	35	7,558	87,372	21,812	127,171	12,821

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	302,488	227,368	12,821	
IBNR + FREQUENCY ADJUSTMENT	(28,870)	(23,920)	66	
TOTAL LOSSES	273,618	203,448	12,887	
EXPECTED LOSSES	103,485	98,027	13,192	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.177	0.875	0.055	2.108
INDICATED (POST-TEST)	1.146	0.852	0.054	2.052
PRESENT ON RATE LEVEL	0.374	0.354	0.048	0.776
DERIVED BY FORMULA	0.382	0.364	0.048	0.794
UNDERLYING PRESENT RATE	0.445	0.422	0.057	0.924
PROPOSED	0.382	0.364	0.048	0.794

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.0032
IND. RATE				1.00	MINIMUM PREMIUM	655
MAN. RATE	1.77	1.59	1.23	+ 1.00	PRESENT	695

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	60,387	0	0.000	0	0	0	0	0	0
2016	64,824	947,645	1.462	0	0	1	2	1	4
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	69,272	31,735	0.046	0	0	0	0	3	3
TOTAL	341,157	992,765	0.291	0	0	1	3	4	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	343,868	96,594	128,777	0	0	141,231	84,628	145,216	7,331
2017	0	0	0	6,090	0	0	0	0	5,111	0	124
2018	0	0	0	0	0	0	0	0	0	0	2,060
2019	0	0	0	0	17,312	0	0	0	0	11,772	2,651
TOTAL	0	0	343,868	102,684	146,089	0	0	141,231	89,739	156,988	12,166

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	8,012	577,401	132,782	165,077	0	3,474	236,840	141,785	200,964	7,830
2017	0	17	1,941	7,013	205	0	14	2,103	7,011	244	137
2018	0	0	0	0	0	0	0	0	0	0	2,258
2019	36	1,707	23,063	8,885	13,562	179	1,523	9,292	4,721	9,139	3,205
TOTAL	36	9,736	602,406	148,680	178,844	179	5,011	248,235	153,517	210,347	13,429

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	865,603	691,388	13,429	
IBNR + FREQUENCY ADJUSTMENT	(158,660)	(56,474)	123	
TOTAL LOSSES	706,944	634,913	13,552	
EXPECTED LOSSES	561,772	233,781	24,425	
CREDIBILITY	0.04	0.14	0.16	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.207	0.186	0.004	0.397
INDICATED (POST-TEST)	0.202	0.181	0.004	0.387
PRESENT ON RATE LEVEL	0.138	0.058	0.006	0.202
DERIVED BY FORMULA	0.141	0.075	0.006	0.221
UNDERLYING PRESENT RATE	0.165	0.069	0.007	0.240
PROPOSED	0.141	0.075	0.006	0.221

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.2798
IND. RATE				0.28	MINIMUM PREMIUM	430
MAN. RATE	0.43	0.39	0.32	+ 0.28	PRESENT	425

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	45,326	586,524	1.294	0	0	0	9	19	28
2016	43,664	206,206	0.472	0	0	0	4	10	14
2017	29,197	205,402	0.704	0	0	0	2	10	12
2018	23,883	129,478	0.542	0	0	0	2	11	13
2019	24,139	595,657	2.468	0	0	1	0	18	19
TOTAL	166,209	1,723,267	1.037	0	0	1	17	68	86

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	171,645	158,898	0	0	0	83,356	98,137	74,488
2016	0	0	0	79,798	32,091	0	0	0	44,541	25,474	24,302
2017	0	0	0	51,558	72,955	0	0	0	40,274	25,527	15,088
2018	0	0	0	21,877	36,446	0	0	0	23,629	36,045	11,481
2019	0	0	90,988	0	140,216	0	0	133,338	0	213,602	17,513
TOTAL	0	0	90,988	324,878	440,606	0	0	133,338	191,800	398,785	142,872

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	219,019	223,569	0	0	0	119,116	133,466	72,626
2016	0	0	9,876	105,882	41,316	0	0	4,933	71,353	35,824	25,955
2017	0	217	23,601	64,248	92,933	0	124	18,705	57,304	37,986	16,612
2018	0	984	30,802	27,654	42,779	0	4,716	26,703	28,197	49,886	12,583
2019	631	28,229	343,341	79,038	114,449	5,700	49,854	423,125	98,962	173,299	21,173
TOTAL	631	29,430	407,620	495,840	515,047	5,700	54,694	473,466	374,931	430,462	148,949

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	971,541	1,816,279	148,949	
IBNR + FREQUENCY ADJUSTMENT	(1,503,379)	(679,446)	1,045	
TOTAL LOSSES	0	1,136,834	149,993	
EXPECTED LOSSES	5,322,382	2,562,502	267,140	
CREDIBILITY	0.02	0.09	0.10	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.684	0.090	0.774
INDICATED (POST-TEST)	0.000	0.666	0.088	0.754
PRESENT ON RATE LEVEL	2.690	1.295	0.135	4.120
DERIVED BY FORMULA	2.636	1.239	0.130	4.005
UNDERLYING PRESENT RATE	3.202	1.542	0.161	4.905
PROPOSED	2.636	1.239	0.130	4.005

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	5.0606
IND. RATE				5.06	MINIMUM PREMIUM	1,915
MAN. RATE	9.85	8.51	6.53	+ 5.06	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	43	0	0.000	0	0	0	0	0	0
2016	40	5,256	13.140	0	0	0	0	0	0
2017	34	0	0.000	0	0	0	0	0	0
2018	38	2,218	5.837	0	0	0	0	0	0
2019	185	0	0.000	0	0	0	0	0	0
TOTAL	340	7,474	2.198	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	5,256
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	2,218
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	7,474

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	5,613
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	2,431
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	8,044

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	8,044	
IBNR + FREQUENCY ADJUSTMENT	(1,687)	(1,109)	8	
TOTAL LOSSES	0	0	8,053	
EXPECTED LOSSES	6,329	5,980	894	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	2.368	2.368
INDICATED (POST-TEST)	0.000	0.000	2.306	2.306
PRESENT ON RATE LEVEL	1.564	1.478	0.221	3.262
DERIVED BY FORMULA	1.564	1.478	0.221	3.262
UNDERLYING PRESENT RATE	1.861	1.759	0.263	3.883
PROPOSED	1.564	1.478	0.221	3.262

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	4.1219
IND. RATE				4.12	MINIMUM PREMIUM	1,620
MAN. RATE	7.40	6.65	5.17	+ 4.12	PRESENT	1,865

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	1,388	4,882	0.352	0	0	0	0	0	0
2016	7,644	7,024	0.092	0	0	0	0	4	4
2017	7,466	136,550	1.829	0	0	0	0	2	2
2018	8,286	53,429	0.645	0	0	0	1	1	2
2019	8,380	1,458	0.017	0	0	0	0	0	0
TOTAL	33,164	203,343	0.613	0	0	0	1	7	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	4,882
2016	0	0	0	0	2,390	0	0	0	0	3,971	663
2017	0	0	0	0	92,562	0	0	0	0	43,589	399
2018	0	0	0	15,000	20,615	0	0	0	4,275	11,994	1,545
2019	0	0	0	0	0	0	0	0	0	0	1,458
TOTAL	0	0	0	15,000	115,567	0	0	0	4,275	59,554	8,947

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	4,760
2016	0	0	51	35	3,010	0	0	44	127	5,422	708
2017	0	93	9,090	6,183	115,712	0	26	3,648	3,518	61,583	439
2018	0	656	19,605	18,172	24,437	0	867	6,251	5,955	16,196	1,693
2019	0	0	0	0	0	0	0	0	0	0	1,763
TOTAL	0	748	28,745	24,390	143,159	0	894	9,943	9,600	83,201	9,363

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	40,330	260,350	9,363	
IBNR + FREQUENCY ADJUSTMENT	(133,455)	(111,571)	367	
TOTAL LOSSES	0	148,779	9,730	
EXPECTED LOSSES	480,651	501,644	61,413	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.449	0.029	0.478
INDICATED (POST-TEST)	0.000	0.437	0.029	0.465
PRESENT ON RATE LEVEL	1.218	1.271	0.156	2.644
DERIVED BY FORMULA	1.205	1.246	0.152	2.603
UNDERLYING PRESENT RATE	1.449	1.513	0.185	3.147
PROPOSED	1.205	1.246	0.152	2.603

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.2887
IND. RATE				3.29	MINIMUM PREMIUM	1,365
MAN. RATE	6.63	5.77	4.19	+ 3.29	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
2015	89,492	2,381,372	2.661	0	0	3	34	47	84
2016	95,462	1,793,467	1.879	0	0	2	18	48	68
2017	100,221	1,621,171	1.618	0	0	0	19	54	73
2018	111,258	2,830,305	2.544	0	0	3	20	59	82
2019	122,534	1,637,087	1.336	0	0	0	5	47	52
TOTAL	518,967	10,263,402	1.978	0	0	8	96	255	359

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	254,440	704,577	100,500	0	0	476,290	423,341	251,724	170,500
2016	0	0	250,495	206,817	384,768	0	0	152,871	197,000	464,474	137,042
2017	0	0	0	202,665	460,929	0	0	0	195,076	662,728	99,773
2018	0	0	376,636	405,236	821,474	0	0	296,784	252,856	585,178	92,141
2019	0	0	0	108,062	662,368	0	0	0	88,118	587,061	191,478
TOTAL	0	0	881,571	1,627,357	2,430,039	0	0	925,945	1,156,391	2,551,165	690,934

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	483,182	899,040	141,404	0	0	1,125,473	604,954	342,345	166,238
2016	0	5,837	442,532	281,228	488,273	0	3,761	270,775	330,242	639,567	146,361
2017	0	1,028	109,873	264,179	583,017	0	924	135,725	321,068	945,607	109,850
2018	0	52,785	1,266,630	560,219	970,912	0	85,674	912,126	359,811	810,434	100,987
2019	1,391	73,814	1,049,849	428,106	532,763	8,923	91,034	562,597	298,610	469,685	231,497
TOTAL	1,391	133,464	3,352,065	2,432,772	2,716,369	8,923	181,393	3,006,695	1,914,685	3,207,638	754,932

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,683,932	10,271,463	754,932	
IBNR + FREQUENCY ADJUSTMENT	(1,388,890)	(1,862,987)	4,118	
TOTAL LOSSES	5,295,041	8,408,476	759,050	
EXPECTED LOSSES	4,963,986	7,892,967	756,931	
CREDIBILITY	0.05	0.18	0.22	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.020	1.620	0.146	2.787
INDICATED (POST-TEST)	0.993	1.577	0.142	2.713
PRESENT ON RATE LEVEL	0.802	1.278	0.123	2.202
DERIVED BY FORMULA	0.812	1.332	0.127	2.270
UNDERLYING PRESENT RATE	0.955	1.521	0.146	2.621
PROPOSED	0.812	1.332	0.127	2.270

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.8682
IND. RATE				2.87	MINIMUM PREMIUM	1.235
MAN. RATE	4.53	4.27	3.49	+ 2.87	PRESENT	1.365

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	63,940	916,651	1.434	0	0	0	5	26	31
2016	80,607	1,691,444	2.098	0	0	2	7	18	27
2017	88,949	1,774,943	1.995	0	0	3	6	34	43
2018	95,390	1,419,926	1.489	0	0	2	6	39	47
2019	98,540	1,035,015	1.050	0	0	0	4	39	43
TOTAL	427,426	6,837,979	1.600	0	0	7	28	156	191

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	87,786	308,995	0	0	0	146,665	286,500	86,705
2016	0	0	460,384	189,366	207,520	0	0	466,031	178,686	132,708	56,749
2017	0	0	453,311	92,965	405,843	0	0	259,072	92,853	386,362	84,537
2018	0	0	260,519	126,668	364,586	0	0	150,175	153,230	289,380	75,368
2019	0	0	0	132,955	400,298	0	0	0	77,718	337,156	86,888
TOTAL	0	0	1,174,214	629,740	1,687,242	0	0	875,278	649,152	1,432,106	390,247

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	112,015	434,756	0	0	0	209,584	389,640	84,537
2016	0	10,727	780,712	257,602	265,907	0	11,464	767,176	297,480	187,711	60,608
2017	0	11,183	853,039	147,360	519,172	0	6,648	685,860	173,883	557,509	93,075
2018	0	29,829	677,931	202,733	429,699	0	48,280	478,366	205,177	404,117	82,603
2019	841	49,933	739,291	313,924	330,652	5,125	56,918	353,635	190,939	274,037	105,048
TOTAL	841	101,671	3,050,974	1,033,634	1,980,185	5,125	123,310	2,285,037	1,077,062	1,813,014	425,871

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,566,958	5,903,895	425,871	
IBNR + FREQUENCY ADJUSTMENT	(958,857)	(1,018,522)	2,245	
TOTAL LOSSES	4,608,101	4,885,373	428,116	
EXPECTED LOSSES	3,406,272	4,335,255	412,881	
CREDIBILITY	0.05	0.16	0.19	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.078	1.143	0.100	2.321
INDICATED (POST-TEST)	1.050	1.113	0.098	2.260
PRESENT ON RATE LEVEL	0.669	0.852	0.081	1.603
DERIVED BY FORMULA	0.688	0.894	0.084	1.667
UNDERLYING PRESENT RATE	0.797	1.014	0.097	1.908
PROPOSED	0.688	0.894	0.084	1.667

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.1057
IND. RATE				2.11	MINIMUM PREMIUM	1,000
MAN. RATE	3.39	3.17	2.54	+ 2.11	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
2015	29,768	1,120,250	3.763	0	0	1	7	21	29
2016	38,445	6,758,454	17.580	0	1	2	10	14	27
2017	45,893	1,165,129	2.539	0	0	1	9	13	23
2018	46,422	645,689	1.391	0	0	0	2	17	19
2019	51,786	484,896	0.936	0	0	0	2	14	16
TOTAL	212,314	10,174,418	4.792	0	1	4	30	79	114

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	207,265	238,980	54,869	0	0	119,535	357,288	96,238	46,075
2016	0	1,260,091	398,302	86,616	125,785	0	4,395,017	202,420	116,113	125,335	48,775
2017	0	0	242,024	156,221	102,406	0	0	97,357	278,060	230,880	58,181
2018	0	0	0	85,299	194,188	0	0	0	115,579	207,153	43,470
2019	0	0	0	41,051	152,440	0	0	0	66,599	211,583	13,223
TOTAL	0	1,260,091	847,591	608,167	629,688	0	4,395,017	419,312	933,639	871,189	209,724

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	393,596	304,938	77,201	0	0	282,461	510,565	130,884	44,923
2016	0	211,449	665,395	120,080	161,480	0	649,572	337,993	192,353	174,862	52,092
2017	0	6,155	478,198	193,788	137,914	0	3,206	364,951	405,810	342,167	64,057
2018	0	4,059	138,128	117,215	225,073	0	23,146	138,617	142,731	284,424	47,643
2019	320	18,261	266,689	111,730	124,688	3,216	38,767	242,000	132,610	174,795	15,987
TOTAL	320	239,924	1,942,006	847,751	726,356	3,216	714,691	1,366,021	1,384,069	1,107,130	224,702

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,266,179	4,065,306	224,702	
IBNR + FREQUENCY ADJUSTMENT	(1,132,951)	(678,868)	1,114	
TOTAL LOSSES	3,133,228	3,386,437	225,816	
EXPECTED LOSSES	4,007,253	2,922,887	198,126	
CREDIBILITY	0.03	0.10	0.12	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.476	1.595	0.106	3.177
INDICATED (POST-TEST)	1.437	1.553	0.104	3.093
PRESENT ON RATE LEVEL	1.586	1.157	0.078	2.821
DERIVED BY FORMULA	1.581	1.196	0.081	2.859
UNDERLYING PRESENT RATE	1.887	1.377	0.093	3.357
PROPOSED	1.581	1.196	0.081	2.859

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.6120
IND. RATE				3.61	MINIMUM PREMIUM	1,465
MAN. RATE	6.15	5.64	4.47	+ 3.61	PRESENT	1,660

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	32,775	393,720	1.201	0	0	2	0	7	9
2016	36,618	67,648	0.185	0	0	0	1	3	4
2017	37,443	33,464	0.089	0	0	0	1	3	4
2018	43,396	199,389	0.459	0	0	0	2	4	6
2019	46,892	45,665	0.097	0	0	0	0	9	9
TOTAL	197,124	739,886	0.375	0	0	2	4	26	32

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	176,122	0	33,066	0	0	122,808	0	13,267	48,457
2016	0	0	0	9,995	19,664	0	0	0	0	13,015	24,974
2017	0	0	0	309	3,403	0	0	0	502	10,439	18,811
2018	0	0	0	45,835	4,403	0	0	0	86,469	13,553	49,129
2019	0	0	0	0	20,091	0	0	0	0	3,941	21,633
TOTAL	0	0	176,122	56,139	80,627	0	0	122,808	86,971	54,215	163,004

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	334,456	0	46,524	0	0	290,195	0	18,043	47,246
2016	0	0	1,570	13,490	24,881	0	0	144	418	17,771	26,672
2017	0	4	433	583	4,264	0	8	1,080	1,531	14,772	20,711
2018	0	1,751	39,622	44,965	9,116	0	16,949	67,018	84,734	27,478	53,845
2019	42	1,981	26,765	10,311	15,739	60	510	3,111	1,580	3,059	26,154
TOTAL	42	3,737	402,846	69,349	100,524	60	17,466	361,549	88,263	81,123	174,628

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	785,700	339,260	174,628	
IBNR + FREQUENCY ADJUSTMENT	(506,087)	(346,569)	1,215	
TOTAL LOSSES	279,613	0	175,843	
EXPECTED LOSSES	1,811,872	1,475,607	221,539	
CREDIBILITY	0.03	0.10	0.11	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.142	0.000	0.089	0.231
INDICATED (POST-TEST)	0.138	0.000	0.087	0.225
PRESENT ON RATE LEVEL	0.772	0.629	0.094	1.495
DERIVED BY FORMULA	0.753	0.566	0.094	1.413
UNDERLYING PRESENT RATE	0.919	0.749	0.112	1.780
PROPOSED	0.753	0.566	0.094	1.413

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.7850
IND. RATE				1.78	MINIMUM PREMIUM	895
MAN. RATE	3.63	3.15	2.37	+ 1.78	PRESENT	1,035

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	13,992	260,979	1.865	0	0	0	3	7	10
2016	16,052	182,455	1.137	0	0	0	1	6	7
2017	17,583	143,885	0.818	0	0	0	1	8	9
2018	15,620	220,275	1.410	0	0	1	0	4	5
2019	16,015	277,675	1.734	0	0	0	4	5	9
TOTAL	79,262	1,085,269	1.369	0	0	1	9	30	40

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	75,908	33,120	0	0	0	54,502	76,525	20,924
2016	0	0	0	16,290	17,355	0	0	0	100,409	25,801	22,600
2017	0	0	0	14,877	9,306	0	0	0	26,237	69,073	24,392
2018	0	0	153,600	0	7,974	0	0	36,376	0	2,835	19,490
2019	0	0	0	121,965	9,978	0	0	0	91,050	25,180	29,502
TOTAL	0	0	153,600	229,040	77,733	0	0	36,376	272,198	199,414	116,908

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	96,859	46,600	0	0	0	77,883	104,074	20,401
2016	0	0	2,246	21,772	22,043	0	0	10,769	159,836	37,578	24,137
2017	0	51	5,657	17,754	12,133	0	112	16,575	41,563	98,838	26,856
2018	0	13,874	265,970	10,239	14,928	0	4,260	71,167	3,749	5,584	21,361
2019	21	10,582	202,277	104,644	23,465	383	18,828	122,406	75,398	33,960	35,668
TOTAL	21	24,507	476,150	251,268	119,169	383	23,200	220,917	358,430	280,035	128,422

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	745,178	1,008,901	128,422	
IBNR + FREQUENCY ADJUSTMENT	(195,433)	(205,256)	467	
TOTAL LOSSES	549,744	803,645	128,889	
EXPECTED LOSSES	684,330	841,090	93,896	
CREDIBILITY	0.01	0.05	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.694	1.014	0.163	1.870
INDICATED (POST-TEST)	0.675	0.987	0.158	1.821
PRESENT ON RATE LEVEL	0.725	0.891	0.100	1.716
DERIVED BY FORMULA	0.725	0.896	0.103	1.724
UNDERLYING PRESENT RATE	0.863	1.061	0.118	2.043
PROPOSED	0.725	0.896	0.103	1.724

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.1784
IND. RATE				2.18	MINIMUM PREMIUM	1,020
MAN. RATE	3.78	3.47	2.72	+ 2.18	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
2015	16,041	461,694	2.878	0	0	1	2	1	4
2016	17,540	393,641	2.244	0	0	1	2	4	7
2017	18,872	109,955	0.583	0	0	0	1	3	4
2018	17,964	113,838	0.634	0	0	0	1	1	2
2019	20,014	164,614	0.822	0	0	0	2	0	2
TOTAL	90,431	1,243,742	1.375	0	0	2	8	9	19

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	186,888	75,671	769	0	0	115,300	76,413	2,576	4,077
2016	0	0	156,329	43,411	4,337	0	0	177,637	2,317	3,724	5,886
2017	0	0	0	32,834	40,140	0	0	0	14,628	20,602	1,751
2018	0	0	0	32,749	8,036	0	0	0	58,500	5,552	9,001
2019	0	0	0	58,906	0	0	0	0	93,500	0	12,208
TOTAL	0	0	343,217	243,571	53,282	0	0	292,937	245,358	32,454	32,923

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	354,900	96,556	1,082	0	0	272,454	109,194	3,503	3,975
2016	0	3,642	261,285	58,910	6,762	0	4,370	285,035	7,697	6,027	6,286
2017	0	132	14,409	40,493	51,282	0	52	7,742	21,728	29,804	1,928
2018	0	1,272	30,003	33,009	11,985	0	11,457	44,403	56,762	13,850	9,865
2019	0	4,636	91,275	48,067	7,558	0	15,989	105,290	67,058	14,801	14,759
TOTAL	0	9,683	751,873	277,036	78,669	0	31,867	714,925	262,439	67,986	36,814

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,508,347	686,129	36,814	
IBNR + FREQUENCY ADJUSTMENT	(310,643)	(170,641)	183	
TOTAL LOSSES	1,197,705	515,489	36,997	
EXPECTED LOSSES	1,095,724	709,815	35,167	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.324	0.570	0.041	1.935
INDICATED (POST-TEST)	1.289	0.555	0.040	1.884
PRESENT ON RATE LEVEL	1.018	0.659	0.033	1.710
DERIVED BY FORMULA	1.023	0.653	0.033	1.710
UNDERLYING PRESENT RATE	1.212	0.785	0.039	2.035
PROPOSED	1.024	0.653	0.033	1.710

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.1606
IND. RATE				2.16	MINIMUM PREMIUM	1,015
MAN. RATE	3.79	3.42	2.71	+ 2.16	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	9,800	107,260	1.094	0	0	0	1	5	6
2016	11,646	50,580	0.434	0	0	0	1	3	4
2017	14,506	266,206	1.835	0	0	0	6	4	10
2018	15,621	107,118	0.686	0	0	0	0	5	5
2019	13,964	377,777	2.705	0	0	1	3	3	7
TOTAL	65,537	908,941	1.387	0	0	1	11	20	32

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	57,928	22,818	0	0	0	8,480	12,271	5,763
2016	0	0	0	15,291	5,560	0	0	0	18,729	8,845	2,155
2017	0	0	0	176,977	14,066	0	0	0	48,094	19,017	8,052
2018	0	0	0	0	53,061	0	0	0	0	36,207	17,850
2019	0	0	134,959	52,040	17,415	0	0	44,777	69,262	27,917	31,407
TOTAL	0	0	134,959	302,236	112,920	0	0	44,777	144,565	104,257	65,227

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	73,916	32,105	0	0	0	12,118	16,689	5,619
2016	0	0	1,880	20,281	7,175	0	0	2,053	29,943	12,515	2,302
2017	0	510	57,802	204,746	23,530	0	141	21,378	67,505	29,161	8,865
2018	0	228	18,370	9,567	59,370	0	94	9,392	5,645	47,442	19,564
2019	536	27,177	336,033	61,902	27,149	1,248	22,916	185,506	65,338	35,148	37,971
TOTAL	536	27,914	414,084	370,412	149,328	1,248	23,152	218,329	180,549	140,955	74,320

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	685,263	841,245	74,320	
IBNR + FREQUENCY ADJUSTMENT	(323,079)	(255,155)	430	
TOTAL LOSSES	362,185	586,090	74,750	
EXPECTED LOSSES	1,139,353	1,077,730	81,717	
CREDIBILITY	0.01	0.05	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.553	0.894	0.114	1.561
INDICATED (POST-TEST)	0.538	0.871	0.111	1.520
PRESENT ON RATE LEVEL	1.461	1.382	0.105	2.947
DERIVED BY FORMULA	1.451	1.356	0.105	2.912
UNDERLYING PRESENT RATE	1.738	1.644	0.125	3.508
PROPOSED	1.451	1.356	0.105	2.912

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.6797
IND. RATE				3.68	MINIMUM PREMIUM	1,485
MAN. RATE	6.71	5.92	4.67	+ 3.68	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	10,204	11,300	0.111	0	0	0	0	0	0
2016	8,991	261,996	2.914	0	0	1	1	1	3
2017	10,214	81,818	0.801	0	0	0	1	0	1
2018	10,090	6,270	0.062	0	0	0	0	0	0
2019	11,060	13,707	0.124	0	0	0	0	0	0
TOTAL	50,559	375,091	0.742	0	0	1	2	1	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	11,300
2016	0	0	98,173	61,725	3,706	0	0	44,130	40,039	6,801	7,422
2017	0	0	0	31,774	0	0	0	0	43,426	0	6,618
2018	0	0	0	0	0	0	0	0	0	0	6,270
2019	0	0	0	0	0	0	0	0	0	0	13,707
TOTAL	0	0	98,173	93,499	3,706	0	0	44,130	83,465	6,801	45,317

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	11,018
2016	0	2,287	168,076	82,535	5,870	0	1,086	74,996	64,595	10,444	7,927
2017	0	89	10,130	36,591	1,068	0	117	17,865	59,567	2,071	7,286
2018	0	0	0	0	0	0	0	0	0	0	6,872
2019	0	0	0	0	0	0	0	0	0	0	16,572
TOTAL	0	2,376	178,205	119,126	6,938	0	1,203	92,861	124,162	12,515	49,674

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	274,646	262,741	49,674	
IBNR + FREQUENCY ADJUSTMENT	(76,967)	(86,962)	235	
TOTAL LOSSES	197,679	175,779	49,909	
EXPECTED LOSSES	271,167	359,100	45,686	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.391	0.348	0.099	0.837
INDICATED (POST-TEST)	0.381	0.338	0.096	0.815
PRESENT ON RATE LEVEL	0.451	0.597	0.076	1.123
DERIVED BY FORMULA	0.450	0.586	0.077	1.113
UNDERLYING PRESENT RATE	0.536	0.710	0.090	1.337
PROPOSED	0.450	0.586	0.077	1.113

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.4065
IND. RATE				1.41	MINIMUM PREMIUM	780
MAN. RATE	2.53	2.33	1.78	+ 1.41	PRESENT	860

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	5,954	0	0.000	0	0	0	0	0	0
2016	4,746	4,950	0.104	0	0	0	0	1	1
2017	7,494	72,966	0.974	0	0	0	1	0	1
2018	5,563	0	0.000	0	0	0	0	0	0
2019	6,052	183	0.003	0	0	0	0	0	0
TOTAL	29,809	78,099	0.262	0	0	0	1	1	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	2,643	0	0	0	0	2,307	0
2017	0	0	0	56,027	0	0	0	16,939	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	183
TOTAL	0	0	0	56,027	2,643	0	0	16,939	2,307	0	183

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	56	39	3,329	0	0	26	74	3,150	0
2017	0	157	17,861	64,521	1,883	0	46	6,969	23,235	808	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	221
TOTAL	0	157	17,918	64,559	5,212	0	46	6,994	23,309	3,958	221

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	25,115	97,038	221	
IBNR + FREQUENCY ADJUSTMENT	(15,343)	(10,991)	18	
TOTAL LOSSES	9,772	86,047	239	
EXPECTED LOSSES	52,367	44,711	3,675	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.033	0.289	0.001	0.322
INDICATED (POST-TEST)	0.032	0.281	0.001	0.314
PRESENT ON RATE LEVEL	0.148	0.126	0.010	0.284
DERIVED BY FORMULA	0.146	0.131	0.010	0.287
UNDERLYING PRESENT RATE	0.176	0.150	0.012	0.338
PROPOSED	0.146	0.131	0.010	0.287

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.3628
IND. RATE				0.36	MINIMUM PREMIUM	455
MAN. RATE	0.65	0.55	0.45	+ 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
2015	921,250	2,778,436	0.302	0	0	5	19	26	50
2016	1,002,312	3,909,484	0.390	0	0	8	13	23	44
2017	1,062,432	1,510,440	0.142	0	0	4	9	17	30
2018	1,058,600	1,781,505	0.168	0	0	2	8	18	28
2019	1,175,257	970,045	0.083	0	0	2	5	11	18
TOTAL	5,219,851	10,949,910	0.210	0	0	21	54	95	170

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	822,992	371,932	57,861	0	0	758,294	480,130	162,881	124,346
2016	0	0	1,600,715	317,385	221,234	0	0	1,153,168	224,601	205,854	186,527
2017	0	0	576,186	181,659	100,181	0	0	271,122	122,369	158,122	100,801
2018	0	0	408,123	232,557	195,212	0	0	223,933	163,263	374,202	184,215
2019	0	0	240,039	104,253	183,669	0	0	91,556	117,788	106,940	125,800
TOTAL	0	0	3,648,055	1,207,786	758,157	0	0	2,498,073	1,108,151	1,007,999	721,689

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	1,472,290	474,585	81,410	0	0	1,562,007	686,106	221,518	121,237
2016	0	37,297	2,664,527	437,862	290,545	0	28,368	1,874,262	387,656	292,095	199,211
2017	0	13,976	1,063,688	232,658	142,403	0	6,878	707,519	196,664	236,796	110,982
2018	0	46,402	960,243	282,697	255,636	0	59,085	650,547	234,691	520,178	201,900
2019	1,274	64,313	819,211	198,004	169,408	3,310	49,233	391,820	136,498	106,800	152,092
TOTAL	1,274	161,988	6,979,959	1,625,807	939,402	3,310	143,564	5,186,155	1,641,615	1,377,386	785,422

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,476,250	5,584,210	785,422	
IBNR + FREQUENCY ADJUSTMENT	(2,946,477)	(1,415,539)	6,840	
TOTAL LOSSES	9,529,773	4,168,672	792,262	
EXPECTED LOSSES	10,430,029	5,915,539	1,297,267	
CREDIBILITY	0.24	0.85	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.183	0.080	0.015	0.278
INDICATED (POST-TEST)	0.178	0.078	0.015	0.270
PRESENT ON RATE LEVEL	0.168	0.095	0.021	0.284
DERIVED BY FORMULA	0.170	0.080	0.015	0.265
UNDERLYING PRESENT RATE	0.200	0.113	0.025	0.338
PROPOSED	0.173	0.082	0.015	0.270

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.3415
IND. RATE				0.34	MINIMUM PREMIUM	450
MAN. RATE	0.63	0.58	0.45	+ 0.34	PRESENT	465

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	63,062	274,379	0.435	0	0	1	2	4	7
2016	70,145	103,985	0.148	0	0	0	1	3	4
2017	49,998	51,065	0.102	0	0	0	0	2	2
2018	58,056	153,858	0.265	0	0	0	1	3	4
2019	68,417	105,680	0.154	0	0	0	2	1	3
TOTAL	309,678	688,967	0.222	0	0	1	6	13	20

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	79,662	12,437	29,047	0	0	60,822	25,897	10,518	55,996
2016	0	0	0	24,150	16,434	0	0	0	26,397	24,412	12,592
2017	0	0	0	0	8,306	0	0	0	0	11,090	31,669
2018	0	0	0	39,163	49,893	0	0	0	19,483	16,357	28,962
2019	0	0	0	36,697	18,147	0	0	0	28,176	16,049	6,611
TOTAL	0	0	79,662	112,447	121,827	0	0	60,822	99,953	78,426	135,830

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	151,278	15,870	40,869	0	0	143,722	37,007	14,304	54,596
2016	0	0	3,132	32,142	20,971	0	0	3,027	42,586	33,950	13,448
2017	0	8	816	555	10,383	0	7	928	895	15,668	34,868
2018	0	1,695	49,825	46,737	59,405	0	3,853	18,551	21,166	23,622	31,742
2019	38	4,677	81,037	39,258	18,925	244	6,895	44,396	26,643	16,919	7,993
TOTAL	38	6,381	286,089	134,561	150,553	244	10,755	210,625	128,297	104,464	142,647

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	514,131	517,875	142,647	
IBNR + FREQUENCY ADJUSTMENT	(198,263)	(110,822)	541	
TOTAL LOSSES	315,868	407,053	143,188	
EXPECTED LOSSES	717,653	455,554	106,088	
CREDIBILITY	0.04	0.13	0.15	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.102	0.131	0.046	0.280
INDICATED (POST-TEST)	0.099	0.128	0.045	0.272
PRESENT ON RATE LEVEL	0.195	0.124	0.029	0.347
DERIVED BY FORMULA	0.191	0.124	0.031	0.346
UNDERLYING PRESENT RATE	0.232	0.147	0.034	0.413
PROPOSED	0.191	0.124	0.031	0.346

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.4375
IND. RATE				0.44	MINIMUM PREMIUM	480
MAN. RATE	0.78	0.70	0.55	+ 0.44	PRESENT	490

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	4,727,339	2,826,600	0.060	0	0	3	23	43	69
2016	4,983,877	3,411,930	0.068	0	0	6	19	39	64
2017	5,299,664	4,385,532	0.083	0	0	7	30	57	94
2018	5,491,359	2,789,860	0.051	0	0	4	20	45	69
2019	6,113,254	1,480,154	0.024	0	0	0	5	45	50
TOTAL	26,615,493	14,894,076	0.056	0	0	20	97	229	346

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	277,987	578,574	331,920	0	0	136,196	572,539	470,589	458,795
2016	0	0	785,895	302,014	297,341	0	0	951,845	299,396	445,411	330,028
2017	0	0	885,784	709,945	443,031	0	0	473,028	742,320	552,763	578,661
2018	0	0	509,679	411,731	343,119	0	0	178,179	524,404	424,736	398,012
2019	0	0	0	110,614	323,237	0	0	0	114,310	658,769	273,224
TOTAL	0	0	2,459,345	2,112,878	1,738,648	0	0	1,739,248	2,252,969	2,552,268	2,038,720

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	527,897	738,260	467,011	0	0	321,831	818,158	640,001	447,325
2016	0	18,311	1,329,050	410,846	382,000	0	23,415	1,562,009	509,362	619,929	352,470
2017	0	22,981	1,800,914	872,943	594,694	0	13,594	1,475,146	1,090,852	829,550	637,106
2018	0	62,961	1,334,405	487,854	441,477	0	124,507	840,289	583,481	624,633	436,221
2019	679	40,576	602,013	256,146	267,416	10,013	104,792	648,691	346,150	529,498	330,328
TOTAL	679	144,830	5,594,278	2,766,051	2,152,598	10,013	266,308	4,847,965	3,348,002	3,243,611	2,203,450

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,864,073	11,510,261	2,203,450	
IBNR + FREQUENCY ADJUSTMENT	(4,016,357)	(2,654,384)	13,825	
TOTAL LOSSES	6,847,716	8,855,876	2,217,274	
EXPECTED LOSSES	14,252,769	11,143,074	2,591,413	
CREDIBILITY	0.72	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.026	0.033	0.008	0.067
INDICATED (POST-TEST)	0.025	0.032	0.008	0.066
PRESENT ON RATE LEVEL	0.045	0.035	0.008	0.088
DERIVED BY FORMULA	0.031	0.032	0.008	0.071
UNDERLYING PRESENT RATE	0.054	0.042	0.010	0.105
PROPOSED	0.031	0.032	0.008	0.071

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.0899
IND. RATE				0.09	MINIMUM PREMIUM	375
MAN. RATE	0.17	0.17	0.14	+ 0.09	PRESENT	370

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	45,743	544,901	1.191	0	0	1	7	7	15
2016	47,380	358,678	0.757	0	0	1	5	4	10
2017	48,380	513,095	1.061	0	0	1	6	3	10
2018	49,826	485,373	0.974	0	0	0	5	13	18
2019	46,720	45,506	0.097	0	0	0	0	3	3
TOTAL	238,049	1,947,553	0.818	0	0	3	23	30	56

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	89,569	154,928	50,167	0	0	114,943	96,621	30,609	8,064
2016	0	0	115,500	41,511	20,723	0	0	130,922	27,124	15,840	7,058
2017	0	0	86,727	177,279	6,297	0	0	13,721	215,750	1,163	12,158
2018	0	0	0	78,119	150,295	0	0	0	56,410	138,968	61,581
2019	0	0	0	0	7,806	0	0	0	0	14,225	23,475
TOTAL	0	0	291,796	451,837	235,288	0	0	259,586	395,905	200,805	112,336

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	170,092	197,688	70,585	0	0	271,610	138,071	41,628	7,862
2016	0	2,691	194,505	56,247	27,168	0	3,221	212,876	46,342	22,917	7,538
2017	0	2,515	207,043	207,099	15,494	0	910	121,446	296,850	12,317	13,386
2018	0	3,599	116,965	102,381	175,305	0	11,395	77,476	75,565	188,430	67,493
2019	16	770	10,399	4,006	6,115	216	1,841	11,228	5,704	11,043	28,381
TOTAL	16	9,575	699,003	567,422	294,667	216	17,366	694,635	562,533	276,336	124,660

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,420,811	1,700,958	124,660	
IBNR + FREQUENCY ADJUSTMENT	(751,815)	(434,524)	537	
TOTAL LOSSES	668,996	1,266,434	125,198	
EXPECTED LOSSES	2,657,964	1,773,569	109,952	
CREDIBILITY	0.03	0.11	0.13	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.281	0.532	0.053	0.866
INDICATED (POST-TEST)	0.274	0.518	0.051	0.843
PRESENT ON RATE LEVEL	0.938	0.626	0.039	1.603
DERIVED BY FORMULA	0.918	0.614	0.040	1.573
UNDERLYING PRESENT RATE	1.117	0.745	0.046	1.908
PROPOSED	0.918	0.614	0.040	1.573

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.9869
IND. RATE				1.99	MINIMUM PREMIUM	960
MAN. RATE	3.63	3.27	2.54	+ 1.99	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
2015	745,759	253,555	0.034	0	0	0	2	8	10
2016	768,741	539,380	0.070	0	0	1	5	3	9
2017	829,214	460,883	0.056	0	0	1	2	6	9
2018	885,321	266,947	0.030	0	0	0	3	4	7
2019	926,474	112,192	0.012	0	0	0	0	2	2
TOTAL	4,155,509	1,632,957	0.039	0	0	2	12	23	37

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	25,170	24,079	0	0	0	44,439	87,958	71,909
2016	0	0	100,256	184,896	6,083	0	0	22,397	171,319	10,419	44,010
2017	0	0	129,878	44,973	39,429	0	0	79,481	41,843	91,431	33,848
2018	0	0	0	53,734	27,929	0	0	0	100,363	23,499	61,422
2019	0	0	0	0	4,384	0	0	0	0	33,011	74,797
TOTAL	0	0	230,134	308,773	101,904	0	0	101,878	357,964	246,318	285,986

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	32,117	33,879	0	0	0	63,503	119,623	70,111
2016	0	2,336	185,729	245,299	10,254	0	551	53,904	272,128	18,347	47,003
2017	0	3,179	242,703	58,204	53,295	0	2,059	213,642	69,480	133,387	37,267
2018	0	2,151	54,333	56,819	36,161	0	19,692	79,802	99,560	42,072	67,319
2019	9	432	5,840	2,250	3,434	502	4,272	26,056	13,237	25,626	90,430
TOTAL	9	8,098	488,606	394,689	137,024	502	26,574	373,404	517,909	339,055	312,129

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	897,193	1,388,677	312,129	
IBNR + FREQUENCY ADJUSTMENT	(656,759)	(248,620)	1,970	
TOTAL LOSSES	240,433	1,140,057	314,099	
EXPECTED LOSSES	2,330,498	1,040,401	374,544	
CREDIBILITY	0.21	0.73	0.87	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.006	0.027	0.008	0.041
INDICATED (POST-TEST)	0.006	0.027	0.007	0.040
PRESENT ON RATE LEVEL	0.047	0.021	0.008	0.076
DERIVED BY FORMULA	0.038	0.025	0.007	0.071
UNDERLYING PRESENT RATE	0.056	0.025	0.009	0.090
PROPOSED	0.038	0.025	0.007	0.071

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.0897
IND. RATE				0.09	MINIMUM PREMIUM	375
MAN. RATE	0.22	0.17	0.12	+ 0.09	PRESENT	365

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	405,473	491,603	0.121	0	0	1	2	3	6
2016	435,678	232,393	0.053	0	0	1	2	0	3
2017	436,271	79,636	0.018	0	0	0	1	2	3
2018	454,869	27,008	0.006	0	0	0	0	1	1
2019	472,412	1,678,188	0.355	0	0	1	0	4	5
TOTAL	2,204,703	2,508,828	0.114	0	0	3	5	10	18

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	349,991	30,755	12,969	0	0	12,807	10,190	50,442	24,449
2016	0	0	91,440	12,209	0	0	0	80,391	41,874	0	6,479
2017	0	0	0	1,789	14,921	0	0	0	3,090	36,210	23,626
2018	0	0	0	0	16,333	0	0	0	0	6,736	3,939
2019	0	0	418,690	0	17,573	0	0	1,022,000	0	206,786	13,139
TOTAL	0	0	860,121	44,753	61,796	0	0	1,115,198	55,154	300,174	71,632

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	664,633	39,243	18,247	0	0	30,263	14,562	68,601	23,838
2016	0	2,131	151,258	17,006	612	0	1,978	133,238	68,080	1,382	6,920
2017	0	20	2,036	3,057	18,713	0	30	4,302	7,161	51,305	26,012
2018	0	70	5,654	2,945	18,275	0	18	1,747	1,050	8,826	4,317
2019	538	22,762	252,018	19,368	20,490	19,841	43,389	632,478	109,035	175,103	15,885
TOTAL	538	24,983	1,075,599	81,619	76,338	19,841	45,415	802,029	199,887	305,217	76,972

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,968,404	663,061	76,972	
IBNR + FREQUENCY ADJUSTMENT	(350,086)	(113,843)	549	
TOTAL LOSSES	1,618,318	549,218	77,521	
EXPECTED LOSSES	1,242,938	471,459	107,150	
CREDIBILITY	0.14	0.48	0.57	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.073	0.025	0.004	0.102
INDICATED (POST-TEST)	0.071	0.024	0.003	0.099
PRESENT ON RATE LEVEL	0.047	0.018	0.004	0.069
DERIVED BY FORMULA	0.051	0.021	0.004	0.075
UNDERLYING PRESENT RATE	0.056	0.021	0.005	0.083
PROPOSED	0.051	0.021	0.004	0.075

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.0953
IND. RATE				0.10	MINIMUM PREMIUM	375
MAN. RATE	0.21	0.16	0.11	+ 0.10	PRESENT	360

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	926,950	3,200,356	0.345	0	0	4	28	39	71
2016	951,897	3,250,494	0.341	0	0	8	18	43	69
2017	993,043	4,674,791	0.471	1	0	9	19	45	74
2018	1,010,593	2,131,078	0.211	0	0	2	9	39	50
2019	1,029,248	1,358,610	0.132	0	0	0	7	38	45
TOTAL	4,911,731	14,615,329	0.298	1	0	23	81	204	309

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	614,407	630,590	253,670	0	0	381,558	783,381	289,047	247,703
2016	0	0	1,155,081	344,594	238,260	0	0	626,562	265,273	394,213	226,511
2017	3,500	0	1,776,717	542,058	272,794	0	0	973,517	373,610	514,152	218,443
2018	0	0	350,179	122,501	532,486	0	0	95,268	180,046	621,752	228,846
2019	0	0	0	182,474	289,709	0	0	0	194,442	411,813	280,172
TOTAL	3,500	0	3,896,384	1,822,217	1,586,919	0	0	2,076,905	1,796,752	2,230,977	1,201,675

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	1,166,759	804,633	356,914	0	0	901,622	1,119,451	393,104	241,510
2016	0	26,913	1,937,719	469,776	309,978	0	15,413	1,036,449	446,525	547,599	241,914
2017	5,167	42,179	3,208,714	693,115	392,657	0	22,368	2,317,356	606,805	769,099	240,506
2018	0	38,471	886,236	234,127	620,687	0	47,970	477,966	277,625	839,816	250,815
2019	608	42,926	668,694	297,577	250,369	6,260	86,538	544,005	304,591	350,471	338,728
TOTAL	5,775	150,490	7,868,122	2,499,228	1,930,605	6,260	172,290	5,277,398	2,754,997	2,900,088	1,313,473

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,480,335	10,084,919	1,313,473	
IBNR + FREQUENCY ADJUSTMENT	(3,052,902)	(2,185,388)	8,050	
TOTAL LOSSES	10,427,433	7,899,530	1,321,524	
EXPECTED LOSSES	10,798,206	9,006,799	1,592,362	
CREDIBILITY	0.23	0.81	0.97	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.212	0.161	0.027	0.400
INDICATED (POST-TEST)	0.207	0.157	0.026	0.389
PRESENT ON RATE LEVEL	0.185	0.154	0.027	0.366
DERIVED BY FORMULA	0.190	0.156	0.026	0.372
UNDERLYING PRESENT RATE	0.220	0.183	0.032	0.436
PROPOSED	0.190	0.156	0.026	0.372

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.4701
IND. RATE				0.47	MINIMUM PREMIUM	490
MAN. RATE	0.72	0.68	0.58	+ 0.47	PRESENT	500

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	48,438	380,045	0.785	0	0	0	8	6	14
2016	49,687	738,506	1.486	0	0	3	5	3	11
2017	51,099	114,967	0.225	0	0	0	5	6	11
2018	65,250	633,884	0.971	0	0	1	3	15	19
2019	75,075	1,158,840	1.544	0	0	1	3	27	31
TOTAL	289,549	3,026,242	1.045	0	0	5	24	57	86

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	149,747	16,533	0	0	0	101,346	34,367	78,052
2016	0	0	379,038	36,561	11,006	0	0	133,236	68,263	35,263	75,139
2017	0	0	0	20,436	9,307	0	0	0	32,396	6,674	46,154
2018	0	0	191,749	57,846	55,160	0	0	145,666	19,511	92,185	71,767
2019	0	0	182,012	29,215	419,055	0	0	31,669	84,500	257,554	154,835
TOTAL	0	0	752,799	293,805	511,061	0	0	310,571	306,016	426,043	425,947

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	191,077	23,262	0	0	0	144,823	46,739	76,101
2016	0	8,832	625,614	52,097	16,244	0	3,278	221,095	112,164	50,412	80,248
2017	0	67	7,429	24,156	12,321	0	91	13,886	44,976	10,974	50,816
2018	0	19,700	395,759	76,679	74,503	0	21,084	320,280	46,255	130,470	78,657
2019	1,553	72,431	916,685	253,059	341,246	4,498	53,053	358,896	167,043	215,092	187,196
TOTAL	1,553	101,029	1,945,487	597,067	467,576	4,498	77,507	914,158	515,263	453,687	473,017

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,044,231	2,033,593	473,017	
IBNR + FREQUENCY ADJUSTMENT	(449,064)	(341,909)	1,793	
TOTAL LOSSES	2,595,167	1,691,685	474,810	
EXPECTED LOSSES	1,619,969	1,483,275	311,197	
CREDIBILITY	0.04	0.12	0.15	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.896	0.584	0.164	1.645
INDICATED (POST-TEST)	0.873	0.569	0.160	1.601
PRESENT ON RATE LEVEL	0.470	0.430	0.090	0.991
DERIVED BY FORMULA	0.486	0.447	0.101	1.034
UNDERLYING PRESENT RATE	0.559	0.512	0.107	1.179
PROPOSED	0.486	0.447	0.101	1.034

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.3062
IND. RATE				1.31	MINIMUM PREMIUM	750
MAN. RATE	2.16	1.98	1.57	+ 1.31	PRESENT	795

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	46,032	314,362	0.683	0	0	0	3	10	13
2016	47,829	270,044	0.565	0	0	1	5	8	14
2017	47,251	493,585	1.045	0	0	1	3	17	21
2018	51,801	946,708	1.828	0	0	2	1	11	14
2019	54,363	441,331	0.812	0	0	0	1	17	18
TOTAL	247,276	2,466,030	0.997	0	0	4	13	63	80

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	53,295	7,519	0	0	0	90,613	49,807	113,128
2016	0	0	77,796	5,116	4,271	0	0	43,667	6,751	44,013	88,430
2017	0	0	118,056	16,744	43,166	0	0	79,184	20,566	99,113	116,756
2018	0	0	273,975	20,283	47,161	0	0	429,172	56,665	49,872	69,580
2019	0	0	0	4,113	80,022	0	0	0	14,672	244,609	97,915
TOTAL	0	0	469,827	99,551	182,139	0	0	552,023	189,267	487,414	485,809

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	68,004	10,579	0	0	0	129,486	67,738	110,300
2016	0	1,813	128,172	7,567	5,842	0	1,074	71,192	13,064	60,472	94,443
2017	0	2,829	213,637	25,601	56,791	0	2,000	204,827	40,896	143,217	128,548
2018	0	25,022	490,631	43,347	65,060	0	58,582	839,884	98,840	92,587	76,260
2019	168	8,214	112,978	44,423	63,217	3,718	34,161	209,592	108,611	192,213	118,379
TOTAL	168	37,877	945,418	188,943	201,489	3,718	95,817	1,325,495	390,898	556,226	527,930

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,408,493	1,337,556	527,930	
IBNR + FREQUENCY ADJUSTMENT	(289,760)	(261,271)	2,397	
TOTAL LOSSES	2,118,732	1,076,285	530,328	
EXPECTED LOSSES	1,032,653	1,087,265	461,715	
CREDIBILITY	0.03	0.11	0.13	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.857	0.435	0.214	1.507
INDICATED (POST-TEST)	0.834	0.424	0.209	1.467
PRESENT ON RATE LEVEL	0.351	0.369	0.157	0.877
DERIVED BY FORMULA	0.365	0.375	0.164	0.904
UNDERLYING PRESENT RATE	0.418	0.440	0.187	1.044
PROPOSED	0.365	0.375	0.164	0.904

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.1426
IND. RATE				1.14	MINIMUM PREMIUM	700
MAN. RATE	1.98	1.76	1.39	+ 1.14	PRESENT	740

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	172,769	3,567,202	2.065	0	0	5	23	52	80
2016	189,765	3,184,292	1.678	0	0	3	26	49	78
2017	208,031	2,987,026	1.436	0	0	7	15	48	70
2018	208,481	2,773,842	1.331	0	0	4	13	39	56
2019	201,038	1,957,594	0.974	0	0	2	3	56	61
TOTAL	980,084	14,469,956	1.476	0	0	21	80	244	345

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	652,291	630,564	348,976	0	0	402,857	845,400	410,142	276,972
2016	0	0	564,155	394,295	313,712	0	0	334,172	553,504	798,781	225,673
2017	0	0	811,996	326,519	441,578	0	0	470,529	265,690	401,059	269,655
2018	0	0	467,401	427,467	398,049	0	0	358,346	451,169	463,514	207,896
2019	0	0	318,777	111,916	542,710	0	0	215,159	87,628	513,409	167,995
TOTAL	0	0	2,814,620	1,890,761	2,045,025	0	0	1,781,063	2,203,391	2,586,905	1,148,191

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	1,222,052	804,600	491,009	0	0	931,563	1,208,077	557,793	270,048
2016	0	13,145	976,642	530,860	402,501	0	8,221	602,330	909,522	1,105,278	241,019
2017	0	20,194	1,550,992	429,146	578,578	0	12,157	1,260,427	424,668	592,417	296,890
2018	0	59,983	1,294,053	510,500	502,723	0	131,344	1,145,404	535,927	676,473	227,854
2019	2,319	112,781	1,444,868	394,643	455,648	11,763	117,265	914,629	290,197	424,501	203,106
TOTAL	2,319	206,103	6,488,607	2,669,749	2,430,459	11,763	268,987	4,854,352	3,368,390	3,356,463	1,238,917

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,832,131	11,825,061	1,238,917	
IBNR + FREQUENCY ADJUSTMENT	(3,597,028)	(2,537,925)	6,807	
TOTAL LOSSES	8,235,103	9,287,136	1,245,724	
EXPECTED LOSSES	12,680,415	10,483,265	1,349,819	
CREDIBILITY	0.08	0.28	0.33	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.840	0.948	0.127	1.915
INDICATED (POST-TEST)	0.818	0.922	0.124	1.864
PRESENT ON RATE LEVEL	1.087	0.899	0.116	2.101
DERIVED BY FORMULA	1.065	0.905	0.118	2.089
UNDERLYING PRESENT RATE	1.294	1.070	0.138	2.501
PROPOSED	1.065	0.905	0.118	2.089

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.6395
IND. RATE				2.64	MINIMUM PREMIUM	1.165
MAN. RATE	4.90	4.37	3.33	+ 2.64	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
2015	405,543	2,099,472	0.518	0	0	3	11	11	25
2016	430,085	1,168,434	0.272	0	0	3	8	15	26
2017	435,279	3,172,492	0.729	0	1	4	19	18	42
2018	457,914	604,899	0.132	0	0	1	14	12	27
2019	493,853	690,386	0.140	0	0	0	1	34	35
TOTAL	2,222,674	7,735,683	0.348	0	1	11	53	90	155

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	625,405	285,804	15,593	0	0	818,544	279,856	20,269	54,001
2016	0	0	522,016	112,106	43,411	0	0	182,352	153,608	82,826	72,115
2017	0	635,257	950,848	334,387	70,823	0	359,641	313,571	350,520	80,106	77,339
2018	0	0	92,638	217,525	17,925	0	0	43,860	157,317	17,062	58,572
2019	0	0	0	48,543	271,281	0	0	0	38,140	254,073	78,349
TOTAL	0	635,257	2,190,907	998,365	419,033	0	359,641	1,358,327	979,441	454,336	340,376

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	725,658	364,686	21,939	0	0	786,173	399,914	27,566	52,651
2016	0	12,163	869,319	153,737	58,651	0	4,486	309,266	249,924	117,597	77,019
2017	0	609,622	1,668,415	415,891	116,962	0	268,910	895,250	505,384	138,373	85,150
2018	0	16,646	345,757	218,169	43,560	0	35,943	204,881	156,963	42,293	64,195
2019	570	30,569	436,618	178,832	218,750	3,862	39,399	243,489	129,237	203,274	94,724
TOTAL	570	669,000	4,045,767	1,331,315	459,862	3,862	348,738	2,439,060	1,441,423	629,103	373,739

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,506,996	3,761,703	373,739	
IBNR + FREQUENCY ADJUSTMENT	(1,830,878)	(969,190)	2,462	
TOTAL LOSSES	5,676,118	2,792,513	376,201	
EXPECTED LOSSES	6,507,797	4,039,322	471,254	
CREDIBILITY	0.14	0.48	0.57	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.255	0.126	0.017	0.398
INDICATED (POST-TEST)	0.249	0.122	0.016	0.387
PRESENT ON RATE LEVEL	0.246	0.153	0.018	0.416
DERIVED BY FORMULA	0.246	0.138	0.017	0.401
UNDERLYING PRESENT RATE	0.293	0.182	0.021	0.496
PROPOSED	0.246	0.138	0.017	0.401

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.5073
IND. RATE				0.51	MINIMUM PREMIUM	505
MAN. RATE	0.99	0.89	0.66	+ 0.51	PRESENT	525

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	98,179	377	0.000	0	0	0	0	0	0
2016	102,763	0	0.000	0	0	0	0	0	0
2017	102,932	28,322	0.028	0	0	0	1	0	1
2018	106,104	1,647	0.002	0	0	0	0	0	0
2019	96,999	2,664	0.003	0	0	0	0	0	0
TOTAL	506,977	33,010	0.007	0	0	0	1	0	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	377
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	2,993	0	0	0	0	24,017	0	1,312
2018	0	0	0	0	0	0	0	0	0	0	1,647
2019	0	0	0	0	0	0	0	0	0	0	2,664
TOTAL	0	0	0	2,993	0	0	0	0	24,017	0	6,000

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	368
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	8	954	3,447	101	0	65	9,881	32,944	1,146	1,445
2018	0	0	0	0	0	0	0	0	0	0	1,805
2019	0	0	0	0	0	0	0	0	0	0	3,221
TOTAL	0	8	954	3,447	101	0	65	9,881	32,944	1,146	6,838

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,908	37,637	6,838	
IBNR + FREQUENCY ADJUSTMENT	(62,387)	(18,090)	785	
TOTAL LOSSES	0	19,547	7,623	
EXPECTED LOSSES	220,596	73,532	162,821	
CREDIBILITY	0.05	0.18	0.21	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.004	0.002	0.005
INDICATED (POST-TEST)	0.000	0.004	0.001	0.005
PRESENT ON RATE LEVEL	0.037	0.012	0.027	0.076
DERIVED BY FORMULA	0.035	0.011	0.022	0.067
UNDERLYING PRESENT RATE	0.044	0.015	0.032	0.090
PROPOSED	0.035	0.011	0.022	0.067

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.0847
IND. RATE				0.08	MINIMUM PREMIUM	370
MAN. RATE	0.19	0.17	0.12	+ 0.08	PRESENT	365

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	62,535	300,635	0.481	0	0	1	0	2	3
2016	65,402	193,771	0.296	0	0	0	3	5	8
2017	66,124	261,019	0.395	0	0	0	4	4	8
2018	68,870	348,294	0.506	0	0	0	6	0	6
2019	67,589	22,903	0.034	0	0	0	0	3	3
TOTAL	330,520	1,126,622	0.341	0	0	1	13	14	28

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	80,645	0	10,691	0	0	171,857	0	6,737	30,705
2016	0	0	0	102,491	12,266	0	0	0	31,345	25,637	22,032
2017	0	0	0	80,333	12,688	0	0	0	101,943	58,166	7,889
2018	0	0	0	117,719	0	0	0	0	197,578	0	32,997
2019	0	0	0	0	1,853	0	0	0	0	11,410	9,640
TOTAL	0	0	80,645	300,543	37,498	0	0	171,857	330,866	101,950	103,263

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	153,145	0	15,042	0	0	406,098	0	9,162	29,937
2016	0	0	12,068	135,570	16,598	0	0	3,557	50,461	35,738	23,530
2017	0	238	26,856	93,359	18,560	0	310	46,808	144,529	87,040	8,686
2018	0	4,450	97,848	113,446	10,760	0	38,646	145,101	188,786	22,208	36,165
2019	4	183	2,469	951	1,452	173	1,476	9,006	4,575	8,858	11,655
TOTAL	4	4,870	292,386	343,325	62,412	173	40,433	610,570	388,351	163,006	109,973

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	948,436	957,094	109,973	
IBNR + FREQUENCY ADJUSTMENT	(135,570)	(114,485)	583	
TOTAL LOSSES	812,866	842,610	110,556	
EXPECTED LOSSES	480,371	470,363	116,757	
CREDIBILITY	0.04	0.13	0.16	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.246	0.255	0.033	0.534
INDICATED (POST-TEST)	0.239	0.248	0.033	0.520
PRESENT ON RATE LEVEL	0.122	0.120	0.030	0.271
DERIVED BY FORMULA	0.127	0.136	0.030	0.293
UNDERLYING PRESENT RATE	0.145	0.142	0.035	0.323
PROPOSED	0.127	0.136	0.030	0.293

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.3705
IND. RATE				0.37	MINIMUM PREMIUM	460
MAN. RATE	0.49	0.48	0.43	+ 0.37	PRESENT	460

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	12,906	208,411	1.615	0	0	1	0	2	3
2016	13,824	68,500	0.496	0	0	0	2	2	4
2017	12,907	129,771	1.005	0	0	0	5	2	7
2018	12,771	359,106	2.812	0	0	0	9	5	14
2019	13,521	39,454	0.292	0	0	0	1	3	4
TOTAL	65,929	805,242	1.221	0	0	1	17	14	32

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	74,989	0	10,776	0	0	95,114	0	13,679	13,853
2016	0	0	0	27,126	2,295	0	0	0	17,846	9,440	11,793
2017	0	0	0	47,508	628	0	0	0	56,397	1,314	23,924
2018	0	0	0	103,330	7,988	0	0	0	195,669	12,720	39,399
2019	0	0	0	10,514	1,816	0	0	0	4,655	4,436	18,033
TOTAL	0	0	74,989	188,478	23,503	0	0	95,114	274,567	41,589	107,002

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	142,404	0	15,162	0	0	224,754	0	18,603	13,507
2016	0	0	3,174	35,867	3,195	0	0	1,968	28,564	13,307	12,595
2017	0	134	15,207	54,752	2,381	0	153	23,312	77,466	4,547	26,340
2018	0	3,940	88,653	101,019	18,382	0	38,306	146,999	188,945	38,660	43,181
2019	4	1,007	18,711	9,511	2,772	67	1,370	8,743	5,117	4,181	21,802
TOTAL	4	5,080	268,149	201,150	41,891	67	39,829	405,776	300,092	79,298	117,425

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	718,906	622,431	117,425	
IBNR + FREQUENCY ADJUSTMENT	(123,949)	(192,858)	620	
TOTAL LOSSES	594,957	429,573	118,045	
EXPECTED LOSSES	439,591	787,160	125,125	
CREDIBILITY	0.01	0.05	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.902	0.652	0.179	1.733
INDICATED (POST-TEST)	0.879	0.634	0.174	1.687
PRESENT ON RATE LEVEL	0.560	1.003	0.159	1.723
DERIVED BY FORMULA	0.563	0.985	0.160	1.708
UNDERLYING PRESENT RATE	0.667	1.194	0.190	2.051
PROPOSED	0.563	0.985	0.160	1.708

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.1582
IND. RATE				2.16	MINIMUM PREMIUM	1,015
MAN. RATE	3.92	3.49	2.73	+ 2.16	PRESENT	1,140

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	282,598	535,391	0.189	0	0	1	4	11	16
2016	284,780	262,946	0.092	0	0	0	5	3	8
2017	287,440	614,305	0.214	0	0	1	2	7	10
2018	305,451	791,895	0.259	0	0	1	4	17	22
2019	290,927	536,054	0.184	0	0	0	2	11	13
TOTAL	1,451,196	2,740,591	0.189	0	0	3	17	49	69

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	88,672	53,613	82,296	0	0	8,118	43,559	119,188	139,945
2016	0	0	0	25,810	13,406	0	0	0	45,246	27,989	150,495
2017	0	0	82,862	97,461	38,068	0	0	47,414	110,365	91,430	146,705
2018	0	0	164,372	106,408	160,999	0	0	20,755	48,644	164,466	126,251
2019	0	0	0	52,181	64,981	0	0	0	103,837	266,499	48,556
TOTAL	0	0	335,906	335,473	359,750	0	0	76,287	351,651	669,572	611,952

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	168,388	68,410	115,790	0	0	19,183	62,246	162,096	136,446
2016	0	0	3,259	34,291	17,175	0	0	5,034	72,550	39,275	160,729
2017	0	2,233	178,036	117,190	52,454	0	1,481	165,670	161,573	135,760	161,522
2018	0	19,524	425,852	140,992	196,294	0	12,369	118,572	74,006	222,034	138,371
2019	136	10,514	167,422	75,928	57,601	4,051	52,241	327,279	181,338	223,321	58,704
TOTAL	136	32,272	942,957	436,811	439,316	4,051	66,091	635,738	551,713	782,485	655,773

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,681,245	2,210,325	655,773	
IBNR + FREQUENCY ADJUSTMENT	(421,584)	(499,713)	3,508	
TOTAL LOSSES	1,259,661	1,710,612	659,281	
EXPECTED LOSSES	1,494,370	2,045,691	710,914	
CREDIBILITY	0.10	0.36	0.43	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.087	0.118	0.045	0.250
INDICATED (POST-TEST)	0.085	0.115	0.044	0.243
PRESENT ON RATE LEVEL	0.087	0.118	0.041	0.246
DERIVED BY FORMULA	0.086	0.117	0.042	0.246
UNDERLYING PRESENT RATE	0.103	0.141	0.049	0.293
PROPOSED	0.086	0.117	0.042	0.246

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.3107
IND. RATE				0.31	MINIMUM PREMIUM	440
MAN. RATE	0.58	0.50	0.39	+ 0.31	PRESENT	445

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	5,597	5,915	0.106	0	0	0	0	0	0
2016	5,569	938	0.017	0	0	0	0	0	0
2017	6,318	4,420	0.070	0	0	0	0	0	0
2018	6,074	202,016	3.326	0	0	1	0	3	4
2019	5,836	13	0.000	0	0	0	0	0	0
TOTAL	29,394	213,302	0.726	0	0	1	0	3	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	5,915
2016	0	0	0	0	0	0	0	0	0	0	938
2017	0	0	0	0	0	0	0	0	0	0	4,420
2018	0	0	138,481	0	12,384	0	0	14,260	0	32,784	4,107
2019	0	0	0	0	0	0	0	0	0	0	13
TOTAL	0	0	138,481	0	12,384	0	0	14,260	0	32,784	15,393

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	5,767
2016	0	0	0	0	0	0	0	0	0	0	1,002
2017	0	0	0	0	0	0	0	0	0	0	4,866
2018	0	12,530	241,588	10,168	19,271	0	1,752	36,114	6,407	43,690	4,501
2019	0	0	0	0	0	0	0	0	0	0	16
TOTAL	0	12,530	241,588	10,168	19,271	0	1,752	36,114	6,407	43,690	16,152

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	291,985	79,536	16,152	
IBNR + FREQUENCY ADJUSTMENT	(86,729)	(63,183)	128	
TOTAL LOSSES	205,257	16,353	16,281	
EXPECTED LOSSES	304,246	258,283	26,095	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.698	0.056	0.055	0.809
INDICATED (POST-TEST)	0.680	0.054	0.054	0.788
PRESENT ON RATE LEVEL	0.870	0.738	0.075	1.682
DERIVED BY FORMULA	0.868	0.718	0.074	1.659
UNDERLYING PRESENT RATE	1.035	0.879	0.089	2.003
PROPOSED	0.868	0.718	0.074	1.659

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.3794
IND. RATE				2.38	MINIMUM PREMIUM	1,085
MAN. RATE	4.10	3.86	3.11	+ 2.38	PRESENT	1,250

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	11,474	69,472	0.605	0	0	0	2	0	2
2016	14,106	95,462	0.677	0	0	0	1	0	1
2017	14,217	19,889	0.140	0	0	0	0	0	0
2018	15,924	145,327	0.913	0	0	0	1	4	5
2019	13,160	53,888	0.409	0	0	0	0	6	6
TOTAL	68,881	384,038	0.558	0	0	0	4	10	14

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	16,554	0	0	0	0	48,548	0	4,370
2016	0	0	0	42,378	0	0	0	0	46,427	0	6,657
2017	0	0	0	0	0	0	0	0	0	0	19,889
2018	0	0	0	49,086	32,374	0	0	0	45,377	1,533	16,957
2019	0	0	0	0	20,778	0	0	0	0	29,111	3,999
TOTAL	0	0	0	108,018	53,152	0	0	0	140,352	30,644	51,872

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	21,123	0	0	0	0	69,375	0	4,261
2016	0	0	4,882	55,981	475	0	0	4,847	73,522	1,086	7,110
2017	0	0	0	0	0	0	0	0	0	0	21,898
2018	0	1,995	52,008	53,141	40,710	0	8,880	33,723	43,597	7,109	18,585
2019	44	2,049	27,680	10,663	16,277	442	3,767	22,977	11,674	22,599	4,835
TOTAL	44	4,043	84,571	140,909	57,462	442	12,647	61,547	198,167	30,794	56,688

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	163,294	427,332	56,688	
IBNR + FREQUENCY ADJUSTMENT	(54,758)	(52,408)	245	
TOTAL LOSSES	108,535	374,924	56,933	
EXPECTED LOSSES	194,568	216,033	49,854	
CREDIBILITY	0.01	0.05	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.158	0.544	0.083	0.785
INDICATED (POST-TEST)	0.153	0.530	0.080	0.764
PRESENT ON RATE LEVEL	0.237	0.263	0.061	0.562
DERIVED BY FORMULA	0.236	0.277	0.062	0.575
UNDERLYING PRESENT RATE	0.282	0.314	0.072	0.668
PROPOSED	0.236	0.277	0.062	0.575

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.7268
IND. RATE				0.73	MINIMUM PREMIUM	570
MAN. RATE	1.19	1.12	0.89	+ 0.73	PRESENT	595

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	7,504	5,883	0.078	0	0	0	0	3	3
2016	9,678	411,715	4.254	0	0	1	2	1	4
2017	9,541	118,598	1.243	0	0	1	0	2	3
2018	12,942	4,271	0.033	0	0	0	0	0	0
2019	11,136	60,384	0.542	0	0	0	1	1	2
TOTAL	50,801	600,851	1.183	0	0	2	3	7	12

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	1,025	0	0	0	0	2,981	1,877
2016	0	0	204,957	16,423	6,326	0	0	136,375	21,310	20,204	6,120
2017	0	0	92,162	0	650	0	0	22,751	0	909	2,126
2018	0	0	0	0	0	0	0	0	0	0	4,271
2019	0	0	0	2,129	888	0	0	0	2,041	13,940	41,386
TOTAL	0	0	297,119	18,552	8,889	0	0	159,126	23,351	38,034	55,780

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	1,442	0	0	0	0	4,054	1,830
2016	0	4,775	337,910	23,755	9,218	0	3,355	221,058	37,395	28,767	6,536
2017	0	2,139	159,366	2,725	2,582	0	542	54,112	1,420	1,919	2,341
2018	0	0	0	0	0	0	0	0	0	0	4,681
2019	2	255	4,482	2,193	969	212	2,153	13,301	7,054	11,145	50,036
TOTAL	2	7,169	501,758	28,673	14,211	212	6,050	288,471	45,869	45,885	65,424

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	803,662	134,638	65,424	
IBNR + FREQUENCY ADJUSTMENT	(78,200)	(38,177)	169	
TOTAL LOSSES	725,462	96,462	65,593	
EXPECTED LOSSES	282,334	162,965	31,659	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.428	0.190	0.129	1.747
INDICATED (POST-TEST)	1.390	0.185	0.126	1.701
PRESENT ON RATE LEVEL	0.467	0.269	0.052	0.789
DERIVED BY FORMULA	0.476	0.266	0.056	0.798
UNDERLYING PRESENT RATE	0.556	0.321	0.062	0.939
PROPOSED	0.476	0.266	0.056	0.798

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.0086
IND. RATE				1.01	MINIMUM PREMIUM	660
MAN. RATE	1.67	1.56	1.25	+ 1.01	PRESENT	700

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	15,679	86,124	0.549	0	0	0	1	2	3
2016	16,182	100,758	0.623	0	0	0	3	0	3
2017	17,563	128,611	0.732	0	0	0	1	5	6
2018	17,343	791,733	4.565	0	0	1	1	4	6
2019	17,277	106,685	0.617	0	0	0	0	3	3
TOTAL	84,044	1,213,911	1.444	0	0	1	6	14	21

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	708	10,608	0	0	0	785	11,723	62,300
2016	0	0	0	37,456	0	0	0	0	48,588	0	14,714
2017	0	0	0	37,742	5,132	0	0	0	41,929	10,106	33,702
2018	0	0	73,203	70,275	27,587	0	0	515,753	4,750	81,061	19,104
2019	0	0	0	0	37,665	0	0	0	0	61,465	7,555
TOTAL	0	0	73,203	146,181	80,992	0	0	515,753	96,052	164,355	137,375

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	903	14,925	0	0	0	1,122	15,943	60,743
2016	0	0	4,315	49,479	420	0	0	5,073	76,944	1,137	15,715
2017	0	111	12,536	43,807	7,684	0	119	18,095	58,330	16,278	37,106
2018	0	7,370	155,353	75,621	39,283	0	41,130	692,534	48,914	124,644	20,938
2019	79	3,714	50,177	19,330	29,507	934	7,954	48,514	24,647	47,715	9,134
TOTAL	79	11,194	222,381	189,140	91,819	934	49,203	764,216	209,957	205,717	143,635

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,048,008	696,633	143,635	
IBNR + FREQUENCY ADJUSTMENT	(321,230)	(229,708)	634	
TOTAL LOSSES	726,778	466,925	144,269	
EXPECTED LOSSES	1,131,903	944,658	126,517	
CREDIBILITY	0.02	0.05	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.865	0.556	0.172	1.592
INDICATED (POST-TEST)	0.842	0.541	0.167	1.550
PRESENT ON RATE LEVEL	1.131	0.944	0.126	2.202
DERIVED BY FORMULA	1.126	0.924	0.129	2.179
UNDERLYING PRESENT RATE	1.347	1.124	0.151	2.621
PROPOSED	1.126	0.924	0.129	2.179

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.7527
IND. RATE				2.75	MINIMUM PREMIUM	1,200
MAN. RATE	5.04	4.47	3.49	+ 2.75	PRESENT	1,365

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	141,657	1,643,274	1.160	0	0	1	21	34	56
2016	157,819	2,090,003	1.324	0	0	3	24	32	59
2017	167,972	3,292,684	1.960	0	0	7	27	40	74
2018	178,719	2,406,235	1.346	0	0	3	21	45	69
2019	190,978	1,544,069	0.809	0	0	0	9	36	45
TOTAL	837,145	10,976,265	1.311	0	0	14	102	187	303

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	212,333	437,874	190,036	0	0	54,077	379,133	264,010	105,811
2016	0	0	337,650	528,400	146,309	0	0	244,786	393,814	314,261	124,783
2017	0	0	920,309	485,539	275,473	0	0	568,135	426,949	438,006	178,273
2018	0	0	361,808	384,800	268,904	0	0	279,810	510,926	400,431	199,556
2019	0	0	0	390,924	293,704	0	0	0	347,225	402,897	109,319
TOTAL	0	0	1,832,100	2,227,537	1,174,426	0	0	1,146,808	2,058,047	1,819,605	717,742

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	403,220	558,727	267,381	0	0	127,784	541,781	359,054	103,166
2016	0	7,867	617,329	703,394	191,965	0	6,022	436,994	639,117	439,531	133,268
2017	0	22,986	1,772,595	604,329	378,353	0	14,937	1,561,685	654,627	655,031	196,279
2018	0	48,301	1,032,935	440,047	350,194	0	133,688	1,020,864	576,052	596,495	218,713
2019	617	59,725	997,009	469,723	280,243	6,124	111,510	709,017	410,591	367,735	132,167
TOTAL	617	138,879	4,823,088	2,776,220	1,468,136	6,124	266,157	3,856,344	2,822,168	2,417,846	783,593

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,091,210	9,484,369	783,593	
IBNR + FREQUENCY ADJUSTMENT	(2,574,564)	(2,025,846)	4,634	
TOTAL LOSSES	6,516,646	7,458,523	788,226	
EXPECTED LOSSES	9,148,258	8,533,886	866,854	
CREDIBILITY	0.07	0.25	0.30	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.778	0.891	0.094	1.764
INDICATED (POST-TEST)	0.758	0.867	0.092	1.717
PRESENT ON RATE LEVEL	0.918	0.856	0.087	1.861
DERIVED BY FORMULA	0.907	0.859	0.088	1.854
UNDERLYING PRESENT RATE	1.093	1.019	0.104	2.216
PROPOSED	0.907	0.859	0.088	1.854

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.3430
IND. RATE				2.34	MINIMUM PREMIUM	1.070
MAN. RATE	4.23	3.81	2.95	+ 2.34	PRESENT	1.205

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	54,615	606,380	1.110	0	0	1	4	13	18
2016	57,486	1,074,624	1.869	0	0	2	11	20	33
2017	63,107	621,257	0.984	0	0	0	6	16	22
2018	60,800	187,990	0.309	0	0	0	6	8	14
2019	60,852	151,970	0.250	0	0	0	1	9	10
TOTAL	296,860	2,642,221	0.890	0	0	3	28	66	97

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	75,572	92,885	128,054	0	0	53,905	47,970	154,303	53,691
2016	0	0	223,205	249,985	158,510	0	0	143,836	127,964	118,329	52,795
2017	0	0	0	191,416	88,115	0	0	0	216,774	71,082	53,870
2018	0	0	0	73,309	31,653	0	0	0	36,075	18,348	28,605
2019	0	0	0	24,927	36,121	0	0	0	18,559	36,561	35,802
TOTAL	0	0	298,777	632,522	442,453	0	0	197,741	447,342	398,623	224,763

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	143,511	118,521	180,172	0	0	127,378	68,549	209,852	52,349
2016	0	5,201	397,963	334,687	203,620	0	3,538	245,242	209,607	165,280	56,385
2017	0	624	69,676	226,321	116,584	0	628	95,130	303,085	110,765	59,311
2018	0	2,907	71,893	76,355	42,117	0	7,104	31,253	37,330	28,096	31,351
2019	76	5,523	86,745	38,878	31,495	556	7,905	49,757	27,971	31,320	43,285
TOTAL	76	14,255	769,788	794,762	573,988	556	19,175	548,760	646,542	545,313	242,680

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,352,609	2,560,606	242,680	
IBNR + FREQUENCY ADJUSTMENT	(760,056)	(761,918)	1,299	
TOTAL LOSSES	592,553	1,798,687	243,980	
EXPECTED LOSSES	2,673,292	3,132,252	259,282	
CREDIBILITY	0.04	0.13	0.15	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.200	0.606	0.082	0.888
INDICATED (POST-TEST)	0.194	0.590	0.080	0.864
PRESENT ON RATE LEVEL	0.757	0.886	0.073	1.716
DERIVED BY FORMULA	0.734	0.848	0.074	1.656
UNDERLYING PRESENT RATE	0.901	1.055	0.087	2.043
PROPOSED	0.734	0.848	0.074	1.656

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.0927
IND. RATE				2.09	MINIMUM PREMIUM	995
MAN. RATE	4.05	3.55	2.72	+ 2.09	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
2015	33,161	185,983	0.561	0	0	0	3	9	12
2016	42,086	581,411	1.381	0	0	0	4	9	13
2017	50,457	786,155	1.558	0	0	1	6	7	14
2018	47,496	577,048	1.215	0	0	2	0	16	18
2019	48,356	410,992	0.850	0	0	1	2	12	15
TOTAL	221,556	2,541,589	1.147	0	0	4	15	53	72

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	74,860	17,765	0	0	0	25,374	35,336	32,648
2016	0	0	0	149,771	130,954	0	0	0	99,426	154,272	46,988
2017	0	0	103,626	203,453	87,867	0	0	84,329	68,431	194,990	43,459
2018	0	0	271,388	0	44,012	0	0	148,603	0	85,923	27,122
2019	0	0	164,245	66,322	41,386	0	0	22,154	47,193	42,804	26,888
TOTAL	0	0	539,259	494,406	321,984	0	0	255,086	240,424	513,325	177,105

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	95,521	24,995	0	0	0	36,259	48,057	31,832
2016	0	0	20,043	199,759	166,627	0	0	12,092	162,403	212,970	50,183
2017	0	3,062	252,607	243,182	118,668	0	2,309	244,763	114,595	281,099	47,848
2018	0	24,641	480,287	23,486	59,856	0	17,595	310,014	26,903	120,223	29,726
2019	695	35,300	440,484	88,136	49,242	1,058	17,300	129,219	53,222	41,942	32,508
TOTAL	695	63,003	1,193,421	650,084	419,389	1,058	37,204	696,088	393,383	704,291	192,097

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,991,469	2,167,147	192,097	
IBNR + FREQUENCY ADJUSTMENT	(590,761)	(550,179)	1,362	
TOTAL LOSSES	1,400,708	1,616,968	193,458	
EXPECTED LOSSES	2,072,148	2,312,527	258,184	
CREDIBILITY	0.03	0.10	0.12	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.632	0.730	0.087	1.449
INDICATED (POST-TEST)	0.615	0.710	0.085	1.411
PRESENT ON RATE LEVEL	0.786	0.877	0.098	1.760
DERIVED BY FORMULA	0.781	0.860	0.096	1.737
UNDERLYING PRESENT RATE	0.935	1.044	0.117	2.096
PROPOSED	0.781	0.860	0.096	1.737

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.1949
IND. RATE				2.19	MINIMUM PREMIUM	1.025
MAN. RATE	3.93	3.54	2.79	+ 2.19	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
2015	272,092	3,031,008	1.114	1	0	2	21	60	84
2016	296,095	2,022,707	0.683	0	0	2	18	56	76
2017	312,373	1,954,395	0.626	0	0	1	21	79	101
2018	313,814	2,086,809	0.665	1	0	1	17	61	80
2019	307,997	1,827,757	0.593	0	0	1	16	55	72
TOTAL	1,502,371	10,922,676	0.727	2	0	7	93	311	413

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	196,621	0	229,008	375,484	350,767	53,375	0	79,875	518,269	1,013,235	214,374
2016	0	0	294,291	359,913	351,662	0	0	191,616	233,179	351,590	240,456
2017	0	0	82,486	369,647	296,686	0	0	13,933	385,542	530,496	275,605
2018	194,520	0	143,200	398,417	249,995	0	0	65,600	434,300	342,319	258,458
2019	0	0	101,728	347,295	261,840	0	0	180,406	381,294	344,487	210,707
TOTAL	391,141	0	850,713	1,850,756	1,510,950	53,375	0	531,430	1,952,584	2,582,127	1,199,600

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	309,285	0	434,886	479,118	493,529	98,157	0	188,745	740,606	1,378,000	209,015
2016	0	6,857	531,236	483,405	448,515	0	4,714	335,407	384,764	486,475	256,807
2017	0	3,245	289,555	447,904	384,891	0	1,691	236,107	572,484	768,264	303,441
2018	281,062	29,037	663,100	437,234	321,734	0	93,508	534,762	474,304	500,728	283,270
2019	926	69,253	1,061,980	425,683	254,831	8,556	139,834	1,045,656	429,608	337,905	254,745
TOTAL	591,273	108,393	2,980,758	2,273,344	1,903,500	106,712	239,746	2,340,676	2,601,766	3,471,372	1,307,277

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,367,558	10,249,981	1,307,277	
IBNR + FREQUENCY ADJUSTMENT	(1,785,768)	(2,204,662)	7,726	
TOTAL LOSSES	4,581,790	8,045,319	1,315,003	
EXPECTED LOSSES	6,305,937	9,081,756	1,538,769	
CREDIBILITY	0.11	0.37	0.44	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.305	0.536	0.088	0.928
INDICATED (POST-TEST)	0.297	0.521	0.085	0.903
PRESENT ON RATE LEVEL	0.353	0.508	0.086	0.946
DERIVED BY FORMULA	0.346	0.513	0.086	0.945
UNDERLYING PRESENT RATE	0.420	0.604	0.102	1.127
PROPOSED	0.346	0.513	0.086	0.945

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.1940
IND. RATE				1.19	MINIMUM PREMIUM	715
MAN. RATE	2.16	1.95	1.50	+ 1.19	PRESENT	775

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	55,868	1,078,402	1.930	0	0	1	4	11	16
2016	58,908	658,582	1.118	0	0	1	1	13	15
2017	64,393	985,876	1.531	0	0	3	1	12	16
2018	65,811	330,067	0.502	0	0	1	2	10	13
2019	61,838	495,215	0.801	0	0	0	3	15	18
TOTAL	306,818	3,548,142	1.156	0	0	6	11	61	78

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	167,602	113,398	91,494	0	0	304,872	104,961	214,731	81,344
2016	0	0	201,536	7,954	56,663	0	0	211,490	20,567	100,294	60,078
2017	0	0	320,514	14,195	87,195	0	0	304,526	34,292	128,137	97,017
2018	0	0	115,395	17,421	17,076	0	0	51,852	12,907	75,832	39,584
2019	0	0	0	83,747	105,487	0	0	0	87,316	136,223	82,442
TOTAL	0	0	805,047	236,715	357,915	0	0	872,740	260,043	655,217	360,465

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	261,095	144,696	128,732	0	0	590,984	149,989	292,034	79,310
2016	0	4,696	332,400	13,269	72,510	0	5,203	342,279	40,442	138,480	64,163
2017	0	7,563	567,096	31,499	115,633	0	7,417	748,112	75,407	191,164	106,816
2018	0	11,129	218,133	26,480	25,211	0	8,783	129,546	28,868	103,479	43,384
2019	222	16,992	270,296	122,473	93,383	2,071	32,558	205,847	117,248	119,572	99,672
TOTAL	222	40,380	1,649,021	338,417	435,469	2,071	53,961	2,016,768	411,955	844,729	393,346

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,762,422	2,030,570	393,346	
IBNR + FREQUENCY ADJUSTMENT	(285,479)	(614,547)	1,556	
TOTAL LOSSES	3,476,943	1,416,023	394,902	
EXPECTED LOSSES	1,006,919	2,529,653	311,960	
CREDIBILITY	0.04	0.13	0.15	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.133	0.462	0.129	1.723
INDICATED (POST-TEST)	1.103	0.449	0.125	1.678
PRESENT ON RATE LEVEL	0.276	0.693	0.085	1.054
DERIVED BY FORMULA	0.309	0.661	0.091	1.061
UNDERLYING PRESENT RATE	0.328	0.824	0.102	1.254
PROPOSED	0.309	0.661	0.091	1.061

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.3408
IND. RATE				1.34	MINIMUM PREMIUM	760
MAN. RATE	2.24	2.09	1.67	+ 1.34	PRESENT	825

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	51,313	7,118	0.014	0	0	0	0	1	1
2016	54,768	5,756	0.011	0	0	0	0	1	1
2017	56,129	133,519	0.238	0	0	0	3	2	5
2018	59,030	88,948	0.151	0	0	0	2	3	5
2019	56,976	42,979	0.075	0	0	0	0	2	2
TOTAL	278,216	278,320	0.100	0	0	0	5	9	14

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	274	0	0	0	0	3,117	3,727
2016	0	0	0	0	2,945	0	0	0	0	2,368	443
2017	0	0	0	69,811	6,559	0	0	0	40,620	1,626	14,903
2018	0	0	0	14,127	23,202	0	0	0	1,742	46,054	3,823
2019	0	0	0	0	32,561	0	0	0	0	9,360	1,058
TOTAL	0	0	0	83,938	65,541	0	0	0	42,362	62,525	23,954

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	386	0	0	0	0	4,239	3,634
2016	0	0	63	43	3,710	0	0	26	76	3,233	473
2017	0	202	22,900	80,832	10,545	0	111	16,847	55,850	4,235	16,408
2018	0	634	19,775	17,798	27,252	0	460	13,226	8,844	60,540	4,190
2019	68	3,211	43,378	16,710	25,508	142	1,211	7,388	3,753	7,266	1,279
TOTAL	68	4,046	86,115	115,383	67,400	142	1,782	37,487	68,523	79,514	25,984

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	129,642	330,821	25,984	
IBNR + FREQUENCY ADJUSTMENT	(136,599)	(89,807)	223	
TOTAL LOSSES	0	241,013	26,207	
EXPECTED LOSSES	484,055	369,996	44,511	
CREDIBILITY	0.03	0.12	0.14	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.087	0.009	0.096
INDICATED (POST-TEST)	0.000	0.084	0.009	0.094
PRESENT ON RATE LEVEL	0.146	0.112	0.013	0.271
DERIVED BY FORMULA	0.142	0.108	0.013	0.263
UNDERLYING PRESENT RATE	0.174	0.133	0.016	0.323
PROPOSED	0.142	0.108	0.013	0.263

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.3324
IND. RATE				0.33	MINIMUM PREMIUM	445
MAN. RATE	0.61	0.56	0.43	+ 0.33	PRESENT	460

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	3,505	158,541	4.523	0	0	0	0	3	3
2016	4,096	739	0.018	0	0	0	0	1	1
2017	5,175	68,519	1.324	0	0	0	0	2	2
2018	4,489	4,344	0.097	0	0	0	0	1	1
2019	4,537	14,167	0.312	0	0	0	0	1	1
TOTAL	21,802	246,310	1.130	0	0	0	0	8	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	114,723	0	0	0	0	38,575	5,243
2016	0	0	0	0	114	0	0	0	0	69	556
2017	0	0	0	0	618	0	0	0	0	66,711	1,190
2018	0	0	0	0	752	0	0	0	0	492	3,100
2019	0	0	0	0	726	0	0	0	0	1,814	11,627
TOTAL	0	0	0	0	116,933	0	0	0	0	107,661	21,716

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	161,415	0	0	0	0	52,462	5,112
2016	0	0	2	2	144	0	0	1	2	94	594
2017	0	1	61	41	773	0	40	5,584	5,384	94,249	1,310
2018	0	3	260	136	841	0	1	128	77	645	3,398
2019	2	72	967	373	569	28	235	1,432	727	1,408	14,057
TOTAL	2	75	1,291	551	163,742	28	276	7,144	6,190	148,858	24,471

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,815	319,341	24,471	
IBNR + FREQUENCY ADJUSTMENT	(70,791)	(35,858)	141	
TOTAL LOSSES	0	283,483	24,612	
EXPECTED LOSSES	246,177	148,714	27,596	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.300	0.113	1.413
INDICATED (POST-TEST)	0.000	1.266	0.110	1.376
PRESENT ON RATE LEVEL	0.949	0.573	0.106	1.628
DERIVED BY FORMULA	0.939	0.587	0.106	1.632
UNDERLYING PRESENT RATE	1.129	0.682	0.127	1.938
PROPOSED	0.937	0.585	0.106	1.628

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.0569
IND. RATE				2.06	MINIMUM PREMIUM	985
MAN. RATE	3.64	3.29	2.58	+ 2.06	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
2015	20,564	385,745	1.876	0	0	0	4	6	10
2016	22,784	278,208	1.221	0	0	0	4	3	7
2017	26,085	263,292	1.009	0	0	0	3	14	17
2018	27,869	535,534	1.922	0	0	0	5	12	17
2019	26,324	477,096	1.812	0	0	1	7	7	15
TOTAL	123,626	1,939,875	1.569	0	0	1	23	42	66

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	72,300	93,106	0	0	0	79,936	122,694	17,709
2016	0	0	0	74,727	17,544	0	0	0	158,418	7,762	19,757
2017	0	0	0	81,755	43,095	0	0	0	32,529	66,619	39,294
2018	0	0	0	154,719	54,542	0	0	0	161,370	114,508	50,395
2019	0	0	122,634	129,011	14,893	0	0	32,152	64,882	44,570	68,954
TOTAL	0	0	122,634	512,512	223,180	0	0	32,152	497,135	356,153	196,109

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	92,255	131,000	0	0	0	114,229	166,864	17,266
2016	0	0	8,982	98,971	22,935	0	0	16,625	251,120	14,305	21,100
2017	0	272	30,295	97,028	56,620	0	128	18,958	49,996	95,671	43,263
2018	0	6,083	147,485	158,937	75,168	0	31,862	148,214	172,041	168,178	55,233
2019	485	31,035	430,735	122,457	34,425	1,269	22,219	169,618	67,615	46,674	83,365
TOTAL	485	37,389	617,497	569,647	320,148	1,269	54,208	353,415	655,000	491,692	220,228

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,064,264	2,036,487	220,228	
IBNR + FREQUENCY ADJUSTMENT	(436,438)	(382,086)	800	
TOTAL LOSSES	627,826	1,654,402	221,027	
EXPECTED LOSSES	1,543,193	1,599,106	154,071	
CREDIBILITY	0.02	0.07	0.08	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.508	1.338	0.179	2.025
INDICATED (POST-TEST)	0.494	1.303	0.174	1.971
PRESENT ON RATE LEVEL	1.049	1.087	0.105	2.240
DERIVED BY FORMULA	1.038	1.102	0.110	2.250
UNDERLYING PRESENT RATE	1.248	1.294	0.125	2.666
PROPOSED	1.033	1.097	0.110	2.240

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.8303
IND. RATE				2.83	MINIMUM PREMIUM	1.220
MAN. RATE	5.19	4.58	3.55	+ 2.83	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
2015	22,200	270,830	1.220	0	0	0	1	10	11
2016	23,470	71,351	0.304	0	0	0	1	5	6
2017	22,683	115,370	0.509	0	0	0	0	5	5
2018	23,060	118,718	0.515	0	0	0	0	10	10
2019	23,139	652,315	2.819	0	0	1	3	15	19
TOTAL	114,552	1,228,584	1.073	0	0	1	5	45	51

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	4,088	96,712	0	0	0	1,875	138,410	29,745
2016	0	0	0	2,901	28,410	0	0	0	2,842	18,611	18,587
2017	0	0	0	0	12,898	0	0	0	0	75,359	27,113
2018	0	0	0	0	30,582	0	0	0	0	44,767	43,369
2019	0	0	324,220	79,980	26,432	0	0	57,893	46,337	67,124	50,329
TOTAL	0	0	324,220	86,969	195,034	0	0	57,893	51,054	344,271	169,143

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	5,216	136,074	0	0	0	2,679	188,238	29,001
2016	0	0	939	4,247	35,818	0	0	503	5,098	25,478	19,851
2017	0	13	1,267	862	16,124	0	45	6,308	6,081	106,467	29,851
2018	0	132	10,587	5,514	34,218	0	116	11,613	6,979	58,658	47,532
2019	1,255	60,225	716,962	104,053	47,374	2,086	26,254	215,673	65,927	62,691	60,848
TOTAL	1,255	60,369	729,756	119,892	269,607	2,086	26,416	234,096	86,765	441,532	187,084

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,053,978	917,797	187,084	
IBNR + FREQUENCY ADJUSTMENT	(323,533)	(345,220)	841	
TOTAL LOSSES	730,444	572,577	187,925	
EXPECTED LOSSES	1,146,711	1,410,362	170,395	
CREDIBILITY	0.02	0.07	0.08	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.638	0.500	0.164	1.302
INDICATED (POST-TEST)	0.621	0.487	0.160	1.267
PRESENT ON RATE LEVEL	0.841	1.034	0.125	2.000
DERIVED BY FORMULA	0.837	0.996	0.128	1.960
UNDERLYING PRESENT RATE	1.001	1.231	0.149	2.381
PROPOSED	0.837	0.996	0.128	1.960

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.4768
IND. RATE				2.48	MINIMUM PREMIUM	1,115
MAN. RATE	4.70	4.15	3.17	+ 2.48	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
2015	52,062	490,544	0.942	0	0	0	7	10	17
2016	51,133	503,109	0.984	0	0	1	2	10	13
2017	50,501	343,567	0.680	0	0	1	2	9	12
2018	40,670	97,136	0.239	0	0	0	2	2	4
2019	46,844	559,955	1.195	0	0	0	1	17	18
TOTAL	241,210	1,994,311	0.827	0	0	2	14	48	64

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	177,996	60,507	0	0	0	122,456	81,210	48,375
2016	0	0	127,324	108,524	14,788	0	0	49,738	90,905	41,475	70,355
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	4,484	28,556
2019	0	0	0	62,744	106,019	0	0	0	48,041	301,911	41,240
TOTAL	0	0	259,005	374,567	279,900	0	0	96,993	288,526	489,140	206,180

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	227,123	85,133	0	0	0	174,990	110,446	47,166
2016	0	2,967	221,476	144,798	20,505	0	1,224	89,681	146,383	59,006	75,139
2017	0	3,174	240,177	31,835	78,732	0	1,176	119,609	15,470	86,443	19,437
2018	0	334	16,952	11,212	43,138	0	4,201	16,893	21,165	8,283	31,297
2019	223	15,391	238,460	105,608	91,105	4,589	47,282	292,397	155,521	241,978	49,859
TOTAL	223	21,866	717,065	520,576	318,613	4,589	53,883	518,581	513,528	506,156	222,898

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,316,207	1,858,874	222,898	
IBNR + FREQUENCY ADJUSTMENT	(526,194)	(449,138)	1,147	
TOTAL LOSSES	790,013	1,409,736	224,046	
EXPECTED LOSSES	1,840,349	1,794,280	242,470	
CREDIBILITY	0.03	0.11	0.13	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.328	0.584	0.093	1.005
INDICATED (POST-TEST)	0.319	0.569	0.090	0.978
PRESENT ON RATE LEVEL	0.641	0.625	0.084	1.350
DERIVED BY FORMULA	0.631	0.619	0.085	1.335
UNDERLYING PRESENT RATE	0.763	0.744	0.101	1.607
PROPOSED	0.631	0.619	0.085	1.335

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.6871
IND. RATE				1.69	MINIMUM PREMIUM	870
MAN. RATE	3.28	2.84	2.14	+ 1.69	PRESENT	965

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	2,165	179,437	8,288	0	0	1	1	0	2
2016	2,587	86,059	3,327	0	0	0	1	1	2
2017	2,380	693,951	29,158	0	0	3	2	3	8
2018	2,635	105,518	4,004	0	0	0	1	2	3
2019	2,522	196,275	7,783	0	0	0	1	2	3
TOTAL	12,289	1,261,240	10,263	0	0	4	6	8	18

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	87,113	25,601	0	0	0	49,561	12,046	0	5,116
2016	0	0	0	28,896	6,638	0	0	0	5,644	21,511	23,370
2017	0	0	358,993	95,793	24,104	0	0	137,164	62,995	13,973	929
2018	0	0	0	38,986	19,101	0	0	0	36,797	4,486	6,148
2019	0	0	0	50,000	28,543	0	0	0	75,000	30,657	12,075
TOTAL	0	0	446,106	239,276	78,386	0	0	186,725	192,482	70,627	47,638

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	165,428	32,667	0	0	0	117,113	17,214	0	4,988
2016	0	0	3,470	38,269	8,685	0	0	828	9,628	29,503	24,959
2017	0	8,621	653,425	122,372	40,244	0	3,443	352,864	95,658	26,573	1,023
2018	0	1,556	39,018	41,015	24,935	0	7,209	28,187	35,859	10,014	6,738
2019	60	6,749	115,500	55,448	28,776	466	16,792	108,655	66,083	35,672	14,599
TOTAL	60	16,926	976,841	289,770	102,640	466	27,444	607,647	224,442	101,761	52,307

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,629,384	718,614	52,307	
IBNR + FREQUENCY ADJUSTMENT	(92,408)	(59,391)	119	
TOTAL LOSSES	1,536,976	659,223	52,426	
EXPECTED LOSSES	329,955	245,360	23,729	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	12.507	5.364	0.427	18.298
INDICATED (POST-TEST)	12.175	5.222	0.415	17.813
PRESENT ON RATE LEVEL	2.256	1.677	0.162	4.095
DERIVED BY FORMULA	2.256	1.713	0.167	4.136
UNDERLYING PRESENT RATE	2.685	1.997	0.193	4.875
PROPOSED	2.256	1.713	0.167	4.136

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	5.2254
IND. RATE				5.23	MINIMUM PREMIUM	1,965
MAN. RATE	9.56	8.52	6.49	+ 5.23	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
2015	316,891	293,071	0.092	0	0	1	2	0	3
2016	307,673	143,369	0.047	0	0	0	0	3	3
2017	350,220	151,372	0.043	0	0	0	2	3	5
2018	294,797	37,898	0.013	0	0	0	2	0	2
2019	301,546	217,610	0.072	0	0	1	2	2	5
TOTAL	1,571,127	843,320	0.054	0	0	2	8	8	18

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	113,126	63,991	0	0	0	51,362	56,214	0	8,378
2016	0	0	0	0	33,878	0	0	0	0	47,139	62,352
2017	0	0	0	65,577	14,892	0	0	0	14,960	42,871	13,072
2018	0	0	0	6,292	0	0	0	0	18,264	0	13,342
2019	0	0	82,662	37,968	3,402	0	0	25,355	35,805	12,891	19,527
TOTAL	0	0	195,788	173,828	52,172	0	0	76,717	125,243	102,901	116,671

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	214,826	81,653	0	0	0	121,368	80,330	0	8,169
2016	0	0	722	495	42,673	0	0	523	1,513	64,364	66,592
2017	0	199	22,368	76,513	20,820	0	66	9,743	23,980	61,282	14,392
2018	0	238	5,230	6,064	575	0	3,572	13,413	17,451	2,053	14,623
2019	313	16,409	205,584	39,159	11,719	662	12,015	98,895	33,379	17,098	23,608
TOTAL	313	16,845	448,730	203,883	75,787	662	15,653	243,943	156,654	144,796	127,384

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	726,146	581,119	127,384	
IBNR + FREQUENCY ADJUSTMENT	(261,646)	(222,104)	959	
TOTAL LOSSES	464,500	359,015	128,343	
EXPECTED LOSSES	910,472	895,040	200,612	
CREDIBILITY	0.11	0.38	0.45	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.030	0.023	0.008	0.061
INDICATED (POST-TEST)	0.029	0.022	0.008	0.059
PRESENT ON RATE LEVEL	0.049	0.048	0.011	0.107
DERIVED BY FORMULA	0.046	0.038	0.009	0.094
UNDERLYING PRESENT RATE	0.058	0.057	0.013	0.128
PROPOSED	0.046	0.038	0.009	0.094

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.1189
IND. RATE				0.12	MINIMUM PREMIUM	380
MAN. RATE	0.28	0.23	0.17	+ 0.12	PRESENT	380

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	11,992	374,093	3.120	0	0	1	1	3	5
2016	12,028	318,213	2.646	0	0	1	1	3	5
2017	11,688	33,458	0.286	0	0	0	0	2	2
2018	12,270	29,365	0.239	0	0	0	0	1	1
2019	13,227	86,767	0.656	0	0	0	1	0	1
TOTAL	61,205	841,896	1.376	0	0	2	3	9	14

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	202,385	31,395	6,595	0	0	36,581	45,602	13,729	37,806
2016	0	0	161,993	34,123	11,061	0	0	20,429	16,813	32,018	41,776
2017	0	0	0	0	994	0	0	0	0	1,952	30,512
2018	0	0	0	0	4,305	0	0	0	0	6,647	18,413
2019	0	0	0	31,309	0	0	0	0	25,149	0	30,309
TOTAL	0	0	364,378	96,827	22,955	0	0	57,010	87,564	54,346	158,816

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	384,329	40,060	9,279	0	0	86,441	65,165	18,671	36,861
2016	0	3,774	269,641	46,793	15,157	0	503	34,858	28,102	44,213	44,617
2017	0	1	98	66	1,243	0	1	163	158	2,758	33,594
2018	0	19	1,490	776	4,817	0	17	1,724	1,036	8,710	20,181
2019	0	2,464	48,513	25,548	4,017	0	4,300	28,320	18,037	3,981	36,644
TOTAL	0	6,258	704,071	113,244	34,513	0	4,821	151,507	112,498	78,333	171,896

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	866,658	338,587	171,896	
IBNR + FREQUENCY ADJUSTMENT	(259,337)	(140,254)	552	
TOTAL LOSSES	607,321	198,333	172,448	
EXPECTED LOSSES	922,142	578,719	108,126	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.992	0.324	0.282	1.598
INDICATED (POST-TEST)	0.966	0.315	0.274	1.556
PRESENT ON RATE LEVEL	1.266	0.794	0.148	2.208
DERIVED BY FORMULA	1.263	0.775	0.155	2.193
UNDERLYING PRESENT RATE	1.507	0.946	0.177	2.629
PROPOSED	1.263	0.775	0.155	2.193

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.7704
IND. RATE				2.77	MINIMUM PREMIUM	1.205
MAN. RATE	5.07	4.50	3.50	+ 2.77	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
2015	14,299	245,093	1.714	0	0	0	3	2	5
2016	18,863	990,906	5.253	0	0	2	2	1	5
2017	16,854	76,840	0.456	0	0	0	0	6	6
2018	17,818	5,514	0.031	0	0	0	0	0	0
2019	18,539	10,758	0.058	0	0	0	0	2	2
TOTAL	86,373	1,329,111	1.539	0	0	2	5	11	18

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	62,216	95,870	0	0	0	13,790	54,070	19,147
2016	0	0	549,139	31,238	2,758	0	0	373,119	9,045	23,475	2,132
2017	0	0	0	0	20,898	0	0	0	0	53,077	2,865
2018	0	0	0	0	0	0	0	0	0	0	5,514
2019	0	0	0	0	5,069	0	0	0	0	2,095	3,594
TOTAL	0	0	549,139	93,454	124,595	0	0	373,119	22,835	132,717	33,252

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	79,388	134,889	0	0	0	19,706	73,535	18,668
2016	0	12,795	903,586	46,577	6,679	0	9,179	599,315	23,286	34,130	2,277
2017	0	21	2,052	1,396	26,125	0	32	4,443	4,283	74,987	3,154
2018	0	0	0	0	0	0	0	0	0	0	6,043
2019	11	500	6,753	2,601	3,971	32	271	1,654	840	1,626	4,345
TOTAL	11	13,316	912,391	129,962	171,664	32	9,482	605,411	48,115	184,279	34,488

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,540,642	534,020	34,488	
IBNR + FREQUENCY ADJUSTMENT	(149,270)	(133,248)	246	
TOTAL LOSSES	1,391,372	400,772	34,734	
EXPECTED LOSSES	533,343	554,190	47,775	
CREDIBILITY	0.02	0.05	0.07	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.611	0.464	0.040	2.115
INDICATED (POST-TEST)	1.568	0.452	0.039	2.059
PRESENT ON RATE LEVEL	0.519	0.539	0.046	1.104
DERIVED BY FORMULA	0.540	0.535	0.046	1.120
UNDERLYING PRESENT RATE	0.617	0.642	0.055	1.314
PROPOSED	0.540	0.535	0.046	1.120

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.4156
IND. RATE				1.42	MINIMUM PREMIUM	785
MAN. RATE	2.39	2.19	1.75	+ 1.42	PRESENT	850

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	1,188,297	1,454,475	0.122	0	0	1	9	10	20
2016	1,212,263	656,746	0.054	0	0	1	8	11	20
2017	1,221,673	583,950	0.048	0	0	0	7	18	25
2018	1,216,808	556,373	0.046	0	0	0	7	8	15
2019	1,451,973	464,747	0.032	0	0	0	0	19	19
TOTAL	6,291,014	3,716,291	0.059	0	0	2	31	66	99

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	363,920	221,964	59,827	0	0	363,906	165,808	161,130	117,920
2016	0	0	217,656	96,561	55,429	0	0	43,016	131,194	52,495	60,395
2017	0	0	0	172,634	110,809	0	0	0	51,680	117,740	131,087
2018	0	0	0	156,717	7,687	0	0	0	291,982	35,141	64,846
2019	0	0	0	0	232,481	0	0	0	0	149,670	82,596
TOTAL	0	0	581,576	647,876	466,233	0	0	406,922	640,664	516,176	456,844

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	426,538	283,226	84,177	0	0	530,737	236,940	219,137	114,972
2016	0	5,071	368,999	130,456	72,032	0	1,058	83,234	210,390	74,962	64,502
2017	0	594	65,917	206,207	144,323	0	210	31,116	80,391	168,808	144,327
2018	0	5,957	132,924	152,414	22,925	0	57,203	223,547	284,467	78,864	71,071
2019	488	22,923	309,711	119,309	182,126	2,275	19,367	118,135	60,018	116,189	99,859
TOTAL	488	34,545	1,304,090	891,613	505,582	2,275	77,839	986,769	872,206	657,960	494,730

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,406,006	2,927,360	494,730	
IBNR + FREQUENCY ADJUSTMENT	(899,501)	(750,348)	4,059	
TOTAL LOSSES	1,506,505	2,177,012	498,789	
EXPECTED LOSSES	3,192,690	3,128,836	766,246	
CREDIBILITY	0.27	0.96	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.024	0.035	0.008	0.066
INDICATED (POST-TEST)	0.023	0.034	0.008	0.065
PRESENT ON RATE LEVEL	0.043	0.042	0.010	0.095
DERIVED BY FORMULA	0.037	0.034	0.008	0.079
UNDERLYING PRESENT RATE	0.051	0.050	0.012	0.113
PROPOSED	0.037	0.034	0.008	0.079

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.1000
IND. RATE				0.10	MINIMUM PREMIUM	375
MAN. RATE	0.23	0.19	0.15	+ 0.10	PRESENT	375

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	798	138,655	17.375	0	0	1	0	3	4
2016	942	55,194	5.859	0	0	0	0	3	3
2017	932	91,455	9.813	0	0	0	0	2	2
2018	1,299	95,583	7.358	0	0	0	1	1	2
2019	1,406	36,798	2.617	0	0	0	0	0	0
TOTAL	5,377	417,685	7.768	0	0	1	1	9	11

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	73,878	0	2,105	0	0	62,500	0	145	27
2016	0	0	0	0	8,679	0	0	0	0	24,936	21,579
2017	0	0	0	0	32,248	0	0	0	0	20,258	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
TOTAL	0	0	73,878	5,385	45,019	0	0	62,500	51,636	52,430	126,837

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	140,294	0	2,962	0	0	147,688	0	197	26
2016	0	0	185	127	10,932	0	0	277	800	34,048	23,046
2017	0	32	3,167	2,154	40,313	0	12	1,696	1,635	28,621	42,883
2018	0	212	5,164	5,548	2,715	0	10,118	39,761	50,444	15,095	32,314
2019	0	0	0	0	0	0	0	0	0	0	44,489
TOTAL	0	244	148,810	7,829	56,922	0	10,131	189,421	52,879	77,961	142,759

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	348,606	195,591	142,759	
IBNR + FREQUENCY ADJUSTMENT	(23,832)	(15,542)	193	
TOTAL LOSSES	324,773	180,048	142,952	
EXPECTED LOSSES	86,591	68,281	32,927	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	6.040	3.348	2.659	12.047
INDICATED (POST-TEST)	5.880	3.260	2.588	11.728
PRESENT ON RATE LEVEL	1.353	1.067	0.514	2.934
DERIVED BY FORMULA	1.353	1.089	0.535	2.977
UNDERLYING PRESENT RATE	1.610	1.270	0.612	3.493
PROPOSED	1.353	1.089	0.535	2.977

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.7612
IND. RATE				3.76	MINIMUM PREMIUM	1.510
MAN. RATE	6.81	6.00	4.65	+ 3.76	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
2015	2,855	185	0.006	0	0	0	0	0	0
2016	2,705	4,938	0.183	0	0	0	0	0	0
2017	3,248	56,059	1.726	0	0	0	0	2	2
2018	3,081	18,974	0.616	0	0	0	1	0	1
2019	3,399	6,921	0.204	0	0	0	0	1	1
TOTAL	15,288	87,077	0.570	0	0	0	1	3	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	185
2016	0	0	0	0	0	0	0	0	0	0	4,938
2017	0	0	0	0	1,182	0	0	0	0	1,532	53,345
2018	0	0	0	12,668	0	0	0	4,216	0	0	2,090
2019	0	0	0	0	1,970	0	0	0	0	1,888	3,063
TOTAL	0	0	0	12,668	3,152	0	0	0	4,216	3,420	63,621

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	180
2016	0	0	0	0	0	0	0	0	0	0	5,274
2017	0	1	116	79	1,478	0	1	128	124	2,164	58,733
2018	0	479	10,530	12,208	1,158	0	825	3,096	4,028	474	2,291
2019	4	194	2,624	1,011	1,543	29	244	1,490	757	1,466	3,703
TOTAL	4	674	13,270	13,298	4,179	29	1,070	4,715	4,909	4,104	70,181

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,762	26,490	70,181	
IBNR + FREQUENCY ADJUSTMENT	(70,588)	(52,558)	71	
TOTAL LOSSES	0	0	70,252	
EXPECTED LOSSES	247,787	218,609	13,586	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.460	0.460
INDICATED (POST-TEST)	0.000	0.000	0.447	0.447
PRESENT ON RATE LEVEL	1.362	1.201	0.075	2.638
DERIVED BY FORMULA	1.362	1.177	0.082	2.621
UNDERLYING PRESENT RATE	1.621	1.430	0.089	3.140
PROPOSED	1.362	1.177	0.082	2.621

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.3116
IND. RATE				3.31	MINIMUM PREMIUM	1,370
MAN. RATE	5.75	5.33	4.18	+ 3.31	PRESENT	1,570

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	37,279	1,092,115	2,930	0	0	3	7	4	14
2016	39,314	1,135,311	2,888	0	0	1	11	9	21
2017	47,634	1,447,850	3,040	0	0	3	7	7	17
2018	42,536	1,173,693	2,759	0	0	3	3	7	13
2019	51,699	1,430,835	2,768	0	0	2	8	9	19
TOTAL	218,462	6,279,804	2,875	0	0	12	36	36	84

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	350,492	136,972	12,075	0	0	194,077	343,085	20,926	34,488
2016	0	0	282,802	236,747	38,880	0	0	347,900	177,820	39,965	11,197
2017	0	0	639,058	186,267	36,437	0	0	364,847	143,252	59,784	18,205
2018	0	0	338,991	77,314	205,920	0	0	358,270	29,053	150,127	14,018
2019	0	0	191,724	314,594	192,205	0	0	104,277	341,913	261,924	24,198
TOTAL	0	0	1,803,067	951,894	485,517	0	0	1,369,371	1,035,123	532,726	102,106

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	665,584	174,776	16,990	0	0	458,604	490,268	28,459	33,626
2016	0	6,589	491,557	316,025	53,095	0	8,558	576,692	290,532	60,469	11,958
2017	0	15,384	1,167,572	235,536	64,078	0	9,106	930,486	222,922	101,475	20,044
2018	0	34,351	716,448	131,059	250,725	0	47,955	753,962	83,732	218,392	15,364
2019	1,113	74,060	1,073,380	370,264	200,637	5,900	109,733	790,819	360,658	263,306	29,255
TOTAL	1,113	130,384	4,114,541	1,227,661	585,525	5,900	175,352	3,510,563	1,448,113	672,102	110,247

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,937,853	3,933,401	110,247	
IBNR + FREQUENCY ADJUSTMENT	(2,068,747)	(785,769)	1,180	
TOTAL LOSSES	5,869,106	3,147,632	111,427	
EXPECTED LOSSES	7,253,616	3,309,476	217,411	
CREDIBILITY	0.03	0.10	0.12	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.687	1.441	0.051	4.178
INDICATED (POST-TEST)	2.615	1.403	0.050	4.068
PRESENT ON RATE LEVEL	2.789	1.273	0.084	4.146
DERIVED BY FORMULA	2.784	1.286	0.080	4.149
UNDERLYING PRESENT RATE	3.320	1.515	0.100	4.935
PROPOSED	2.782	1.285	0.079	4.146

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	5.2380
IND. RATE				5.24	MINIMUM PREMIUM	1.970
MAN. RATE	9.60	8.50	6.57	+ 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
2015	9,164	4,376	0.048	0	0	0	0	1	1
2016	9,744	34,086	0.350	0	0	0	0	1	1
2017	10,613	52,374	0.493	0	0	0	0	1	1
2018	9,910	34,591	0.349	0	0	0	0	1	1
2019	10,066	23,133	0.230	0	0	0	0	0	0
TOTAL	49,497	148,560	0.300	0	0	0	0	4	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	2,841	0	0	0	0	1,009	526
2016	0	0	0	0	17,784	0	0	0	0	13,506	2,796
2017	0	0	0	0	11,656	0	0	0	0	31,375	9,343
2018	0	0	0	0	1,497	0	0	0	0	1,625	31,469
2019	0	0	0	0	0	0	0	0	0	0	23,133
TOTAL	0	0	0	0	33,778	0	0	0	0	47,515	67,267

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	3,997	0	0	0	0	1,372	513
2016	0	0	379	260	22,401	0	0	150	434	18,441	2,986
2017	0	12	1,145	779	14,571	0	19	2,626	2,532	44,327	10,287
2018	0	6	518	270	1,675	0	4	422	253	2,129	34,490
2019	0	0	0	0	0	0	0	0	0	0	27,968
TOTAL	0	18	2,042	1,308	42,644	0	23	3,198	3,219	66,269	76,243

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,280	113,440	76,243	
IBNR + FREQUENCY ADJUSTMENT	(52,061)	(24,206)	58	
TOTAL LOSSES	0	89,234	76,302	
EXPECTED LOSSES	182,833	99,197	11,670	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.180	0.154	0.334
INDICATED (POST-TEST)	0.000	0.176	0.150	0.326
PRESENT ON RATE LEVEL	0.310	0.168	0.020	0.498
DERIVED BY FORMULA	0.307	0.169	0.026	0.502
UNDERLYING PRESENT RATE	0.369	0.200	0.024	0.593
PROPOSED	0.305	0.167	0.026	0.498

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.6298
IND. RATE				0.63	MINIMUM PREMIUM	540
MAN. RATE	1.19	1.03	0.79	+ 0.63	PRESENT	565

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	1,642	16,616	1.012	0	0	0	0	2	2
2016	1,767	6,710	0.380	0	0	0	0	0	0
2017	1,651	146,481	8.872	0	0	0	2	0	2
2018	1,595	6,676	0.419	0	0	0	0	2	2
2019	1,526	138,967	9.107	0	0	0	0	1	1
TOTAL	8,181	315,450	3.856	0	0	0	2	5	7

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	8,304	0	0	0	0	7,165	1,147
2016	0	0	0	0	0	0	0	0	0	0	6,710
2017	0	0	0	72,401	0	0	0	0	74,080	0	0
2018	0	0	0	0	3,643	0	0	0	0	1,807	1,226
2019	0	0	0	0	83,300	0	0	0	0	55,500	167
TOTAL	0	0	0	72,401	95,247	0	0	0	74,080	64,472	9,250

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	11,684	0	0	0	0	9,744	1,118
2016	0	0	0	0	0	0	0	0	0	0	7,166
2017	0	203	23,081	83,377	2,433	0	200	30,477	101,616	3,534	0
2018	0	16	1,261	657	4,076	0	5	469	282	2,368	1,344
2019	175	8,213	110,972	42,750	65,257	844	7,182	43,806	22,256	43,085	202
TOTAL	175	8,432	135,315	126,783	83,450	844	7,386	74,751	124,153	58,730	9,830

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	226,903	393,116	9,830	
IBNR + FREQUENCY ADJUSTMENT	(40,801)	(28,232)	63	
TOTAL LOSSES	186,102	364,884	9,893	
EXPECTED LOSSES	144,142	113,559	13,283	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.275	4.460	0.121	6.856
INDICATED (POST-TEST)	2.215	4.342	0.118	6.674
PRESENT ON RATE LEVEL	1.480	1.166	0.136	2.783
DERIVED BY FORMULA	1.480	1.198	0.136	2.814
UNDERLYING PRESENT RATE	1.762	1.388	0.162	3.312
PROPOSED	1.480	1.198	0.136	2.814

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.5558
IND. RATE				3.56	MINIMUM PREMIUM	1,450
MAN. RATE	6.25	5.60	4.41	+ 3.56	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
2015	73	0	0.000	0	0	0	0	0	0
2016	62	0	0.000	0	0	0	0	0	0
2017	436	7,666	1.758	0	0	0	0	1	1
2018	4,586	0	0.000	0	0	0	0	0	0
2019	4,665	9,376	0.201	0	0	0	0	1	1
TOTAL	9,822	17,042	0.174	0	0	0	0	2	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	5,000	0	0	0	0	2,666	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	3,111	0	0	0	0	6,265	0
TOTAL	0	0	0	0	8,111	0	0	0	0	8,931	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	5	491	334	6,251	0	2	223	215	3,767	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	7	307	4,144	1,597	2,437	95	811	4,945	2,512	4,864	0
TOTAL	7	312	4,635	1,931	8,688	95	812	5,168	2,727	8,630	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,029	21,976	0	
IBNR + FREQUENCY ADJUSTMENT	(48,679)	(16,108)	89	
TOTAL LOSSES	0	5,868	89	
EXPECTED LOSSES	199,880	100,528	9,543	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.060	0.001	0.061
INDICATED (POST-TEST)	0.000	0.058	0.001	0.059
PRESENT ON RATE LEVEL	1.710	0.860	0.082	2.651
DERIVED BY FORMULA	1.710	0.852	0.080	2.641
UNDERLYING PRESENT RATE	2.035	1.024	0.097	3.156
PROPOSED	1.710	0.852	0.080	2.641

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.9923
IND. RATE				3.99	MINIMUM PREMIUM	1.580
MAN. RATE	5.42	4.78	4.92	+ 3.99	PRESENT	1.790

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	299	0	0.000	0	0	0	0	0	0
2016	540	0	0.000	0	0	0	0	0	0
2017	277	0	0.000	0	0	0	0	0	0
2018	507	0	0.000	0	0	0	0	0	0
2019	362	0	0.000	0	0	0	0	0	0
TOTAL	1,985	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(8,479)	(4,942)	4	
TOTAL LOSSES	0	0	4	
EXPECTED LOSSES	31,750	20,446	896	
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	1.344	0.865	0.038	2.247
DERIVED BY FORMULA	1.344	0.865	0.038	2.247
UNDERLYING PRESENT RATE	1.599	1.030	0.045	2.675
PROPOSED	1.344	0.865	0.038	2.247

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.3955
IND. RATE				3.40	MINIMUM PREMIUM	1,400
MAN. RATE	4.39	4.05	4.17	+ 3.40	PRESENT	1,570

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	0	0	0.000	0	0	0	0	0	0
2016	0	0	0.000	0	0	0	0	0	0
2017	2	0	0.000	0	0	0	0	0	0
2018	43	0	0.000	0	0	0	0	0	0
2019	18	0	0.000	0	0	0	0	0	0
TOTAL	63	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(163)	(95)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	693	540	57	
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	0.924	0.720	0.076	1.719
DERIVED BY FORMULA	0.924	0.720	0.076	1.719
UNDERLYING PRESENT RATE	1.099	0.857	0.090	2.046
PROPOSED	0.924	0.720	0.076	1.719

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.5979
IND. RATE				2.60	MINIMUM PREMIUM	1,150
MAN. RATE	3.31	3.10	3.19	+ 2.60	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
2015	837	54	0.006	0	0	0	0	0	0
2016	1,122	25,794	2.299	0	0	0	2	0	2
2017	629	21,413	3.404	0	0	0	1	1	2
2018	543	0	0.000	0	0	0	0	0	0
2019	298	0	0.000	0	0	0	0	0	0
TOTAL	3,429	47,261	1.378	0	0	0	3	1	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	54
2016	0	0	0	12,618	0	0	0	0	11,154	0	2,022
2017	0	0	0	7,500	111	0	0	0	8,407	2,152	3,243
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	20,118	111	0	0	0	19,561	2,152	5,319

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	53
2016	0	0	1,454	16,668	141	0	0	1,164	17,663	261	2,159
2017	0	21	2,402	8,644	391	0	24	3,639	11,706	3,441	3,571
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	21	3,855	25,313	532	0	24	4,803	29,369	3,702	5,783

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,704	58,916	5,783	
IBNR + FREQUENCY ADJUSTMENT	(11,274)	(7,903)	14	
TOTAL LOSSES	0	51,013	5,797	
EXPECTED LOSSES	40,171	28,925	4,363	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.488	0.169	1.657
INDICATED (POST-TEST)	0.000	1.448	0.165	1.613
PRESENT ON RATE LEVEL	0.984	0.709	0.107	1.800
DERIVED BY FORMULA	0.984	0.716	0.107	1.808
UNDERLYING PRESENT RATE	1.171	0.844	0.127	2.142
PROPOSED	0.980	0.713	0.107	1.800

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.7201
IND. RATE				2.72	MINIMUM PREMIUM	1,190
MAN. RATE	3.61	3.24	3.34	+ 2.72	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
2015	723	2,124	0.294	0	0	0	0	1	1
2016	1,538	98,161	6.382	0	0	0	2	2	4
2017	614	100,362	16.346	0	0	0	3	2	5
2018	1,208	11,235	0.930	0	0	0	0	1	1
2019	1,370	1,987	0.145	0	0	0	0	0	0
TOTAL	5,453	213,869	3.922	0	0	0	5	6	11

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	317	0	0	0	0	466	1,341
2016	0	0	0	33,877	35,515	0	0	0	14,380	7,719	6,670
2017	0	0	0	54,552	4,389	0	0	0	21,793	15,754	3,874
2018	0	0	0	0	1,672	0	0	0	0	1,151	8,412
2019	0	0	0	0	0	0	0	0	0	0	1,987
TOTAL	0	0	0	88,429	41,893	0	0	0	36,173	25,090	22,284

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	446	0	0	0	0	634	1,307
2016	0	0	4,659	45,270	45,114	0	0	1,587	23,020	10,876	7,124
2017	0	157	17,822	63,115	7,320	0	68	10,284	31,165	23,297	4,265
2018	0	7	579	301	1,871	0	3	299	179	1,508	9,220
2019	0	0	0	0	0	0	0	0	0	0	2,402
TOTAL	0	164	23,060	108,687	54,751	0	71	12,170	54,364	36,315	24,318

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	35,466	254,116	24,318	
IBNR + FREQUENCY ADJUSTMENT	(29,101)	(15,674)	51	
TOTAL LOSSES	6,364	238,442	24,369	
EXPECTED LOSSES	110,926	67,851	9,042	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.117	4.373	0.447	4.936
INDICATED (POST-TEST)	0.114	4.257	0.435	4.805
PRESENT ON RATE LEVEL	1.709	1.045	0.139	2.894
DERIVED BY FORMULA	1.709	1.077	0.142	2.929
UNDERLYING PRESENT RATE	2.034	1.244	0.166	3.444
PROPOSED	1.709	1.077	0.142	2.929

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	4.264
IND. RATE				4.43	MINIMUM PREMIUM	1,720
MAN. RATE	5.83	5.21	5.37	+ 4.43	PRESENT	1,925

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	832	0	0.000	0	0	0	0	0	0
2016	518	1,329	0.257	0	0	0	0	0	0
2017	725	0	0.000	0	0	0	0	0	0
2018	199	0	0.000	0	0	0	0	0	0
2019	414	0	0.000	0	0	0	0	0	0
TOTAL	2,688	1,329	0.049	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	1,329
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	1,329

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	1,419
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	1,419

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,419	
IBNR + FREQUENCY ADJUSTMENT	(11,757)	(5,590)	13	
TOTAL LOSSES	0	0	1,433	
EXPECTED LOSSES	38,694	20,620	3,443	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.053	0.053
INDICATED (POST-TEST)	0.000	0.000	0.052	0.052
PRESENT ON RATE LEVEL	1.209	0.644	0.108	1.961
DERIVED BY FORMULA	1.209	0.638	0.107	1.954
UNDERLYING PRESENT RATE	1.440	0.767	0.128	2.335
PROPOSED	1.209	0.638	0.107	1.954

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.9538
IND. RATE				2.95	MINIMUM PREMIUM	1,260
MAN. RATE	3.84	3.53	3.64	+ 2.95	PRESENT	1,410

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	51	0	0.000	0	0	0	0	0	0
2016	0	0	0.000	0	0	0	0	0	0
2017	0	0	0.000	0	0	0	0	0	0
2018	1	0	0.000	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0
TOTAL	52	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(197)	(234)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	669	681	74	
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	1.081	1.100	0.120	2.301
DERIVED BY FORMULA	1.081	1.100	0.120	2.301
UNDERLYING PRESENT RATE	1.286	1.309	0.143	2.739
PROPOSED	1.081	1.100	0.120	2.301

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.4775
IND. RATE				3.48	MINIMUM PREMIUM	1,425
MAN. RATE	4.52	4.15	4.27	+ 3.48	PRESENT	1,595

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	21	0	0.000	0	0	0	0	0	0
2016	6	0	0.000	0	0	0	0	0	0
2017	103	0	0.000	0	0	0	0	0	0
2018	11	0	0.000	0	0	0	0	0	0
2019	40	0	0.000	0	0	0	0	0	0
TOTAL	181	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(1,259)	(525)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	3,598	2,128	322	
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	1.670	0.988	0.149	2.807
DERIVED BY FORMULA	1.670	0.988	0.149	2.807
UNDERLYING PRESENT RATE	1.988	1.176	0.178	3.342
PROPOSED	1.670	0.988	0.149	2.807

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	4.2430
IND. RATE				4.24	MINIMUM PREMIUM	1,660
MAN. RATE	5.52	5.06	5.21	+ 4.24	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
2015	762	0	0.000	0	0	0	0	0	0
2016	434	0	0.000	0	0	0	0	0	0
2017	334	0	0.000	0	0	0	0	0	0
2018	1,330	0	0.000	0	0	0	0	0	0
2019	547	0	0.000	0	0	0	0	0	0
TOTAL	3,407	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(4,626)	(3,755)	8	
TOTAL LOSSES	0	0	8	
EXPECTED LOSSES	17,614	15,793	1,775	
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	0.434	0.389	0.044	0.868
DERIVED BY FORMULA	0.434	0.386	0.043	0.863
UNDERLYING PRESENT RATE	0.517	0.464	0.052	1.033
PROPOSED	0.434	0.386	0.043	0.863

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.3046
IND. RATE				1.30	MINIMUM PREMIUM	750
MAN. RATE	1.80	1.56	1.61	+ 1.30	PRESENT	810

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	8	0	0.000	0	0	0	0	0	0
2016	11	0	0.000	0	0	0	0	0	0
2017	20	0	0.000	0	0	0	0	0	0
2018	11	0	0.000	0	0	0	0	0	0
2019	124	0	0.000	0	0	0	0	0	0
TOTAL	174	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(805)	(185)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	3,006	1,202	189	
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	1.451	0.580	0.091	2.123
DERIVED BY FORMULA	1.451	0.580	0.091	2.123
UNDERLYING PRESENT RATE	1.728	0.691	0.109	2.527
PROPOSED	1.451	0.580	0.091	2.123

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	3.2087
IND. RATE				3.21	MINIMUM PREMIUM	1,340
MAN. RATE	4.31	3.83	3.94	+ 3.21	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
2015	682	158	0.023	0	0	0	0	0	0
2016	1,072	0	0.000	0	0	0	0	0	0
2017	1,012	0	0.000	0	0	0	0	0	0
2018	869	0	0.000	0	0	0	0	0	0
2019	564	0	0.000	0	0	0	0	0	0
TOTAL	4,199	158	0.004	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	158
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	158

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	154
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	154

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	154	
IBNR + FREQUENCY ADJUSTMENT	(11,469)	(3,390)	11	
TOTAL LOSSES	0	0	165	
EXPECTED LOSSES	39,990	13,293	2,737	
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	0.004	0.004
PRESENT ON RATE LEVEL	0.800	0.266	0.055	1.121
DERIVED BY FORMULA	0.800	0.263	0.054	1.118
UNDERLYING PRESENT RATE	0.952	0.317	0.065	1.334
PROPOSED	0.800	0.263	0.054	1.118

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.6892
IND. RATE				1.69	MINIMUM PREMIUM	870
MAN. RATE	2.24	2.02	2.08	+ 1.69	PRESENT	950

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	394	0	0.000	0	0	0	0	0	0
2016	220	159	0.072	0	0	0	0	0	0
2017	148	4,138	2.796	0	0	0	0	1	1
2018	135	0	0.000	0	0	0	0	0	0
2019	190	0	0.000	0	0	0	0	0	0
TOTAL	1,087	4,297	0.395	0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	159
2017	0	0	0	0	2,915	0	0	0	0	1,223	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	2,915	0	0	0	0	1,223	159

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	170
2017	0	3	286	195	3,644	0	1	102	99	1,728	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	3	286	195	3,644	0	1	102	99	1,728	170

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	392	5,665	170	
IBNR + FREQUENCY ADJUSTMENT	(8,604)	(2,247)	3	
TOTAL LOSSES	0	3,418	173	
EXPECTED LOSSES	30,534	8,433	789	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.314	0.016	0.330
INDICATED (POST-TEST)	0.000	0.306	0.015	0.322
PRESENT ON RATE LEVEL	2.360	0.652	0.061	3.073
DERIVED BY FORMULA	2.360	0.652	0.061	3.073
UNDERLYING PRESENT RATE	2.809	0.776	0.073	3.657
PROPOSED	2.360	0.652	0.061	3.073

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	4.4060
IND. RATE				4.41	MINIMUM PREMIUM	1,710
MAN. RATE	5.87	5.36	5.68	+ 4.41	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	2,803	0	0.000	0	0	0	0	0	0
2016	1,313	464,403	35.370	0	0	1	0	0	1
2017	645	178	0.028	0	0	0	0	0	0
2018	176	0	0.000	0	0	0	0	0	0
2019	70	61,440	87.771	0	0	0	0	4	4
TOTAL	5,007	526,021	10.506	0	0	1	0	4	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	170,409	0	0	0	0	293,994	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	178
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	50,138	0	0	0	0	10,281	1,021
TOTAL	0	0	170,409	0	50,138	0	0	293,994	0	10,281	1,199

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	3,971	279,266	1,636	886	0	7,232	471,272	6,468	1,470	0
2017	0	0	0	0	0	0	0	0	0	0	196
2018	0	0	0	0	0	0	0	0	0	0	0
2019	105	4,944	66,794	25,731	39,278	156	1,330	8,115	4,123	7,981	1,234
TOTAL	105	8,914	346,060	27,367	40,164	156	8,563	479,387	10,591	9,451	1,430

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	843,186	87,573	1,430	
IBNR + FREQUENCY ADJUSTMENT	(36,898)	(26,547)	8	
TOTAL LOSSES	806,287	61,026	1,439	
EXPECTED LOSSES	126,733	84,115	5,806	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	16.103	1.219	0.029	17.351
INDICATED (POST-TEST)	15.676	1.187	0.028	16.891
PRESENT ON RATE LEVEL	2.126	1.411	0.097	3.635
DERIVED BY FORMULA	2.126	1.409	0.097	3.632
UNDERLYING PRESENT RATE	2.531	1.680	0.116	4.327
PROPOSED	2.128	1.410	0.097	3.635

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	5.2128
IND. RATE				5.21	MINIMUM PREMIUM	1,960
MAN. RATE	7.09	6.34	6.72	+ 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
2015	913	85	0.009	0	0	0	0	0	0
2016	1,252	8,196	0.655	0	0	0	1	0	1
2017	1,089	90,230	8.286	0	0	0	0	1	1
2018	2,489	550	0.022	0	0	0	0	0	0
2019	2,359	223,084	9.457	0	0	1	0	0	1
TOTAL	8,102	322,145	3.976	0	0	1	1	1	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	85
2016	0	0	0	5,232	0	0	0	2,964	0	0	0
2017	0	0	0	0	25,909	0	0	0	0	64,321	0
2018	0	0	0	0	0	0	0	0	0	0	550
2019	0	0	120,239	0	0	0	0	102,845	0	0	0
TOTAL	0	0	120,239	5,232	25,909	0	0	102,845	2,964	64,321	635

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	83
2016	0	0	603	6,911	59	0	0	309	4,694	69	0
2017	0	26	2,544	1,731	32,389	0	39	5,384	5,191	90,873	0
2018	0	0	0	0	0	0	0	0	0	0	603
2019	445	19,034	206,871	9,355	6,084	1,892	17,134	196,321	10,264	5,770	0
TOTAL	445	19,060	210,018	17,997	38,532	1,892	17,173	202,014	20,148	96,712	686

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	450,602	173,388	686	
IBNR + FREQUENCY ADJUSTMENT	(18,892)	(24,044)	39	
TOTAL LOSSES	431,710	149,345	725	
EXPECTED LOSSES	71,179	112,127	6,066	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	5.328	1.843	0.009	7.181
INDICATED (POST-TEST)	5.187	1.794	0.009	6.990
PRESENT ON RATE LEVEL	0.738	1.163	0.063	1.964
DERIVED BY FORMULA	0.738	1.169	0.062	1.969
UNDERLYING PRESENT RATE	0.879	1.384	0.075	2.337
PROPOSED	0.738	1.169	0.062	1.969

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.8241
IND. RATE				2.82	MINIMUM PREMIUM	1,220
MAN. RATE	3.73	3.42	3.63	+ 2.82	PRESENT	1,410

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	2,171	210,068	9.676	0	0	0	4	4	8
2016	2,814	76,250	2.710	0	0	0	2	3	5
2017	2,327	31,401	1.349	0	0	0	0	3	3
2018	3,595	321,092	8.932	0	0	0	5	10	15
2019	3,315	108,168	3.263	0	0	0	3	6	9
TOTAL	14,222	746,979	5.252	0	0	0	14	26	40

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	61,602	49,683	0	0	0	70,561	28,079	143
2016	0	0	0	10,607	25,012	0	0	0	17,775	18,830	4,026
2017	0	0	0	0	22,240	0	0	0	0	8,562	599
2018	0	0	0	109,821	94,384	0	0	0	46,615	45,259	25,013
2019	0	0	0	43,715	5,608	0	0	0	31,561	12,575	14,709
TOTAL	0	0	0	225,745	196,927	0	0	0	166,512	113,305	44,490

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	78,604	69,904	0	0	0	100,832	38,187	139
2016	0	0	1,755	14,377	31,624	0	0	2,065	28,753	26,126	4,300
2017	0	22	2,184	1,486	27,802	0	5	717	691	12,096	659
2018	0	4,557	123,959	122,852	115,644	0	9,236	45,974	51,597	64,542	27,414
2019	12	3,993	75,207	38,549	10,002	191	7,024	45,466	27,678	14,758	17,783
TOTAL	12	8,573	203,105	255,868	254,976	191	16,265	94,222	209,550	155,711	50,296

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	322,367	876,105	50,296	
IBNR + FREQUENCY ADJUSTMENT	(86,152)	(61,716)	140	
TOTAL LOSSES	236,215	814,389	50,436	
EXPECTED LOSSES	315,625	265,703	25,418	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.661	5.726	0.355	7.742
INDICATED (POST-TEST)	1.617	5.575	0.345	7.537
PRESENT ON RATE LEVEL	1.864	1.570	0.150	3.584
DERIVED BY FORMULA	1.864	1.650	0.154	3.668
UNDERLYING PRESENT RATE	2.219	1.868	0.179	4.266
PROPOSED	1.864	1.650	0.154	3.668

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	4.6346
IND. RATE				4.63	MINIMUM PREMIUM	1,780
MAN. RATE	6.12	5.51	5.68	+ 4.63	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
2015	50	0	0.000	0	0	0	0	0	0
2016	175	0	0.000	0	0	0	0	0	0
2017	0	0	0.000	0	0	0	0	0	0
2018	3	0	0.000	0	0	0	0	0	0
2019	4	0	0.000	0	0	0	0	0	0
TOTAL	232	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(701)	(703)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	2,887	2,349	306	
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	1.045	0.850	0.111	2.007
DERIVED BY FORMULA	1.045	0.850	0.111	2.007
UNDERLYING PRESENT RATE	1.244	1.012	0.132	2.388
PROPOSED	1.045	0.850	0.111	2.007

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.5353
IND. RATE				2.54	MINIMUM PREMIUM	1,130
MAN. RATE	3.42	3.09	3.18	+ 2.54	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
2015	2	24,773	1238.650	0	0	0	1	2	3
2016	16	0	0.000	0	0	0	0	0	0
2017	77	4,476	5.813	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
TOTAL	122	29,249	23.975	0	0	0	1	2	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	14,352	2,993	0	0	0	5,264	1,847	317
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	4,476
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	14,352	2,993	0	0	0	5,264	1,847	4,793

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	18,313	4,211	0	0	0	7,522	2,512	309
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	4,928
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	18,313	4,211	0	0	0	7,522	2,512	5,237

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	32,558	5,237	
IBNR + FREQUENCY ADJUSTMENT	(1,070)	(758)	1	
TOTAL LOSSES	0	31,800	5,238	
EXPECTED LOSSES	3,066	2,826	266	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	26.066	4.293	30.359
INDICATED (POST-TEST)	0.000	25.375	4.180	29.555
PRESENT ON RATE LEVEL	2.111	1.946	0.183	4.240
DERIVED BY FORMULA	2.111	1.946	0.183	4.240
UNDERLYING PRESENT RATE	2.513	2.316	0.218	5.047
PROPOSED	2.111	1.946	0.183	4.240

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	5.3576
IND. RATE				5.36	MINIMUM PREMIUM	2,000
MAN. RATE	7.44	6.52	6.72	+ 5.36	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
2015	1,921	81,576	4.247	0	0	0	1	3	4
2016	1,270	19,214	1.513	0	0	0	1	3	4
2017	926	15,035	1.624	0	0	0	0	1	1
2018	788	88,545	11.237	0	0	0	2	0	2
2019	1,757	2,959	0.168	0	0	0	0	1	1
TOTAL	6,662	207,329	3.112	0	0	0	4	8	12

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	14,845	30,962	0	0	0	3,674	23,534	8,561
2016	0	0	0	576	6,167	0	0	0	2,624	8,672	1,175
2017	0	0	0	0	1,930	0	0	0	0	8,007	5,098
2018	0	0	0	49,119	0	0	0	0	35,523	0	3,903
2019	0	0	0	0	1,500	0	0	0	0	1,300	159
TOTAL	0	0	0	64,540	40,559	0	0	0	41,821	41,513	18,896

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	18,942	43,564	0	0	0	5,250	32,006	8,347
2016	0	0	198	851	7,774	0	0	370	4,434	11,902	1,255
2017	0	2	190	129	2,413	0	5	670	646	11,312	5,613
2018	0	1,857	40,828	47,336	4,489	0	6,948	26,088	33,942	3,993	4,278
2019	3	148	1,998	770	1,175	20	168	1,026	521	1,009	192
TOTAL	3	2,007	43,213	68,028	59,415	20	7,121	28,155	44,794	60,223	19,685

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	80,519	232,459	19,685	
IBNR + FREQUENCY ADJUSTMENT	(22,849)	(18,051)	35	
TOTAL LOSSES	57,669	214,408	19,719	
EXPECTED LOSSES	81,846	73,316	6,461	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.866	3.218	0.296	4.380
INDICATED (POST-TEST)	0.843	3.133	0.288	4.264
PRESENT ON RATE LEVEL	1.032	0.925	0.081	2.038
DERIVED BY FORMULA	1.032	0.947	0.084	2.062
UNDERLYING PRESENT RATE	1.229	1.101	0.097	2.426
PROPOSED	1.032	0.947	0.084	2.062

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.6057
IND. RATE				2.61	MINIMUM PREMIUM	1,155
MAN. RATE	3.58	3.14	3.23	+ 2.61	PRESENT	1,290

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	163	188	0.115	0	0	0	0	0	0
2016	151	0	0.000	0	0	0	0	0	0
2017	205	0	0.000	0	0	0	0	0	0
2018	202	0	0.000	0	0	0	0	0	0
2019	204	0	0.000	0	0	0	0	0	0
TOTAL	925	188	0.020	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	188
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	188

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	183
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	183

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	183	
IBNR + FREQUENCY ADJUSTMENT	(4,012)	(2,171)	7	
TOTAL LOSSES	0	0	190	
EXPECTED LOSSES	14,039	9,099	1,317	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.021	0.021
INDICATED (POST-TEST)	0.000	0.000	0.020	0.020
PRESENT ON RATE LEVEL	1.275	0.826	0.120	2.221
DERIVED BY FORMULA	1.275	0.826	0.120	2.221
UNDERLYING PRESENT RATE	1.518	0.984	0.142	2.644
PROPOSED	1.275	0.826	0.120	2.221

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.8064
IND. RATE				2.81	MINIMUM PREMIUM	1,215
MAN. RATE	3.78	3.42	3.52	+ 2.81	PRESENT	1,375

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	980	10,368	1.058	0	0	0	0	1	1
2016	1,670	2,032	0.122	0	0	0	0	1	1
2017	1,645	48,901	2.973	0	0	0	1	1	2
2018	1,005	6,000	0.597	0	0	0	0	0	0
2019	2,888	102,674	3.555	0	0	0	1	1	2
TOTAL	8,188	169,975	2.076	0	0	0	2	4	6

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	10,000	0	0	0	0	368	0
2016	0	0	0	0	867	0	0	0	0	812	353
2017	0	0	0	37,893	1,298	0	0	0	9,462	248	0
2018	0	0	0	0	0	0	0	0	0	0	6,000
2019	0	0	0	41,404	1,453	0	0	0	56,221	2,838	758
TOTAL	0	0	0	79,297	13,618	0	0	0	65,683	4,266	7,111

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	14,070	0	0	0	0	500	0
2016	0	0	18	13	1,092	0	0	9	26	1,109	377
2017	0	107	12,208	43,724	2,896	0	26	3,913	12,999	802	0
2018	0	0	0	0	0	0	0	0	0	0	6,576
2019	3	3,402	66,091	34,531	6,450	43	9,981	65,551	41,460	11,103	916
TOTAL	3	3,509	78,317	78,268	24,508	43	10,007	69,473	54,485	13,514	7,869

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	161,352	170,775	7,869	
IBNR + FREQUENCY ADJUSTMENT	(35,540)	(15,258)	74	
TOTAL LOSSES	125,812	155,517	7,943	
EXPECTED LOSSES	126,298	69,529	10,813	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.537	1.899	0.097	3.533
INDICATED (POST-TEST)	1.496	1.849	0.094	3.439
PRESENT ON RATE LEVEL	1.296	0.713	0.111	2.120
DERIVED BY FORMULA	1.296	0.725	0.111	2.131
UNDERLYING PRESENT RATE	1.542	0.849	0.132	2.524
PROPOSED	1.296	0.725	0.111	2.131

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	2.6930
IND. RATE				2.69	MINIMUM PREMIUM	1,180
MAN. RATE	3.62	3.26	3.36	+ 2.69	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
2015	4,046	136,798	3.381	0	0	0	2	0	2
2016	8,575	34,475	0.402	0	0	0	2	0	2
2017	8,217	393,362	4.787	0	0	0	3	2	5
2018	8,606	116,366	1.352	0	0	0	1	0	1
2019	7,775	39,642	0.510	0	0	0	1	2	3
TOTAL	37,219	720,643	1.936	0	0	0	9	4	13

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	27,523	0	0	0	0	106,876	0	2,399
2016	0	0	0	18,425	0	0	0	0	12,142	0	3,908
2017	0	0	0	81,159	1,660	0	0	0	296,852	13,509	182
2018	0	0	0	47,688	0	0	0	0	66,750	0	1,928
2019	0	0	0	9,908	8,905	0	0	0	12,875	6,985	969
TOTAL	0	0	0	184,703	10,565	0	0	0	495,495	20,494	9,386

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	35,119	0	0	0	0	152,726	0	2,339
2016	0	0	2,123	24,339	206	0	0	1,268	19,228	284	4,174
2017	0	229	26,037	93,574	4,802	0	810	123,256	408,282	33,245	200
2018	0	1,803	39,638	45,957	4,359	0	13,056	49,021	63,780	7,503	2,113
2019	19	1,658	27,216	12,655	8,247	106	3,105	20,012	12,035	7,461	1,172
TOTAL	19	3,689	95,013	211,644	17,615	106	16,971	193,556	656,050	48,493	9,998

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	309,355	933,802	9,998	
IBNR + FREQUENCY ADJUSTMENT	(11,541)	(22,871)	38	
TOTAL LOSSES	297,814	910,931	10,036	
EXPECTED LOSSES	41,126	96,911	7,329	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.800	2.447	0.027	3.275
INDICATED (POST-TEST)	0.779	2.383	0.026	3.188
PRESENT ON RATE LEVEL	0.093	0.219	0.017	0.328
DERIVED BY FORMULA	0.100	0.284	0.017	0.400
UNDERLYING PRESENT RATE	0.110	0.260	0.020	0.391
PROPOSED	0.100	0.284	0.017	0.400

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.5058
IND. RATE				0.51	MINIMUM PREMIUM	505
MAN. RATE	0.58	0.50	0.52	+ 0.51	PRESENT	485

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	44	0	0.000	0	0	0	0	0	0
2016	44	0	0.000	0	0	0	0	0	0
2017	41	0	0.000	0	0	0	0	0	0
2018	44	0	0.000	0	0	0	0	0	0
2019	39	0	0.000	0	0	0	0	0	0
TOTAL	212	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(2,213)	(978)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	7,853	3,937	391	
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	3.112	1.560	0.155	4.827
DERIVED BY FORMULA	3.112	1.560	0.155	4.827
UNDERLYING PRESENT RATE	3.704	1.857	0.185	5.746
PROPOSED	3.112	1.560	0.155	4.827

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	6.0991
IND. RATE				6.10	MINIMUM PREMIUM	2,000
MAN. RATE	10.21	9.45	7.65	+ 6.10	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
2015	96	0	0.000	0	0	0	0	0	0
2016	42	0	0.000	0	0	0	0	0	0
2017	60	0	0.000	0	0	0	0	0	0
2018	50	0	0.000	0	0	0	0	0	0
2019	163	0	0.000	0	0	0	0	0	0
TOTAL	411	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(1,199)	(193)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	4,290	884	105	
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	0.877	0.181	0.022	1.079
DERIVED BY FORMULA	0.877	0.181	0.022	1.079
UNDERLYING PRESENT RATE	1.044	0.215	0.026	1.284
PROPOSED	0.877	0.181	0.022	1.079

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.3633
IND. RATE				1.36	MINIMUM PREMIUM	765
MAN. RATE	2.47	2.22	1.71	+ 1.36	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
2015	0	0	0.000	0	0	0	0	0	0
2016	0	0	0.000	0	0	0	0	0	0
2017	56	0	0.000	0	0	0	0	0	0
2018	109	0	0.000	0	0	0	0	0	0
2019	22	0	0.000	0	0	0	0	0	0
TOTAL	187	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(164)	(80)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	577	373	117	
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	0.259	0.168	0.053	0.480
DERIVED BY FORMULA	0.259	0.168	0.053	0.480
UNDERLYING PRESENT RATE	0.309	0.200	0.063	0.571
PROPOSED	0.259	0.168	0.053	0.480

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.6059
IND. RATE				0.61	MINIMUM PREMIUM	535
MAN. RATE	1.10	0.98	0.76	+ 0.61	PRESENT	605

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	5,740	0	0.000	0	0	0	0	0	0
2016	5,438	0	0.000	0	0	0	0	0	0
2017	5,059	0	0.000	0	0	0	0	0	0
2018	5,044	0	0.000	0	0	0	0	0	0
2019	5,157	0	0.000	0	0	0	0	0	0
TOTAL	26,438	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(44,975)	(4,072)	34	
TOTAL LOSSES	0	0	34	
EXPECTED LOSSES	159,268	16,395	7,027	
CREDIBILITY	0.01	0.02	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	0.506	0.052	0.022	0.581
DERIVED BY FORMULA	0.501	0.051	0.022	0.574
UNDERLYING PRESENT RATE	0.602	0.062	0.027	0.691
PROPOSED	0.501	0.051	0.022	0.574

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.7249
IND. RATE				0.72	MINIMUM PREMIUM	570
MAN. RATE	1.33	1.18	0.92	+ 0.72	PRESENT	605

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	8,078	408	0.005	0	0	0	0	0	0
2016	11,269	4,614	0.041	0	0	0	0	0	0
2017	10,180	41,101	0.404	0	0	0	1	0	1
2018	13,767	1,896	0.014	0	0	0	0	0	0
2019	11,972	6,185	0.052	0	0	0	0	0	0
TOTAL	55,266	54,204	0.098	0	0	0	1	0	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	408
2016	0	0	0	0	0	0	0	0	0	0	4,614
2017	0	0	0	29,973	0	0	0	0	10,934	0	194
2018	0	0	0	0	0	0	0	0	0	0	1,896
2019	0	0	0	0	0	0	0	0	0	0	6,185
TOTAL	0	0	0	29,973	0	0	0	0	10,934	0	13,297

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	398
2016	0	0	0	0	0	0	0	0	0	0	4,928
2017	0	84	9,555	34,517	1,007	0	30	4,498	14,998	522	214
2018	0	0	0	0	0	0	0	0	0	0	2,078
2019	0	0	0	0	0	0	0	0	0	0	7,478
TOTAL	0	84	9,555	34,517	1,007	0	30	4,498	14,998	522	15,095

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,167	51,044	15,095	
IBNR + FREQUENCY ADJUSTMENT	(206,190)	(31,098)	94	
TOTAL LOSSES	0	19,945	15,189	
EXPECTED LOSSES	746,630	132,216	17,777	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.036	0.027	0.064
INDICATED (POST-TEST)	0.000	0.035	0.027	0.062
PRESENT ON RATE LEVEL	1.135	0.201	0.027	1.363
DERIVED BY FORMULA	1.124	0.194	0.027	1.345
UNDERLYING PRESENT RATE	1.351	0.239	0.032	1.622
PROPOSED	1.124	0.194	0.027	1.345

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.6994
IND. RATE				1.70	MINIMUM PREMIUM	870
MAN. RATE	3.14	2.79	2.16	+ 1.70	PRESENT	970

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	53,928	1,245,629	2.310	0	0	4	0	6	10
2016	49,000	504,546	1.030	0	0	0	4	8	12
2017	49,863	317,647	0.637	0	0	0	0	7	7
2018	56,828	121,401	0.214	0	0	0	1	5	6
2019	45,632	46,248	0.101	0	0	0	0	4	4
TOTAL	255,251	2,235,471	0.876	0	0	4	5	30	39

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	738,637	0	56,467	0	0	331,816	0	87,745	30,964
2016	0	0	0	107,795	75,271	0	0	0	97,529	194,178	29,773
2017	0	0	0	0	190,362	0	0	0	0	91,543	35,742
2018	0	0	0	16,332	19,922	0	0	0	27,726	35,695	21,726
2019	0	0	0	0	11,174	0	0	0	0	12,083	22,991
TOTAL	0	0	738,637	124,127	353,196	0	0	331,816	125,255	421,244	141,196

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	1,402,672	0	79,449	0	0	784,081	0	119,333	30,190
2016	0	0	14,021	143,496	96,019	0	0	12,337	160,680	267,413	31,798
2017	0	190	18,694	12,716	237,972	0	55	7,662	7,388	129,332	39,352
2018	0	703	20,472	19,331	23,783	0	5,516	29,621	32,057	49,888	23,812
2019	23	1,102	14,886	5,734	8,754	184	1,564	9,537	4,845	9,380	27,796
TOTAL	23	1,995	1,470,745	181,278	445,976	184	7,134	843,239	204,970	575,346	152,947

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,323,320	1,407,570	152,947	
IBNR + FREQUENCY ADJUSTMENT	(520,053)	(336,360)	907	
TOTAL LOSSES	1,803,267	1,071,210	153,855	
EXPECTED LOSSES	1,843,026	1,355,317	195,084	
CREDIBILITY	0.03	0.11	0.14	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.706	0.420	0.060	1.186
INDICATED (POST-TEST)	0.688	0.409	0.059	1.155
PRESENT ON RATE LEVEL	0.607	0.446	0.064	1.117
DERIVED BY FORMULA	0.609	0.442	0.063	1.114
UNDERLYING PRESENT RATE	0.722	0.531	0.076	1.329
PROPOSED	0.610	0.443	0.064	1.117

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	1.4112
IND. RATE				1.41	MINIMUM PREMIUM	780
MAN. RATE	2.50	2.28	1.77	+ 1.41	PRESENT	855

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	96	0	0.000	0	0	0	0	0	0
2016	42	0	0.000	0	0	0	0	0	0
2017	60	0	0.000	0	0	0	0	0	0
2018	50	0	0.000	0	0	0	0	0	0
2019	163	0	0.000	0	0	0	0	0	0
TOTAL	411	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(188)	(220)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	673	1,010	77	
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	0.138	0.206	0.016	0.360
DERIVED BY FORMULA	0.138	0.206	0.016	0.360
UNDERLYING PRESENT RATE	0.164	0.246	0.019	0.428
PROPOSED	0.138	0.206	0.016	0.360

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.4544
IND. RATE				0.45	MINIMUM PREMIUM	485
MAN. RATE	0.82	0.74	0.57	+ 0.45	PRESENT	-

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	0	0	0.000	0	0	0	0	0	0
2016	0	0	0.000	0	0	0	0	0	0
2017	56	0	0.000	0	0	0	0	0	0
2018	109	0	0.000	0	0	0	0	0	0
2019	22	0	0.000	0	0	0	0	0	0
TOTAL	187	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
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	(52)	(9)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	183	40	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	0.082	0.018	0.001	0.101
DERIVED BY FORMULA	0.082	0.018	0.001	0.101
UNDERLYING PRESENT RATE	0.098	0.021	0.001	0.120
PROPOSED	0.082	0.018	0.001	0.101

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	0.1276
IND. RATE				0.13	MINIMUM PREMIUM	385
MAN. RATE	0.24	0.21	0.16	+ 0.13	PRESENT	-

+ PROPOSED

POLICY YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	0	0	0.000	0	0	0	0	0	0
2016	0	0	0.000	0	0	0	0	0	0
2017	0	0	0.000	0	0	0	0	0	0
2018	0	0	0.000	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0
TOTAL	0	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	0	0	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	63.088	0.012	0.000	63.100
DERIVED BY FORMULA	63.088	0.012	0.000	63.100
UNDERLYING PRESENT RATE	75.096	0.014	0.000	75.110
PROPOSED	63.088	0.012	0.000	63.100

YEAR	12-1-19	12-1-20	12-1-21	12-1-22	IND. RATE	79.7267
IND. RATE				79.73	MINIMUM PREMIUM	2,000
MAN. RATE	100.00	100.00	100.00	+ 79.73	PRESENT	

+ PROPOSED