

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	0	0	0.000	0	0	0	0	0	0
2018	0	0	0.000	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0
2021	0	0	0.000	0	0	0	0	0	0
TOTAL	0	0	0.000	0	0	0	0	0	0

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	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	4.543	2.689	0.118	7.350
DERIVED BY FORMULA	4.543	2.689	0.118	7.350
UNDERLYING PRESENT RATE	4.568	2.704	0.119	7.390
PROPOSED	4.543	2.689	0.118	7.350

YEAR	6-1-18	12-1-20	12-1-22	12-1-24	IND. RATE	
IND. RATE				9.23		
MAN. RATE	6.93	9.08	9.45	+ 9.23		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	0	0	0.000	0	0	0	0	0	0
2018	0	0	0.000	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0
2021	0	0	0.000	0	0	0	0	0	0
TOTAL	0	0	0.000	0	0	0	0	0	0

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	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	3.576	2.187	0.093	5.857
DERIVED BY FORMULA	3.576	2.187	0.093	5.857
UNDERLYING PRESENT RATE	3.596	2.199	0.094	5.888
PROPOSED	3.576	2.187	0.093	5.857

YEAR	6-1-18	12-1-20	12-1-22	12-1-24	IND. RATE	7.352
IND. RATE				7.35		
MAN. RATE	7.01	7.93	7.53	+ 7.35		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	10	0	0.000	0	0	0	0	0	0
2018	0	0	0.000	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0
2021	0	0	0.000	0	0	0	0	0	0
TOTAL	10	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
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	496	310	16	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	4.932	3.080	0.155	8.167
DERIVED BY FORMULA	4.932	3.080	0.155	8.167
UNDERLYING PRESENT RATE	4.959	3.097	0.155	8.211
PROPOSED	4.932	3.080	0.155	8.167

YEAR	6-1-18	12-1-20	12-1-22	12-1-24	IND. RATE	10.252
IND. RATE				10.25		
MAN. RATE	7.88	9.99	10.50	+ 10.25		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	13	0	0.000	0	0	0	0	0	0
2018	17	0	0.000	0	0	0	0	0	0
2019	10	0	0.000	0	0	0	0	0	0
2020	3	0	0.000	0	0	0	0	0	0
2021	0	0	0.000	0	0	0	0	0	0
TOTAL	43	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
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	2,567	1,567	66	
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	5.937	3.624	0.154	9.714
DERIVED BY FORMULA	5.937	3.624	0.154	9.714
UNDERLYING PRESENT RATE	5.969	3.644	0.155	9.767
PROPOSED	5.937	3.624	0.154	9.714

YEAR	6-1-18	12-1-20	12-1-22	12-1-24	IND. RATE	12.196
IND. RATE				12.20		
MAN. RATE	9.92	12.37	12.49	+ 12.20		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,397	35,047	2,509	0	0	0	0	1	1
2018	1,080	0	0.000	0	0	0	0	0	0
2019	748	0	0.000	0	0	0	0	0	0
2020	240	686	0.286	0	0	0	0	0	0
2021	368	99,139	26,940	0	0	0	0	3	3
TOTAL	3,833	134,872	3,519	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
2017	0	0	0	0	20,021	0	0	0	0	14,783	243
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	686
2021	0	0	0	0	69,162	0	0	0	0	29,977	0
TOTAL	0	0	0	0	89,183	0	0	0	0	44,760	929

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	35,597	0	0	0	0	26,639	309
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	871
2021	0	0	0	0	171,951	0	0	0	0	75,848	0
TOTAL	0	0	0	0	207,548	0	0	0	0	102,487	1,180

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	310,035	1,180	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	310,035	1,180	
EXPECTED LOSSES	457,898	287,576	11,671	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	8.089	0.031	8.119
INDICATED (POST-TEST)	0.000	6.829	0.342	7.171
PRESENT ON RATE LEVEL	11.882	7.462	0.303	19.647
DERIVED BY FORMULA	11.882	7.456	0.303	19.641
UNDERLYING PRESENT RATE	11.946	7.503	0.304	19.753
PROPOSED	11.882	7.456	0.303	19.641

YEAR	6-1-18	12-1-20	12-1-22	12-1-24	IND. RATE	24.657
IND. RATE				24.66		
MAN. RATE	27.62	28.41	25.26	+ 24.66		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	12	0	0.000	0	0	0	0	0	0
2018	151	0	0.000	0	0	0	0	0	0
2019	46	0	0.000	0	0	0	0	0	0
2020	19	0	0.000	0	0	0	0	0	0
2021	14	0	0.000	0	0	0	0	0	0
TOTAL	242	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
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	10,875	6,517	283	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	4.470	2.678	0.116	7.264
DERIVED BY FORMULA	4.470	2.678	0.116	7.264
UNDERLYING PRESENT RATE	4.494	2.693	0.117	7.304
PROPOSED	4.470	2.678	0.116	7.264

YEAR	6-1-18	12-1-20	12-1-22	12-1-24	IND. RATE	9.120
IND. RATE				9.12		
MAN. RATE	10.04	10.38	9.34	+ 9.12		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	664	0	0.000	0	0	0	0	0	0
2018	731	271,756	37.176	0	0	0	2	6	8
2019	998	0	0.000	0	0	0	0	0	0
2020	763	588	0.077	0	0	0	0	0	0
2021	793	453	0.057	0	0	0	0	0	0
TOTAL	3,949	272,797	6.908	0	0	0	2	6	8

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	71,298	108,517	0	0	0	21,481	70,460	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	588
2021	0	0	0	0	0	0	0	0	0	0	453
TOTAL	0	0	0	71,298	108,517	0	0	0	21,481	70,460	1,041

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	123,845	194,083	0	0	0	38,898	127,589	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	747
2021	0	0	0	0	0	0	0	0	0	0	575
TOTAL	0	0	0	123,845	194,083	0	0	0	38,898	127,589	1,322

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	484,414	1,322	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	484,414	1,322	
EXPECTED LOSSES	371,579	226,164	9,381	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	12.267	0.033	12.300
INDICATED (POST-TEST)	0.000	10.357	0.372	10.729
PRESENT ON RATE LEVEL	9.359	5.696	0.236	15.291
DERIVED BY FORMULA	9.359	5.743	0.238	15.339
UNDERLYING PRESENT RATE	9.409	5.727	0.238	15.374
PROPOSED	9.329	5.725	0.237	15.291

YEAR	6-1-18	12-1-20	12-1-22	12-1-24	IND. RATE	19.196
IND. RATE				19.20		
MAN. RATE	21.34	21.98	19.66	+ 19.20		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	0	0	0.000	0	0	0	0	0	0
2018	107	0	0.000	0	0	0	0	0	0
2019	46	0	0.000	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0
2021	0	0	0.000	0	0	0	0	0	0
TOTAL	153	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
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	12,678	7,565	324	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	8.242	4.918	0.210	13.370
DERIVED BY FORMULA	8.242	4.918	0.210	13.370
UNDERLYING PRESENT RATE	8.286	4.945	0.212	13.443
PROPOSED	8.242	4.918	0.210	13.370

YEAR	6-1-18	12-1-20	12-1-22	12-1-24	IND. RATE	16.785
IND. RATE				16.78		
MAN. RATE	11.39	14.92	17.19	+ 16.78		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,101	0	0.000	0	0	0	0	0	0
2018	884	0	0.000	0	0	0	0	0	0
2019	996	0	0.000	0	0	0	0	0	0
2020	1,066	0	0.000	0	0	0	0	0	0
2021	733	0	0.000	0	0	0	0	0	0
TOTAL	4,780	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
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	189,917	116,561	4,894	
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	3.952	2.425	0.102	6.479
DERIVED BY FORMULA	3.952	2.401	0.101	6.454
UNDERLYING PRESENT RATE	3.973	2.439	0.102	6.514
PROPOSED	3.952	2.401	0.101	6.454

YEAR	6-1-18	12-1-20	12-1-22	12-1-24	IND. RATE	8.102
IND. RATE				8.10		
MAN. RATE	5.34	7.00	8.33	+ 8.10		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	148	0	0.000	0	0	0	0	0	0
2018	135	0	0.000	0	0	0	0	0	0
2019	202	0	0.000	0	0	0	0	0	0
2020	138	0	0.000	0	0	0	0	0	0
2021	71	0	0.000	0	0	0	0	0	0
TOTAL	694	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
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	11,013	6,783	276	
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	1.578	0.972	0.040	2.590
DERIVED BY FORMULA	1.578	0.972	0.040	2.590
UNDERLYING PRESENT RATE	1.587	0.977	0.040	2.604
PROPOSED	1.578	0.972	0.040	2.590

YEAR	6-1-18	12-1-20	12-1-22	12-1-24	IND. RATE	3.251
IND. RATE				3.25		
MAN. RATE	2.14	2.80	3.33	+ 3.25		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	481	0	0.000	0	0	0	0	0	0
2018	430	0	0.000	0	0	0	0	0	0
2019	522	0	0.000	0	0	0	0	0	0
2020	506	0	0.000	0	0	0	0	0	0
2021	335	0	0.000	0	0	0	0	0	0
TOTAL	2,274	0	0.000	0	0	0	0	0	0

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	36,185	21,399	921	
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	1.583	0.936	0.040	2.559
DERIVED BY FORMULA	1.583	0.936	0.040	2.558
UNDERLYING PRESENT RATE	1.591	0.941	0.041	2.573
PROPOSED	1.583	0.936	0.040	2.558

YEAR	6-1-18	12-1-20	12-1-22	12-1-24	IND. RATE	3.212
IND. RATE				3.21		
MAN. RATE	2.90	3.37	3.29	+ 3.21		

+ PROPOSED