

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	7,296	503,497	6,901	0	0	1	2	3	6
2015	8,456	331,141	3,916	0	0	1	1	2	4
2016	12,179	974,861	8,004	0	0	2	4	8	14
2017	12,643	255,127	2,018	0	0	0	1	5	6
2018	12,174	1,753,657	14,405	1	0	1	1	7	10
TOTAL	52,748	3,818,283	7,239	1	0	5	9	25	40

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	170,025	77,897	43,927	0	0	119,676	38,165	48,379	5,428
2015	0	0	90,792	53,727	15,217	0	0	29,620	96,099	18,797	26,889
2016	0	0	277,946	127,238	66,028	0	0	274,630	106,849	116,381	5,789
2017	0	0	0	19,786	59,277	0	0	0	65,795	76,492	33,777
2018	1,141,573	0	156,215	34,762	104,978	20,000	0	114,274	62,500	109,618	9,737
TOTAL	1,141,573	0	694,978	313,410	289,427	20,000	0	538,200	369,408	369,667	81,620

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	255,718	95,735	49,725	0	0	250,243	53,469	74,600	5,813
2015	0	0	167,744	60,110	18,451	0	0	100,979	149,863	29,989	32,589
2016	0	1,640	483,334	150,431	75,031	0	906	570,523	204,052	186,031	7,804
2017	0	95	40,933	28,214	66,256	0	69	99,247	98,729	119,062	45,464
2018	1,363,220	28,101	473,860	96,258	82,277	45,400	35,300	487,169	137,561	108,291	12,911
TOTAL	1,363,220	29,835	1,421,588	430,748	291,740	45,400	36,275	1,508,161	643,674	517,974	104,582

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,404,479	1,884,136	104,582	
IBNR + FREQUENCY ADJUSTMENT	(857,691)	(373,425)	645	
TOTAL LOSSES	3,546,788	1,510,712	105,226	
EXPECTED LOSSES	4,704,902	1,758,105	158,764	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	6.724	2.864	0.199	9.788
INDICATED (POST-TEST)	6.550	2.790	0.194	9.534
PRESENT ON RATE LEVEL	7.054	2.636	0.238	9.927
DERIVED BY FORMULA	7.049	2.642	0.236	9.926
UNDERLYING PRESENT RATE	8.920	3.333	0.301	12.554
PROPOSED	7.048	2.642	0.236	9.926

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	13.281
IND. RATE				13.28	MINIMUM PREMIUM	2,000
MAN. RATE	23.06	19.67	16.93	+ 13.28	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	6,267	28,142	0.449	0	0	0	0	0	0
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	785,872	8.111	0	0	1	0	3	4
2018	10,693	9,123	0.085	0	0	0	0	0	0
TOTAL	41,381	1,162,007	2.808	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
2014	0	0	0	0	0	0	0	0	0	0	28,142
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	104,019	0	103,753	0	0	458,991	0	103,562	15,547
2018	0	0	0	0	0	0	0	0	0	0	9,123
TOTAL	0	0	188,442	92,147	121,788	0	0	492,174	45,747	133,308	88,401

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	30,140
2015	0	0	577	345	19,048	0	0	701	957	36,468	3,505
2016	0	498	162,092	102,333	4,858	0	110	79,789	75,664	10,236	44,076
2017	0	4,120	160,311	21,857	115,189	0	29,854	934,017	64,901	164,314	20,926
2018	0	0	0	0	0	0	0	0	0	0	12,097
TOTAL	0	4,618	322,980	124,535	139,095	0	29,964	1,014,507	141,522	211,017	110,744

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,372,070	616,169	110,744	
IBNR + FREQUENCY ADJUSTMENT	(197,041)	(97,858)	305	
TOTAL LOSSES	1,175,029	518,311	111,050	
EXPECTED LOSSES	1,104,896	466,659	70,040	
CREDIBILITY	0.01	0.04	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.840	1.253	0.268	4.360
INDICATED (POST-TEST)	2.766	1.220	0.261	4.247
PRESENT ON RATE LEVEL	2.111	0.892	0.134	3.137
DERIVED BY FORMULA	2.118	0.905	0.139	3.162
UNDERLYING PRESENT RATE	2.670	1.128	0.169	3.967
PROPOSED	2.118	0.905	0.139	3.162

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.231
IND. RATE				4.23	MINIMUM PREMIUM	945
MAN. RATE	6.44	5.89	5.35	+ 4.23	PRESENT	955

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	1,216	271,267	22.308	1	0	0	0	0	1
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	1,505	172	0.011	0	0	0	0	0	0
TOTAL	7,464	295,404	3.958	1	0	0	1	1	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	268,856	0	0	0	0	0	0	0	0	0	2,411
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	172
TOTAL	268,856	0	0	6,750	579	0	0	0	9,341	379	9,499

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	401,402	0	0	0	0	0	0	0	0	0	2,582
2015	0	0	989	7,408	56	0	0	1,752	14,413	220	2,077
2016	0	0	66	39	603	0	0	34	37	571	1,225
2017	0	0	0	0	0	0	0	0	0	0	5,778
2018	0	0	0	0	0	0	0	0	0	0	228
TOTAL	401,402	0	1,054	7,447	659	0	0	1,786	14,450	791	11,891

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	404,242	23,347	11,891	
IBNR + FREQUENCY ADJUSTMENT	(33,192)	(37,720)	54	
TOTAL LOSSES	371,051	0	11,946	
EXPECTED LOSSES	182,853	173,931	14,585	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.971	0.000	0.160	5.131
INDICATED (POST-TEST)	4.842	0.000	0.156	4.998
PRESENT ON RATE LEVEL	1.937	1.843	0.155	3.935
DERIVED BY FORMULA	1.937	1.824	0.155	3.916
UNDERLYING PRESENT RATE	2.450	2.330	0.195	4.975
PROPOSED	1.947	1.833	0.155	3.935

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.265
IND. RATE				5.27	MINIMUM PREMIUM	1.860
MAN. RATE	7.80	7.18	6.71	+ 5.27	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
2014	1,219	0	0.000	0	0	0	0	0	0
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
TOTAL	6,417	2,260	0.035	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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	3,042
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	3,042

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	3,042	
IBNR + FREQUENCY ADJUSTMENT	(29,506)	(16,763)	25	
TOTAL LOSSES	0	0	3,067	
EXPECTED LOSSES	156,044	73,995	9,298	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.048	0.048
INDICATED (POST-TEST)	0.000	0.000	0.047	0.047
PRESENT ON RATE LEVEL	1.923	0.912	0.115	2.949
DERIVED BY FORMULA	1.923	0.903	0.114	2.940
UNDERLYING PRESENT RATE	2.432	1.153	0.145	3.730
PROPOSED	1.923	0.903	0.114	2.940

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.934
IND. RATE				3.93	MINIMUM PREMIUM	1,470
MAN. RATE	5.99	5.50	5.03	+ 3.93	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
2014	1	0	0.000	0	0	0	0	0	0
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
TOTAL	5	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(136)	(47)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	781	213	6	
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	12.357	3.368	0.102	15.826
DERIVED BY FORMULA	12.357	3.368	0.102	15.826
UNDERLYING PRESENT RATE	15.625	4.259	0.129	20.013
PROPOSED	12.356	3.368	0.102	15.826

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	21.175
IND. RATE				21.18	MINIMUM PREMIUM	2,000
MAN. RATE	34.87	30.54	26.99	+ 21.18	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
2014	353	0	0.000	0	0	0	0	0	0
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	60,615	2.151	0	0	0	0	2	2
TOTAL	7,592	61,837	0.815	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
2014	0	0	0	0	0	0	0	0	0	0	0
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	30,087	0	0	0	0	30,264	264
TOTAL	0	0	0	0	30,431	0	0	0	0	31,142	264

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	39	23	358	0	0	78	86	1,323	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	66	2,052	42,212	15,919	20,724	88	2,993	30,785	16,276	25,434	350
TOTAL	66	2,052	42,251	15,942	21,082	88	2,993	30,862	16,362	26,757	350

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	78,312	80,144	350	
IBNR + FREQUENCY ADJUSTMENT	(17,887)	(17,264)	113	
TOTAL LOSSES	60,425	62,880	463	
EXPECTED LOSSES	100,915	87,829	20,109	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.796	0.828	0.006	1.630
INDICATED (POST-TEST)	0.775	0.807	0.006	1.588
PRESENT ON RATE LEVEL	1.051	0.915	0.209	2.175
DERIVED BY FORMULA	1.051	0.914	0.207	2.172
UNDERLYING PRESENT RATE	1.329	1.157	0.265	2.751
PROPOSED	1.051	0.914	0.207	2.172

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.906
IND. RATE				2.91	MINIMUM PREMIUM	1,175
MAN. RATE	4.92	4.26	3.71	+ 2.91	PRESENT	1,155

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	60,776	1,337,210	2.200	0	0	3	10	13	26
2015	62,974	4,216,561	6.696	0	1	1	9	18	29
2016	68,326	1,102,022	1.613	0	0	1	11	11	23
2017	74,724	2,316,030	3.099	0	0	3	6	22	31
2018	80,881	1,191,545	1.473	0	0	2	2	29	33
TOTAL	347,681	10,163,368	2.923	0	1	10	38	93	142

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	306,813	166,813	168,622	0	0	220,032	215,410	212,749	46,771
2015	0	300,807	77,495	162,174	50,790	0	3,200,000	28,550	221,693	126,339	48,713
2016	0	0	228,706	205,265	84,176	0	0	188,005	267,950	77,139	50,781
2017	0	0	366,106	151,770	194,477	0	0	477,575	729,031	323,082	73,989
2018	0	0	228,329	19,529	374,389	0	0	116,242	1,846	383,106	68,104
TOTAL	0	300,807	1,207,449	705,551	872,454	0	3,200,000	1,030,404	1,435,930	1,122,415	288,358

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	461,447	205,013	190,880	0	0	460,087	301,789	328,059	50,092
2015	0	94,166	165,764	179,753	60,383	0	969,543	163,090	347,764	190,742	59,040
2016	0	1,349	433,764	234,623	95,306	0	620	459,555	447,386	132,886	68,453
2017	0	21,408	817,727	177,555	232,487	0	46,356	2,116,424	882,349	555,799	99,589
2018	1,668	55,178	953,367	233,149	269,186	1,541	61,016	683,884	225,963	328,038	90,306
TOTAL	1,668	172,101	2,832,069	1,030,093	848,242	1,541	1,077,536	3,883,039	2,205,252	1,535,524	367,480

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,967,955	5,619,112	367,480	
IBNR + FREQUENCY ADJUSTMENT	(1,177,248)	(1,183,945)	1,913	
TOTAL LOSSES	6,790,706	4,435,167	369,392	
EXPECTED LOSSES	6,711,384	5,495,251	477,393	
CREDIBILITY	0.04	0.15	0.17	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.953	1.276	0.106	3.335
INDICATED (POST-TEST)	1.903	1.243	0.103	3.249
PRESENT ON RATE LEVEL	1.527	1.250	0.109	2.885
DERIVED BY FORMULA	1.542	1.249	0.108	2.898
UNDERLYING PRESENT RATE	1.930	1.581	0.137	3.648
PROPOSED	1.542	1.249	0.108	2.898

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.878
IND. RATE				3.88	MINIMUM PREMIUM	1,455
MAN. RATE	6.15	5.46	4.92	+ 3.88	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
2014	2,080	38,738	1.862	0	0	0	0	3	3
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
TOTAL	15,108	112,244	0.743	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
2014	0	0	0	0	14,199	0	0	0	0	24,539	0
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
TOTAL	0	0	0	29,914	21,106	0	0	0	9,782	43,234	8,208

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	16,073	0	0	0	0	37,839	0
2015	0	0	4,624	32,975	8,227	0	0	2,362	15,813	27,663	1,737
2016	0	0	0	0	0	0	0	0	0	0	557
2017	0	0	0	0	0	0	0	0	0	0	7,639
2018	0	0	0	0	0	0	0	0	0	0	911
TOTAL	0	0	4,624	32,975	24,301	0	0	2,362	15,813	65,502	10,843

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,986	138,591	10,843	
IBNR + FREQUENCY ADJUSTMENT	(47,405)	(47,551)	71	
TOTAL LOSSES	0	91,040	10,914	
EXPECTED LOSSES	263,096	217,423	19,116	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.603	0.072	0.675
INDICATED (POST-TEST)	0.000	0.587	0.070	0.657
PRESENT ON RATE LEVEL	1.377	1.138	0.100	2.615
DERIVED BY FORMULA	1.363	1.127	0.099	2.590
UNDERLYING PRESENT RATE	1.741	1.439	0.127	3.307
PROPOSED	1.363	1.127	0.099	2.590

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.465
IND. RATE				3.47	MINIMUM PREMIUM	1,335
MAN. RATE	6.07	5.19	4.46	+ 3.47	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
2014	108	0	0.000	0	0	0	0	0	0
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	369	0.253	0	0	0	0	0	0
TOTAL	669	369	0.055	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
2014	0	0	0	0	0	0	0	0	0	0	0
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	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
2014	0	0	0	0	0	0	0	0	0	0	0
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	489
TOTAL	0	0	0	0	0	0	0	0	0	0	489

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	489	
IBNR + FREQUENCY ADJUSTMENT	(1,264)	(1,790)	4	
TOTAL LOSSES	0	0	494	
EXPECTED LOSSES	7,103	8,255	1,112	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.074	0.074
INDICATED (POST-TEST)	0.000	0.000	0.072	0.072
PRESENT ON RATE LEVEL	0.840	0.976	0.131	1.947
DERIVED BY FORMULA	0.840	0.976	0.131	1.947
UNDERLYING PRESENT RATE	1.062	1.234	0.166	2.462
PROPOSED	0.840	0.976	0.131	1.947

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.605
IND. RATE				2.61	MINIMUM PREMIUM	710
MAN. RATE	4.16	3.71	3.32	+ 2.61	PRESENT	705

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	33,580	281,586	0.839	0	0	0	2	1	3
2015	37,526	257,598	0.686	0	0	0	8	4	12
2016	33,356	90,819	0.272	0	0	0	3	0	3
2017	34,808	791,556	2.274	0	0	2	2	9	13
2018	36,693	539,477	1.470	0	0	0	0	15	15
TOTAL	175,963	1,961,036	1.114	0	0	2	15	29	46

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	103,034	3,930	0	0	0	141,344	10,254	23,024
2015	0	0	0	67,004	8,328	0	0	0	142,106	9,810	30,350
2016	0	0	0	36,185	0	0	0	0	48,105	0	6,529
2017	0	0	253,428	17,500	170,609	0	0	117,016	9,409	161,038	62,556
2018	0	0	0	0	105,069	0	0	0	0	210,581	223,827
TOTAL	0	0	253,428	223,723	287,936	0	0	117,016	340,964	391,683	346,286

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	126,629	4,449	0	0	0	198,023	15,812	24,659
2015	0	0	10,108	73,711	10,177	0	0	26,936	219,647	17,735	36,784
2016	0	0	11,757	39,156	901	0	0	17,092	76,044	2,309	8,801
2017	0	14,686	511,649	58,771	194,328	0	11,288	411,269	61,427	241,676	84,200
2018	231	7,166	147,412	55,592	72,372	611	20,826	214,203	113,250	176,972	296,795
TOTAL	231	21,852	680,925	353,858	282,226	611	32,115	669,500	668,392	454,504	451,239

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,405,234	1,758,979	451,239	
IBNR + FREQUENCY ADJUSTMENT	(491,541)	(349,702)	1,020	
TOTAL LOSSES	913,693	1,409,277	452,259	
EXPECTED LOSSES	2,834,887	1,585,136	277,134	
CREDIBILITY	0.03	0.09	0.11	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.519	0.801	0.257	1.577
INDICATED (POST-TEST)	0.506	0.780	0.250	1.536
PRESENT ON RATE LEVEL	1.274	0.712	0.125	2.111
DERIVED BY FORMULA	1.251	0.718	0.138	2.108
UNDERLYING PRESENT RATE	1.611	0.901	0.157	2.669
PROPOSED	1.251	0.719	0.138	2.108

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.821
IND. RATE				2.82	MINIMUM PREMIUM	740
MAN. RATE	4.77	4.12	3.60	+ 2.82	PRESENT	750

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	1,583	14,939	0.944	0	0	0	0	1	1
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	1,002	0	0.000	0	0	0	0	0	0
2018	629	0	0.000	0	0	0	0	0	0
TOTAL	5,402	42,585	0.788	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
2014	0	0	0	0	4,310	0	0	0	0	10,629	0
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
TOTAL	0	0	0	0	14,050	0	0	0	0	28,535	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	4,879	0	0	0	0	16,390	0
2015	0	0	65	39	2,150	0	0	81	110	4,195	0
2016	0	0	893	533	8,200	0	0	1,335	1,476	22,679	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
TOTAL	0	0	958	572	15,229	0	0	1,415	1,586	43,264	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,373	60,651	0	
IBNR + FREQUENCY ADJUSTMENT	(10,792)	(21,531)	43	
TOTAL LOSSES	0	39,120	43	
EXPECTED LOSSES	64,044	91,567	16,629	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.724	0.001	0.725
INDICATED (POST-TEST)	0.000	0.705	0.001	0.706
PRESENT ON RATE LEVEL	0.938	1.340	0.243	2.521
DERIVED BY FORMULA	0.938	1.334	0.241	2.513
UNDERLYING PRESENT RATE	1.186	1.695	0.308	3.188
PROPOSED	0.938	1.334	0.241	2.513

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.362
IND. RATE				3.36	MINIMUM PREMIUM	815
MAN. RATE	5.71	4.93	4.30	+ 3.36	PRESENT	815

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	2,896	336,232	11.610	0	0	1	1	0	2
2015	3,540	2,595	0.073	0	0	0	0	0	0
2016	3,922	267,684	6.825	0	0	1	0	1	2
2017	3,821	84,190	2.203	0	0	0	2	1	3
2018	2,350	220	0.009	0	0	0	0	0	0
TOTAL	16,529	690,921	4.180	0	0	2	3	2	7

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	166,823	4,647	0	0	0	138,921	24,988	0	853
2015	0	0	0	0	0	0	0	0	0	0	2,595
2016	0	0	136,093	0	12,500	0	0	111,349	0	0	7,742
2017	0	0	0	36,233	981	0	0	0	46,549	427	0
2018	0	0	0	0	0	0	0	0	0	0	220
TOTAL	0	0	302,916	40,880	13,481	0	0	250,270	71,537	427	11,410

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	250,902	5,711	0	0	0	290,484	35,008	0	914
2015	0	0	0	0	0	0	0	0	0	0	3,145
2016	0	803	214,170	4,901	14,548	0	367	211,741	9,621	2,227	10,436
2017	0	77	32,177	32,768	3,811	0	33	48,311	58,800	5,574	0
2018	0	0	0	0	0	0	0	0	0	0	292
TOTAL	0	880	497,250	43,379	18,359	0	400	550,536	103,429	7,801	14,787

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,049,065	172,968	14,787	
IBNR + FREQUENCY ADJUSTMENT	(79,246)	(40,860)	35	
TOTAL LOSSES	969,819	132,107	14,822	
EXPECTED LOSSES	433,431	180,724	11,742	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.867	0.799	0.090	6.756
INDICATED (POST-TEST)	5.715	0.779	0.087	6.581
PRESENT ON RATE LEVEL	2.074	0.865	0.056	2.994
DERIVED BY FORMULA	2.110	0.863	0.057	3.030
UNDERLYING PRESENT RATE	2.622	1.093	0.071	3.787
PROPOSED	2.110	0.863	0.057	3.030

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.729
IND. RATE				4.73	MINIMUM PREMIUM	1,700
MAN. RATE	6.67	6.11	5.79	+ 4.73	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
2014	201	0	0.000	0	0	0	0	0	0
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
TOTAL	1,134	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(5,205)	(3,400)	16	
TOTAL LOSSES	0	0	16	
EXPECTED LOSSES	32,742	17,121	2,868	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	2.283	1.194	0.200	3.677
DERIVED BY FORMULA	2.283	1.194	0.200	3.677
UNDERLYING PRESENT RATE	2.887	1.510	0.253	4.650
PROPOSED	2.283	1.194	0.200	3.677

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.739
IND. RATE				5.74	MINIMUM PREMIUM	1,995
MAN. RATE	7.80	7.35	7.11	+ 5.74	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	41	0	0.000	0	0	0	0	0	0
2015	120	0	0.000	0	0	0	0	0	0
2016	120	0	0.000	0	0	0	0	0	0
2017	183	8,973	4.903	0	0	0	0	1	1
2018	94	0	0.000	0	0	0	0	0	0
TOTAL	558	8,973	1.608	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
2014	0	0	0	0	0	0	0	0	0	0	0
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	8,159	0
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	814	0	0	0	0	8,159	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	0
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	324	143	889	0	2	3,329	1,679	11,954	0
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	1	324	143	889	0	2	3,329	1,679	11,954	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,656	14,665	0	
IBNR + FREQUENCY ADJUSTMENT	(2,125)	(1,604)	8	
TOTAL LOSSES	1,530	13,061	8	
EXPECTED LOSSES	10,866	7,387	2,145	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.274	2.341	0.001	2.616
INDICATED (POST-TEST)	0.267	2.280	0.001	2.549
PRESENT ON RATE LEVEL	1.540	1.047	0.304	2.891
DERIVED BY FORMULA	1.540	1.047	0.304	2.891
UNDERLYING PRESENT RATE	1.947	1.324	0.384	3.656
PROPOSED	1.540	1.047	0.304	2.891

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.868
IND. RATE				3.87	MINIMUM PREMIUM	890
MAN. RATE	6.67	5.69	4.93	+ 3.87	PRESENT	880

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	7,960	10,619	0.133	0	0	0	0	0	0
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	99,537	0.942	0	0	0	3	3	6
2018	12,809	2,444	0.019	0	0	0	0	0	0
TOTAL	45,874	158,621	0.346	0	0	0	4	5	9

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	10,619
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	25,228	13,853	0	0	0	13,770	39,107	7,579
2018	0	0	0	0	0	0	0	0	0	0	2,444
TOTAL	0	0	0	32,729	24,488	0	0	0	13,770	54,875	32,759

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	11,373
2015	0	0	1,205	8,296	3,563	0	0	137	186	7,108	13,154
2016	0	0	862	514	7,915	0	0	969	1,072	16,465	1,704
2017	0	65	27,642	25,129	17,042	0	21	30,195	25,416	58,759	10,201
2018	0	0	0	0	0	0	0	0	0	0	3,241
TOTAL	0	65	29,708	33,939	28,519	0	21	31,301	26,674	82,332	39,673

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	61,096	171,465	39,673	
IBNR + FREQUENCY ADJUSTMENT	(174,401)	(62,656)	262	
TOTAL LOSSES	0	108,809	39,935	
EXPECTED LOSSES	1,000,769	301,589	57,133	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.237	0.087	0.324
INDICATED (POST-TEST)	0.000	0.231	0.085	0.316
PRESENT ON RATE LEVEL	1.725	0.520	0.098	2.344
DERIVED BY FORMULA	1.708	0.508	0.098	2.314
UNDERLYING PRESENT RATE	2.182	0.657	0.125	2.964
PROPOSED	1.708	0.508	0.098	2.314

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.691
IND. RATE				3.69	MINIMUM PREMIUM	1,400
MAN. RATE	5.90	5.24	4.71	+ 3.69	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
2014	37,520	1,481,543	3.949	0	0	2	3	0	5
2015	52,555	140,542	0.267	0	0	0	3	0	3
2016	37,884	219,313	0.579	0	0	1	2	1	4
2017	33,586	348,634	1.038	0	0	0	5	1	6
2018	45,785	262,774	0.574	0	0	0	5	2	7
TOTAL	207,330	2,452,806	1.183	0	0	3	18	4	25

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	832,391	86,844	0	0	0	418,259	114,543	0	29,506
2015	0	0	0	59,171	0	0	0	0	60,441	0	20,930
2016	0	0	86,456	38,651	3,733	0	0	20,685	50,618	5,814	13,356
2017	0	0	0	123,809	196	0	0	0	212,456	987	11,186
2018	0	0	0	130,532	15,874	0	0	0	75,163	20,812	20,393
TOTAL	0	0	918,847	439,007	19,803	0	0	438,944	513,221	27,613	95,371

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	647,267	106,731	0	0	0	471,247	160,475	0	31,601
2015	0	0	8,669	64,940	491	0	0	11,339	93,260	1,420	25,367
2016	0	510	148,137	44,653	5,825	0	68	57,835	82,374	11,606	18,004
2017	0	260	108,696	111,413	9,574	0	149	220,103	268,174	24,030	15,056
2018	35	5,103	227,729	110,423	24,548	60	4,193	128,255	84,289	30,118	27,041
TOTAL	35	5,873	1,140,497	438,160	40,438	60	4,410	888,778	688,572	67,175	117,069

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,039,654	1,234,345	117,069	
IBNR + FREQUENCY ADJUSTMENT	(697,253)	(412,105)	1,058	
TOTAL LOSSES	1,342,401	822,240	118,127	
EXPECTED LOSSES	4,093,378	1,859,854	282,375	
CREDIBILITY	0.03	0.10	0.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.647	0.397	0.057	1.101
INDICATED (POST-TEST)	0.631	0.386	0.055	1.073
PRESENT ON RATE LEVEL	1.561	0.709	0.108	2.378
DERIVED BY FORMULA	1.533	0.677	0.101	2.312
UNDERLYING PRESENT RATE	1.974	0.897	0.136	3.008
PROPOSED	1.533	0.677	0.101	2.312

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.687
IND. RATE				3.69	MINIMUM PREMIUM	1,400
MAN. RATE	6.16	5.42	4.78	+ 3.69	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
2014	1,303	950	0.073	0	0	0	0	0	0
2015	589	0	0.000	0	0	0	0	0	0
2016	1,587	31,370	1.977	0	0	0	1	2	3
2017	1,372	122,941	8.961	0	0	0	1	0	1
2018	1,693	15,169	0.896	0	0	0	1	1	2
TOTAL	6,544	170,430	2.604	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
2014	0	0	0	0	0	0	0	0	0	0	950
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	4,312	1,773	0	0	0	2,875	16,210	6,200
2017	0	0	0	54,746	0	0	0	0	68,085	0	110
2018	0	0	0	2,500	2,489	0	0	0	0	7,822	2,358
TOTAL	0	0	0	61,558	4,262	0	0	0	70,960	24,032	9,618

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	1,017
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	1,602	4,786	1,953	0	0	2,459	6,135	24,570	8,358
2017	0	115	48,029	49,250	4,139	0	48	70,407	85,876	7,237	148
2018	5	247	7,427	3,271	1,975	23	774	7,957	4,207	6,574	3,127
TOTAL	5	362	57,058	57,306	8,067	23	821	80,823	96,217	38,381	12,650

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	139,091	199,971	12,650	
IBNR + FREQUENCY ADJUSTMENT	(24,176)	(18,848)	26	
TOTAL LOSSES	114,915	181,123	12,676	
EXPECTED LOSSES	138,109	90,089	6,087	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.756	2.768	0.194	4.718
INDICATED (POST-TEST)	1.711	2.696	0.189	4.595
PRESENT ON RATE LEVEL	1.669	1.089	0.074	2.831
DERIVED BY FORMULA	1.669	1.105	0.075	2.848
UNDERLYING PRESENT RATE	2.110	1.377	0.093	3.580
PROPOSED	1.669	1.105	0.075	2.848

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.542
IND. RATE				4.54	MINIMUM PREMIUM	1,645
MAN. RATE	6.79	6.18	5.69	+ 4.54	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
2014	1,637	222,792	13.610	0	0	1	0	0	1
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	4,503	0.232	0	0	0	0	1	1
TOTAL	8,909	267,245	3.000	0	0	1	1	2	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	91,828	0	0	0	0	129,283	0	0	1,681
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	1,744	313
TOTAL	0	0	91,828	15,480	3,446	0	0	129,283	6,942	4,368	15,898

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	138,109	0	0	0	0	270,331	0	0	1,800
2015	0	0	2,303	17,010	1,284	0	0	1,376	10,813	4,014	13,657
2016	0	0	0	0	0	0	0	0	0	0	3,553
2017	0	0	0	0	0	0	0	0	0	0	0
2018	5	167	3,432	1,294	1,685	5	172	1,774	938	1,466	415
TOTAL	5	167	143,844	18,304	2,968	5	172	273,481	11,750	5,479	19,426

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	417,675	38,503	19,426	
IBNR + FREQUENCY ADJUSTMENT	(52,996)	(37,235)	62	
TOTAL LOSSES	364,679	1,268	19,488	
EXPECTED LOSSES	302,896	170,789	16,240	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.093	0.014	0.219	4.326
INDICATED (POST-TEST)	3.987	0.014	0.213	4.214
PRESENT ON RATE LEVEL	2.689	1.516	0.144	4.349
DERIVED BY FORMULA	2.689	1.501	0.145	4.334
UNDERLYING PRESENT RATE	3.400	1.917	0.182	5.499
PROPOSED	2.688	1.501	0.145	4.334

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.912
IND. RATE				6.91	MINIMUM PREMIUM	2,000
MAN. RATE	10.61	9.58	8.74	+ 6.91	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
2014	1,389	922	0.066	0	0	0	0	0	0
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	73,128	2.677	0	0	0	0	2	2
TOTAL	10,394	98,494	0.948	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
2014	0	0	0	0	0	0	0	0	0	0	922
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	44,484	7,631
TOTAL	0	0	0	0	22,717	0	0	0	0	55,615	20,162

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	987
2015	0	0	0	0	0	0	0	0	0	0	6,699
2016	0	0	0	0	0	0	0	0	0	0	5,989
2017	0	2	678	299	1,862	0	3	4,541	2,291	16,308	2,206
2018	46	1,433	29,481	11,118	14,474	129	4,399	45,249	23,923	37,384	10,119
TOTAL	46	1,435	30,159	11,417	16,335	129	4,403	49,791	26,214	53,692	26,000

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	85,962	107,659	26,000	
IBNR + FREQUENCY ADJUSTMENT	(26,386)	(22,630)	43	
TOTAL LOSSES	59,576	85,029	26,043	
EXPECTED LOSSES	147,052	108,212	9,602	
CREDIBILITY	0.00	0.01	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.573	0.818	0.251	1.642
INDICATED (POST-TEST)	0.558	0.797	0.244	1.599
PRESENT ON RATE LEVEL	1.119	0.823	0.073	2.015
DERIVED BY FORMULA	1.119	0.823	0.076	2.018
UNDERLYING PRESENT RATE	1.415	1.041	0.092	2.548
PROPOSED	1.117	0.822	0.076	2.015

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.214
IND. RATE				3.21	MINIMUM PREMIUM	1,260
MAN. RATE	4.87	4.39	4.05	+ 3.21	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
2014	5,658	7,665	0.135	0	0	0	0	1	1
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	124,651	1.533	0	0	0	1	2	3
2018	9,546	42,758	0.448	0	0	0	0	2	2
TOTAL	36,274	370,954	1.023	0	0	1	1	6	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	5,209	0	0	0	0	0	2,456
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	1,056	22,173	0	0	0	7,961	55,752	37,709
2018	0	0	0	0	11,276	0	0	0	0	20,698	10,784
TOTAL	0	0	118,497	1,056	39,262	0	0	68,998	7,961	78,675	56,505

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	5,897	0	0	0	0	0	2,630
2015	0	0	21	13	698	0	0	63	86	3,265	2,383
2016	0	699	185,246	3,531	1,339	0	228	131,207	5,961	1,380	4,839
2017	0	22	9,745	4,846	24,304	0	22	30,979	21,515	82,529	50,756
2018	25	769	15,820	5,966	7,767	60	2,047	21,054	11,131	17,395	14,300
TOTAL	25	1,490	210,832	14,356	40,004	60	2,297	183,303	38,693	104,568	74,908

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	398,007	197,621	74,908	
IBNR + FREQUENCY ADJUSTMENT	(95,301)	(90,989)	211	
TOTAL LOSSES	302,706	106,632	75,119	
EXPECTED LOSSES	542,739	431,576	48,182	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.834	0.294	0.207	1.336
INDICATED (POST-TEST)	0.813	0.286	0.202	1.301
PRESENT ON RATE LEVEL	1.183	0.941	0.105	2.229
DERIVED BY FORMULA	1.180	0.921	0.109	2.210
UNDERLYING PRESENT RATE	1.496	1.190	0.133	2.819
PROPOSED	1.180	0.921	0.109	2.210

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.525
IND. RATE				3.52	MINIMUM PREMIUM	1,350
MAN. RATE	6.42	5.33	4.48	+ 3.52	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
2014	2,760	223,893	8.112	0	0	1	0	1	2
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	61,633	1.792	0	0	0	0	2	2
TOTAL	15,408	327,049	2.123	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
2014	0	0	145,605	0	910	0	0	72,040	0	584	4,754
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	3,700	0	0	0	0	55,653	2,280
TOTAL	0	0	145,605	0	11,048	0	0	72,040	0	74,148	24,208

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	218,990	0	1,030	0	0	150,636	0	901	5,092
2015	0	0	21	12	678	0	0	82	113	4,292	20,063
2016	0	0	0	0	0	0	0	0	0	0	836
2017	0	5	2,327	1,028	6,392	0	4	6,114	3,084	21,956	0
2018	8	252	5,191	1,958	2,549	161	5,504	56,610	29,930	46,771	3,023
TOTAL	8	258	226,529	2,998	10,649	161	5,509	213,443	33,127	73,919	29,014

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	445,907	120,693	29,014	
IBNR + FREQUENCY ADJUSTMENT	(62,233)	(49,427)	92	
TOTAL LOSSES	383,674	71,266	29,106	
EXPECTED LOSSES	355,935	227,356	23,598	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.490	0.463	0.189	3.142
INDICATED (POST-TEST)	2.426	0.451	0.184	3.060
PRESENT ON RATE LEVEL	1.827	1.167	0.121	3.115
DERIVED BY FORMULA	1.833	1.153	0.122	3.108
UNDERLYING PRESENT RATE	2.310	1.476	0.153	3.939
PROPOSED	1.833	1.153	0.122	3.108

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.957
IND. RATE				4.96	MINIMUM PREMIUM	1,770
MAN. RATE	8.09	7.08	6.26	+ 4.96	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
2014	246	0	0.000	0	0	0	0	0	0
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
TOTAL	1,154	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(2,558)	(3,557)	7	
TOTAL LOSSES	0	0	7	
EXPECTED LOSSES	14,696	15,638	2,195	
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	1.007	1.072	0.150	2.229
DERIVED BY FORMULA	1.007	1.072	0.150	2.229
UNDERLYING PRESENT RATE	1.273	1.355	0.190	2.819
PROPOSED	1.007	1.072	0.150	2.229

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.555
IND. RATE				3.56	MINIMUM PREMIUM	1,360
MAN. RATE	5.75	5.05	4.48	+ 3.56	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
2014	74	0	0.000	0	0	0	0	0	0
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
TOTAL	406	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(1,568)	(3,412)	4	
TOTAL LOSSES	0	0	4	
EXPECTED LOSSES	9,223	15,590	963	
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	1.796	3.037	0.188	5.020
DERIVED BY FORMULA	1.796	3.037	0.188	5.020
UNDERLYING PRESENT RATE	2.272	3.840	0.237	6.349
PROPOSED	1.796	3.036	0.188	5.020

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	8.006
IND. RATE				8.01	MINIMUM PREMIUM	2,000
MAN. RATE	11.27	10.79	10.09	+ 8.01	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	10,405	90,962	0.874	0	0	0	7	5	12
2015	13,377	366,307	2.738	0	0	0	5	8	13
2016	13,942	792,274	5.683	0	0	2	4	5	11
2017	15,206	269,094	1.770	0	0	0	7	8	15
2018	16,462	445,860	2.708	0	0	0	4	13	17
TOTAL	69,392	1,964,497	2.831	0	0	2	27	39	68

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	25,844	3,982	0	0	0	21,572	9,860	29,704
2015	0	0	0	99,631	75,197	0	0	0	99,572	83,065	8,842
2016	0	0	320,266	76,248	91,018	0	0	138,800	86,864	48,346	30,732
2017	0	0	0	87,849	8,897	0	0	0	103,710	12,591	56,047
2018	0	0	0	72,065	44,875	0	0	0	239,260	63,737	25,923
TOTAL	0	0	320,266	361,637	223,969	0	0	138,800	550,978	217,599	151,248

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	31,762	4,508	0	0	0	30,222	15,204	31,813
2015	0	0	17,228	110,917	87,695	0	0	21,022	156,838	124,230	10,717
2016	0	1,890	535,757	98,205	100,249	0	458	299,093	154,050	79,813	41,427
2017	0	192	80,608	80,592	16,361	0	76	112,384	133,401	29,471	75,439
2018	99	5,280	176,390	80,069	38,426	185	13,099	405,707	266,958	93,760	34,374
TOTAL	99	7,362	809,983	401,545	247,239	185	13,633	838,206	741,468	342,478	193,769

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,669,468	1,732,730	193,769	
IBNR + FREQUENCY ADJUSTMENT	(659,622)	(524,042)	1,080	
TOTAL LOSSES	1,009,846	1,208,689	194,849	
EXPECTED LOSSES	3,712,698	2,444,809	265,091	
CREDIBILITY	0.01	0.05	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.455	1.742	0.281	3.478
INDICATED (POST-TEST)	1.418	1.697	0.274	3.388
PRESENT ON RATE LEVEL	4.231	2.786	0.302	7.319
DERIVED BY FORMULA	4.203	2.732	0.300	7.235
UNDERLYING PRESENT RATE	5.350	3.523	0.382	9.256
PROPOSED	4.203	2.732	0.300	7.235

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	11.539
IND. RATE				11.54	MINIMUM PREMIUM	2,000
MAN. RATE	18.28	16.31	14.71	+ 11.54	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
2014	118	0	0.000	0	0	0	0	0	0
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
TOTAL	1,387	1,558	0.112	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	1,042
2017	0	0	0	0	0	0	0	0	0	0	1,057
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	2,099

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	2,099	
IBNR + FREQUENCY ADJUSTMENT	(2,876)	(2,475)	7	
TOTAL LOSSES	0	0	2,106	
EXPECTED LOSSES	14,747	11,241	2,288	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.152	0.152
INDICATED (POST-TEST)	0.000	0.000	0.148	0.148
PRESENT ON RATE LEVEL	0.841	0.641	0.130	1.612
DERIVED BY FORMULA	0.841	0.641	0.130	1.612
UNDERLYING PRESENT RATE	1.063	0.810	0.165	2.039
PROPOSED	0.841	0.641	0.130	1.612

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.571
IND. RATE				2.57	MINIMUM PREMIUM	1,075
MAN. RATE	4.37	3.77	3.24	+ 2.57	PRESENT	1,050

+ PROPOSED

CLASS RENDERING WORKS

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

114

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	104	0	0.000	0	0	0	0	0	0
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
TOTAL	419	0	0.000	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(2,139)	(2,594)	4	
TOTAL LOSSES	0	0	4	
EXPECTED LOSSES	12,153	11,577	1,130	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	2.294	2.185	0.213	4.692
DERIVED BY FORMULA	2.294	2.185	0.213	4.692
UNDERLYING PRESENT RATE	2.900	2.763	0.270	5.933
PROPOSED	2.294	2.185	0.213	4.692

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	7.483
IND. RATE				7.48	MINIMUM PREMIUM	2,000
MAN. RATE	12.32	10.71	9.43	+ 7.48	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
2014	864	4,242	0.491	0	0	0	0	0	0
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	132,517	8.308	0	0	0	0	2	2
TOTAL	5,900	183,359	3.108	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
2014	0	0	0	0	0	0	0	0	0	0	4,242
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	72,400	0	0	0	0	60,117	0
TOTAL	0	0	0	0	103,720	0	0	0	0	73,361	6,278

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	4,543
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	28	12,456	5,503	34,217	0	4	5,404	2,726	19,404	2,740
2018	159	4,938	101,577	38,307	49,869	174	5,946	61,151	32,331	50,522	0
TOTAL	159	4,966	114,033	43,810	84,086	174	5,950	66,555	35,057	69,926	7,284

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	191,837	232,879	7,284	
IBNR + FREQUENCY ADJUSTMENT	(20,608)	(14,268)	75	
TOTAL LOSSES	171,229	218,611	7,358	
EXPECTED LOSSES	112,951	69,857	15,799	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.902	3.705	0.125	6.732
INDICATED (POST-TEST)	2.827	3.609	0.121	6.558
PRESENT ON RATE LEVEL	1.514	0.936	0.212	2.662
DERIVED BY FORMULA	1.514	0.963	0.211	2.688
UNDERLYING PRESENT RATE	1.914	1.184	0.268	3.366
PROPOSED	1.514	0.963	0.211	2.688

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.287
IND. RATE				4.29	MINIMUM PREMIUM	1.575
MAN. RATE	6.95	6.01	5.35	+ 4.29	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
2014	12,175	0	0.000	0	0	0	0	0	0
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
TOTAL	48,349	209,883	0.434	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	214,428	1,140	2,144	0	0	145,058	2,833	51,016	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
TOTAL	0	0	214,428	1,140	2,144	0	0	145,058	2,833	51,016	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	359,486	57,134	0	
IBNR + FREQUENCY ADJUSTMENT	(67,941)	(52,119)	86	
TOTAL LOSSES	291,545	5,015	86	
EXPECTED LOSSES	379,237	219,401	40,207	
CREDIBILITY	0.01	0.04	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.603	0.010	0.000	0.614
INDICATED (POST-TEST)	0.587	0.010	0.000	0.598
PRESENT ON RATE LEVEL	0.620	0.359	0.066	1.045
DERIVED BY FORMULA	0.620	0.345	0.062	1.027
UNDERLYING PRESENT RATE	0.784	0.454	0.083	1.321
PROPOSED	0.620	0.345	0.062	1.027

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.638
IND. RATE				1.64	MINIMUM PREMIUM	805
MAN. RATE	2.66	2.35	2.10	+ 1.64	PRESENT	960

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	853	3,966	0.465	0	0	0	0	0	0
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
TOTAL	3,101	4,439	0.143	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
2014	0	0	0	0	0	0	0	0	0	0	3,966
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
TOTAL	0	0	0	0	0	0	0	0	0	0	4,439

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	4,248
2015	0	0	0	0	0	0	0	0	0	0	316
2016	0	0	0	0	0	0	0	0	0	0	286
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	4,850

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	4,850	
IBNR + FREQUENCY ADJUSTMENT	(10,070)	(6,982)	19	
TOTAL LOSSES	0	0	4,869	
EXPECTED LOSSES	57,580	29,377	8,649	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.157	0.157
INDICATED (POST-TEST)	0.000	0.000	0.153	0.153
PRESENT ON RATE LEVEL	1.468	0.749	0.221	2.438
DERIVED BY FORMULA	1.468	0.742	0.220	2.430
UNDERLYING PRESENT RATE	1.857	0.947	0.279	3.083
PROPOSED	1.468	0.742	0.220	2.430

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.876
IND. RATE				3.88	MINIMUM PREMIUM	1,455
MAN. RATE	6.26	5.54	4.90	+ 3.88	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
2014	429	0	0.000	0	0	0	0	0	0
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
TOTAL	1,692	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(3,626)	(4,542)	11	
TOTAL LOSSES	0	0	11	
EXPECTED LOSSES	22,226	19,395	3,837	
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	1.039	0.906	0.179	2.125
DERIVED BY FORMULA	1.039	0.906	0.179	2.125
UNDERLYING PRESENT RATE	1.314	1.146	0.227	2.687
PROPOSED	1.039	0.907	0.179	2.125

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.389
IND. RATE				3.39	MINIMUM PREMIUM	1,315
MAN. RATE	5.09	4.67	4.27	+ 3.39	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
2014	965	134,964	13.986	0	0	0	0	1	1
2015	963	9,743	1.012	0	0	0	0	0	0
2016	1,038	600,970	57.897	0	0	1	2	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
TOTAL	5,080	788,728	15.526	0	0	1	2	4	7

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	36,225	0	0	0	0	97,172	1,567
2015	0	0	0	0	0	0	0	0	0	0	9,743
2016	0	0	114,144	66,803	0	0	0	383,038	35,504	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
TOTAL	0	0	114,144	66,803	61,178	0	0	383,038	35,504	113,534	14,527

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	41,007	0	0	0	0	149,839	1,678
2015	0	0	0	0	0	0	0	0	0	0	11,809
2016	0	673	200,146	75,689	2,953	0	1,264	741,000	89,219	9,365	1,996
2017	0	0	191	84	524	0	1	746	376	2,680	1,820
2018	54	1,669	34,336	12,949	16,857	42	1,437	14,783	7,816	12,214	509
TOTAL	54	2,343	234,672	88,722	61,341	42	2,702	756,529	97,411	174,097	17,812

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	996,342	421,572	17,812	
IBNR + FREQUENCY ADJUSTMENT	(17,762)	(20,925)	37	
TOTAL LOSSES	978,580	400,648	17,849	
EXPECTED LOSSES	100,320	94,888	10,316	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	19.263	7.887	0.351	27.501
INDICATED (POST-TEST)	18.764	7.682	0.342	26.789
PRESENT ON RATE LEVEL	1.562	1.477	0.161	3.199
DERIVED BY FORMULA	1.562	1.539	0.162	3.263
UNDERLYING PRESENT RATE	1.975	1.868	0.203	4.046
PROPOSED	1.562	1.539	0.162	3.263

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.204
IND. RATE				5.20	MINIMUM PREMIUM	1,840
MAN. RATE	7.94	7.14	6.43	+ 5.20	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
2014	13,208	307,305	2.327	0	0	1	1	2	4
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	272,618	2.023	0	0	1	1	2	4
2018	15,401	72,869	0.473	0	0	0	0	6	6
TOTAL	65,274	1,462,708	2.241	0	0	3	3	17	23

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	90,804	24,536	35,729	0	0	55,033	42,433	17,825	40,945
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	107,249	55,018	3,224	0	0	19,446	17,265	10,808	59,608
2018	0	0	0	0	34,039	0	0	0	0	23,064	15,766
TOTAL	0	0	599,858	81,110	90,917	0	0	401,586	62,384	77,868	148,985

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	136,569	30,155	40,445	0	0	115,074	59,449	27,486	43,852
2015	0	0	381,014	3,817	8,780	0	0	491,979	9,640	15,148	24,599
2016	0	0	1,271	758	11,678	0	0	1,463	1,618	24,855	16,675
2017	0	6,253	230,865	55,584	10,481	0	1,882	78,073	26,729	18,458	80,232
2018	75	2,321	47,757	18,010	23,446	67	2,281	23,461	12,404	19,383	20,906
TOTAL	75	8,575	797,476	108,324	94,830	67	4,163	710,050	109,839	105,330	186,264

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,520,405	418,324	186,264	
IBNR + FREQUENCY ADJUSTMENT	(271,966)	(269,762)	532	
TOTAL LOSSES	1,248,439	148,562	186,795	
EXPECTED LOSSES	1,601,371	1,239,124	133,002	
CREDIBILITY	0.01	0.05	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.913	0.228	0.286	2.426
INDICATED (POST-TEST)	1.863	0.222	0.279	2.364
PRESENT ON RATE LEVEL	1.940	1.501	0.161	3.602
DERIVED BY FORMULA	1.939	1.437	0.168	3.545
UNDERLYING PRESENT RATE	2.453	1.898	0.204	4.555
PROPOSED	1.939	1.437	0.168	3.545

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.654
IND. RATE				5.65	MINIMUM PREMIUM	1,970
MAN. RATE	9.04	8.06	7.24	+ 5.65	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	2,343	23,655	1.010	0	0	0	0	1	1
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	55,671	2.050	0	0	0	1	0	1
TOTAL	12,629	314,468	2.490	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
2014	0	0	0	0	10,000	0	0	0	0	13,655	0
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	26,173	0	0	0	0	29,498	0	0
TOTAL	0	0	0	26,173	58,721	0	0	0	29,498	188,174	11,902

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	11,320	0	0	0	0	21,056	0
2015	0	0	1,705	1,018	56,282	0	0	4,921	6,719	256,089	0
2016	0	0	0	0	0	0	0	0	0	0	15,449
2017	0	0	0	0	0	0	0	0	0	0	594
2018	0	806	41,196	20,457	2,730	0	838	42,026	28,687	4,956	0
TOTAL	0	806	42,902	21,475	70,332	0	838	46,947	35,406	282,101	16,043

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	91,493	409,314	16,043	
IBNR + FREQUENCY ADJUSTMENT	(25,004)	(26,346)	47	
TOTAL LOSSES	66,489	382,968	16,090	
EXPECTED LOSSES	143,969	120,016	12,541	
CREDIBILITY	0.00	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.526	3.032	0.127	3.686
INDICATED (POST-TEST)	0.513	2.954	0.124	3.591
PRESENT ON RATE LEVEL	0.902	0.752	0.079	1.732
DERIVED BY FORMULA	0.902	0.796	0.079	1.777
UNDERLYING PRESENT RATE	1.140	0.950	0.099	2.190
PROPOSED	0.902	0.796	0.079	1.777

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.834
IND. RATE				2.83	MINIMUM PREMIUM	1,150
MAN. RATE	4.24	3.85	3.48	+ 2.83	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
2014	321	0	0.000	0	0	0	0	0	0
2015	607	0	0.000	0	0	0	0	0	0
2016	616	2,510	0.407	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
TOTAL	3,534	2,510	0.071	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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	2,510
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	2,510

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	3,383
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	3,383

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	3,383	
IBNR + FREQUENCY ADJUSTMENT	(5,900)	(6,217)	17	
TOTAL LOSSES	0	0	3,400	
EXPECTED LOSSES	34,372	31,648	2,911	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.096	0.096
INDICATED (POST-TEST)	0.000	0.000	0.094	0.094
PRESENT ON RATE LEVEL	0.769	0.708	0.065	1.542
DERIVED BY FORMULA	0.769	0.701	0.065	1.536
UNDERLYING PRESENT RATE	0.973	0.896	0.082	1.951
PROPOSED	0.769	0.701	0.065	1.536

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.450
IND. RATE				2.45	MINIMUM PREMIUM	1,040
MAN. RATE	3.64	3.31	3.10	+ 2.45	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
2014	16,346	34,841	0.213	0	0	0	0	3	3
2015	13,114	47,923	0.365	0	0	0	2	0	2
2016	11,482	91,899	0.800	0	0	0	1	1	2
2017	10,936	40,135	0.367	0	0	0	2	2	4
2018	12,586	15,134	0.120	0	0	0	0	1	1
TOTAL	64,464	229,932	0.357	0	0	0	5	7	12

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	6,996	0	0	0	0	11,627	16,218
2015	0	0	0	2,382	0	0	0	0	23,130	0	22,411
2016	0	0	0	44,814	67	0	0	0	38,894	309	7,815
2017	0	0	0	11,602	2,589	0	0	0	13,182	5,297	7,465
2018	0	0	0	0	420	0	0	0	0	1,343	13,371
TOTAL	0	0	0	58,798	10,072	0	0	0	75,206	18,576	67,280

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	7,919	0	0	0	0	17,929	17,369
2015	0	0	349	2,614	20	0	0	4,339	35,690	544	27,162
2016	0	0	14,568	48,498	1,186	0	0	13,846	61,514	2,333	10,535
2017	0	27	11,208	10,892	3,706	0	11	15,793	17,717	9,162	10,048
2018	1	29	589	222	289	4	133	1,366	722	1,129	17,730
TOTAL	1	55	26,714	62,226	13,120	4	144	35,344	115,642	31,096	82,844

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	62,262	222,084	82,844	
IBNR + FREQUENCY ADJUSTMENT	(152,984)	(283,654)	521	
TOTAL LOSSES	0	0	83,365	

EXPECTED LOSSES	919,702	1,261,456	151,084
CREDIBILITY	0.01	0.05	0.06

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	1.128	1.547	0.185	2.861
DERIVED BY FORMULA	1.117	1.470	0.182	2.769
UNDERLYING PRESENT RATE	1.427	1.957	0.234	3.618
PROPOSED	1.117	1.470	0.182	2.769

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.416
IND. RATE				4.42	MINIMUM PREMIUM	1,610
MAN. RATE	7.48	6.53	5.75	+ 4.42	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
2014	1,259	0	0.000	0	0	0	0	0	0
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
TOTAL	5,684	9,216	0.162	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
TOTAL	0	0	0	0	0	0	0	0	0	0	9,216

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	0
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	12,405
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	12,405

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	12,405	
IBNR + FREQUENCY ADJUSTMENT	(27,109)	(33,002)	53	
TOTAL LOSSES	0	0	12,458	
EXPECTED LOSSES	156,854	145,241	16,917	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.219	0.219
INDICATED (POST-TEST)	0.000	0.000	0.213	0.213
PRESENT ON RATE LEVEL	2.182	2.021	0.235	4.438
DERIVED BY FORMULA	2.182	2.000	0.235	4.418
UNDERLYING PRESENT RATE	2.760	2.555	0.298	5.612
PROPOSED	2.182	2.001	0.235	4.418

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	7.046
IND. RATE				7.05	MINIMUM PREMIUM	2,000
MAN. RATE	10.43	9.70	8.92	+ 7.05	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
2014	386	0	0.000	0	0	0	0	0	0
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
TOTAL	1,986	2,557	0.129	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
TOTAL	0	0	0	0	167	0	0	0	0	402	1,988

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	373
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	66	29	182	0	0	164	83	589	2,261
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	66	29	182	0	0	164	83	589	2,635

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	231	883	2,635	
IBNR + FREQUENCY ADJUSTMENT	(4,351)	(6,049)	19	
TOTAL LOSSES	0	0	2,653	
EXPECTED LOSSES	25,565	28,202	4,464	
CREDIBILITY	0.00	0.00	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.134	0.134
INDICATED (POST-TEST)	0.000	0.000	0.130	0.130
PRESENT ON RATE LEVEL	1.018	1.123	0.178	2.319
DERIVED BY FORMULA	1.018	1.123	0.177	2.318
UNDERLYING PRESENT RATE	1.287	1.420	0.225	2.932
PROPOSED	1.018	1.123	0.177	2.318

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.697
IND. RATE				3.70	MINIMUM PREMIUM	1,405
MAN. RATE	5.64	5.12	4.66	+ 3.70	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
2014	168	0	0.000	0	0	0	0	0	0
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
TOTAL	853	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(1,572)	(2,735)	7	
TOTAL LOSSES	0	0	7	
EXPECTED LOSSES	8,963	12,346	2,092	
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	0.831	1.145	0.194	2.169
DERIVED BY FORMULA	0.831	1.145	0.194	2.169
UNDERLYING PRESENT RATE	1.051	1.447	0.245	2.743
PROPOSED	0.831	1.144	0.194	2.169

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.459
IND. RATE				3.46	MINIMUM PREMIUM	1,335
MAN. RATE	5.08	4.69	4.36	+ 3.46	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
2014	131	2,637	2.013	0	0	0	0	0	0
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
TOTAL	719	2,637	0.367	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
2014	0	0	0	0	0	0	0	0	0	0	2,637
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
TOTAL	0	0	0	0	0	0	0	0	0	0	2,637

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	2,824
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
TOTAL	0	0	0	0	0	0	0	0	0	0	2,824

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	2,824	
IBNR + FREQUENCY ADJUSTMENT	(1,981)	(1,630)	6	
TOTAL LOSSES	0	0	2,830	
EXPECTED LOSSES	11,368	7,600	1,345	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.394	0.394
INDICATED (POST-TEST)	0.000	0.000	0.383	0.383
PRESENT ON RATE LEVEL	1.250	0.836	0.148	2.234
DERIVED BY FORMULA	1.250	0.836	0.148	2.234
UNDERLYING PRESENT RATE	1.581	1.057	0.187	2.825
PROPOSED	1.250	0.836	0.148	2.234

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.563
IND. RATE				3.56	MINIMUM PREMIUM	1,360
MAN. RATE	5.71	5.04	4.49	+ 3.56	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
2014	7,080	41,274	0.583	0	0	0	1	2	3
2015	7,325	116,994	1.597	0	0	0	1	1	2
2016	6,954	47,130	0.678	0	0	0	2	0	2
2017	6,864	49,243	0.717	0	0	0	0	2	2
2018	7,584	38,291	0.505	0	0	0	0	1	1
TOTAL	35,807	292,932	0.818	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
2014	0	0	0	3,106	8,500	0	0	0	12,634	14,219	2,815
2015	0	0	0	56,753	1,188	0	0	0	48,779	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	1,392
2018	0	0	0	0	25,644	0	0	0	0	11,398	1,249
TOTAL	0	0	0	63,445	63,004	0	0	0	91,838	47,944	26,701

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	3,817	9,622	0	0	0	17,700	21,926	3,015
2015	0	0	8,356	62,311	1,843	0	0	9,212	75,349	4,298	9,849
2016	0	0	1,165	3,880	89	0	0	10,810	48,096	1,460	17,684
2017	0	25	11,005	4,862	30,232	0	6	8,233	4,153	29,564	1,874
2018	56	1,749	35,979	13,568	17,664	33	1,127	11,594	6,130	9,579	1,656
TOTAL	56	1,774	56,505	88,439	59,450	33	1,133	39,849	151,427	66,828	34,078

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	99,350	366,144	34,078	
IBNR + FREQUENCY ADJUSTMENT	(64,297)	(72,138)	111	
TOTAL LOSSES	35,053	294,006	34,188	
EXPECTED LOSSES	372,616	327,539	29,809	
CREDIBILITY	0.01	0.03	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.098	0.821	0.095	1.014
INDICATED (POST-TEST)	0.095	0.800	0.093	0.988
PRESENT ON RATE LEVEL	0.823	0.723	0.066	1.612
DERIVED BY FORMULA	0.816	0.726	0.067	1.608
UNDERLYING PRESENT RATE	1.041	0.915	0.083	2.039
PROPOSED	0.816	0.726	0.067	1.608

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.565
IND. RATE				2.56	MINIMUM PREMIUM	1,070
MAN. RATE	4.13	3.61	3.24	+ 2.56	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
2014	36,634	304,582	0.831	0	0	1	1	3	5
2015	44,018	405,969	0.922	0	0	0	5	6	11
2016	43,875	950,190	2.166	0	0	1	7	8	16
2017	47,434	733,640	1.547	0	0	2	0	14	16
2018	47,192	170,416	0.361	0	0	0	1	9	10
TOTAL	219,153	2,564,797	1.170	0	0	4	14	40	58

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	127,706	30,029	6,895	0	0	62,116	6,372	16,189	55,275
2015	0	0	0	109,279	55,447	0	0	0	138,372	65,585	37,286
2016	0	0	199,119	268,861	137,653	0	0	80,799	182,986	51,011	29,761
2017	0	0	202,290	0	187,906	0	0	125,599	0	153,862	63,983
2018	0	0	0	4,569	61,541	0	0	0	3,695	57,999	42,612
TOTAL	0	0	529,115	412,738	449,442	0	0	268,514	331,425	344,646	228,917

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	192,070	36,906	7,805	0	0	129,885	8,927	24,963	59,200
2015	0	0	17,950	121,093	64,959	0	0	27,808	216,033	99,491	45,191
2016	0	1,175	414,232	306,174	152,214	0	267	223,187	301,249	87,283	40,118
2017	0	11,740	416,722	43,433	210,567	0	12,104	423,245	49,286	230,510	86,121
2018	135	4,338	93,534	36,132	42,866	168	5,841	64,261	34,785	49,363	56,504
TOTAL	135	17,253	1,134,507	543,737	478,412	168	18,211	868,385	610,281	491,611	287,133

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,038,660	2,124,041	287,133	
IBNR + FREQUENCY ADJUSTMENT	(869,242)	(426,837)	1,197	
TOTAL LOSSES	1,169,418	1,697,204	288,329	
EXPECTED LOSSES	4,910,611	1,959,307	314,207	
CREDIBILITY	0.03	0.11	0.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.534	0.774	0.132	1.440
INDICATED (POST-TEST)	0.520	0.754	0.128	1.402
PRESENT ON RATE LEVEL	1.772	0.707	0.113	2.592
DERIVED BY FORMULA	1.734	0.712	0.115	2.562
UNDERLYING PRESENT RATE	2.241	0.894	0.143	3.278
PROPOSED	1.735	0.712	0.115	2.562

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.086
IND. RATE				4.09	MINIMUM PREMIUM	1,515
MAN. RATE	6.58	5.83	5.21	+ 4.09	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
2014	3,468	81,280	2.344	0	0	0	1	1	2
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	206,760	2.393	0	0	1	0	1	2
TOTAL	37,119	615,899	1.659	0	0	1	6	5	12

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	7,702	6,598	0	0	0	6,933	46,587	13,460
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	117,411	0	10,305	0	0	49,504	0	18,809	10,731
TOTAL	0	0	117,411	145,126	21,587	0	0	49,504	170,823	74,213	37,235

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	9,466	7,469	0	0	0	9,713	71,837	14,416
2015	0	0	161	96	5,305	0	0	220	300	11,449	6,975
2016	0	0	11,974	39,851	1,013	0	0	23,119	102,559	4,641	0
2017	0	211	88,258	90,502	7,606	0	69	102,453	124,963	10,532	9,811
2018	457	15,637	218,788	15,632	11,865	238	11,687	143,298	17,838	18,262	14,229
TOTAL	457	15,849	319,181	155,547	33,257	238	11,756	269,091	255,374	116,721	45,431

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	616,571	560,898	45,431	
IBNR + FREQUENCY ADJUSTMENT	(131,883)	(40,557)	141	
TOTAL LOSSES	484,689	520,341	45,572	
EXPECTED LOSSES	716,639	189,885	34,694	
CREDIBILITY	0.01	0.03	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.306	1.402	0.123	2.830
INDICATED (POST-TEST)	1.272	1.366	0.120	2.757
PRESENT ON RATE LEVEL	1.527	0.405	0.074	2.005
DERIVED BY FORMULA	1.524	0.433	0.076	2.033
UNDERLYING PRESENT RATE	1.931	0.512	0.093	2.536
PROPOSED	1.524	0.433	0.076	2.033

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.242
IND. RATE				3.24	MINIMUM PREMIUM	1.270
MAN. RATE	5.02	4.50	4.03	+ 3.24	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
2014	38,433	785	0.002	0	0	0	0	0	0
2015	50,393	60,540	0.120	0	0	0	0	4	4
2016	47,067	74,997	0.159	0	0	0	1	0	1
2017	50,208	22,416	0.045	0	0	0	0	1	1
2018	12,344	48,024	0.389	0	0	0	0	2	2
TOTAL	198,445	206,762	0.104	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
2014	0	0	0	0	0	0	0	0	0	0	785
2015	0	0	0	0	6,647	0	0	0	0	9,353	44,540
2016	0	0	0	57,813	0	0	0	15,115	0	0	2,069
2017	0	0	0	0	754	0	0	0	0	2,993	18,669
2018	0	0	0	0	26,947	0	0	0	0	16,388	4,689
TOTAL	0	0	0	57,813	34,348	0	0	0	15,115	28,734	70,752

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	841
2015	0	0	233	139	7,679	0	0	264	360	13,725	53,982
2016	0	0	18,783	62,559	1,440	0	0	5,370	23,894	726	2,789
2017	0	1	300	132	824	0	1	1,221	616	4,385	25,128
2018	59	1,838	37,807	14,258	18,561	48	1,621	16,670	8,813	13,772	6,218
TOTAL	59	1,838	57,123	77,089	28,503	48	1,622	23,525	33,683	32,608	88,958

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	84,215	171,882	88,958	
IBNR + FREQUENCY ADJUSTMENT	(550,951)	(122,681)	230	
TOTAL LOSSES	0	49,202	89,189	
EXPECTED LOSSES	2,955,801	518,027	109,700	
CREDIBILITY	0.03	0.10	0.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.025	0.045	0.070
INDICATED (POST-TEST)	0.000	0.024	0.044	0.068
PRESENT ON RATE LEVEL	1.178	0.206	0.044	1.428
DERIVED BY FORMULA	1.143	0.188	0.044	1.374
UNDERLYING PRESENT RATE	1.489	0.261	0.055	1.806
PROPOSED	1.142	0.188	0.044	1.374

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.191
IND. RATE				2.19	MINIMUM PREMIUM	965
MAN. RATE	3.86	3.31	2.87	+ 2.19	PRESENT	980

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	3,491	92,860	2.660	0	0	0	1	1	2
2015	3,717	132,985	3.578	0	0	0	1	0	1
2016	3,795	267,886	7.059	0	0	1	0	0	1
2017	3,063	41,332	1.349	0	0	0	1	0	1
2018	3,875	618	0.016	0	0	0	0	0	0
TOTAL	17,941	535,681	2.986	0	0	1	3	1	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	34,505	158	0	0	0	28,857	25,153	4,187
2015	0	0	0	65,662	0	0	0	0	64,756	0	2,567
2016	0	0	219,076	0	0	0	0	48,810	0	0	0
2017	0	0	0	28,653	0	0	0	0	6,255	0	6,424
2018	0	0	0	0	0	0	0	0	0	0	618
TOTAL	0	0	219,076	128,820	158	0	0	48,810	99,868	25,153	13,796

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	42,407	179	0	0	0	40,429	38,786	4,484
2015	0	0	9,619	72,064	545	0	0	12,148	99,919	1,522	3,111
2016	0	1,293	342,482	6,528	2,476	0	161	92,817	4,217	976	0
2017	0	60	25,137	25,776	2,166	0	4	6,468	7,889	665	8,647
2018	0	0	0	0	0	0	0	0	0	0	819
TOTAL	0	1,353	377,238	146,775	5,366	0	165	111,434	152,454	41,949	17,062

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	490,190	346,544	17,062	
IBNR + FREQUENCY ADJUSTMENT	(43,090)	(36,540)	84	
TOTAL LOSSES	447,100	310,003	17,146	
EXPECTED LOSSES	250,479	165,999	22,644	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.492	1.728	0.096	4.316
INDICATED (POST-TEST)	2.428	1.683	0.093	4.204
PRESENT ON RATE LEVEL	1.104	0.732	0.100	1.936
DERIVED BY FORMULA	1.117	0.751	0.100	1.968
UNDERLYING PRESENT RATE	1.396	0.925	0.126	2.448
PROPOSED	1.117	0.751	0.100	1.968

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.139
IND. RATE				3.14	MINIMUM PREMIUM	1,240
MAN. RATE	5.03	4.44	3.89	+ 3.14	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
2014	0	0	0.000	0	0	0	0	0	0
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
TOTAL	7	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(25)	(13)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	101	61	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	1.135	0.688	0.127	1.950
DERIVED BY FORMULA	1.135	0.688	0.127	1.950
UNDERLYING PRESENT RATE	1.436	0.870	0.161	2.466
PROPOSED	1.135	0.688	0.127	1.950

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.110
IND. RATE				3.11	MINIMUM PREMIUM	1,230
MAN. RATE	5.00	4.41	3.92	+ 3.11	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
2014	10,951	148,769	1.358	0	0	0	3	0	3
2015	22,051	541,551	2.456	0	0	1	1	1	3
2016	38,583	356,960	0.925	0	0	2	3	0	5
2017	28,889	489,611	1.695	0	0	2	2	2	6
2018	28,439	16,909	0.059	0	0	0	0	2	2
TOTAL	128,913	1,553,800	1.205	0	0	5	9	5	19

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	74,990	0	0	0	0	61,798	0	11,981
2015	0	0	240,644	31,670	1,621	0	0	171,491	49,046	34,677	12,402
2016	0	0	226,643	30,151	0	0	0	57,414	40,024	0	2,728
2017	0	0	342,409	11,470	958	0	0	113,479	12,398	1,912	6,985
2018	0	0	0	0	2,442	0	0	0	0	13,067	1,400
TOTAL	0	0	809,696	148,281	5,021	0	0	342,384	163,266	49,656	35,496

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	92,163	0	0	0	0	86,579	0	12,832
2015	0	0	427,027	36,982	3,266	0	0	487,370	81,986	52,895	15,031
2016	0	1,337	364,107	39,380	3,312	0	189	123,399	68,231	3,069	3,677
2017	0	19,611	589,320	28,121	10,851	0	10,903	339,286	31,952	8,715	9,402
2018	5	167	3,426	1,292	1,682	38	1,292	13,292	7,027	10,982	1,856
TOTAL	5	21,114	1,383,880	197,937	19,111	38	12,385	963,346	275,775	75,661	42,798

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,380,769	568,485	42,798	
IBNR + FREQUENCY ADJUSTMENT	(358,878)	(156,344)	696	
TOTAL LOSSES	2,021,891	412,141	43,494	
EXPECTED LOSSES	1,892,126	738,616	175,735	
CREDIBILITY	0.02	0.08	0.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.568	0.320	0.034	1.922
INDICATED (POST-TEST)	1.528	0.311	0.033	1.872
PRESENT ON RATE LEVEL	1.161	0.453	0.108	1.722
DERIVED BY FORMULA	1.168	0.442	0.101	1.711
UNDERLYING PRESENT RATE	1.468	0.573	0.136	2.177
PROPOSED	1.176	0.445	0.102	1.722

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.746
IND. RATE				2.75	MINIMUM PREMIUM	1,130
MAN. RATE	4.24	3.79	3.46	+ 2.75	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
2014	119	0	0.000	0	0	0	0	0	0
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
TOTAL	166	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(358)	(342)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	3,104	1,249	180	
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	1.479	0.595	0.086	2.159
DERIVED BY FORMULA	1.479	0.595	0.086	2.159
UNDERLYING PRESENT RATE	1.870	0.753	0.108	2.731
PROPOSED	1.478	0.595	0.086	2.159

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.443
IND. RATE				3.44	MINIMUM PREMIUM	1,330
MAN. RATE	5.24	4.74	4.34	+ 3.44	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
2014	381	0	0.000	0	0	0	0	0	0
2015	380	0	0.000	0	0	0	0	0	0
2016	343	93,473	27.252	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
TOTAL	2,486	93,473	3.760	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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	37,982	0	0	0	55,491	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
TOTAL	0	0	0	37,982	0	0	0	55,491	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	12,340	41,100	946	0	0	19,716	87,720	2,664	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
TOTAL	0	0	12,340	41,100	946	0	0	19,716	87,720	2,664	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	32,056	132,430	0	
IBNR + FREQUENCY ADJUSTMENT	(5,340)	(2,775)	20	
TOTAL LOSSES	26,716	129,655	20	
EXPECTED LOSSES	30,966	13,573	4,108	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.075	5.215	0.001	6.291
INDICATED (POST-TEST)	1.047	5.080	0.001	6.128
PRESENT ON RATE LEVEL	0.985	0.432	0.131	1.547
DERIVED BY FORMULA	0.985	0.478	0.129	1.593
UNDERLYING PRESENT RATE	1.246	0.546	0.165	1.957
PROPOSED	0.985	0.478	0.129	1.593

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.541
IND. RATE				2.54	MINIMUM PREMIUM	1,065
MAN. RATE	4.03	3.53	3.11	+ 2.54	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
2014	3,972	5,138	0.129	0	0	0	0	0	0
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
TOTAL	23,407	98,644	0.421	0	0	0	2	1	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	5,138
2015	0	0	0	0	0	0	0	0	0	0	4,816
2016	0	0	0	66,322	0	0	0	10,105	0	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
TOTAL	0	0	0	66,322	1,276	0	0	0	10,105	9,105	11,836

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	5,503
2015	0	0	0	0	0	0	0	0	0	0	5,837
2016	0	0	21,548	71,767	1,651	0	0	3,590	15,974	485	1,298
2017	0	1	507	224	1,394	0	3	3,715	1,874	13,340	1,237
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	1	22,055	71,991	3,045	0	3	7,305	17,848	13,825	13,875

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	29,365	106,709	13,875	
IBNR + FREQUENCY ADJUSTMENT	(56,616)	(38,549)	88	
TOTAL LOSSES	0	68,161	13,963	
EXPECTED LOSSES	319,481	177,273	23,133	
CREDIBILITY	0.01	0.02	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.291	0.060	0.351
INDICATED (POST-TEST)	0.000	0.284	0.058	0.342
PRESENT ON RATE LEVEL	1.079	0.599	0.078	1.756
DERIVED BY FORMULA	1.069	0.593	0.078	1.739
UNDERLYING PRESENT RATE	1.365	0.757	0.099	2.221
PROPOSED	1.069	0.593	0.078	1.739

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.774
IND. RATE				2.77	MINIMUM PREMIUM	1,135
MAN. RATE	4.23	3.84	3.53	+ 2.77	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
2014	2,007	24,866	1.239	0	0	0	1	1	2
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	15,844	0.950	0	0	0	0	2	2
TOTAL	8,805	53,832	0.611	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
2014	0	0	0	887	4,674	0	0	0	3,833	8,105	7,367
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	0	1,308	0	326
2018	0	0	0	0	6,146	0	0	0	0	6,530	3,168
TOTAL	0	0	0	1,672	10,845	0	0	0	5,141	14,960	21,214

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	1,090	5,291	0	0	0	5,370	12,498	7,890
2015	0	0	0	0	0	0	0	0	0	0	8,737
2016	0	0	3	2	26	0	0	29	32	490	4,238
2017	0	2	689	706	59	0	1	1,353	1,650	139	439
2018	14	419	8,623	3,252	4,233	19	646	6,642	3,512	5,488	4,201
TOTAL	14	421	9,314	5,050	9,610	19	647	8,024	10,564	18,615	25,505

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	18,438	43,838	25,505	
IBNR + FREQUENCY ADJUSTMENT	(44,221)	(40,420)	87	
TOTAL LOSSES	0	3,418	25,592	
EXPECTED LOSSES	260,374	179,856	25,694	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.039	0.291	0.329
INDICATED (POST-TEST)	0.000	0.038	0.283	0.321
PRESENT ON RATE LEVEL	2.338	1.615	0.231	4.185
DERIVED BY FORMULA	2.338	1.600	0.231	4.169
UNDERLYING PRESENT RATE	2.957	2.043	0.292	5.292
PROPOSED	2.338	1.599	0.231	4.169

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.649
IND. RATE				6.65	MINIMUM PREMIUM	2,000
MAN. RATE	11.29	9.71	8.41	+ 6.65	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	4,320	54,108	1.253	0	0	0	0	2	2
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	13,029	0.407	0	0	0	0	1	1
2018	3,092	10,046	0.325	0	0	0	0	1	1
TOTAL	17,752	164,208	0.925	0	0	0	0	7	7

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	19,310	0	0	0	0	26,901	7,897
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	3,346	5,192
2018	0	0	0	0	3,370	0	0	0	0	6,676	0
TOTAL	0	0	0	0	41,032	0	0	0	0	97,270	25,906

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	21,859	0	0	0	0	41,481	8,458
2015	0	0	0	0	0	0	0	0	0	0	1,989
2016	0	0	1,570	937	14,427	0	0	5,353	5,920	90,955	15,065
2017	0	4	1,786	789	4,906	0	1	1,365	689	4,902	6,988
2018	7	230	4,728	1,783	2,321	19	660	6,791	3,590	5,611	0
TOTAL	7	234	8,085	3,509	43,513	19	661	13,509	10,199	142,949	32,500

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	22,515	200,170	32,500	
IBNR + FREQUENCY ADJUSTMENT	(38,368)	(30,627)	45	
TOTAL LOSSES	0	169,543	32,545	
EXPECTED LOSSES	227,976	134,422	14,016	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.955	0.183	1.138
INDICATED (POST-TEST)	0.000	0.930	0.179	1.109
PRESENT ON RATE LEVEL	1.016	0.599	0.062	1.677
DERIVED BY FORMULA	1.005	0.605	0.065	1.676
UNDERLYING PRESENT RATE	1.284	0.757	0.079	2.120
PROPOSED	1.006	0.606	0.065	1.676

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.673
IND. RATE				2.67	MINIMUM PREMIUM	1,105
MAN. RATE	4.77	3.98	3.37	+ 2.67	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
2014	9,607	353,900	3.684	0	0	1	2	6	9
2015	9,084	533,857	5.877	0	0	1	2	2	5
2016	9,333	485,931	5.207	0	0	1	3	3	7
2017	10,314	82,063	0.796	0	0	0	0	4	4
2018	9,537	46,285	0.485	0	0	0	0	2	2
TOTAL	47,875	1,502,036	3.137	0	0	3	7	17	27

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	125,560	15,266	16,903	0	0	42,894	80,749	45,169	27,359
2015	0	0	193,540	21,627	6,533	0	0	198,773	70,075	19,355	23,954
2016	0	0	101,268	94,490	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	28,823	10,255
TOTAL	0	0	420,368	131,383	74,456	0	0	324,581	255,280	172,237	123,731

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	188,842	18,762	19,134	0	0	89,691	113,129	69,651	29,301
2015	0	0	343,060	25,633	8,636	0	0	566,798	114,635	31,042	29,032
2016	0	597	191,355	106,663	25,016	0	274	199,227	177,203	82,193	43,164
2017	0	21	9,202	4,065	25,278	0	9	11,743	5,924	42,170	40,571
2018	16	492	10,111	3,813	4,964	84	2,851	29,319	15,501	24,223	13,598
TOTAL	16	1,110	742,570	158,937	83,028	84	3,133	896,778	426,393	249,279	155,667

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,643,690	917,637	155,667	
IBNR + FREQUENCY ADJUSTMENT	(165,510)	(205,107)	346	
TOTAL LOSSES	1,478,180	712,529	156,014	
EXPECTED LOSSES	946,950	930,161	95,942	
CREDIBILITY	0.01	0.04	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.088	1.488	0.326	4.902
INDICATED (POST-TEST)	3.008	1.450	0.317	4.775
PRESENT ON RATE LEVEL	1.564	1.536	0.158	3.259
DERIVED BY FORMULA	1.579	1.533	0.166	3.278
UNDERLYING PRESENT RATE	1.978	1.943	0.200	4.121
PROPOSED	1.579	1.533	0.166	3.278

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.228
IND. RATE				5.23	MINIMUM PREMIUM	1,845
MAN. RATE	8.28	7.29	6.55	+ 5.23	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
2014	23	0	0.000	0	0	0	0	0	0
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
TOTAL	244	161	0.066	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	217
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	217

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	217	
IBNR + FREQUENCY ADJUSTMENT	(775)	(1,025)	1	
TOTAL LOSSES	0	0	218	
EXPECTED LOSSES	3,677	4,375	577	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.089	0.089
INDICATED (POST-TEST)	0.000	0.000	0.087	0.087
PRESENT ON RATE LEVEL	1.192	1.418	0.187	2.796
DERIVED BY FORMULA	1.192	1.418	0.187	2.796
UNDERLYING PRESENT RATE	1.507	1.793	0.236	3.536
PROPOSED	1.191	1.418	0.187	2.796

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.459
IND. RATE				4.46	MINIMUM PREMIUM	1,625
MAN. RATE	7.49	6.46	5.62	+ 4.46	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
2014	4,511	6,639	0.147	0	0	0	0	1	1
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
TOTAL	24,948	121,103	0.485	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
2014	0	0	0	0	186	0	0	0	0	3,104	3,349
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
TOTAL	0	0	0	6,449	16,970	0	0	0	14,759	29,687	53,238

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	211	0	0	0	0	4,786	3,587
2015	0	0	150	90	4,957	0	0	68	93	3,547	1,499
2016	0	0	14	9	132	0	0	93	103	1,577	0
2017	0	25	10,576	7,974	13,997	0	17	24,695	23,374	35,442	63,892
2018	0	0	0	0	0	0	0	0	0	0	1,570
TOTAL	0	25	10,740	8,072	19,297	0	17	24,856	23,569	45,352	70,548

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	35,638	96,290	70,548	
IBNR + FREQUENCY ADJUSTMENT	(70,210)	(60,056)	83	
TOTAL LOSSES	0	36,234	70,631	
EXPECTED LOSSES	389,551	269,768	25,083	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.145	0.283	0.428
INDICATED (POST-TEST)	0.000	0.141	0.276	0.417
PRESENT ON RATE LEVEL	1.235	0.855	0.080	2.169
DERIVED BY FORMULA	1.222	0.834	0.085	2.142
UNDERLYING PRESENT RATE	1.561	1.081	0.101	2.743
PROPOSED	1.223	0.834	0.085	2.142

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.416
IND. RATE				3.42	MINIMUM PREMIUM	1,320
MAN. RATE	5.37	4.83	4.36	+ 3.42	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
2014	97	0	0.000	0	0	0	0	0	0
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
TOTAL	637	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(1,599)	(2,735)	12	
TOTAL LOSSES	0	0	12	
EXPECTED LOSSES	9,128	13,047	2,715	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.133	1.620	0.337	3.090
DERIVED BY FORMULA	1.133	1.620	0.337	3.090
UNDERLYING PRESENT RATE	1.433	2.048	0.426	3.907
PROPOSED	1.133	1.620	0.337	3.090

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.928
IND. RATE				4.93	MINIMUM PREMIUM	1,760
MAN. RATE	7.56	6.82	6.21	+ 4.93	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
2014	219	0	0.000	0	0	0	0	0	0
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
TOTAL	353	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(793)	(1,420)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	6,063	5,657	541	
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	1.358	1.267	0.121	2.747
DERIVED BY FORMULA	1.358	1.267	0.121	2.747
UNDERLYING PRESENT RATE	1.717	1.603	0.153	3.473
PROPOSED	1.358	1.267	0.121	2.747

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.381
IND. RATE				4.38	MINIMUM PREMIUM	1,600
MAN. RATE	7.23	6.31	5.52	+ 4.38	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
2014	553	18,364	3.321	0	0	0	0	0	0
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
TOTAL	2,827	31,821	1.126	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
2014	0	0	0	0	0	0	0	0	0	0	18,364
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
TOTAL	0	0	0	0	128	0	0	0	0	1,843	29,850

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	19,668
2015	0	0	0	0	0	0	0	0	0	0	10,953
2016	0	0	15	9	133	0	0	163	181	2,778	3,301
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	15	9	133	0	0	163	181	2,778	33,922

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	178	3,100	33,922	
IBNR + FREQUENCY ADJUSTMENT	(4,132)	(10,018)	24	
TOTAL LOSSES	0	0	33,946	
EXPECTED LOSSES	23,444	45,152	7,001	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	1.201	1.201
INDICATED (POST-TEST)	0.000	0.000	1.170	1.170
PRESENT ON RATE LEVEL	0.656	1.263	0.196	2.115
DERIVED BY FORMULA	0.656	1.250	0.206	2.112
UNDERLYING PRESENT RATE	0.829	1.597	0.248	2.674
PROPOSED	0.656	1.251	0.206	2.112

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.368
IND. RATE				3.37	MINIMUM PREMIUM	1,305
MAN. RATE	5.89	4.98	4.25	+ 3.37	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
2014	1,192	187,634	15,741	0	0	1	0	0	1
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
TOTAL	6,734	268,389	3,986	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
2014	0	0	147,293	0	0	0	0	40,341	0	0	0
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
TOTAL	0	0	147,293	41,431	1,269	0	0	40,341	28,526	2,511	7,018

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	221,529	0	0	0	0	84,353	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	2,701
2017	0	88	36,852	37,494	4,519	0	21	30,523	36,497	6,711	0
2018	0	0	0	0	0	0	0	0	0	0	6,649
TOTAL	0	88	258,381	37,494	4,519	0	21	114,876	36,497	6,711	9,350

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	373,366	85,221	9,350	
IBNR + FREQUENCY ADJUSTMENT	(25,415)	(20,405)	39	
TOTAL LOSSES	347,951	64,816	9,389	
EXPECTED LOSSES	143,998	93,974	10,318	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.167	0.963	0.139	6.269
INDICATED (POST-TEST)	5.033	0.938	0.136	6.107
PRESENT ON RATE LEVEL	1.691	1.104	0.121	2.916
DERIVED BY FORMULA	1.691	1.102	0.121	2.914
UNDERLYING PRESENT RATE	2.138	1.396	0.153	3.687
PROPOSED	1.692	1.103	0.121	2.916

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.651
IND. RATE				4.65	MINIMUM PREMIUM	1.680
MAN. RATE	7.96	6.78	5.86	+ 4.65	PRESENT	1.630

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	0	0	0.000	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(67)	(52)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	519	425	74	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.053	0.861	0.151	2.065
DERIVED BY FORMULA	1.053	0.861	0.151	2.065
UNDERLYING PRESENT RATE	1.332	1.089	0.191	2.611
PROPOSED	1.053	0.861	0.151	2.065

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.293
IND. RATE				3.29	MINIMUM PREMIUM	1,285
MAN. RATE	4.93	4.52	4.15	+ 3.29	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
2014	10,619	303,168	2.855	0	0	1	1	2	4
2015	6,909	50,572	0.732	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
TOTAL	25,037	364,304	1.455	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
2014	0	0	119,239	41,334	16,390	0	0	52,700	50,473	16,826	6,206
2015	0	0	0	0	5,280	0	0	0	0	11,960	33,332
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
TOTAL	0	0	119,239	41,334	27,670	0	0	52,700	50,473	30,195	42,693

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	179,335	50,799	18,553	0	0	110,196	70,713	25,946	6,647
2015	0	0	185	110	6,099	0	0	337	460	17,550	40,398
2016	0	0	680	406	6,245	0	0	125	138	2,124	4,253
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	180,200	51,315	30,898	0	0	110,658	71,311	45,619	51,298

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	290,858	199,144	51,298	
IBNR + FREQUENCY ADJUSTMENT	(59,710)	(93,725)	39	
TOTAL LOSSES	231,148	105,419	51,337	
EXPECTED LOSSES	383,573	361,706	45,535	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.923	0.421	0.205	1.549
INDICATED (POST-TEST)	0.899	0.410	0.200	1.509
PRESENT ON RATE LEVEL	1.212	1.142	0.144	2.498
DERIVED BY FORMULA	1.208	1.120	0.146	2.474
UNDERLYING PRESENT RATE	1.532	1.445	0.182	3.159
PROPOSED	1.208	1.120	0.145	2.474

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.946
IND. RATE				3.95	MINIMUM PREMIUM	1,475
MAN. RATE	6.45	5.60	5.02	+ 3.95	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
2014	5,646	7,739	0.137	0	0	0	0	1	1
2015	8,545	334,526	3.915	0	0	1	3	5	9
2016	9,470	128,038	1.352	0	0	0	2	5	7
2017	10,659	210,223	1.972	0	0	0	2	1	3
2018	9,928	162,098	1.633	0	0	0	0	6	6
TOTAL	44,248	842,624	1.904	0	0	1	7	18	26

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	570	0	0	0	0	1,149	6,020
2015	0	0	130,000	22,916	84,264	0	0	1,543	27,378	47,607	20,818
2016	0	0	0	4,218	47,335	0	0	0	6,321	46,295	23,869
2017	0	0	0	61,610	64,411	0	0	0	45,655	3,219	35,328
2018	0	0	0	0	52,229	0	0	0	0	83,469	26,400
TOTAL	0	0	130,000	88,744	248,809	0	0	1,543	79,354	181,739	112,435

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	645	0	0	0	0	1,772	6,447
2015	0	0	234,456	28,094	98,143	0	0	10,772	44,122	70,510	25,231
2016	0	0	6,733	7,764	49,371	0	0	6,352	14,534	70,079	32,175
2017	0	187	79,667	66,741	75,027	0	33	48,525	58,247	9,569	47,551
2018	115	3,562	73,277	27,634	35,975	242	8,255	84,905	44,890	70,147	35,006
TOTAL	115	3,749	394,134	130,234	259,162	242	8,288	150,554	161,792	222,077	146,412

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	557,083	773,266	146,412	
IBNR + FREQUENCY ADJUSTMENT	(251,527)	(146,212)	216	
TOTAL LOSSES	305,555	627,054	146,628	
EXPECTED LOSSES	1,379,143	682,395	54,365	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.691	1.417	0.331	2.439
INDICATED (POST-TEST)	0.673	1.380	0.323	2.376
PRESENT ON RATE LEVEL	2.465	1.220	0.097	3.782
DERIVED BY FORMULA	2.447	1.226	0.106	3.779
UNDERLYING PRESENT RATE	3.117	1.542	0.123	4.782
PROPOSED	2.447	1.226	0.106	3.779

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.027
IND. RATE				6.03	MINIMUM PREMIUM	2,000
MAN. RATE	10.21	8.74	7.60	+ 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
2014	9,937	26,323	0.265	0	0	0	0	1	1
2015	9,685	82,266	0.849	0	0	0	1	0	1
2016	13,774	149,721	1.087	0	0	0	1	6	7
2017	10,951	422,256	3.856	0	0	1	1	3	5
2018	11,618	20,522	0.177	0	0	0	1	0	1
TOTAL	55,965	701,088	1.253	0	0	1	4	10	15

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	3,825	0	0	0	0	16,724	5,774
2015	0	0	0	4,005	0	0	0	0	78,261	0	0
2016	0	0	0	7,500	64,223	0	0	0	0	71,292	6,706
2017	0	0	132,492	32,106	15,414	0	0	151,794	13,864	59,014	17,572
2018	0	0	0	6,000	0	0	0	0	955	0	13,567
TOTAL	0	0	132,492	49,611	83,462	0	0	151,794	93,080	147,030	43,619

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	4,330	0	0	0	0	25,788	6,184
2015	0	0	587	4,395	33	0	0	14,682	120,757	1,839	0
2016	0	0	9,713	12,457	67,030	0	0	6,324	6,994	107,451	9,040
2017	0	7,660	258,288	38,414	22,725	0	14,600	474,063	50,928	94,083	23,652
2018	0	185	9,444	4,690	626	0	27	1,361	929	160	17,990
TOTAL	0	7,845	278,032	59,956	94,744	0	14,627	496,429	179,608	229,322	56,865

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	796,932	563,630	56,865	
IBNR + FREQUENCY ADJUSTMENT	(385,981)	(186,467)	371	
TOTAL LOSSES	410,951	377,163	57,237	
EXPECTED LOSSES	2,171,145	855,508	100,277	
CREDIBILITY	0.01	0.04	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.734	0.674	0.102	1.510
INDICATED (POST-TEST)	0.715	0.656	0.100	1.471
PRESENT ON RATE LEVEL	3.068	1.209	0.142	4.418
DERIVED BY FORMULA	3.044	1.187	0.140	4.371
UNDERLYING PRESENT RATE	3.879	1.529	0.179	5.587
PROPOSED	3.045	1.187	0.140	4.371

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.971
IND. RATE				6.97	MINIMUM PREMIUM	2,000
MAN. RATE	11.84	9.83	8.88	+ 6.97	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
2014	1,260	0	0.000	0	0	0	0	0	0
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
TOTAL	6,708	23,071	0.344	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
TOTAL	0	0	0	0	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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	212
2016	0	0	0	0	0	0	0	0	0	0	158
2017	0	10	4,287	1,894	11,777	0	4	4,896	2,469	17,580	0
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	10	4,287	1,894	11,777	0	4	4,896	2,469	17,580	370

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,196	33,720	370	
IBNR + FREQUENCY ADJUSTMENT	(25,292)	(12,536)	34	
TOTAL LOSSES	0	21,185	404	
EXPECTED LOSSES	141,537	56,682	9,861	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.316	0.006	0.322
INDICATED (POST-TEST)	0.000	0.308	0.006	0.313
PRESENT ON RATE LEVEL	1.669	0.668	0.116	2.453
DERIVED BY FORMULA	1.669	0.665	0.115	2.448
UNDERLYING PRESENT RATE	2.110	0.845	0.147	3.102
PROPOSED	1.668	0.665	0.115	2.448

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.904
IND. RATE				3.90	MINIMUM PREMIUM	1,460
MAN. RATE	6.27	5.54	4.93	+ 3.90	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
2014	3,147	78,274	2,487	0	0	0	0	2	2
2015	2,894	66,711	2,305	0	0	0	0	2	2
2016	3,072	393	0.013	0	0	0	0	0	0
2017	3,810	126,818	3,329	0	0	0	1	0	1
2018	4,281	61,438	1,435	0	0	0	0	1	1
TOTAL	17,204	333,634	1,939	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
2014	0	0	0	0	14,892	0	0	0	0	63,382	0
2015	0	0	0	0	25,443	0	0	0	0	41,268	0
2016	0	0	0	0	0	0	0	0	0	0	393
2017	0	0	0	61,372	0	0	0	0	65,000	0	446
2018	0	0	0	0	14,000	0	0	0	0	35,000	12,438
TOTAL	0	0	0	61,372	54,335	0	0	0	65,000	139,650	13,277

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	16,858	0	0	0	0	97,735	0
2015	0	0	891	532	29,392	0	0	1,164	1,589	60,557	0
2016	0	0	0	0	0	0	0	0	0	0	530
2017	0	129	53,842	55,210	4,640	0	46	67,217	81,985	6,910	600
2018	31	955	19,642	7,407	9,643	102	3,462	35,602	18,823	29,414	16,493
TOTAL	31	1,084	74,374	63,149	60,532	102	3,507	103,982	102,396	194,615	17,623

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	183,079	420,693	17,623	
IBNR + FREQUENCY ADJUSTMENT	(33,803)	(26,997)	28	
TOTAL LOSSES	149,277	393,697	17,651	
EXPECTED LOSSES	194,755	126,496	6,740	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.868	2.288	0.103	3.259
INDICATED (POST-TEST)	0.845	2.229	0.100	3.174
PRESENT ON RATE LEVEL	0.895	0.581	0.031	1.508
DERIVED BY FORMULA	0.895	0.614	0.032	1.541
UNDERLYING PRESENT RATE	1.132	0.735	0.039	1.906
PROPOSED	0.894	0.614	0.032	1.541

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.458
IND. RATE				2.46	MINIMUM PREMIUM	1,045
MAN. RATE	3.82	3.32	3.03	+ 2.46	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
2014	307	0	0.000	0	0	0	0	0	0
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
TOTAL	1,171	1,974	0.169	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
TOTAL	0	0	0	0	0	0	0	0	0	0	1,974

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	1,196
2016	0	0	0	0	0	0	0	0	0	0	1,330
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	2,527

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	2,527	
IBNR + FREQUENCY ADJUSTMENT	(3,624)	(3,057)	5	
TOTAL LOSSES	0	0	2,532	
EXPECTED LOSSES	21,293	13,649	1,529	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.216	0.216
INDICATED (POST-TEST)	0.000	0.000	0.211	0.211
PRESENT ON RATE LEVEL	1.438	0.922	0.103	2.463
DERIVED BY FORMULA	1.438	0.922	0.103	2.463
UNDERLYING PRESENT RATE	1.818	1.166	0.131	3.115
PROPOSED	1.438	0.922	0.103	2.463

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.928
IND. RATE				3.93	MINIMUM PREMIUM	1,470
MAN. RATE	5.77	5.32	4.95	+ 3.93	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
2014	671	0	0.000	0	0	0	0	0	0
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
TOTAL	2,611	3,865	0.148	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
TOTAL	0	0	0	0	0	0	0	0	0	0	3,865

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	458
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	4,674
TOTAL	0	0	0	0	0	0	0	0	0	0	5,132

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	5,132	
IBNR + FREQUENCY ADJUSTMENT	(2,696)	(2,696)	6	
TOTAL LOSSES	0	0	5,139	
EXPECTED LOSSES	15,394	11,916	2,097	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.197	0.197
INDICATED (POST-TEST)	0.000	0.000	0.192	0.192
PRESENT ON RATE LEVEL	0.466	0.361	0.064	0.891
DERIVED BY FORMULA	0.466	0.357	0.065	0.888
UNDERLYING PRESENT RATE	0.590	0.456	0.080	1.126
PROPOSED	0.466	0.357	0.065	0.888

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.416
IND. RATE				1.42	MINIMUM PREMIUM	740
MAN. RATE	2.39	2.06	1.79	+ 1.42	PRESENT	725

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	3,207	90,859	2.833	0	0	0	2	0	2
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	533,494	18.390	0	0	1	0	1	2
2018	2,578	630	0.024	0	0	0	0	0	0
TOTAL	16,160	675,233	4.178	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
2014	0	0	0	51,281	0	0	0	0	36,120	0	3,458
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	280,587	0	16,750	0	0	229,601	0	3,606	2,950
2018	0	0	0	0	0	0	0	0	0	0	630
TOTAL	0	0	280,587	55,281	29,169	0	0	229,601	36,408	25,801	18,386

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	63,024	0	0	0	0	50,604	0	3,704
2015	0	0	435	260	14,346	0	0	626	855	32,569	10,931
2016	0	0	1,300	4,328	100	0	0	102	455	14	3,139
2017	0	12,859	386,314	14,510	24,163	0	17,641	528,860	26,522	12,726	3,971
2018	0	0	0	0	0	0	0	0	0	0	835
TOTAL	0	12,859	388,048	82,123	38,609	0	17,641	529,588	78,436	45,309	22,580

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	948,136	244,476	22,580	
IBNR + FREQUENCY ADJUSTMENT	(34,125)	(32,375)	66	
TOTAL LOSSES	914,011	212,102	22,646	
EXPECTED LOSSES	195,818	141,646	21,462	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.656	1.313	0.140	7.109
INDICATED (POST-TEST)	5.510	1.279	0.137	6.925
PRESENT ON RATE LEVEL	0.958	0.693	0.105	1.756
DERIVED BY FORMULA	1.004	0.705	0.106	1.814
UNDERLYING PRESENT RATE	1.212	0.877	0.133	2.221
PROPOSED	1.004	0.705	0.106	1.814

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.893
IND. RATE				2.89	MINIMUM PREMIUM	1,170
MAN. RATE	5.10	4.20	3.53	+ 2.89	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
2014	2,707	392,345	14.494	0	0	1	0	0	1
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
TOTAL	14,175	400,421	2.825	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
2014	0	0	160,282	0	0	0	0	231,882	0	0	181
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
TOTAL	0	0	160,282	0	2,223	0	0	231,882	0	1,374	4,660

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	241,064	0	0	0	0	484,865	0	0	194
2015	0	0	78	46	2,568	0	0	39	53	2,016	601
2016	0	0	0	0	0	0	0	0	0	0	4,888
2017	0	0	0	0	0	0	0	0	0	0	481
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	241,142	46	2,568	0	0	484,904	53	2,016	6,163

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	726,046	4,684	6,163	
IBNR + FREQUENCY ADJUSTMENT	(16,260)	(15,135)	48	
TOTAL LOSSES	709,786	0	6,212	
EXPECTED LOSSES	93,606	69,754	12,342	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.007	0.000	0.044	5.051
INDICATED (POST-TEST)	4.878	0.000	0.043	4.920
PRESENT ON RATE LEVEL	0.522	0.389	0.069	0.980
DERIVED BY FORMULA	0.566	0.381	0.068	1.015
UNDERLYING PRESENT RATE	0.660	0.492	0.087	1.240
PROPOSED	0.566	0.381	0.068	1.015

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.619
IND. RATE				1.62	MINIMUM PREMIUM	800
MAN. RATE	2.73	2.29	1.97	+ 1.62	PRESENT	765

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	213	0	0.000	0	0	0	0	0	0
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
TOTAL	971	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(2,043)	(1,675)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	11,842	7,363	1,017	
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	0.964	0.600	0.083	1.647
DERIVED BY FORMULA	0.964	0.600	0.083	1.647
UNDERLYING PRESENT RATE	1.220	0.758	0.105	2.083
PROPOSED	0.964	0.600	0.083	1.647

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.627
IND. RATE				2.63	MINIMUM PREMIUM	1,095
MAN. RATE	4.16	3.69	3.31	+ 2.63	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
2014	593	0	0.000	0	0	0	0	0	0
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
TOTAL	5,468	12,188	0.223	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	77
2017	0	0	0	0	0	0	0	0	0	0	1,241
2018	4	115	2,364	892	1,161	24	829	8,524	4,507	7,043	1,517
TOTAL	4	115	2,364	892	1,161	24	829	8,524	4,507	7,043	2,835

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,860	13,601	2,835	
IBNR + FREQUENCY ADJUSTMENT	(18,742)	(14,047)	36	
TOTAL LOSSES	0	0	2,870	
EXPECTED LOSSES	99,076	65,825	9,186	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.052	0.052
INDICATED (POST-TEST)	0.000	0.000	0.051	0.051
PRESENT ON RATE LEVEL	1.433	0.952	0.133	2.518
DERIVED BY FORMULA	1.433	0.942	0.132	2.507
UNDERLYING PRESENT RATE	1.812	1.204	0.168	3.184
PROPOSED	1.433	0.942	0.132	2.507

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.998
IND. RATE				4.00	MINIMUM PREMIUM	1,490
MAN. RATE	6.18	5.52	5.06	+ 4.00	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
2014	17,177	388,138	2.260	0	0	1	1	2	4
2015	14,284	532,145	3.725	0	0	2	0	1	3
2016	16,818	377,985	2.248	0	0	0	2	7	9
2017	17,444	118,981	0.682	0	0	0	0	5	5
2018	17,908	394,600	2.203	0	0	0	1	4	5
TOTAL	83,631	1,811,849	2.166	0	0	3	4	19	26

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	87,131	8,953	19,869	0	0	180,773	8,918	28,357	54,137
2015	0	0	196,665	0	7,762	0	0	259,063	0	8,255	60,400
2016	0	0	0	91,120	39,903	0	0	0	63,756	157,196	26,010
2017	0	0	0	0	41,696	0	0	0	0	40,749	36,536
2018	0	0	0	15,253	92,299	0	0	0	91,406	139,373	56,269
TOTAL	0	0	283,796	115,326	201,529	0	0	439,836	164,080	373,930	233,352

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	131,045	11,003	22,492	0	0	377,996	12,494	43,726	57,981
2015	0	0	345,419	1,952	9,891	0	0	721,101	7,831	13,409	73,205
2016	0	0	34,126	101,298	43,800	0	0	36,596	116,206	239,986	35,061
2017	0	38	16,582	7,326	45,553	0	12	16,626	8,386	59,701	49,177
2018	203	6,765	153,504	60,757	65,166	404	16,380	271,996	163,847	132,485	74,613
TOTAL	203	6,802	680,676	182,337	186,902	404	16,392	1,424,316	308,764	489,308	290,037

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,128,793	1,167,311	290,037	
IBNR + FREQUENCY ADJUSTMENT	(435,028)	(354,287)	1,144	
TOTAL LOSSES	1,693,765	813,024	291,182	
EXPECTED LOSSES	2,504,768	1,622,747	303,141	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.025	0.972	0.348	3.346
INDICATED (POST-TEST)	1.973	0.947	0.339	3.259
PRESENT ON RATE LEVEL	2.368	1.534	0.287	4.190
DERIVED BY FORMULA	2.361	1.499	0.290	4.150
UNDERLYING PRESENT RATE	2.995	1.940	0.362	5.298
PROPOSED	2.361	1.499	0.290	4.150

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.619
IND. RATE				6.62	MINIMUM PREMIUM	2,000
MAN. RATE	10.37	9.28	8.42	+ 6.62	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
2014	15,994	46,355	0.290	0	0	0	0	1	1
2015	13,765	14,978	0.109	0	0	0	0	0	0
2016	18,650	455,944	2.445	0	0	2	2	3	7
2017	17,016	81,869	0.481	0	0	0	1	0	1
2018	17,690	125,506	0.709	0	0	0	1	3	4
TOTAL	83,115	724,652	0.872	0	0	2	4	7	13

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	675	0	0	0	0	24,804	20,876
2015	0	0	0	0	0	0	0	0	0	0	14,978
2016	0	0	187,919	26,006	57,856	0	0	67,076	46,314	40,424	30,349
2017	0	0	0	24,369	0	0	0	0	46,513	0	10,987
2018	0	0	0	10,352	31,709	0	0	0	40,541	37,976	4,928
TOTAL	0	0	187,919	60,727	90,240	0	0	67,076	133,368	103,204	82,118

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	764	0	0	0	0	38,248	22,358
2015	0	0	0	0	0	0	0	0	0	0	18,153
2016	0	1,109	308,778	37,652	62,988	0	221	147,593	82,974	64,492	40,910
2017	0	51	21,379	21,922	1,842	0	33	48,099	58,667	4,944	14,789
2018	70	2,481	60,782	24,868	22,921	110	4,907	96,388	59,850	38,726	6,535
TOTAL	70	3,641	390,939	84,443	88,515	110	5,161	292,080	201,491	146,410	102,745

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	692,001	520,858	102,745	
IBNR + FREQUENCY ADJUSTMENT	(310,561)	(333,944)	1,120	
TOTAL LOSSES	381,440	186,914	103,865	
EXPECTED LOSSES	1,766,195	1,534,563	297,204	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.459	0.225	0.125	0.809
INDICATED (POST-TEST)	0.447	0.219	0.122	0.788
PRESENT ON RATE LEVEL	1.680	1.460	0.283	3.423
DERIVED BY FORMULA	1.656	1.386	0.272	3.313
UNDERLYING PRESENT RATE	2.125	1.846	0.358	4.329
PROPOSED	1.656	1.386	0.272	3.313

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.284
IND. RATE				5.28	MINIMUM PREMIUM	1.860
MAN. RATE	8.76	7.77	6.88	+ 5.28	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
2014	2,108	892	0.042	0	0	0	0	0	0
2015	2,109	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
TOTAL	11,282	2,677	0.024	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
2014	0	0	0	0	0	0	0	0	0	0	892
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
TOTAL	0	0	0	0	0	0	0	0	0	0	2,677

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	955
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	1,312
2017	0	0	0	0	0	0	0	0	0	0	1,093
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	3,360

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	3,360	
IBNR + FREQUENCY ADJUSTMENT	(41,696)	(21,736)	37	
TOTAL LOSSES	0	0	3,397	
EXPECTED LOSSES	236,504	99,065	10,134	
CREDIBILITY	0.00	0.01	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.030	0.030
INDICATED (POST-TEST)	0.000	0.000	0.029	0.029
PRESENT ON RATE LEVEL	1.658	0.694	0.071	2.423
DERIVED BY FORMULA	1.658	0.687	0.070	2.415
UNDERLYING PRESENT RATE	2.096	0.878	0.090	3.064
PROPOSED	1.657	0.687	0.070	2.415

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.852
IND. RATE				3.85	MINIMUM PREMIUM	1,445
MAN. RATE	6.21	5.45	4.87	+ 3.85	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
2014	518	0	0.000	0	0	0	0	0	0
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
TOTAL	2,536	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(4,292)	(3,698)	4	
TOTAL LOSSES	0	0	4	
EXPECTED LOSSES	24,606	16,604	1,075	
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	0.767	0.518	0.034	1.319
DERIVED BY FORMULA	0.767	0.513	0.033	1.313
UNDERLYING PRESENT RATE	0.970	0.655	0.042	1.667
PROPOSED	0.767	0.513	0.033	1.313

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.094
IND. RATE				2.09	MINIMUM PREMIUM	935
MAN. RATE	3.51	3.03	2.65	+ 2.09	PRESENT	925

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	1,538	325	0.021	0	0	0	0	0	0
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
TOTAL	7,959	23,308	0.293	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
2014	0	0	0	0	0	0	0	0	0	0	325
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
TOTAL	0	0	0	0	99	0	0	0	0	19,531	3,678

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	348
2015	0	0	0	0	0	0	0	0	0	0	3,878
2016	0	0	11	7	103	0	0	1,732	1,916	29,437	0
2017	0	0	0	0	0	0	0	0	0	0	206
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	11	7	103	0	0	1,732	1,916	29,437	4,432

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,744	31,463	4,432	
IBNR + FREQUENCY ADJUSTMENT	(6,113)	(6,415)	15	
TOTAL LOSSES	0	25,048	4,447	
EXPECTED LOSSES	34,975	28,749	4,382	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.315	0.056	0.371
INDICATED (POST-TEST)	0.000	0.307	0.054	0.361
PRESENT ON RATE LEVEL	0.348	0.286	0.044	0.677
DERIVED BY FORMULA	0.348	0.286	0.044	0.677
UNDERLYING PRESENT RATE	0.439	0.361	0.055	0.856
PROPOSED	0.348	0.286	0.044	0.677

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.080
IND. RATE				1.08	MINIMUM PREMIUM	645
MAN. RATE	1.88	1.58	1.36	+ 1.08	PRESENT	630

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	25,736	186,711	0.725	0	0	0	1	3	4
2015	25,418	390,256	1.535	0	0	1	0	8	9
2016	25,764	29,390	0.114	0	0	0	0	3	3
2017	23,255	245,788	1.057	0	0	0	3	5	8
2018	39,619	313,232	0.791	0	0	0	3	10	13
TOTAL	139,792	1,165,377	0.834	0	0	1	7	29	37

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	40,394	65,662	0	0	0	41,285	8,818	30,552
2015	0	0	99,601	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	34,379	66,001
2018	0	0	0	65,167	22,217	0	0	0	81,759	67,861	76,228
TOTAL	0	0	99,601	173,735	158,547	0	0	138,537	187,599	205,765	201,593

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	49,644	74,329	0	0	0	57,840	13,597	32,721
2015	0	0	176,387	1,854	52,870	0	0	387,884	7,281	125,093	26,640
2016	0	0	1,431	854	13,142	0	0	881	974	14,968	9,210
2017	0	155	64,851	63,557	19,006	0	56	80,783	88,498	57,231	88,837
2018	49	3,522	133,743	62,690	22,100	197	9,033	185,510	116,006	70,766	101,078
TOTAL	49	3,677	376,413	178,599	181,448	197	9,089	655,058	270,601	281,655	258,486

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,044,482	912,302	258,486	
IBNR + FREQUENCY ADJUSTMENT	(480,750)	(338,744)	978	
TOTAL LOSSES	563,732	573,558	259,464	
EXPECTED LOSSES	2,860,538	1,601,272	217,510	
CREDIBILITY	0.02	0.08	0.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.403	0.410	0.186	0.999
INDICATED (POST-TEST)	0.393	0.400	0.181	0.973
PRESENT ON RATE LEVEL	1.618	0.906	0.123	2.647
DERIVED BY FORMULA	1.594	0.865	0.128	2.587
UNDERLYING PRESENT RATE	2.046	1.145	0.156	3.347
PROPOSED	1.594	0.865	0.128	2.587

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.126
IND. RATE				4.13	MINIMUM PREMIUM	1,530
MAN. RATE	6.67	5.94	5.32	+ 4.13	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
2014	108	0	0.000	0	0	0	0	0	0
2015	164	0	0.000	0	0	0	0	0	0
2016	123	0	0.000	0	0	0	0	0	0
2017	40	0	0.000	0	0	0	0	0	0
2018	0	0	0.000	0	0	0	0	0	0
TOTAL	435	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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)	(1,485)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	4,605	5,832	867	
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	0.837	1.060	0.158	2.055
DERIVED BY FORMULA	0.837	1.060	0.158	2.055
UNDERLYING PRESENT RATE	1.059	1.341	0.199	2.599
PROPOSED	0.837	1.060	0.158	2.055

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				3.28	MINIMUM PREMIUM	1,280
MAN. RATE	5.22	4.65	4.13	+ 3.28	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
2014	345	0	0.000	0	0	0	0	0	0
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
TOTAL	883	6,136	0.695	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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	7,994
2018	0	0	0	0	0	0	0	0	0	0	261
TOTAL	0	0	0	0	0	0	0	0	0	0	8,255

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	8,255	
IBNR + FREQUENCY ADJUSTMENT	(2,370)	(1,677)	4	
TOTAL LOSSES	0	0	8,259	
EXPECTED LOSSES	15,100	7,186	1,437	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.935	0.935
INDICATED (POST-TEST)	0.000	0.000	0.911	0.911
PRESENT ON RATE LEVEL	1.352	0.644	0.129	2.125
DERIVED BY FORMULA	1.352	0.644	0.129	2.125
UNDERLYING PRESENT RATE	1.710	0.814	0.163	2.687
PROPOSED	1.353	0.644	0.129	2.125

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				3.39	MINIMUM PREMIUM	1,315
MAN. RATE	5.39	4.77	4.27	+ 3.39	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
2014	0	0	0.000	0	0	0	0	0	0
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
TOTAL	804	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(2,837)	(1,346)	11	
TOTAL LOSSES	0	0	11	
EXPECTED LOSSES	15,157	8,093	1,487	
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	1.491	0.796	0.146	2.433
DERIVED BY FORMULA	1.491	0.796	0.146	2.433
UNDERLYING PRESENT RATE	1.885	1.007	0.185	3.077
PROPOSED	1.491	0.796	0.146	2.433

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				3.88	MINIMUM PREMIUM	1,455
MAN. RATE	6.21	5.49	4.89	+ 3.88	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
2014	864	0	0.000	0	0	0	0	0	0
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
TOTAL	4,037	2,500	0.062	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	30	18	991	0	0	44	60	2,302	88
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
TOTAL	0	0	30	18	991	0	0	44	60	2,302	88

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	74	3,372	88	
IBNR + FREQUENCY ADJUSTMENT	(4,552)	(3,098)	12	
TOTAL LOSSES	0	274	100	
EXPECTED LOSSES	26,474	13,955	3,260	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.007	0.002	0.009
INDICATED (POST-TEST)	0.000	0.007	0.002	0.009
PRESENT ON RATE LEVEL	0.519	0.273	0.064	0.856
DERIVED BY FORMULA	0.519	0.271	0.063	0.853
UNDERLYING PRESENT RATE	0.656	0.346	0.081	1.082
PROPOSED	0.519	0.271	0.063	0.853

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.360
IND. RATE				1.36	MINIMUM PREMIUM	725
MAN. RATE	1.94	1.80	1.72	+ 1.36	PRESENT	740

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	1,745	5,180	0.297	0	0	0	0	0	0
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
TOTAL	8,104	5,180	0.064	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
2014	0	0	0	0	0	0	0	0	0	0	5,180
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
TOTAL	0	0	0	0	0	0	0	0	0	0	5,180

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	5,548
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
TOTAL	0	0	0	0	0	0	0	0	0	0	5,548

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	5,548	
IBNR + FREQUENCY ADJUSTMENT	(7,977)	(6,422)	16	
TOTAL LOSSES	0	0	5,564	
EXPECTED LOSSES	45,907	27,465	6,174	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.069	0.069
INDICATED (POST-TEST)	0.000	0.000	0.067	0.067
PRESENT ON RATE LEVEL	0.448	0.268	0.060	0.776
DERIVED BY FORMULA	0.448	0.265	0.060	0.774
UNDERLYING PRESENT RATE	0.566	0.339	0.076	0.982
PROPOSED	0.448	0.265	0.060	0.774

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.234
IND. RATE				1.23	MINIMUM PREMIUM	685
MAN. RATE	2.09	1.80	1.56	+ 1.23	PRESENT	670

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	7,925	15,803	0.199	0	0	0	0	2	2
2015	7,878	7,920	0.101	0	0	0	0	0	0
2016	8,207	1,046,472	12.751	0	0	3	2	2	7
2017	8,751	245,768	2.808	0	0	1	0	1	2
2018	10,502	73,457	0.699	0	0	0	0	3	3
TOTAL	43,263	1,389,420	3.212	0	0	4	2	8	14

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	916	0	0	0	0	13,147	1,740
2015	0	0	0	0	0	0	0	0	0	0	7,920
2016	0	0	497,521	105,519	20,226	0	0	340,324	76,699	5,096	1,087
2017	0	0	167,005	0	8,406	0	0	58,621	0	4,348	7,388
2018	0	0	0	0	8,437	0	0	0	0	62,796	2,224
TOTAL	0	0	664,526	105,519	37,985	0	0	398,945	76,699	85,387	20,359

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	1,037	0	0	0	0	20,273	1,864
2015	0	0	0	0	0	0	0	0	0	0	9,599
2016	0	2,935	814,349	130,376	29,301	0	1,123	674,863	151,150	18,169	1,465
2017	0	9,560	285,682	10,078	13,542	0	5,629	170,016	9,119	8,744	9,944
2018	19	575	11,837	4,464	5,811	182	6,211	63,876	33,772	52,774	2,949
TOTAL	19	13,071	1,111,868	144,917	49,691	182	12,963	908,756	194,041	99,960	25,821

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,046,858	488,609	25,821	
IBNR + FREQUENCY ADJUSTMENT	(98,923)	(73,030)	213	
TOTAL LOSSES	1,947,935	415,579	26,034	
EXPECTED LOSSES	571,956	339,560	52,111	
CREDIBILITY	0.01	0.04	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.503	0.961	0.060	5.523
INDICATED (POST-TEST)	4.386	0.936	0.059	5.380
PRESENT ON RATE LEVEL	1.045	0.621	0.095	1.761
DERIVED BY FORMULA	1.079	0.633	0.094	1.806
UNDERLYING PRESENT RATE	1.322	0.785	0.120	2.227
PROPOSED	1.079	0.633	0.094	1.806

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.880
IND. RATE				2.88	MINIMUM PREMIUM	1,165
MAN. RATE	4.29	4.00	3.54	+ 2.88	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
2014	2,100	13,402	0.638	0	0	0	0	1	1
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
TOTAL	25,679	15,247	0.059	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
2014	0	0	0	0	5,949	0	0	0	0	7,453	0
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
TOTAL	0	0	0	0	5,949	0	0	0	0	7,453	1,845

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	6,734	0	0	0	0	11,493	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	2,487
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	6,734	0	0	0	0	11,493	2,487

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	18,227	2,487	
IBNR + FREQUENCY ADJUSTMENT	(55,652)	(29,414)	109	
TOTAL LOSSES	0	0	2,596	
EXPECTED LOSSES	300,530	145,590	22,440	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.010	0.010
INDICATED (POST-TEST)	0.000	0.000	0.010	0.010
PRESENT ON RATE LEVEL	0.925	0.448	0.069	1.443
DERIVED BY FORMULA	0.916	0.435	0.067	1.418
UNDERLYING PRESENT RATE	1.170	0.567	0.087	1.825
PROPOSED	0.916	0.435	0.067	1.418

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.262
IND. RATE				2.26	MINIMUM PREMIUM	985
MAN. RATE	3.42	3.17	2.90	+ 2.26	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
2014	17,051	47,398	0.278	0	0	0	1	0	1
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	173,726	0.647	0	0	0	3	1	4
2018	23,794	4,044	0.017	0	0	0	0	1	1
TOTAL	112,550	274,524	0.244	0	0	0	5	2	7

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	22,002	0	0	0	0	17,290	0	8,106
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	109,967	15,403	0	0	0	35,760	7,006	5,590
2018	0	0	0	0	1,121	0	0	0	0	1,216	1,707
TOTAL	0	0	0	136,357	16,524	0	0	0	74,493	8,222	38,928

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	27,040	0	0	0	0	24,223	0	8,682
2015	0	0	643	4,816	36	0	0	4,023	33,087	504	26,704
2016	0	0	0	0	0	0	0	0	0	0	2,011
2017	0	245	102,600	101,633	25,141	0	27	39,838	46,546	14,066	7,524
2018	2	76	1,573	593	772	4	120	1,237	654	1,022	2,263
TOTAL	2	321	104,815	134,082	25,950	4	147	45,097	104,510	15,592	47,184

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	150,388	280,133	47,184	
IBNR + FREQUENCY ADJUSTMENT	(375,838)	(110,315)	494	
TOTAL LOSSES	0	169,818	47,678	
EXPECTED LOSSES	2,072,258	510,857	129,156	
CREDIBILITY	0.02	0.07	0.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.151	0.042	0.193
INDICATED (POST-TEST)	0.000	0.147	0.041	0.188
PRESENT ON RATE LEVEL	1.456	0.359	0.091	1.906
DERIVED BY FORMULA	1.427	0.344	0.087	1.858
UNDERLYING PRESENT RATE	1.841	0.454	0.115	2.410
PROPOSED	1.427	0.344	0.087	1.858

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.963
IND. RATE				2.96	MINIMUM PREMIUM	1,190
MAN. RATE	4.91	4.31	3.83	+ 2.96	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
2014	993	783	0.079	0	0	0	0	0	0
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
TOTAL	4,542	3,581	0.079	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
2014	0	0	0	0	0	0	0	0	0	0	783
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
TOTAL	0	0	0	0	373	0	0	0	0	1,204	2,004

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	839
2015	0	0	0	0	0	0	0	0	0	0	238
2016	0	0	0	0	0	0	0	0	0	0	197
2017	0	0	0	0	0	0	0	0	0	0	1,183
2018	1	25	523	197	257	3	119	1,225	648	1,012	0
TOTAL	1	25	523	197	257	3	119	1,225	648	1,012	2,456

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,897	2,114	2,456	
IBNR + FREQUENCY ADJUSTMENT	(5,730)	(3,838)	10	
TOTAL LOSSES	0	0	2,466	
EXPECTED LOSSES	32,808	16,952	3,110	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.054	0.054
INDICATED (POST-TEST)	0.000	0.000	0.053	0.053
PRESENT ON RATE LEVEL	0.571	0.295	0.054	0.921
DERIVED BY FORMULA	0.571	0.292	0.054	0.918
UNDERLYING PRESENT RATE	0.722	0.373	0.068	1.164
PROPOSED	0.572	0.292	0.054	0.918

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.464
IND. RATE				1.46	MINIMUM PREMIUM	755
MAN. RATE	2.56	2.16	1.85	+ 1.46	PRESENT	750

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	591	1,897	0.321	0	0	0	0	0	0
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
TOTAL	2,613	4,453	0.170	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
2014	0	0	0	0	0	0	0	0	0	0	1,897
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
TOTAL	0	0	0	0	0	0	0	0	0	0	4,453

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	2,032
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	3,389
TOTAL	0	0	0	0	0	0	0	0	0	0	5,421

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	5,421	
IBNR + FREQUENCY ADJUSTMENT	(4,406)	(4,075)	9	
TOTAL LOSSES	0	0	5,430	
EXPECTED LOSSES	25,971	18,274	2,447	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.208	0.208
INDICATED (POST-TEST)	0.000	0.000	0.202	0.202
PRESENT ON RATE LEVEL	0.786	0.553	0.074	1.413
DERIVED BY FORMULA	0.786	0.548	0.075	1.409
UNDERLYING PRESENT RATE	0.994	0.699	0.094	1.787
PROPOSED	0.786	0.548	0.075	1.409

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.247
IND. RATE				2.25	MINIMUM PREMIUM	985
MAN. RATE	3.80	3.28	2.84	+ 2.25	PRESENT	965

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	669	0	0.000	0	0	0	0	0	0
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
TOTAL	2,701	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(3,055)	(4,191)	8	
TOTAL LOSSES	0	0	8	
EXPECTED LOSSES	17,298	18,369	2,911	
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	0.506	0.538	0.085	1.129
DERIVED BY FORMULA	0.506	0.532	0.084	1.123
UNDERLYING PRESENT RATE	0.640	0.680	0.108	1.428
PROPOSED	0.506	0.532	0.084	1.123

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.791
IND. RATE				1.79	MINIMUM PREMIUM	850
MAN. RATE	2.79	2.52	2.27	+ 1.79	PRESENT	850

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	534	0	0.000	0	0	0	0	0	0
2015	672	0	0.000	0	0	0	0	0	0
2016	538	0	0.000	0	0	0	0	0	0
2017	745	0	0.000	0	0	0	0	0	0
2018	853	0	0.000	0	0	0	0	0	0
TOTAL	3,342	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(4,166)	(2,422)	8	
TOTAL LOSSES	0	0	8	
EXPECTED LOSSES	23,941	11,349	1,930	
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	0.566	0.269	0.046	0.881
DERIVED BY FORMULA	0.566	0.266	0.045	0.878
UNDERLYING PRESENT RATE	0.716	0.340	0.058	1.114
PROPOSED	0.567	0.266	0.045	0.878

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.400
IND. RATE				1.40	MINIMUM PREMIUM	735
MAN. RATE	2.39	2.04	1.77	+ 1.40	PRESENT	725

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	0	0	0.000	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(42)	(27)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	325	216	47	
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	0.572	0.380	0.083	1.035
DERIVED BY FORMULA	0.572	0.380	0.083	1.035
UNDERLYING PRESENT RATE	0.723	0.481	0.105	1.309
PROPOSED	0.572	0.380	0.083	1.035

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.651
IND. RATE				1.65	MINIMUM PREMIUM	810
MAN. RATE	2.88	2.40	2.08	+ 1.65	PRESENT	805

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	2,800	0	0.000	0	0	0	0	0	0
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
TOTAL	14,542	20,000	0.138	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	6,498	21,642	498	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
TOTAL	0	0	6,498	21,642	498	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,498	22,140	0	
IBNR + FREQUENCY ADJUSTMENT	(16,844)	(9,193)	21	
TOTAL LOSSES	0	12,947	21	
EXPECTED LOSSES	95,304	40,886	6,548	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.089	0.000	0.089
INDICATED (POST-TEST)	0.000	0.087	0.000	0.087
PRESENT ON RATE LEVEL	0.518	0.222	0.036	0.776
DERIVED BY FORMULA	0.513	0.220	0.035	0.768
UNDERLYING PRESENT RATE	0.655	0.281	0.045	0.982
PROPOSED	0.513	0.220	0.035	0.768

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.225
IND. RATE				1.22	MINIMUM PREMIUM	685
MAN. RATE	2.01	1.76	1.56	+ 1.22	PRESENT	685

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	23,477	228,229	0.972	0	0	1	0	1	2
2015	21,360	565,511	2.648	0	0	2	0	2	4
2016	23,065	560,528	2.430	0	0	1	1	2	4
2017	22,577	76,533	0.339	0	0	0	0	2	2
2018	23,895	30,795	0.129	0	0	0	0	1	1
TOTAL	114,374	1,461,596	1.278	0	0	4	1	8	13

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	169,005	0	3,733	0	0	26,172	0	4,637	24,682
2015	0	0	415,546	0	3,207	0	0	55,477	0	86,492	4,789
2016	0	0	267,980	70,137	17,409	0	0	127,189	55,253	14,585	7,975
2017	0	0	0	0	32,065	0	0	0	0	24,362	20,106
2018	0	0	0	0	11,614	0	0	0	0	9,834	9,347
TOTAL	0	0	852,531	70,137	68,028	0	0	208,838	55,253	139,910	66,899

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	254,184	0	4,226	0	0	54,726	0	7,150	26,434
2015	0	0	729,395	3,848	5,658	0	0	156,809	4,939	127,196	5,804
2016	0	1,581	443,693	85,058	22,894	0	420	262,788	99,764	27,178	10,750
2017	0	29	12,752	5,634	35,031	0	7	9,940	5,014	35,693	27,063
2018	26	792	16,294	6,145	8,000	29	973	10,003	5,289	8,264	12,394
TOTAL	26	2,402	1,456,319	100,685	75,808	29	1,400	494,266	115,005	205,482	82,446

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,954,440	496,980	82,446	
IBNR + FREQUENCY ADJUSTMENT	(95,618)	(57,385)	291	
TOTAL LOSSES	1,858,823	439,595	82,736	
EXPECTED LOSSES	552,578	261,005	78,772	
CREDIBILITY	0.02	0.07	0.08	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.625	0.384	0.072	2.082
INDICATED (POST-TEST)	1.583	0.374	0.070	2.028
PRESENT ON RATE LEVEL	0.382	0.180	0.054	0.617
DERIVED BY FORMULA	0.406	0.194	0.056	0.656
UNDERLYING PRESENT RATE	0.483	0.228	0.069	0.780
PROPOSED	0.406	0.194	0.056	0.656

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.046
IND. RATE				1.05	MINIMUM PREMIUM	635
MAN. RATE	1.32	1.28	1.24	+ 1.05	PRESENT	640

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	2,321	120	0.005	0	0	0	0	0	0
2015	2,073	120	0.006	0	0	0	0	0	0
2016	3,414	88,639	2.596	0	0	0	1	0	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
TOTAL	12,478	89,242	0.715	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
2014	0	0	0	0	0	0	0	0	0	0	120
2015	0	0	0	0	0	0	0	0	0	0	120
2016	0	0	0	52,179	0	0	0	36,119	0	0	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
TOTAL	0	0	0	52,179	0	0	0	36,119	0	0	944

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	129
2015	0	0	0	0	0	0	0	0	0	0	145
2016	0	0	16,953	56,463	1,299	0	0	12,833	57,097	1,734	460
2017	0	0	0	0	0	0	0	0	0	0	489
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	16,953	56,463	1,299	0	0	12,833	57,097	1,734	1,222

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	29,786	116,593	1,222	
IBNR + FREQUENCY ADJUSTMENT	(15,627)	(11,475)	18	
TOTAL LOSSES	14,159	105,118	1,240	
EXPECTED LOSSES	87,871	52,313	5,063	
CREDIBILITY	0.00	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.113	0.842	0.010	0.966
INDICATED (POST-TEST)	0.111	0.821	0.010	0.941
PRESENT ON RATE LEVEL	0.557	0.332	0.032	0.921
DERIVED BY FORMULA	0.557	0.341	0.032	0.930
UNDERLYING PRESENT RATE	0.704	0.419	0.041	1.164
PROPOSED	0.557	0.341	0.032	0.930

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.483
IND. RATE				1.48	MINIMUM PREMIUM	760
MAN. RATE	2.55	2.15	1.85	+ 1.48	PRESENT	740

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	251	170	0.068	0	0	0	0	0	0
2015	71	0	0.000	0	0	0	0	0	0
2016	405	0	0.000	0	0	0	0	0	0
2017	884	40,425	4.573	0	0	0	1	0	1
2018	1,106	0	0.000	0	0	0	0	0	0
TOTAL	2,717	40,595	1.494	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
2014	0	0	0	0	0	0	0	0	0	0	170
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	31,331	0	0	0	0	8,945	0	149
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	31,331	0	0	0	0	8,945	0	319

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	182
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	66	27,487	28,185	2,369	0	6	9,250	11,282	951	201
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	66	27,487	28,185	2,369	0	6	9,250	11,282	951	383

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	36,809	42,787	383	
IBNR + FREQUENCY ADJUSTMENT	(10,089)	(7,077)	22	
TOTAL LOSSES	26,720	35,710	405	
EXPECTED LOSSES	55,934	38,458	3,564	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.983	1.314	0.015	2.313
INDICATED (POST-TEST)	0.958	1.280	0.015	2.253
PRESENT ON RATE LEVEL	1.628	1.119	0.104	2.851
DERIVED BY FORMULA	1.628	1.121	0.103	2.852
UNDERLYING PRESENT RATE	2.059	1.415	0.131	3.605
PROPOSED	1.628	1.121	0.103	2.851

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.547
IND. RATE				4.55	MINIMUM PREMIUM	1,650
MAN. RATE	6.52	6.13	5.73	+ 4.55	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
2014	2,236	5,300	0.237	0	0	0	0	0	0
2015	2,238	601,278	26.867	0	0	1	0	1	2
2016	2,085	0	0.000	0	0	0	0	0	0
2017	3,173	117,564	3.705	0	0	0	1	2	3
2018	2,718	4,078	0.150	0	0	0	0	0	0
TOTAL	12,450	728,220	5.849	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
2014	0	0	0	0	0	0	0	0	0	0	5,300
2015	0	0	135,052	0	34,361	0	0	309,496	0	17,943	104,426
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	19,364	9,180	0	0	0	59,068	21,059	8,893
2018	0	0	0	0	0	0	0	0	0	0	4,078
TOTAL	0	0	135,052	19,364	43,541	0	0	309,496	59,068	39,002	122,697

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	5,676
2015	0	0	212,088	1,812	40,260	0	0	766,763	8,678	27,706	126,564
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	49	20,639	19,033	11,493	0	48	69,674	78,836	37,132	11,970
2018	0	0	0	0	0	0	0	0	0	0	5,407
TOTAL	0	49	232,727	20,845	51,753	0	48	836,437	87,515	64,839	149,618

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,069,260	224,951	149,618	
IBNR + FREQUENCY ADJUSTMENT	(18,118)	(21,705)	53	
TOTAL LOSSES	1,051,142	203,246	149,671	
EXPECTED LOSSES	102,364	100,278	13,564	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	8.443	1.632	1.202	11.278
INDICATED (POST-TEST)	8.224	1.590	1.171	10.985
PRESENT ON RATE LEVEL	0.650	0.637	0.086	1.373
DERIVED BY FORMULA	0.650	0.656	0.108	1.414
UNDERLYING PRESENT RATE	0.822	0.805	0.109	1.737
PROPOSED	0.650	0.656	0.108	1.414

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.255
IND. RATE				2.26	MINIMUM PREMIUM	985
MAN. RATE	3.46	3.06	2.76	+ 2.26	PRESENT	970

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	119	0	0.000	0	0	0	0	0	0
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
TOTAL	132	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(172)	(241)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	1,694	883	147	
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	1.015	0.529	0.088	1.632
DERIVED BY FORMULA	1.015	0.529	0.088	1.632
UNDERLYING PRESENT RATE	1.283	0.669	0.112	2.064
PROPOSED	1.015	0.529	0.088	1.632

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.603
IND. RATE				2.60	MINIMUM PREMIUM	1,085
MAN. RATE	4.31	3.76	3.28	+ 2.60	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
2014	5,034	551,365	10,953	0	0	1	1	4	6
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	209,224	2,868	0	0	0	2	2	4
2018	7,595	224,119	2,951	0	0	0	0	3	3
TOTAL	30,714	1,266,279	4,123	0	0	2	4	14	20

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	241,362	5,475	11,731	0	0	237,863	6,597	37,819	10,518
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	0	64,027	12,101	0	0	0	116,218	8,749	8,129
2018	0	0	0	0	40,948	0	0	0	0	135,132	48,039
TOTAL	0	0	411,560	83,743	68,053	0	0	267,809	144,280	188,574	102,260

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	363,008	6,729	13,279	0	0	497,372	9,242	58,317	11,265
2015	0	0	300,882	17,237	4,149	0	0	87,477	34,156	7,015	19,900
2016	0	0	54	32	495	0	0	225	249	3,827	25,821
2017	0	145	60,983	59,725	18,061	0	84	123,751	148,386	25,172	10,942
2018	90	2,793	57,450	21,666	28,205	392	13,365	137,456	72,674	113,565	63,700
TOTAL	90	2,938	782,378	105,388	64,190	392	13,449	846,280	264,708	207,896	131,627

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,645,527	642,182	131,627	
IBNR + FREQUENCY ADJUSTMENT	(187,937)	(111,656)	268	
TOTAL LOSSES	1,457,590	530,525	131,895	
EXPECTED LOSSES	1,071,100	523,269	63,737	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	4.746	1.727	0.429	6.902
INDICATED (POST-TEST)	4.623	1.683	0.418	6.724
PRESENT ON RATE LEVEL	2.758	1.347	0.164	4.269
DERIVED BY FORMULA	2.776	1.357	0.172	4.305
UNDERLYING PRESENT RATE	3.487	1.704	0.208	5.399
PROPOSED	2.776	1.357	0.172	4.305

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.866
IND. RATE				6.87	MINIMUM PREMIUM	2,000
MAN. RATE	10.68	9.48	8.58	+ 6.87	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	0	0	0.000	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(262)	(227)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,234	1,236	200	
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	0.938	0.940	0.152	2.030
DERIVED BY FORMULA	0.938	0.940	0.152	2.030
UNDERLYING PRESENT RATE	1.186	1.188	0.192	2.567
PROPOSED	0.938	0.940	0.152	2.030

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.238
IND. RATE				3.24	MINIMUM PREMIUM	1,270
MAN. RATE	5.07	4.52	4.08	+ 3.24	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
2014	309	0	0.000	0	0	0	0	0	0
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
TOTAL	1,787	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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	11,657
TOTAL	0	0	0	0	0	0	0	0	0	0	11,657

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	11,657	
IBNR + FREQUENCY ADJUSTMENT	(7,511)	(10,358)	18	
TOTAL LOSSES	0	0	11,674	
EXPECTED LOSSES	41,673	45,481	5,946	
CREDIBILITY	0.00	0.00	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.653	0.653
INDICATED (POST-TEST)	0.000	0.000	0.636	0.636
PRESENT ON RATE LEVEL	1.844	2.013	0.263	4.120
DERIVED BY FORMULA	1.844	2.013	0.267	4.124
UNDERLYING PRESENT RATE	2.332	2.545	0.333	5.210
PROPOSED	1.843	2.011	0.267	4.120

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.571
IND. RATE				6.57	MINIMUM PREMIUM	2,000
MAN. RATE	10.30	9.25	8.28	+ 6.57	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
2014	16,607	442,371	2,664	0	0	1	6	6	13
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	438,400	2,534	0	0	0	5	13	18
2018	20,793	263,643	1,268	0	0	0	3	13	16
TOTAL	89,798	1,571,381	1,750	0	0	2	20	50	72

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	115,157	111,267	10,145	0	0	43,463	96,043	37,825	28,471
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	0	36,413	126,761	0	0	0	55,864	194,909	24,453
2018	0	0	0	17,854	107,433	0	0	0	6,200	111,672	20,484
TOTAL	0	0	192,377	243,855	294,333	0	0	70,067	228,014	417,664	125,071

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	173,196	136,747	11,484	0	0	90,881	134,556	58,326	30,492
2015	0	0	145,662	68,467	40,166	0	0	86,617	97,501	53,242	40,021
2016	0	0	7,407	19,719	17,058	0	0	6,252	16,531	57,745	25,129
2017	0	191	82,358	55,029	141,239	0	98	137,292	110,574	291,500	32,914
2018	236	7,877	178,831	70,797	75,862	324	11,220	122,426	66,087	94,891	27,162
TOTAL	236	8,067	587,454	350,759	285,810	324	11,318	443,468	425,249	555,704	155,719

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,050,867	1,617,522	155,719	
IBNR + FREQUENCY ADJUSTMENT	(465,347)	(503,554)	997	
TOTAL LOSSES	585,519	1,113,968	156,716	
EXPECTED LOSSES	2,696,420	2,316,474	252,991	
CREDIBILITY	0.02	0.06	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.652	1.241	0.175	2.067
INDICATED (POST-TEST)	0.635	1.208	0.170	2.014
PRESENT ON RATE LEVEL	2.375	2.040	0.223	4.637
DERIVED BY FORMULA	2.340	1.990	0.219	4.549
UNDERLYING PRESENT RATE	3.003	2.580	0.282	5.864
PROPOSED	2.340	1.990	0.219	4.549

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	7.255
IND. RATE				7.26	MINIMUM PREMIUM	2,000
MAN. RATE	11.72	10.40	9.32	+ 7.26	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	92,753	533,942	0.576	0	0	1	4	1	6
2015	86,564	236,358	0.273	0	0	0	3	1	4
2016	97,812	491,467	0.502	0	0	1	5	3	9
2017	129,941	184,715	0.142	0	0	0	3	3	6
2018	140,240	148,745	0.106	0	0	0	2	4	6
TOTAL	547,310	1,595,227	0.291	0	0	2	17	12	31

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	201,080	92,493	439	0	0	143,197	69,755	1,035	25,943
2015	0	0	0	78,340	1,359	0	0	0	94,356	986	61,317
2016	0	0	257,960	97,448	16,085	0	0	38,704	41,074	16,003	24,193
2017	0	0	0	52,764	23,364	0	0	0	59,251	36,895	12,441
2018	0	0	0	61,728	13,121	0	0	0	42,823	12,136	18,937
TOTAL	0	0	459,040	382,773	54,368	0	0	181,901	307,259	67,055	142,831

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	302,424	113,674	497	0	0	299,425	97,727	1,596	27,785
2015	0	0	11,524	86,007	2,220	0	0	17,729	145,629	3,664	74,316
2016	0	1,522	436,752	114,223	22,083	0	128	89,613	69,844	26,865	32,612
2017	0	132	55,582	51,572	29,514	0	53	76,325	82,326	60,353	16,746
2018	29	2,796	115,569	55,189	15,476	35	2,416	73,355	48,172	17,393	25,110
TOTAL	29	4,450	921,851	420,664	69,790	35	2,597	556,446	443,698	109,872	176,569

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,485,408	1,044,024	176,569	
IBNR + FREQUENCY ADJUSTMENT	(670,789)	(388,810)	1,576	
TOTAL LOSSES	814,618	655,214	178,145	
EXPECTED LOSSES	3,821,228	1,840,474	364,728	
CREDIBILITY	0.06	0.20	0.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.149	0.120	0.033	0.301
INDICATED (POST-TEST)	0.145	0.117	0.032	0.293
PRESENT ON RATE LEVEL	0.552	0.266	0.053	0.871
DERIVED BY FORMULA	0.528	0.236	0.048	0.812
UNDERLYING PRESENT RATE	0.698	0.336	0.067	1.101
PROPOSED	0.528	0.236	0.048	0.812

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.295
IND. RATE				1.30	MINIMUM PREMIUM	705
MAN. RATE	2.32	2.04	1.75	+ 1.30	PRESENT	715

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	17,581	1,030,732	5.863	0	0	2	0	0	2
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	10,411	0.045	0	0	0	0	1	1
TOTAL	96,404	1,041,246	1.080	0	0	2	0	1	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	621,207	0	0	0	0	409,525	0	0	0
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	7,149	0
TOTAL	0	0	621,207	0	3,262	0	0	409,525	0	7,149	103

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	934,295	0	0	0	0	856,317	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	139
2017	0	0	0	0	0	0	0	0	0	0	0
2018	7	222	4,577	1,726	2,247	21	707	7,272	3,845	6,008	0
TOTAL	7	222	938,872	1,726	2,247	21	707	863,589	3,845	6,008	139

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,803,418	13,826	139	
IBNR + FREQUENCY ADJUSTMENT	(467,153)	(115,053)	247	
TOTAL LOSSES	1,336,265	0	386	
EXPECTED LOSSES	2,699,687	532,833	61,177	
CREDIBILITY	0.02	0.06	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.386	0.000	0.000	1.387
INDICATED (POST-TEST)	1.350	0.000	0.000	1.351
PRESENT ON RATE LEVEL	2.215	0.437	0.050	2.702
DERIVED BY FORMULA	2.197	0.411	0.047	2.655
UNDERLYING PRESENT RATE	2.800	0.553	0.063	3.417
PROPOSED	2.197	0.411	0.047	2.655

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.234
IND. RATE				4.23	MINIMUM PREMIUM	1,555
MAN. RATE	6.85	6.07	5.43	+ 4.23	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
2014	62,984	348,388	0.553	0	0	0	3	5	8
2015	53,410	226,026	0.423	0	0	0	3	4	7
2016	62,885	416,246	0.662	0	0	0	2	5	7
2017	61,176	395,059	0.646	0	0	0	3	2	5
2018	61,532	525,203	0.854	0	0	0	7	4	11
TOTAL	301,987	1,910,922	0.633	0	0	0	18	20	38

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	66,315	15,992	0	0	0	156,030	50,101	59,950
2015	0	0	0	22,778	15,514	0	0	0	94,707	36,734	56,293
2016	0	0	0	93,081	17,526	0	0	0	200,580	60,820	44,239
2017	0	0	0	130,882	16,866	0	0	0	192,542	27,703	27,066
2018	0	0	0	174,664	22,908	0	0	0	290,138	19,984	17,509
TOTAL	0	0	0	487,720	88,806	0	0	0	933,997	195,342	205,057

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	81,501	18,103	0	0	0	218,598	77,256	64,206
2015	0	0	3,880	25,323	18,111	0	0	18,803	147,547	56,129	68,227
2016	0	0	32,228	101,908	20,559	0	0	76,661	323,043	101,296	59,634
2017	0	290	121,530	120,705	28,321	0	143	210,411	248,555	61,055	36,431
2018	50	6,942	307,061	148,638	33,996	58	10,216	433,687	292,907	65,538	23,217
TOTAL	50	7,232	464,699	478,075	119,090	58	10,359	739,562	1,230,650	361,273	251,716

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,221,960	2,189,087	251,716	
IBNR + FREQUENCY ADJUSTMENT	(222,649)	(270,112)	1,243	
TOTAL LOSSES	999,311	1,918,976	252,959	
EXPECTED LOSSES	1,280,863	1,228,140	341,150	
CREDIBILITY	0.04	0.13	0.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.331	0.635	0.084	1.050
INDICATED (POST-TEST)	0.322	0.619	0.082	1.023
PRESENT ON RATE LEVEL	0.335	0.322	0.089	0.746
DERIVED BY FORMULA	0.335	0.360	0.088	0.783
UNDERLYING PRESENT RATE	0.424	0.407	0.113	0.944
PROPOSED	0.335	0.360	0.088	0.783

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.249
IND. RATE				1.25	MINIMUM PREMIUM	695
MAN. RATE	1.74	1.57	1.50	+ 1.25	PRESENT	700

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	20,867	22,487	0.108	0	0	0	1	0	1
2015	18,134	1,923	0.011	0	0	0	0	0	0
2016	16,155	166,407	1.030	0	0	0	2	0	2
2017	18,086	6,650	0.037	0	0	0	0	1	1
2018	15,103	43,465	0.288	0	0	0	1	1	2
TOTAL	88,345	240,932	0.273	0	0	0	4	2	6

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	17,321	0	0	0	0	3,123	0	2,043
2015	0	0	0	0	0	0	0	0	0	0	1,923
2016	0	0	0	100,112	0	0	0	0	63,432	0	2,863
2017	0	0	0	0	2,061	0	0	0	0	554	4,035
2018	0	0	0	19,343	8,564	0	0	0	10,617	4,373	568
TOTAL	0	0	0	136,776	10,625	0	0	0	77,172	4,927	11,432

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	21,288	0	0	0	0	4,375	0	2,188
2015	0	0	0	0	0	0	0	0	0	0	2,331
2016	0	0	32,526	108,331	2,493	0	0	22,537	100,273	3,045	3,859
2017	0	2	820	362	2,252	0	0	226	114	812	5,431
2018	19	1,180	42,461	19,650	7,916	13	734	19,574	12,677	5,459	753
TOTAL	19	1,182	75,807	149,631	12,661	13	734	42,338	117,439	9,315	14,562

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	120,092	289,046	14,562	
IBNR + FREQUENCY ADJUSTMENT	(152,263)	(41,894)	164	
TOTAL LOSSES	0	247,152	14,726	
EXPECTED LOSSES	886,889	185,334	50,628	
CREDIBILITY	0.02	0.06	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.280	0.017	0.296
INDICATED (POST-TEST)	0.000	0.273	0.016	0.289
PRESENT ON RATE LEVEL	0.794	0.166	0.045	1.005
DERIVED BY FORMULA	0.778	0.172	0.043	0.994
UNDERLYING PRESENT RATE	1.004	0.210	0.057	1.271
PROPOSED	0.778	0.172	0.043	0.994

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.585
IND. RATE				1.59	MINIMUM PREMIUM	790
MAN. RATE	2.50	2.24	2.02	+ 1.59	PRESENT	805

+ PROPOSED

CLASS SOAP MFG.

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

571

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	18,408	220,107	1.196	0	0	1	1	0	2
2015	22,069	828,243	3.753	0	0	1	0	2	3
2016	21,225	67,472	0.318	0	0	0	1	1	2
2017	22,690	53,241	0.235	0	0	0	0	3	3
2018	23,196	69,561	0.300	0	0	0	1	1	2
TOTAL	107,588	1,238,624	1.151	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
2014	0	0	113,888	32,113	0	0	0	1,533	5,475	0	67,098
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	10,356	6,376	3,191
2017	0	0	0	0	16,870	0	0	0	0	32,591	3,780
2018	0	0	0	30,967	714	0	0	0	26,065	511	11,304
TOTAL	0	0	262,145	100,629	51,372	0	0	609,642	41,896	84,809	88,131

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	171,288	39,467	0	0	0	3,206	7,670	0	71,862
2015	0	0	131,015	1,171	27,830	0	0	847,897	10,575	68,035	3,343
2016	0	0	13,333	41,308	11,343	0	0	4,245	16,996	10,107	4,301
2017	0	15	6,709	2,964	18,430	0	10	13,297	6,707	47,749	5,088
2018	2	1,002	49,744	24,582	3,722	1	791	37,655	25,623	4,808	14,989
TOTAL	2	1,018	372,088	109,492	61,325	1	801	906,300	67,572	130,700	99,583

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,280,209	369,088	99,583	
IBNR + FREQUENCY ADJUSTMENT	(263,485)	(197,021)	556	
TOTAL LOSSES	1,016,724	172,067	100,140	
EXPECTED LOSSES	1,496,333	902,427	146,548	
CREDIBILITY	0.02	0.07	0.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.945	0.160	0.093	1.198
INDICATED (POST-TEST)	0.921	0.156	0.091	1.167
PRESENT ON RATE LEVEL	1.100	0.663	0.108	1.871
DERIVED BY FORMULA	1.096	0.628	0.106	1.830
UNDERLYING PRESENT RATE	1.391	0.839	0.136	2.366
PROPOSED	1.096	0.628	0.106	1.830

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.919
IND. RATE				2.92	MINIMUM PREMIUM	1,175
MAN. RATE	4.77	4.22	3.76	+ 2.92	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
2014	1,532	5,666	0.370	0	0	0	0	0	0
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	9,025	0.516	0	0	0	0	1	1
TOTAL	7,387	67,394	0.912	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
2014	0	0	0	0	0	0	0	0	0	0	5,666
2015	0	0	0	28,933	0	0	0	13,898	0	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	0
TOTAL	0	0	0	28,933	408	0	0	13,898	0	8,617	15,538

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	6,068
2015	0	0	4,239	31,754	240	0	0	2,607	21,445	327	1,168
2016	0	0	0	0	0	0	0	0	0	0	12,008
2017	0	0	0	0	0	0	0	0	0	0	0
2018	1	28	572	216	281	25	852	8,765	4,634	7,242	0
TOTAL	1	28	4,811	31,970	521	25	852	11,372	26,079	7,568	19,245

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,090	66,138	19,245	
IBNR + FREQUENCY ADJUSTMENT	(29,737)	(17,375)	53	
TOTAL LOSSES	0	48,763	19,298	
EXPECTED LOSSES	174,337	80,220	13,162	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.660	0.261	0.921
INDICATED (POST-TEST)	0.000	0.643	0.254	0.897
PRESENT ON RATE LEVEL	1.866	0.859	0.141	2.866
DERIVED BY FORMULA	1.866	0.857	0.142	2.865
UNDERLYING PRESENT RATE	2.360	1.086	0.178	3.624
PROPOSED	1.866	0.857	0.142	2.865

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.569
IND. RATE				4.57	MINIMUM PREMIUM	1,655
MAN. RATE	7.39	6.50	5.76	+ 4.57	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
2014	79,222	2,606,801	3.291	0	0	1	3	2	6
2015	83,977	195,437	0.233	0	0	0	5	1	6
2016	78,518	378,024	0.481	0	0	1	5	3	9
2017	88,964	1,709,690	1.922	0	0	3	1	4	8
2018	96,684	498,657	0.516	0	0	2	0	1	3
TOTAL	427,365	5,388,609	1.261	0	0	7	14	11	32

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	720,745	96,830	7,571	0	0	1,582,230	146,557	15,994	36,874
2015	0	0	0	72,757	3,204	0	0	0	55,811	7,202	56,463
2016	0	0	125,250	77,646	9,438	0	0	94,204	56,262	10,474	4,750
2017	0	0	606,871	12,268	28,023	0	0	1,019,495	17,613	21,513	3,907
2018	0	0	297,084	0	22,295	0	0	152,459	0	23,841	2,978
TOTAL	0	0	1,749,950	259,501	70,531	0	0	2,848,388	276,243	79,024	104,972

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	307,488	119,004	8,570	0	0	938,473	205,326	24,663	39,492
2015	0	0	10,771	79,918	4,305	0	0	10,673	86,394	11,880	68,433
2016	0	739	222,100	88,391	13,172	0	311	200,057	98,106	20,371	6,403
2017	0	28,851	873,185	41,896	44,688	0	52,366	1,592,558	103,156	55,486	5,259
2018	1,148	39,310	548,295	37,553	27,418	633	32,621	406,649	36,605	27,598	3,949
TOTAL	1,148	68,900	1,961,839	366,762	98,154	633	85,298	3,148,410	629,587	139,997	123,536

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,266,228	1,134,500	123,536	
IBNR + FREQUENCY ADJUSTMENT	(616,854)	(299,346)	908	
TOTAL LOSSES	4,649,374	835,154	124,443	
EXPECTED LOSSES	3,554,385	1,376,174	232,284	
CREDIBILITY	0.05	0.17	0.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.088	0.195	0.029	1.312
INDICATED (POST-TEST)	1.060	0.190	0.028	1.278
PRESENT ON RATE LEVEL	0.658	0.255	0.043	0.955
DERIVED BY FORMULA	0.678	0.244	0.040	0.962
UNDERLYING PRESENT RATE	0.832	0.322	0.054	1.208
PROPOSED	0.678	0.244	0.040	0.962

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.534
IND. RATE				1.53	MINIMUM PREMIUM	775
MAN. RATE	2.44	2.12	1.92	+ 1.53	PRESENT	785

+ PROPOSED

CLASS ROAD CONSTRUCTION

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 601

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	24,370	8,257,319	33,883	0	1	1	1	2	5
2015	31,351	1,497,672	4,777	0	0	3	6	2	11
2016	33,976	678,874	1,998	0	0	3	0	5	8
2017	31,883	1,029,291	3,228	0	0	2	6	6	14
2018	32,341	651,057	2,013	0	0	0	0	11	11
TOTAL	153,921	12,114,213	7,870	0	1	9	13	26	49

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	668,845	124,833	48,587	841	0	5,993,666	1,314,354	34,207	4,065	67,921
2015	0	0	559,814	165,276	57,880	0	0	497,496	104,651	70,468	42,087
2016	0	0	290,937	0	8,242	0	0	309,007	0	35,912	34,776
2017	0	0	222,449	180,196	149,021	0	0	142,861	160,359	141,485	32,920
2018	0	0	0	0	252,136	0	0	0	0	330,393	68,528
TOTAL	0	668,845	1,198,033	394,059	468,120	0	5,993,666	2,263,718	299,217	582,323	246,232

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	181,939	100,966	59,713	952	0	1,396,963	1,477,961	47,924	6,268	72,743
2015	0	0	894,031	187,098	70,560	0	0	1,201,127	176,484	107,983	51,009
2016	0	1,717	455,756	9,227	11,866	0	1,020	590,793	30,221	60,307	46,878
2017	0	13,237	593,424	199,743	182,234	0	13,869	633,564	251,422	230,122	44,310
2018	555	17,196	353,747	133,405	173,671	958	32,676	336,076	177,685	277,662	90,868
TOTAL	555	214,088	2,397,923	589,188	439,283	958	1,444,528	4,239,521	683,736	682,341	305,809

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,297,574	2,394,548	305,809	
IBNR + FREQUENCY ADJUSTMENT	(1,291,219)	(630,167)	1,138	
TOTAL LOSSES	7,006,355	1,764,381	306,947	
EXPECTED LOSSES	7,237,178	2,887,460	304,187	
CREDIBILITY	0.03	0.08	0.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.552	1.146	0.199	5.898
INDICATED (POST-TEST)	4.434	1.117	0.194	5.745
PRESENT ON RATE LEVEL	3.718	1.483	0.156	5.358
DERIVED BY FORMULA	3.740	1.454	0.160	5.354
UNDERLYING PRESENT RATE	4.702	1.876	0.198	6.775
PROPOSED	3.743	1.455	0.160	5.358

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	8.363
IND. RATE				8.36	MINIMUM PREMIUM	2,000
MAN. RATE	12.98	11.39	10.36	+ 8.36	PRESENT	2,000

+ PROPOSED

CLASS SEWER CONSTRUCTION

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

603

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	5,256	21,879	0.416	0	0	0	0	3	3
2015	5,403	774,734	14.339	0	0	3	0	1	4
2016	6,590	1,378,240	20.914	0	0	2	0	1	3
2017	8,221	98,736	1.201	0	0	0	0	2	2
2018	8,176	520,235	6.363	0	0	1	0	3	4
TOTAL	33,646	2,793,824	8.304	0	0	6	0	10	16

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	6,357	0	0	0	0	13,067	2,455
2015	0	0	401,434	0	396	0	0	367,181	0	473	5,250
2016	0	0	674,734	0	3,049	0	0	687,852	0	4,083	8,522
2017	0	0	0	0	62,702	0	0	0	0	34,623	1,411
2018	0	0	269,077	0	64,802	0	0	106,306	0	64,828	15,222
TOTAL	0	0	1,345,245	0	137,306	0	0	1,161,339	0	117,074	32,860

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	7,196	0	0	0	0	20,149	2,629
2015	0	0	704,531	3,661	2,344	0	0	1,021,731	10,666	2,530	6,363
2016	0	3,091	819,305	15,822	9,100	0	1,605	924,844	42,409	15,869	11,488
2017	0	56	24,937	11,017	68,502	0	10	14,126	7,125	50,726	1,899
2018	1,138	38,646	559,192	57,616	55,560	581	27,513	332,580	51,448	59,754	20,184
TOTAL	1,138	41,793	2,107,964	88,116	142,702	581	29,129	2,293,281	111,649	149,029	42,564

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,473,886	491,496	42,564	
IBNR + FREQUENCY ADJUSTMENT	(251,165)	(81,460)	115	
TOTAL LOSSES	4,222,721	410,036	42,679	
EXPECTED LOSSES	1,405,738	384,288	27,544	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	12.550	1.219	0.127	13.896
INDICATED (POST-TEST)	12.225	1.187	0.124	13.536
PRESENT ON RATE LEVEL	3.304	0.903	0.065	4.272
DERIVED BY FORMULA	3.393	0.912	0.067	4.372
UNDERLYING PRESENT RATE	4.178	1.142	0.082	5.402
PROPOSED	3.393	0.912	0.067	4.372

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.824
IND. RATE				6.82	MINIMUM PREMIUM	2,000
MAN. RATE	10.36	9.07	8.26	+ 6.82	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
2014	538	22,187	4.124	0	0	0	0	1	1
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
TOTAL	3,158	22,187	0.703	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
2014	0	0	0	0	6,653	0	0	0	0	15,534	0
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
TOTAL	0	0	0	0	6,653	0	0	0	0	15,534	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	7,531	0	0	0	0	23,953	0
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
TOTAL	0	0	0	0	7,531	0	0	0	0	23,953	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	31,485	0	
IBNR + FREQUENCY ADJUSTMENT	(20,845)	(15,029)	31	
TOTAL LOSSES	0	16,455	31	
EXPECTED LOSSES	119,958	76,518	5,720	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.521	0.001	0.522
INDICATED (POST-TEST)	0.000	0.508	0.001	0.509
PRESENT ON RATE LEVEL	3.004	1.916	0.143	5.063
DERIVED BY FORMULA	3.004	1.902	0.142	5.048
UNDERLYING PRESENT RATE	3.799	2.423	0.181	6.403
PROPOSED	3.004	1.902	0.142	5.048

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	7.879
IND. RATE				7.88	MINIMUM PREMIUM	2,000
MAN. RATE	11.54	10.46	9.79	+ 7.88	PRESENT	2,000

+ PROPOSED

CLASS DRILLING

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

607

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	2,241	57,960	2.586	0	0	0	1	0	1
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	48,706	1.719	0	0	0	0	3	3
TOTAL	11,300	121,673	1.077	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
2014	0	0	0	12,836	0	0	0	0	45,124	0	0
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	23,184	0
TOTAL	0	0	0	12,836	29,246	0	0	0	45,124	34,467	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	15,775	0	0	0	0	63,219	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	422	252	3,876	0	0	1,001	1,107	17,006	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	56	1,741	35,807	13,504	17,580	67	2,293	23,583	12,468	19,484	0
TOTAL	56	1,741	36,229	29,531	21,455	67	2,293	24,584	76,794	36,490	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	64,970	164,270	0	
IBNR + FREQUENCY ADJUSTMENT	(38,074)	(24,991)	26	
TOTAL LOSSES	26,895	139,279	26	
EXPECTED LOSSES	224,133	116,145	6,322	
CREDIBILITY	0.00	0.01	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.238	1.233	0.000	1.471
INDICATED (POST-TEST)	0.232	1.201	0.000	1.433
PRESENT ON RATE LEVEL	1.569	0.813	0.044	2.426
DERIVED BY FORMULA	1.569	0.817	0.043	2.429
UNDERLYING PRESENT RATE	1.983	1.028	0.056	3.067
PROPOSED	1.567	0.816	0.043	2.426

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.787
IND. RATE				3.79	MINIMUM PREMIUM	1,430
MAN. RATE	7.46	5.74	4.69	+ 3.79	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
2014	42,757	905,077	2,117	0	0	2	2	5	9
2015	45,996	381,550	0,830	0	0	1	1	13	15
2016	45,273	1,081,026	2,388	0	0	3	4	8	15
2017	52,514	890,335	1,695	0	0	2	3	11	16
2018	58,282	587,951	1,009	0	0	1	0	12	13
TOTAL	244,822	3,845,939	1,571	0	0	9	10	49	68

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	548,481	89,854	25,714	0	0	130,054	45,510	16,345	49,119
2015	0	0	109,765	27,182	47,577	0	0	50,000	43,948	93,003	10,075
2016	0	0	486,478	127,817	34,254	0	0	140,801	197,178	53,082	41,416
2017	0	0	281,711	91,197	64,591	0	0	168,518	178,002	93,644	12,672
2018	0	0	83,094	0	149,030	0	0	73,212	0	248,114	34,501
TOTAL	0	0	1,509,529	336,050	321,166	0	0	562,585	464,638	504,188	147,783

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	824,915	110,431	29,108	0	0	271,943	63,760	25,204	52,606
2015	0	0	198,285	31,825	55,702	0	0	149,997	72,842	137,755	12,211
2016	0	2,870	805,920	155,123	44,331	0	465	342,513	329,072	92,286	55,829
2017	0	16,364	581,956	107,898	84,813	0	16,330	705,925	267,429	162,944	17,057
2018	635	20,733	353,698	86,056	106,025	990	39,071	436,012	144,857	212,146	45,748
TOTAL	635	39,967	2,764,773	491,333	319,980	990	55,866	1,906,390	877,959	630,336	183,451

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,768,623	2,319,608	183,451	
IBNR + FREQUENCY ADJUSTMENT	(953,690)	(640,990)	688	
TOTAL LOSSES	3,814,933	1,678,618	184,139	
EXPECTED LOSSES	5,466,978	2,977,748	169,385	
CREDIBILITY	0.03	0.12	0.13	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.558	0.686	0.075	2.319
INDICATED (POST-TEST)	1.518	0.668	0.073	2.259
PRESENT ON RATE LEVEL	1.766	0.962	0.055	2.782
DERIVED BY FORMULA	1.758	0.927	0.057	2.742
UNDERLYING PRESENT RATE	2.233	1.216	0.069	3.519
PROPOSED	1.758	0.927	0.057	2.742

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.280
IND. RATE				4.28	MINIMUM PREMIUM	1,570
MAN. RATE	7.03	6.02	5.38	+ 4.28	PRESENT	1,600

+ PROPOSED

CLASS EXCAVATION

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

609

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	61,112	1,485,367	2.431	0	0	3	9	16	28
2015	68,725	213,682	0.311	0	0	0	1	9	10
2016	82,138	8,463,280	10.304	0	0	4	5	20	29
2017	87,878	3,470,870	3.950	0	1	3	6	15	25
2018	97,891	1,769,783	1.808	0	0	3	4	11	18
TOTAL	397,744	15,402,982	3.873	0	1	13	25	71	110

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	515,770	247,468	82,758	0	0	149,766	245,788	114,960	128,857
2015	0	0	0	3,000	19,277	0	0	0	10,542	94,758	86,105
2016	0	0	1,650,620	174,486	175,926	0	0	6,000,766	184,322	183,479	93,681
2017	0	972,987	403,186	116,685	82,414	0	1,299,547	235,360	138,189	162,785	59,717
2018	0	0	380,802	122,827	133,779	0	0	423,441	334,551	332,131	42,252
TOTAL	0	972,987	2,950,378	664,466	494,154	0	1,299,547	6,809,333	913,392	888,113	410,612

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	775,718	304,138	93,682	0	0	313,161	344,349	177,268	138,006
2015	0	0	1,114	3,695	22,294	0	0	4,650	19,914	139,296	104,359
2016	0	4,670	1,313,435	224,308	196,422	0	4,607	2,731,406	429,856	313,052	126,282
2017	27,823	534,662	838,078	140,214	109,382	29,510	812,002	912,896	240,820	262,718	80,379
2018	1,703	61,345	1,043,731	199,800	120,418	2,530	126,402	1,876,553	570,028	356,330	56,026
TOTAL	29,527	600,676	3,972,077	872,156	542,198	32,040	943,010	5,838,665	1,604,967	1,248,664	505,052

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,415,995	4,267,985	505,052	
IBNR + FREQUENCY ADJUSTMENT	(1,662,722)	(873,677)	1,953	
TOTAL LOSSES	9,753,273	3,394,308	507,005	
EXPECTED LOSSES	9,365,556	4,110,638	466,484	
CREDIBILITY	0.05	0.16	0.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.452	0.853	0.127	3.433
INDICATED (POST-TEST)	2.389	0.831	0.124	3.344
PRESENT ON RATE LEVEL	1.862	0.817	0.093	2.772
DERIVED BY FORMULA	1.888	0.820	0.099	2.807
UNDERLYING PRESENT RATE	2.355	1.033	0.117	3.505
PROPOSED	1.889	0.820	0.099	2.807

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.381
IND. RATE				4.38	MINIMUM PREMIUM	1,600
MAN. RATE	6.80	5.87	5.36	+ 4.38	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
2014	355	0	0.000	0	0	0	0	0	0
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
TOTAL	4,750	89,537	1.885	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
TOTAL	0	0	0	70,643	0	0	0	0	18,295	0	599

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	10,349	77,531	586	0	0	3,432	28,229	430	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	806
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	10,349	77,531	586	0	0	3,432	28,229	430	806

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,781	106,776	806	
IBNR + FREQUENCY ADJUSTMENT	(52,707)	(19,435)	33	
TOTAL LOSSES	0	87,342	839	
EXPECTED LOSSES	288,930	95,848	6,641	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.839	0.018	1.856
INDICATED (POST-TEST)	0.000	1.791	0.017	1.808
PRESENT ON RATE LEVEL	4.810	1.596	0.111	6.517
DERIVED BY FORMULA	4.810	1.598	0.110	6.518
UNDERLYING PRESENT RATE	6.083	2.018	0.140	8.240
PROPOSED	4.810	1.598	0.110	6.517

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	10.172
IND. RATE				10.17	MINIMUM PREMIUM	2,000
MAN. RATE	14.57	13.32	12.60	+ 10.17	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
2014	10,678	246,753	2.311	0	0	0	3	0	3
2015	12,003	104,093	0.867	0	0	0	1	3	4
2016	13,815	228,946	1.657	0	0	0	2	5	7
2017	14,157	17,549	0.124	0	0	0	0	2	2
2018	16,954	295,578	1.743	0	0	0	1	3	4
TOTAL	67,607	892,919	1.321	0	0	0	7	13	20

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	136,306	0	0	0	0	106,687	0	3,760
2015	0	0	0	53,965	10,711	0	0	0	23,589	8,785	7,043
2016	0	0	0	77,541	35,062	0	0	0	62,031	39,981	14,331
2017	0	0	0	0	7,087	0	0	0	0	8,006	2,456
2018	0	0	0	35,071	108,475	0	0	0	41,275	106,991	3,766
TOTAL	0	0	0	302,883	161,335	0	0	0	233,582	163,763	31,356

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	167,520	0	0	0	0	149,468	0	4,027
2015	0	0	8,281	59,450	12,821	0	0	4,673	36,736	13,445	8,536
2016	0	0	29,166	86,277	38,423	0	0	25,586	101,981	63,237	19,318
2017	0	6	2,818	1,245	7,743	0	2	3,266	1,648	11,730	3,306
2018	239	8,478	207,392	84,806	78,375	310	11,754	167,636	97,680	96,849	4,994
TOTAL	239	8,485	247,657	399,299	137,363	310	11,756	201,161	387,513	185,261	40,181

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	469,608	1,109,435	40,181	
IBNR + FREQUENCY ADJUSTMENT	(252,579)	(121,656)	243	
TOTAL LOSSES	217,029	987,780	40,424	
EXPECTED LOSSES	1,435,290	571,948	57,601	
CREDIBILITY	0.01	0.05	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.321	1.461	0.060	1.842
INDICATED (POST-TEST)	0.313	1.423	0.058	1.794
PRESENT ON RATE LEVEL	1.679	0.669	0.067	2.415
DERIVED BY FORMULA	1.665	0.707	0.067	2.439
UNDERLYING PRESENT RATE	2.123	0.846	0.085	3.054
PROPOSED	1.649	0.700	0.066	2.415

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.769
IND. RATE				3.77	MINIMUM PREMIUM	1,425
MAN. RATE	5.86	5.15	4.67	+ 3.77	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
2014	3,535	225,193	6.370	0	0	0	2	1	3
2015	3,961	1,001	0.025	0	0	0	0	0	0
2016	3,579	283,129	7.911	0	0	1	0	0	1
2017	4,666	13,810	0.296	0	0	0	0	1	1
2018	5,239	41,214	0.787	0	0	0	0	5	5
TOTAL	20,980	564,347	2.690	0	0	1	2	7	10

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	77,539	58,554	0	0	0	23,980	65,000	120
2015	0	0	0	0	0	0	0	0	0	0	1,001
2016	0	0	169,305	0	0	0	0	98,093	0	0	15,731
2017	0	0	0	0	2,507	0	0	0	0	11,303	0
2018	0	0	0	0	20,625	0	0	0	0	20,589	0
TOTAL	0	0	169,305	77,539	81,686	0	0	98,093	23,980	96,892	16,852

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	95,295	66,283	0	0	0	33,596	100,230	129
2015	0	0	0	0	0	0	0	0	0	0	1,213
2016	0	999	264,675	5,045	1,913	0	324	186,534	8,475	1,962	21,205
2017	0	2	997	440	2,739	0	3	4,612	2,326	16,560	0
2018	45	1,407	28,937	10,913	14,207	60	2,036	20,943	11,073	17,303	0
TOTAL	45	2,408	294,608	111,694	85,142	60	2,363	212,088	55,470	136,055	22,547

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	511,573	388,361	22,547	
IBNR + FREQUENCY ADJUSTMENT	(105,678)	(61,192)	128	
TOTAL LOSSES	405,895	327,169	22,675	
EXPECTED LOSSES	606,763	286,316	30,338	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.935	1.559	0.108	3.602
INDICATED (POST-TEST)	1.885	1.519	0.105	3.509
PRESENT ON RATE LEVEL	2.287	1.079	0.114	3.481
DERIVED BY FORMULA	2.283	1.088	0.114	3.485
UNDERLYING PRESENT RATE	2.892	1.365	0.145	4.401
PROPOSED	2.283	1.088	0.114	3.485

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.439
IND. RATE				5.44	MINIMUM PREMIUM	1,910
MAN. RATE	8.41	7.40	6.73	+ 5.44	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
2014	2,822	8,908	0.316	0	0	0	0	0	0
2015	3,702	58,403	1.578	0	0	0	0	1	1
2016	4,303	357,073	8.298	0	0	2	0	0	2
2017	4,823	102,004	2.115	0	0	0	1	0	1
2018	4,705	0	0.000	0	0	0	0	0	0
TOTAL	20,355	526,388	2.586	0	0	2	1	1	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	8,908
2015	0	0	0	0	6,523	0	0	0	0	50,700	1,180
2016	0	0	212,031	0	0	0	0	144,339	0	0	703
2017	0	0	0	51,531	0	0	0	0	50,086	0	387
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	212,031	51,531	6,523	0	0	144,339	50,086	50,700	11,178

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	9,540
2015	0	0	228	136	7,535	0	0	1,430	1,952	74,397	1,430
2016	0	1,251	331,468	6,319	2,396	0	476	274,475	12,471	2,887	948
2017	0	108	45,208	46,357	3,896	0	35	51,794	63,173	5,324	521
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	1,359	376,905	52,812	13,827	0	511	327,699	77,596	82,608	12,439

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	706,474	226,844	12,439	
IBNR + FREQUENCY ADJUSTMENT	(251,823)	(115,051)	249	
TOTAL LOSSES	454,651	111,793	12,688	
EXPECTED LOSSES	1,392,681	538,700	61,451	
CREDIBILITY	0.01	0.02	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.234	0.549	0.062	2.845
INDICATED (POST-TEST)	2.176	0.535	0.061	2.771
PRESENT ON RATE LEVEL	5.411	2.093	0.239	7.742
DERIVED BY FORMULA	5.378	2.062	0.233	7.673
UNDERLYING PRESENT RATE	6.842	2.647	0.302	9.790
PROPOSED	5.378	2.062	0.233	7.673

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	11.976
IND. RATE				11.98	MINIMUM PREMIUM	2,000
MAN. RATE	17.72	16.04	14.97	+ 11.98	PRESENT	2,000

+ PROPOSED

CLASS WALLBOARD INSTALLATION

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

645

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	15,415	196,080	1.272	0	0	1	1	5	7
2015	14,487	252,789	1.745	0	0	0	3	4	7
2016	14,898	499,695	3.354	0	0	1	1	2	4
2017	18,637	399,823	2.145	0	0	2	1	1	4
2018	28,626	85,519	0.299	0	0	0	1	4	5
TOTAL	92,063	1,433,906	1.558	0	0	4	7	16	27

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	114,486	29,307	15,255	0	0	6,864	8,443	13,840	7,885
2015	0	0	0	59,827	43,881	0	0	0	76,322	64,714	8,045
2016	0	0	194,649	20,000	82,194	0	0	117,328	12,472	33,803	39,249
2017	0	0	299,168	8,587	3,250	0	0	63,837	2,744	1,516	20,721
2018	0	0	0	3,569	17,201	0	0	0	5,318	52,480	6,951
TOTAL	0	0	608,303	121,290	161,781	0	0	188,029	105,299	166,353	82,851

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	172,187	36,018	17,269	0	0	14,353	11,829	21,341	8,445
2015	0	0	10,300	66,577	51,188	0	0	16,143	120,256	96,755	9,751
2016	0	1,148	320,105	32,999	88,245	0	387	230,541	33,169	53,893	52,908
2017	0	17,133	514,599	23,703	12,008	0	6,131	186,668	12,729	5,098	27,890
2018	38	1,283	29,751	11,891	12,220	152	5,341	60,959	33,395	44,998	9,217
TOTAL	38	19,565	1,046,943	171,188	180,930	152	11,859	508,664	211,379	222,085	108,211

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,587,220	785,582	108,211	
IBNR + FREQUENCY ADJUSTMENT	(485,345)	(302,739)	587	
TOTAL LOSSES	1,101,876	482,843	108,797	
EXPECTED LOSSES	2,860,631	1,468,673	120,156	
CREDIBILITY	0.02	0.06	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.197	0.524	0.118	1.840
INDICATED (POST-TEST)	1.166	0.511	0.115	1.792
PRESENT ON RATE LEVEL	2.457	1.262	0.103	3.822
DERIVED BY FORMULA	2.431	1.217	0.104	3.752
UNDERLYING PRESENT RATE	3.107	1.595	0.131	4.833
PROPOSED	2.431	1.217	0.104	3.752

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.856
IND. RATE				5.86	MINIMUM PREMIUM	2,000
MAN. RATE	9.25	8.12	7.39	+ 5.86	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
2014	5,197	266,682	5.131	0	0	1	1	1	3
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	55,965	1.019	0	0	0	0	1	1
TOTAL	26,766	674,826	2.521	0	0	2	5	4	11

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	75,992	40,023	1,352	0	0	23,147	112,516	964	12,688
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	31,200	0	0	0	0	24,225	540
TOTAL	0	0	213,773	70,977	41,229	0	0	105,009	186,585	32,912	24,341

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	114,292	49,188	1,530	0	0	48,400	157,635	1,486	13,589
2015	0	0	243,936	15,408	9,390	0	0	231,704	34,285	3,078	5,815
2016	0	0	5,913	19,694	453	0	0	18,982	84,454	2,564	6,778
2017	0	1	478	211	1,312	0	2	2,544	1,283	9,135	1,732
2018	69	2,128	43,774	16,508	21,491	70	2,396	24,642	13,028	20,359	716
TOTAL	69	2,129	408,392	101,009	34,176	70	2,398	326,272	290,686	36,622	28,630

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	739,330	462,493	28,630	
IBNR + FREQUENCY ADJUSTMENT	(140,977)	(88,688)	129	
TOTAL LOSSES	598,352	373,805	28,759	
EXPECTED LOSSES	818,336	399,558	35,462	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.235	1.397	0.107	3.740
INDICATED (POST-TEST)	2.178	1.360	0.105	3.643
PRESENT ON RATE LEVEL	2.418	1.180	0.105	3.703
DERIVED BY FORMULA	2.415	1.186	0.105	3.706
UNDERLYING PRESENT RATE	3.057	1.493	0.132	4.683
PROPOSED	2.413	1.185	0.105	3.703

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.780
IND. RATE				5.78	MINIMUM PREMIUM	2,000
MAN. RATE	8.75	7.79	7.16	+ 5.78	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
2014	5,221	220,284	4.219	0	0	0	4	3	7
2015	8,630	526,635	6.102	0	0	1	3	0	4
2016	10,097	652,554	6.463	0	0	2	0	4	6
2017	10,017	572,717	5.717	0	0	2	1	3	6
2018	13,077	453,110	3.465	0	0	0	2	19	21
TOTAL	47,042	2,425,300	5.156	0	0	5	10	29	44

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	62,915	5,473	0	0	0	119,055	4,551	28,290
2015	0	0	156,130	105,554	0	0	0	129,907	83,698	0	51,346
2016	0	0	334,319	0	28,813	0	0	247,676	0	27,869	13,877
2017	0	0	308,327	33,344	7,562	0	0	133,428	68,919	14,008	7,129
2018	0	0	0	27,056	179,637	0	0	0	45,831	180,268	20,318
TOTAL	0	0	798,776	228,869	221,485	0	0	511,011	317,503	226,696	120,960

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	77,323	6,195	0	0	0	166,796	7,018	30,299
2015	0	0	289,472	117,266	1,610	0	0	377,181	132,913	2,616	62,231
2016	0	1,972	525,905	11,910	33,766	0	817	473,453	24,133	46,958	18,706
2017	0	17,713	553,518	47,204	18,830	0	12,862	459,923	108,530	33,253	9,596
2018	395	13,085	294,617	116,193	126,556	523	19,130	248,664	141,519	159,197	26,942
TOTAL	395	32,770	1,663,512	369,896	186,957	523	32,809	1,559,220	573,892	249,042	147,773

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,289,229	1,379,786	147,773	
IBNR + FREQUENCY ADJUSTMENT	(302,179)	(265,157)	500	
TOTAL LOSSES	2,987,050	1,114,629	148,274	
EXPECTED LOSSES	1,685,575	1,274,974	109,845	
CREDIBILITY	0.01	0.04	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.350	2.369	0.315	9.034
INDICATED (POST-TEST)	6.185	2.308	0.307	8.800
PRESENT ON RATE LEVEL	2.834	2.143	0.185	5.161
DERIVED BY FORMULA	2.867	2.150	0.190	5.206
UNDERLYING PRESENT RATE	3.583	2.710	0.234	6.527
PROPOSED	2.867	2.150	0.190	5.206

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	8.126
IND. RATE				8.13	MINIMUM PREMIUM	2,000
MAN. RATE	11.81	10.69	9.98	+ 8.13	PRESENT	2,000

+ PROPOSED

CLASS CABINET WORK INSTALLATION

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

648

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	12,907	391,332	3.032	0	0	1	1	2	4
2015	12,168	307,582	2.528	0	0	0	3	2	5
2016	14,756	204,225	1.384	0	0	0	0	5	5
2017	15,306	1,834,367	11.985	0	0	1	1	5	7
2018	14,866	319,113	2.147	0	0	0	2	8	10
TOTAL	70,003	3,056,619	4.366	0	0	2	7	22	31

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	171,748	697	10,343	0	0	165,945	733	38,367	3,499
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	9,571
2018	0	0	0	33,368	128,112	0	0	0	53,714	91,434	12,485
TOTAL	0	0	359,948	160,491	261,522	0	0	1,665,945	219,447	326,376	62,890

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	258,309	857	11,708	0	0	346,991	1,027	59,162	3,747
2015	0	0	15,255	113,572	4,263	0	0	30,145	246,765	12,650	42,872
2016	0	0	9,023	5,383	82,883	0	0	10,877	12,030	184,826	2,645
2017	0	2,730	114,570	30,193	47,183	0	35,409	1,092,360	72,296	114,964	12,883
2018	282	9,765	232,262	93,864	91,724	265	10,568	169,533	101,410	85,865	16,555
TOTAL	282	12,495	629,419	243,869	237,761	265	45,977	1,649,906	433,528	457,468	78,702

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,338,344	1,372,626	78,702	
IBNR + FREQUENCY ADJUSTMENT	(302,095)	(206,156)	356	
TOTAL LOSSES	2,036,249	1,166,470	79,058	
EXPECTED LOSSES	1,709,592	947,823	94,080	
CREDIBILITY	0.01	0.05	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.909	1.666	0.113	4.688
INDICATED (POST-TEST)	2.833	1.623	0.110	4.567
PRESENT ON RATE LEVEL	1.931	1.071	0.106	3.108
DERIVED BY FORMULA	1.940	1.098	0.107	3.145
UNDERLYING PRESENT RATE	2.442	1.354	0.134	3.931
PROPOSED	1.940	1.098	0.106	3.145

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.909
IND. RATE				4.91	MINIMUM PREMIUM	1,755
MAN. RATE	7.51	6.58	6.01	+ 4.91	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
2014	6,054	59,560	0.984	0	0	0	0	3	3
2015	5,948	68,007	1.143	0	0	0	3	0	3
2016	6,110	20,528	0.336	0	0	0	0	2	2
2017	6,371	99,251	1.558	0	0	0	1	2	3
2018	7,467	793,511	10.627	0	0	1	0	0	1
TOTAL	31,950	1,040,857	3.258	0	0	1	4	7	12

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	24,515	0	0	0	0	29,822	5,223
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	18,681	1,412
2017	0	0	0	55,167	4,399	0	0	0	36,790	2,463	432
2018	0	0	173,340	0	0	0	0	619,670	0	0	501
TOTAL	0	0	173,340	95,751	29,349	0	0	619,670	53,727	50,966	18,054

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	27,751	0	0	0	0	45,986	5,594
2015	0	0	5,946	44,541	337	0	0	3,177	26,134	398	12,709
2016	0	0	49	29	453	0	0	1,657	1,833	28,156	1,903
2017	0	120	50,147	50,401	8,977	0	26	39,049	46,910	7,519	581
2018	371	12,759	174,543	8,694	4,070	1,317	71,157	899,275	55,927	17,794	664
TOTAL	371	12,879	230,685	103,665	41,587	1,317	71,184	943,159	130,803	99,852	21,452

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,259,595	375,907	21,452	
IBNR + FREQUENCY ADJUSTMENT	(118,659)	(77,272)	120	
TOTAL LOSSES	1,140,936	298,636	21,572	
EXPECTED LOSSES	687,007	356,837	30,175	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	3.571	0.935	0.068	4.573
INDICATED (POST-TEST)	3.479	0.910	0.066	4.455
PRESENT ON RATE LEVEL	1.700	0.883	0.075	2.658
DERIVED BY FORMULA	1.718	0.884	0.074	2.677
UNDERLYING PRESENT RATE	2.150	1.117	0.094	3.362
PROPOSED	1.718	0.884	0.074	2.677

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				4.18	MINIMUM PREMIUM	1,540
MAN. RATE	5.27	5.18	5.14	+ 4.18	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
2014	34,523	573,635	1.662	0	0	1	4	4	9
2015	31,163	428,465	1.375	0	0	1	2	5	8
2016	29,273	896,908	3.064	0	0	2	2	5	9
2017	35,697	491,941	1.378	0	0	1	4	6	11
2018	41,024	711,201	1.734	0	0	0	1	14	15
TOTAL	171,680	3,102,150	1.807	0	0	5	13	34	52

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	122,561	151,319	54,455	0	0	51,372	69,922	93,514	30,492
2015	0	0	129,891	80,438	13,933	0	0	82,425	74,698	27,356	19,724
2016	0	0	331,101	51,861	49,548	0	0	322,058	67,321	42,171	32,848
2017	0	0	80,060	166,346	42,262	0	0	44,815	93,868	37,175	27,415
2018	0	0	0	27,473	256,466	0	0	0	40,645	341,254	45,363
TOTAL	0	0	663,613	477,437	416,664	0	0	500,670	346,454	541,470	155,842

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	184,332	185,971	61,643	0	0	107,419	97,961	144,199	32,657
2015	0	0	240,231	89,754	17,374	0	0	244,141	118,703	42,310	23,905
2016	0	1,953	540,074	69,335	56,602	0	1,063	640,085	138,384	73,233	44,279
2017	0	4,967	298,092	161,193	60,837	0	4,379	240,855	132,334	66,258	36,901
2018	564	18,337	403,064	157,169	179,519	990	34,904	405,031	223,054	293,618	60,151
TOTAL	564	25,257	1,665,793	663,422	375,975	990	40,346	1,637,531	710,435	619,617	197,893

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,370,481	2,369,449	197,893	
IBNR + FREQUENCY ADJUSTMENT	(751,423)	(546,376)	801	
TOTAL LOSSES	2,619,058	1,823,073	198,695	
EXPECTED LOSSES	4,393,310	2,527,186	197,974	
CREDIBILITY	0.03	0.09	0.11	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.526	1.062	0.116	2.703
INDICATED (POST-TEST)	1.486	1.034	0.113	2.633
PRESENT ON RATE LEVEL	2.024	1.164	0.091	3.279
DERIVED BY FORMULA	2.008	1.152	0.094	3.254
UNDERLYING PRESENT RATE	2.559	1.472	0.115	4.146
PROPOSED	2.008	1.153	0.094	3.254

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.079
IND. RATE				5.08	MINIMUM PREMIUM	1.805
MAN. RATE	8.18	7.09	6.34	+ 5.08	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
2014	32,691	1,868,573	5.716	0	0	3	6	9	18
2015	34,129	3,216,448	9.424	0	0	6	11	23	40
2016	38,110	3,872,559	10.162	1	0	6	7	10	24
2017	42,431	1,262,076	2.974	0	0	1	6	21	28
2018	43,294	1,529,815	3.534	0	0	2	5	22	29
TOTAL	190,655	11,749,471	6.163	1	0	18	35	85	139

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	631,131	217,722	53,774	0	0	600,987	219,641	123,631	21,687
2015	0	0	691,453	483,484	203,740	0	0	706,220	565,193	532,255	34,103
2016	403,500	0	1,172,072	198,352	131,694	9,934	0	1,617,192	195,552	96,955	47,308
2017	0	0	179,034	162,393	134,565	0	0	243,997	265,031	239,560	37,496
2018	0	0	214,595	176,554	336,996	0	0	111,574	204,727	403,477	81,892
TOTAL	403,500	0	2,888,285	1,238,505	860,769	9,934	0	3,279,970	1,450,144	1,395,878	222,486

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	949,221	267,580	60,872	0	0	1,256,664	307,717	190,639	23,227
2015	0	0	1,291,461	541,174	242,623	0	0	2,086,168	913,065	797,844	41,333
2016	584,187	6,260	1,737,846	255,158	153,998	21,064	3,840	2,290,187	419,157	178,763	63,771
2017	0	10,703	498,659	178,952	163,962	0	23,681	1,072,080	417,818	389,034	50,470
2018	1,535	55,717	1,124,161	334,905	259,250	1,583	67,866	981,941	433,492	379,010	108,589
TOTAL	585,723	72,681	5,601,348	1,577,769	880,706	22,647	95,386	7,687,040	2,491,250	1,935,290	287,389

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,064,824	6,885,015	287,389	
IBNR + FREQUENCY ADJUSTMENT	(1,372,543)	(1,119,066)	1,174	
TOTAL LOSSES	12,692,281	5,765,948	288,564	
EXPECTED LOSSES	7,767,760	5,189,989	296,625	
CREDIBILITY	0.03	0.10	0.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.657	3.024	0.151	9.833
INDICATED (POST-TEST)	6.485	2.946	0.147	9.578
PRESENT ON RATE LEVEL	3.222	2.153	0.123	5.498
DERIVED BY FORMULA	3.320	2.232	0.126	5.678
UNDERLYING PRESENT RATE	4.074	2.722	0.156	6.952
PROPOSED	3.320	2.232	0.126	5.678

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	8.862
IND. RATE				8.86	MINIMUM PREMIUM	2,000
MAN. RATE	12.43	11.29	10.63	+ 8.86	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
2014	19,130	361,263	1.888	0	0	0	3	0	3
2015	16,666	855,680	5.134	0	0	2	1	2	5
2016	19,195	370,998	1.933	0	0	1	2	3	6
2017	21,773	1,409,127	6.472	0	0	4	1	3	8
2018	22,059	108,198	0.490	0	0	0	0	4	4
TOTAL	98,823	3,105,266	3.142	0	0	7	7	12	26

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	104,760	0	0	0	0	245,390	0	11,113
2015	0	0	348,984	40,681	32,880	0	0	423,812	1,943	4,824	2,556
2016	0	0	85,192	36,935	104,828	0	0	33,524	25,092	72,574	12,853
2017	0	0	685,415	68,624	29,885	0	0	520,037	41,071	62,538	1,557
2018	0	0	0	0	79,597	0	0	0	0	27,489	1,112
TOTAL	0	0	1,119,591	251,000	247,190	0	0	977,373	313,496	167,425	29,191

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	128,750	0	0	0	0	343,791	0	11,902
2015	0	0	619,577	48,510	39,961	0	0	1,179,800	15,474	9,243	3,098
2016	0	503	157,058	49,592	110,987	0	111	79,102	49,681	111,258	17,326
2017	0	39,377	1,230,852	102,284	55,727	0	49,971	1,560,493	137,634	117,052	2,096
2018	175	5,429	111,675	42,115	54,826	80	2,719	27,962	14,784	23,102	1,475
TOTAL	175	45,308	2,119,162	371,251	261,501	80	52,800	2,847,357	561,365	260,655	35,896

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,064,881	1,454,773	35,896	
IBNR + FREQUENCY ADJUSTMENT	(606,966)	(362,889)	255	
TOTAL LOSSES	4,457,915	1,091,884	36,151	
EXPECTED LOSSES	3,474,463	1,675,754	65,444	
CREDIBILITY	0.02	0.06	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.511	1.105	0.037	5.652
INDICATED (POST-TEST)	4.394	1.076	0.036	5.506
PRESENT ON RATE LEVEL	2.780	1.341	0.052	4.174
DERIVED BY FORMULA	2.813	1.325	0.051	4.189
UNDERLYING PRESENT RATE	3.516	1.696	0.066	5.278
PROPOSED	2.813	1.325	0.051	4.189

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.538
IND. RATE				6.54	MINIMUM PREMIUM	2,000
MAN. RATE	10.03	8.78	8.07	+ 6.54	PRESENT	2,000

+ PROPOSED

CLASS CONCRETE CONSTRUCTION

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

654

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	12,135	88,056	0.726	0	0	0	1	0	1
2015	11,098	19,244	0.173	0	0	0	0	3	3
2016	25,749	705,745	2.741	0	0	2	1	2	5
2017	24,842	74,442	0.300	0	0	0	0	3	3
2018	20,671	219,844	1.064	0	0	0	0	8	8
TOTAL	94,495	1,107,331	1.172	0	0	2	2	16	20

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	38,005	0	0	0	0	27,197	0	22,854
2015	0	0	0	0	3,419	0	0	0	0	1,940	13,885
2016	0	0	256,142	6,128	62,506	0	0	336,591	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	0	79,427	0	0	0	0	117,610	22,807
TOTAL	0	0	256,142	44,133	185,517	0	0	336,591	50,476	141,383	93,089

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	46,708	0	0	0	0	38,103	0	24,477
2015	0	0	120	71	3,950	0	0	55	75	2,847	16,829
2016	0	1,511	409,500	18,490	68,103	0	1,111	649,090	66,718	20,718	16,932
2017	0	36	15,974	7,057	43,880	0	4	5,424	2,736	19,479	28,242
2018	175	5,417	111,436	42,025	54,709	341	11,632	119,633	63,251	98,839	30,242
TOTAL	175	6,964	537,029	114,351	170,642	341	12,746	774,202	170,883	141,882	116,721

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,331,457	597,759	116,721	
IBNR + FREQUENCY ADJUSTMENT	(506,649)	(192,598)	440	
TOTAL LOSSES	824,808	405,161	117,161	
EXPECTED LOSSES	2,695,448	914,916	109,980	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.873	0.429	0.124	1.426
INDICATED (POST-TEST)	0.850	0.418	0.121	1.389
PRESENT ON RATE LEVEL	2.256	0.766	0.092	3.113
DERIVED BY FORMULA	2.228	0.745	0.094	3.066
UNDERLYING PRESENT RATE	2.852	0.968	0.116	3.937
PROPOSED	2.227	0.745	0.094	3.066

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.785
IND. RATE				4.79	MINIMUM PREMIUM	1,720
MAN. RATE	7.81	6.75	6.02	+ 4.79	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
2014	6,994	38,216	0.546	0	0	0	0	3	3
2015	10,282	3,458	0.034	0	0	0	0	0	0
2016	8,143	331,909	4.076	0	0	1	0	2	3
2017	11,007	396,599	3.603	0	0	1	1	2	4
2018	6,757	55,259	0.818	0	0	0	0	1	1
TOTAL	43,183	825,441	1.911	0	0	2	1	8	11

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	24,200	0	0	0	0	12,110	1,906
2015	0	0	0	0	0	0	0	0	0	0	3,458
2016	0	0	120,905	0	1,772	0	0	205,714	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	0	0	38,472	0	0	0	0	16,174	613
TOTAL	0	0	334,546	64,998	64,907	0	0	246,318	70,235	33,032	11,405

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	27,394	0	0	0	0	18,674	2,041
2015	0	0	0	0	0	0	0	0	0	0	4,191
2016	0	713	189,212	3,723	3,211	0	679	391,305	17,906	6,141	2,929
2017	0	12,357	418,388	69,556	10,996	0	3,948	190,552	94,984	14,096	4,381
2018	85	2,624	53,976	20,356	26,500	47	1,600	16,452	8,698	13,593	813
TOTAL	85	15,694	661,576	93,634	68,100	47	6,227	598,309	121,588	52,504	14,356

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,281,938	335,827	14,356	
IBNR + FREQUENCY ADJUSTMENT	(663,411)	(151,949)	186	
TOTAL LOSSES	618,527	183,878	14,542	
EXPECTED LOSSES	3,643,551	675,521	58,389	
CREDIBILITY	0.01	0.04	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.432	0.426	0.034	1.892
INDICATED (POST-TEST)	1.395	0.415	0.033	1.843
PRESENT ON RATE LEVEL	6.672	1.237	0.107	8.016
DERIVED BY FORMULA	6.620	1.204	0.104	7.928
UNDERLYING PRESENT RATE	8.437	1.564	0.135	10.137
PROPOSED	6.620	1.204	0.104	7.928

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	12.374
IND. RATE				12.37	MINIMUM PREMIUM	2,000
MAN. RATE	20.51	17.54	15.50	+ 12.37	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	5,646	943	0.017	0	0	0	0	0	0
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	14,544	999	0.007	0	0	0	0	0	0
2018	10,216	0	0.000	0	0	0	0	0	0
TOTAL	45,135	29,831	0.066	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
2014	0	0	0	0	0	0	0	0	0	0	943
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
TOTAL	0	0	0	9,652	2,559	0	0	0	6,807	1,127	9,686

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	1,010
2015	0	0	0	0	0	0	0	0	0	0	8,221
2016	0	0	3,426	10,617	2,904	0	0	2,518	10,871	2,025	1,295
2017	0	0	0	0	0	0	0	0	0	0	1,345
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	3,426	10,617	2,904	0	0	2,518	10,871	2,025	11,871

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,944	26,418	11,871	
IBNR + FREQUENCY ADJUSTMENT	(341,802)	(88,805)	200	
TOTAL LOSSES	0	0	12,071	
EXPECTED LOSSES	1,828,769	422,509	48,197	
CREDIBILITY	0.01	0.04	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.027	0.027
INDICATED (POST-TEST)	0.000	0.000	0.026	0.026
PRESENT ON RATE LEVEL	3.204	0.740	0.084	4.029
DERIVED BY FORMULA	3.172	0.711	0.082	3.965
UNDERLYING PRESENT RATE	4.052	0.936	0.107	5.095
PROPOSED	3.172	0.711	0.082	3.965

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.189
IND. RATE				6.19	MINIMUM PREMIUM	2,000
MAN. RATE	10.28	8.75	7.79	+ 6.19	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
2014	36	0	0.000	0	0	0	0	0	0
2015	545	0	0.000	0	0	0	0	0	0
2016	1,309	531	0.041	0	0	0	0	0	0
2017	973	0	0.000	0	0	0	0	0	0
2018	667	0	0.000	0	0	0	0	0	0
TOTAL	3,530	531	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	716
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	716

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	716	
IBNR + FREQUENCY ADJUSTMENT	(38,618)	(13,991)	13	
TOTAL LOSSES	0	0	729	
EXPECTED LOSSES	188,362	66,747	3,457	
CREDIBILITY	0.00	0.01	0.01	
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	4.220	1.495	0.077	5.792
DERIVED BY FORMULA	4.220	1.480	0.077	5.777
UNDERLYING PRESENT RATE	5.336	1.891	0.098	7.325
PROPOSED	4.220	1.480	0.077	5.777

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	9.017
IND. RATE				9.02	MINIMUM PREMIUM	2,000
MAN. RATE	12.97	11.89	11.20	+ 9.02	PRESENT	2,000

+ PROPOSED

CLASS IRON ERECTION OR INSTALLATION

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

658

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	5,000	69,918	1.398	0	0	0	2	1	3
2015	5,325	4,373,692	82.135	1	0	0	0	2	3
2016	7,299	21,488	0.294	0	0	0	0	3	3
2017	7,334	90,905	1.240	0	0	0	0	3	3
2018	7,527	345,520	4.590	0	0	0	0	4	4
TOTAL	32,485	4,901,523	15.089	1	0	0	2	13	16

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	18,345	108	0	0	0	33,750	11,899	5,816
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	32,634	0	0	0	0	56,396	1,875
2018	0	0	0	0	77,470	0	0	0	0	260,064	7,986
TOTAL	3,321,930	0	0	18,345	137,894	1,022,278	0	0	33,750	347,854	19,472

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	22,546	122	0	0	0	47,284	18,348	6,229
2015	1,006,407	0	636	380	20,989	400,712	0	308	420	16,009	491
2016	0	0	1,078	643	9,901	0	0	761	842	12,939	4,570
2017	0	29	12,979	5,734	35,653	0	17	23,010	11,606	82,626	2,524
2018	170	5,283	108,690	40,989	53,361	754	25,720	264,537	139,862	218,558	10,589
TOTAL	1,006,578	5,313	123,383	70,292	120,026	401,466	25,737	288,616	200,015	348,480	24,403

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,851,093	738,813	24,403	
IBNR + FREQUENCY ADJUSTMENT	(321,754)	(147,308)	274	
TOTAL LOSSES	1,529,339	591,505	24,677	
EXPECTED LOSSES	1,791,359	690,097	67,967	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.708	1.821	0.076	6.605
INDICATED (POST-TEST)	4.586	1.774	0.074	6.434
PRESENT ON RATE LEVEL	4.361	1.680	0.165	6.206
DERIVED BY FORMULA	4.363	1.683	0.163	6.209
UNDERLYING PRESENT RATE	5.514	2.124	0.209	7.848
PROPOSED	4.363	1.683	0.163	6.209

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	9.691
IND. RATE				9.69	MINIMUM PREMIUM	2,000
MAN. RATE	14.24	12.89	12.00	+ 9.69	PRESENT	2,000

+ PROPOSED

CLASS ROOFING

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 659

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	6,010	391,573	6.515	1	0	0	1	5	7
2015	6,988	6,743,642	96.503	1	0	3	2	2	8
2016	6,690	129,415	1.934	0	0	0	2	5	7
2017	6,667	538,145	8.072	0	0	1	2	3	6
2018	8,184	368,961	4.508	0	0	0	1	6	7
TOTAL	34,539	8,171,736	23.659	2	0	4	8	21	35

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	184,818	0	0	25,500	75,040	1,068	0	0	16,542	70,031	18,574
2015	1,965,939	0	327,744	38,198	6,388	3,754,383	0	608,728	21,802	14,680	5,780
2016	0	0	0	14,392	46,075	0	0	0	4,464	42,151	22,333
2017	0	0	73,962	104,725	78,101	0	0	10,000	113,128	158,115	114
2018	0	0	0	70,252	49,520	0	0	0	77,836	171,353	0
TOTAL	2,150,757	0	401,706	253,067	255,124	3,755,451	0	618,728	233,772	456,330	46,801

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	275,933	0	0	31,340	84,945	2,000	0	0	23,175	107,988	19,893
2015	454,910	0	573,339	44,999	9,217	1,124,007	0	1,625,342	51,099	24,966	7,005
2016	0	0	9,896	18,688	48,313	0	0	5,325	11,192	63,744	30,105
2017	0	4,521	247,976	111,742	95,173	0	1,087	210,197	176,631	244,085	153
2018	109	5,541	180,053	81,110	41,437	497	19,157	285,193	167,849	157,082	0
TOTAL	730,952	10,062	1,011,265	287,879	279,085	1,126,504	20,244	2,126,056	429,946	597,865	57,156

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,025,083	1,594,775	57,156	
IBNR + FREQUENCY ADJUSTMENT	(548,430)	(377,298)	252	
TOTAL LOSSES	4,476,653	1,217,477	57,409	
EXPECTED LOSSES	3,163,307	1,743,260	62,905	
CREDIBILITY	0.01	0.03	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.961	3.525	0.166	16.652
INDICATED (POST-TEST)	12.625	3.434	0.162	16.221
PRESENT ON RATE LEVEL	7.243	3.991	0.144	11.378
DERIVED BY FORMULA	7.296	3.975	0.145	11.416
UNDERLYING PRESENT RATE	9.159	5.047	0.182	14.388
PROPOSED	7.297	3.975	0.145	11.416

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	17.818
IND. RATE				17.82	MINIMUM PREMIUM	2,000
MAN. RATE	27.08	24.02	22.00	+ 17.82	PRESENT	2,000

+ PROPOSED

CLASS ALARM OR SOUND SYSTEM

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

660

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	34,371	122,136	0.355	0	0	0	2	3	5
2015	34,664	344,320	0.993	0	0	1	1	2	4
2016	31,141	93,093	0.299	0	0	0	1	3	4
2017	38,878	906,851	2.333	0	0	2	2	2	6
2018	41,237	208,459	0.506	1	0	0	0	3	4
TOTAL	180,291	1,674,859	0.929	1	0	3	6	13	23

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	28,305	18,451	0	0	0	35,776	30,174	9,430
2015	0	0	251,750	8,000	15,591	0	0	45,231	4,319	11,937	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	283,087	8,804	6,903	13,168
2018	148,730	0	0	0	7,928	0	0	0	0	42,698	9,103
TOTAL	148,730	0	819,282	69,916	60,022	0	0	328,318	81,691	116,660	50,240

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	34,787	20,887	0	0	0	50,122	46,528	10,100
2015	0	0	443,539	11,397	19,260	0	0	127,007	8,435	17,844	9,080
2016	0	0	6,349	18,878	8,039	0	0	13,864	54,285	39,176	14,891
2017	0	32,507	978,321	46,067	27,797	0	27,185	824,380	52,242	22,514	17,724
2018	192,310	541	11,123	4,195	5,461	124	4,223	43,432	22,963	35,883	12,071
TOTAL	192,310	33,048	1,439,332	115,324	81,443	124	31,407	1,008,683	188,048	161,946	63,866

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,704,905	546,761	63,866	
IBNR + FREQUENCY ADJUSTMENT	(331,885)	(195,022)	470	
TOTAL LOSSES	2,373,020	351,739	64,336	
EXPECTED LOSSES	1,918,767	897,954	119,245	
CREDIBILITY	0.03	0.09	0.11	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.316	0.195	0.036	1.547
INDICATED (POST-TEST)	1.282	0.190	0.035	1.507
PRESENT ON RATE LEVEL	0.842	0.394	0.052	1.288
DERIVED BY FORMULA	0.855	0.376	0.050	1.281
UNDERLYING PRESENT RATE	1.064	0.498	0.066	1.628
PROPOSED	0.860	0.378	0.051	1.288

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.010
IND. RATE				2.01	MINIMUM PREMIUM	915
MAN. RATE	3.19	2.74	2.49	+ 2.01	PRESENT	925

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2014	94,577	1,735,088	1.835	1	0	3	6	7	17	
2015	103,011	1,452,045	1.410	0	0	2	5	9	16	
2016	100,926	2,730,661	2.706	0	0	4	5	8	17	
2017	113,228	851,354	0.752	0	0	2	2	17	21	
2018	115,464	863,740	0.748	0	0	1	0	11	12	
TOTAL	527,206	7,632,888	1.448	1	0	12	18	52	83	

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	6,585	0	632,032	185,392	66,109	141,544	0	385,632	88,968	127,108	101,718
2015	0	0	338,120	128,690	97,240	0	0	700,745	99,964	34,600	52,686
2016	0	0	1,065,358	111,907	69,783	0	0	1,095,590	142,990	71,479	173,554
2017	0	0	182,553	76,106	206,862	0	0	68,701	29,257	211,888	75,987
2018	0	0	120,252	0	241,873	0	0	114,461	0	323,275	63,879
TOTAL	6,585	0	2,338,315	502,095	681,867	141,544	0	2,365,129	361,179	768,350	467,824

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	9,831	0	950,576	227,847	74,835	265,112	0	806,357	124,644	196,001	108,940
2015	0	0	521,490	145,857	114,738	0	0	1,691,422	173,001	56,124	63,855
2016	0	4,630	1,270,850	149,203	84,294	0	2,353	1,412,937	294,660	128,839	233,951
2017	0	10,788	457,661	114,212	236,515	0	6,679	313,877	90,147	316,330	102,279
2018	977	31,792	548,622	138,401	171,484	1,361	54,692	615,926	191,713	277,358	84,704
TOTAL	10,808	47,209	3,749,200	775,520	681,867	266,473	63,725	4,840,519	874,165	974,651	593,728

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,977,935	3,306,203	593,728	
IBNR + FREQUENCY ADJUSTMENT	(1,377,342)	(749,618)	1,892	
TOTAL LOSSES	7,600,593	2,556,585	595,620	
EXPECTED LOSSES	7,857,744	3,441,734	492,433	
CREDIBILITY	0.06	0.19	0.22	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.442	0.485	0.113	2.040
INDICATED (POST-TEST)	1.404	0.472	0.110	1.987
PRESENT ON RATE LEVEL	1.179	0.516	0.074	1.769
DERIVED BY FORMULA	1.192	0.508	0.082	1.782
UNDERLYING PRESENT RATE	1.490	0.653	0.093	2.237
PROPOSED	1.192	0.508	0.082	1.782

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.781
IND. RATE				2.78	MINIMUM PREMIUM	1,135
MAN. RATE	4.15	3.73	3.42	+ 2.78	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
2014	5,913	12,056	0.204	0	0	0	0	0	0
2015	5,879	108,200	1.840	0	0	0	1	5	6
2016	6,705	10,915	0.163	0	0	0	1	2	3
2017	6,366	33,557	0.527	0	0	0	1	0	1
2018	7,133	19,606	0.275	0	0	0	0	2	2
TOTAL	31,996	184,334	0.576	0	0	0	3	9	12

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	12,056
2015	0	0	0	7,000	67,270	0	0	0	517	27,009	6,404
2016	0	0	0	3,612	1,285	0	0	0	2,400	1,855	1,763
2017	0	0	0	13,979	0	0	0	0	16,867	0	2,711
2018	0	0	0	0	3,405	0	0	0	0	4,483	11,718
TOTAL	0	0	0	24,591	71,960	0	0	0	19,784	33,347	34,652

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	12,912
2015	0	0	3,380	9,088	77,768	0	0	859	1,838	39,645	7,762
2016	0	0	1,319	3,995	1,427	0	0	1,017	3,976	2,911	2,377
2017	0	29	12,264	12,576	1,057	0	12	17,442	21,274	1,793	3,649
2018	7	232	4,777	1,802	2,345	13	443	4,560	2,411	3,768	15,538
TOTAL	7	262	21,740	27,461	82,598	13	455	23,878	29,499	48,117	42,237

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	46,355	187,674	42,237	
IBNR + FREQUENCY ADJUSTMENT	(163,260)	(134,629)	227	
TOTAL LOSSES	0	53,046	42,464	
EXPECTED LOSSES	935,024	619,598	58,725	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.166	0.133	0.299
INDICATED (POST-TEST)	0.000	0.161	0.129	0.291
PRESENT ON RATE LEVEL	2.311	1.531	0.145	3.987
DERIVED BY FORMULA	2.288	1.490	0.145	3.923
UNDERLYING PRESENT RATE	2.922	1.936	0.184	5.042
PROPOSED	2.288	1.490	0.145	3.923

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.123
IND. RATE				6.12	MINIMUM PREMIUM	2,000
MAN. RATE	8.39	7.87	7.71	+ 6.12	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
2014	90,010	351,838	0.391	0	0	0	5	12	17
2015	84,588	2,396,569	2.833	0	0	3	4	20	27
2016	92,647	1,918,681	2.071	0	0	4	7	21	32
2017	110,503	1,736,366	1.571	0	0	5	7	18	30
2018	124,360	921,031	0.741	0	0	2	2	25	29
TOTAL	502,108	7,324,485	1.459	0	0	14	25	96	135

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	97,663	54,407	0	0	0	66,293	86,023	47,452
2015	0	0	777,454	171,067	395,991	0	0	392,134	79,943	480,474	99,506
2016	0	0	557,316	242,903	183,620	0	0	492,574	85,346	299,564	57,358
2017	0	0	771,384	175,749	209,300	0	0	319,564	107,734	102,373	50,262
2018	0	0	268,100	60,012	136,607	0	0	65,011	40,550	264,106	86,645
TOTAL	0	0	2,374,254	747,394	979,925	0	0	1,269,283	379,866	1,232,540	341,223

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	120,028	61,589	0	0	0	92,876	132,647	50,821
2015	0	0	1,225,941	202,175	462,049	0	0	906,211	150,999	708,502	120,601
2016	0	3,288	970,975	291,866	203,458	0	1,625	993,573	206,861	465,451	77,319
2017	0	44,681	1,541,525	234,604	262,080	0	30,784	1,070,325	201,788	174,381	67,653
2018	1,293	45,267	752,693	142,428	111,239	1,006	40,176	489,481	191,613	231,992	114,891
TOTAL	1,293	93,236	4,491,134	991,101	1,100,414	1,006	72,586	3,459,590	844,137	1,712,973	431,285

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,118,845	4,648,626	431,285	
IBNR + FREQUENCY ADJUSTMENT	(1,651,810)	(1,005,623)	2,150	
TOTAL LOSSES	6,467,035	3,643,002	433,435	
EXPECTED LOSSES	9,485,355	4,712,469	513,538	
CREDIBILITY	0.06	0.19	0.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.288	0.726	0.086	2.100
INDICATED (POST-TEST)	1.255	0.707	0.084	2.045
PRESENT ON RATE LEVEL	1.494	0.742	0.081	2.317
DERIVED BY FORMULA	1.480	0.735	0.082	2.297
UNDERLYING PRESENT RATE	1.889	0.939	0.102	2.930
PROPOSED	1.480	0.736	0.082	2.297

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.585
IND. RATE				3.59	MINIMUM PREMIUM	1,370
MAN. RATE	5.52	4.92	4.48	+ 3.59	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
2014	84,973	1,972,477	2.321	0	0	3	1	24	28
2015	86,636	638,610	0.737	0	0	0	5	17	22
2016	89,936	1,048,430	1.166	0	0	1	2	16	19
2017	93,639	1,569,149	1.676	0	0	4	2	23	29
2018	108,050	1,049,878	0.972	0	0	1	2	28	31
TOTAL	463,234	6,278,544	1.355	0	0	9	12	108	129

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	904,699	27,404	203,094	0	0	424,351	39,689	206,868	166,372
2015	0	0	0	169,497	86,255	0	0	0	152,610	181,617	48,631
2016	0	0	263,375	124,083	163,465	0	0	78,095	175,696	203,952	39,764
2017	0	0	477,986	19,748	178,830	0	0	476,303	43,562	218,512	154,208
2018	0	0	115,700	72,200	238,141	0	0	47,000	47,160	432,891	96,786
TOTAL	0	0	1,761,760	412,932	869,785	0	0	1,025,749	458,717	1,243,840	505,761

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,360,667	33,680	229,902	0	0	887,318	55,604	318,990	178,184
2015	0	0	27,850	187,826	101,049	0	0	33,751	242,469	270,091	58,941
2016	0	1,554	470,569	153,169	176,200	0	258	229,021	304,495	317,392	53,602
2017	0	27,543	896,529	73,802	209,340	0	45,821	1,501,190	166,740	344,063	207,564
2018	952	33,182	649,107	192,463	176,259	1,429	53,482	625,411	286,004	374,056	128,338
TOTAL	952	62,279	3,404,723	640,939	892,751	1,429	99,561	3,276,691	1,055,313	1,624,592	626,629

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,845,635	4,213,595	626,629	
IBNR + FREQUENCY ADJUSTMENT	(1,481,141)	(1,273,375)	2,297	
TOTAL LOSSES	5,364,494	2,940,220	628,927	
EXPECTED LOSSES	8,532,764	5,886,910	576,601	
CREDIBILITY	0.05	0.18	0.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.158	0.635	0.136	1.929
INDICATED (POST-TEST)	1.128	0.618	0.132	1.879
PRESENT ON RATE LEVEL	1.457	1.005	0.098	2.560
DERIVED BY FORMULA	1.440	0.935	0.106	2.481
UNDERLYING PRESENT RATE	1.842	1.271	0.124	3.237
PROPOSED	1.440	0.935	0.106	2.481

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.872
IND. RATE				3.87	MINIMUM PREMIUM	1,450
MAN. RATE	6.68	5.67	4.95	+ 3.87	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
2014	17,700	26,835	0.152	0	0	0	1	0	1
2015	13,218	465,435	3.521	0	0	2	2	3	7
2016	14,044	160,879	1.146	0	0	0	2	2	4
2017	15,391	51,224	0.333	0	0	0	0	4	4
2018	21,141	1,079,831	5.108	1	0	0	2	2	5
TOTAL	81,494	1,784,204	2.189	1	0	2	7	11	21

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	25,000	0	0	0	0	842	0	993
2015	0	0	172,059	46,188	40,811	0	0	113,761	61,907	13,230	17,479
2016	0	0	0	70,210	12,667	0	0	0	41,891	15,549	20,562
2017	0	0	0	0	15,095	0	0	0	0	31,661	4,468
2018	924,801	0	0	42,289	24,470	500	0	0	47,393	37,134	3,244
TOTAL	924,801	0	172,059	183,687	93,043	500	0	113,761	152,033	97,574	46,746

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	30,725	0	0	0	0	1,180	0	1,064
2015	0	0	310,158	53,110	48,337	0	0	328,538	99,331	21,437	21,185
2016	0	0	24,246	76,831	14,932	0	0	16,263	67,747	25,446	27,718
2017	0	14	6,003	2,652	16,491	0	9	12,918	6,516	46,387	6,014
2018	1,195,729	2,971	100,894	46,000	21,266	1,317	5,019	105,294	66,060	39,169	4,302
TOTAL	1,195,729	2,985	441,302	209,318	101,026	1,317	5,028	463,012	240,833	132,440	60,281

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,109,374	683,617	60,281	
IBNR + FREQUENCY ADJUSTMENT	(571,583)	(239,743)	208	
TOTAL LOSSES	1,537,791	443,873	60,490	
EXPECTED LOSSES	3,409,747	1,119,411	49,061	
CREDIBILITY	0.02	0.06	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.887	0.545	0.074	2.506
INDICATED (POST-TEST)	1.838	0.531	0.072	2.441
PRESENT ON RATE LEVEL	3.309	1.086	0.048	4.443
DERIVED BY FORMULA	3.279	1.053	0.049	4.381
UNDERLYING PRESENT RATE	4.184	1.374	0.060	5.618
PROPOSED	3.279	1.053	0.049	4.381

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.838
IND. RATE				6.84	MINIMUM PREMIUM	2,000
MAN. RATE	11.03	9.57	8.59	+ 6.84	PRESENT	2,000

+ PROPOSED

CLASS PLATE GLASS INSTALLATION

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 666

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	2,969	158	0.005	0	0	0	0	0	0
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	11,387	0.331	0	0	0	0	1	1
2018	4,547	4,015	0.088	0	0	0	0	1	1
TOTAL	16,476	18,792	0.114	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
2014	0	0	0	0	0	0	0	0	0	0	158
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	2,361
2018	0	0	0	0	3,143	0	0	0	0	518	354
TOTAL	0	0	0	0	6,135	0	0	0	0	6,552	6,105

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	169
2015	0	0	0	0	0	0	0	0	0	0	525
2016	0	0	0	0	0	0	0	0	0	0	3,773
2017	0	3	1,190	526	3,269	0	2	2,462	1,242	8,840	3,178
2018	7	214	4,410	1,663	2,165	2	51	527	279	435	469
TOTAL	7	217	5,600	2,189	5,434	2	53	2,989	1,520	9,276	8,114

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,867	18,418	8,114	
IBNR + FREQUENCY ADJUSTMENT	(117,118)	(64,403)	150	
TOTAL LOSSES	0	0	8,264	
EXPECTED LOSSES	684,541	305,780	33,332	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.050	0.050
INDICATED (POST-TEST)	0.000	0.000	0.049	0.049
PRESENT ON RATE LEVEL	3.286	1.468	0.160	4.913
DERIVED BY FORMULA	3.253	1.438	0.158	4.849
UNDERLYING PRESENT RATE	4.155	1.856	0.202	6.213
PROPOSED	3.253	1.438	0.158	4.849

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	7.568
IND. RATE				7.57	MINIMUM PREMIUM	2,000
MAN. RATE	10.77	9.97	9.50	+ 7.57	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
2014	2,471	0	0.000	0	0	0	0	0	0
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
TOTAL	12,571	2,715	0.022	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
TOTAL	0	0	0	0	0	0	0	0	0	0	2,715

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	0
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	3,654
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	3,654

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	3,654	
IBNR + FREQUENCY ADJUSTMENT	(23,428)	(15,789)	16	
TOTAL LOSSES	0	0	3,671	
EXPECTED LOSSES	136,014	71,685	4,413	
CREDIBILITY	0.00	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.029	0.029
INDICATED (POST-TEST)	0.000	0.000	0.028	0.028
PRESENT ON RATE LEVEL	0.856	0.451	0.028	1.334
DERIVED BY FORMULA	0.856	0.442	0.028	1.325
UNDERLYING PRESENT RATE	1.082	0.570	0.035	1.687
PROPOSED	0.855	0.442	0.028	1.325

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.068
IND. RATE				2.07	MINIMUM PREMIUM	930
MAN. RATE	3.00	2.71	2.58	+ 2.07	PRESENT	970

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	3,130	208,302	6.655	0	0	0	3	3	6
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	518,954	10.492	0	0	1	2	3	6
2018	4,688	90,508	1.931	0	0	0	1	1	2
TOTAL	20,466	865,949	4.231	0	0	1	8	8	17

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	103,943	14,323	0	0	0	71,333	15,291	3,412
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	46,393	14,103	0	0	182,693	67,707	13,134	4,524
2018	0	0	0	27,383	7,259	0	0	0	46,650	7,501	1,715
TOTAL	0	0	190,400	188,719	45,418	0	0	182,693	190,641	51,386	16,692

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	127,746	16,214	0	0	0	99,938	23,579	3,654
2015	0	0	879	6,585	50	0	0	929	7,639	116	8,534
2016	0	0	2,727	6,068	10,255	0	0	1,371	1,517	23,301	0
2017	0	11,001	368,200	54,019	23,884	0	17,590	599,703	113,734	33,839	6,089
2018	16	1,338	53,285	25,243	7,856	22	2,067	74,092	49,401	14,141	2,274
TOTAL	16	12,339	425,091	219,661	58,258	22	19,657	676,096	272,228	94,976	20,551

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,133,221	645,124	20,551	
IBNR + FREQUENCY ADJUSTMENT	(139,303)	(110,552)	129	
TOTAL LOSSES	993,918	534,573	20,681	
EXPECTED LOSSES	767,089	520,659	31,990	
CREDIBILITY	0.01	0.02	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.856	2.612	0.101	7.569
INDICATED (POST-TEST)	4.731	2.544	0.098	7.373
PRESENT ON RATE LEVEL	2.964	2.012	0.124	5.099
DERIVED BY FORMULA	2.982	2.022	0.123	5.127
UNDERLYING PRESENT RATE	3.748	2.544	0.156	6.448
PROPOSED	2.982	2.022	0.123	5.127

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	8.002
IND. RATE				8.00	MINIMUM PREMIUM	2,000
MAN. RATE	10.40	10.08	9.86	+ 8.00	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	648	215	0.033	0	0	0	0	0	0
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
TOTAL	2,762	276,624	10.015	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
2014	0	0	0	0	0	0	0	0	0	0	215
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
TOTAL	0	0	173,094	0	0	0	0	103,315	0	0	215

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	230
2015	0	0	130,542	677	350	0	0	98,674	1,028	177	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	5,646	166,881	5,084	2,576	0	6,514	194,741	9,520	2,748	0
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	5,646	297,423	5,761	2,926	0	6,514	293,415	10,548	2,925	230

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	602,998	22,160	230	
IBNR + FREQUENCY ADJUSTMENT	(20,203)	(9,125)	10	
TOTAL LOSSES	582,795	13,035	241	
EXPECTED LOSSES	117,376	40,854	3,077	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	21.100	0.472	0.009	21.581
INDICATED (POST-TEST)	20.554	0.460	0.008	21.022
PRESENT ON RATE LEVEL	3.361	1.170	0.088	4.618
DERIVED BY FORMULA	3.361	1.163	0.087	4.611
UNDERLYING PRESENT RATE	4.250	1.479	0.111	5.840
PROPOSED	3.366	1.164	0.087	4.618

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	7.208
IND. RATE				7.21	MINIMUM PREMIUM	2,000
MAN. RATE	10.60	9.55	8.93	+ 7.21	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
2014	5,229	306,659	5.865	0	0	0	1	0	1
2015	5,271	474,386	9.000	0	0	1	1	1	3
2016	5,051	132,582	2.625	0	0	0	1	3	4
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
TOTAL	28,518	942,063	3.303	0	0	1	3	6	10

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	57,680	0	0	0	0	248,273	0	706
2015	0	0	323,028	32,197	2,400	0	0	94,065	18,841	3,855	0
2016	0	0	0	68,847	26,083	0	0	0	5,120	32,391	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
TOTAL	0	0	323,028	158,724	40,322	0	0	94,065	272,234	46,059	7,631

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	70,889	0	0	0	0	347,830	0	756
2015	0	0	571,715	38,326	4,558	0	0	265,389	31,948	6,570	0
2016	0	0	25,324	76,263	28,861	0	0	4,692	11,271	49,065	190
2017	0	7	3,005	1,328	8,256	0	2	2,905	1,466	10,433	5,346
2018	9	292	6,008	2,266	2,949	8	266	2,738	1,448	2,262	3,729
TOTAL	9	299	606,052	189,071	44,625	8	268	275,724	393,963	68,331	10,021

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	882,361	695,989	10,021	
IBNR + FREQUENCY ADJUSTMENT	(134,458)	(136,612)	148	
TOTAL LOSSES	747,902	559,377	10,169	
EXPECTED LOSSES	783,545	637,973	35,107	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.623	1.961	0.036	4.620
INDICATED (POST-TEST)	2.555	1.911	0.035	4.500
PRESENT ON RATE LEVEL	2.173	1.769	0.097	4.039
DERIVED BY FORMULA	2.177	1.773	0.095	4.045
UNDERLYING PRESENT RATE	2.748	2.237	0.123	5.108
PROPOSED	2.176	1.773	0.095	4.045

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.313
IND. RATE				6.31	MINIMUM PREMIUM	2,000
MAN. RATE	8.41	7.98	7.81	+ 6.31	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
2014	2,433	136,958	5.629	0	0	0	1	1	2
2015	2,514	422	0.017	0	0	0	0	0	0
2016	2,794	22,700	0.812	0	0	0	0	3	3
2017	2,969	2,677	0.090	0	0	0	0	0	0
2018	2,848	56,522	1.985	0	0	0	0	1	1
TOTAL	13,558	219,279	1.617	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
2014	0	0	0	52,317	11,363	0	0	0	44,842	28,436	0
2015	0	0	0	0	0	0	0	0	0	0	422
2016	0	0	0	0	8,151	0	0	0	0	11,104	3,445
2017	0	0	0	0	0	0	0	0	0	0	2,677
2018	0	0	0	0	8,247	0	0	0	0	47,952	323
TOTAL	0	0	0	52,317	27,761	0	0	0	44,842	87,492	6,867

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	64,298	12,863	0	0	0	62,824	43,848	0
2015	0	0	0	0	0	0	0	0	0	0	511
2016	0	0	924	551	8,484	0	0	985	1,089	16,736	4,644
2017	0	0	0	0	0	0	0	0	0	0	3,603
2018	18	562	11,571	4,363	5,681	139	4,742	48,777	25,789	40,299	428
TOTAL	18	562	12,494	69,212	27,027	139	4,742	49,762	89,702	100,883	9,187

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	67,718	286,824	9,187	
IBNR + FREQUENCY ADJUSTMENT	(75,515)	(51,238)	82	
TOTAL LOSSES	0	235,585	9,269	
EXPECTED LOSSES	426,901	234,917	21,823	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.738	0.068	1.806
INDICATED (POST-TEST)	0.000	1.693	0.067	1.759
PRESENT ON RATE LEVEL	2.490	1.370	0.127	3.987
DERIVED BY FORMULA	2.465	1.377	0.126	3.968
UNDERLYING PRESENT RATE	3.149	1.733	0.161	5.042
PROPOSED	2.465	1.377	0.126	3.968

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.193
IND. RATE				6.19	MINIMUM PREMIUM	2,000
MAN. RATE	8.86	8.13	7.71	+ 6.19	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
2014	1,236	469,847	38.014	0	0	1	0	1	2
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
TOTAL	8,168	538,345	6.591	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
2014	0	0	158,686	0	830	0	0	304,175	0	5,276	880
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
TOTAL	0	0	158,686	0	7,409	0	0	304,175	0	39,656	28,419

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	238,664	0	940	0	0	636,030	0	8,136	942
2015	0	0	115	69	3,810	0	0	935	1,276	48,644	22,404
2016	0	0	0	0	0	0	0	0	0	0	10,699
2017	0	0	0	0	0	0	0	0	0	0	1,503
2018	7	224	4,603	1,736	2,260	4	122	1,251	661	1,034	0
TOTAL	7	224	243,382	1,805	7,009	4	122	638,216	1,938	57,814	35,549

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	881,955	68,566	35,549	
IBNR + FREQUENCY ADJUSTMENT	(34,019)	(32,172)	81	
TOTAL LOSSES	847,935	36,394	35,629	
EXPECTED LOSSES	192,662	150,853	19,198	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.381	0.446	0.436	11.263
INDICATED (POST-TEST)	10.112	0.434	0.425	10.971
PRESENT ON RATE LEVEL	1.865	1.461	0.186	3.512
DERIVED BY FORMULA	1.865	1.450	0.188	3.504
UNDERLYING PRESENT RATE	2.359	1.847	0.235	4.441
PROPOSED	1.870	1.454	0.189	3.512

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.482
IND. RATE				5.48	MINIMUM PREMIUM	1,920
MAN. RATE	7.82	7.17	6.79	+ 5.48	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
2014	55,611	1,136,744	2.044	0	0	2	4	7	13
2015	56,868	512,434	0.901	0	0	0	5	10	15
2016	63,898	1,954,160	3.058	0	1	0	3	7	11
2017	77,689	758,626	0.976	0	0	2	4	6	12
2018	90,684	996,685	1.099	0	0	3	3	4	10
TOTAL	344,750	5,358,649	1.554	0	1	7	19	34	61

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	446,832	97,595	249,829	0	0	63,396	119,508	118,747	40,837
2015	0	0	0	159,687	71,421	0	0	0	106,646	153,759	20,921
2016	0	699,907	0	30,480	162,633	0	777,369	0	15,248	216,297	52,226
2017	0	0	261,261	185,425	25,639	0	0	51,050	116,455	93,620	25,176
2018	0	0	391,958	121,565	40,392	0	0	165,392	150,873	73,963	52,542
TOTAL	0	699,907	1,100,051	594,752	549,914	0	777,369	279,838	508,730	656,386	191,702

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	672,035	119,944	282,806	0	0	132,561	167,431	183,108	43,736
2015	0	0	25,894	176,749	83,831	0	0	24,343	170,474	228,132	25,356
2016	0	666,332	54,691	43,976	170,027	0	696,921	42,013	45,323	326,735	70,401
2017	0	15,357	614,558	184,768	48,848	0	5,010	305,137	173,314	151,609	33,887
2018	1,539	56,356	930,138	150,369	56,415	826	44,430	705,020	212,302	95,709	69,671
TOTAL	1,539	738,044	2,297,316	675,807	641,927	826	746,361	1,209,073	768,844	985,293	243,051

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,993,161	3,071,872	243,051	
IBNR + FREQUENCY ADJUSTMENT	(1,247,379)	(588,170)	1,546	
TOTAL LOSSES	3,745,782	2,483,702	244,597	
EXPECTED LOSSES	7,114,700	2,791,231	352,795	
CREDIBILITY	0.04	0.14	0.17	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.087	0.720	0.071	1.878
INDICATED (POST-TEST)	1.058	0.702	0.069	1.829
PRESENT ON RATE LEVEL	1.632	0.640	0.081	2.353
DERIVED BY FORMULA	1.609	0.649	0.079	2.337
UNDERLYING PRESENT RATE	2.064	0.810	0.102	2.976
PROPOSED	1.609	0.649	0.079	2.337

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.648
IND. RATE				3.65	MINIMUM PREMIUM	1,390
MAN. RATE	5.85	5.12	4.55	+ 3.65	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
2014	5,593	135,752	2,427	0	0	0	0	2	2
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	146,052	2,521	0	0	0	1	1	2
2018	6,231	755,226	12,120	0	0	2	0	3	5
TOTAL	28,494	1,225,979	4,303	0	0	2	4	8	14

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	74,186	0	0	0	0	61,096	470
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	0	68,110	11,732	0	0	0	61,208	3,603	1,399
2018	0	0	270,371	0	49,191	0	0	304,299	0	128,485	2,880
TOTAL	0	0	270,371	123,716	145,144	0	0	304,299	137,131	228,874	16,444

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	83,979	0	0	0	0	94,210	503
2015	0	0	5,864	41,506	11,905	0	0	12,167	93,169	53,770	10,647
2016	0	0	5,841	19,454	448	0	0	5,838	25,976	789	3,923
2017	0	154	64,419	63,333	17,966	0	44	64,765	77,943	11,785	1,883
2018	1,109	37,746	539,542	49,468	44,860	1,499	73,111	893,938	116,570	123,072	3,819
TOTAL	1,109	37,900	615,665	173,762	159,157	1,499	73,154	976,708	313,657	283,626	20,775

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,706,034	930,202	20,775	
IBNR + FREQUENCY ADJUSTMENT	(129,677)	(85,848)	111	
TOTAL LOSSES	1,576,358	844,353	20,887	
EXPECTED LOSSES	747,848	393,208	29,227	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	5.532	2.963	0.073	8.569
INDICATED (POST-TEST)	5.389	2.887	0.071	8.347
PRESENT ON RATE LEVEL	2.076	1.091	0.081	3.248
DERIVED BY FORMULA	2.109	1.145	0.081	3.335
UNDERLYING PRESENT RATE	2.625	1.380	0.103	4.107
PROPOSED	2.109	1.145	0.081	3.335

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.205
IND. RATE				5.21	MINIMUM PREMIUM	1,840
MAN. RATE	7.03	6.55	6.28	+ 5.21	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
2014	18,842	384,866	2.043	0	0	1	1	1	3
2015	25,802	16,689	0.065	0	0	0	1	1	2
2016	23,658	485,055	2.050	0	0	2	0	2	4
2017	19,735	454,844	2.305	0	0	0	0	3	3
2018	26,244	32,822	0.125	0	0	0	0	3	3
TOTAL	114,281	1,374,276	1.203	0	0	3	2	10	15

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	259,708	40,000	25,000	0	0	50,265	4,672	5,221	0
2015	0	0	0	12,369	129	0	0	0	2,798	1,393	0
2016	0	0	284,002	0	150,509	0	0	36,413	0	10,885	3,246
2017	0	0	0	0	109,299	0	0	0	0	344,741	804
2018	0	0	0	0	23,297	0	0	0	0	2,797	6,728
TOTAL	0	0	543,710	52,369	308,234	0	0	86,678	7,470	365,037	10,778

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	390,601	49,160	28,300	0	0	105,104	6,545	8,051	0
2015	0	0	1,817	13,578	252	0	0	564	4,371	2,110	0
2016	0	1,676	461,033	18,638	159,859	0	120	70,208	4,214	17,134	4,376
2017	0	98	43,468	19,204	119,409	0	103	140,654	70,948	505,080	1,082
2018	51	1,589	32,686	12,326	16,047	8	277	2,845	1,504	2,351	8,921
TOTAL	51	3,363	929,604	112,906	323,867	8	500	319,376	87,582	534,725	14,379

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,252,903	1,059,080	14,379	
IBNR + FREQUENCY ADJUSTMENT	(371,736)	(116,766)	228	
TOTAL LOSSES	881,167	942,314	14,607	
EXPECTED LOSSES	2,142,005	534,927	58,544	
CREDIBILITY	0.02	0.07	0.08	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.771	0.825	0.013	1.608
INDICATED (POST-TEST)	0.751	0.803	0.012	1.567
PRESENT ON RATE LEVEL	1.482	0.370	0.041	1.893
DERIVED BY FORMULA	1.468	0.400	0.038	1.906
UNDERLYING PRESENT RATE	1.874	0.468	0.051	2.394
PROPOSED	1.457	0.398	0.038	1.893

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.955
IND. RATE				2.95	MINIMUM PREMIUM	1,185
MAN. RATE	4.62	4.02	3.66	+ 2.95	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
2014	274	409	0.149	0	0	0	0	0	0
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
TOTAL	1,479	409	0.028	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
2014	0	0	0	0	0	0	0	0	0	0	409
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
TOTAL	0	0	0	0	0	0	0	0	0	0	409

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	438
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
TOTAL	0	0	0	0	0	0	0	0	0	0	438

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	438	
IBNR + FREQUENCY ADJUSTMENT	(14,132)	(6,319)	8	
TOTAL LOSSES	0	0	446	
EXPECTED LOSSES	76,223	27,279	3,091	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.030	0.030
INDICATED (POST-TEST)	0.000	0.000	0.029	0.029
PRESENT ON RATE LEVEL	4.076	1.459	0.165	5.699
DERIVED BY FORMULA	4.076	1.459	0.165	5.699
UNDERLYING PRESENT RATE	5.154	1.844	0.209	7.207
PROPOSED	4.075	1.458	0.165	5.699

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	8.895
IND. RATE				8.89	MINIMUM PREMIUM	2,000
MAN. RATE	12.82	11.69	11.02	+ 8.89	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	669	36,209	5.412	0	0	0	1	0	1
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
TOTAL	3,382	51,185	1.513	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
2014	0	0	0	23,317	0	0	0	0	12,575	0	317
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
TOTAL	0	0	0	23,317	2,880	0	0	0	12,575	6,184	6,229

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	28,657	0	0	0	0	17,618	0	340
2015	0	0	101	60	3,327	0	0	174	238	9,074	0
2016	0	0	0	0	0	0	0	0	0	0	2,967
2017	0	0	0	0	0	0	0	0	0	0	3,840
2018	0	0	0	0	0	0	0	0	0	0	1,138
TOTAL	0	0	101	28,717	3,327	0	0	174	17,856	9,074	8,284

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	275	58,974	8,284	
IBNR + FREQUENCY ADJUSTMENT	(15,880)	(15,857)	28	
TOTAL LOSSES	0	43,117	8,313	
EXPECTED LOSSES	93,317	72,080	7,347	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.275	0.246	1.521
INDICATED (POST-TEST)	0.000	1.242	0.239	1.481
PRESENT ON RATE LEVEL	2.182	1.685	0.172	4.039
DERIVED BY FORMULA	2.182	1.681	0.172	4.035
UNDERLYING PRESENT RATE	2.759	2.131	0.217	5.108
PROPOSED	2.182	1.681	0.172	4.035

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.298
IND. RATE				6.30	MINIMUM PREMIUM	2,000
MAN. RATE	8.41	7.98	7.81	+ 6.30	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
2014	2,175	122,504	5,632	0	0	0	2	0	2
2015	2,229	107,422	4,819	0	0	0	1	1	2
2016	3,712	281,601	7,586	0	0	1	2	1	4
2017	2,685	35,957	1,339	0	0	0	1	0	1
2018	1,749	55,506	3,174	0	0	0	0	0	2
TOTAL	12,550	602,990	4,805	0	0	1	6	4	11

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	55,165	0	0	0	0	66,205	0	1,134
2015	0	0	0	20,315	24,465	0	0	0	37,620	24,215	807
2016	0	0	100,153	24,697	328	0	0	95,111	49,302	109	11,901
2017	0	0	0	25,718	0	0	0	0	9,318	0	921
2018	0	0	0	0	33,353	0	0	0	0	21,894	259
TOTAL	0	0	100,153	125,895	58,146	0	0	95,111	162,445	46,218	15,022

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	67,798	0	0	0	0	92,753	0	1,215
2015	0	0	3,832	22,807	28,431	0	0	7,740	58,980	36,417	978
2016	0	591	164,630	29,731	2,088	0	314	198,390	86,165	4,433	16,043
2017	0	54	22,562	23,136	1,944	0	7	9,636	11,753	991	1,240
2018	73	2,275	46,794	17,647	22,974	63	2,165	22,271	11,775	18,400	343
TOTAL	73	2,920	237,819	161,119	55,436	63	2,486	238,036	261,425	60,240	19,818

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	481,398	538,221	19,818	
IBNR + FREQUENCY ADJUSTMENT	(118,928)	(169,677)	80	
TOTAL LOSSES	362,470	368,544	19,898	
EXPECTED LOSSES	641,544	755,476	27,016	
CREDIBILITY	0.00	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.888	2.937	0.159	5.983
INDICATED (POST-TEST)	2.813	2.861	0.154	5.828
PRESENT ON RATE LEVEL	4.042	4.760	0.170	8.973
DERIVED BY FORMULA	4.042	4.722	0.170	8.935
UNDERLYING PRESENT RATE	5.112	6.020	0.215	11.347
PROPOSED	4.043	4.723	0.170	8.935

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	13.946
IND. RATE				13.95	MINIMUM PREMIUM	2,000
MAN. RATE	22.38	19.67	17.35	+ 13.95	PRESENT	

+ PROPOSED

CLASS TALLYMEN AND CHECKING CLERKS

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

709

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	15	0	0.000	0	0	0	0	0	0
2015	0	0	0.000	0	0	0	0	0	0
2016	0	0	0.000	0	0	0	0	0	0
2017	119	0	0.000	0	0	0	0	0	0
2018	67	0	0.000	0	0	0	0	0	0
TOTAL	201	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(351)	(236)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,786	1,272	215	
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	0.703	0.500	0.085	1.288
DERIVED BY FORMULA	0.703	0.500	0.085	1.288
UNDERLYING PRESENT RATE	0.889	0.633	0.107	1.628
PROPOSED	0.703	0.500	0.085	1.288

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.010
IND. RATE				2.01	MINIMUM PREMIUM	915
MAN. RATE	2.91	2.64	2.49	+ 2.01	PRESENT	950

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	1,064	8,308	0.781	0	0	0	0	1	1
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	10,157	0.854	0	0	0	0	1	1
2018	1,356	0	0.000	0	0	0	0	0	0
TOTAL	5,432	18,631	0.343	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
2014	0	0	0	0	2,694	0	0	0	0	5,614	0
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	8,336	0
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	4,515	0	0	0	0	13,950	166

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	3,050	0	0	0	0	8,657	0
2015	0	0	0	0	0	0	0	0	0	0	201
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	2	724	320	1,989	0	3	3,401	1,716	12,213	0
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	2	724	320	5,039	0	3	3,401	1,716	20,870	201

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,129	27,944	201	
IBNR + FREQUENCY ADJUSTMENT	(8,409)	(16,487)	35	
TOTAL LOSSES	0	11,458	236	
EXPECTED LOSSES	48,343	77,741	8,202	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.211	0.004	0.215
INDICATED (POST-TEST)	0.000	0.205	0.004	0.210
PRESENT ON RATE LEVEL	0.704	1.132	0.119	1.955
DERIVED BY FORMULA	0.704	1.123	0.118	1.945
UNDERLYING PRESENT RATE	0.890	1.431	0.151	2.472
PROPOSED	0.704	1.123	0.118	1.945

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.036
IND. RATE				3.04	MINIMUM PREMIUM	1,210
MAN. RATE	4.22	3.94	3.78	+ 3.04	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
2014	1,584	5,593	0.353	0	0	0	1	0	1
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
TOTAL	10,537	131,901	1.252	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
2014	0	0	0	2,500	0	0	0	0	3,093	0	0
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
TOTAL	0	0	0	49,651	9,365	0	0	0	19,132	46,157	7,596

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	3,073	0	0	0	0	4,333	0	0
2015	0	0	328	196	10,818	0	0	1,302	1,777	67,731	3,289
2016	0	0	9,917	33,029	760	0	0	4,162	18,517	562	0
2017	0	35	14,588	14,959	1,257	0	3	4,472	5,455	460	2,785
2018	0	0	0	0	0	0	0	0	0	0	3,730
TOTAL	0	35	24,832	51,256	12,836	0	3	9,936	30,083	68,753	9,804

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	34,806	162,927	9,804	
IBNR + FREQUENCY ADJUSTMENT	(29,567)	(19,013)	44	
TOTAL LOSSES	5,239	143,914	9,848	
EXPECTED LOSSES	163,565	88,724	10,955	
CREDIBILITY	0.00	0.01	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.050	1.366	0.093	1.509
INDICATED (POST-TEST)	0.048	1.330	0.091	1.470
PRESENT ON RATE LEVEL	1.228	0.666	0.082	1.976
DERIVED BY FORMULA	1.228	0.673	0.082	1.982
UNDERLYING PRESENT RATE	1.552	0.842	0.104	2.498
PROPOSED	1.224	0.670	0.082	1.976

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.084
IND. RATE				3.08	MINIMUM PREMIUM	1.225
MAN. RATE	4.47	4.06	3.82	+ 3.08	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
2014	168	0	0.000	0	0	0	0	0	0
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
TOTAL	973	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(5,598)	(10,599)	19	
TOTAL LOSSES	0	0	19	
EXPECTED LOSSES	32,060	49,299	4,717	
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	2.606	4.007	0.383	6.996
DERIVED BY FORMULA	2.606	4.007	0.383	6.996
UNDERLYING PRESENT RATE	3.295	5.067	0.485	8.847
PROPOSED	2.606	4.007	0.383	6.996

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	11.158
IND. RATE				11.16	MINIMUM PREMIUM	2,000
MAN. RATE	17.95	15.82	14.06	+ 11.16	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	0	0	0.000	0	0	0	0	0	0
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
TOTAL	876	48,764	5.567	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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	33	14,560	6,432	39,996	0	4	4,959	2,501	17,807	0
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	33	14,560	6,432	39,996	0	4	4,959	2,501	17,807	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,555	66,737	0	
IBNR + FREQUENCY ADJUSTMENT	(257)	(294)	5	
TOTAL LOSSES	19,299	66,443	5	
EXPECTED LOSSES	1,311	1,701	736	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.203	7.585	0.001	9.788
INDICATED (POST-TEST)	2.146	7.388	0.001	9.535
PRESENT ON RATE LEVEL	0.118	0.154	0.066	0.338
DERIVED BY FORMULA	0.118	0.154	0.066	0.338
UNDERLYING PRESENT RATE	0.150	0.194	0.084	0.428
PROPOSED	0.118	0.153	0.066	0.338

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.539
IND. RATE				0.54	MINIMUM PREMIUM	485
MAN. RATE	1.00	0.79	0.68	+ 0.54	PRESENT	485

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	2,907	30,656	1.055	0	0	0	0	2	2
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	1,587	0.040	0	0	0	0	0	0
TOTAL	17,877	139,423	0.780	0	0	0	1	10	11

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	17,131	0	0	0	0	12,257	1,268
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	1,587
TOTAL	0	0	0	48,612	31,867	0	0	0	19,344	30,738	8,862

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	19,392	0	0	0	0	18,900	1,358
2015	0	0	472	282	15,563	0	0	391	534	20,370	766
2016	0	0	15,822	52,620	1,471	0	0	7,139	30,874	5,455	1,279
2017	0	1	403	178	1,108	0	0	651	328	2,338	5,957
2018	0	0	0	0	0	0	0	0	0	0	2,104
TOTAL	0	1	16,697	53,080	37,534	0	0	8,182	31,737	47,064	11,465

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	24,880	169,413	11,465	
IBNR + FREQUENCY ADJUSTMENT	(28,064)	(17,638)	69	
TOTAL LOSSES	0	151,775	11,534	
EXPECTED LOSSES	156,904	81,835	17,720	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.849	0.065	0.914
INDICATED (POST-TEST)	0.000	0.827	0.063	0.890
PRESENT ON RATE LEVEL	0.694	0.362	0.078	1.134
DERIVED BY FORMULA	0.687	0.371	0.078	1.137
UNDERLYING PRESENT RATE	0.878	0.458	0.099	1.435
PROPOSED	0.686	0.370	0.078	1.134

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.809
IND. RATE				1.81	MINIMUM PREMIUM	855
MAN. RATE	3.62	2.84	2.28	+ 1.81	PRESENT	805

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	2,707	0	0.000	0	0	0	0	0	0
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
TOTAL	18,245	3,087	0.017	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
TOTAL	0	0	0	0	0	0	0	0	0	0	3,087

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	1,649
2017	0	0	0	0	0	0	0	0	0	0	2,509
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	4,158

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	4,158	
IBNR + FREQUENCY ADJUSTMENT	(14,406)	(14,759)	31	
TOTAL LOSSES	0	0	4,189	
EXPECTED LOSSES	80,267	69,396	7,610	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.023	0.023
INDICATED (POST-TEST)	0.000	0.000	0.022	0.022
PRESENT ON RATE LEVEL	0.348	0.301	0.033	0.682
DERIVED BY FORMULA	0.344	0.295	0.033	0.672
UNDERLYING PRESENT RATE	0.440	0.380	0.042	0.862
PROPOSED	0.344	0.295	0.033	0.672

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.072
IND. RATE				1.07	MINIMUM PREMIUM	640
MAN. RATE	1.77	1.57	1.37	+ 1.07	PRESENT	630

+ PROPOSED

CLASS WATERWORKS

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

753

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	17,705	245,968	1.389	0	0	0	2	2	4
2015	24,065	884,354	3.675	0	0	1	8	5	14
2016	21,220	419,057	1.975	0	0	1	3	5	9
2017	24,952	26,728	0.107	0	0	0	0	1	1
2018	25,369	11,251	0.044	0	0	0	0	1	1
TOTAL	113,311	1,587,358	1.401	0	0	2	13	14	29

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	72,770	25,296	0	0	0	34,118	106,346	7,438
2015	0	0	215,650	197,600	6,573	0	0	150,662	271,718	19,443	22,708
2016	0	0	123,274	52,513	12,939	0	0	168,272	13,270	35,910	12,879
2017	0	0	0	0	4,874	0	0	0	0	13,677	8,177
2018	0	0	0	0	2,651	0	0	0	0	1,875	6,725
TOTAL	0	0	338,924	322,883	52,333	0	0	318,934	319,106	177,251	57,927

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	89,434	28,635	0	0	0	47,799	163,986	7,966
2015	0	0	407,644	218,966	10,247	0	0	470,755	424,379	35,669	27,522
2016	0	727	211,242	61,373	16,167	0	555	327,886	39,039	58,126	17,361
2017	0	4	1,938	856	5,325	0	4	5,580	2,815	20,038	11,006
2018	6	181	3,719	1,403	1,826	5	185	1,907	1,008	1,576	8,917
TOTAL	6	913	624,544	372,032	62,200	5	745	806,128	515,040	279,395	72,773

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,432,340	1,228,666	72,773	
IBNR + FREQUENCY ADJUSTMENT	(433,158)	(286,017)	803	
TOTAL LOSSES	999,182	942,649	73,576	
EXPECTED LOSSES	2,447,713	1,317,910	205,524	
CREDIBILITY	0.02	0.07	0.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.882	0.832	0.065	1.779
INDICATED (POST-TEST)	0.859	0.810	0.063	1.733
PRESENT ON RATE LEVEL	1.708	0.920	0.143	2.771
DERIVED BY FORMULA	1.691	0.912	0.137	2.740
UNDERLYING PRESENT RATE	2.160	1.163	0.181	3.505
PROPOSED	1.691	0.912	0.137	2.740

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.370
IND. RATE				4.37	MINIMUM PREMIUM	1.595
MAN. RATE	6.76	6.16	5.57	+ 4.37	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
2014	35,565	49,718	0.140	0	0	0	0	2	2
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
TOTAL	167,989	197,718	0.118	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
2014	0	0	0	0	18,636	0	0	0	0	18,907	12,175
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
TOTAL	0	0	0	12,562	47,831	0	0	0	16,198	85,977	35,150

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	21,096	0	0	0	0	29,155	13,039
2015	0	0	17	10	567	0	0	591	807	30,763	23,561
2016	0	0	2,996	1,788	27,526	0	0	3,645	4,032	61,941	1,438
2017	0	28	11,918	11,697	3,415	0	13	18,794	21,461	9,061	156
2018	0	0	0	0	0	0	0	0	0	0	3,119
TOTAL	0	28	14,932	13,495	52,605	0	13	23,031	26,300	130,919	41,314

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	38,004	223,319	41,314	
IBNR + FREQUENCY ADJUSTMENT	(334,068)	(169,210)	310	
TOTAL LOSSES	0	54,110	41,624	
EXPECTED LOSSES	1,934,051	752,990	92,834	
CREDIBILITY	0.03	0.09	0.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.032	0.025	0.057
INDICATED (POST-TEST)	0.000	0.031	0.024	0.056
PRESENT ON RATE LEVEL	0.910	0.354	0.044	1.309
DERIVED BY FORMULA	0.883	0.325	0.042	1.250
UNDERLYING PRESENT RATE	1.151	0.448	0.055	1.655
PROPOSED	0.883	0.325	0.042	1.250

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.994
IND. RATE				1.99	MINIMUM PREMIUM	905
MAN. RATE	3.46	3.01	2.63	+ 1.99	PRESENT	920

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	51,171	653,695	1.277	0	0	1	2	2	5
2015	43,633	1,042,475	2.389	1	0	1	5	3	10
2016	49,145	325,993	0.663	0	0	1	5	4	10
2017	48,646	315,376	0.648	0	0	0	3	3	6
2018	47,779	436,007	0.913	0	0	0	0	5	5
TOTAL	240,374	2,773,546	1.154	1	0	3	15	17	36

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	144,319	61,088	151,645	0	0	247,105	21,209	22,231	6,098
2015	197,836	0	238,226	228,587	10,571	0	0	61,233	272,745	11,182	22,095
2016	0	0	119,255	76,046	19,591	0	0	41,133	56,120	10,050	3,798
2017	0	0	0	87,983	48,709	0	0	0	54,778	118,523	5,383
2018	0	0	0	0	228,725	0	0	0	0	168,489	38,793
TOTAL	197,836	0	501,800	453,704	459,241	0	0	349,471	404,852	330,475	76,167

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	217,056	75,077	171,662	0	0	516,697	29,714	34,280	6,531
2015	302,194	0	451,945	253,263	15,229	0	0	221,869	423,052	23,124	26,779
2016	0	704	213,358	87,168	23,631	0	136	99,049	93,254	18,664	5,120
2017	0	229	96,559	87,708	59,866	0	74	105,003	93,484	179,471	7,246
2018	503	15,599	320,901	121,018	157,546	489	16,664	171,387	90,613	141,598	51,440
TOTAL	302,698	16,531	1,299,819	624,234	427,934	489	16,873	1,114,006	730,117	397,137	97,115

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,750,415	2,179,422	97,115	
IBNR + FREQUENCY ADJUSTMENT	(464,265)	(423,325)	397	
TOTAL LOSSES	2,286,150	1,756,097	97,511	
EXPECTED LOSSES	2,676,564	1,916,400	110,703	
CREDIBILITY	0.03	0.11	0.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.951	0.731	0.041	1.722
INDICATED (POST-TEST)	0.926	0.712	0.040	1.678
PRESENT ON RATE LEVEL	0.881	0.630	0.036	1.547
DERIVED BY FORMULA	0.882	0.639	0.037	1.558
UNDERLYING PRESENT RATE	1.113	0.797	0.046	1.957
PROPOSED	0.882	0.639	0.037	1.558

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.485
IND. RATE				2.48	MINIMUM PREMIUM	1,050
MAN. RATE	3.73	3.41	3.11	+ 2.48	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
2014	16,188	769,245	4,752	0	0	0	6	8	14
2015	18,519	428,940	2,316	0	0	1	2	10	13
2016	20,234	212,265	1,049	0	0	0	5	5	10
2017	17,984	122,315	0,680	0	0	0	3	4	7
2018	19,734	731,608	3,707	0	0	1	3	11	15
TOTAL	92,659	2,264,373	2,444	0	0	2	19	38	59

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	127,818	131,100	0	0	0	277,118	180,689	52,520
2015	0	0	131,538	93,677	13,774	0	0	73,434	84,219	17,376	14,922
2016	0	0	0	52,688	22,954	0	0	0	20,761	92,991	22,871
2017	0	0	0	28,508	7,346	0	0	0	53,587	11,037	21,837
2018	0	0	147,907	112,038	69,141	0	0	79,291	118,756	183,929	20,546
TOTAL	0	0	279,445	414,729	244,315	0	0	152,725	554,441	486,022	132,696

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	157,088	148,405	0	0	0	388,242	278,622	56,249
2015	0	0	245,055	104,295	17,307	0	0	220,627	132,748	27,844	18,085
2016	0	0	19,719	58,565	25,202	0	0	15,625	41,941	141,153	30,830
2017	0	66	27,932	26,936	10,181	0	41	59,917	69,861	21,867	29,393
2018	699	26,980	530,755	136,975	65,315	827	37,303	555,162	226,777	178,458	27,244
TOTAL	699	27,046	823,461	483,861	266,411	827	37,343	851,331	859,570	647,943	161,801

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,740,708	2,257,784	161,801	
IBNR + FREQUENCY ADJUSTMENT	(441,305)	(383,686)	629	
TOTAL LOSSES	1,299,402	1,874,098	162,430	
EXPECTED LOSSES	2,508,743	1,754,127	168,009	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.402	2.023	0.175	3.600
INDICATED (POST-TEST)	1.366	1.970	0.171	3.507
PRESENT ON RATE LEVEL	2.141	1.497	0.143	3.782
DERIVED BY FORMULA	2.126	1.525	0.145	3.796
UNDERLYING PRESENT RATE	2.708	1.893	0.181	4.782
PROPOSED	2.118	1.520	0.145	3.782

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.032
IND. RATE				6.03	MINIMUM PREMIUM	2,000
MAN. RATE	9.27	8.41	7.60	+ 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
2014	6,045	668,499	11,059	0	0	1	4	7	12
2015	5,444	471,342	8,658	0	0	1	1	7	9
2016	5,395	813,683	15,082	0	0	1	1	6	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
TOTAL	26,309	2,055,971	7,815	0	0	3	6	27	36

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	89,395	104,649	56,148	0	0	176,336	166,488	73,967	1,516
2015	0	0	97,675	1,276	150,909	0	0	68,878	3,030	147,294	2,280
2016	0	0	247,523	11,000	83,633	0	0	368,812	0	82,028	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
TOTAL	0	0	434,593	116,925	316,180	0	0	614,026	169,518	368,523	36,206

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	134,450	128,614	63,560	0	0	368,719	233,250	114,057	1,624
2015	0	0	176,888	5,443	174,800	0	0	196,382	12,344	216,555	2,763
2016	0	1,460	400,002	24,933	90,116	0	1,217	708,609	39,912	131,009	27,886
2017	0	20	8,955	3,956	24,600	0	19	26,416	13,325	94,858	13,242
2018	7	203	4,171	1,573	2,048	1	48	497	263	411	2,500
TOTAL	7	1,683	724,467	164,519	355,123	1	1,285	1,300,623	299,093	556,890	48,015

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,028,066	1,375,625	48,015	
IBNR + FREQUENCY ADJUSTMENT	(147,933)	(229,290)	186	
TOTAL LOSSES	1,880,133	1,146,334	48,201	
EXPECTED LOSSES	853,448	1,010,389	59,664	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	7.146	4.357	0.183	11.687
INDICATED (POST-TEST)	6.961	4.244	0.178	11.384
PRESENT ON RATE LEVEL	2.565	3.037	0.179	5.782
DERIVED BY FORMULA	2.609	3.073	0.179	5.862
UNDERLYING PRESENT RATE	3.244	3.840	0.227	7.311
PROPOSED	2.609	3.073	0.179	5.862

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	7.843
IND. RATE				7.84	MINIMUM PREMIUM	2,000
MAN. RATE	12.17	10.98	9.86	+ 7.84	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
2014	3,279	698	0.021	0	0	0	0	0	0
2015	2,715	71,770	2.643	0	0	0	1	0	1
2016	4,403	8,353	0.190	0	0	0	0	1	1
2017	4,846	3,996	0.082	0	0	0	0	0	0
2018	4,859	2,884	0.059	0	0	0	0	0	0
TOTAL	20,102	87,701	0.436	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
2014	0	0	0	0	0	0	0	0	0	0	698
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
TOTAL	0	0	0	35,000	686	0	0	0	36,770	3,946	11,299

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	748
2015	0	0	5,128	38,413	291	0	0	6,898	56,736	864	0
2016	0	0	78	46	714	0	0	350	387	5,947	5,016
2017	0	0	0	0	0	0	0	0	0	0	5,379
2018	0	0	0	0	0	0	0	0	0	0	3,824
TOTAL	0	0	5,205	38,459	1,004	0	0	7,248	57,123	6,812	14,966

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,453	103,398	14,966	
IBNR + FREQUENCY ADJUSTMENT	(122,821)	(56,581)	43	
TOTAL LOSSES	0	46,817	15,009	
EXPECTED LOSSES	684,596	267,993	10,315	
CREDIBILITY	0.01	0.02	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.233	0.075	0.308
INDICATED (POST-TEST)	0.000	0.227	0.073	0.300
PRESENT ON RATE LEVEL	2.693	1.054	0.041	3.788
DERIVED BY FORMULA	2.666	1.038	0.042	3.745
UNDERLYING PRESENT RATE	3.406	1.333	0.051	4.790
PROPOSED	2.666	1.038	0.042	3.745

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.011
IND. RATE				5.01	MINIMUM PREMIUM	1,785
MAN. RATE	9.14	7.65	6.46	+ 5.01	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
2014	22,981	209,709	0.913	0	0	0	5	4	9
2015	24,056	701,485	2.916	0	0	0	8	9	17
2016	25,137	869,076	3.457	0	0	2	5	3	10
2017	28,445	668,448	2.350	1	0	0	8	3	12
2018	29,653	835,242	2.817	0	0	1	5	14	20
TOTAL	130,272	3,283,960	2.521	1	0	3	31	33	68

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	48,470	9,107	0	0	0	94,990	19,082	38,060
2015	0	0	0	84,337	206,349	0	0	0	71,156	291,102	48,541
2016	0	0	261,697	78,622	14,670	0	0	391,218	89,886	6,002	26,981
2017	199,595	0	0	178,377	29,276	4,168	0	0	195,464	43,086	18,482
2018	0	0	185,534	88,282	121,845	0	0	94,150	111,353	207,259	26,819
TOTAL	199,595	0	447,231	478,088	381,247	4,168	0	485,368	562,849	566,531	158,883

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	59,570	10,309	0	0	0	133,081	29,424	40,762
2015	0	0	19,578	96,873	239,074	0	0	21,558	121,001	428,835	58,832
2016	0	1,544	436,317	93,867	20,183	0	1,291	776,409	176,482	21,185	36,370
2017	275,301	401	168,133	165,612	45,469	9,227	150	219,708	255,406	83,903	24,877
2018	955	34,629	632,789	149,555	100,667	949	42,349	605,616	234,442	197,558	35,562
TOTAL	276,256	36,574	1,256,817	565,476	415,704	10,176	43,790	1,623,291	920,412	760,906	196,403

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,246,904	2,662,497	196,403	
IBNR + FREQUENCY ADJUSTMENT	(253,348)	(461,197)	753	
TOTAL LOSSES	2,993,556	2,201,300	197,156	
EXPECTED LOSSES	1,443,229	2,133,525	190,517	
CREDIBILITY	0.02	0.08	0.09	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.298	1.690	0.151	4.139
INDICATED (POST-TEST)	2.238	1.646	0.147	4.032
PRESENT ON RATE LEVEL	0.876	1.295	0.116	2.287
DERIVED BY FORMULA	0.903	1.323	0.119	2.345
UNDERLYING PRESENT RATE	1.108	1.638	0.146	2.892
PROPOSED	0.903	1.323	0.119	2.345

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.138
IND. RATE				3.14	MINIMUM PREMIUM	1,240
MAN. RATE	4.59	4.20	3.90	+ 3.14	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
2014	1,278	361	0.028	0	0	0	0	0	0
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	0	0.000	0	0	0	0	0	0
TOTAL	5,551	199,277	3.590	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
2014	0	0	0	0	0	0	0	0	0	0	361
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	0	0	0	0	0	0	0	0
TOTAL	0	0	80,003	0	3,261	0	0	107,404	0	2,837	5,772

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	387
2015	0	0	114	68	3,767	0	0	80	109	4,163	770
2016	0	0	0	0	0	0	0	0	0	0	2,495
2017	0	4,576	135,253	4,120	2,088	0	10,311	308,249	15,069	4,350	3,937
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	4,576	135,367	4,188	5,855	0	10,311	308,329	15,178	8,513	7,588

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	458,584	33,734	7,588	
IBNR + FREQUENCY ADJUSTMENT	(25,974)	(24,058)	54	
TOTAL LOSSES	432,610	9,676	7,642	

EXPECTED LOSSES	160,034	112,101	12,285
CREDIBILITY	0.00	0.01	0.01

PURE PREMIUMS

INDICATED (PRE-TEST)	7.793	0.174	0.138	8.105
INDICATED (POST-TEST)	7.592	0.170	0.134	7.895
PRESENT ON RATE LEVEL	2.280	1.597	0.175	4.052
DERIVED BY FORMULA	2.280	1.583	0.175	4.037
UNDERLYING PRESENT RATE	2.883	2.019	0.221	5.124
PROPOSED	2.288	1.589	0.175	4.052

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.422
IND. RATE				5.42	MINIMUM PREMIUM	1,900
MAN. RATE	8.66	7.67	6.91	+ 5.42	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
2014	4,970	39,554	0.796	0	0	0	0	3	3
2015	4,798	157,699	3.287	0	0	1	1	2	4
2016	5,060	93,646	1.851	0	0	0	0	2	2
2017	8,623	220,630	2.559	0	0	0	3	6	9
2018	7,942	657,029	8.273	0	0	1	3	5	9
TOTAL	31,393	1,168,558	3.722	0	0	2	7	18	27

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	9,563	0	0	0	0	19,279	10,712
2015	0	0	105,552	17,293	2,762	0	0	5,988	20,642	3,603	1,859
2016	0	0	0	0	33,291	0	0	0	0	51,192	9,163
2017	0	0	0	79,979	20,881	0	0	0	93,170	22,559	4,041
2018	0	0	333,633	55,245	18,942	0	0	89,454	63,964	76,550	19,241
TOTAL	0	0	439,185	152,517	85,439	0	0	95,442	177,776	173,183	45,016

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	10,825	0	0	0	0	29,728	11,473
2015	0	0	187,874	19,997	3,830	0	0	20,636	32,163	5,802	2,253
2016	0	0	3,772	2,250	34,649	0	0	4,541	5,022	77,157	12,352
2017	0	187	78,470	75,618	28,859	0	72	105,551	122,158	42,955	5,439
2018	1,276	45,432	694,153	82,128	32,355	553	27,144	393,365	117,328	79,515	25,514
TOTAL	1,276	45,618	964,268	179,993	110,519	553	27,216	524,093	276,671	235,158	57,030

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,563,025	802,341	57,030	
IBNR + FREQUENCY ADJUSTMENT	(231,572)	(316,184)	507	
TOTAL LOSSES	1,331,453	486,157	57,537	
EXPECTED LOSSES	1,298,283	1,504,171	116,595	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	4.241	1.549	0.183	5.973
INDICATED (POST-TEST)	4.131	1.509	0.179	5.818
PRESENT ON RATE LEVEL	3.270	3.789	0.294	7.353
DERIVED BY FORMULA	3.279	3.721	0.290	7.290
UNDERLYING PRESENT RATE	4.136	4.791	0.371	9.298
PROPOSED	3.279	3.721	0.290	7.290

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	9.754
IND. RATE				9.75	MINIMUM PREMIUM	2,000
MAN. RATE	15.15	13.80	12.54	+ 9.75	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
2014	4,863	1,149,185	23,631	0	0	1	1	9	11
2015	4,566	760,782	16,662	0	0	1	5	3	9
2016	5,760	229,123	3,978	0	0	0	3	10	13
2017	5,405	215,533	3,988	0	0	0	3	4	7
2018	4,371	252,555	5,778	0	0	1	1	2	4
TOTAL	24,965	2,607,178	10,443	0	0	3	13	28	44

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	312,885	36,337	10,057	0	0	720,970	29,361	33,905	5,670
2015	0	0	276,003	166,121	7,622	0	0	148,701	146,822	10,994	4,519
2016	0	0	0	107,663	39,389	0	0	0	44,390	31,799	5,882
2017	0	0	0	128,951	3,198	0	0	0	56,809	5,094	21,481
2018	0	0	86,456	20,600	24,310	0	0	33,884	17,000	33,453	36,852
TOTAL	0	0	675,344	459,672	84,576	0	0	903,555	294,382	115,245	74,404

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	296,399	44,658	11,385	0	0	949,545	41,135	52,282	6,073
2015	0	0	508,989	184,989	11,481	0	0	441,629	231,282	20,326	5,477
2016	0	0	39,442	119,165	43,677	0	0	18,592	73,291	50,058	7,929
2017	0	274	114,401	116,566	13,243	0	41	60,825	72,702	13,502	28,913
2018	373	13,290	216,991	36,459	22,403	222	10,517	143,236	39,809	32,651	48,866
TOTAL	373	13,563	1,176,222	501,837	102,188	222	10,559	1,613,828	458,219	168,819	97,258

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,814,767	1,231,063	97,258	
IBNR + FREQUENCY ADJUSTMENT	(103,690)	(146,610)	136	
TOTAL LOSSES	2,711,077	1,084,453	97,394	
EXPECTED LOSSES	580,888	659,589	40,522	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	10.860	4.344	0.390	15.594
INDICATED (POST-TEST)	10.578	4.231	0.380	15.190
PRESENT ON RATE LEVEL	1.840	2.089	0.128	4.058
DERIVED BY FORMULA	1.927	2.154	0.136	4.217
UNDERLYING PRESENT RATE	2.327	2.642	0.162	5.131
PROPOSED	1.927	2.154	0.136	4.217

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.642
IND. RATE				5.64	MINIMUM PREMIUM	1,965
MAN. RATE	8.89	7.85	6.92	+ 5.64	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
2014	49,426	2,321,490	4,697	0	0	3	13	17	33
2015	53,937	1,544,958	2,864	0	0	4	7	14	25
2016	53,454	890,420	1,666	0	0	0	14	19	33
2017	59,379	1,488,562	2,507	0	0	2	13	29	44
2018	60,733	1,474,529	2,428	0	0	1	3	32	36
TOTAL	276,929	7,719,959	2,788	0	0	10	50	111	171

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	883,225	236,443	70,885	0	0	685,704	274,507	103,797	66,929
2015	0	0	576,319	204,256	119,182	0	0	301,235	157,635	123,396	62,935
2016	0	0	0	361,000	77,660	0	0	0	315,548	78,931	57,281
2017	0	0	387,780	325,213	233,525	0	0	146,755	134,232	224,400	36,657
2018	0	0	170,000	86,153	441,728	0	0	5,625	52,057	695,449	23,517
TOTAL	0	0	2,017,324	1,213,065	942,980	0	0	1,139,319	933,979	1,225,973	247,319

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,328,370	290,588	80,242	0	0	1,433,807	384,584	160,055	71,681
2015	0	0	1,045,535	231,906	142,083	0	0	871,269	256,717	186,282	76,277
2016	0	0	126,088	395,888	89,817	0	0	119,115	506,561	134,111	77,215
2017	0	23,074	1,033,763	353,563	289,833	0	14,250	651,551	236,078	348,981	49,340
2018	1,601	54,403	1,051,200	315,794	320,150	2,038	71,375	795,685	425,515	593,480	31,184
TOTAL	1,601	77,477	4,584,956	1,587,740	922,126	2,038	85,625	3,871,427	1,809,457	1,422,909	305,697

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,623,124	5,742,231	305,697	
IBNR + FREQUENCY ADJUSTMENT	(1,620,264)	(996,684)	1,280	
TOTAL LOSSES	7,002,860	4,745,547	306,977	
EXPECTED LOSSES	9,236,929	4,578,231	332,962	
CREDIBILITY	0.04	0.13	0.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2,529	1,714	0,111	4,353
INDICATED (POST-TEST)	2,463	1,669	0,108	4,240
PRESENT ON RATE LEVEL	2,638	1,307	0,095	4,040
DERIVED BY FORMULA	2,631	1,354	0,097	4,082
UNDERLYING PRESENT RATE	3,335	1,653	0,120	5,109
PROPOSED	2,631	1,354	0,097	4,082

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.462
IND. RATE				5.46	MINIMUM PREMIUM	1,915
MAN. RATE	8.76	7.73	6.89	+ 5.46	PRESENT	1,950

+ PROPOSED

CLASS FUEL DISTRIBUTION

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

809

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	18,035	385,478	2.137	0	0	1	1	6	8
2015	18,441	214,319	1.162	0	0	0	3	7	10
2016	18,024	537,926	2.984	0	0	1	1	5	7
2017	18,703	725,435	3.879	0	0	2	3	5	10
2018	13,574	203,357	1.498	0	0	0	0	4	4
TOTAL	86,777	2,066,515	2.381	0	0	4	8	27	39

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	74,812	16,448	28,946	0	0	67,611	66,737	57,259	73,665
2015	0	0	0	112,666	15,790	0	0	0	27,556	29,684	28,623
2016	0	0	151,170	36,994	70,947	0	0	139,942	32,359	74,343	32,171
2017	0	0	502,167	32,180	7,841	0	0	103,048	32,362	26,705	21,132
2018	0	0	0	0	96,128	0	0	0	0	99,842	7,387
TOTAL	0	0	728,149	198,288	219,652	0	0	310,601	159,014	287,833	162,978

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	112,517	20,215	32,767	0	0	141,375	93,499	88,293	78,895
2015	0	0	17,058	123,981	19,176	0	0	6,007	43,662	44,206	34,691
2016	0	892	256,382	49,332	76,471	0	462	284,205	70,537	116,402	43,367
2017	0	28,799	880,313	56,188	24,106	0	9,923	340,109	60,772	46,739	28,444
2018	211	6,556	134,868	50,861	66,213	290	9,874	101,559	53,695	83,907	9,795
TOTAL	211	36,246	1,401,138	300,577	218,732	290	20,259	873,255	322,164	379,547	195,192

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,331,400	1,221,021	195,192	
IBNR + FREQUENCY ADJUSTMENT	(321,412)	(328,574)	497	
TOTAL LOSSES	2,009,988	892,447	195,689	
EXPECTED LOSSES	1,818,289	1,451,487	159,821	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.316	1.028	0.226	3.570
INDICATED (POST-TEST)	2.256	1.002	0.220	3.478
PRESENT ON RATE LEVEL	1.657	1.323	0.146	3.125
DERIVED BY FORMULA	1.669	1.303	0.151	3.123
UNDERLYING PRESENT RATE	2.095	1.673	0.184	3.952
PROPOSED	1.670	1.304	0.151	3.125

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.181
IND. RATE				4.18	MINIMUM PREMIUM	1,540
MAN. RATE	6.30	5.75	5.33	+ 4.18	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
2014	64,146	4,546,484	7,088	0	0	12	15	19	46
2015	69,997	5,019,412	7,171	0	0	13	13	36	62
2016	67,684	2,732,187	4,037	0	0	4	14	11	29
2017	74,126	4,759,153	6,420	0	0	14	18	30	62
2018	76,281	4,723,591	6,192	1	0	5	11	40	57
TOTAL	352,234	21,780,827	6,184	1	0	48	71	136	256

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	2,387,562	403,639	97,174	0	0	1,295,493	192,091	93,017	77,508
2015	0	0	2,291,873	205,826	381,140	0	0	1,518,472	198,911	331,709	91,481
2016	0	0	814,263	462,768	40,822	0	0	944,598	388,944	67,332	13,460
2017	0	0	2,222,398	475,238	233,945	0	0	1,030,240	515,211	231,511	50,610
2018	1,394,554	0	590,608	268,872	342,882	1,000	0	1,321,274	337,979	405,250	61,172
TOTAL	1,394,554	0	8,306,704	1,816,343	1,095,963	1,000	0	6,110,077	1,633,136	1,128,819	294,231

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	3,590,893	496,072	110,001	0	0	2,708,876	269,119	143,432	83,011
2015	0	0	4,056,766	254,670	452,750	0	0	4,250,681	363,505	498,979	110,875
2016	0	3,940	1,198,860	523,425	61,563	0	2,150	1,382,913	677,737	133,168	18,144
2017	0	128,330	4,267,152	583,082	349,517	0	99,333	3,584,025	842,023	435,678	68,121
2018	1,246,918	96,358	1,789,343	435,661	284,866	6,007	220,235	3,049,113	680,675	439,994	81,114
TOTAL	1,246,918	228,628	14,903,014	2,292,910	1,258,697	6,007	321,718	14,975,608	2,833,060	1,651,251	361,265

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	31,681,893	8,035,918	361,265	
IBNR + FREQUENCY ADJUSTMENT	(2,902,075)	(1,709,363)	994	
TOTAL LOSSES	28,779,819	6,326,555	362,259	
EXPECTED LOSSES	16,594,458	7,825,976	261,219	
CREDIBILITY	0.04	0.15	0.17	

PURE PREMIUMS

INDICATED (PRE-TEST)	8.171	1.796	0.103	10.070
INDICATED (POST-TEST)	7.959	1.750	0.100	9.809
PRESENT ON RATE LEVEL	3.726	1.757	0.059	5.541
DERIVED BY FORMULA	3.895	1.756	0.066	5.717
UNDERLYING PRESENT RATE	4.711	2.222	0.074	7.007
PROPOSED	3.895	1.756	0.066	5.717

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	7.649
IND. RATE				7.65	MINIMUM PREMIUM	2,000
MAN. RATE	11.14	10.21	9.45	+ 7.65	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	2,687	0	0.000	0	0	0	0	0	0
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	298,013	5.028	0	0	0	2	2	4
TOTAL	16,163	539,633	3.339	0	0	1	3	3	7

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	0
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	0	102,755	43,964	0	0	0	131,069	19,680	545
TOTAL	0	0	177,480	124,755	52,702	0	0	12,426	131,069	40,656	545

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	315,006	25,943	11,111	0	0	35,168	1,168	30,842	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	97	6,163	223,418	103,575	41,000	57	5,669	206,753	138,049	38,559	723
TOTAL	97	6,163	538,424	129,517	52,111	57	5,669	241,921	139,216	69,401	723

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	792,330	390,245	723	
IBNR + FREQUENCY ADJUSTMENT	(131,586)	(59,466)	99	
TOTAL LOSSES	660,744	330,779	821	
EXPECTED LOSSES	773,461	304,449	17,507	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.088	2.047	0.005	6.140
INDICATED (POST-TEST)	3.982	1.994	0.005	5.981
PRESENT ON RATE LEVEL	3.784	1.490	0.086	5.359
DERIVED BY FORMULA	3.786	1.500	0.084	5.370
UNDERLYING PRESENT RATE	4.785	1.884	0.108	6.777
PROPOSED	3.786	1.500	0.084	5.370

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	7.185
IND. RATE				7.19	MINIMUM PREMIUM	2,000
MAN. RATE	10.94	9.96	9.14	+ 7.19	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
2014	30,950	509,607	1,647	0	0	0	7	11	18
2015	26,972	1,513,856	5,613	0	0	2	6	6	14
2016	24,477	585,223	2,391	0	0	1	6	6	13
2017	21,671	427,130	1,971	0	0	1	3	6	10
2018	26,493	575,439	2,172	0	0	1	5	7	13
TOTAL	130,563	3,611,255	2,766	0	0	5	27	36	68

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	152,479	95,878	0	0	0	93,590	122,147	45,513
2015	0	0	656,348	168,678	68,770	0	0	353,125	121,216	121,056	24,663
2016	0	0	162,045	93,498	104,874	0	0	30,226	34,177	132,021	28,382
2017	0	0	74,519	104,444	72,035	0	0	105,834	37,634	10,614	22,050
2018	0	0	77,398	133,517	35,532	0	0	144,296	77,793	65,772	41,131
TOTAL	0	0	970,310	652,616	377,089	0	0	633,481	364,410	451,610	161,739

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	187,397	108,534	0	0	0	131,120	188,351	48,744
2015	0	0	943,437	191,310	83,299	0	0	709,919	198,826	181,714	29,892
2016	0	956	295,585	113,093	113,312	0	100	81,331	69,590	201,227	38,259
2017	0	4,547	246,259	110,452	88,539	0	10,190	346,991	64,501	23,837	29,679
2018	365	16,381	394,703	129,867	41,543	725	37,357	539,658	133,536	75,501	54,540
TOTAL	365	21,883	1,879,983	732,119	435,227	725	47,646	1,677,899	597,572	670,630	201,114

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,628,501	2,435,547	201,114	
IBNR + FREQUENCY ADJUSTMENT	(484,886)	(494,882)	801	
TOTAL LOSSES	3,143,615	1,940,665	201,915	
EXPECTED LOSSES	2,894,080	2,214,043	226,243	
CREDIBILITY	0.02	0.08	0.09	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.408	1.486	0.155	4.049
INDICATED (POST-TEST)	2.345	1.448	0.151	3.944
PRESENT ON RATE LEVEL	1.753	1.341	0.137	3.231
DERIVED BY FORMULA	1.765	1.350	0.138	3.253
UNDERLYING PRESENT RATE	2.217	1.696	0.173	4.086
PROPOSED	1.765	1.350	0.138	3.253

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.353
IND. RATE				4.35	MINIMUM PREMIUM	1.590
MAN. RATE	6.81	6.12	5.51	+ 4.35	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
2014	25,583	68,949	0.270	0	0	0	1	2	3
2015	28,939	445,153	1.538	0	0	0	2	4	6
2016	28,683	2,181,673	7.606	1	0	1	0	6	8
2017	27,135	68,007	0.251	0	0	0	1	3	4
2018	31,595	194,830	0.617	0	0	0	2	7	9
TOTAL	141,935	2,958,612	2.084	1	0	1	6	22	30

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	7,008	5,404	0	0	0	31,075	3,554	21,908
2015	0	0	0	130,017	100,440	0	0	0	129,875	56,033	28,788
2016	1,780,721	0	183,255	0	47,547	16,000	0	72,654	0	39,526	41,970
2017	0	0	0	12,531	15,630	0	0	0	13,951	19,977	5,918
2018	0	0	0	35,737	12,733	0	0	0	63,184	56,466	26,710
TOTAL	1,780,721	0	183,255	185,293	181,754	16,000	0	72,654	238,085	175,556	125,294

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	8,613	6,117	0	0	0	43,536	5,480	23,463
2015	0	0	22,563	144,793	117,107	0	0	25,945	202,554	85,275	34,891
2016	975,395	1,081	291,870	8,675	51,558	12,835	240	141,665	10,155	61,027	56,576
2017	0	40	17,209	14,019	18,023	0	16	22,577	21,708	30,751	7,966
2018	28	1,969	74,114	34,669	12,498	164	7,379	147,455	91,814	58,069	35,417
TOTAL	975,423	3,091	405,756	210,769	205,303	12,999	7,634	337,642	369,767	240,602	158,313

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,742,546	1,026,441	158,313	
IBNR + FREQUENCY ADJUSTMENT	(484,504)	(292,817)	677	
TOTAL LOSSES	1,258,041	733,624	158,991	
EXPECTED LOSSES	2,786,695	1,341,426	176,391	
CREDIBILITY	0.02	0.08	0.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.886	0.517	0.112	1.515
INDICATED (POST-TEST)	0.863	0.503	0.109	1.476
PRESENT ON RATE LEVEL	1.553	0.747	0.098	2.398
DERIVED BY FORMULA	1.539	0.728	0.099	2.366
UNDERLYING PRESENT RATE	1.963	0.945	0.124	3.033
PROPOSED	1.539	0.728	0.099	2.366

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.166
IND. RATE				3.17	MINIMUM PREMIUM	1,250
MAN. RATE	5.18	4.62	4.09	+ 3.17	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
2014	93,214	2,194,290	2.354	0	0	4	16	12	32
2015	98,443	1,095,401	1.113	0	0	3	9	25	37
2016	103,196	1,155,091	1.119	0	0	4	8	18	30
2017	107,200	1,640,304	1.530	0	0	3	10	22	35
2018	122,524	2,877,469	2.348	0	0	2	10	30	42
TOTAL	524,577	8,962,555	1.709	0	0	16	53	107	176

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	877,762	377,228	36,281	0	0	430,113	335,954	35,538	101,414
2015	0	0	268,625	204,261	97,741	0	0	114,371	207,944	150,969	51,490
2016	0	0	437,724	97,346	120,813	0	0	250,689	83,706	108,650	56,163
2017	0	0	423,619	232,315	120,643	0	0	387,025	178,449	170,352	127,901
2018	0	0	482,418	246,385	281,830	0	0	1,116,962	278,384	395,482	76,008
TOTAL	0	0	2,490,148	1,157,535	657,308	0	0	2,299,160	1,084,437	860,991	412,976

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,320,154	463,613	41,070	0	0	899,366	470,672	54,800	108,614
2015	0	0	504,782	228,664	115,868	0	0	361,516	329,987	226,990	62,406
2016	0	2,583	729,610	126,549	133,112	0	827	516,088	164,641	172,789	75,708
2017	0	24,827	967,960	252,004	160,422	0	37,330	1,364,799	314,436	284,226	172,155
2018	1,770	66,366	1,324,382	368,646	232,441	2,662	129,727	1,844,374	548,429	399,833	100,787
TOTAL	1,770	93,776	4,846,887	1,439,477	682,913	2,662	167,885	4,986,144	1,828,163	1,138,638	519,669

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,099,124	5,089,191	519,669	
IBNR + FREQUENCY ADJUSTMENT	(1,314,046)	(1,149,005)	2,247	
TOTAL LOSSES	8,785,079	3,940,186	521,916	
EXPECTED LOSSES	7,537,682	5,319,480	562,435	
CREDIBILITY	0.06	0.19	0.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.675	0.751	0.099	2.525
INDICATED (POST-TEST)	1.631	0.732	0.097	2.460
PRESENT ON RATE LEVEL	1.136	0.802	0.085	2.023
DERIVED BY FORMULA	1.166	0.789	0.087	2.042
UNDERLYING PRESENT RATE	1.437	1.014	0.107	2.558
PROPOSED	1.166	0.789	0.087	2.042

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.732
IND. RATE				2.73	MINIMUM PREMIUM	1,120
MAN. RATE	4.26	3.83	3.45	+ 2.73	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
2014	7,690	237,516	3.089	0	0	1	1	4	6
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	10,213	7,942	0.078	0	0	0	0	3	3
2018	10,631	223,239	2.100	0	0	1	0	3	4
TOTAL	47,486	494,113	1.041	0	0	2	1	17	20

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	142,768	12,000	22,020	0	0	41,504	2,276	12,831	4,117
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	12,667	0	24,567	897
TOTAL	0	0	314,396	12,000	46,635	0	0	54,171	2,276	50,510	14,125

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	214,723	14,748	24,927	0	0	86,785	3,189	19,785	4,409
2015	0	0	143	85	4,722	0	0	225	307	11,686	5,751
2016	0	0	278	166	2,550	0	0	214	236	3,629	5,070
2017	0	4	1,828	808	5,022	0	1	1,118	564	4,014	814
2018	665	22,750	317,597	22,012	16,253	118	4,944	56,761	15,188	21,274	1,189
TOTAL	665	22,755	534,569	37,819	53,474	118	4,945	145,102	19,484	60,390	17,234

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	708,153	171,167	17,234	
IBNR + FREQUENCY ADJUSTMENT	(104,508)	(91,532)	115	
TOTAL LOSSES	603,645	79,635	17,349	
EXPECTED LOSSES	589,975	422,792	29,475	
CREDIBILITY	0.01	0.04	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.271	0.168	0.037	1.475
INDICATED (POST-TEST)	1.238	0.163	0.036	1.437
PRESENT ON RATE LEVEL	0.983	0.704	0.049	1.736
DERIVED BY FORMULA	0.985	0.682	0.049	1.716
UNDERLYING PRESENT RATE	1.242	0.890	0.062	2.195
PROPOSED	0.985	0.682	0.049	1.716

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.296
IND. RATE				2.30	MINIMUM PREMIUM	995
MAN. RATE	3.62	3.30	2.96	+ 2.30	PRESENT	1,000

+ PROPOSED

CLASS BUS OPERATION

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 817

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	3,720	18,030	0.485	0	0	0	1	1	2
2015	7,044	839,320	11.915	0	0	2	1	4	7
2016	7,105	538,698	7.582	0	0	1	1	4	6
2017	7,261	315,511	4.345	0	0	0	7	0	7
2018	6,664	7,950	0.119	0	0	0	0	1	1
TOTAL	31,794	1,719,509	5.408	0	0	3	10	10	23

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	8,660	1,921	0	0	0	0	7,449	0
2015	0	0	237,376	52,162	105,606	0	0	283,494	58,023	102,279	380
2016	0	0	207,620	3,195	85,169	0	0	150,257	9,679	74,019	8,759
2017	0	0	0	114,908	0	0	0	0	198,328	0	2,275
2018	0	0	0	0	85	0	0	0	0	375	7,490
TOTAL	0	0	444,996	178,925	192,781	0	0	433,751	266,030	184,122	18,904

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	10,643	2,175	0	0	0	0	11,486	0
2015	0	0	427,933	61,615	123,545	0	0	802,620	101,689	152,865	461
2016	0	1,225	335,260	15,402	91,070	0	496	295,733	35,544	115,031	11,807
2017	0	241	100,809	103,371	8,687	0	139	205,091	250,151	21,082	3,062
2018	0	6	119	45	59	1	37	381	202	315	9,932
TOTAL	0	1,472	864,121	191,076	225,534	1	672	1,303,825	387,585	300,780	25,262

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,170,091	1,104,976	25,262	
IBNR + FREQUENCY ADJUSTMENT	(238,474)	(296,843)	133	
TOTAL LOSSES	1,931,617	808,133	25,394	
EXPECTED LOSSES	1,300,726	1,368,296	35,060	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.075	2.542	0.080	8.697
INDICATED (POST-TEST)	5.918	2.476	0.078	8.472
PRESENT ON RATE LEVEL	3.235	3.403	0.087	6.726
DERIVED BY FORMULA	3.262	3.375	0.087	6.724
UNDERLYING PRESENT RATE	4.091	4.304	0.110	8.505
PROPOSED	3.263	3.376	0.087	6.726

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	8.999
IND. RATE				9.00	MINIMUM PREMIUM	2,000
MAN. RATE	12.76	12.19	11.47	+ 9.00	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	266,051	1,857,394	0.698	0	0	2	17	34	53
2015	277,081	1,956,627	0.706	0	0	3	15	39	57
2016	296,398	2,430,159	0.820	0	0	4	18	29	51
2017	292,471	1,874,444	0.641	0	0	2	11	52	65
2018	300,547	1,771,976	0.590	0	0	1	4	38	43
TOTAL	1,432,548	9,890,600	0.690	0	0	12	65	192	269

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	289,642	229,366	320,424	0	0	118,290	357,561	383,360	158,751
2015	0	0	421,425	362,269	170,159	0	0	132,816	436,234	259,784	173,940
2016	0	0	512,834	473,665	138,875	0	0	366,108	468,489	266,335	203,853
2017	0	0	276,434	240,076	266,199	0	0	95,853	223,841	655,837	116,204
2018	0	0	85,000	182,402	360,255	0	0	102,058	166,533	679,907	195,821
TOTAL	0	0	1,585,335	1,487,778	1,255,912	0	0	815,125	1,652,658	2,245,223	848,569

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	435,622	281,891	362,720	0	0	247,344	500,943	591,141	170,022
2015	0	0	798,629	404,982	201,555	0	0	458,737	686,962	392,123	210,815
2016	0	3,026	971,342	537,223	162,130	0	1,208	886,269	798,347	431,230	274,794
2017	0	16,556	783,825	276,980	316,187	0	9,555	774,154	430,750	988,543	156,411
2018	1,107	40,999	940,464	340,546	270,619	2,349	92,231	1,184,843	543,528	604,433	259,659
TOTAL	1,107	60,581	3,929,881	1,841,621	1,313,212	2,349	102,994	3,551,347	2,960,530	3,007,470	1,071,701

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,648,260	9,122,834	1,071,701	
IBNR + FREQUENCY ADJUSTMENT	(1,860,260)	(1,801,176)	4,231	
TOTAL LOSSES	5,788,000	7,321,658	1,075,932	
EXPECTED LOSSES	10,611,315	8,221,250	1,137,441	
CREDIBILITY	0.11	0.37	0.44	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.404	0.511	0.075	0.990
INDICATED (POST-TEST)	0.394	0.498	0.073	0.965
PRESENT ON RATE LEVEL	0.586	0.454	0.063	1.102
DERIVED BY FORMULA	0.565	0.470	0.067	1.102
UNDERLYING PRESENT RATE	0.741	0.574	0.079	1.394
PROPOSED	0.565	0.470	0.067	1.102

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.474
IND. RATE				1.47	MINIMUM PREMIUM	755
MAN. RATE	2.36	2.07	1.88	+ 1.47	PRESENT	765

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	7,511	198	0.003	0	0	0	0	0	0
2015	8,936	49,291	0.552	0	0	0	0	2	2
2016	7,425	0	0.000	0	0	0	0	0	0
2017	7,421	186,774	2.517	0	0	1	0	2	3
2018	6,872	2,136	0.031	0	0	0	0	0	0
TOTAL	38,165	238,399	0.625	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
2014	0	0	0	0	0	0	0	0	0	0	198
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	11,981	0	0	53,520	0	20,498	449
2018	0	0	0	0	0	0	0	0	0	0	2,136
TOTAL	0	0	100,326	0	26,609	0	0	53,520	0	52,320	5,624

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	212
2015	0	0	512	306	16,898	0	0	897	1,225	46,696	3,443
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	5,749	174,376	7,272	15,708	0	5,144	161,966	11,727	32,199	604
2018	0	0	0	0	0	0	0	0	0	0	2,832
TOTAL	0	5,749	174,888	7,578	32,606	0	5,144	162,863	12,952	78,895	7,092

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	348,644	132,031	7,092	
IBNR + FREQUENCY ADJUSTMENT	(49,440)	(32,267)	66	
TOTAL LOSSES	299,205	99,764	7,158	
EXPECTED LOSSES	283,927	143,454	19,748	
CREDIBILITY	0.01	0.03	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.784	0.261	0.019	1.064
INDICATED (POST-TEST)	0.764	0.255	0.018	1.037
PRESENT ON RATE LEVEL	0.588	0.297	0.041	0.926
DERIVED BY FORMULA	0.590	0.296	0.040	0.926
UNDERLYING PRESENT RATE	0.744	0.376	0.052	1.172
PROPOSED	0.590	0.296	0.040	0.926

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.239
IND. RATE				1.24	MINIMUM PREMIUM	690
MAN. RATE	1.97	1.80	1.58	+ 1.24	PRESENT	670

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	441	0	0.000	0	0	0	0	0	0
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
TOTAL	5,363	8,619	0.161	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	260	155	8,581	0	0	34	46	1,748	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
TOTAL	0	0	260	155	8,581	0	0	34	46	1,748	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	294	10,530	0	
IBNR + FREQUENCY ADJUSTMENT	(8,502)	(11,378)	41	
TOTAL LOSSES	0	0	41	

EXPECTED LOSSES	54,318	65,681	5,266	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.801	0.968	0.078	1.847
DERIVED BY FORMULA	0.801	0.959	0.077	1.837
UNDERLYING PRESENT RATE	1.013	1.225	0.098	2.336
PROPOSED	0.801	0.959	0.077	1.837

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.458
IND. RATE				2.46	MINIMUM PREMIUM	1,045
MAN. RATE	3.73	3.41	3.15	+ 2.46	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
2014	13,249	616,243	4.651	0	0	1	13	12	26
2015	11,761	1,064,151	9.048	0	0	2	11	10	23
2016	14,409	545,309	3.785	0	0	1	9	19	29
2017	14,496	281,436	1.941	0	0	0	6	6	12
2018	14,748	400,483	2.716	0	0	0	3	11	14
TOTAL	68,663	2,907,622	4.235	0	0	4	42	58	104

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	98,677	154,471	12,045	0	0	85,262	223,710	27,351	14,727
2015	0	0	276,264	196,628	35,750	0	0	260,206	189,370	86,812	19,121
2016	0	0	83,321	70,140	134,329	0	0	46,694	43,869	141,097	25,859
2017	0	0	0	131,306	28,865	0	0	0	79,262	27,192	14,811
2018	0	0	0	127,453	25,202	0	0	0	190,895	36,820	20,113
TOTAL	0	0	458,262	679,998	236,191	0	0	392,162	727,106	319,272	94,631

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	148,410	189,845	13,635	0	0	178,283	313,418	42,175	15,773
2015	0	0	514,901	219,060	44,229	0	0	762,023	303,086	133,139	23,175
2016	0	492	168,264	87,462	142,498	0	154	116,895	87,224	215,701	34,858
2017	0	302	126,674	123,194	41,462	0	64	93,059	105,569	48,265	19,936
2018	55	5,644	235,969	112,952	30,652	107	9,063	309,421	205,447	63,014	26,670
TOTAL	55	6,438	1,194,218	732,513	272,476	107	9,281	1,459,682	1,014,744	502,294	120,411

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,669,781	2,522,027	120,411	
IBNR + FREQUENCY ADJUSTMENT	(399,630)	(394,380)	549	
TOTAL LOSSES	2,270,151	2,127,647	120,959	
EXPECTED LOSSES	2,279,447	1,811,992	144,574	
CREDIBILITY	0.01	0.05	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	3.306	3.099	0.176	6.581
INDICATED (POST-TEST)	3.221	3.018	0.172	6.411
PRESENT ON RATE LEVEL	2.625	2.087	0.167	4.879
DERIVED BY FORMULA	2.631	2.133	0.167	4.932
UNDERLYING PRESENT RATE	3.320	2.639	0.211	6.169
PROPOSED	2.631	2.134	0.167	4.932

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.599
IND. RATE				6.60	MINIMUM PREMIUM	2,000
MAN. RATE	9.78	9.04	8.32	+ 6.60	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	5,411	278,280	5,143	0	0	1	1	2	4
2015	5,208	457,753	8,789	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	43,441	0,742	0	0	0	0	6	6
TOTAL	27,339	941,214	3,443	0	0	3	6	13	22

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	95,392	10,835	4,311	0	0	66,532	64,292	6,502	30,416
2015	0	0	295,364	220	5,148	0	0	148,529	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	17,149	0	0	0	0	23,608	2,684
TOTAL	0	0	390,756	97,817	26,804	0	0	215,061	113,827	40,071	56,878

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	143,470	13,316	4,880	0	0	139,118	90,073	10,026	32,576
2015	0	0	518,576	3,037	7,337	0	0	413,527	5,049	9,495	2,668
2016	0	0	24,539	81,730	1,881	0	0	15,055	66,985	2,034	12,071
2017	0	24	9,933	10,140	1,063	0	6	8,695	9,437	6,589	16,989
2018	38	1,170	24,060	9,074	11,812	68	2,335	24,014	12,696	19,840	3,559
TOTAL	38	1,193	720,578	117,296	26,973	68	2,341	600,410	184,240	47,984	67,863

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,324,628	376,494	67,863	
IBNR + FREQUENCY ADJUSTMENT	(91,292)	(97,977)	96	
TOTAL LOSSES	1,233,336	278,517	67,959	
EXPECTED LOSSES	526,689	447,146	25,567	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	4.511	1.019	0.249	5.779
INDICATED (POST-TEST)	4.394	0.992	0.242	5.629
PRESENT ON RATE LEVEL	1.523	1.293	0.074	2.891
DERIVED BY FORMULA	1.552	1.284	0.079	2.916
UNDERLYING PRESENT RATE	1.927	1.636	0.094	3.656
PROPOSED	1.552	1.285	0.079	2.916

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.902
IND. RATE				3.90	MINIMUM PREMIUM	1,460
MAN. RATE	5.54	5.23	4.93	+ 3.90	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
2014	802	16,843	2.100	0	0	0	2	0	2
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	82,858	8.286	0	0	0	0	1	1
2018	766	6,117	0.799	0	0	0	0	1	1
TOTAL	4,193	121,427	2.896	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
2014	0	0	0	13,500	0	0	0	0	3,343	0	0
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	0	32,145	0	0	0	0	24,570	26,143
2018	0	0	0	0	3,854	0	0	0	0	2,191	72
TOTAL	0	0	0	13,500	45,287	0	0	0	3,343	31,828	27,469

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	16,592	0	0	0	0	4,684	0	0
2015	0	0	325	194	10,729	0	0	143	195	7,435	0
2016	0	0	0	0	0	0	0	0	0	0	1,690
2017	0	29	12,784	5,648	35,118	0	7	10,025	5,057	35,998	35,188
2018	8	263	5,407	2,039	2,655	6	217	2,229	1,178	1,841	95
TOTAL	8	292	18,516	24,473	48,503	6	224	12,396	11,113	45,274	36,974

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	31,443	129,363	36,974	
IBNR + FREQUENCY ADJUSTMENT	(24,759)	(29,091)	20	
TOTAL LOSSES	6,684	100,272	36,995	
EXPECTED LOSSES	139,427	131,122	5,850	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.159	2.391	0.882	3.433
INDICATED (POST-TEST)	0.155	2.329	0.859	3.344
PRESENT ON RATE LEVEL	2.630	2.473	0.110	5.213
DERIVED BY FORMULA	2.630	2.472	0.118	5.219
UNDERLYING PRESENT RATE	3.325	3.127	0.140	6.592
PROPOSED	2.627	2.469	0.118	5.213

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.975
IND. RATE				6.97	MINIMUM PREMIUM	2,000
MAN. RATE	11.79	10.12	8.89	+ 6.97	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
2014	45,577	1,997,904	4.384	1	0	3	2	10	16
2015	53,148	2,194,774	4.130	0	1	1	6	19	27
2016	54,551	996,872	1.827	0	0	3	4	20	27
2017	61,194	1,369,698	2.238	0	0	3	8	14	25
2018	69,281	3,373,027	4.869	0	0	1	10	21	32
TOTAL	283,751	9,932,275	3.500	1	1	11	30	84	127

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	163,263	0	651,677	52,172	121,686	0	0	792,185	36,973	82,826	97,122
2015	0	1,034,440	85,556	104,849	68,541	0	398,989	88,715	137,877	180,159	95,648
2016	0	0	277,023	89,878	78,975	0	0	323,600	50,827	116,635	59,934
2017	0	0	447,216	143,868	47,395	0	0	457,829	120,463	81,026	71,901
2018	0	0	687,868	318,756	74,969	0	0	1,699,814	211,967	263,392	116,261
TOTAL	163,263	1,034,440	2,149,340	709,523	391,566	0	398,989	3,362,143	558,107	724,038	440,866

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	243,752	0	919,396	64,119	137,749	0	0	1,505,184	51,799	127,718	104,018
2015	0	869,479	206,944	117,283	80,451	0	324,542	290,689	222,253	268,049	115,925
2016	0	1,634	471,219	110,851	87,566	0	1,068	643,762	119,748	184,704	80,791
2017	0	25,926	901,128	160,783	74,328	0	44,060	1,471,599	232,849	150,058	96,779
2018	664	32,157	842,501	300,527	90,358	1,948	98,406	1,408,909	399,944	273,609	154,162
TOTAL	244,416	929,196	3,341,189	753,563	470,451	1,948	468,077	5,320,142	1,026,593	1,004,138	551,675

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,304,968	3,254,745	551,675	
IBNR + FREQUENCY ADJUSTMENT	(1,506,871)	(924,512)	1,933	
TOTAL LOSSES	8,798,097	2,330,233	553,608	
EXPECTED LOSSES	8,572,220	4,321,674	466,593	
CREDIBILITY	0.04	0.13	0.15	

PURE PREMIUMS

INDICATED (PRE-TEST)	3.101	0.821	0.195	4.117
INDICATED (POST-TEST)	3.020	0.800	0.190	4.010
PRESENT ON RATE LEVEL	2.389	1.204	0.130	3.724
DERIVED BY FORMULA	2.414	1.152	0.139	3.705
UNDERLYING PRESENT RATE	3.021	1.523	0.164	4.709
PROPOSED	2.427	1.158	0.140	3.724

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.983
IND. RATE				4.98	MINIMUM PREMIUM	1,775
MAN. RATE	7.91	7.11	6.35	+ 4.98	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
2014	4,105	56,072	1.366	0	0	0	2	1	3
2015	3,984	18,104	0.454	0	0	0	0	1	1
2016	3,897	58,370	1.498	0	0	0	2	0	2
2017	5,247	121,178	2.309	0	0	0	0	6	6
2018	6,272	98,176	1.565	0	0	0	2	4	6
TOTAL	23,505	351,900	1.497	0	0	0	6	12	18

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	16,578	666	0	0	0	19,533	472	18,823
2015	0	0	0	0	680	0	0	0	0	1,400	16,024
2016	0	0	0	18,254	0	0	0	0	36,463	0	3,653
2017	0	0	0	0	67,598	0	0	0	0	45,452	8,128
2018	0	0	0	23,273	22,000	0	0	0	13,159	30,562	9,182
TOTAL	0	0	0	58,105	90,944	0	0	0	69,155	77,886	55,810

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	20,374	754	0	0	0	27,366	728	20,159
2015	0	0	24	14	786	0	0	39	54	2,054	19,421
2016	0	0	5,931	19,753	455	0	0	12,955	57,641	1,750	4,924
2017	0	61	26,884	11,877	73,851	0	14	18,544	9,354	66,592	10,940
2018	48	2,217	67,498	29,830	17,581	89	3,396	49,835	29,233	27,895	12,175
TOTAL	48	2,278	100,336	81,849	93,426	89	3,410	81,374	123,648	99,019	67,620

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	187,535	397,941	67,620	
IBNR + FREQUENCY ADJUSTMENT	(112,138)	(71,573)	256	
TOTAL LOSSES	75,398	326,369	67,876	
EXPECTED LOSSES	648,953	338,802	57,983	
CREDIBILITY	0.01	0.02	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.321	1.389	0.289	1.998
INDICATED (POST-TEST)	0.312	1.353	0.281	1.946
PRESENT ON RATE LEVEL	2.183	1.140	0.195	3.518
DERIVED BY FORMULA	2.165	1.144	0.198	3.506
UNDERLYING PRESENT RATE	2.761	1.441	0.247	4.449
PROPOSED	2.164	1.144	0.198	3.506

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.691
IND. RATE				4.69	MINIMUM PREMIUM	1,690
MAN. RATE	8.10	6.95	6.00	+ 4.69	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
2014	2,087	60,237	2.886	0	0	0	1	0	1
2015	2,710	343,569	12.678	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	600,295	19.786	0	0	0	0	2	2
TOTAL	12,832	1,257,417	9.799	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
2014	0	0	0	31,224	0	0	0	0	20,922	0	8,091
2015	0	0	167,304	18,500	0	0	0	150,271	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	0	0	85,113	0	0	0	0	463,519	51,663
TOTAL	0	0	167,304	128,038	89,300	0	0	150,271	122,518	537,200	62,786

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	38,374	0	0	0	0	29,312	0	8,665
2015	0	0	296,329	21,826	940	0	0	419,511	15,602	923	251
2016	0	0	25,539	84,800	2,823	0	0	39,620	155,844	108,389	2,374
2017	0	3	1,331	588	3,658	0	1	1,946	982	6,989	1,432
2018	187	5,805	119,414	45,033	58,626	1,344	45,842	471,492	249,281	389,541	68,505
TOTAL	187	5,808	442,613	190,622	66,047	1,344	45,843	932,569	451,019	505,842	81,227

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,428,365	1,213,530	81,227	
IBNR + FREQUENCY ADJUSTMENT	(83,572)	(57,562)	112	
TOTAL LOSSES	1,344,793	1,155,968	81,339	
EXPECTED LOSSES	478,685	266,170	27,757	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	10.480	9.008	0.634	20.122
INDICATED (POST-TEST)	10.209	8.775	0.617	19.601
PRESENT ON RATE LEVEL	2.950	1.640	0.171	4.761
DERIVED BY FORMULA	2.950	1.783	0.180	4.913
UNDERLYING PRESENT RATE	3.730	2.074	0.216	6.021
PROPOSED	2.950	1.783	0.180	4.913

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.574
IND. RATE				6.57	MINIMUM PREMIUM	2,000
MAN. RATE	10.59	9.24	8.12	+ 6.57	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
2014	569	0	0.000	0	0	0	0	0	0
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
TOTAL	4,724	5,321	0.113	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
TOTAL	0	0	0	0	0	0	0	0	0	0	5,321

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	1,796
2017	0	0	0	0	0	0	0	0	0	0	770
2018	0	0	0	0	0	0	0	0	0	0	4,531
TOTAL	0	0	0	0	0	0	0	0	0	0	7,096

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	7,096	
IBNR + FREQUENCY ADJUSTMENT	(39,423)	(16,601)	54	
TOTAL LOSSES	0	0	7,150	
EXPECTED LOSSES	210,212	81,606	11,878	
CREDIBILITY	0.00	0.01	0.01	
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	3.519	1.366	0.199	5.084
DERIVED BY FORMULA	3.519	1.352	0.198	5.070
UNDERLYING PRESENT RATE	4.450	1.727	0.251	6.429
PROPOSED	3.519	1.353	0.198	5.070

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.784
IND. RATE				6.78	MINIMUM PREMIUM	2,000
MAN. RATE	11.09	9.77	8.67	+ 6.78	PRESENT	2,000

+ PROPOSED

CLASS JUNK DEALER

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

860

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	1,596	0	0.000	0	0	0	0	0	0
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
TOTAL	8,998	22,638	0.252	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
TOTAL	0	0	0	0	17,754	0	0	0	0	493	4,391

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	448
2016	0	0	0	0	0	0	0	0	0	0	905
2017	0	0	0	0	0	0	0	0	0	0	1,326
2018	39	1,211	24,909	9,394	12,229	1	49	501	265	414	3,136
TOTAL	39	1,211	24,909	9,394	12,229	1	49	501	265	414	5,815

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	26,710	22,302	5,815	
IBNR + FREQUENCY ADJUSTMENT	(72,185)	(34,123)	96	
TOTAL LOSSES	0	0	5,911	
EXPECTED LOSSES	413,060	159,538	23,213	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.066	0.066
INDICATED (POST-TEST)	0.000	0.000	0.064	0.064
PRESENT ON RATE LEVEL	3.630	1.402	0.204	5.236
DERIVED BY FORMULA	3.630	1.388	0.203	5.221
UNDERLYING PRESENT RATE	4.591	1.773	0.258	6.622
PROPOSED	3.630	1.388	0.203	5.221

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.986
IND. RATE				6.99	MINIMUM PREMIUM	2,000
MAN. RATE	11.98	10.31	8.93	+ 6.99	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
2014	2,705	76,179	2.816	0	0	0	1	2	3
2015	3,094	65,862	2.129	0	0	0	2	0	2
2016	3,683	553,543	15.030	0	0	1	4	4	9
2017	3,854	184,018	4.775	0	0	1	0	0	1
2018	2,992	1,349	0.045	0	0	0	0	0	0
TOTAL	16,328	880,951	5.395	0	0	2	7	6	15

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	14,695	874	0	0	0	35,021	12,314	13,275
2015	0	0	0	32,481	0	0	0	0	31,406	0	1,975
2016	0	0	136,378	95,131	38,714	0	0	122,584	83,892	76,347	497
2017	0	0	134,424	0	0	0	0	47,725	0	0	1,869
2018	0	0	0	0	0	0	0	0	0	0	1,349
TOTAL	0	0	270,802	142,307	39,588	0	0	170,309	150,319	88,661	18,965

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	18,060	989	0	0	0	49,064	18,988	14,218
2015	0	0	4,758	35,648	270	0	0	5,892	48,459	738	2,394
2016	0	805	248,494	109,622	44,203	0	405	269,685	150,697	121,549	670
2017	0	7,689	227,257	6,923	3,508	0	4,582	136,971	6,696	1,933	2,516
2018	0	0	0	0	0	0	0	0	0	0	1,789
TOTAL	0	8,494	480,510	170,253	48,971	0	4,986	412,547	254,917	143,208	21,586

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	906,537	617,349	21,586	
IBNR + FREQUENCY ADJUSTMENT	(97,156)	(103,234)	134	
TOTAL LOSSES	809,381	514,115	21,719	
EXPECTED LOSSES	535,133	469,005	38,293	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.957	3.149	0.133	8.239
INDICATED (POST-TEST)	4.829	3.067	0.130	8.025
PRESENT ON RATE LEVEL	2.592	2.271	0.185	5.049
DERIVED BY FORMULA	2.614	2.287	0.184	5.086
UNDERLYING PRESENT RATE	3.277	2.872	0.235	6.384
PROPOSED	2.614	2.287	0.184	5.086

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.805
IND. RATE				6.81	MINIMUM PREMIUM	2,000
MAN. RATE	10.83	9.61	8.61	+ 6.81	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	207,849	4,346,086	2.091	0	0	5	44	23	72
2015	253,894	4,163,256	1.640	0	0	8	40	19	67
2016	264,442	7,198,141	2.722	0	0	5	28	26	59
2017	300,355	2,470,050	0.822	0	0	4	24	28	56
2018	310,825	1,416,225	0.456	1	0	0	1	28	30
TOTAL	1,337,365	19,593,758	1.465	1	0	22	137	124	284

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	861,626	819,792	156,147	0	0	792,481	1,028,912	306,791	380,337
2015	0	0	1,228,333	735,955	189,323	0	0	790,973	613,904	203,029	401,739
2016	0	0	1,638,092	490,913	382,196	0	0	3,100,083	756,403	358,580	471,874
2017	0	0	570,735	385,837	224,189	0	0	289,690	393,701	236,311	369,587
2018	501,017	0	0	16,155	230,131	4,686	0	0	25,118	349,413	289,705
TOTAL	501,017	0	4,298,786	2,448,652	1,181,986	4,686	0	4,973,227	2,818,038	1,454,124	1,913,242

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,197,695	1,007,524	176,758	0	0	1,267,682	1,441,506	473,072	407,341
2015	0	0	2,236,165	822,669	230,498	0	0	2,301,316	977,796	316,269	486,908
2016	0	5,706	1,714,288	585,888	420,966	0	3,643	2,397,286	1,326,206	598,724	636,086
2017	0	33,658	1,392,539	415,882	288,992	0	28,157	1,334,951	585,851	399,802	497,464
2018	648,271	16,193	348,302	134,389	160,199	12,349	35,270	391,209	212,342	297,867	384,149
TOTAL	648,271	55,556	6,888,988	2,966,352	1,277,413	12,349	67,070	7,692,444	4,543,700	2,085,733	2,411,948

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	15,364,679	10,873,199	2,411,948	
IBNR + FREQUENCY ADJUSTMENT	(2,405,237)	(2,801,784)	11,979	
TOTAL LOSSES	12,959,442	8,071,414	2,423,927	
EXPECTED LOSSES	13,535,994	13,040,121	2,975,238	
CREDIBILITY	0.11	0.36	0.42	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.969	0.604	0.181	1.754
INDICATED (POST-TEST)	0.944	0.588	0.177	1.708
PRESENT ON RATE LEVEL	0.800	0.771	0.176	1.747
DERIVED BY FORMULA	0.816	0.705	0.176	1.698
UNDERLYING PRESENT RATE	1.012	0.975	0.222	2.210
PROPOSED	0.821	0.709	0.177	1.708

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.285
IND. RATE				2.29	MINIMUM PREMIUM	995
MAN. RATE	3.77	3.42	2.98	+ 2.29	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
2014	35,203	1,870,533	5.314	0	0	5	7	18	30
2015	34,327	830,528	2.419	0	0	2	5	13	20
2016	37,704	792,354	2.102	0	0	2	3	16	21
2017	39,453	736,952	1.868	0	0	1	1	15	17
2018	39,901	788,252	1.976	0	0	0	2	23	25
TOTAL	186,588	5,018,619	2.690	0	0	10	18	85	113

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	746,997	212,149	125,028	0	0	383,270	200,509	146,305	56,275
2015	0	0	345,388	56,324	83,208	0	0	155,853	38,502	96,691	54,562
2016	0	0	262,682	40,294	139,997	0	0	94,799	7,205	222,383	24,994
2017	0	0	132,500	6,576	231,535	0	0	56,500	70,248	215,492	24,101
2018	0	0	0	102,972	238,456	0	0	0	61,103	359,045	26,676
TOTAL	0	0	1,487,567	418,315	818,224	0	0	690,422	377,567	1,039,916	186,608

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,123,483	260,731	141,532	0	0	801,418	280,913	225,602	60,271
2015	0	0	617,320	66,698	98,213	0	0	443,626	67,651	143,568	66,129
2016	0	1,550	439,604	60,894	149,681	0	313	202,555	41,396	337,417	33,692
2017	0	7,801	321,855	53,420	256,907	0	5,538	322,719	140,879	325,473	32,440
2018	525	19,434	496,632	206,650	174,988	1,041	37,245	452,274	252,517	312,007	35,372
TOTAL	525	28,785	2,998,894	648,393	821,321	1,041	43,096	2,222,592	783,356	1,344,068	227,904

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,294,933	3,597,138	227,904	
IBNR + FREQUENCY ADJUSTMENT	(973,194)	(1,049,614)	1,301	
TOTAL LOSSES	4,321,739	2,547,524	229,205	
EXPECTED LOSSES	5,554,448	4,810,115	344,114	
CREDIBILITY	0.03	0.10	0.11	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.316	1.365	0.123	3.804
INDICATED (POST-TEST)	2.256	1.330	0.120	3.706
PRESENT ON RATE LEVEL	2.354	2.039	0.146	4.539
DERIVED BY FORMULA	2.351	1.968	0.143	4.462
UNDERLYING PRESENT RATE	2.977	2.578	0.184	5.739
PROPOSED	2.351	1.968	0.143	4.462

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.970
IND. RATE				5.97	MINIMUM PREMIUM	2,000
MAN. RATE	9.34	8.54	7.74	+ 5.97	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	4,127	41,305	1.001	0	0	0	0	4	4
2015	5,243	365,907	6.979	0	0	0	6	7	13
2016	4,874	90,907	1.865	0	0	0	2	3	5
2017	5,487	43,934	0.801	0	0	0	2	1	3
2018	4,938	117,063	2.371	0	0	0	1	4	5
TOTAL	24,669	659,116	2.672	0	0	0	11	19	30

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	37,874	0	0	0	0	3,431	0
2015	0	0	0	113,508	9,747	0	0	0	193,854	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	12,642	511	4,775
2018	0	0	0	48,500	24,577	0	0	0	9,297	12,796	21,893
TOTAL	0	0	0	197,514	111,617	0	0	0	221,684	82,191	46,110

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	42,873	0	0	0	0	5,291	0
2015	0	0	16,970	124,779	12,202	0	0	37,625	300,835	70,041	5,055
2016	0	0	7,976	14,974	39,232	0	0	3,940	11,356	31,672	20,585
2017	0	52	21,856	21,947	4,000	0	9	13,282	16,051	2,093	6,427
2018	54	3,170	110,821	50,911	21,987	37	1,530	26,262	15,923	12,316	29,030
TOTAL	54	3,222	157,622	212,611	120,294	37	1,539	81,109	344,164	121,412	61,098

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	243,583	798,481	61,098	
IBNR + FREQUENCY ADJUSTMENT	(112,446)	(146,583)	180	
TOTAL LOSSES	131,137	651,898	61,278	
EXPECTED LOSSES	632,003	666,539	49,583	
CREDIBILITY	0.01	0.02	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.532	2.643	0.248	3.423
INDICATED (POST-TEST)	0.518	2.574	0.242	3.334
PRESENT ON RATE LEVEL	2.026	2.137	0.159	4.322
DERIVED BY FORMULA	2.011	2.145	0.161	4.318
UNDERLYING PRESENT RATE	2.562	2.702	0.201	5.465
PROPOSED	2.011	2.146	0.161	4.318

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.777
IND. RATE				5.78	MINIMUM PREMIUM	2,000
MAN. RATE	9.15	8.20	7.37	+ 5.78	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
2014	14,797	39,894	0.270	0	0	0	0	2	2
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
TOTAL	83,495	144,233	0.173	0	0	0	0	6	6

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	9,168	0	0	0	0	28,823	1,903
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
TOTAL	0	0	0	0	36,796	0	0	0	0	91,418	16,019

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	10,378	0	0	0	0	44,445	2,038
2015	0	0	936	559	30,903	0	0	873	1,192	45,432	6,248
2016	0	0	0	0	0	0	0	0	0	0	6,914
2017	0	0	138	61	379	0	8	10,887	5,492	39,096	2,707
2018	1	36	744	280	365	14	489	5,034	2,662	4,159	2,415
TOTAL	1	36	1,818	900	42,025	14	497	16,795	9,345	133,133	20,321

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,162	185,403	20,321	
IBNR + FREQUENCY ADJUSTMENT	(57,939)	(55,068)	120	
TOTAL LOSSES	0	130,336	20,441	
EXPECTED LOSSES	333,755	256,157	29,204	
CREDIBILITY	0.02	0.06	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.156	0.024	0.181
INDICATED (POST-TEST)	0.000	0.152	0.024	0.176
PRESENT ON RATE LEVEL	0.316	0.243	0.028	0.586
DERIVED BY FORMULA	0.310	0.237	0.027	0.574
UNDERLYING PRESENT RATE	0.400	0.307	0.035	0.742
PROPOSED	0.310	0.237	0.027	0.574

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.768
IND. RATE				0.77	MINIMUM PREMIUM	555
MAN. RATE	1.27	1.13	1.00	+ 0.77	PRESENT	560

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	10,881	1,089,007	10,008	0	0	3	2	6	11
2015	11,980	825,650	6,892	0	0	0	1	8	9
2016	11,183	385,835	3,450	0	0	0	0	5	5
2017	12,403	432,084	3,484	0	0	1	0	6	7
2018	9,552	217,799	2,280	0	0	0	0	7	7
TOTAL	55,999	2,950,375	5,269	0	0	4	3	32	39

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	460,449	37,619	83,192	0	0	363,923	57,517	68,942	17,365
2015	0	0	0	25,838	280,761	0	0	0	33,628	475,452	9,971
2016	0	0	0	0	194,445	0	0	0	0	186,501	4,889
2017	0	0	152,000	0	57,227	0	0	156,446	0	50,631	15,780
2018	0	0	0	0	121,701	0	0	0	0	92,526	3,572
TOTAL	0	0	612,449	63,457	737,326	0	0	520,369	91,145	874,052	51,577

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	692,515	46,234	94,173	0	0	760,963	80,581	106,309	18,598
2015	0	0	13,612	34,225	324,550	0	0	19,716	70,193	698,469	12,085
2016	0	0	22,031	13,144	202,378	0	0	16,543	18,296	281,094	6,590
2017	0	8,746	279,730	17,883	66,488	0	15,034	469,657	32,369	80,516	21,240
2018	268	8,300	170,747	64,392	83,828	268	9,151	94,117	49,760	77,759	4,736
TOTAL	268	17,046	1,178,635	175,878	771,417	268	24,185	1,360,997	251,200	1,244,146	63,249

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,581,398	2,442,640	63,249	
IBNR + FREQUENCY ADJUSTMENT	(164,803)	(187,965)	207	
TOTAL LOSSES	2,416,596	2,254,675	63,456	
EXPECTED LOSSES	930,192	838,072	62,912	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	4.315	4.026	0.113	8.455
INDICATED (POST-TEST)	4.204	3.922	0.110	8.236
PRESENT ON RATE LEVEL	1.314	1.183	0.089	2.586
DERIVED BY FORMULA	1.342	1.293	0.090	2.725
UNDERLYING PRESENT RATE	1.661	1.497	0.112	3.270
PROPOSED	1.342	1.293	0.090	2.725

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.646
IND. RATE				3.65	MINIMUM PREMIUM	1,390
MAN. RATE	4.87	4.65	4.41	+ 3.65	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
2014	4,865	15,222	0.313	0	0	0	0	3	3
2015	5,751	399,570	6.948	0	0	0	1	4	5
2016	6,503	39,051	0.601	0	0	0	0	2	2
2017	7,045	142,672	2.025	0	0	1	1	1	3
2018	7,231	99,486	1.376	0	0	0	1	1	2
TOTAL	31,395	696,001	2.217	0	0	1	3	11	15

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	2,683	0	0	0	0	3,408	9,131
2015	0	0	0	50,006	87,097	0	0	0	103,785	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	9,195	10,464	1,686
2018	0	0	0	30,785	1,171	0	0	0	24,088	1,809	41,633
TOTAL	0	0	83,439	95,154	102,388	0	0	19,342	137,068	199,001	59,609

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	3,037	0	0	0	0	5,255	9,779
2015	0	0	10,374	56,702	101,030	0	0	23,813	166,069	228,402	5,688
2016	0	0	822	490	7,550	0	0	2,602	2,877	44,208	3,324
2017	0	4,807	155,326	17,953	7,834	0	1,866	69,289	16,465	17,092	2,269
2018	3	1,028	50,099	24,681	4,017	5	863	36,158	24,398	5,567	55,205
TOTAL	3	5,835	216,621	99,826	123,468	5	2,729	131,862	209,809	300,524	76,266

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	357,055	733,627	76,266	
IBNR + FREQUENCY ADJUSTMENT	(56,703)	(54,393)	108	
TOTAL LOSSES	300,351	679,235	76,375	
EXPECTED LOSSES	317,874	253,347	27,059	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.957	2.164	0.243	3.363
INDICATED (POST-TEST)	0.932	2.107	0.237	3.276
PRESENT ON RATE LEVEL	0.801	0.638	0.068	1.507
DERIVED BY FORMULA	0.802	0.682	0.073	1.557
UNDERLYING PRESENT RATE	1.012	0.807	0.086	1.906
PROPOSED	0.802	0.682	0.073	1.557

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	TOTAL
IND. RATE				2.08	MINIMUM PREMIUM	935
MAN. RATE	3.35	2.92	2.57	+ 2.08	PRESENT	915

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	21,767	13,685	0.063	0	0	0	0	1	1
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	23,211	87,884	0.379	0	0	0	0	0	0
2018	22,673	26,507	0.117	0	0	0	0	0	0
TOTAL	110,093	227,314	0.206	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
2014	0	0	0	0	1,539	0	0	0	0	2,238	9,908
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	26,507
TOTAL	0	0	0	0	4,295	0	0	0	0	20,207	202,812

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	1,742	0	0	0	0	3,451	10,611
2015	0	0	37	22	1,218	0	0	438	599	22,815	63,202
2016	0	0	193	115	1,771	0	0	215	238	3,649	35,541
2017	0	0	0	0	0	0	0	0	0	0	118,292
2018	0	0	0	0	0	0	0	0	0	0	35,148
TOTAL	0	0	230	137	4,731	0	0	653	836	29,915	262,795

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	883	35,619	262,795	
IBNR + FREQUENCY ADJUSTMENT	(94,293)	(83,853)	301	
TOTAL LOSSES	0	0	263,096	
EXPECTED LOSSES	540,753	381,513	81,832	
CREDIBILITY	0.02	0.07	0.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.239	0.239
INDICATED (POST-TEST)	0.000	0.000	0.233	0.233
PRESENT ON RATE LEVEL	0.388	0.274	0.059	0.721
DERIVED BY FORMULA	0.381	0.255	0.073	0.708
UNDERLYING PRESENT RATE	0.491	0.347	0.074	0.912
PROPOSED	0.381	0.255	0.073	0.708

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.947
IND. RATE				0.95	MINIMUM PREMIUM	605
MAN. RATE	1.59	1.39	1.23	+ 0.95	PRESENT	610

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	3,995	0	0.000	0	0	0	0	0	0
2015	3,981	87,345	2.194	0	0	0	0	1	1
2016	4,105	32,422	0.790	0	0	0	1	1	2
2017	3,343	40,890	1.223	0	0	0	0	2	2
2018	3,212	71,907	2.239	0	0	0	0	2	2
TOTAL	18,636	232,564	1.248	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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	10,855	0	0	0	0	23,702	52,788
2016	0	0	0	861	1,571	0	0	0	5,438	1,029	23,523
2017	0	0	0	0	3,698	0	0	0	0	32,137	5,055
2018	0	0	0	0	24,498	0	0	0	0	46,334	1,075
TOTAL	0	0	0	861	40,622	0	0	0	5,438	103,202	82,441

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	380	227	12,540	0	0	668	913	34,780	63,979
2016	0	0	458	1,038	1,657	0	0	2,023	8,697	1,812	31,709
2017	0	3	1,471	650	4,040	0	10	13,112	6,614	47,084	6,804
2018	54	1,671	34,371	12,962	16,874	134	4,582	47,131	24,918	38,939	1,425
TOTAL	54	1,674	36,679	14,876	35,111	134	4,592	62,935	41,142	122,615	103,918

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	106,068	213,744	103,918	
IBNR + FREQUENCY ADJUSTMENT	(81,313)	(70,339)	105	
TOTAL LOSSES	24,755	143,405	104,022	
EXPECTED LOSSES	468,520	311,673	32,340	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.133	0.770	0.558	1.461
INDICATED (POST-TEST)	0.129	0.750	0.544	1.423
PRESENT ON RATE LEVEL	1.988	1.323	0.137	3.448
DERIVED BY FORMULA	1.970	1.311	0.145	3.426
UNDERLYING PRESENT RATE	2.514	1.672	0.174	4.360
PROPOSED	1.970	1.311	0.145	3.426

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.584
IND. RATE				4.58	MINIMUM PREMIUM	1,660
MAN. RATE	6.40	6.08	5.88	+ 4.58	PRESENT	1,720

+ PROPOSED

CLASS TEMPORARY CLERICAL STAFF

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

889

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	136,332	315,283	0.231	0	0	1	2	1	4
2015	138,831	116,201	0.084	0	0	0	3	4	7
2016	138,991	190,789	0.137	0	0	0	1	5	6
2017	147,701	134,088	0.091	0	0	0	2	2	4
2018	157,334	281,331	0.179	0	0	0	4	7	11
TOTAL	719,189	1,037,692	0.144	0	0	1	12	19	32

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	204,600	4,128	1,483	0	0	50,122	33,048	48	21,854
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	36,669	9,878
2017	0	0	0	69,089	2,912	0	0	0	44,831	2,187	15,069
2018	0	0	0	77,729	108,225	0	0	0	38,181	54,564	2,632
TOTAL	0	0	204,600	211,730	248,906	0	0	50,122	137,036	118,618	66,680

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	307,718	5,073	1,679	0	0	104,805	46,300	74	23,406
2015	0	0	3,704	18,242	45,659	0	0	4,184	29,548	37,340	20,903
2016	0	0	25,568	55,149	101,946	0	0	4,124	7,477	55,385	13,316
2017	0	148	61,770	62,664	8,404	0	32	47,252	56,995	7,970	20,283
2018	238	9,775	274,185	118,015	82,653	158	6,481	109,899	66,476	52,270	3,490
TOTAL	238	9,923	672,946	259,143	240,341	158	6,513	270,265	206,795	153,039	81,397

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	960,042	859,319	81,397	
IBNR + FREQUENCY ADJUSTMENT	(48,416)	(123,124)	245	
TOTAL LOSSES	911,626	736,195	81,643	
EXPECTED LOSSES	278,397	563,932	64,245	
CREDIBILITY	0.07	0.24	0.28	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.127	0.102	0.011	0.240
INDICATED (POST-TEST)	0.123	0.100	0.011	0.234
PRESENT ON RATE LEVEL	0.031	0.062	0.007	0.100
DERIVED BY FORMULA	0.037	0.071	0.008	0.116
UNDERLYING PRESENT RATE	0.039	0.078	0.009	0.126
PROPOSED	0.037	0.071	0.008	0.116

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.155
IND. RATE				0.16	MINIMUM PREMIUM	375
MAN. RATE	0.22	0.17	0.17	+ 0.16	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	4,956	73,642	1.486	0	0	0	1	0	1
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
TOTAL	27,511	76,939	0.280	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
2014	0	0	0	8,834	0	0	0	0	58,186	0	6,622
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
TOTAL	0	0	0	8,834	0	0	0	0	58,186	0	9,919

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	10,857	0	0	0	0	81,519	0	7,092
2015	0	0	0	0	0	0	0	0	0	0	130
2016	0	0	0	0	0	0	0	0	0	0	263
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	3,971
TOTAL	0	0	0	10,857	0	0	0	0	81,519	0	11,456

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	92,376	11,456	
IBNR + FREQUENCY ADJUSTMENT	(7,198)	(16,427)	36	
TOTAL LOSSES	0	75,949	11,492	
EXPECTED LOSSES	41,710	75,617	9,149	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.276	0.042	0.318
INDICATED (POST-TEST)	0.000	0.269	0.041	0.310
PRESENT ON RATE LEVEL	0.120	0.217	0.026	0.364
DERIVED BY FORMULA	0.119	0.219	0.027	0.364
UNDERLYING PRESENT RATE	0.152	0.275	0.033	0.460
PROPOSED	0.119	0.219	0.027	0.364

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.487
IND. RATE				0.49	MINIMUM PREMIUM	470
MAN. RATE	0.77	0.69	0.62	+ 0.49	PRESENT	470

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	74,014	296,968	0.401	0	0	0	5	13	18
2015	77,464	1,141,071	1.473	0	0	1	10	22	33
2016	83,819	630,124	0.752	0	0	0	5	10	15
2017	87,306	562,993	0.645	0	0	0	4	15	19
2018	90,803	512,342	0.564	0	0	0	0	24	24
TOTAL	413,406	3,143,498	0.760	0	0	1	24	84	109

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	59,629	13,487	0	0	0	128,303	60,145	35,404
2015	0	0	201,362	178,523	186,179	0	0	182,901	168,733	118,943	104,430
2016	0	0	0	151,005	102,057	0	0	0	117,299	186,760	73,003
2017	0	0	0	120,330	89,172	0	0	0	50,607	250,978	51,906
2018	0	0	0	0	157,237	0	0	0	0	250,602	104,503
TOTAL	0	0	201,362	509,487	548,132	0	0	182,901	464,942	867,428	369,246

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	73,284	15,267	0	0	0	179,753	92,744	37,918
2015	0	0	386,060	201,653	217,502	0	0	543,949	270,238	179,417	126,569
2016	0	0	60,625	170,302	109,981	0	0	58,242	203,747	287,115	98,408
2017	0	333	141,029	123,916	106,517	0	111	154,732	115,482	373,087	69,865
2018	346	10,724	220,604	83,194	108,305	727	24,785	254,912	134,774	210,606	138,571
TOTAL	346	11,057	808,318	652,349	557,573	727	24,895	1,011,835	903,994	1,142,969	471,331

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,857,177	3,256,884	471,331	
IBNR + FREQUENCY ADJUSTMENT	(327,590)	(678,972)	1,212	
TOTAL LOSSES	1,529,587	2,577,912	472,543	
EXPECTED LOSSES	1,864,389	3,123,888	314,875	
CREDIBILITY	0.05	0.16	0.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.370	0.624	0.114	1.108
INDICATED (POST-TEST)	0.360	0.607	0.111	1.079
PRESENT ON RATE LEVEL	0.357	0.598	0.060	1.014
DERIVED BY FORMULA	0.357	0.599	0.070	1.026
UNDERLYING PRESENT RATE	0.451	0.756	0.076	1.283
PROPOSED	0.357	0.599	0.070	1.026

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.373
IND. RATE				1.37	MINIMUM PREMIUM	725
MAN. RATE	2.12	1.92	1.73	+ 1.37	PRESENT	735

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	6,607	1,019	0.015	0	0	0	0	0	0
2015	6,875	24,685	0.359	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	48,084	0.693	0	0	0	0	1	1
TOTAL	33,266	95,807	0.288	0	0	0	2	4	6

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	1,019
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	0	5,433	0	0	0	0	40,411	2,240
TOTAL	0	0	0	7,826	9,963	0	0	0	8,138	58,100	11,780

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	1,091
2015	0	0	862	5,894	2,751	0	0	1,680	12,766	8,162	4,177
2016	0	0	888	2,750	754	0	0	261	288	4,431	4,853
2017	0	1	605	267	1,663	0	3	3,801	1,917	13,650	1,985
2018	12	371	7,622	2,875	3,742	117	3,997	41,106	21,733	33,961	2,970
TOTAL	12	372	9,978	11,786	8,910	117	3,999	46,848	36,705	60,205	15,076

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	61,326	117,607	15,076	
IBNR + FREQUENCY ADJUSTMENT	(35,666)	(51,454)	107	
TOTAL LOSSES	25,660	66,152	15,183	
EXPECTED LOSSES	206,291	233,367	29,010	
CREDIBILITY	0.01	0.03	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.077	0.199	0.046	0.322
INDICATED (POST-TEST)	0.075	0.194	0.044	0.313
PRESENT ON RATE LEVEL	0.490	0.555	0.069	1.114
DERIVED BY FORMULA	0.486	0.544	0.068	1.098
UNDERLYING PRESENT RATE	0.620	0.702	0.087	1.409
PROPOSED	0.486	0.544	0.068	1.098

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.469
IND. RATE				1.47	MINIMUM PREMIUM	755
MAN. RATE	2.58	2.19	1.90	+ 1.47	PRESENT	750

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	140,386	1,437,809	1.024	0	0	1	9	44	54
2015	152,106	1,360,201	0.894	0	0	1	12	43	56
2016	162,329	1,193,280	0.735	0	0	1	9	22	32
2017	172,781	1,156,361	0.669	0	0	1	13	33	47
2018	179,839	1,294,804	0.720	0	0	1	6	48	55
TOTAL	807,441	6,442,455	0.798	0	0	5	49	190	244

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	351,515	115,926	188,102	0	0	215,631	187,054	221,957	157,624
2015	0	0	92,203	172,711	266,512	0	0	110,292	156,254	451,342	110,887
2016	0	0	102,933	189,924	215,868	0	0	109,992	224,294	232,435	117,834
2017	0	0	127,292	129,133	166,976	0	0	167,180	156,235	310,822	98,723
2018	0	0	81,197	104,739	242,955	0	0	12,280	159,705	488,870	205,058
TOTAL	0	0	755,140	712,433	1,080,413	0	0	615,375	883,542	1,705,426	690,126

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	417,382	142,473	212,931	0	0	355,964	262,063	342,258	168,815
2015	0	0	196,446	195,959	309,742	0	0	348,940	261,675	666,523	134,395
2016	0	607	247,079	223,177	230,568	0	363	309,469	386,869	363,292	158,840
2017	0	7,703	394,895	152,061	195,506	0	16,252	768,185	284,482	478,764	132,881
2018	835	30,124	647,032	217,451	181,568	1,463	55,322	755,611	420,143	438,286	271,907
TOTAL	835	38,434	1,902,834	931,122	1,130,315	1,463	71,937	2,538,169	1,615,232	2,289,122	866,839

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,553,672	5,965,791	866,839	
IBNR + FREQUENCY ADJUSTMENT	(721,822)	(1,596,573)	3,152	
TOTAL LOSSES	3,831,850	4,369,218	869,990	
EXPECTED LOSSES	4,099,338	7,364,225	810,146	
CREDIBILITY	0.08	0.26	0.30	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.475	0.541	0.108	1.123
INDICATED (POST-TEST)	0.462	0.527	0.105	1.094
PRESENT ON RATE LEVEL	0.401	0.721	0.079	1.202
DERIVED BY FORMULA	0.406	0.671	0.087	1.164
UNDERLYING PRESENT RATE	0.508	0.912	0.100	1.520
PROPOSED	0.406	0.671	0.087	1.164

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.557
IND. RATE				1.56	MINIMUM PREMIUM	780
MAN. RATE	2.78	2.40	2.05	+ 1.56	PRESENT	795

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	37,693	2,089,407	5.543	0	0	4	12	8	24
2015	44,418	1,104,922	2.488	0	0	2	9	8	19
2016	42,281	623,166	1.474	0	0	1	9	12	22
2017	44,217	764,147	1.728	0	0	1	9	9	19
2018	45,210	223,709	0.495	0	0	0	2	12	14
TOTAL	213,819	4,805,351	2.247	0	0	8	41	49	98

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	627,772	161,844	31,739	0	0	871,201	257,389	79,751	59,711
2015	0	0	389,922	93,278	35,873	0	0	316,829	181,633	51,235	36,152
2016	0	0	100,024	129,375	27,912	0	0	130,513	171,247	33,989	30,106
2017	0	0	85,952	168,882	16,082	0	0	93,646	350,968	17,085	31,532
2018	0	0	0	47,413	27,387	0	0	0	49,136	59,685	40,088
TOTAL	0	0	1,203,670	600,792	138,993	0	0	1,412,189	1,010,373	241,745	197,589

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	813,490	198,906	35,929	0	0	1,381,071	360,602	122,976	63,950
2015	0	0	699,234	106,671	44,047	0	0	917,128	291,420	81,035	43,816
2016	0	590	201,564	144,864	33,403	0	431	312,042	285,318	62,058	40,583
2017	0	5,286	299,866	159,178	32,580	0	9,241	638,671	459,331	66,132	42,442
2018	60	3,328	113,052	51,548	23,809	173	7,298	130,716	79,883	58,414	53,157
TOTAL	60	9,204	2,127,206	661,168	169,768	173	16,970	3,379,628	1,476,554	390,615	243,948

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,533,241	2,698,105	243,948	
IBNR + FREQUENCY ADJUSTMENT	(626,583)	(808,576)	1,259	
TOTAL LOSSES	4,906,658	1,889,529	245,207	
EXPECTED LOSSES	3,568,785	3,688,888	336,718	
CREDIBILITY	0.03	0.11	0.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.295	0.884	0.115	3.293
INDICATED (POST-TEST)	2.235	0.861	0.112	3.208
PRESENT ON RATE LEVEL	1.320	1.364	0.125	2.809
DERIVED BY FORMULA	1.347	1.309	0.123	2.779
UNDERLYING PRESENT RATE	1.669	1.725	0.157	3.552
PROPOSED	1.362	1.323	0.124	2.809

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.758
IND. RATE				3.76	MINIMUM PREMIUM	1,420
MAN. RATE	5.84	5.31	4.79	+ 3.76	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
2014	7,816	48,932	0.626	0	0	0	0	1	1
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	8,301	0.141	0	0	0	0	1	1
TOTAL	30,114	119,352	0.396	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
2014	0	0	0	0	17,780	0	0	0	0	30,183	969
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	6,978	734
TOTAL	0	0	0	1,500	41,308	0	0	0	1,694	58,232	16,618

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	20,127	0	0	0	0	46,542	1,038
2015	0	0	230	1,653	359	0	0	330	2,630	661	11,061
2016	0	0	1,258	751	11,559	0	0	727	804	12,345	1,777
2017	0	10	4,587	2,026	12,600	0	4	5,082	2,564	18,251	6,018
2018	1	40	826	312	406	20	690	7,098	3,753	5,864	973
TOTAL	1	51	6,902	4,741	45,051	20	694	13,237	9,750	83,663	20,866

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	20,904	143,205	20,866	
IBNR + FREQUENCY ADJUSTMENT	(26,263)	(40,656)	103	
TOTAL LOSSES	0	102,550	20,969	
EXPECTED LOSSES	157,317	181,587	29,533	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.341	0.070	0.410
INDICATED (POST-TEST)	0.000	0.332	0.068	0.400
PRESENT ON RATE LEVEL	0.413	0.477	0.078	0.968
DERIVED BY FORMULA	0.409	0.472	0.077	0.959
UNDERLYING PRESENT RATE	0.522	0.603	0.098	1.223
PROPOSED	0.409	0.473	0.077	0.959

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.283
IND. RATE				1.28	MINIMUM PREMIUM	700
MAN. RATE	2.16	1.91	1.65	+ 1.28	PRESENT	695

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	8,299	0	0.000	0	0	0	0	0	0
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
TOTAL	45,188	1,430	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
TOTAL	0	0	0	0	0	0	0	0	0	0	1,430

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	1,200
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	583
TOTAL	0	0	0	0	0	0	0	0	0	0	1,783

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,783	
IBNR + FREQUENCY ADJUSTMENT	(14,208)	(6,300)	16	
TOTAL LOSSES	0	0	1,799	
EXPECTED LOSSES	80,767	28,906	4,251	
CREDIBILITY	0.01	0.04	0.04	
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	0.141	0.051	0.007	0.199
DERIVED BY FORMULA	0.140	0.049	0.007	0.196
UNDERLYING PRESENT RATE	0.179	0.064	0.009	0.252
PROPOSED	0.140	0.049	0.007	0.196

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.262
IND. RATE				0.26	MINIMUM PREMIUM	405
MAN. RATE	0.49	0.41	0.34	+ 0.26	PRESENT	405

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	433	0	0.000	0	0	0	0	0	0
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
TOTAL	4,015	879	0.022	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	1,065
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
TOTAL	0	0	0	0	0	0	0	0	0	0	1,065

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,065	
IBNR + FREQUENCY ADJUSTMENT	(5,369)	(4,385)	7	
TOTAL LOSSES	0	0	1,072	
EXPECTED LOSSES	29,558	20,964	1,578	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.027	0.027
INDICATED (POST-TEST)	0.000	0.000	0.026	0.026
PRESENT ON RATE LEVEL	0.582	0.413	0.031	1.026
DERIVED BY FORMULA	0.582	0.409	0.031	1.022
UNDERLYING PRESENT RATE	0.736	0.522	0.039	1.298
PROPOSED	0.582	0.409	0.031	1.022

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.367
IND. RATE				1.37	MINIMUM PREMIUM	725
MAN. RATE	2.06	1.89	1.75	+ 1.37	PRESENT	740

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	5,773	0	0.000	0	0	0	0	0	0
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
TOTAL	37,752	52,492	0.139	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
TOTAL	0	0	0	4,670	5,467	0	0	0	11,255	15,240	15,860

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	684	5,125	39	0	0	2,111	17,366	264	18,311
2016	0	0	77	46	704	0	0	331	366	5,623	0
2017	0	4	1,905	842	5,234	0	3	4,696	2,369	16,862	0
2018	0	0	0	0	0	0	0	0	0	0	997
TOTAL	0	4	2,666	6,013	5,977	0	3	7,138	20,101	22,750	19,308

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,812	54,840	19,308	
IBNR + FREQUENCY ADJUSTMENT	(4,219)	(2,590)	14	
TOTAL LOSSES	5,593	52,250	19,322	
EXPECTED LOSSES	23,639	12,130	3,421	
CREDIBILITY	0.01	0.03	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.015	0.138	0.051	0.204
INDICATED (POST-TEST)	0.014	0.135	0.050	0.199
PRESENT ON RATE LEVEL	0.050	0.025	0.007	0.082
DERIVED BY FORMULA	0.049	0.029	0.009	0.087
UNDERLYING PRESENT RATE	0.063	0.032	0.009	0.104
PROPOSED	0.049	0.029	0.009	0.087

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.116
IND. RATE				0.12	MINIMUM PREMIUM	365
MAN. RATE	0.23	0.18	0.14	+ 0.12	PRESENT	355

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	11,694	326,496	2.792	0	0	1	1	4	6
2015	7,211	239,956	3.328	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
TOTAL	27,278	587,320	2.153	0	0	1	5	6	12

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	159,745	25,108	1,858	0	0	73,918	43,055	12,175	10,637
2015	0	0	0	96,733	1,673	0	0	0	131,199	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
TOTAL	0	0	159,745	124,584	3,531	0	0	73,918	186,297	17,462	21,783

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	240,256	30,858	2,103	0	0	154,563	60,320	18,774	11,392
2015	0	0	14,230	106,199	2,736	0	0	24,762	202,644	10,841	6,138
2016	0	0	0	0	0	0	0	0	0	0	8,199
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	84	4,317	2,144	286	0	342	17,158	11,712	2,023	0
TOTAL	0	84	258,804	139,201	5,125	0	342	196,482	274,675	31,638	25,728

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	455,713	450,640	25,728	
IBNR + FREQUENCY ADJUSTMENT	(97,539)	(97,454)	89	
TOTAL LOSSES	358,174	353,186	25,817	
EXPECTED LOSSES	657,382	393,108	43,770	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.313	1.295	0.095	2.702
INDICATED (POST-TEST)	1.279	1.261	0.092	2.632
PRESENT ON RATE LEVEL	1.906	1.140	0.127	3.172
DERIVED BY FORMULA	1.900	1.143	0.126	3.169
UNDERLYING PRESENT RATE	2.410	1.441	0.160	4.012
PROPOSED	1.900	1.143	0.126	3.169

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.240
IND. RATE				4.24	MINIMUM PREMIUM	1,560
MAN. RATE	6.53	5.93	5.41	+ 4.24	PRESENT	1,570

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	589	0	0.000	0	0	0	0	0	0
2015	978	51,312	5.247	0	0	0	0	2	2
2016	1,185	35,843	3.025	0	0	0	0	1	1
2017	1,479	115,317	7.797	0	0	0	0	3	3
2018	1,760	0	0.000	0	0	0	0	0	0
TOTAL	5,991	202,472	3.380	0	0	0	0	6	6

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	39,535	0	0	0	0	11,777	0
2016	0	0	0	0	19,169	0	0	0	0	16,674	0
2017	0	0	0	0	39,726	0	0	0	0	74,705	886
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	98,430	0	0	0	0	103,156	886

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	1,384	826	45,671	0	0	332	453	17,282	0
2016	0	0	2,172	1,296	19,951	0	0	1,479	1,636	25,131	0
2017	0	36	15,799	6,980	43,401	0	22	30,480	15,374	109,450	1,193
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	36	19,355	9,102	109,023	0	22	32,291	17,463	151,863	1,193

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	51,704	287,451	1,193	
IBNR + FREQUENCY ADJUSTMENT	(80,914)	(85,889)	272	
TOTAL LOSSES	0	201,562	1,465	
EXPECTED LOSSES	446,473	420,637	56,716	
CREDIBILITY	0.02	0.07	0.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	33.644	0.245	33.889
INDICATED (POST-TEST)	0.000	32.773	0.238	33.011
PRESENT ON RATE LEVEL	58.934	55.523	7.486	121.943
DERIVED BY FORMULA	57.755	53.931	6.834	118.520
UNDERLYING PRESENT RATE	74.524	70.212	9.467	154.202
PROPOSED	57.755	53.931	6.834	118.520

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	158.580
IND. RATE				158.58	MINIMUM PREMIUM	489
MAN. RATE	270.79	235.62	207.96	+ 158.58	PRESENT	492

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	18	0	0.000	0	0	0	0	0	0
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
TOTAL	117	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(243)	(1,176)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	1,393	5,361	878	
CREDIBILITY	0.00	0.00	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.029	0.029
INDICATED (POST-TEST)	0.000	0.000	0.028	0.028
PRESENT ON RATE LEVEL	9.417	36.232	5.935	51.584
DERIVED BY FORMULA	9.417	36.232	5.876	51.525
UNDERLYING PRESENT RATE	11.908	45.817	7.505	65.230
PROPOSED	9.417	36.232	5.876	51.525

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	68.940
IND. RATE				68.94	MINIMUM PREMIUM	399
MAN. RATE	118.03	101.18	87.97	+ 68.94	PRESENT	398

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	592	2,471	0.417	0	0	0	0	0	0
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
TOTAL	2,625	4,962	0.189	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
2014	0	0	0	0	0	0	0	0	0	0	2,471
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
TOTAL	0	0	0	0	0	0	0	0	0	0	4,962

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	2,646
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	2,081
2018	0	0	0	0	0	0	0	0	0	0	1,253
TOTAL	0	0	0	0	0	0	0	0	0	0	5,980

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	5,980	
IBNR + FREQUENCY ADJUSTMENT	(12,715)	(9,865)	14	
TOTAL LOSSES	0	0	5,994	
EXPECTED LOSSES	73,323	43,984	4,151	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.228	0.228
INDICATED (POST-TEST)	0.000	0.000	0.222	0.222
PRESENT ON RATE LEVEL	2.209	1.325	0.125	3.659
DERIVED BY FORMULA	2.209	1.312	0.126	3.647
UNDERLYING PRESENT RATE	2.793	1.676	0.158	4.627
PROPOSED	2.209	1.312	0.126	3.647

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.880
IND. RATE				4.88	MINIMUM PREMIUM	1,745
MAN. RATE	8.04	7.09	6.24	+ 4.88	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
2014	12,886	289,473	2.246	0	0	1	1	1	3
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	119,180	0.781	0	0	0	2	3	5
2018	15,363	64,749	0.421	0	0	0	0	4	4
TOTAL	71,614	862,741	1.205	0	0	1	8	19	28

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	107,574	9,765	223	0	0	155,008	3,647	859	12,397
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	41,635	13,455	0	0	0	42,367	16,608	5,115
2018	0	0	0	0	9,619	0	0	0	0	43,732	11,398
TOTAL	0	0	107,574	179,058	139,795	0	0	155,008	78,985	130,104	72,217

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	161,791	12,001	252	0	0	324,122	5,109	1,325	13,277
2015	0	0	22,532	142,392	127,471	0	0	8,051	53,422	97,864	45,340
2016	0	0	801	478	7,358	0	0	243	269	4,131	7,951
2017	0	100	41,877	39,819	17,847	0	35	50,588	56,855	28,836	6,885
2018	21	656	13,495	5,089	6,626	127	4,325	44,484	23,519	36,752	15,114
TOTAL	21	756	240,497	199,779	159,554	127	4,360	427,488	139,174	168,908	88,566

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	673,248	667,416	88,566	
IBNR + FREQUENCY ADJUSTMENT	(238,423)	(189,759)	425	
TOTAL LOSSES	434,826	477,657	88,991	
EXPECTED LOSSES	1,353,492	870,974	112,013	
CREDIBILITY	0.02	0.05	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.607	0.667	0.124	1.398
INDICATED (POST-TEST)	0.591	0.650	0.121	1.362
PRESENT ON RATE LEVEL	1.495	0.962	0.124	2.580
DERIVED BY FORMULA	1.477	0.946	0.124	2.546
UNDERLYING PRESENT RATE	1.890	1.216	0.156	3.263
PROPOSED	1.476	0.946	0.124	2.546

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.407
IND. RATE				3.41	MINIMUM PREMIUM	1,320
MAN. RATE	5.53	4.92	4.40	+ 3.41	PRESENT	1,340

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	53	72,713	137,194	0	0	0	1	0	1
2015	45	0	0,000	0	0	0	0	0	0
2016	45	407	0,904	0	0	0	0	0	0
2017	41	2,074	5,059	0	0	0	0	0	0
2018	42	34,946	83,205	0	0	0	0	1	1
TOTAL	226	110,140	48,735	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
2014	0	0	0	50,600	0	0	0	0	21,738	0	375
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	0	13,478	0	0	0	0	21,253	215
TOTAL	0	0	0	50,600	13,478	0	0	0	21,738	21,253	3,071

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	62,187	0	0	0	0	30,455	0	402
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	549
2017	0	0	0	0	0	0	0	0	0	0	2,792
2018	30	919	18,910	7,131	9,284	62	2,102	21,619	11,430	17,861	285
TOTAL	30	919	18,910	69,319	9,284	62	2,102	21,619	41,885	17,861	4,027

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	43,641	138,348	4,027	
IBNR + FREQUENCY ADJUSTMENT	(5,909)	(10,725)	18	
TOTAL LOSSES	37,731	127,623	4,045	
EXPECTED LOSSES	34,685	47,776	5,365	
CREDIBILITY	0.00	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	166,952	564,703	17,899	749,554
INDICATED (POST-TEST)	162,628	550,077	17,435	730,140
PRESENT ON RATE LEVEL	121,369	167,175	18,772	307,315
DERIVED BY FORMULA	121,369	174,833	18,745	314,946
UNDERLYING PRESENT RATE	153,476	211,399	23,738	388,613
PROPOSED	121,368	174,833	18,745	314,946

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	421,398
IND. RATE				421.40	MINIMUM PREMIUM	751
MAN. RATE	552.75	539.89	524.09	+ 421.40	PRESENT	772

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	371	203,377	54,819	0	0	1	0	4	5
2015	626	105,215	16,808	0	0	0	1	3	4
2016	874	10,023	1,147	0	0	0	1	0	1
2017	1,045	34,397	3,292	0	0	0	0	2	2
2018	1,227	3,558	0,290	0	0	0	0	1	1
TOTAL	4,143	356,570	8,607	0	0	1	2	10	13

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	126,625	0	22,248	0	0	32,527	0	21,495	482
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	14,750
2018	0	0	0	0	2,855	0	0	0	0	604	99
TOTAL	0	0	126,625	54,666	52,602	0	0	32,527	24,848	46,579	18,723

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	190,444	0	25,185	0	0	68,014	0	33,145	516
2015	0	0	7,649	53,232	19,878	0	0	4,832	36,751	23,253	1,538
2016	0	0	2,107	7,016	161	0	0	503	2,238	68	2,862
2017	0	10	4,231	1,869	11,622	0	3	3,676	1,854	13,199	19,854
2018	6	195	4,006	1,511	1,967	2	60	614	325	508	131
TOTAL	6	204	208,436	63,628	58,812	2	62	77,639	41,169	70,173	24,901

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	286,350	233,782	24,901	
IBNR + FREQUENCY ADJUSTMENT	(145,910)	(146,297)	327	
TOTAL LOSSES	140,440	87,485	25,228	
EXPECTED LOSSES	797,181	721,391	67,396	
CREDIBILITY	0.03	0.10	0.10	

PURE PREMIUMS

INDICATED (PRE-TEST)	33,898	21,116	6,089	61,104
INDICATED (POST-TEST)	33,020	20,569	5,932	59,521
PRESENT ON RATE LEVEL	152,163	137,696	12,864	302,724
DERIVED BY FORMULA	148,589	125,984	12,171	286,743
UNDERLYING PRESENT RATE	192,416	174,123	16,268	382,807
PROPOSED	148,588	125,984	12,171	286,743

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	383.662
IND. RATE				383.66	MINIMUM PREMIUM	714
MAN. RATE	665.51	591.26	516.26	+ 383.66	PRESENT	723

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	44,791	415,998	0.929	0	0	0	6	7	13
2015	44,954	598,441	1.331	0	0	0	9	8	17
2016	41,073	447,317	1.089	0	0	0	4	10	14
2017	41,197	997,982	2.422	0	0	2	7	11	20
2018	40,928	365,815	0.894	0	0	1	5	10	16
TOTAL	212,943	2,825,553	1.327	0	0	3	31	46	80

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	109,114	21,240	0	0	0	144,634	88,273	52,737
2015	0	0	0	223,335	10,073	0	0	0	284,057	43,037	37,939
2016	0	0	0	138,684	12,371	0	0	0	202,872	60,754	32,636
2017	0	0	201,101	205,769	27,399	0	0	252,217	226,634	65,996	18,866
2018	0	0	101,236	69,116	14,000	0	0	37,178	77,067	50,616	16,602
TOTAL	0	0	302,337	746,018	85,083	0	0	289,395	935,264	308,676	158,780

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	134,101	24,044	0	0	0	202,632	136,117	56,481
2015	0	0	33,071	245,321	13,490	0	0	54,503	439,957	69,828	45,982
2016	0	0	46,460	150,906	16,329	0	0	77,469	326,660	101,306	43,993
2017	0	11,960	531,399	200,280	50,738	0	24,391	985,151	334,821	130,997	25,394
2018	405	15,961	304,612	70,206	20,962	284	14,574	254,534	107,969	57,329	22,014
TOTAL	405	27,921	915,542	800,814	125,563	284	38,966	1,371,657	1,412,039	495,577	193,865

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,354,775	2,833,993	193,865	
IBNR + FREQUENCY ADJUSTMENT	(359,366)	(564,631)	922	
TOTAL LOSSES	1,995,409	2,269,362	194,786	
EXPECTED LOSSES	2,083,683	2,530,339	265,002	
CREDIBILITY	0.03	0.10	0.12	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.937	1.066	0.091	2.094
INDICATED (POST-TEST)	0.913	1.038	0.089	2.040
PRESENT ON RATE LEVEL	0.774	0.940	0.098	1.812
DERIVED BY FORMULA	0.778	0.950	0.097	1.825
UNDERLYING PRESENT RATE	0.979	1.188	0.124	2.291
PROPOSED	0.778	0.950	0.097	1.825

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.442
IND. RATE				2.44	MINIMUM PREMIUM	1,040
MAN. RATE	3.85	3.42	3.09	+ 2.44	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
2014	3,746	32,791	0.875	0	0	0	0	1	1
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	45,762	1.118	0	0	0	1	1	2
2018	4,000	24,350	0.609	0	0	0	0	1	1
TOTAL	20,581	212,836	1.034	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
2014	0	0	0	0	3,552	0	0	0	0	16,642	12,597
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	5,006	1,274	0	0	0	34,231	5,251	0
2018	0	0	0	0	4,836	0	0	0	0	17,291	2,223
TOTAL	0	0	0	59,183	9,662	0	0	0	84,349	39,184	20,458

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	4,021	0	0	0	0	25,662	13,491
2015	0	0	7,937	59,459	450	0	0	9,402	77,332	1,178	3,785
2016	0	0	0	0	0	0	0	0	0	0	3,390
2017	0	12	4,898	4,727	1,770	0	26	37,541	44,256	11,332	0
2018	11	330	6,785	2,559	3,331	50	1,710	17,588	9,299	14,531	2,948
TOTAL	11	341	19,620	66,745	9,572	50	1,736	64,531	130,887	52,703	23,614

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	86,289	259,908	23,614	
IBNR + FREQUENCY ADJUSTMENT	(38,427)	(41,784)	88	
TOTAL LOSSES	47,863	218,123	23,702	
EXPECTED LOSSES	218,631	188,338	24,912	
CREDIBILITY	0.01	0.02	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.233	1.060	0.115	1.408
INDICATED (POST-TEST)	0.227	1.032	0.112	1.371
PRESENT ON RATE LEVEL	0.840	0.724	0.096	1.659
DERIVED BY FORMULA	0.834	0.730	0.096	1.660
UNDERLYING PRESENT RATE	1.062	0.915	0.121	2.098
PROPOSED	0.833	0.729	0.096	1.659

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.220
IND. RATE				2.22	MINIMUM PREMIUM	975
MAN. RATE	3.82	3.26	2.83	+ 2.22	PRESENT	955

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	92,864	1,094,632	1.179	0	0	1	5	14	20
2015	94,576	1,501,972	1.588	0	0	3	7	18	28
2016	100,520	399,228	0.397	0	0	0	2	13	15
2017	101,938	763,140	0.749	0	0	1	4	15	20
2018	105,225	709,554	0.674	0	0	1	5	15	21
TOTAL	495,123	4,468,526	0.903	0	0	6	23	75	104

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	97,600	135,106	92,513	0	0	88,390	344,464	267,364	69,195
2015	0	0	397,555	125,116	113,516	0	0	344,109	268,946	198,369	54,361
2016	0	0	0	18,560	105,809	0	0	0	16,661	193,371	64,827
2017	0	0	100,779	139,037	95,747	0	0	81,297	82,675	178,356	85,249
2018	0	0	158,582	70,325	94,948	0	0	36,750	138,045	145,954	64,950
TOTAL	0	0	754,516	488,144	502,533	0	0	550,546	850,791	983,414	338,582

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	146,790	166,045	104,725	0	0	184,823	482,594	412,275	74,108
2015	0	0	720,012	143,305	134,041	0	0	1,013,566	432,600	299,127	65,886
2016	0	0	18,018	27,236	110,588	0	0	23,072	45,307	292,248	87,387
2017	0	6,143	330,433	147,091	117,745	0	7,916	391,586	152,390	273,390	114,745
2018	796	28,813	519,884	118,952	79,174	559	25,650	437,313	218,476	147,674	86,124
TOTAL	796	34,956	1,735,137	602,629	546,272	559	33,566	2,050,360	1,331,367	1,424,716	428,249

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,855,374	3,904,984	428,249	
IBNR + FREQUENCY ADJUSTMENT	(669,893)	(938,318)	1,636	
TOTAL LOSSES	3,185,481	2,966,667	429,885	
EXPECTED LOSSES	3,828,841	4,289,491	435,884	
CREDIBILITY	0.06	0.18	0.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.643	0.599	0.087	1.329
INDICATED (POST-TEST)	0.627	0.584	0.085	1.295
PRESENT ON RATE LEVEL	0.612	0.685	0.070	1.366
DERIVED BY FORMULA	0.612	0.667	0.073	1.352
UNDERLYING PRESENT RATE	0.773	0.866	0.088	1.728
PROPOSED	0.612	0.667	0.073	1.352

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.809
IND. RATE				1.81	MINIMUM PREMIUM	855
MAN. RATE	2.87	2.59	2.33	+ 1.81	PRESENT	865

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	152,469	2,882,352	1.890	0	0	5	29	32	66
2015	173,835	3,703,197	2.130	0	0	6	28	43	77
2016	200,356	3,791,693	1.892	0	0	6	37	57	100
2017	194,068	2,742,935	1.413	0	0	8	17	60	85
2018	205,782	2,335,493	1.135	0	0	1	20	60	81
TOTAL	926,510	15,455,670	1.668	0	0	26	131	252	409

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	544,164	409,421	128,457	0	0	809,709	526,641	262,805	201,155
2015	0	0	1,077,446	568,401	237,476	0	0	498,993	742,902	415,476	162,503
2016	0	0	857,145	583,358	238,496	0	0	844,787	611,769	439,794	216,344
2017	0	0	971,301	260,177	244,271	0	0	517,511	256,247	331,221	162,207
2018	0	0	138,383	651,379	209,321	0	0	48,500	775,829	307,621	204,460
TOTAL	0	0	3,588,439	2,472,736	1,058,021	0	0	2,719,500	2,913,388	1,756,917	946,669

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	818,423	503,178	145,413	0	0	1,693,102	737,824	405,245	215,437
2015	0	0	1,967,965	638,513	284,076	0	0	1,528,037	1,176,644	629,603	196,954
2016	0	5,057	1,556,529	672,917	272,438	0	2,788	1,862,818	1,083,218	709,118	291,632
2017	0	56,325	1,967,481	326,996	311,886	0	49,960	1,885,380	463,976	533,470	218,331
2018	973	51,940	1,559,776	631,867	217,737	1,072	62,085	1,539,883	927,498	391,270	271,114
TOTAL	973	113,322	7,870,174	2,773,471	1,231,551	1,072	114,832	8,509,220	4,389,161	2,668,706	1,193,467

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	16,609,592	11,062,889	1,193,467	
IBNR + FREQUENCY ADJUSTMENT	(2,356,460)	(2,783,010)	4,396	
TOTAL LOSSES	14,253,132	8,279,879	1,197,863	
EXPECTED LOSSES	13,284,569	12,857,830	1,131,786	
CREDIBILITY	0.08	0.28	0.33	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.538	0.894	0.129	2.561
INDICATED (POST-TEST)	1.499	0.871	0.126	2.495
PRESENT ON RATE LEVEL	1.134	1.097	0.097	2.328
DERIVED BY FORMULA	1.163	1.034	0.106	2.303
UNDERLYING PRESENT RATE	1.434	1.388	0.122	2.944
PROPOSED	1.176	1.045	0.107	2.328

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.115
IND. RATE				3.11	MINIMUM PREMIUM	1.230
MAN. RATE	4.90	4.41	3.97	+ 3.11	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
2014	4,897	60,036	1.226	0	0	0	1	0	1
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	19,843	0.290	0	0	0	0	0	0
2018	6,112	4,987	0.082	0	0	0	0	0	0
TOTAL	28,649	181,661	0.634	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
2014	0	0	0	32,000	0	0	0	0	27,869	0	167
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	19,843
2018	0	0	0	0	0	0	0	0	0	0	4,987
TOTAL	0	0	0	32,000	35,850	0	0	0	27,869	54,715	31,227

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	39,328	0	0	0	0	39,044	0	179
2015	0	0	65	39	2,139	0	0	404	552	21,032	1,400
2016	0	0	3,852	2,298	35,385	0	0	3,582	3,961	60,864	6,841
2017	0	0	0	0	0	0	0	0	0	0	26,709
2018	0	0	0	0	0	0	0	0	0	0	6,613
TOTAL	0	0	3,917	41,665	37,525	0	0	3,986	43,558	81,896	41,741

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,903	204,643	41,741	
IBNR + FREQUENCY ADJUSTMENT	(46,430)	(63,419)	104	
TOTAL LOSSES	0	141,224	41,845	
EXPECTED LOSSES	260,183	292,602	27,154	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.493	0.146	0.639
INDICATED (POST-TEST)	0.000	0.480	0.142	0.622
PRESENT ON RATE LEVEL	0.718	0.808	0.075	1.601
DERIVED BY FORMULA	0.711	0.798	0.077	1.586
UNDERLYING PRESENT RATE	0.908	1.021	0.095	2.024
PROPOSED	0.711	0.798	0.077	1.586

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.122
IND. RATE				2.12	MINIMUM PREMIUM	945
MAN. RATE	3.70	3.16	2.73	+ 2.12	PRESENT	935

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	4,584	337,379	7.360	0	0	0	3	1	4
2015	4,598	98,767	2.148	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	16,645	0.352	0	0	0	0	0	0
TOTAL	23,807	581,343	2.442	0	0	0	9	8	17

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	93,389	148	0	0	0	240,576	0	3,266
2015	0	0	0	34,437	716	0	0	0	51,688	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	16,645
TOTAL	0	0	0	188,604	23,506	0	0	0	311,289	22,841	35,103

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	114,775	168	0	0	0	337,047	0	3,498
2015	0	0	5,070	37,810	1,113	0	0	9,727	79,796	2,776	13,165
2016	0	0	21,260	66,671	15,417	0	0	7,646	31,055	15,973	605
2017	0	8	3,692	1,631	10,142	0	4	4,808	2,425	17,266	5,224
2018	0	0	0	0	0	0	0	0	0	0	22,071
TOTAL	0	8	30,022	220,887	26,840	0	4	22,181	450,323	36,015	44,563

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	52,215	734,064	44,563	
IBNR + FREQUENCY ADJUSTMENT	(30,522)	(53,364)	60	
TOTAL LOSSES	21,693	680,701	44,623	
EXPECTED LOSSES	173,576	242,251	16,669	
CREDIBILITY	0.01	0.02	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.091	2.859	0.187	3.138
INDICATED (POST-TEST)	0.089	2.785	0.183	3.057
PRESENT ON RATE LEVEL	0.577	0.805	0.055	1.437
DERIVED BY FORMULA	0.572	0.844	0.059	1.475
UNDERLYING PRESENT RATE	0.729	1.018	0.070	1.817
PROPOSED	0.572	0.844	0.059	1.475

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.974
IND. RATE				1.97	MINIMUM PREMIUM	900
MAN. RATE	3.31	2.84	2.45	+ 1.97	PRESENT	870

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	22,803	19,310	0.085	0	0	0	1	2	3
2015	28,266	8,693	0.031	0	0	0	1	0	1
2016	29,047	101,597	0.350	0	0	0	0	1	1
2017	28,296	18,841	0.067	0	0	0	0	1	1
2018	28,022	8,350	0.030	0	0	0	0	0	0
TOTAL	136,434	156,791	0.115	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
2014	0	0	0	10,000	1,751	0	0	0	2,705	4,595	259
2015	0	0	0	444	0	0	0	0	442	0	7,807
2016	0	0	0	0	32,413	0	0	0	0	68,671	513
2017	0	0	0	0	294	0	0	0	0	8,433	10,114
2018	0	0	0	0	0	0	0	0	0	0	8,350
TOTAL	0	0	0	10,444	34,458	0	0	0	3,147	81,699	27,043

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	12,290	1,982	0	0	0	3,790	7,085	277
2015	0	0	65	487	4	0	0	83	682	10	9,462
2016	0	0	3,672	2,191	33,735	0	0	6,091	6,737	103,501	692
2017	0	0	117	52	321	0	3	3,441	1,736	12,355	13,613
2018	0	0	0	0	0	0	0	0	0	0	11,072
TOTAL	0	0	3,854	15,020	36,042	0	3	9,615	12,944	122,952	35,117

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,472	186,958	35,117	
IBNR + FREQUENCY ADJUSTMENT	(75,190)	(60,245)	111	
TOTAL LOSSES	0	126,713	35,227	
EXPECTED LOSSES	423,644	274,685	30,065	
CREDIBILITY	0.02	0.08	0.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.093	0.026	0.119
INDICATED (POST-TEST)	0.000	0.090	0.025	0.116
PRESENT ON RATE LEVEL	0.246	0.159	0.017	0.422
DERIVED BY FORMULA	0.241	0.154	0.018	0.412
UNDERLYING PRESENT RATE	0.311	0.201	0.022	0.534
PROPOSED	0.240	0.154	0.018	0.412

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.551
IND. RATE				0.55	MINIMUM PREMIUM	490
MAN. RATE	0.94	0.82	0.72	+ 0.55	PRESENT	490

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	3,510	275,411	7.846	0	0	1	0	0	1
2015	3,256	82,353	2.529	0	0	0	0	2	2
2016	3,512	320,932	9.138	0	0	1	0	4	5
2017	4,789	8,752	0.183	0	0	0	0	0	0
2018	4,838	54,684	1.130	0	0	0	1	1	2
TOTAL	19,905	742,132	3.728	0	0	2	1	7	10

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	139,233	0	0	0	0	133,963	0	0	2,215
2015	0	0	0	0	8,408	0	0	0	0	23,783	50,162
2016	0	0	88,238	0	17,527	0	0	82,591	0	70,535	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	14,778
TOTAL	0	0	227,471	23,073	28,149	0	0	216,554	11,641	97,296	137,948

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	209,406	0	0	0	0	280,117	0	0	2,372
2015	0	0	294	176	9,713	0	0	671	916	34,899	60,796
2016	0	521	139,928	3,814	19,239	0	273	163,312	14,055	107,962	83,631
2017	0	0	0	0	0	0	0	0	0	0	11,780
2018	5	862	39,423	19,205	3,932	9	625	19,614	12,922	4,458	19,596
TOTAL	5	1,382	389,052	23,195	32,884	9	898	463,713	27,893	147,320	178,176

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	855,059	231,292	178,176	
IBNR + FREQUENCY ADJUSTMENT	(85,087)	(90,639)	220	
TOTAL LOSSES	769,971	140,653	178,396	
EXPECTED LOSSES	484,349	425,231	52,743	
CREDIBILITY	0.01	0.02	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.868	0.707	0.896	5.471
INDICATED (POST-TEST)	3.768	0.688	0.873	5.329
PRESENT ON RATE LEVEL	1.924	1.689	0.210	3.823
DERIVED BY FORMULA	1.943	1.669	0.229	3.842
UNDERLYING PRESENT RATE	2.433	2.136	0.265	4.835
PROPOSED	1.943	1.670	0.229	3.842

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.141
IND. RATE				5.14	MINIMUM PREMIUM	1.820
MAN. RATE	8.51	7.44	6.52	+ 5.14	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
2014	50,094	191,270	0.382	0	0	0	3	11	14
2015	54,842	943,477	1.720	0	0	4	3	9	16
2016	52,564	521,580	0.992	0	0	1	5	5	11
2017	51,933	845,768	1.629	0	0	1	8	12	21
2018	49,480	552,498	1.117	0	0	0	3	8	11
TOTAL	258,913	3,054,593	1.180	0	0	6	22	45	73

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	42,977	49,081	0	0	0	23,028	29,259	46,925
2015	0	0	408,111	150,191	8,998	0	0	148,716	111,621	77,092	38,748
2016	0	0	112,240	135,841	3,693	0	0	33,270	192,018	10,745	33,773
2017	0	0	128,613	239,790	51,906	0	0	98,747	211,863	83,397	31,452
2018	0	0	0	129,891	63,664	0	0	0	239,094	89,504	30,345
TOTAL	0	0	648,964	698,690	177,342	0	0	280,733	777,624	289,997	181,243

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	52,819	55,560	0	0	0	32,262	45,117	50,257
2015	0	0	738,553	168,736	13,559	0	0	436,931	179,512	116,491	46,963
2016	0	662	220,018	150,588	8,494	0	110	132,443	307,471	26,077	45,526
2017	0	7,907	448,444	231,459	78,192	0	9,653	536,517	298,240	148,705	42,334
2018	140	8,343	293,769	135,207	57,399	260	15,642	431,681	280,654	115,387	40,237
TOTAL	140	16,912	1,700,784	738,809	213,205	260	25,405	1,537,573	1,098,139	451,778	225,317

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,281,073	2,501,931	225,317	
IBNR + FREQUENCY ADJUSTMENT	(517,259)	(603,207)	851	
TOTAL LOSSES	2,763,814	1,898,724	226,168	
EXPECTED LOSSES	2,966,553	2,712,553	244,000	
CREDIBILITY	0.04	0.12	0.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.067	0.733	0.087	1.888
INDICATED (POST-TEST)	1.040	0.714	0.085	1.839
PRESENT ON RATE LEVEL	0.903	0.828	0.075	1.806
DERIVED BY FORMULA	0.908	0.815	0.076	1.799
UNDERLYING PRESENT RATE	1.142	1.048	0.094	2.284
PROPOSED	0.912	0.818	0.076	1.806

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.416
IND. RATE				2.42	MINIMUM PREMIUM	1,030
MAN. RATE	4.05	3.51	3.08	+ 2.42	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
2014	850	0	0.000	0	0	0	0	0	0
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
TOTAL	4,608	68,887	1.495	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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	90	37,795	38,414	4,815	0	11	15,892	14,741	24,276	0
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	90	37,795	38,414	4,815	0	11	15,892	14,741	24,276	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	53,789	82,246	0	
IBNR + FREQUENCY ADJUSTMENT	(11,566)	(7,990)	16	
TOTAL LOSSES	42,223	74,256	16	
EXPECTED LOSSES	66,826	36,255	4,207	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.916	1.611	0.000	2.528
INDICATED (POST-TEST)	0.893	1.570	0.000	2.463
PRESENT ON RATE LEVEL	1.147	0.622	0.072	1.841
DERIVED BY FORMULA	1.147	0.632	0.071	1.850
UNDERLYING PRESENT RATE	1.450	0.787	0.091	2.328
PROPOSED	1.147	0.632	0.071	1.850

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.475
IND. RATE				2.48	MINIMUM PREMIUM	1,050
MAN. RATE	4.11	3.58	3.14	+ 2.48	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
2014	112,407	2,833,913	2,521	0	0	5	12	36	53
2015	144,319	3,419,989	2,370	0	0	3	17	53	73
2016	152,341	4,455,489	2,925	0	0	6	17	83	106
2017	157,245	2,054,967	1,307	0	0	4	11	70	85
2018	158,981	2,289,094	1,440	0	0	3	3	106	112
TOTAL	725,293	15,053,452	2,075	0	0	21	60	348	429

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	590,659	287,013	571,448	0	0	452,966	313,589	412,318	205,920
2015	0	0	378,865	344,200	882,014	0	0	480,649	310,487	790,694	233,080
2016	0	0	1,066,386	501,496	836,781	0	0	666,175	480,701	723,782	180,168
2017	0	0	633,168	200,382	371,012	0	0	333,748	182,987	226,313	107,357
2018	0	0	428,967	40,810	657,546	0	0	335,324	35,679	706,841	83,927
TOTAL	0	0	3,098,045	1,373,901	3,318,801	0	0	2,268,862	1,323,443	2,859,948	810,452

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	888,351	352,739	646,879	0	0	947,152	439,338	635,794	220,540
2015	0	0	697,322	399,387	1,023,410	0	0	1,313,313	522,372	1,169,776	282,493
2016	0	6,292	1,924,825	631,014	895,459	0	2,198	1,501,791	888,453	1,127,281	242,866
2017	0	36,972	1,393,780	278,059	437,005	0	32,236	1,239,419	324,202	364,539	144,503
2018	3,029	100,468	1,730,588	416,861	474,527	3,287	137,222	1,607,595	466,942	616,590	111,287
TOTAL	3,029	143,732	6,634,866	2,078,059	3,477,281	3,287	171,656	6,609,270	2,641,307	3,913,982	1,001,689

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,565,839	12,110,629	1,001,689	
IBNR + FREQUENCY ADJUSTMENT	(1,905,700)	(2,476,381)	4,353	
TOTAL LOSSES	11,660,140	9,634,248	1,006,042	
EXPECTED LOSSES	10,682,166	11,423,882	1,127,118	
CREDIBILITY	0.07	0.24	0.28	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.608	1.328	0.139	3.075
INDICATED (POST-TEST)	1.566	1.294	0.135	2.995
PRESENT ON RATE LEVEL	1.165	1.246	0.123	2.533
DERIVED BY FORMULA	1.193	1.257	0.126	2.576
UNDERLYING PRESENT RATE	1.473	1.575	0.155	3.203
PROPOSED	1.193	1.257	0.126	2.576

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.447
IND. RATE				3.45	MINIMUM PREMIUM	1,330
MAN. RATE	4.92	4.65	4.32	+ 3.45	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
2014	62,236	567,476	0.912	0	0	0	5	11	16
2015	62,954	855,099	1.358	1	0	1	9	14	25
2016	65,544	1,882,730	2.872	1	0	3	12	13	29
2017	67,543	1,666,018	2.467	0	0	2	11	16	29
2018	67,332	1,025,253	1.523	1	0	0	8	22	31
TOTAL	325,609	5,996,576	1.842	3	0	6	45	76	130

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	119,136	38,990	0	0	0	218,557	111,529	79,264
2015	1,365	0	141,689	144,577	36,969	0	0	134,574	184,667	165,290	45,968
2016	202,000	0	559,725	175,598	116,168	15,342	0	341,133	250,303	129,456	93,005
2017	0	0	161,457	269,717	56,682	0	0	326,534	671,885	106,479	73,264
2018	30,118	0	0	355,793	84,227	0	0	0	322,694	149,148	83,273
TOTAL	233,483	0	862,871	1,064,821	333,036	15,342	0	802,241	1,648,106	661,902	374,774

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	146,418	44,137	0	0	0	306,198	171,978	84,892
2015	2,085	0	271,139	160,735	44,573	0	0	413,770	295,207	247,559	55,713
2016	292,456	3,087	888,027	213,458	131,193	32,531	1,028	692,259	435,271	213,354	125,371
2017	0	8,869	503,040	260,026	86,082	0	26,266	1,508,509	907,015	238,294	98,613
2018	39,125	16,703	678,189	322,652	95,125	433	23,915	611,455	394,032	179,557	110,420
TOTAL	333,665	28,659	2,340,394	1,103,291	401,109	32,964	51,209	3,225,994	2,337,723	1,050,742	475,009

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,012,885	4,892,864	475,009	
IBNR + FREQUENCY ADJUSTMENT	(547,995)	(825,459)	1,564	
TOTAL LOSSES	5,464,890	4,067,405	476,573	
EXPECTED LOSSES	3,132,462	3,758,954	424,188	
CREDIBILITY	0.04	0.14	0.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.678	1.249	0.146	3.074
INDICATED (POST-TEST)	1.635	1.217	0.143	2.994
PRESENT ON RATE LEVEL	0.761	0.913	0.103	1.777
DERIVED BY FORMULA	0.796	0.955	0.109	1.861
UNDERLYING PRESENT RATE	0.962	1.154	0.130	2.247
PROPOSED	0.796	0.956	0.109	1.861

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	TOTAL
IND. RATE				2.49	MINIMUM PREMIUM	1,050
MAN. RATE	3.54	3.24	3.03	+ 2.49	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
2014	20,027	355,360	1.774	0	0	0	6	3	9
2015	20,367	660,620	3.244	0	0	1	0	2	3
2016	20,602	569,165	2.763	0	0	1	1	4	6
2017	21,684	75,830	0.350	0	0	0	2	2	4
2018	24,087	74,916	0.311	0	0	0	0	2	2
TOTAL	106,767	1,735,891	1.626	0	0	2	9	13	24

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	130,011	8,313	0	0	0	147,531	55,490	14,015
2015	0	0	260,758	0	2,497	0	0	387,507	0	3,901	5,957
2016	0	0	164,875	6,796	38,239	0	0	185,979	31,716	91,467	50,093
2017	0	0	0	19,284	4,837	0	0	0	32,810	8,836	10,063
2018	0	0	0	0	9,056	0	0	0	0	46,927	18,933
TOTAL	0	0	425,633	156,091	62,942	0	0	573,486	212,057	206,621	99,061

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	159,784	9,410	0	0	0	206,691	85,566	15,010
2015	0	0	259,679	1,396	3,581	0	0	611,762	6,529	6,821	7,220
2016	0	973	264,290	14,852	41,831	0	614	373,039	75,178	143,101	67,525
2017	0	45	18,842	18,198	6,742	0	26	37,534	43,202	16,433	13,545
2018	20	618	12,706	4,792	6,238	136	4,641	47,734	25,237	39,437	25,105
TOTAL	20	1,635	555,515	199,021	67,803	136	5,280	1,070,070	356,837	291,358	128,405

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,632,657	915,019	128,405	
IBNR + FREQUENCY ADJUSTMENT	(252,097)	(250,139)	409	
TOTAL LOSSES	1,380,559	664,881	128,814	
EXPECTED LOSSES	1,452,302	1,150,275	104,960	
CREDIBILITY	0.02	0.07	0.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.293	0.623	0.121	2.036
INDICATED (POST-TEST)	1.260	0.607	0.118	1.984
PRESENT ON RATE LEVEL	1.076	0.852	0.078	2.005
DERIVED BY FORMULA	1.079	0.835	0.081	1.995
UNDERLYING PRESENT RATE	1.360	1.077	0.098	2.536
PROPOSED	1.079	0.835	0.081	1.995

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.669
IND. RATE				2.67	MINIMUM PREMIUM	1,105
MAN. RATE	4.14	3.78	3.42	+ 2.67	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
2014	104,042	857,117	0.824	0	0	1	2	18	21
2015	110,105	302,472	0.275	0	0	0	2	11	13
2016	109,990	532,064	0.484	0	0	1	3	5	9
2017	109,131	164,388	0.151	0	0	0	3	8	11
2018	109,663	218,116	0.199	0	0	0	2	3	5
TOTAL	542,931	2,074,157	0.382	0	0	2	12	45	59

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	115,030	93,488	126,481	0	0	150,367	107,608	164,649	99,494
2015	0	0	0	12,963	99,923	0	0	0	34,550	110,754	44,282
2016	0	0	132,271	70,120	26,551	0	0	158,513	74,383	42,936	27,290
2017	0	0	0	35,654	16,550	0	0	0	19,426	32,582	60,176
2018	0	0	0	64,945	14,908	0	0	0	75,840	21,589	40,834
TOTAL	0	0	247,301	277,170	284,413	0	0	308,880	311,807	372,510	272,076

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	173,005	114,897	143,176	0	0	314,417	150,759	253,889	106,558
2015	0	0	5,396	16,315	115,539	0	0	9,605	57,575	163,332	53,670
2016	0	780	232,569	81,613	30,875	0	523	331,665	135,492	71,454	36,787
2017	0	90	37,861	34,982	20,776	0	23	33,382	31,207	49,801	80,997
2018	33	3,017	123,139	58,649	17,042	63	4,289	130,010	85,365	30,885	54,146
TOTAL	33	3,887	571,972	306,456	327,409	63	4,835	819,079	460,398	569,360	332,158

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,399,868	1,663,624	332,158	
IBNR + FREQUENCY ADJUSTMENT	(396,332)	(634,997)	1,335	
TOTAL LOSSES	1,003,536	1,028,627	333,493	
EXPECTED LOSSES	2,269,128	2,877,124	369,140	
CREDIBILITY	0.06	0.20	0.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.185	0.189	0.061	0.436
INDICATED (POST-TEST)	0.180	0.185	0.060	0.424
PRESENT ON RATE LEVEL	0.331	0.419	0.054	0.803
DERIVED BY FORMULA	0.321	0.372	0.055	0.749
UNDERLYING PRESENT RATE	0.418	0.530	0.068	1.016
PROPOSED	0.322	0.372	0.055	0.749

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.002
IND. RATE				1.00	MINIMUM PREMIUM	620
MAN. RATE	1.72	1.55	1.37	+ 1.00	PRESENT	625

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	269,346	10,001,086	3.713	0	0	14	37	48	99
2015	284,350	3,058,153	1.075	0	0	3	28	38	69
2016	276,911	3,922,717	1.417	0	0	5	36	62	103
2017	284,500	3,166,203	1.113	0	0	3	35	68	106
2018	276,323	2,335,456	0.845	0	0	2	11	72	85
TOTAL	1,391,430	22,483,615	1.616	0	0	27	147	288	462

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	2,817,945	759,161	515,105	0	0	2,701,513	2,126,438	721,726	359,198
2015	0	0	352,019	517,921	372,444	0	0	392,292	650,461	519,743	253,273
2016	0	0	614,441	590,793	561,579	0	0	501,343	725,512	639,991	289,058
2017	0	0	443,090	597,138	373,532	0	0	152,636	631,258	579,590	388,959
2018	0	0	196,461	114,581	530,375	0	0	262,468	161,841	718,849	350,881
TOTAL	0	0	4,423,956	2,579,594	2,353,035	0	0	4,010,252	4,295,510	3,179,899	1,641,369

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	3,622,645	915,594	583,099	0	0	4,240,431	2,408,205	1,112,901	384,701
2015	0	0	706,704	579,406	436,201	0	0	1,228,275	1,035,048	779,918	306,967
2016	0	3,625	1,216,131	695,570	606,145	0	1,654	1,267,895	1,252,989	1,009,446	389,650
2017	0	26,935	1,421,511	625,634	464,792	0	15,269	1,327,322	936,900	922,442	523,539
2018	1,894	64,691	1,266,368	387,211	385,249	3,056	127,790	1,620,110	584,932	644,328	465,268
TOTAL	1,894	95,251	8,233,359	3,203,415	2,475,486	3,056	144,714	9,684,033	6,218,074	4,469,036	2,070,125

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	18,162,306	16,366,010	2,070,125	
IBNR + FREQUENCY ADJUSTMENT	(2,515,617)	(3,764,248)	7,939	
TOTAL LOSSES	15,646,689	12,601,762	2,078,065	
EXPECTED LOSSES	14,399,026	17,019,565	2,216,307	
CREDIBILITY	0.11	0.37	0.43	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.125	0.906	0.149	2.180
INDICATED (POST-TEST)	1.095	0.882	0.145	2.123
PRESENT ON RATE LEVEL	0.818	0.967	0.126	1.912
DERIVED BY FORMULA	0.849	0.936	0.134	1.919
UNDERLYING PRESENT RATE	1.035	1.223	0.159	2.417
PROPOSED	0.849	0.936	0.134	1.919

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.568
IND. RATE				2.57	MINIMUM PREMIUM	1,075
MAN. RATE	4.03	3.62	3.26	+ 2.57	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
2014	1,179	154,179	13.077	0	0	0	0	3	3
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	2,361	0.165	0	0	0	0	2	2
TOTAL	6,642	518,431	7.805	0	0	1	0	9	10

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	83,891	0	0	0	0	68,042	2,246
2015	0	0	0	0	0	0	0	0	0	0	3,734
2016	0	0	225,720	0	5,657	0	0	107,759	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	975
TOTAL	0	0	225,720	0	91,024	0	0	107,759	0	84,698	9,230

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	94,965	0	0	0	0	104,921	2,405
2015	0	0	0	0	0	0	0	0	0	0	4,526
2016	0	1,332	353,509	7,109	8,438	0	356	206,191	10,722	23,841	1,360
2017	0	1	297	131	817	0	0	657	331	2,359	1,704
2018	2	50	1,021	385	501	2	65	669	354	553	1,293
TOTAL	2	1,382	354,828	7,625	104,722	2	421	207,517	11,407	131,673	11,288

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	564,152	255,428	11,288	
IBNR + FREQUENCY ADJUSTMENT	(23,178)	(13,707)	26	
TOTAL LOSSES	540,974	241,720	11,314	
EXPECTED LOSSES	133,091	62,421	6,907	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.145	3.639	0.170	11.954
INDICATED (POST-TEST)	7.934	3.545	0.166	11.645
PRESENT ON RATE LEVEL	1.585	0.743	0.082	2.410
DERIVED BY FORMULA	1.585	0.771	0.083	2.439
UNDERLYING PRESENT RATE	2.004	0.940	0.104	3.048
PROPOSED	1.585	0.771	0.083	2.439

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.263
IND. RATE				3.26	MINIMUM PREMIUM	1,275
MAN. RATE	5.30	4.66	4.11	+ 3.26	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	11,672	27,772	0.238	0	0	0	0	3	3
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	97,629	0.958	0	0	0	1	0	1
TOTAL	54,711	178,581	0.326	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
2014	0	0	0	0	1,873	0	0	0	0	9,608	16,291
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	0	38,844	0	0	0	55,432	0	0	3,353
TOTAL	0	0	0	38,844	25,776	0	0	0	55,432	20,008	38,521

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	2,120	0	0	0	0	14,816	17,448
2015	0	0	723	432	23,854	0	0	239	326	12,430	22,198
2016	0	0	0	0	0	0	0	0	0	0	470
2017	0	3	1,294	572	3,555	0	1	787	397	2,826	287
2018	0	1,196	61,140	30,360	4,051	0	1,574	78,974	53,908	9,313	4,446
TOTAL	0	1,199	63,157	31,364	33,580	0	1,575	80,000	54,631	39,385	44,849

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	145,931	158,960	44,849	
IBNR + FREQUENCY ADJUSTMENT	(25,509)	(37,035)	88	
TOTAL LOSSES	120,422	121,924	44,936	
EXPECTED LOSSES	152,003	162,430	26,340	
CREDIBILITY	0.01	0.04	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.220	0.223	0.082	0.525
INDICATED (POST-TEST)	0.214	0.217	0.080	0.511
PRESENT ON RATE LEVEL	0.220	0.235	0.038	0.493
DERIVED BY FORMULA	0.220	0.234	0.040	0.494
UNDERLYING PRESENT RATE	0.278	0.297	0.048	0.623
PROPOSED	0.220	0.234	0.040	0.494

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.661
IND. RATE				0.66	MINIMUM PREMIUM	520
MAN. RATE	1.09	0.96	0.84	+ 0.66	PRESENT	540

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	4,328	18,498	0.427	0	0	0	1	0	1
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	4,942	10,142	0.205	0	0	0	0	1	1
2018	4,388	28,447	0.648	0	0	0	1	0	1
TOTAL	22,591	156,406	0.692	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
2014	0	0	0	3,914	0	0	0	0	14,464	0	120
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	0	5,344	0	1,948
TOTAL	0	0	0	25,069	65,037	0	0	0	19,808	40,741	5,751

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	4,810	0	0	0	0	20,264	0	129
2015	0	0	267	159	8,813	0	0	499	682	25,983	3,406
2016	0	0	5,833	3,481	53,588	0	0	1,669	1,846	28,355	1,177
2017	0	5	2,355	1,040	6,469	0	1	1,722	869	6,184	0
2018	0	652	33,298	16,535	2,206	0	152	7,614	5,197	898	2,583
TOTAL	0	657	41,753	26,025	71,076	0	153	11,504	28,857	61,420	7,294

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	54,067	187,378	7,294	
IBNR + FREQUENCY ADJUSTMENT	(90,134)	(58,442)	91	
TOTAL LOSSES	0	128,937	7,385	

EXPECTED LOSSES	512,475	264,296	25,613
CREDIBILITY	0.01	0.02	0.03

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.571	0.033	0.603
INDICATED (POST-TEST)	0.000	0.556	0.032	0.588
PRESENT ON RATE LEVEL	1.794	0.925	0.090	2.809
DERIVED BY FORMULA	1.776	0.918	0.088	2.782
UNDERLYING PRESENT RATE	2.268	1.170	0.113	3.552
PROPOSED	1.776	0.918	0.088	2.782

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.722
IND. RATE				3.72	MINIMUM PREMIUM	1,410
MAN. RATE	6.46	5.53	4.79	+ 3.72	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
2014	28,231	631,061	2.235	0	0	2	3	3	8
2015	28,538	1,645,349	5.765	0	0	2	5	9	16
2016	29,530	933,579	3.161	0	0	1	10	7	18
2017	29,312	216,497	0.739	0	0	0	0	12	12
2018	32,779	421,935	1.287	0	0	0	5	8	13
TOTAL	148,390	3,848,421	2.593	0	0	5	23	39	67

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	184,581	24,041	30,758	0	0	297,029	48,278	4,983	41,391
2015	0	0	607,418	130,667	34,794	0	0	440,000	210,165	96,414	125,891
2016	0	0	241,787	177,346	45,564	0	0	103,563	278,044	52,596	34,679
2017	0	0	0	0	77,808	0	0	0	0	90,892	47,797
2018	0	0	0	46,946	26,706	0	0	0	198,329	75,848	74,106
TOTAL	0	0	1,033,786	379,000	215,630	0	0	840,592	734,816	320,733	323,864

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	277,610	29,546	34,818	0	0	621,088	67,637	7,684	44,330
2015	0	0	771,137	148,024	43,291	0	0	1,057,937	338,585	148,241	152,580
2016	0	1,427	440,768	202,191	54,571	0	342	300,390	453,639	94,690	46,747
2017	0	70	30,944	13,671	85,005	0	27	37,084	18,706	133,166	64,335
2018	59	3,267	111,362	50,823	23,292	220	13,134	359,712	233,666	97,062	98,265
TOTAL	59	4,764	1,631,820	444,256	240,977	220	13,503	2,376,210	1,112,233	480,842	406,256

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,026,576	2,278,309	406,256	
IBNR + FREQUENCY ADJUSTMENT	(333,709)	(434,334)	941	
TOTAL LOSSES	3,692,867	1,843,974	407,197	
EXPECTED LOSSES	1,923,285	1,990,273	245,621	
CREDIBILITY	0.02	0.08	0.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.489	1.243	0.274	4.006
INDICATED (POST-TEST)	2.424	1.210	0.267	3.902
PRESENT ON RATE LEVEL	1.025	1.061	0.131	2.217
DERIVED BY FORMULA	1.053	1.073	0.145	2.270
UNDERLYING PRESENT RATE	1.296	1.341	0.166	2.803
PROPOSED	1.053	1.073	0.145	2.270

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.037
IND. RATE				3.04	MINIMUM PREMIUM	1.210
MAN. RATE	4.28	4.01	3.78	+ 3.04	PRESENT	1.230

+ PROPOSED

CLASS BLDG MATERIAL STORE EMPLOYEES

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE:

935

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	4,358	11,540	0.265	0	0	0	1	0	1
2015	4,843	15,897	0.328	0	0	0	0	1	1
2016	4,606	206,706	4.488	0	0	1	0	0	1
2017	4,097	3,065	0.075	0	0	0	0	0	0
2018	4,893	65,516	1.339	0	0	0	1	1	2
TOTAL	22,797	302,724	1.328	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
2014	0	0	0	1,969	0	0	0	0	8,176	0	1,395
2015	0	0	0	0	6,282	0	0	0	0	7,959	1,656
2016	0	0	95,350	0	0	0	0	110,775	0	0	581
2017	0	0	0	0	0	0	0	0	0	0	3,065
2018	0	0	0	36,141	835	0	0	0	22,622	997	4,921
TOTAL	0	0	95,350	38,110	7,117	0	0	110,775	30,798	8,956	11,618

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	2,420	0	0	0	0	11,455	0	1,494
2015	0	0	220	131	7,257	0	0	224	306	11,679	2,007
2016	0	563	149,061	2,841	1,077	0	366	210,650	9,571	2,216	783
2017	0	0	0	0	0	0	0	0	0	0	4,125
2018	2	1,170	58,057	28,690	4,345	3	741	33,244	22,536	4,638	6,525
TOTAL	2	1,733	207,338	34,082	12,679	3	1,107	244,118	43,868	18,533	14,935

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	454,300	109,162	14,935	
IBNR + FREQUENCY ADJUSTMENT	(21,989)	(27,436)	62	
TOTAL LOSSES	432,311	81,727	14,997	
EXPECTED LOSSES	127,504	124,570	16,700	
CREDIBILITY	0.01	0.02	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.896	0.358	0.066	2.321
INDICATED (POST-TEST)	1.847	0.349	0.064	2.261
PRESENT ON RATE LEVEL	0.442	0.432	0.058	0.932
DERIVED BY FORMULA	0.456	0.430	0.058	0.945
UNDERLYING PRESENT RATE	0.559	0.546	0.073	1.179
PROPOSED	0.456	0.430	0.058	0.945

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.264
IND. RATE				1.26	MINIMUM PREMIUM	695
MAN. RATE	2.00	1.77	1.59	+ 1.26	PRESENT	695

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	69,206	737	0.001	0	0	0	0	0	0
2015	60,387	0	0.000	0	0	0	0	0	0
2016	64,824	964,559	1.488	0	0	2	2	0	4
2017	70,336	20,235	0.029	0	0	0	1	0	1
2018	76,320	837	0.001	0	0	0	0	0	0
TOTAL	341,073	986,368	0.289	0	0	2	3	0	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	737
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	463,548	81,185	0	0	0	351,127	61,368	0	7,331
2017	0	0	0	15,000	0	0	0	0	5,111	0	124
2018	0	0	0	0	0	0	0	0	0	0	837
TOTAL	0	0	463,548	96,185	0	0	0	351,127	66,479	0	9,029

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	789
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	2,735	751,042	101,664	7,260	0	1,159	689,507	127,348	9,968	9,882
2017	0	32	13,160	13,494	1,134	0	4	5,285	6,447	543	167
2018	0	0	0	0	0	0	0	0	0	0	1,110
TOTAL	0	2,766	764,201	115,158	8,394	0	1,162	694,792	133,794	10,512	11,948

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,462,922	267,858	11,948	
IBNR + FREQUENCY ADJUSTMENT	(113,295)	(64,314)	133	
TOTAL LOSSES	1,349,627	203,543	12,082	
EXPECTED LOSSES	656,409	295,556	34,367	
CREDIBILITY	0.04	0.14	0.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.396	0.060	0.004	0.459
INDICATED (POST-TEST)	0.385	0.058	0.003	0.447
PRESENT ON RATE LEVEL	0.152	0.069	0.008	0.229
DERIVED BY FORMULA	0.162	0.067	0.007	0.236
UNDERLYING PRESENT RATE	0.192	0.087	0.010	0.289
PROPOSED	0.162	0.067	0.007	0.236

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.316
IND. RATE				0.32	MINIMUM PREMIUM	425
MAN. RATE	0.45	0.43	0.39	+ 0.32	PRESENT	425

+ PROPOSED

CLASS TEMPORARY STAFF - HEAVY SERVICE

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

937

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	36,853	715,771	1.942	0	0	1	4	15	20
2015	45,197	586,524	1.298	0	0	0	9	19	28
2016	43,664	204,737	0.469	0	0	0	4	10	14
2017	29,197	157,585	0.540	0	0	0	2	8	10
2018	23,883	150,558	0.630	0	0	0	1	10	11
TOTAL	178,794	1,815,175	1.015	0	0	1	20	62	83

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	77,720	70,758	128,951	0	0	174,222	69,811	123,581	70,728
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	43,072	25,474	24,302
2017	0	0	0	29,692	56,296	0	0	0	28,886	20,334	22,377
2018	0	0	0	16,117	53,625	0	0	0	17,390	47,152	16,274
TOTAL	0	0	77,720	368,010	429,861	0	0	174,222	242,515	314,678	208,169

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	116,891	86,962	145,973	0	0	364,298	97,805	190,562	75,750
2015	0	0	30,707	191,701	184,984	0	0	18,405	132,397	145,965	90,279
2016	0	0	29,562	88,519	35,387	0	0	17,563	70,587	40,462	32,759
2017	0	113	48,438	36,602	63,748	0	26	38,167	40,619	32,862	30,119
2018	118	4,154	100,604	40,970	38,618	137	5,157	72,739	42,270	42,548	21,579
TOTAL	118	4,267	326,202	444,754	468,709	137	5,184	511,172	383,678	452,399	250,487

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	847,079	1,749,540	250,487	
IBNR + FREQUENCY ADJUSTMENT	(1,282,722)	(840,526)	993	
TOTAL LOSSES	0	909,014	251,480	
EXPECTED LOSSES	7,291,496	3,630,516	360,184	
CREDIBILITY	0.03	0.09	0.11	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.508	0.141	0.649
INDICATED (POST-TEST)	0.000	0.495	0.137	0.632
PRESENT ON RATE LEVEL	3.225	1.606	0.159	4.990
DERIVED BY FORMULA	3.128	1.506	0.157	4.791
UNDERLYING PRESENT RATE	4.078	2.031	0.201	6.310
PROPOSED	3.128	1.506	0.157	4.791

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.410
IND. RATE				6.41	MINIMUM PREMIUM	2,000
MAN. RATE	11.36	9.85	8.51	+ 6.41	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	41	20,007	48.798	0	0	0	0	1	1
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
TOTAL	196	27,481	14.021	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
2014	0	0	0	0	8,880	0	0	0	0	6,248	4,879
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
TOTAL	0	0	0	0	8,880	0	0	0	0	6,248	12,353

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	10,052	0	0	0	0	9,634	5,225
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	7,085
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	2,941
TOTAL	0	0	0	0	10,052	0	0	0	0	9,634	15,252

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	19,687	15,252	
IBNR + FREQUENCY ADJUSTMENT	(795)	(979)	2	
TOTAL LOSSES	0	18,708	15,254	
EXPECTED LOSSES	4,635	4,376	654	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	9.545	7.783	17.327
INDICATED (POST-TEST)	0.000	9.298	7.581	16.879
PRESENT ON RATE LEVEL	1.870	1.766	0.264	3.899
DERIVED BY FORMULA	1.870	1.766	0.264	3.899
UNDERLYING PRESENT RATE	2.365	2.233	0.334	4.931
PROPOSED	1.870	1.765	0.264	3.899

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.217
IND. RATE				5.22	MINIMUM PREMIUM	1.845
MAN. RATE	8.33	7.40	6.65	+ 5.22	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
2014	6,843	60,840	0.889	0	0	0	0	3	3
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	37,147	0.448	0	0	0	1	1	2
TOTAL	31,627	246,443	0.779	0	0	0	1	10	11

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	22,393	0	0	0	0	32,630	5,817
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	3,115	0	0	0	4,275	13,326	1,431
TOTAL	0	0	0	15,000	120,460	0	0	0	4,275	93,516	13,192

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	25,349	0	0	0	0	50,315	6,230
2015	0	0	0	0	0	0	0	0	0	0	5,917
2016	0	0	271	162	2,488	0	0	352	390	5,985	894
2017	0	83	36,812	16,263	101,124	0	13	17,784	8,971	63,862	537
2018	7	674	27,980	13,372	3,710	39	1,439	19,646	11,324	11,917	1,898
TOTAL	7	758	65,063	29,797	132,670	39	1,452	37,782	20,684	132,080	15,475

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	105,101	315,232	15,475	
IBNR + FREQUENCY ADJUSTMENT	(108,865)	(135,108)	356	
TOTAL LOSSES	0	180,124	15,831	
EXPECTED LOSSES	619,584	653,126	80,437	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.570	0.050	0.620
INDICATED (POST-TEST)	0.000	0.555	0.049	0.604
PRESENT ON RATE LEVEL	1.549	1.633	0.201	3.383
DERIVED BY FORMULA	1.534	1.601	0.197	3.331
UNDERLYING PRESENT RATE	1.959	2.065	0.254	4.278
PROPOSED	1.534	1.601	0.197	3.331

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.457
IND. RATE				4.46	MINIMUM PREMIUM	1,625
MAN. RATE	7.43	6.63	5.77	+ 4.46	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
2014	90,663	3,672,469	4.051	0	0	3	19	49	71
2015	89,492	2,356,773	2.634	0	0	3	34	47	84
2016	95,462	1,777,364	1.862	0	0	2	17	49	68
2017	100,221	1,651,880	1.648	0	0	1	16	55	72
2018	111,258	2,180,614	1.960	0	0	0	12	67	79
TOTAL	487,096	11,639,100	2.389	0	0	9	98	267	374

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	670,199	399,386	195,176	0	0	885,168	1,098,436	221,583	202,521
2015	0	0	255,134	704,578	100,500	0	0	510,293	430,262	251,724	104,282
2016	0	0	253,187	208,353	364,152	0	0	189,385	177,062	452,412	132,813
2017	0	0	86,684	186,993	413,603	0	0	82,903	136,705	622,555	122,437
2018	0	0	0	248,151	848,772	0	0	0	149,615	799,849	134,227
TOTAL	0	0	1,265,204	1,747,461	1,922,203	0	0	1,667,749	1,992,080	2,348,123	696,280

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	922,758	490,845	220,939	0	0	1,731,732	1,538,909	341,681	216,900
2015	0	0	554,498	777,697	123,145	0	0	1,507,757	688,384	382,042	126,390
2016	0	1,494	504,760	257,620	387,058	0	625	463,174	340,644	694,162	179,032
2017	0	5,723	475,087	245,353	468,260	0	8,241	633,301	312,179	929,995	164,800
2018	1,867	65,529	1,581,417	643,040	610,516	2,320	83,354	1,026,763	575,659	697,328	177,985
TOTAL	1,867	72,746	4,038,520	2,414,556	1,809,919	2,320	92,220	5,362,727	3,455,776	3,045,209	865,107

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,570,400	10,725,459	865,107	
IBNR + FREQUENCY ADJUSTMENT	(972,471)	(1,945,768)	3,359	
TOTAL LOSSES	8,597,928	8,779,691	868,466	
EXPECTED LOSSES	5,589,544	8,979,363	853,552	
CREDIBILITY	0.05	0.18	0.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.765	1.802	0.178	3.746
INDICATED (POST-TEST)	1.719	1.756	0.174	3.649
PRESENT ON RATE LEVEL	0.907	1.458	0.139	2.504
DERIVED BY FORMULA	0.948	1.511	0.146	2.605
UNDERLYING PRESENT RATE	1.148	1.843	0.175	3.166
PROPOSED	0.948	1.511	0.146	2.605

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.485
IND. RATE				3.49	MINIMUM PREMIUM	1,340
MAN. RATE	4.74	4.53	4.27	+ 3.49	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
2014	57,046	1,227,931	2.153	0	0	1	6	23	30
2015	63,940	905,107	1.416	0	0	0	5	27	32
2016	80,607	1,229,174	1.525	0	0	1	7	19	27
2017	88,949	1,162,827	1.307	0	0	1	7	35	43
2018	96,064	934,535	0.973	0	0	0	8	29	37
TOTAL	386,606	5,459,574	1.412	0	0	3	33	133	169

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	122,756	135,208	328,954	0	0	179,412	79,812	302,678	79,111
2015	0	0	0	87,786	298,995	0	0	0	146,665	294,679	76,982
2016	0	0	101,637	189,366	280,450	0	0	170,000	178,686	252,701	56,334
2017	0	0	86,597	124,873	331,431	0	0	58,185	91,072	397,222	73,447
2018	0	0	0	201,593	180,157	0	0	0	288,934	195,561	68,290
TOTAL	0	0	310,990	738,826	1,419,987	0	0	407,597	785,169	1,442,841	354,164

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	184,625	166,171	372,376	0	0	375,150	111,817	466,729	84,728
2015	0	0	23,325	102,594	346,128	0	0	35,824	237,649	435,859	93,302
2016	0	600	252,189	226,900	297,756	0	561	409,174	321,945	392,848	75,938
2017	0	5,514	387,762	175,028	373,789	0	5,769	423,235	204,781	594,007	98,860
2018	396	18,496	570,068	252,886	145,118	567	27,547	610,569	386,161	212,890	90,553
TOTAL	396	24,609	1,417,969	923,579	1,535,167	567	33,876	1,853,953	1,262,352	2,102,334	443,380

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,331,371	5,823,432	443,380	
IBNR + FREQUENCY ADJUSTMENT	(697,914)	(1,000,216)	1,920	
TOTAL LOSSES	2,633,457	4,823,216	445,300	
EXPECTED LOSSES	3,904,555	4,729,625	453,207	
CREDIBILITY	0.05	0.16	0.18	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.681	1.248	0.115	2.044
INDICATED (POST-TEST)	0.664	1.215	0.112	1.991
PRESENT ON RATE LEVEL	0.799	0.967	0.093	1.859
DERIVED BY FORMULA	0.792	1.007	0.096	1.895
UNDERLYING PRESENT RATE	1.010	1.223	0.117	2.351
PROPOSED	0.792	1.007	0.096	1.895

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.536
IND. RATE				2.54	MINIMUM PREMIUM	1,065
MAN. RATE	3.61	3.39	3.17	+ 2.54	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
2014	29,835	1,324,304	4.439	0	0	1	5	23	29
2015	29,768	949,857	3.191	0	0	1	7	21	29
2016	38,445	6,659,668	17.323	0	1	2	10	13	26
2017	45,893	984,765	2.146	0	0	1	8	14	23
2018	46,414	356,421	0.768	0	0	0	1	18	19
TOTAL	190,355	10,275,015	5.398	0	1	5	31	89	126

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	192,764	91,502	104,790	0	0	489,515	248,576	152,822	44,335
2015	0	0	73,078	212,959	54,869	0	0	99,515	367,382	96,238	45,816
2016	0	1,261,458	265,775	97,116	111,470	0	4,398,679	214,779	125,114	118,090	67,187
2017	0	0	242,024	128,592	106,089	0	0	97,357	205,641	150,038	55,024
2018	0	0	0	31,019	107,679	0	0	0	48,602	135,978	33,143
TOTAL	0	1,261,458	773,641	561,188	484,897	0	4,398,679	901,166	995,315	653,166	245,505

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	218,111	112,456	118,622	0	0	770,057	348,255	235,652	47,483
2015	0	0	161,371	235,534	65,496	0	0	348,545	573,462	150,351	55,529
2016	0	225,892	468,551	120,545	121,439	0	737,078	481,594	227,922	188,286	90,568
2017	0	14,209	564,171	146,785	131,941	0	9,535	553,283	303,912	245,623	74,062
2018	237	8,299	199,898	81,217	77,405	394	14,829	207,560	120,394	122,441	43,948
TOTAL	237	248,400	1,612,101	696,538	514,903	394	761,442	2,361,039	1,573,945	942,353	311,590

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,983,614	3,727,738	311,590	
IBNR + FREQUENCY ADJUSTMENT	(805,809)	(687,743)	857	
TOTAL LOSSES	4,177,806	3,039,994	312,447	
EXPECTED LOSSES	4,508,682	3,248,005	204,073	
CREDIBILITY	0.03	0.10	0.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.195	1.597	0.164	3.956
INDICATED (POST-TEST)	2.138	1.556	0.160	3.853
PRESENT ON RATE LEVEL	1.873	1.349	0.085	3.307
DERIVED BY FORMULA	1.881	1.370	0.093	3.344
UNDERLYING PRESENT RATE	2.369	1.706	0.107	4.182
PROPOSED	1.881	1.370	0.093	3.344

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.474
IND. RATE				4.47	MINIMUM PREMIUM	1,625
MAN. RATE	6.61	6.15	5.64	+ 4.47	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
2014	30,257	722,924	2.389	0	0	1	1	8	10
2015	32,775	381,289	1.163	0	0	2	0	7	9
2016	36,618	67,648	0.185	0	0	0	1	3	4
2017	37,443	33,357	0.089	0	0	0	1	3	4
2018	43,396	162,375	0.374	0	0	0	3	3	6
TOTAL	180,489	1,367,593	0.758	0	0	3	6	24	33

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	430,127	7,216	78,395	0	0	37,871	1,022	136,599	31,694
2015	0	0	173,008	0	33,066	0	0	113,491	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	18,704
2018	0	0	0	25,335	4,024	0	0	0	76,174	12,142	44,700
TOTAL	0	0	603,135	42,855	138,552	0	0	151,362	77,698	185,462	168,529

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	646,911	8,868	88,743	0	0	79,188	1,432	210,636	33,944
2015	0	0	304,786	2,265	39,011	0	0	316,174	3,802	20,035	58,730
2016	0	0	5,475	12,145	20,715	0	0	1,154	1,277	19,616	33,665
2017	0	4	1,624	876	3,741	0	3	4,778	2,782	15,348	25,176
2018	9	1,055	45,523	21,931	5,414	35	3,364	120,876	80,609	23,001	59,272
TOTAL	9	1,058	1,004,320	46,086	157,625	35	3,368	522,171	89,901	288,636	210,787

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,530,961	582,248	210,787	
IBNR + FREQUENCY ADJUSTMENT	(370,257)	(396,433)	1,049	
TOTAL LOSSES	1,160,705	185,814	211,836	
EXPECTED LOSSES	2,110,574	1,848,559	256,594	
CREDIBILITY	0.03	0.09	0.11	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.643	0.103	0.117	0.863
INDICATED (POST-TEST)	0.626	0.100	0.114	0.841
PRESENT ON RATE LEVEL	0.925	0.810	0.112	1.847
DERIVED BY FORMULA	0.916	0.746	0.113	1.774
UNDERLYING PRESENT RATE	1.169	1.024	0.142	2.336
PROPOSED	0.916	0.746	0.113	1.774

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.374
IND. RATE				2.37	MINIMUM PREMIUM	1,015
MAN. RATE	4.11	3.63	3.15	+ 2.37	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
2014	12,561	385,403	3.068	0	0	0	3	11	14
2015	13,992	260,979	1.865	0	0	0	3	7	10
2016	16,052	193,518	1.206	0	0	0	1	6	7
2017	17,583	146,311	0.832	0	0	0	2	7	9
2018	15,791	83,898	0.531	0	0	0	1	4	5
TOTAL	75,979	1,070,109	1.408	0	0	0	10	35	45

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	94,249	104,359	0	0	0	61,566	99,730	25,499
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	111,472	25,801	22,600
2017	0	0	0	21,506	4,916	0	0	0	77,854	17,933	24,102
2018	0	0	0	27,947	7,974	0	0	0	28,847	2,835	16,295
TOTAL	0	0	0	235,900	167,724	0	0	0	334,241	222,824	109,420

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	115,832	118,134	0	0	0	86,254	153,784	27,309
2015	0	0	12,280	84,001	38,890	0	0	12,383	87,043	113,574	25,360
2016	0	0	7,259	18,801	18,469	0	0	41,895	178,746	44,238	30,465
2017	0	50	20,822	20,211	6,997	0	60	87,825	101,888	34,550	32,441
2018	18	1,405	55,176	26,062	8,407	8	1,100	43,982	29,578	7,229	21,607
TOTAL	18	1,454	95,537	264,907	190,897	8	1,160	186,085	483,509	353,374	137,183

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	284,261	1,292,687	137,183	
IBNR + FREQUENCY ADJUSTMENT	(151,113)	(217,973)	412	
TOTAL LOSSES	133,149	1,074,714	137,595	
EXPECTED LOSSES	842,622	1,002,613	109,708	
CREDIBILITY	0.02	0.05	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.175	1.414	0.181	1.771
INDICATED (POST-TEST)	0.171	1.378	0.176	1.725
PRESENT ON RATE LEVEL	0.877	1.044	0.114	2.035
DERIVED BY FORMULA	0.863	1.060	0.118	2.041
UNDERLYING PRESENT RATE	1.109	1.320	0.144	2.573
PROPOSED	0.860	1.057	0.118	2.035

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.723
IND. RATE				2.72	MINIMUM PREMIUM	1,120
MAN. RATE	4.14	3.78	3.47	+ 2.72	PRESENT	1,135

+ PROPOSED

CLASS TEMPORARY MEDICAL STAFFING

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

946

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	18,121	114,333	0.631	0	0	0	2	3	5
2015	16,041	419,044	2.612	0	0	1	2	1	4
2016	17,540	387,510	2.209	0	0	1	2	4	7
2017	18,851	110,656	0.587	0	0	0	1	3	4
2018	17,948	60,746	0.338	0	0	0	0	2	2
TOTAL	88,501	1,092,289	1.234	0	0	2	7	13	22

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	62,000	27,392	0	0	0	515	21,371	3,055
2015	0	0	147,940	79,848	769	0	0	102,113	81,721	2,576	4,077
2016	0	0	156,329	43,411	4,337	0	0	171,506	2,317	3,724	5,886
2017	0	0	0	32,834	37,285	0	0	0	14,628	24,158	1,751
2018	0	0	0	0	12,760	0	0	0	0	39,363	8,623
TOTAL	0	0	304,269	218,093	82,543	0	0	273,619	99,181	91,192	23,392

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	76,198	31,008	0	0	0	722	32,954	3,272
2015	0	0	271,359	88,996	2,246	0	0	299,543	129,156	6,211	4,941
2016	0	922	258,985	51,927	7,361	0	566	327,289	18,846	9,154	7,934
2017	0	103	43,634	36,088	43,216	0	17	24,983	23,422	36,949	2,357
2018	28	870	17,902	6,751	8,789	114	3,893	40,040	21,169	33,081	11,434
TOTAL	28	1,895	591,880	259,960	92,621	114	4,476	691,856	193,315	118,349	29,939

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,290,249	664,245	29,939	
IBNR + FREQUENCY ADJUSTMENT	(231,029)	(192,590)	159	
TOTAL LOSSES	1,059,221	471,654	30,097	
EXPECTED LOSSES	1,325,101	875,704	43,519	
CREDIBILITY	0.02	0.06	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.197	0.533	0.034	1.764
INDICATED (POST-TEST)	1.166	0.519	0.033	1.718
PRESENT ON RATE LEVEL	1.184	0.782	0.039	2.005
DERIVED BY FORMULA	1.184	0.767	0.038	1.989
UNDERLYING PRESENT RATE	1.497	0.989	0.049	2.536
PROPOSED	1.184	0.767	0.038	1.989

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.661
IND. RATE				2.66	MINIMUM PREMIUM	1,100
MAN. RATE	4.28	3.79	3.42	+ 2.66	PRESENT	

+ PROPOSED

CLASS TEMPORARY-MAINTENANCE OR SERVICE

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

947

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	6,800	226,152	3.326	0	0	0	4	7	11
2015	9,851	107,260	1.089	0	0	0	1	5	6
2016	11,965	50,580	0.423	0	0	0	1	3	4
2017	14,463	244,669	1.692	0	0	0	5	5	10
2018	15,576	120,853	0.776	0	0	0	0	6	6
TOTAL	58,655	749,514	1.278	0	0	0	11	26	37

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	81,374	47,548	0	0	0	42,571	40,121	14,538
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	151,888	16,559	0	0	0	21,801	46,369	8,052
2018	0	0	0	0	43,850	0	0	0	0	65,707	11,296
TOTAL	0	0	0	306,481	136,335	0	0	0	91,581	173,313	41,804

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	100,009	53,824	0	0	0	59,642	61,867	15,570
2015	0	0	9,285	64,053	26,840	0	0	1,937	13,557	18,206	6,985
2016	0	0	5,598	16,922	6,168	0	0	7,439	30,474	14,230	2,905
2017	0	334	139,837	139,548	29,573	0	29	41,463	37,040	70,253	10,838
2018	96	2,991	61,522	23,201	30,204	191	6,498	66,837	35,337	55,220	14,978
TOTAL	96	3,324	216,241	343,733	146,609	191	6,528	117,676	176,051	219,775	51,276

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	344,057	886,169	51,276	
IBNR + FREQUENCY ADJUSTMENT	(230,772)	(251,948)	412	
TOTAL LOSSES	113,284	634,221	51,689	
EXPECTED LOSSES	1,272,013	1,210,529	92,225	
CREDIBILITY	0.01	0.04	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.193	1.081	0.088	1.363
INDICATED (POST-TEST)	0.188	1.053	0.086	1.327
PRESENT ON RATE LEVEL	1.715	1.632	0.124	3.471
DERIVED BY FORMULA	1.700	1.609	0.122	3.431
UNDERLYING PRESENT RATE	2.169	2.064	0.157	4.390
PROPOSED	1.700	1.609	0.122	3.431

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.591
IND. RATE				4.59	MINIMUM PREMIUM	1,660
MAN. RATE	7.63	6.71	5.92	+ 4.59	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	10,512	989,043	9.409	0	0	3	0	3	6
2015	10,204	11,300	0.111	0	0	0	0	0	0
2016	8,991	261,997	2.914	0	0	1	1	1	3
2017	10,214	84,766	0.830	0	0	0	0	1	1
2018	10,090	6,128	0.061	0	0	0	0	0	0
TOTAL	50,011	1,353,234	2.706	0	0	4	1	5	10

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	584,590	0	9,092	0	0	357,897	0	24,016	13,448
2015	0	0	0	0	0	0	0	0	0	0	11,300
2016	0	0	98,173	61,726	3,706	0	0	44,130	40,039	6,801	7,422
2017	0	0	0	0	35,998	0	0	0	0	42,150	6,618
2018	0	0	0	0	0	0	0	0	0	0	6,128
TOTAL	0	0	682,763	61,726	48,796	0	0	402,027	40,039	72,967	44,916

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	628,302	0	10,292	0	0	491,149	0	37,033	14,403
2015	0	0	0	0	0	0	0	0	0	0	13,696
2016	0	579	173,949	69,970	6,504	0	146	98,747	67,774	13,055	10,005
2017	0	32	14,316	6,325	39,328	0	13	17,197	8,674	61,754	8,908
2018	0	0	0	0	0	0	0	0	0	0	8,126
TOTAL	0	612	816,567	76,295	56,123	0	158	607,093	76,448	111,842	55,137

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,424,430	320,708	55,137	
IBNR + FREQUENCY ADJUSTMENT	(57,767)	(104,312)	208	
TOTAL LOSSES	1,366,663	216,396	55,345	
EXPECTED LOSSES	335,588	470,642	57,807	
CREDIBILITY	0.01	0.04	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.733	0.433	0.111	3.276
INDICATED (POST-TEST)	2.662	0.421	0.108	3.191
PRESENT ON RATE LEVEL	0.531	0.744	0.091	1.366
DERIVED BY FORMULA	0.552	0.731	0.092	1.375
UNDERLYING PRESENT RATE	0.671	0.941	0.116	1.728
PROPOSED	0.552	0.731	0.092	1.375

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.840
IND. RATE				1.84	MINIMUM PREMIUM	865
MAN. RATE	2.65	2.53	2.33	+ 1.84	PRESENT	860

+ PROPOSED

CLASS TEMPORARY MARKETING STAFF

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

949

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	6,829	62,455	0.915	0	0	0	0	1	1
2015	5,577	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	41,692	0.556	0	0	0	1	0	1
2018	5,563	0	0.000	0	0	0	0	0	0
TOTAL	30,209	109,097	0.361	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
2014	0	0	0	0	60,000	0	0	0	0	2,245	210
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	25,192	0	0	0	0	16,500	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	25,192	62,643	0	0	0	16,500	4,552	210

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	67,920	0	0	0	0	3,462	225
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	299	179	2,751	0	0	205	226	3,477	0
2017	0	53	22,101	22,663	1,905	0	12	17,063	20,811	1,754	0
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	53	22,400	22,841	72,575	0	12	17,267	21,038	8,693	225

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	39,732	125,147	225	
IBNR + FREQUENCY ADJUSTMENT	(11,436)	(11,765)	16	
TOTAL LOSSES	28,296	113,383	241	
EXPECTED LOSSES	65,819	52,880	4,500	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.094	0.375	0.001	0.470
INDICATED (POST-TEST)	0.091	0.366	0.001	0.458
PRESENT ON RATE LEVEL	0.172	0.138	0.012	0.323
DERIVED BY FORMULA	0.171	0.145	0.011	0.328
UNDERLYING PRESENT RATE	0.218	0.175	0.015	0.408
PROPOSED	0.171	0.145	0.011	0.328

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.439
IND. RATE				0.44	MINIMUM PREMIUM	460
MAN. RATE	0.81	0.65	0.55	+ 0.44	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	878,940	3,065,077	0.349	1	0	4	20	18	43
2015	918,222	2,426,774	0.264	0	0	5	19	26	50
2016	1,003,502	3,585,396	0.357	0	0	6	12	24	42
2017	1,064,627	1,544,669	0.145	0	0	4	9	18	31
2018	1,059,039	1,403,598	0.133	0	0	1	7	21	29
TOTAL	4,924,330	12,025,514	0.244	1	0	20	67	107	195

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	196,377	0	691,603	343,214	330,334	0	0	450,260	367,420	359,882	325,987
2015	0	0	720,520	369,248	57,861	0	0	543,490	449,268	162,881	123,506
2016	0	0	1,270,964	337,115	270,091	0	0	912,001	284,489	281,500	229,236
2017	0	0	468,401	230,014	160,387	0	0	230,772	173,890	180,653	100,552
2018	0	0	118,679	168,443	174,889	0	0	236,628	122,322	385,749	196,888
TOTAL	196,377	0	3,270,167	1,448,034	993,562	0	0	2,373,151	1,397,389	1,370,665	976,169

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	293,191	0	1,040,171	421,810	373,938	0	0	941,494	514,755	554,938	349,132
2015	0	0	1,320,633	413,016	73,292	0	0	1,601,191	715,253	252,287	149,689
2016	0	7,499	2,127,028	420,925	303,867	0	3,010	1,860,309	556,132	456,172	309,010
2017	0	27,420	1,057,456	259,223	204,837	0	22,330	915,842	288,883	292,505	135,343
2018	824	32,211	717,036	234,478	142,851	1,994	88,595	1,160,166	363,328	356,470	261,073
TOTAL	294,015	67,130	6,262,323	1,749,452	1,098,785	1,994	113,935	6,479,002	2,438,351	1,912,373	1,204,248

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,218,399	7,198,961	1,204,248	
IBNR + FREQUENCY ADJUSTMENT	(2,040,817)	(1,739,277)	6,157	
TOTAL LOSSES	11,177,582	5,459,684	1,210,405	
EXPECTED LOSSES	11,569,499	7,990,798	1,617,769	
CREDIBILITY	0.25	0.85	0.99	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.227	0.111	0.025	0.362
INDICATED (POST-TEST)	0.221	0.108	0.024	0.353
PRESENT ON RATE LEVEL	0.186	0.128	0.026	0.340
DERIVED BY FORMULA	0.195	0.111	0.024	0.330
UNDERLYING PRESENT RATE	0.235	0.162	0.033	0.430
PROPOSED	0.201	0.115	0.025	0.340

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.455
IND. RATE				0.45	MINIMUM PREMIUM	460
MAN. RATE	0.68	0.63	0.58	+ 0.45	PRESENT	465

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	66,954	194,727	0.291	0	0	1	0	3	4
2015	62,997	275,151	0.437	0	0	1	2	4	7
2016	69,820	112,575	0.161	0	0	0	1	3	4
2017	50,036	100,894	0.202	0	0	0	1	2	3
2018	58,018	150,816	0.260	0	0	0	1	5	6
TOTAL	307,825	834,163	0.271	0	0	2	5	17	24

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	78,047	0	33,696	0	0	33,943	0	13,698	35,343
2015	0	0	79,662	12,437	29,047	0	0	60,822	25,897	10,518	56,768
2016	0	0	0	24,150	20,193	0	0	0	26,397	29,243	12,592
2017	0	0	0	39,000	8,306	0	0	0	35,681	11,090	6,817
2018	0	0	0	39,163	55,324	0	0	0	19,483	31,345	5,501
TOTAL	0	0	157,709	114,750	146,566	0	0	94,765	107,458	95,894	117,021

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	117,383	0	38,144	0	0	70,975	0	21,122	37,852
2015	0	0	142,645	14,982	34,033	0	0	174,398	42,128	16,347	68,803
2016	0	0	10,134	27,498	21,618	0	0	11,973	44,597	45,342	16,974
2017	0	89	37,518	36,544	12,023	0	28	41,422	47,287	20,041	9,176
2018	122	4,979	139,262	59,882	42,192	91	3,653	59,642	35,805	29,615	7,294
TOTAL	122	5,069	446,942	138,905	148,009	91	3,682	358,410	169,816	132,468	140,099

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	814,315	589,198	140,099	
IBNR + FREQUENCY ADJUSTMENT	(156,204)	(126,632)	417	
TOTAL LOSSES	658,111	462,566	140,516	
EXPECTED LOSSES	909,497	565,363	122,905	
CREDIBILITY	0.04	0.13	0.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.214	0.150	0.046	0.410
INDICATED (POST-TEST)	0.208	0.146	0.044	0.399
PRESENT ON RATE LEVEL	0.234	0.145	0.032	0.410
DERIVED BY FORMULA	0.233	0.145	0.034	0.412
UNDERLYING PRESENT RATE	0.295	0.184	0.040	0.519
PROPOSED	0.232	0.145	0.034	0.410

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.549
IND. RATE				0.55	MINIMUM PREMIUM	490
MAN. RATE	0.84	0.78	0.70	+ 0.55	PRESENT	490

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	4,544,626	4,980,189	0.110	0	0	9	26	45	80
2015	4,724,722	2,664,927	0.056	0	0	3	22	44	69
2016	4,996,582	3,193,526	0.064	0	0	5	21	38	64
2017	5,298,719	4,382,429	0.083	0	0	6	35	53	94
2018	5,557,823	2,960,389	0.053	0	0	3	14	56	73
TOTAL	25,122,472	18,181,460	0.072	0	0	26	118	236	380

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,263,168	495,272	350,428	0	0	1,254,504	482,352	686,219	448,246
2015	0	0	277,987	567,949	254,289	0	0	136,196	539,745	428,078	460,683
2016	0	0	645,687	378,902	248,956	0	0	756,202	404,231	448,530	311,018
2017	0	0	730,852	833,392	342,746	0	0	567,728	875,914	547,833	483,964
2018	0	0	323,045	308,878	471,729	0	0	130,192	357,638	996,466	372,441
TOTAL	0	0	3,240,739	2,584,393	1,668,148	0	0	2,844,822	2,659,880	3,107,126	2,076,352

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,899,805	608,689	396,684	0	0	2,623,168	675,775	1,058,150	480,071
2015	0	0	579,972	631,168	299,775	0	0	492,307	853,257	641,527	558,348
2016	0	3,776	1,151,691	445,910	275,780	0	2,432	1,584,689	746,678	710,166	419,252
2017	0	43,863	2,103,023	847,579	456,530	0	55,279	2,758,678	1,297,187	918,733	651,416
2018	2,233	82,777	1,710,205	519,019	370,259	3,371	134,551	1,849,680	904,012	903,971	493,857
TOTAL	2,233	130,416	7,444,696	3,052,365	1,799,028	3,371	192,262	9,308,521	4,476,909	4,232,545	2,602,944

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,081,500	13,560,848	2,602,944	
IBNR + FREQUENCY ADJUSTMENT	(2,861,558)	(2,634,551)	12,428	
TOTAL LOSSES	14,219,941	10,926,297	2,615,372	
EXPECTED LOSSES	16,328,881	12,122,957	3,216,295	
CREDIBILITY	0.75	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.057	0.043	0.010	0.111
INDICATED (POST-TEST)	0.055	0.042	0.010	0.108
PRESENT ON RATE LEVEL	0.051	0.038	0.010	0.100
DERIVED BY FORMULA	0.054	0.042	0.010	0.107
UNDERLYING PRESENT RATE	0.065	0.048	0.013	0.126
PROPOSED	0.054	0.042	0.010	0.107

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.143
IND. RATE				0.14	MINIMUM PREMIUM	370
MAN. RATE	0.22	0.17	0.17	+ 0.14	PRESENT	370

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	44,560	1,151,341	2.584	0	0	3	3	3	9
2015	45,743	558,088	1.220	0	0	1	7	7	15
2016	47,380	360,022	0.760	0	0	1	5	4	10
2017	48,380	548,285	1.133	0	0	1	6	4	11
2018	49,826	385,132	0.773	0	0	0	3	14	17
TOTAL	235,889	3,002,868	1.273	0	0	6	24	32	62

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	555,668	61,621	3,218	0	0	392,755	113,992	392	23,695
2015	0	0	100,509	159,324	50,167	0	0	111,919	97,496	30,609	8,064
2016	0	0	115,500	41,511	20,723	0	0	130,922	28,468	15,840	7,058
2017	0	0	86,727	150,677	33,199	0	0	13,721	146,146	104,163	13,652
2018	0	0	0	21,192	99,877	0	0	0	20,925	190,047	53,091
TOTAL	0	0	858,404	434,325	207,184	0	0	649,317	407,027	341,051	105,560

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	835,725	75,732	3,643	0	0	821,251	159,703	604	25,377
2015	0	0	201,490	176,821	59,748	0	0	330,579	154,860	47,766	9,774
2016	0	681	196,396	49,762	23,907	0	432	260,481	57,868	27,859	9,514
2017	0	5,307	292,013	145,849	49,925	0	1,451	233,007	207,696	168,700	18,376
2018	220	7,464	173,484	69,409	71,006	551	19,390	223,128	122,557	163,231	70,399
TOTAL	220	13,453	1,699,107	517,572	208,228	551	21,273	1,868,446	702,684	408,161	133,439

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,603,050	1,836,645	133,439	
IBNR + FREQUENCY ADJUSTMENT	(577,279)	(500,771)	485	
TOTAL LOSSES	3,025,770	1,335,874	133,925	
EXPECTED LOSSES	3,304,140	2,285,481	129,991	
CREDIBILITY	0.03	0.11	0.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.283	0.566	0.057	1.906
INDICATED (POST-TEST)	1.249	0.552	0.055	1.856
PRESENT ON RATE LEVEL	1.108	0.766	0.044	1.917
DERIVED BY FORMULA	1.112	0.743	0.045	1.900
UNDERLYING PRESENT RATE	1.401	0.969	0.055	2.425
PROPOSED	1.112	0.743	0.045	1.900

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.542
IND. RATE				2.54	MINIMUM PREMIUM	1,065
MAN. RATE	4.04	3.63	3.27	+ 2.54	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
2014	511,559	365,244	0.071	0	0	1	2	2	5
2015	747,815	253,555	0.034	0	0	0	2	8	10
2016	748,544	406,508	0.054	0	0	1	3	3	7
2017	828,347	542,064	0.065	0	0	1	2	5	8
2018	885,974	246,886	0.028	0	0	0	3	5	8
TOTAL	3,722,239	1,814,257	0.049	0	0	3	12	23	38

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	105,147	4,582	22,672	0	0	139,256	23,451	20,427	49,709
2015	0	0	0	25,170	24,079	0	0	0	44,439	87,958	71,909
2016	0	0	100,256	87,731	6,083	0	0	22,397	121,862	10,419	57,760
2017	0	0	197,292	52,100	29,429	0	0	113,195	50,355	65,735	33,958
2018	0	0	0	35,892	33,989	0	0	0	103,274	25,431	48,300
TOTAL	0	0	402,695	205,475	116,252	0	0	274,848	343,381	209,970	261,636

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	158,141	5,631	25,665	0	0	291,184	32,855	31,498	53,238
2015	0	0	4,530	28,127	28,025	0	0	10,817	71,956	130,114	87,154
2016	0	592	185,923	98,333	9,649	0	74	86,812	195,597	22,001	77,860
2017	0	11,421	390,953	62,200	41,239	0	10,922	403,762	92,922	106,245	45,707
2018	75	3,424	104,181	46,037	27,155	74	5,448	173,003	114,111	38,722	64,046
TOTAL	75	15,436	843,728	240,328	131,733	74	16,444	965,578	507,440	328,581	328,006

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,841,334	1,208,082	328,006	
IBNR + FREQUENCY ADJUSTMENT	(515,366)	(300,511)	1,663	
TOTAL LOSSES	1,325,968	907,571	329,669	
EXPECTED LOSSES	2,881,743	1,403,926	406,400	
CREDIBILITY	0.21	0.71	0.82	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.036	0.024	0.009	0.069
INDICATED (POST-TEST)	0.035	0.024	0.009	0.067
PRESENT ON RATE LEVEL	0.061	0.030	0.009	0.100
DERIVED BY FORMULA	0.056	0.026	0.009	0.090
UNDERLYING PRESENT RATE	0.077	0.038	0.011	0.126
PROPOSED	0.056	0.026	0.009	0.090

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.120
IND. RATE				0.12	MINIMUM PREMIUM	365
MAN. RATE	0.30	0.22	0.17	+ 0.12	PRESENT	365

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	399,622	353,715	0.089	0	0	1	1	1	3
2015	405,414	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	74,607	0.017	0	0	0	1	2	3
2018	454,869	10,525	0.002	0	0	0	0	0	0
TOTAL	2,131,854	1,162,843	0.055	0	0	3	6	6	15

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	190,551	55,698	2,266	0	0	51,111	40,002	0	14,087
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	15,099	0	0	0	3,090	32,714	21,915
2018	0	0	0	0	0	0	0	0	0	0	10,525
TOTAL	0	0	631,982	100,451	30,334	0	0	144,309	95,156	83,156	77,455

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	286,589	68,453	2,565	0	0	106,873	56,043	0	15,087
2015	0	0	619,194	37,210	16,882	0	0	38,971	18,037	74,322	29,632
2016	0	539	146,915	15,936	1,337	0	265	167,749	73,140	3,618	8,734
2017	0	17	7,574	4,262	16,631	0	12	16,543	10,630	48,258	29,498
2018	0	0	0	0	0	0	0	0	0	0	13,956
TOTAL	0	557	1,060,272	125,861	37,415	0	277	330,136	157,850	126,198	96,907

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,391,242	447,323	96,907	
IBNR + FREQUENCY ADJUSTMENT	(277,444)	(182,761)	403	
TOTAL LOSSES	1,113,798	264,562	97,310	
EXPECTED LOSSES	1,586,128	835,932	107,171	
CREDIBILITY	0.15	0.49	0.57	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.052	0.012	0.005	0.069
INDICATED (POST-TEST)	0.051	0.012	0.004	0.067
PRESENT ON RATE LEVEL	0.059	0.031	0.004	0.094
DERIVED BY FORMULA	0.058	0.022	0.004	0.084
UNDERLYING PRESENT RATE	0.074	0.039	0.005	0.119
PROPOSED	0.058	0.022	0.004	0.084

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.112
IND. RATE				0.11	MINIMUM PREMIUM	360
MAN. RATE	0.24	0.21	0.16	+ 0.11	PRESENT	360

+ PROPOSED

CLASS PHYSICIAN OR DENTIST

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

957

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	854,929	3,068,700	0.359	1	0	3	23	37	64
2015	926,950	3,201,825	0.345	0	0	4	27	39	70
2016	952,097	3,298,949	0.346	0	0	8	17	45	70
2017	993,030	3,869,414	0.390	1	0	8	21	43	73
2018	1,010,338	1,890,212	0.187	0	0	1	4	44	49
TOTAL	4,737,344	15,329,100	0.324	2	0	24	92	208	326

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	73,863	0	506,845	362,477	271,100	300	0	509,752	695,196	358,552	290,615
2015	0	0	539,782	629,943	253,670	0	0	383,754	864,325	288,887	241,464
2016	0	0	1,250,171	278,148	268,980	0	0	626,426	240,587	409,501	225,136
2017	3,500	0	1,384,215	582,052	219,404	0	0	500,867	638,694	340,741	199,941
2018	0	0	206,532	45,263	511,555	0	0	11,199	27,881	799,711	288,071
TOTAL	77,363	0	3,887,545	1,897,883	1,524,709	300	0	2,031,998	2,466,683	2,197,392	1,245,227

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	110,277	0	762,295	445,484	306,885	562	0	1,065,891	973,970	552,887	311,249
2015	0	0	1,048,483	701,576	300,805	0	0	1,238,128	1,355,904	446,143	292,654
2016	0	7,376	2,075,238	356,422	301,007	0	2,067	1,313,015	474,615	641,277	303,483
2017	4,828	80,597	2,938,045	633,450	319,830	0	48,633	2,236,984	945,981	587,398	269,121
2018	1,890	62,553	1,148,383	323,948	365,465	2,361	82,106	881,277	458,946	677,317	381,982
TOTAL	116,995	150,526	7,972,444	2,460,880	1,593,993	2,922	132,806	6,735,296	4,209,416	2,905,022	1,558,489

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	15,110,989	11,169,311	1,558,489	
IBNR + FREQUENCY ADJUSTMENT	(2,109,959)	(2,201,620)	6,774	
TOTAL LOSSES	13,001,030	8,967,691	1,565,263	
EXPECTED LOSSES	12,014,268	10,074,957	1,797,410	
CREDIBILITY	0.25	0.83	0.97	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.274	0.189	0.033	0.497
INDICATED (POST-TEST)	0.267	0.184	0.032	0.484
PRESENT ON RATE LEVEL	0.201	0.168	0.030	0.399
DERIVED BY FORMULA	0.217	0.182	0.032	0.431
UNDERLYING PRESENT RATE	0.254	0.213	0.038	0.504
PROPOSED	0.217	0.182	0.032	0.431

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.577
IND. RATE				0.58	MINIMUM PREMIUM	500
MAN. RATE	0.80	0.72	0.68	+ 0.58	PRESENT	500

+ PROPOSED

CLASS REHABILITATION HOSPITALS

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

958

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	39,326	2,168,701	5.515	0	0	2	5	6	13
2015	48,438	380,047	0.785	0	0	0	8	6	14
2016	49,687	629,654	1.267	0	0	3	5	3	11
2017	50,972	108,342	0.213	0	0	0	4	6	10
2018	63,453	466,880	0.736	0	0	0	2	16	18
TOTAL	251,876	3,753,624	1.490	0	0	5	24	37	66

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	872,208	88,065	13,100	0	0	1,076,661	52,692	6,242	59,733
2015	0	0	0	149,748	16,533	0	0	0	101,347	34,367	78,052
2016	0	0	294,744	36,562	11,006	0	0	108,676	68,264	35,263	75,139
2017	0	0	0	14,149	9,307	0	0	0	13,449	6,674	64,763
2018	0	0	0	53,225	100,432	0	0	0	10,195	232,700	70,328
TOTAL	0	0	1,166,952	341,749	150,378	0	0	1,185,337	245,947	315,246	348,015

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	638,226	108,232	14,829	0	0	917,753	73,821	9,625	63,974
2015	0	0	22,517	164,694	20,342	0	0	19,982	157,702	52,812	94,599
2016	0	1,739	473,899	49,091	15,696	0	359	234,040	120,761	58,599	101,287
2017	0	38	16,114	14,364	11,238	0	11	16,631	18,337	11,208	87,171
2018	221	8,489	224,682	94,739	74,729	675	23,304	251,227	135,061	197,274	93,255
TOTAL	221	10,266	1,375,438	431,120	136,834	675	23,674	1,439,633	505,681	329,517	440,286

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,849,907	1,403,152	440,286	
IBNR + FREQUENCY ADJUSTMENT	(300,864)	(357,022)	1,289	
TOTAL LOSSES	2,549,043	1,046,130	441,576	
EXPECTED LOSSES	1,718,631	1,673,071	306,266	
CREDIBILITY	0.04	0.12	0.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.012	0.415	0.175	1.603
INDICATED (POST-TEST)	0.986	0.405	0.171	1.561
PRESENT ON RATE LEVEL	0.540	0.525	0.096	1.161
DERIVED BY FORMULA	0.557	0.511	0.107	1.175
UNDERLYING PRESENT RATE	0.682	0.664	0.122	1.468
PROPOSED	0.558	0.511	0.107	1.175

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.572
IND. RATE				1.57	MINIMUM PREMIUM	785
MAN. RATE	2.28	2.16	1.98	+ 1.57	PRESENT	795

+ PROPOSED

CLASS VETERINARIANS

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

959

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	41,794	197,300	0.472	0	0	0	2	7	9
2015	46,032	314,362	0.683	0	0	0	3	10	13
2016	47,829	280,802	0.587	0	0	1	5	8	14
2017	47,251	455,699	0.964	0	0	1	3	17	21
2018	51,801	596,741	1.152	0	0	1	1	12	14
TOTAL	234,707	1,844,904	0.786	0	0	3	14	54	71

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	22,705	46,964	0	0	0	18,059	48,352	61,220
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	11,410	50,112	88,430
2017	0	0	112,402	16,744	43,166	0	0	50,913	20,566	98,440	113,468
2018	0	0	149,054	15,027	71,491	0	0	86,902	62,950	131,685	79,632
TOTAL	0	0	339,252	112,887	173,411	0	0	181,482	203,598	378,396	455,878

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	27,904	53,163	0	0	0	25,301	74,559	65,567
2015	0	0	8,071	58,648	9,128	0	0	18,404	141,733	75,216	137,111
2016	0	459	123,765	8,143	5,452	0	144	91,536	26,726	76,950	119,204
2017	0	6,503	221,883	28,436	51,358	0	4,932	207,551	53,342	148,473	152,728
2018	709	24,298	383,353	62,494	56,862	703	32,061	441,602	145,596	125,554	105,592
TOTAL	709	31,261	737,072	185,626	175,964	703	37,137	759,093	392,698	500,751	580,201

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,565,975	1,255,038	580,201	
IBNR + FREQUENCY ADJUSTMENT	(213,688)	(286,435)	2,024	
TOTAL LOSSES	1,352,287	968,603	582,226	
EXPECTED LOSSES	1,220,974	1,315,076	526,971	
CREDIBILITY	0.03	0.11	0.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.576	0.413	0.248	1.237
INDICATED (POST-TEST)	0.561	0.402	0.242	1.205
PRESENT ON RATE LEVEL	0.411	0.443	0.178	1.032
DERIVED BY FORMULA	0.416	0.439	0.186	1.040
UNDERLYING PRESENT RATE	0.520	0.560	0.225	1.305
PROPOSED	0.416	0.438	0.186	1.040

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.392
IND. RATE				1.39	MINIMUM PREMIUM	735
MAN. RATE	2.27	1.98	1.76	+ 1.39	PRESENT	740

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	176,644	3,198,006	1.810	0	0	5	24	29	58
2015	172,769	3,558,802	2.060	0	0	5	23	52	80
2016	178,063	3,145,479	1.766	0	0	3	28	48	79
2017	208,031	2,738,371	1.316	0	0	6	20	42	68
2018	208,481	1,876,245	0.900	0	0	2	6	47	55
TOTAL	943,988	14,516,903	1.538	0	0	21	101	218	340

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	919,282	482,790	244,439	0	0	416,349	652,220	308,078	174,848
2015	0	0	652,291	624,838	348,976	0	0	399,970	849,189	407,711	275,827
2016	0	0	560,200	442,439	229,137	0	0	319,342	690,236	700,983	203,142
2017	0	0	758,005	416,930	140,570	0	0	501,036	375,398	242,689	303,743
2018	0	0	237,794	107,133	413,405	0	0	140,019	86,113	693,382	198,399
TOTAL	0	0	3,127,572	2,074,130	1,376,527	0	0	1,776,716	2,653,156	2,352,843	1,155,959

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,382,600	593,349	276,705	0	0	870,586	913,760	475,056	187,262
2015	0	0	1,220,312	698,843	411,314	0	0	1,240,288	1,337,143	620,153	334,302
2016	0	3,305	1,045,470	510,947	255,833	0	1,054	914,679	1,187,483	1,096,040	273,835
2017	0	44,360	1,703,161	438,806	204,877	0	48,435	1,925,190	593,730	415,760	408,838
2018	1,789	61,741	1,162,467	323,084	305,582	2,529	98,815	1,179,189	478,489	604,130	263,077
TOTAL	1,789	109,406	6,514,010	2,565,029	1,454,310	2,529	148,304	6,129,931	4,510,604	3,211,140	1,467,315

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,905,969	11,741,083	1,467,315	
IBNR + FREQUENCY ADJUSTMENT	(2,730,666)	(2,914,358)	6,049	
TOTAL LOSSES	10,175,303	8,826,725	1,473,364	
EXPECTED LOSSES	15,611,433	13,415,040	1,562,090	
CREDIBILITY	0.08	0.28	0.33	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.078	0.935	0.156	2.169
INDICATED (POST-TEST)	1.050	0.911	0.152	2.113
PRESENT ON RATE LEVEL	1.308	1.124	0.131	2.562
DERIVED BY FORMULA	1.287	1.064	0.138	2.489
UNDERLYING PRESENT RATE	1.654	1.421	0.165	3.240
PROPOSED	1.287	1.064	0.138	2.489

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.330
IND. RATE				3.33	MINIMUM PREMIUM	1.295
MAN. RATE	5.45	4.90	4.37	+ 3.33	PRESENT	1.320

+ PROPOSED

CLASS HOSPITALS

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

961

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	370,657	1,379,408	0.372	0	0	1	25	25	51
2015	405,543	1,793,406	0.442	0	0	3	12	11	26
2016	430,085	1,205,553	0.280	0	0	3	8	15	26
2017	435,198	2,482,623	0.570	0	0	4	18	20	42
2018	456,449	481,631	0.106	0	0	0	1	24	25
TOTAL	2,097,932	7,342,621	0.350	0	0	11	64	95	170

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	104,267	360,815	47,094	0	0	236,185	468,030	89,661	73,356
2015	0	0	556,828	292,716	15,593	0	0	574,199	279,856	20,269	53,945
2016	0	0	624,163	85,395	43,411	0	0	194,118	103,985	82,826	71,655
2017	0	0	877,515	346,530	84,323	0	0	624,985	381,465	89,171	78,634
2018	0	0	0	43,534	182,342	0	0	0	10,807	177,804	67,144
TOTAL	0	0	2,162,773	1,128,990	372,763	0	0	1,629,487	1,244,143	459,731	344,734

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	156,818	443,442	53,310	0	0	493,863	655,710	138,257	78,564
2015	0	0	729,243	325,134	22,281	0	0	883,543	441,259	37,807	65,381
2016	0	3,683	1,008,417	113,941	54,362	0	641	413,427	189,277	133,709	96,591
2017	0	46,383	1,684,740	367,597	139,122	0	47,740	1,849,447	568,837	191,214	105,841
2018	401	13,777	324,348	130,503	130,138	516	17,892	196,259	106,133	151,242	89,033
TOTAL	401	63,843	3,903,566	1,380,616	399,212	516	66,273	3,836,539	1,961,215	652,230	435,411

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,871,136	4,393,273	435,411	
IBNR + FREQUENCY ADJUSTMENT	(1,342,414)	(1,219,971)	2,323	
TOTAL LOSSES	6,528,722	3,173,302	437,733	
EXPECTED LOSSES	7,635,720	5,600,927	608,340	
CREDIBILITY	0.14	0.48	0.56	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.311	0.151	0.021	0.483
INDICATED (POST-TEST)	0.303	0.147	0.020	0.471
PRESENT ON RATE LEVEL	0.288	0.211	0.023	0.522
DERIVED BY FORMULA	0.290	0.181	0.021	0.492
UNDERLYING PRESENT RATE	0.364	0.267	0.029	0.660
PROPOSED	0.290	0.181	0.021	0.492

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.658
IND. RATE				0.66	MINIMUM PREMIUM	520
MAN. RATE	1.15	0.99	0.89	+ 0.66	PRESENT	525

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	89,586	206	0.000	0	0	0	0	0	0
2015	98,179	377	0.000	0	0	0	0	0	0
2016	102,741	0	0.000	0	0	0	0	0	0
2017	102,932	28,322	0.028	0	0	0	1	0	1
2018	106,117	1,647	0.002	0	0	0	0	0	0
TOTAL	499,555	30,552	0.006	0	0	0	1	0	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	206
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
TOTAL	0	0	0	2,993	0	0	0	0	24,017	0	3,542

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	221
2015	0	0	0	0	0	0	0	0	0	0	457
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	6	2,626	2,693	226	0	17	24,836	30,293	2,553	1,766
2018	0	0	0	0	0	0	0	0	0	0	2,184
TOTAL	0	6	2,626	2,693	226	0	17	24,836	30,293	2,553	4,627

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	27,485	35,764	4,627	
IBNR + FREQUENCY ADJUSTMENT	(50,387)	(21,269)	923	
TOTAL LOSSES	0	14,495	5,550	
EXPECTED LOSSES	286,699	97,273	245,742	
CREDIBILITY	0.06	0.19	0.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.003	0.001	0.004
INDICATED (POST-TEST)	0.000	0.003	0.001	0.004
PRESENT ON RATE LEVEL	0.045	0.015	0.039	0.100
DERIVED BY FORMULA	0.043	0.013	0.031	0.086
UNDERLYING PRESENT RATE	0.057	0.019	0.049	0.126
PROPOSED	0.043	0.013	0.030	0.086

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.115
IND. RATE				0.12	MINIMUM PREMIUM	365
MAN. RATE	0.22	0.19	0.17	+ 0.12	PRESENT	365

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	61,419	97,364	0.159	0	0	0	1	3	4
2015	62,457	300,635	0.481	0	0	1	0	2	3
2016	65,238	206,848	0.317	0	0	0	3	5	8
2017	65,956	278,067	0.422	0	0	0	3	6	9
2018	68,870	356,324	0.517	0	0	0	4	2	6
TOTAL	323,940	1,239,238	0.383	0	0	1	11	18	30

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	26,486	7,987	0	0	0	23,018	20,104	19,769
2015	0	0	80,645	0	10,691	0	0	171,857	0	6,737	30,705
2016	0	0	0	99,776	12,266	0	0	0	48,116	25,637	21,053
2017	0	0	0	56,909	31,787	0	0	0	79,218	102,269	7,884
2018	0	0	0	105,544	12,175	0	0	0	111,950	78,910	47,745
TOTAL	0	0	80,645	288,715	74,906	0	0	171,857	262,302	233,657	127,156

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	32,551	9,041	0	0	0	32,248	31,000	21,173
2015	0	0	141,906	957	12,729	0	0	478,399	5,243	10,745	37,214
2016	0	0	33,807	108,797	15,251	0	0	19,370	78,577	40,950	28,379
2017	0	148	62,568	56,780	39,030	0	86	123,645	120,965	158,255	10,612
2018	27	4,081	183,208	88,935	19,394	229	10,984	239,762	151,309	85,124	63,310
TOTAL	27	4,229	421,489	288,021	95,445	229	11,070	861,176	388,342	326,074	160,688

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,298,220	1,097,882	160,688	
IBNR + FREQUENCY ADJUSTMENT	(96,946)	(102,541)	484	
TOTAL LOSSES	1,201,274	995,341	161,172	
EXPECTED LOSSES	555,491	468,292	129,184	
CREDIBILITY	0.04	0.14	0.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.371	0.307	0.050	0.728
INDICATED (POST-TEST)	0.361	0.299	0.048	0.709
PRESENT ON RATE LEVEL	0.136	0.114	0.032	0.281
DERIVED BY FORMULA	0.145	0.140	0.034	0.319
UNDERLYING PRESENT RATE	0.171	0.145	0.040	0.356
PROPOSED	0.145	0.140	0.034	0.319

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.427
IND. RATE				0.43	MINIMUM PREMIUM	455
MAN. RATE	0.51	0.49	0.48	+ 0.43	PRESENT	460

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	12,928	92,065	0.712	0	0	0	3	0	3
2015	12,906	146,333	1.134	0	0	0	1	2	3
2016	13,824	65,682	0.475	0	0	0	2	2	4
2017	12,907	159,730	1.238	0	0	0	5	2	7
2018	12,771	368,314	2.884	0	0	0	0	14	14
TOTAL	65,336	832,124	1.274	0	0	0	11	20	31

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	45,577	0	0	0	0	16,797	0	29,691
2015	0	0	0	65,989	10,779	0	0	0	41,932	13,780	13,853
2016	0	0	0	23,400	2,295	0	0	0	18,754	9,440	11,793
2017	0	0	0	69,336	628	0	0	0	64,691	1,314	23,761
2018	0	0	0	0	129,405	0	0	0	0	198,563	40,346
TOTAL	0	0	0	204,302	143,107	0	0	0	142,174	223,097	119,444

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	56,014	0	0	0	0	23,533	0	31,799
2015	0	0	10,045	72,648	13,000	0	0	8,255	65,232	21,206	16,790
2016	0	0	7,863	25,476	2,971	0	0	7,501	30,572	15,128	15,897
2017	0	146	61,078	62,485	5,928	0	46	67,433	81,865	8,802	31,982
2018	285	8,825	181,555	68,468	89,134	576	19,638	201,978	106,787	166,872	53,499
TOTAL	285	8,972	260,541	285,092	111,033	576	19,684	285,167	307,989	212,008	149,967

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	575,223	916,122	149,967	
IBNR + FREQUENCY ADJUSTMENT	(95,704)	(218,893)	547	
TOTAL LOSSES	479,520	697,229	150,514	
EXPECTED LOSSES	547,655	988,531	154,601	
CREDIBILITY	0.01	0.05	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.734	1.067	0.230	2.031
INDICATED (POST-TEST)	0.715	1.040	0.224	1.979
PRESENT ON RATE LEVEL	0.663	1.196	0.187	2.046
DERIVED BY FORMULA	0.663	1.189	0.189	2.041
UNDERLYING PRESENT RATE	0.838	1.513	0.237	2.588
PROPOSED	0.663	1.188	0.189	2.041

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.731
IND. RATE				2.73	MINIMUM PREMIUM	1,120
MAN. RATE	4.36	3.92	3.49	+ 2.73	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
2014	272,511	907,361	0.333	0	0	1	2	15	18
2015	282,568	527,581	0.187	0	0	1	4	11	16
2016	284,679	258,831	0.091	0	0	0	5	2	7
2017	287,833	519,564	0.181	0	0	0	3	7	10
2018	305,617	761,287	0.249	0	0	1	3	16	20
TOTAL	1,433,208	2,974,624	0.208	0	0	3	17	51	71

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	73,200	27,335	138,961	0	0	234,873	82,479	221,657	128,856
2015	0	0	88,672	57,574	62,296	0	0	8,069	51,837	119,188	139,945
2016	0	0	0	25,810	3,406	0	0	0	44,809	20,458	164,348
2017	0	0	0	115,323	38,068	0	0	0	163,752	88,014	114,407
2018	0	0	164,372	70,780	121,663	0	0	20,755	42,788	197,520	143,409
TOTAL	0	0	326,244	296,822	364,394	0	0	263,697	385,665	646,837	690,965

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	110,093	33,595	157,304	0	0	491,119	115,553	341,795	138,005
2015	0	0	166,234	65,296	72,859	0	0	35,539	84,807	176,155	169,613
2016	0	0	8,772	28,159	4,188	0	0	17,735	72,841	32,985	221,541
2017	0	276	116,313	110,433	50,308	0	141	205,246	224,654	146,356	153,992
2018	876	31,386	568,158	133,945	97,857	650	24,870	313,935	151,075	174,214	190,160
TOTAL	876	31,662	969,569	371,428	382,515	650	25,011	1,063,574	648,930	871,505	873,311

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,091,341	2,274,379	873,311	
IBNR + FREQUENCY ADJUSTMENT	(312,501)	(615,704)	2,659	
TOTAL LOSSES	1,778,840	1,658,675	875,970	
EXPECTED LOSSES	1,795,337	2,808,834	709,448	
CREDIBILITY	0.11	0.37	0.44	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.124	0.116	0.061	0.301
INDICATED (POST-TEST)	0.121	0.113	0.060	0.293
PRESENT ON RATE LEVEL	0.099	0.155	0.039	0.293
DERIVED BY FORMULA	0.101	0.139	0.048	0.289
UNDERLYING PRESENT RATE	0.125	0.196	0.050	0.371
PROPOSED	0.103	0.141	0.049	0.293

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.392
IND. RATE				0.39	MINIMUM PREMIUM	445
MAN. RATE	0.70	0.58	0.50	+ 0.39	PRESENT	445

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	5,389	97,322	1.806	0	0	1	0	0	1
2015	5,667	5,915	0.104	0	0	0	0	0	0
2016	5,671	938	0.017	0	0	0	0	0	0
2017	7,648	4,420	0.058	0	0	0	0	0	0
2018	7,468	199,533	2.672	0	0	0	0	4	4
TOTAL	31,843	308,128	0.968	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
2014	0	0	82,110	0	0	0	0	14,817	0	0	395
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	0	0	87,091	0	0	0	0	108,335	4,107
TOTAL	0	0	82,110	0	87,091	0	0	14,817	0	108,335	15,775

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	123,493	0	0	0	0	30,982	0	0	423
2015	0	0	0	0	0	0	0	0	0	0	7,169
2016	0	0	0	0	0	0	0	0	0	0	1,264
2017	0	0	0	0	0	0	0	0	0	0	5,949
2018	192	5,940	122,189	46,080	59,988	314	10,714	110,198	58,263	91,045	5,446
TOTAL	192	5,940	245,682	46,080	59,988	314	10,714	141,181	58,263	91,045	20,252

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	404,023	255,375	20,252	
IBNR + FREQUENCY ADJUSTMENT	(72,928)	(76,097)	147	
TOTAL LOSSES	331,094	179,278	20,398	
EXPECTED LOSSES	412,945	354,859	36,053	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.040	0.563	0.064	1.667
INDICATED (POST-TEST)	1.013	0.548	0.062	1.624
PRESENT ON RATE LEVEL	1.026	0.881	0.090	1.996
DERIVED BY FORMULA	1.025	0.871	0.089	1.985
UNDERLYING PRESENT RATE	1.297	1.114	0.113	2.524
PROPOSED	1.025	0.871	0.089	1.985

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.098
IND. RATE				3.10	MINIMUM PREMIUM	1,230
MAN. RATE	4.39	4.10	3.86	+ 3.10	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
2014	10,379	61,361	0.591	0	0	0	1	1	2
2015	11,474	71,724	0.625	0	0	0	2	0	2
2016	14,093	101,469	0.720	0	0	0	1	0	1
2017	14,217	22,456	0.158	0	0	0	0	0	0
2018	15,924	78,107	0.490	0	0	0	1	2	3
TOTAL	66,087	335,117	0.507	0	0	0	5	3	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	18,210	222	0	0	0	32,381	6,119	4,429
2015	0	0	0	16,433	0	0	0	0	50,921	0	4,370
2016	0	0	0	45,385	0	0	0	0	49,427	0	6,657
2017	0	0	0	0	0	0	0	0	0	0	22,456
2018	0	0	0	28,347	3,874	0	0	0	27,696	1,387	16,803
TOTAL	0	0	0	108,375	4,096	0	0	0	160,425	7,506	54,715

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	22,380	251	0	0	0	45,366	9,435	4,743
2015	0	0	2,407	18,035	136	0	0	9,553	78,571	1,197	5,296
2016	0	0	14,746	49,111	1,130	0	0	17,561	78,134	2,372	8,974
2017	0	0	0	0	0	0	0	0	0	0	30,226
2018	9	1,137	50,053	24,206	5,625	4	924	40,869	27,680	5,819	22,281
TOTAL	9	1,137	67,206	113,732	7,143	4	924	67,984	229,751	18,823	71,520

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	137,264	369,450	71,520	
IBNR + FREQUENCY ADJUSTMENT	(41,924)	(54,230)	240	
TOTAL LOSSES	95,339	315,219	71,761	
EXPECTED LOSSES	236,260	254,178	58,401	
CREDIBILITY	0.01	0.05	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.144	0.477	0.109	0.730
INDICATED (POST-TEST)	0.141	0.465	0.106	0.711
PRESENT ON RATE LEVEL	0.283	0.304	0.070	0.657
DERIVED BY FORMULA	0.281	0.312	0.072	0.665
UNDERLYING PRESENT RATE	0.357	0.385	0.088	0.830
PROPOSED	0.281	0.312	0.072	0.665

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.890
IND. RATE				0.89	MINIMUM PREMIUM	590
MAN. RATE	1.28	1.19	1.12	+ 0.89	PRESENT	595

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	7,638	2,965	0.039	0	0	0	0	2	2
2015	7,504	5,883	0.078	0	0	0	0	3	3
2016	9,678	411,714	4.254	0	0	1	1	2	4
2017	9,541	41,449	0.434	0	0	0	1	2	3
2018	12,942	4,026	0.031	0	0	0	0	0	0
TOTAL	47,303	466,037	0.985	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
2014	0	0	0	0	562	0	0	0	0	1,217	1,186
2015	0	0	0	0	1,025	0	0	0	0	2,981	1,877
2016	0	0	204,957	591	22,157	0	0	136,375	4,071	37,443	6,120
2017	0	0	0	7,264	650	0	0	0	30,500	909	2,126
2018	0	0	0	0	0	0	0	0	0	0	4,026
TOTAL	0	0	204,957	7,855	24,394	0	0	136,375	34,571	42,550	15,335

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	636	0	0	0	0	1,877	1,270
2015	0	0	36	21	1,184	0	0	84	115	4,374	2,275
2016	0	1,209	323,112	8,245	25,392	0	450	264,098	21,891	59,357	8,250
2017	0	16	6,631	6,649	1,259	0	22	31,911	38,657	4,574	2,862
2018	0	0	0	0	0	0	0	0	0	0	5,338
TOTAL	0	1,225	329,779	14,915	28,471	0	472	296,093	60,663	70,182	19,995

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	627,569	174,231	19,995	
IBNR + FREQUENCY ADJUSTMENT	(56,127)	(39,433)	165	
TOTAL LOSSES	571,441	134,798	20,160	
EXPECTED LOSSES	322,181	188,060	36,932	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.208	0.285	0.043	1.536
INDICATED (POST-TEST)	1.177	0.278	0.042	1.496
PRESENT ON RATE LEVEL	0.539	0.314	0.062	0.915
DERIVED BY FORMULA	0.545	0.313	0.061	0.919
UNDERLYING PRESENT RATE	0.681	0.398	0.078	1.157
PROPOSED	0.545	0.313	0.061	0.919

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.230
IND. RATE				1.23	MINIMUM PREMIUM	685
MAN. RATE	1.85	1.67	1.56	+ 1.23	PRESENT	700

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	15,576	327,121	2.100	0	0	1	3	8	12
2015	15,582	86,133	0.553	0	0	0	1	2	3
2016	16,086	100,758	0.626	0	0	0	3	0	3
2017	17,453	126,184	0.723	0	0	0	1	5	6
2018	16,937	730,877	4.315	0	0	0	1	5	6
TOTAL	81,634	1,371,073	1.680	0	0	1	9	20	30

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	115,696	20,523	24,617	0	0	43,276	27,396	70,015	25,598
2015	0	0	0	708	10,608	0	0	0	785	11,723	62,309
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	31,275
2018	0	0	0	52,871	48,853	0	0	0	518,094	91,895	19,164
TOTAL	0	0	115,696	149,300	89,210	0	0	43,276	636,792	183,739	153,060

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	174,007	25,223	27,866	0	0	90,490	38,382	107,963	27,415
2015	0	0	475	999	12,260	0	0	478	1,663	17,221	75,519
2016	0	0	12,169	40,531	933	0	0	17,263	76,808	2,332	19,834
2017	0	84	35,152	34,854	8,460	0	32	47,482	54,965	19,263	42,096
2018	107	4,422	124,279	53,527	37,343	266	18,946	587,849	386,874	135,528	25,411
TOTAL	107	4,506	346,082	155,134	86,863	266	18,979	743,562	558,691	282,308	190,276

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,113,503	1,082,995	190,276	
IBNR + FREQUENCY ADJUSTMENT	(243,740)	(255,544)	552	
TOTAL LOSSES	869,764	827,451	190,828	
EXPECTED LOSSES	1,391,371	1,165,345	149,046	
CREDIBILITY	0.02	0.06	0.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.065	1.014	0.234	2.313
INDICATED (POST-TEST)	1.038	0.987	0.228	2.253
PRESENT ON RATE LEVEL	1.348	1.129	0.144	2.621
DERIVED BY FORMULA	1.342	1.120	0.149	2.611
UNDERLYING PRESENT RATE	1.704	1.428	0.183	3.315
PROPOSED	1.341	1.120	0.149	2.611

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.494
IND. RATE				3.49	MINIMUM PREMIUM	1,340
MAN. RATE	5.72	5.04	4.47	+ 3.49	PRESENT	1,365

+ PROPOSED

CLASS COMMERCIAL BUILDINGS

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 971

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	127,040	1,479,116	1.164	0	0	1	17	22	40
2015	138,653	1,679,011	1.211	0	0	2	20	33	55
2016	157,131	2,168,693	1.380	0	0	3	24	32	59
2017	167,771	3,054,839	1.821	0	0	6	28	41	75
2018	178,544	1,842,838	1.032	0	0	0	6	60	66
TOTAL	769,139	10,224,497	1.329	0	0	12	95	188	295

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	78,755	313,465	155,905	0	0	15,160	450,666	309,308	155,857
2015	0	0	314,653	373,121	179,181	0	0	177,914	288,023	240,308	105,811
2016	0	0	335,007	528,309	146,309	0	0	298,622	423,488	313,386	123,572
2017	0	0	712,013	485,210	245,095	0	0	406,964	602,627	457,653	145,277
2018	0	0	0	82,476	547,411	0	0	0	113,929	871,092	227,930
TOTAL	0	0	1,440,428	1,782,581	1,273,901	0	0	898,660	1,878,733	2,191,747	758,447

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	118,448	385,248	176,484	0	0	31,700	631,383	476,953	166,923
2015	0	0	613,150	416,109	211,566	0	0	555,873	458,831	360,286	128,243
2016	0	1,977	711,941	591,557	169,219	0	985	746,122	725,994	498,635	166,575
2017	0	41,967	1,726,878	516,227	323,032	0	39,628	1,977,886	911,375	751,049	195,543
2018	1,204	39,874	897,835	354,098	385,659	2,526	89,387	1,048,389	579,269	751,206	302,235
TOTAL	1,204	83,817	4,068,251	2,263,239	1,265,960	2,526	130,000	4,359,970	3,306,853	2,838,129	959,519

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,645,768	9,674,180	959,519	
IBNR + FREQUENCY ADJUSTMENT	(1,901,982)	(2,160,581)	3,709	
TOTAL LOSSES	6,743,786	7,513,599	963,228	
EXPECTED LOSSES	10,752,843	10,051,905	924,313	
CREDIBILITY	0.07	0.25	0.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.877	0.977	0.125	1.979
INDICATED (POST-TEST)	0.854	0.952	0.122	1.928
PRESENT ON RATE LEVEL	1.106	1.033	0.095	2.234
DERIVED BY FORMULA	1.088	1.013	0.103	2.204
UNDERLYING PRESENT RATE	1.398	1.307	0.120	2.825
PROPOSED	1.088	1.013	0.103	2.204

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.949
IND. RATE				2.95	MINIMUM PREMIUM	1,185
MAN. RATE	4.71	4.23	3.81	+ 2.95	PRESENT	1,205

+ PROPOSED

CLASS HOTELS - ALL OTHER EMPLOYEES

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 973

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	55,275	840,080	1.520	0	0	0	5	17	22
2015	60,001	606,380	1.011	0	0	1	4	13	18
2016	57,486	1,012,040	1.760	0	0	1	12	20	33
2017	63,107	660,907	1.047	0	0	0	6	16	22
2018	60,562	184,178	0.304	0	0	0	4	8	12
TOTAL	296,431	3,303,585	1.114	0	0	2	31	74	107

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	118,288	211,974	0	0	0	141,497	293,936	74,385
2015	0	0	75,572	92,885	128,054	0	0	53,905	47,970	154,303	53,691
2016	0	0	104,559	271,255	158,510	0	0	88,564	218,028	118,329	52,795
2017	0	0	0	191,416	88,158	0	0	0	231,232	97,012	53,089
2018	0	0	0	32,360	38,444	0	0	0	22,288	55,670	35,416
TOTAL	0	0	180,131	706,204	625,140	0	0	142,469	661,015	719,250	269,376

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	145,376	239,955	0	0	0	198,237	453,249	79,666
2015	0	0	150,718	105,305	149,054	0	0	163,347	81,522	227,821	65,073
2016	0	617	269,547	307,356	172,913	0	292	256,374	363,919	190,582	71,168
2017	0	481	202,990	187,687	110,784	0	191	278,698	311,618	166,712	71,458
2018	85	3,619	104,872	45,633	29,855	161	6,139	88,381	51,614	50,529	46,962
TOTAL	85	4,717	728,127	791,358	702,561	161	6,622	786,800	1,006,910	1,088,894	334,327

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,526,512	3,589,723	334,327	
IBNR + FREQUENCY ADJUSTMENT	(605,935)	(887,874)	1,144	
TOTAL LOSSES	920,577	2,701,849	335,471	
EXPECTED LOSSES	3,455,456	4,035,331	312,240	
CREDIBILITY	0.04	0.13	0.15	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.311	0.911	0.113	1.335
INDICATED (POST-TEST)	0.303	0.888	0.110	1.301
PRESENT ON RATE LEVEL	0.922	1.077	0.083	2.082
DERIVED BY FORMULA	0.897	1.052	0.087	2.036
UNDERLYING PRESENT RATE	1.166	1.361	0.105	2.632
PROPOSED	0.897	1.052	0.087	2.036

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.724
IND. RATE				2.72	MINIMUM PREMIUM	1,120
MAN. RATE	4.45	4.05	3.55	+ 2.72	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
2014	36,379	1,770,247	4.866	0	0	5	6	21	32
2015	33,161	182,503	0.550	0	0	0	3	8	11
2016	30,078	433,063	1.440	0	0	0	4	6	10
2017	50,457	709,398	1.406	0	0	0	5	9	14
2018	47,496	396,922	0.836	0	0	1	0	17	18
TOTAL	197,571	3,492,133	1.768	0	0	6	18	61	85

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	597,347	116,496	49,551	0	0	671,366	116,800	141,267	77,420
2015	0	0	0	79,440	10,705	0	0	0	25,374	29,448	37,536
2016	0	0	0	142,255	88,390	0	0	0	102,670	59,962	39,786
2017	0	0	0	214,983	92,839	0	0	0	59,175	298,942	43,459
2018	0	0	107,273	0	48,207	0	0	86,297	0	128,600	26,545
TOTAL	0	0	704,620	553,174	289,692	0	0	757,663	304,019	658,219	224,746

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	898,410	143,174	56,092	0	0	1,403,826	163,637	217,834	82,917
2015	0	0	12,013	87,409	13,026	0	0	5,591	40,286	43,808	45,494
2016	0	0	56,233	159,909	95,538	0	0	41,797	168,183	95,303	53,632
2017	0	535	225,527	209,711	117,679	0	131	183,161	136,160	444,270	58,496
2018	503	16,933	254,322	34,807	37,560	692	29,848	347,262	82,623	112,356	35,199
TOTAL	503	17,468	1,446,504	635,009	319,896	692	29,980	1,981,637	590,889	913,571	275,736

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,476,784	2,459,365	275,736	
IBNR + FREQUENCY ADJUSTMENT	(399,100)	(560,315)	1,176	
TOTAL LOSSES	3,077,684	1,899,050	276,912	
EXPECTED LOSSES	2,282,263	2,620,742	283,056	
CREDIBILITY	0.03	0.10	0.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.558	0.961	0.140	2.659
INDICATED (POST-TEST)	1.517	0.936	0.137	2.590
PRESENT ON RATE LEVEL	0.914	1.049	0.113	2.076
DERIVED BY FORMULA	0.932	1.038	0.116	2.085
UNDERLYING PRESENT RATE	1.155	1.326	0.143	2.625
PROPOSED	0.931	1.038	0.116	2.085

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.790
IND. RATE				2.79	MINIMUM PREMIUM	1,140
MAN. RATE	4.37	3.93	3.54	+ 2.79	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
2014	253,267	3,012,841	1.190	0	0	4	17	43	64
2015	272,617	2,807,830	1.030	1	0	2	22	59	84
2016	296,764	1,793,090	0.604	0	0	0	20	56	76
2017	312,917	1,945,700	0.622	0	0	1	21	77	99
2018	317,437	1,932,446	0.609	1	0	1	12	66	80
TOTAL	1,453,002	11,491,907	0.791	2	0	8	92	301	403

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	586,319	422,625	192,014	0	0	666,771	579,793	324,744	240,575
2015	53,333	0	229,008	303,926	363,123	54,375	0	79,875	495,621	1,014,195	214,374
2016	0	0	0	455,822	339,018	0	0	0	409,576	345,659	243,015
2017	0	0	82,486	338,395	250,200	0	0	13,933	453,174	497,532	309,980
2018	194,520	0	124,000	200,313	316,156	0	0	45,000	315,903	453,898	282,656
TOTAL	247,853	0	1,021,813	1,721,081	1,460,511	54,375	0	805,579	2,254,067	2,636,028	1,290,600

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	881,824	519,406	217,360	0	0	1,394,218	812,290	500,755	257,656
2015	81,466	0	459,144	343,232	423,079	107,467	0	343,839	806,106	1,500,276	259,821
2016	0	0	186,507	516,163	364,200	0	0	176,182	681,367	540,637	327,584
2017	0	5,654	535,829	352,628	301,079	0	1,804	711,608	675,935	777,671	417,233
2018	252,649	43,504	974,657	334,594	243,695	1,483	62,795	1,024,641	558,342	436,760	374,802
TOTAL	334,115	49,158	3,037,961	2,066,023	1,549,413	108,950	64,599	3,650,488	3,534,040	3,756,099	1,637,096

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,245,271	10,905,574	1,637,096	
IBNR + FREQUENCY ADJUSTMENT	(1,367,610)	(2,496,985)	6,788	
TOTAL LOSSES	5,877,661	8,408,590	1,643,884	
EXPECTED LOSSES	7,747,186	11,496,766	1,765,366	
CREDIBILITY	0.11	0.38	0.44	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.405	0.579	0.113	1.096
INDICATED (POST-TEST)	0.394	0.564	0.110	1.068
PRESENT ON RATE LEVEL	0.422	0.626	0.096	1.143
DERIVED BY FORMULA	0.419	0.602	0.102	1.123
UNDERLYING PRESENT RATE	0.533	0.791	0.121	1.446
PROPOSED	0.419	0.602	0.102	1.123

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.503
IND. RATE				1.50	MINIMUM PREMIUM	765
MAN. RATE	2.40	2.16	1.95	+ 1.50	PRESENT	775

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	55,932	624,810	1.117	0	0	0	5	8	13
2015	55,964	1,077,492	1.925	0	0	1	4	11	16
2016	59,004	492,736	0.835	0	0	0	2	13	15
2017	64,393	757,426	1.176	0	0	1	1	14	16
2018	66,071	336,309	0.509	0	0	0	3	10	13
TOTAL	301,364	3,288,773	1.091	0	0	2	15	56	73

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	75,773	102,411	0	0	0	101,037	315,526	30,063
2015	0	0	167,602	113,794	91,494	0	0	304,872	104,961	213,425	81,344
2016	0	0	0	75,507	56,663	0	0	0	202,057	98,916	59,593
2017	0	0	101,195	28,320	173,034	0	0	22,783	145,572	170,950	115,572
2018	0	0	0	57,310	54,906	0	0	0	73,839	112,510	37,744
TOTAL	0	0	268,797	350,704	478,508	0	0	327,655	627,466	911,327	324,316

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	93,125	115,929	0	0	0	141,553	486,541	32,197
2015	0	0	244,145	127,963	107,240	0	0	672,532	176,915	316,808	98,589
2016	0	0	30,952	85,537	60,855	0	0	80,565	329,115	158,785	80,331
2017	0	6,004	264,741	61,090	193,822	0	2,340	285,671	221,988	266,856	155,560
2018	121	5,510	167,239	73,844	43,797	326	13,224	219,644	132,316	106,958	50,049
TOTAL	121	11,513	707,077	441,559	521,643	326	15,565	1,258,411	1,001,887	1,335,948	416,726

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,993,013	3,301,038	416,726	
IBNR + FREQUENCY ADJUSTMENT	(210,686)	(675,248)	1,395	
TOTAL LOSSES	1,782,327	2,625,790	418,122	
EXPECTED LOSSES	1,203,884	3,103,479	362,980	
CREDIBILITY	0.04	0.13	0.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.591	0.871	0.139	1.601
INDICATED (POST-TEST)	0.576	0.849	0.135	1.560
PRESENT ON RATE LEVEL	0.316	0.814	0.095	1.226
DERIVED BY FORMULA	0.326	0.819	0.101	1.246
UNDERLYING PRESENT RATE	0.399	1.030	0.120	1.550
PROPOSED	0.326	0.819	0.101	1.246

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.667
IND. RATE				1.67	MINIMUM PREMIUM	815
MAN. RATE	2.45	2.24	2.09	+ 1.67	PRESENT	825

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	50,066	87,642	0.175	0	0	0	2	2	4
2015	51,313	7,118	0.014	0	0	0	0	1	1
2016	54,808	5,756	0.011	0	0	0	0	1	1
2017	56,129	202,373	0.361	0	0	0	4	2	6
2018	59,030	109,905	0.186	0	0	0	1	4	5
TOTAL	271,346	412,794	0.152	0	0	0	7	10	17

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	37,225	5,398	0	0	0	23,898	17,480	3,641
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	114,887	6,559	0	0	0	66,304	1,626	12,997
2018	0	0	0	14,691	21,641	0	0	0	30,650	39,100	3,823
TOTAL	0	0	0	166,803	36,817	0	0	0	120,852	63,691	24,631

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	45,750	6,111	0	0	0	33,481	26,954	3,900
2015	0	0	10	6	317	0	0	88	120	4,574	4,517
2016	0	0	334	199	3,065	0	0	210	232	3,569	597
2017	0	247	103,399	104,505	15,851	0	47	69,228	83,964	9,430	17,494
2018	48	1,928	53,486	22,933	16,439	113	4,737	83,440	50,835	38,009	5,069
TOTAL	48	2,176	157,228	173,392	41,782	113	4,784	152,966	168,632	82,536	31,577

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	317,315	466,342	31,577	
IBNR + FREQUENCY ADJUSTMENT	(106,942)	(99,313)	229	
TOTAL LOSSES	210,373	367,030	31,806	
EXPECTED LOSSES	611,112	455,606	60,020	
CREDIBILITY	0.04	0.12	0.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.078	0.135	0.012	0.225
INDICATED (POST-TEST)	0.076	0.132	0.011	0.219
PRESENT ON RATE LEVEL	0.178	0.133	0.017	0.328
DERIVED BY FORMULA	0.174	0.133	0.017	0.323
UNDERLYING PRESENT RATE	0.225	0.168	0.022	0.415
PROPOSED	0.174	0.133	0.017	0.323

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.432
IND. RATE				0.43	MINIMUM PREMIUM	455
MAN. RATE	0.68	0.61	0.56	+ 0.43	PRESENT	460

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	3,784	4,662	0.123	0	0	0	0	0	0
2015	3,505	158,208	4.514	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
TOTAL	21,049	236,472	1.123	0	0	0	0	7	7

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	4,662
2015	0	0	0	0	114,723	0	0	0	0	38,242	5,243
2016	0	0	0	0	114	0	0	0	0	69	566
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
TOTAL	0	0	0	0	116,207	0	0	0	0	105,514	14,751

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	4,993
2015	0	0	4,015	2,398	132,528	0	0	1,078	1,472	56,116	6,355
2016	0	0	13	8	119	0	0	6	7	104	749
2017	0	1	246	109	675	0	20	27,218	13,729	97,738	1,602
2018	2	51	1,055	398	518	1	49	500	265	413	4,111
TOTAL	2	52	5,329	2,912	133,840	1	69	28,803	15,473	154,372	17,809

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	34,256	306,597	17,809	
IBNR + FREQUENCY ADJUSTMENT	(53,792)	(38,505)	129	
TOTAL LOSSES	0	268,092	17,939	
EXPECTED LOSSES	301,921	177,936	33,641	
CREDIBILITY	0.01	0.02	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.274	0.085	1.359
INDICATED (POST-TEST)	0.000	1.241	0.083	1.324
PRESENT ON RATE LEVEL	1.134	0.668	0.126	1.929
DERIVED BY FORMULA	1.123	0.680	0.125	1.928
UNDERLYING PRESENT RATE	1.434	0.845	0.160	2.440
PROPOSED	1.123	0.680	0.125	1.928

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.580
IND. RATE				2.58	MINIMUM PREMIUM	1,080
MAN. RATE	4.03	3.64	3.29	+ 2.58	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
2014	16,103	192,996	1.199	0	0	0	2	5	7
2015	20,564	385,745	1.876	0	0	0	4	6	10
2016	22,784	226,211	0.993	0	0	1	3	3	7
2017	26,085	253,364	0.971	0	0	0	3	13	16
2018	28,007	407,730	1.456	0	0	0	2	15	17
TOTAL	113,543	1,466,046	1.291	0	0	1	14	42	57

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	3,577	49,984	0	0	0	57,855	71,345	10,235
2015	0	0	0	72,300	93,106	0	0	0	79,936	122,694	17,709
2016	0	0	78,106	18,085	17,544	0	0	53,322	31,635	7,762	19,757
2017	0	0	0	81,755	28,994	0	0	0	32,356	55,264	54,995
2018	0	0	0	59,223	99,814	0	0	0	55,340	143,855	49,498
TOTAL	0	0	78,106	234,940	289,442	0	0	53,322	257,122	400,920	152,194

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	4,396	56,582	0	0	0	81,055	110,014	10,962
2015	0	0	13,851	81,295	108,156	0	0	18,456	128,065	181,920	21,463
2016	0	461	129,967	23,083	19,593	0	176	113,326	55,377	14,284	26,632
2017	0	198	83,255	78,641	37,857	0	39	56,007	52,184	84,407	74,023
2018	220	8,631	233,256	99,100	74,929	417	15,799	225,172	131,183	130,193	65,634
TOTAL	220	9,290	460,328	286,516	297,116	417	16,014	412,961	447,864	520,817	198,715

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	899,230	1,552,313	198,715	
IBNR + FREQUENCY ADJUSTMENT	(322,494)	(398,909)	723	
TOTAL LOSSES	576,736	1,153,405	199,439	
EXPECTED LOSSES	1,804,476	1,879,615	171,909	
CREDIBILITY	0.02	0.07	0.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.508	1.016	0.176	1.699
INDICATED (POST-TEST)	0.495	0.990	0.171	1.655
PRESENT ON RATE LEVEL	1.257	1.309	0.120	2.686
DERIVED BY FORMULA	1.242	1.287	0.124	2.652
UNDERLYING PRESENT RATE	1.589	1.655	0.151	3.396
PROPOSED	1.241	1.287	0.124	2.652

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				3.55	MINIMUM PREMIUM	1,360
MAN. RATE	5.83	5.19	4.58	+ 3.55	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
2014	27,632	436,061	1.578	0	0	0	1	10	11
2015	22,400	263,129	1.175	0	0	0	1	10	11
2016	23,470	71,351	0.304	0	0	0	1	5	6
2017	22,683	110,595	0.488	0	0	0	0	4	4
2018	23,060	124,849	0.541	0	0	0	0	10	10
TOTAL	119,245	1,005,985	0.844	0	0	0	3	39	42

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	21,600	85,230	0	0	0	5,474	254,591	69,166
2015	0	0	0	4,088	96,712	0	0	0	1,875	130,709	29,745
2016	0	0	0	2,901	28,410	0	0	0	2,842	18,611	18,587
2017	0	0	0	0	7,963	0	0	0	0	72,050	30,582
2018	0	0	0	0	30,582	0	0	0	0	44,172	50,095
TOTAL	0	0	0	28,589	248,897	0	0	0	10,191	520,133	198,175

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	26,546	96,480	0	0	0	7,669	392,579	74,077
2015	0	0	3,984	6,508	111,756	0	0	4,038	7,925	191,846	36,051
2016	0	0	4,161	5,060	29,641	0	0	2,661	6,318	28,187	25,055
2017	0	7	3,167	1,399	8,700	0	22	29,396	14,828	105,560	41,163
2018	67	2,086	42,907	16,181	21,065	128	4,369	44,932	23,756	37,122	66,426
TOTAL	67	2,093	54,219	55,694	267,642	128	4,390	81,026	60,496	755,295	242,772

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	141,924	1,139,128	242,772	
IBNR + FREQUENCY ADJUSTMENT	(261,827)	(427,954)	755	
TOTAL LOSSES	0	711,173	243,527	
EXPECTED LOSSES	1,532,621	1,920,263	216,553	
CREDIBILITY	0.02	0.07	0.08	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.596	0.204	0.801
INDICATED (POST-TEST)	0.000	0.581	0.199	0.780
PRESENT ON RATE LEVEL	1.016	1.273	0.144	2.433
DERIVED BY FORMULA	0.996	1.225	0.148	2.369
UNDERLYING PRESENT RATE	1.285	1.610	0.182	3.077
PROPOSED	0.996	1.225	0.148	2.369

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.170
IND. RATE				3.17	MINIMUM PREMIUM	1,250
MAN. RATE	5.30	4.70	4.15	+ 3.17	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
2014	51,655	292,450	0.566	0	0	0	6	11	17
2015	52,062	490,544	0.942	0	0	0	7	10	17
2016	51,133	500,516	0.979	0	0	1	2	10	13
2017	50,501	343,550	0.680	0	0	1	2	9	12
2018	40,670	46,315	0.114	0	0	0	0	4	4
TOTAL	246,021	1,673,375	0.680	0	0	2	17	44	63

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	65,364	13,519	0	0	0	106,799	64,573	42,195
2015	0	0	0	177,996	60,507	0	0	0	122,456	81,210	48,375
2016	0	0	127,324	115,564	14,788	0	0	49,738	81,272	41,475	70,355
2017	0	0	131,681	20,813	60,399	0	0	47,346	5,705	60,010	17,596
2018	0	0	0	0	11,571	0	0	0	0	6,443	28,301
TOTAL	0	0	259,005	379,737	160,784	0	0	97,084	316,232	253,711	206,822

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	80,332	15,304	0	0	0	149,625	99,572	45,191
2015	0	0	28,194	196,615	71,375	0	0	25,263	192,076	122,045	58,631
2016	0	751	238,268	129,846	19,708	0	164	127,137	136,841	67,407	94,839
2017	0	7,630	264,900	36,117	70,996	0	4,567	166,267	26,188	90,445	23,684
2018	25	789	16,234	6,122	7,970	19	637	6,554	3,465	5,415	37,527
TOTAL	25	9,171	547,596	449,033	185,353	19	5,369	325,220	508,196	384,883	259,871

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	887,399	1,527,464	259,871	
IBNR + FREQUENCY ADJUSTMENT	(423,978)	(553,176)	1,001	
TOTAL LOSSES	463,421	974,288	260,872	
EXPECTED LOSSES	2,416,583	2,451,106	313,169	
CREDIBILITY	0.03	0.12	0.13	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.188	0.396	0.106	0.690
INDICATED (POST-TEST)	0.183	0.386	0.103	0.673
PRESENT ON RATE LEVEL	0.777	0.788	0.101	1.665
DERIVED BY FORMULA	0.759	0.740	0.101	1.600
UNDERLYING PRESENT RATE	0.982	0.996	0.127	2.106
PROPOSED	0.759	0.740	0.101	1.600

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.141
IND. RATE				2.14	MINIMUM PREMIUM	950
MAN. RATE	3.77	3.28	2.84	+ 2.14	PRESENT	965

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	2,159	22,227	1,030	0	0	0	0	2	2
2015	2,165	179,291	8,281	0	0	1	1	0	2
2016	2,587	67,891	2,624	0	0	0	0	2	2
2017	2,380	444,007	18,656	0	0	1	2	3	6
2018	2,635	148,966	5,653	0	0	0	0	3	3
TOTAL	11,926	862,382	7,231	0	0	2	3	10	15

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	6,487	0	0	0	0	11,567	4,173
2015	0	0	87,113	25,601	0	0	0	49,561	11,900	0	5,116
2016	0	0	0	0	17,366	0	0	0	0	27,155	23,370
2017	0	0	200,877	115,588	24,104	0	0	17,604	69,903	13,937	1,994
2018	0	0	0	0	42,533	0	0	0	0	97,634	8,799
TOTAL	0	0	287,990	141,189	90,490	0	0	67,165	81,803	150,293	43,452

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	7,343	0	0	0	0	17,836	4,469
2015	0	0	156,634	28,890	622	0	0	140,141	19,799	527	6,201
2016	0	0	1,968	1,174	18,075	0	0	2,409	2,664	40,928	31,503
2017	0	11,755	450,594	118,563	40,315	0	1,743	128,496	93,507	28,563	2,684
2018	94	2,901	59,674	22,504	29,297	283	9,656	99,313	52,508	82,052	11,667
TOTAL	94	14,655	668,869	171,131	95,651	283	11,399	370,359	168,477	169,906	56,524

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,065,660	605,166	56,524	
IBNR + FREQUENCY ADJUSTMENT	(73,595)	(66,140)	113	
TOTAL LOSSES	992,065	539,026	56,637	
EXPECTED LOSSES	419,416	304,543	29,476	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	8.319	4.520	0.475	13.313
INDICATED (POST-TEST)	8.103	4.403	0.463	12.968
PRESENT ON RATE LEVEL	2.781	2.019	0.195	4.996
DERIVED BY FORMULA	2.781	2.067	0.201	5.049
UNDERLYING PRESENT RATE	3.517	2.554	0.247	6.318
PROPOSED	2.781	2.067	0.201	5.049

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.756
IND. RATE				6.76	MINIMUM PREMIUM	2,000
MAN. RATE	10.80	9.56	8.52	+ 6.76	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	400,933	666,954	0.166	0	0	1	7	3	11
2015	316,618	209,192	0.066	0	0	0	3	0	3
2016	307,294	143,369	0.047	0	0	0	0	3	3
2017	349,969	268,453	0.077	0	0	0	1	4	5
2018	294,783	57,928	0.020	0	0	0	1	1	2
TOTAL	1,669,597	1,345,896	0.081	0	0	1	12	11	24

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	208,013	100,040	2,190	0	0	67,142	221,459	8,268	59,842
2015	0	0	0	80,716	0	0	0	0	120,098	0	8,378
2016	0	0	0	0	33,878	0	0	0	0	47,139	62,352
2017	0	0	0	43,889	105,245	0	0	0	8,237	89,838	21,244
2018	0	0	0	18,876	1,937	0	0	0	26,200	1,128	9,787
TOTAL	0	0	208,013	243,521	143,250	0	0	67,142	375,994	146,373	161,603

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	312,852	122,949	2,479	0	0	140,394	310,264	12,749	64,091
2015	0	0	11,825	88,586	670	0	0	22,530	185,311	2,822	10,154
2016	0	0	3,838	2,290	35,260	0	0	4,181	4,624	71,048	84,050
2017	0	187	80,360	57,974	118,298	0	33	45,172	28,878	132,497	28,594
2018	4	713	32,428	15,778	3,303	3	856	38,475	26,086	5,350	12,978
TOTAL	4	900	441,303	287,578	160,010	3	888	250,752	555,164	224,466	199,867

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	693,851	1,227,218	199,867	
IBNR + FREQUENCY ADJUSTMENT	(232,859)	(274,823)	890	
TOTAL LOSSES	460,992	952,395	200,757	
EXPECTED LOSSES	1,356,709	1,222,713	267,992	
CREDIBILITY	0.12	0.41	0.48	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.028	0.057	0.012	0.097
INDICATED (POST-TEST)	0.027	0.056	0.012	0.094
PRESENT ON RATE LEVEL	0.064	0.058	0.013	0.135
DERIVED BY FORMULA	0.060	0.057	0.012	0.129
UNDERLYING PRESENT RATE	0.081	0.073	0.016	0.171
PROPOSED	0.060	0.057	0.012	0.129

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.173
IND. RATE				0.17	MINIMUM PREMIUM	380
MAN. RATE	0.32	0.28	0.23	+ 0.17	PRESENT	380

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	15,114	214,640	1.420	0	0	0	1	4	5
2015	12,259	374,008	3.051	0	0	1	1	3	5
2016	12,028	317,989	2.644	0	0	1	1	3	5
2017	11,688	33,325	0.285	0	0	0	0	2	2
2018	12,270	28,615	0.233	0	0	0	0	1	1
TOTAL	63,359	968,577	1.529	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
2014	0	0	0	13,285	84,948	0	0	0	5,251	62,200	48,956
2015	0	0	202,385	31,395	6,595	0	0	36,581	45,602	13,729	37,721
2016	0	0	161,993	34,123	11,061	0	0	20,429	16,813	32,018	41,552
2017	0	0	0	0	994	0	0	0	0	1,952	30,379
2018	0	0	0	0	4,305	0	0	0	0	6,647	17,663
TOTAL	0	0	364,378	78,803	107,903	0	0	57,010	67,666	116,546	176,271

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	16,327	96,161	0	0	0	7,357	95,912	52,432
2015	0	0	360,016	36,436	8,830	0	0	110,732	71,953	21,400	45,718
2016	0	956	265,583	42,500	14,192	0	67	47,661	31,484	49,473	56,012
2017	0	1	395	175	1,086	0	1	796	402	2,860	40,890
2018	9	294	6,040	2,278	2,965	19	657	6,761	3,575	5,586	23,421
TOTAL	9	1,250	632,035	97,715	123,235	19	725	165,952	114,770	175,232	218,473

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	799,990	510,953	218,473	
IBNR + FREQUENCY ADJUSTMENT	(204,496)	(172,685)	468	
TOTAL LOSSES	595,494	338,268	218,941	
EXPECTED LOSSES	1,206,986	772,471	134,674	
CREDIBILITY	0.01	0.05	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.940	0.534	0.346	1.819
INDICATED (POST-TEST)	0.916	0.520	0.337	1.772
PRESENT ON RATE LEVEL	1.506	0.964	0.168	2.639
DERIVED BY FORMULA	1.501	0.942	0.177	2.619
UNDERLYING PRESENT RATE	1.905	1.219	0.213	3.337
PROPOSED	1.501	0.942	0.177	2.619

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.504
IND. RATE				3.50	MINIMUM PREMIUM	1,345
MAN. RATE	5.73	5.07	4.50	+ 3.50	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
2014	12,734	68,956	0.542	0	0	0	2	4	6
2015	14,299	245,093	1.714	0	0	0	3	2	5
2016	18,863	990,134	5.249	0	0	2	2	1	5
2017	16,854	76,840	0.456	0	0	0	0	6	6
2018	17,818	2,795	0.016	0	0	0	0	0	0
TOTAL	80,568	1,383,818	1.718	0	0	2	7	13	22

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	15,047	7,095	0	0	0	2,259	13,594	30,961
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	22,703	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	2,795
TOTAL	0	0	549,139	108,501	126,621	0	0	373,119	25,094	143,444	57,900

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	18,493	8,032	0	0	0	3,165	20,962	33,159
2015	0	0	12,470	70,286	111,265	0	0	4,112	23,360	79,666	23,206
2016	0	3,240	868,931	50,353	9,854	0	1,231	714,751	48,763	42,115	2,874
2017	0	19	8,311	3,672	22,831	0	16	21,655	10,923	77,763	3,856
2018	0	0	0	0	0	0	0	0	0	0	3,706
TOTAL	0	3,259	889,712	142,804	151,982	0	1,247	740,518	86,211	220,506	66,802

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,634,736	601,502	66,802	
IBNR + FREQUENCY ADJUSTMENT	(107,397)	(141,098)	210	
TOTAL LOSSES	1,527,338	460,404	67,012	
EXPECTED LOSSES	599,989	654,166	54,177	
CREDIBILITY	0.02	0.05	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.896	0.571	0.083	2.550
INDICATED (POST-TEST)	1.847	0.557	0.081	2.484
PRESENT ON RATE LEVEL	0.589	0.642	0.053	1.284
DERIVED BY FORMULA	0.614	0.638	0.055	1.307
UNDERLYING PRESENT RATE	0.745	0.812	0.067	1.624
PROPOSED	0.614	0.638	0.055	1.307

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.749
IND. RATE				1.75	MINIMUM PREMIUM	840
MAN. RATE	2.57	2.39	2.19	+ 1.75	PRESENT	850

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	1,172,592	1,654,619	0.141	0	0	1	7	14	22
2015	1,188,297	1,299,184	0.109	0	0	1	10	9	20
2016	1,212,263	695,273	0.057	0	0	1	8	11	20
2017	1,221,673	538,542	0.044	0	0	0	8	18	26
2018	1,342,847	282,300	0.021	0	0	0	3	12	15
TOTAL	6,137,672	4,469,918	0.073	0	0	3	36	64	103

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	143,646	265,248	130,173	0	0	203,888	558,758	121,929	230,977
2015	0	0	144,447	267,232	63,039	0	0	363,906	207,706	134,984	117,870
2016	0	0	217,656	124,647	55,429	0	0	40,443	146,908	52,495	57,695
2017	0	0	0	113,210	113,757	0	0	0	60,754	120,698	130,123
2018	0	0	0	58,491	51,174	0	0	0	27,977	97,216	47,442
TOTAL	0	0	505,749	828,828	413,572	0	0	608,237	1,002,103	527,322	584,107

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	216,044	325,990	147,356	0	0	426,330	782,820	188,015	247,376
2015	0	0	236,991	295,619	75,566	0	0	824,219	333,834	204,360	142,858
2016	0	1,284	387,040	145,114	63,254	0	133	133,759	240,876	86,981	77,773
2017	0	340	144,560	121,831	132,838	0	79	112,070	101,469	183,293	175,146
2018	113	5,292	163,862	72,793	41,349	282	10,409	138,747	79,490	86,400	62,908
TOTAL	113	6,916	1,148,497	961,346	460,363	282	10,621	1,635,125	1,538,489	749,049	706,061

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,801,554	3,709,246	706,061	
IBNR + FREQUENCY ADJUSTMENT	(766,368)	(670,071)	4,438	
TOTAL LOSSES	2,035,186	3,039,175	710,499	
EXPECTED LOSSES	4,415,520	3,066,333	1,165,207	
CREDIBILITY	0.29	0.99	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.033	0.050	0.012	0.094
INDICATED (POST-TEST)	0.032	0.048	0.011	0.092
PRESENT ON RATE LEVEL	0.057	0.040	0.015	0.111
DERIVED BY FORMULA	0.050	0.048	0.011	0.109
UNDERLYING PRESENT RATE	0.072	0.050	0.019	0.141
PROPOSED	0.050	0.048	0.011	0.109

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.146
IND. RATE				0.15	MINIMUM PREMIUM	375
MAN. RATE	0.26	0.23	0.19	+ 0.15	PRESENT	375

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	746	309	0.041	0	0	0	0	0	0
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	79,955	8.579	0	0	0	0	2	2
2018	1,299	89,999	6.928	0	0	0	1	1	2
TOTAL	4,717	364,112	7.719	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
2014	0	0	0	0	0	0	0	0	0	0	309
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	20,748	0	0	0	0	20,258	38,949
2018	0	0	0	5,385	1,987	0	0	0	49,643	7,091	25,893
TOTAL	0	0	73,878	5,385	33,519	0	0	62,500	49,643	52,430	86,757

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	331
2015	0	0	129,730	716	2,779	0	0	173,917	1,818	525	33
2016	0	0	983	587	9,033	0	0	2,212	2,446	37,584	29,088
2017	0	19	8,251	3,645	22,667	0	6	8,265	4,169	29,680	52,425
2018	4	301	11,264	5,260	1,930	21	2,111	77,939	52,091	14,299	34,334
TOTAL	4	320	150,228	10,209	36,410	21	2,117	262,333	60,525	82,088	116,212

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	415,023	189,231	116,212	
IBNR + FREQUENCY ADJUSTMENT	(17,016)	(15,914)	162	
TOTAL LOSSES	398,007	173,317	116,373	
EXPECTED LOSSES	97,937	75,791	36,130	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	8.438	3.674	2.467	14.579
INDICATED (POST-TEST)	8.219	3.579	2.403	14.202
PRESENT ON RATE LEVEL	1.642	1.271	0.606	3.518
DERIVED BY FORMULA	1.642	1.294	0.624	3.559
UNDERLYING PRESENT RATE	2.076	1.607	0.766	4.449
PROPOSED	1.642	1.294	0.624	3.559

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.762
IND. RATE				4.76	MINIMUM PREMIUM	1,710
MAN. RATE	8.09	6.81	6.00	+ 4.76	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
2014	2,582	190,690	7.385	0	0	1	0	0	1
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	26,085	0.847	0	0	0	1	0	1
TOTAL	14,471	277,957	1.921	0	0	1	1	2	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	189,588	0	0	0	0	1,102	0	0	0
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	12,669	0	0	0	0	4,217	0	9,199
TOTAL	0	0	189,588	12,669	1,182	0	0	1,102	4,217	1,532	67,667

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	285,140	0	0	0	0	2,304	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	224
2016	0	0	0	0	0	0	0	0	0	0	6,656
2017	0	1	470	208	1,291	0	0	625	315	2,245	71,802
2018	0	390	19,941	9,902	1,321	0	120	6,008	4,101	708	12,198
TOTAL	0	391	305,551	10,110	2,613	0	120	8,937	4,416	2,953	90,881

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	315,000	20,092	90,881	
IBNR + FREQUENCY ADJUSTMENT	(51,646)	(57,725)	54	
TOTAL LOSSES	263,354	0	90,935	
EXPECTED LOSSES	293,297	264,397	14,228	
CREDIBILITY	0.01	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.820	0.000	0.628	2.448
INDICATED (POST-TEST)	1.773	0.000	0.612	2.385
PRESENT ON RATE LEVEL	1.603	1.445	0.078	3.125
DERIVED BY FORMULA	1.604	1.416	0.088	3.109
UNDERLYING PRESENT RATE	2.027	1.827	0.098	3.952
PROPOSED	1.605	1.416	0.088	3.109

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				4.16	MINIMUM PREMIUM	1,535
MAN. RATE	6.30	5.75	5.33	+ 4.16	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
2014	33,651	233,673	0.694	0	0	0	5	3	8
2015	37,279	1,176,457	3.156	0	0	3	7	4	14
2016	39,178	1,015,304	2.592	0	0	1	10	10	21
2017	47,515	1,291,702	2.719	0	0	2	8	7	17
2018	42,416	1,124,276	2.651	0	0	3	1	8	12
TOTAL	200,039	4,841,412	2.420	0	0	9	31	32	72

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	122,693	5,515	0	0	0	67,954	23,068	14,443
2015	0	0	350,492	136,973	12,075	0	0	194,077	427,426	20,926	34,488
2016	0	0	282,802	180,164	61,263	0	0	347,900	71,202	60,776	11,197
2017	0	0	486,477	253,773	36,437	0	0	226,610	210,416	59,784	18,205
2018	0	0	331,246	30,383	187,860	0	0	356,436	1,122	193,276	23,953
TOTAL	0	0	1,451,017	723,986	303,150	0	0	1,125,023	778,120	357,830	102,286

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	150,790	6,243	0	0	0	95,204	35,571	15,468
2015	0	0	635,603	153,770	16,733	0	0	620,814	665,952	41,722	41,799
2016	0	1,669	507,581	207,524	71,444	0	1,148	692,256	148,577	101,977	15,094
2017	0	28,392	1,059,564	259,750	71,690	0	21,920	892,354	309,495	119,134	24,504
2018	1,639	55,882	887,858	151,863	146,016	1,879	89,899	1,092,212	160,639	180,297	31,762
TOTAL	1,639	85,943	3,090,605	923,697	312,126	1,879	112,967	3,297,635	1,379,866	478,701	128,627

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,590,669	3,094,390	128,627	
IBNR + FREQUENCY ADJUSTMENT	(1,502,658)	(852,069)	1,009	
TOTAL LOSSES	5,088,010	2,242,321	129,636	
EXPECTED LOSSES	8,419,341	3,923,946	264,671	
CREDIBILITY	0.03	0.10	0.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.544	1.121	0.065	3.729
INDICATED (POST-TEST)	2.478	1.092	0.063	3.633
PRESENT ON RATE LEVEL	3.328	1.551	0.105	4.984
DERIVED BY FORMULA	3.303	1.505	0.100	4.908
UNDERLYING PRESENT RATE	4.209	1.962	0.132	6.303
PROPOSED	3.303	1.505	0.100	4.908

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.567
IND. RATE				6.57	MINIMUM PREMIUM	2,000
MAN. RATE	10.78	9.60	8.50	+ 6.57	PRESENT	2,000

+ PROPOSED

CLASS UNDERTAKERS

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

997

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	8,203	31,510	0.384	0	0	0	0	1	1
2015	9,164	4,376	0.048	0	0	0	0	1	1
2016	9,744	63,796	0.655	0	0	0	0	1	1
2017	10,613	98,108	0.924	0	0	0	0	1	1
2018	9,910	19,750	0.199	0	0	0	0	1	1
TOTAL	47,634	217,540	0.457	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
2014	0	0	0	0	1,863	0	0	0	0	26,333	3,314
2015	0	0	0	0	2,841	0	0	0	0	1,009	526
2016	0	0	0	0	29,500	0	0	0	0	31,500	2,796
2017	0	0	0	0	47,500	0	0	0	0	41,265	9,343
2018	0	0	0	0	1,497	0	0	0	0	1,625	16,628
TOTAL	0	0	0	0	83,201	0	0	0	0	101,732	32,607

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	2,109	0	0	0	0	40,605	3,549
2015	0	0	99	59	3,282	0	0	28	39	1,481	638
2016	0	0	3,342	1,994	30,704	0	0	2,794	3,090	47,477	3,769
2017	0	43	18,891	8,346	51,894	0	12	16,836	8,492	60,457	12,576
2018	3	102	2,100	792	1,031	5	161	1,653	874	1,366	22,049
TOTAL	3	145	24,433	11,191	89,019	5	173	21,312	12,495	151,386	42,580

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	46,070	264,092	42,580	
IBNR + FREQUENCY ADJUSTMENT	(41,417)	(25,736)	48	
TOTAL LOSSES	4,654	238,356	42,628	
EXPECTED LOSSES	233,054	117,903	12,845	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.010	0.500	0.089	0.600
INDICATED (POST-TEST)	0.010	0.487	0.087	0.584
PRESENT ON RATE LEVEL	0.387	0.196	0.021	0.604
DERIVED BY FORMULA	0.383	0.207	0.025	0.615
UNDERLYING PRESENT RATE	0.489	0.248	0.027	0.764
PROPOSED	0.376	0.204	0.024	0.604

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.808
IND. RATE				0.81	MINIMUM PREMIUM	565
MAN. RATE	1.41	1.19	1.03	+ 0.81	PRESENT	565

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	1,601	97,497	6,090	0	0	0	1	3	4
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	150,816	9,135	0	0	0	1	1	2
2018	1,595	6,581	0,413	0	0	0	0	2	2
TOTAL	8,256	278,220	3,370	0	0	0	2	8	10

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	64,581	3,925	0	0	0	12,623	16,281	87
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	69,096	17,841	0	0	0	48,633	15,246	0
2018	0	0	0	0	3,643	0	0	0	0	1,712	1,226
TOTAL	0	0	0	133,677	33,713	0	0	0	61,256	40,404	9,170

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	79,370	4,443	0	0	0	17,685	25,105	93
2015	0	0	291	174	9,593	0	0	202	276	10,514	1,390
2016	0	0	0	0	0	0	0	0	0	0	9,045
2017	0	161	67,713	65,293	24,715	0	39	56,512	64,478	27,507	0
2018	8	248	5,111	1,928	2,509	5	169	1,741	921	1,439	1,626
TOTAL	8	410	73,115	146,765	41,260	5	208	58,455	83,360	64,565	12,154

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	132,201	335,949	12,154	
IBNR + FREQUENCY ADJUSTMENT	(32,205)	(31,528)	60	
TOTAL LOSSES	99,996	304,421	12,214	
EXPECTED LOSSES	183,524	142,333	16,966	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.211	3.687	0.148	5.046
INDICATED (POST-TEST)	1.180	3.592	0.144	4.916
PRESENT ON RATE LEVEL	1.758	1.363	0.163	3.284
DERIVED BY FORMULA	1.758	1.386	0.162	3.306
UNDERLYING PRESENT RATE	2.223	1.724	0.205	4.152
PROPOSED	1.758	1.386	0.162	3.306

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.423
IND. RATE				4.42	MINIMUM PREMIUM	1,610
MAN. RATE	6.97	6.25	5.60	+ 4.42	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
2014	74	0	0.000	0	0	0	0	0	0
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
TOTAL	5,231	7,666	0.147	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
TOTAL	0	0	0	0	5,000	0	0	0	0	2,666	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	0
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	1,989	879	5,463	0	1	1,088	549	3,906	0
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	5	1,989	879	5,463	0	1	1,088	549	3,906	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,082	10,796	0	
IBNR + FREQUENCY ADJUSTMENT	(14,112)	(6,973)	55	
TOTAL LOSSES	0	3,823	55	
EXPECTED LOSSES	101,161	51,288	4,877	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.073	0.001	0.074
INDICATED (POST-TEST)	0.000	0.071	0.001	0.072
PRESENT ON RATE LEVEL	1.529	0.775	0.074	2.378
DERIVED BY FORMULA	1.529	0.768	0.073	2.371
UNDERLYING PRESENT RATE	1.934	0.980	0.093	3.008
PROPOSED	1.530	0.768	0.073	2.371

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				3.78	MINIMUM PREMIUM	1,425
MAN. RATE	6.16	5.42	4.78	+ 3.78	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
2014	300	0	0.000	0	0	0	0	0	0
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
TOTAL	1,923	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(5.134)	(3.983)	4	
TOTAL LOSSES	0	0	4	
EXPECTED LOSSES	29,304	18,866	833	
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	1.205	0.776	0.034	2.015
DERIVED BY FORMULA	1.205	0.776	0.034	2.015
UNDERLYING PRESENT RATE	1.524	0.981	0.043	2.548
PROPOSED	1.205	0.776	0.034	2.015

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				3.21	MINIMUM PREMIUM	1,260
MAN. RATE	4.87	4.39	4.05	+ 3.21	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
2014	0	0	0.000	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(63)	(47)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	471	368	39	
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	0.828	0.646	0.068	1.542
DERIVED BY FORMULA	0.828	0.646	0.068	1.542
UNDERLYING PRESENT RATE	1.047	0.817	0.086	1.951
PROPOSED	0.828	0.646	0.068	1.542

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.459
IND. RATE				2.46	MINIMUM PREMIUM	1,045
MAN. RATE	3.64	3.31	3.10	+ 2.46	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
2014	988	51,538	5.216	0	0	0	3	0	3
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
TOTAL	4,119	98,799	2.399	0	0	0	6	1	7

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	28,746	0	0	0	0	18,594	0	4,198
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
TOTAL	0	0	0	48,864	111	0	0	0	38,155	2,152	9,517

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	35,329	0	0	0	0	26,050	0	4,496
2015	0	0	0	0	0	0	0	0	0	0	65
2016	0	0	4,100	13,654	314	0	0	3,963	17,632	535	2,726
2017	0	16	6,624	6,767	688	0	7	9,572	11,047	4,047	4,365
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	16	10,723	55,749	1,002	0	7	13,535	54,729	4,582	11,652

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	24,281	116,063	11,652	
IBNR + FREQUENCY ADJUSTMENT	(8,114)	(7,501)	14	
TOTAL LOSSES	16,166	108,562	11,666	
EXPECTED LOSSES	46,520	32,496	4,954	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.392	2.636	0.283	3.311
INDICATED (POST-TEST)	0.382	2.567	0.276	3.226
PRESENT ON RATE LEVEL	0.893	0.624	0.095	1.612
DERIVED BY FORMULA	0.893	0.643	0.097	1.633
UNDERLYING PRESENT RATE	1.129	0.789	0.120	2.039
PROPOSED	0.893	0.643	0.097	1.633

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	TOTAL
IND. RATE				2.60	MINIMUM PREMIUM	1,085
MAN. RATE	4.13	3.61	3.24	+ 2.60	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
2014	527	3,370	0.639	0	0	0	0	1	1
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	99,200	16.156	0	0	0	3	2	5
2018	1,208	25,416	2.104	0	0	0	0	2	2
TOTAL	4,610	228,271	4.952	0	0	0	5	8	13

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	1,128	0	0	0	0	1,788	454
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	20,631	15,754	3,874
2018	0	0	0	0	11,376	0	0	0	0	10,123	3,917
TOTAL	0	0	0	88,429	52,725	0	0	0	35,011	35,850	16,256

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	1,277	0	0	0	0	2,757	486
2015	0	0	11	7	366	0	0	13	18	684	1,625
2016	0	0	15,030	39,059	37,808	0	0	5,794	23,489	12,324	8,991
2017	0	119	49,604	49,846	8,919	0	19	27,762	29,264	25,274	5,214
2018	25	776	15,961	6,019	7,836	29	1,001	10,297	5,444	8,507	5,194
TOTAL	25	894	80,606	94,931	56,206	29	1,020	43,866	58,215	49,547	21,511

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	126,441	258,899	21,511	
IBNR + FREQUENCY ADJUSTMENT	(16,417)	(11,113)	31	
TOTAL LOSSES	110,024	247,785	21,542	
EXPECTED LOSSES	90,824	53,044	7,254	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.387	5.375	0.467	8.229
INDICATED (POST-TEST)	2.325	5.236	0.455	8.016
PRESENT ON RATE LEVEL	1.558	0.910	0.124	2.592
DERIVED BY FORMULA	1.558	0.953	0.128	2.639
UNDERLYING PRESENT RATE	1.970	1.151	0.157	3.278
PROPOSED	1.558	0.953	0.128	2.639

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.209
IND. RATE				4.21	MINIMUM PREMIUM	1.550
MAN. RATE	6.58	5.83	5.21	+ 4.21	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
2014	835	1,460	0.175	0	0	0	0	0	0
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
TOTAL	3,109	2,789	0.090	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
2014	0	0	0	0	0	0	0	0	0	0	1,460
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
TOTAL	0	0	0	0	0	0	0	0	0	0	2,789

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	1,564
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	1,791
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	3,355

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	3,355	
IBNR + FREQUENCY ADJUSTMENT	(7,412)	(5,514)	8	
TOTAL LOSSES	0	0	3,363	
EXPECTED LOSSES	42,399	22,857	3,798	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.108	0.108
INDICATED (POST-TEST)	0.000	0.000	0.105	0.105
PRESENT ON RATE LEVEL	1.078	0.581	0.097	1.756
DERIVED BY FORMULA	1.078	0.576	0.097	1.751
UNDERLYING PRESENT RATE	1.364	0.735	0.122	2.221
PROPOSED	1.079	0.576	0.097	1.751

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2,793
IND. RATE				2.79	MINIMUM PREMIUM	1,140
MAN. RATE	4.23	3.84	3.53	+ 2.79	PRESENT	1,410

+ PROPOSED

CLASS TEMPORARY - NONFERROUS METALS

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2403

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	6	0	0.000	0	0	0	0	0	0
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
TOTAL	58	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(114)	(198)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	712	724	79	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.971	0.987	0.107	2.065
DERIVED BY FORMULA	0.971	0.987	0.107	2.065
UNDERLYING PRESENT RATE	1.227	1.248	0.136	2.611
PROPOSED	0.971	0.987	0.107	2.065

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.293
IND. RATE				3.29	MINIMUM PREMIUM	1,285
MAN. RATE	4.93	4.52	4.15	+ 3.29	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
2014	0	0	0.000	0	0	0	0	0	0
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
TOTAL	141	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(603)	(337)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	2,671	1,580	238	
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	1.498	0.886	0.133	2.518
DERIVED BY FORMULA	1.498	0.886	0.133	2.518
UNDERLYING PRESENT RATE	1.894	1.121	0.169	3.184
PROPOSED	1.498	0.886	0.133	2.518

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.016
IND. RATE				4.02	MINIMUM PREMIUM	1,495
MAN. RATE	6.18	5.52	5.06	+ 4.02	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
2014	526	0	0.000	0	0	0	0	0	0
2015	818	0	0.000	0	0	0	0	0	0
2016	486	0	0.000	0	0	0	0	0	0
2017	380	0	0.000	0	0	0	0	0	0
2018	1,384	0	0.000	0	0	0	0	0	0
TOTAL	3,594	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(2,791)	(3,234)	10	
TOTAL LOSSES	0	0	10	
EXPECTED LOSSES	17,568	15,945	1,764	
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	0.387	0.351	0.039	0.776
DERIVED BY FORMULA	0.387	0.347	0.038	0.772
UNDERLYING PRESENT RATE	0.489	0.444	0.049	0.982
PROPOSED	0.386	0.347	0.038	0.772

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.231
IND. RATE				1.23	MINIMUM PREMIUM	685
MAN. RATE	2.09	1.80	1.56	+ 1.23	PRESENT	810

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	4	0	0.000	0	0	0	0	0	0
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
TOTAL	54	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(175)	(74)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	890	355	56	
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	1.303	0.520	0.082	1.906
DERIVED BY FORMULA	1.303	0.520	0.082	1.906
UNDERLYING PRESENT RATE	1.648	0.658	0.104	2.410
PROPOSED	1.304	0.520	0.082	1.906

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.040
IND. RATE				3.04	MINIMUM PREMIUM	1,210
MAN. RATE	4.91	4.31	3.83	+ 3.04	PRESENT	1,500

+ PROPOSED

CLASS TEMPORARY - PAINT OR COLORS MFG.

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2563

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	176	0	0.000	0	0	0	0	0	0
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
TOTAL	3,811	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	191
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
TOTAL	0	0	0	0	0	0	0	0	0	0	191

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	191	
IBNR + FREQUENCY ADJUSTMENT	(6,704)	(2,418)	10	
TOTAL LOSSES	0	0	201	
EXPECTED LOSSES	34,487	11,576	2,373	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.005	0.005
INDICATED (POST-TEST)	0.000	0.000	0.005	0.005
PRESENT ON RATE LEVEL	0.716	0.240	0.049	1.005
DERIVED BY FORMULA	0.716	0.238	0.049	1.002
UNDERLYING PRESENT RATE	0.905	0.304	0.062	1.271
PROPOSED	0.715	0.238	0.049	1.002

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.598
IND. RATE				1.60	MINIMUM PREMIUM	795
MAN. RATE	2.50	2.24	2.02	+ 1.60	PRESENT	950

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	312	225	0.072	0	0	0	0	0	0
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
TOTAL	1,209	4,522	0.374	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
2014	0	0	0	0	0	0	0	0	0	0	225
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
TOTAL	0	0	0	0	2,915	0	0	0	0	1,223	384

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	241
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	214
2017	0	3	1,159	512	3,185	0	0	499	252	1,792	0
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	3	1,159	512	3,185	0	0	499	252	1,792	455

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,661	5,740	455	
IBNR + FREQUENCY ADJUSTMENT	(5,397)	(2,163)	2	
TOTAL LOSSES	0	3,577	457	
EXPECTED LOSSES	32,548	8,985	848	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.296	0.038	0.334
INDICATED (POST-TEST)	0.000	0.288	0.037	0.325
PRESENT ON RATE LEVEL	2.129	0.588	0.055	2.772
DERIVED BY FORMULA	2.129	0.588	0.055	2.772
UNDERLYING PRESENT RATE	2.692	0.743	0.070	3.505
PROPOSED	2.129	0.588	0.055	2.772

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.327
IND. RATE				4.33	MINIMUM PREMIUM	1.585
MAN. RATE	6.80	5.87	5.36	+ 4.33	PRESENT	2.000

+ PROPOSED

CLASS TEMPORARY - COMMERCIAL CARPENTRY

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2651

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	1,077	227,341	21.109	0	0	1	2	3	6
2015	2,803	0	0.000	0	0	0	0	0	0
2016	1,313	690,599	52.597	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
TOTAL	6,014	918,118	15.266	0	0	2	2	3	7

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	130,416	16,456	22,094	0	0	32,851	12,671	12,853	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	185,715	0	0	0	0	504,884	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
TOTAL	0	0	316,131	16,456	22,094	0	0	537,735	12,671	12,853	178

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	196,146	20,224	25,010	0	0	68,691	17,752	19,819	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	1,096	290,328	5,534	2,099	0	1,666	960,087	43,622	10,098	0
2017	0	0	0	0	0	0	0	0	0	0	240
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	1,096	486,474	25,759	27,109	0	1,666	1,028,779	61,374	29,917	240

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,518,015	144,159	240	
IBNR + FREQUENCY ADJUSTMENT	(25,713)	(24,408)	9	
TOTAL LOSSES	1,492,302	119,751	249	
EXPECTED LOSSES	146,126	96,503	6,733	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	24.814	1.991	0.004	26.809
INDICATED (POST-TEST)	24.171	1.940	0.004	26.115
PRESENT ON RATE LEVEL	1.921	1.269	0.089	3.279
DERIVED BY FORMULA	1.921	1.276	0.088	3.285
UNDERLYING PRESENT RATE	2.430	1.605	0.112	4.146
PROPOSED	1.922	1.276	0.088	3.285

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.127
IND. RATE				5.13	MINIMUM PREMIUM	1.820
MAN. RATE	8.18	7.09	6.34	+ 5.13	PRESENT	2.000

+ PROPOSED

CLASS TEMPORARY - ELECTRICAL WIRING

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2661

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	1,200	525,916	43.826	0	0	0	1	1	2
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	1,101	90,230	8.195	0	0	0	0	1	1
2018	2,489	550	0.022	0	0	0	0	0	0
TOTAL	6,955	624,977	8.986	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
2014	0	0	0	65,346	270,949	0	0	0	5,681	183,940	0
2015	0	0	0	0	0	0	0	0	0	0	85
2016	0	0	0	5,232	0	0	0	0	2,964	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
TOTAL	0	0	0	70,578	296,858	0	0	0	8,645	248,261	635

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	80,310	306,714	0	0	0	7,959	283,635	0
2015	0	0	0	0	0	0	0	0	0	0	103
2016	0	0	1,700	5,662	130	0	0	1,053	4,685	142	0
2017	0	23	10,304	4,552	28,306	0	19	26,243	13,237	94,237	0
2018	0	0	0	0	0	0	0	0	0	0	729
TOTAL	0	23	12,004	90,524	335,150	0	19	27,296	25,882	378,014	832

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	39,343	829,570	832	
IBNR + FREQUENCY ADJUSTMENT	(10,218)	(17,753)	28	
TOTAL LOSSES	29,125	811,817	861	
EXPECTED LOSSES	61,913	88,359	5,289	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.419	11.672	0.012	12.104
INDICATED (POST-TEST)	0.408	11.370	0.012	11.790
PRESENT ON RATE LEVEL	0.704	1.005	0.060	1.769
DERIVED BY FORMULA	0.704	1.108	0.060	1.872
UNDERLYING PRESENT RATE	0.890	1.270	0.076	2.237
PROPOSED	0.704	1.108	0.060	1.872

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.922
IND. RATE				2.92	MINIMUM PREMIUM	1,175
MAN. RATE	4.15	3.73	3.42	+ 2.92	PRESENT	1,410

+ PROPOSED

CLASS TEMPORARY - WAREHOUSING STAFF

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2813

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	1,961	49,793	2,539	0	0	0	2	0	2
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	37,056	1,592	0	0	0	0	4	4
2018	3,595	250,214	6,960	0	0	0	1	11	12
TOTAL	12,868	623,381	4,844	0	0	0	9	22	31

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	9,678	0	0	0	0	39,399	0	716
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	24,899	0	0	0	0	11,558	599
2018	0	0	0	17,000	84,929	0	0	0	11,939	88,361	47,985
TOTAL	0	0	0	98,887	184,523	0	0	0	139,674	146,828	53,469

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	11,894	0	0	0	0	55,198	0	767
2015	0	0	10,764	68,647	57,905	0	0	14,029	109,957	42,861	173
2016	0	0	6,280	13,169	26,297	0	0	7,986	29,946	29,234	5,427
2017	0	22	9,902	4,375	27,202	0	3	4,716	2,379	16,934	806
2018	187	6,316	145,913	58,223	60,272	256	9,078	106,890	59,131	76,264	63,628
TOTAL	187	6,338	172,859	156,307	171,676	256	9,081	133,621	256,610	165,293	70,802

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	322,343	749,887	70,802	
IBNR + FREQUENCY ADJUSTMENT	(48,812)	(46,814)	97	
TOTAL LOSSES	273,531	703,073	70,899	
EXPECTED LOSSES	280,747	223,441	21,555	
CREDIBILITY	0.00	0.02	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.126	5.464	0.551	8.140
INDICATED (POST-TEST)	2.071	5.322	0.537	7.930
PRESENT ON RATE LEVEL	1.725	1.373	0.132	3.231
DERIVED BY FORMULA	1.725	1.452	0.141	3.318
UNDERLYING PRESENT RATE	2.182	1.736	0.168	4.086
PROPOSED	1.725	1.452	0.141	3.318

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.439
IND. RATE				4.44	MINIMUM PREMIUM	1,620
MAN. RATE	6.81	6.12	5.51	+ 4.44	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
2014	0	0	0.000	0	0	0	0	0	0
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
TOTAL	228	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(587)	(519)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	2,722	2,215	287	
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	0.944	0.768	0.100	1.812
DERIVED BY FORMULA	0.944	0.768	0.100	1.812
UNDERLYING PRESENT RATE	1.194	0.971	0.126	2.291
PROPOSED	0.944	0.768	0.100	1.812

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.424
IND. RATE				2.42	MINIMUM PREMIUM	1,030
MAN. RATE	3.85	3.42	3.09	+ 2.42	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
2014	26	0	0.000	0	0	0	0	0	0
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
TOTAL	148	29,249	19.763	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	2,207	15,814	3,577	0	0	1,040	8,193	2,834	384
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	6,025
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	2,207	15,814	3,577	0	0	1,040	8,193	2,834	6,409

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,247	30,418	6,409	
IBNR + FREQUENCY ADJUSTMENT	(699)	(680)	1	
TOTAL LOSSES	2,548	29,738	6,410	
EXPECTED LOSSES	3,563	3,284	308	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.722	20.093	4.331	26.146
INDICATED (POST-TEST)	1.677	19.573	4.219	25.469
PRESENT ON RATE LEVEL	1.904	1.755	0.164	3.823
DERIVED BY FORMULA	1.904	1.755	0.164	3.823
UNDERLYING PRESENT RATE	2.408	2.219	0.208	4.835
PROPOSED	1.904	1.755	0.164	3.823

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.115
IND. RATE				5.12	MINIMUM PREMIUM	1,815
MAN. RATE	8.51	7.44	6.52	+ 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
2014	1,905	80,240	4.212	0	0	0	1	5	6
2015	1,921	81,576	4.247	0	0	0	1	3	4
2016	1,270	19,270	1.517	0	0	0	1	3	4
2017	926	15,035	1.624	0	0	0	0	1	1
2018	788	59,177	7.510	0	0	0	1	1	2
TOTAL	6,810	255,298	3.749	0	0	0	4	13	17

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	26,265	24,064	0	0	0	13,696	11,383	4,832
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	8,728	1,175
2017	0	0	0	0	1,930	0	0	0	0	8,007	5,098
2018	0	0	0	12,023	8,501	0	0	0	6,950	27,800	3,903
TOTAL	0	0	0	53,709	71,624	0	0	0	26,944	79,452	23,569

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	32,280	27,240	0	0	0	19,188	17,553	5,175
2015	0	0	3,258	16,939	35,891	0	0	1,353	6,575	34,620	10,376
2016	0	0	886	1,040	6,433	0	0	1,706	5,004	13,281	1,584
2017	0	2	768	339	2,109	0	2	3,267	1,648	11,731	6,862
2018	19	950	30,851	13,895	7,109	81	2,947	38,180	21,710	24,531	5,175
TOTAL	19	952	35,763	64,494	78,782	81	2,949	44,506	54,125	101,715	29,172

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	84,269	299,116	29,172	
IBNR + FREQUENCY ADJUSTMENT	(13,534)	(16,851)	15	
TOTAL LOSSES	70,735	282,265	29,187	
EXPECTED LOSSES	81,816	70,558	6,184	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.039	4.145	0.429	5.612
INDICATED (POST-TEST)	1.012	4.038	0.417	5.467
PRESENT ON RATE LEVEL	0.950	0.819	0.072	1.841
DERIVED BY FORMULA	0.950	0.852	0.075	1.877
UNDERLYING PRESENT RATE	1.201	1.036	0.091	2.328
PROPOSED	0.950	0.852	0.075	1.877

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.511
IND. RATE				2.51	MINIMUM PREMIUM	1,060
MAN. RATE	4.11	3.58	3.14	+ 2.51	PRESENT	1,290

+ PROPOSED

CLASS TEMPORARY - HARDWARE STORE

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 2926

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	256	185	0.072	0	0	0	0	0	0
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
TOTAL	977	373	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
2014	0	0	0	0	0	0	0	0	0	0	185
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
TOTAL	0	0	0	0	0	0	0	0	0	0	373

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	198
2015	0	0	0	0	0	0	0	0	0	0	228
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
TOTAL	0	0	0	0	0	0	0	0	0	0	426

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	426	
IBNR + FREQUENCY ADJUSTMENT	(2,375)	(2,042)	5	
TOTAL LOSSES	0	0	431	
EXPECTED LOSSES	14,221	9,217	1,338	
CREDIBILITY	0.00	0.00	0.00	
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	1.151	0.746	0.108	2.005
DERIVED BY FORMULA	1.151	0.746	0.108	2.005
UNDERLYING PRESENT RATE	1.456	0.943	0.137	2.536
PROPOSED	1.151	0.746	0.108	2.005

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.683
IND. RATE				2.68	MINIMUM PREMIUM	1,105
MAN. RATE	4.14	3.78	3.42	+ 2.68	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
2014	352	0	0.000	0	0	0	0	0	0
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
TOTAL	5,652	67,301	1.191	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
TOTAL	0	0	0	37,893	12,165	0	0	0	9,462	1,428	6,353

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	350	209	11,552	0	0	10	14	540	0
2016	0	0	98	59	902	0	0	72	80	1,224	476
2017	0	81	33,760	34,317	4,283	0	7	9,886	11,985	1,369	0
2018	0	0	0	0	0	0	0	0	0	0	7,956
TOTAL	0	81	34,208	34,584	16,737	0	7	9,968	12,079	3,133	8,432

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	44,264	66,534	8,432	
IBNR + FREQUENCY ADJUSTMENT	(16,568)	(9,795)	26	
TOTAL LOSSES	27,696	56,738	8,458	
EXPECTED LOSSES	83,615	45,769	7,241	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.490	1.004	0.150	1.644
INDICATED (POST-TEST)	0.477	0.978	0.146	1.601
PRESENT ON RATE LEVEL	1.170	0.640	0.101	1.912
DERIVED BY FORMULA	1.170	0.644	0.102	1.915
UNDERLYING PRESENT RATE	1.479	0.810	0.128	2.417
PROPOSED	1.168	0.643	0.102	1.912

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.558
IND. RATE				2.56	MINIMUM PREMIUM	1,070
MAN. RATE	4.03	3.62	3.26	+ 2.56	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
2014	5,123	58,508	1.142	0	0	0	1	0	1
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	299,461	3.644	0	0	0	3	2	5
2018	8,610	20,369	0.237	0	0	0	1	0	1
TOTAL	34,571	549,611	1.590	0	0	0	9	2	11

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	1,945	0	0	0	0	49,120	0	7,443
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	58,458	1,660	0	0	0	225,652	13,509	182
2018	0	0	0	5,856	0	0	0	0	12,600	0	1,913
TOTAL	0	0	0	112,207	1,660	0	0	0	406,390	13,509	15,845

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	2,390	0	0	0	0	68,817	0	7,971
2015	0	0	4,032	30,206	228	0	0	20,050	164,910	2,512	2,908
2016	0	0	5,986	19,938	459	0	0	4,314	19,194	583	5,268
2017	0	124	51,945	52,880	6,233	0	162	238,858	287,395	43,779	245
2018	0	180	9,217	4,577	611	0	358	17,951	12,254	2,117	2,537
TOTAL	0	305	71,181	109,992	7,531	0	520	281,174	552,569	48,990	18,929

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	353,179	719,083	18,929	
IBNR + FREQUENCY ADJUSTMENT	(7,315)	(16,804)	32	
TOTAL LOSSES	345,864	702,279	18,960	
EXPECTED LOSSES	40,246	80,492	7,434	
CREDIBILITY	0.01	0.03	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.000	2.031	0.055	3.087
INDICATED (POST-TEST)	0.975	1.979	0.053	3.007
PRESENT ON RATE LEVEL	0.092	0.184	0.017	0.293
DERIVED BY FORMULA	0.101	0.238	0.018	0.357
UNDERLYING PRESENT RATE	0.116	0.233	0.022	0.371
PROPOSED	0.101	0.238	0.018	0.357

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.478
IND. RATE				0.48	MINIMUM PREMIUM	470
MAN. RATE	0.70	0.58	0.50	+ 0.48	PRESENT	485

+ PROPOSED

CLASS EXPLOSIVES DISTRIBUTING

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE: 4777

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	29	0	0.000	0	0	0	0	0	0
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
TOTAL	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(1,630)	(995)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	9,124	4,575	455	
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	3.572	1.791	0.178	5.541
DERIVED BY FORMULA	3.572	1.791	0.178	5.541
UNDERLYING PRESENT RATE	4.517	2.265	0.225	7.007
PROPOSED	3.572	1.791	0.178	5.541

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	7.414
IND. RATE				7.41	MINIMUM PREMIUM	2,000
MAN. RATE	11.14	10.21	9.45	+ 7.41	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
2014	63	0	0.000	0	0	0	0	0	0
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
TOTAL	311	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(710)	(198)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	4,162	855	103	
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	1.058	0.217	0.026	1.302
DERIVED BY FORMULA	1.058	0.217	0.026	1.302
UNDERLYING PRESENT RATE	1.338	0.275	0.033	1.646
PROPOSED	1.058	0.218	0.026	1.302

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.742
IND. RATE				1.74	MINIMUM PREMIUM	835
MAN. RATE	2.80	2.47	2.22	+ 1.74	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
2014	0	0	0.000	0	0	0	0	0	0
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
TOTAL	165	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(109)	(64)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	649	418	132	
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	0.311	0.200	0.063	0.575
DERIVED BY FORMULA	0.311	0.200	0.063	0.575
UNDERLYING PRESENT RATE	0.393	0.253	0.080	0.727
PROPOSED	0.311	0.201	0.063	0.575

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.769
IND. RATE				0.77	MINIMUM PREMIUM	555
MAN. RATE	1.22	1.10	0.98	+ 0.77	PRESENT	605

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2014	5,225	368,589	7.054	3	0	0	0	0	0	3
2015	5,740	0	0.000	0	0	0	0	0	0	0
2016	5,438	0	0.000	0	0	0	0	0	0	0
2017	5,059	0	0.000	0	0	0	0	0	0	0
2018	5,044	0	0.000	0	0	0	0	0	0	0
TOTAL	26,506	368,589	1.391	3	0	0	0	0	0	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	368,589	0	0	0	0	0	0	0	0	0	0
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
TOTAL	368,589	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
2014	550,303	0	0	0	0	0	0	0	0	0	0
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
TOTAL	550,303	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	550,303	0	0	
IBNR + FREQUENCY ADJUSTMENT	(34,901)	(4,866)	33	
TOTAL LOSSES	515,402	0	33	
EXPECTED LOSSES	200,495	21,816	9,609	
CREDIBILITY	0.01	0.03	0.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.944	0.000	0.000	1.945
INDICATED (POST-TEST)	1.894	0.000	0.000	1.894
PRESENT ON RATE LEVEL	0.598	0.065	0.029	0.692
DERIVED BY FORMULA	0.611	0.063	0.028	0.702
UNDERLYING PRESENT RATE	0.756	0.082	0.036	0.875
PROPOSED	0.611	0.063	0.028	0.702

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.939
IND. RATE				0.94	MINIMUM PREMIUM	605
MAN. RATE	1.48	1.33	1.18	+ 0.94	PRESENT	605

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	4,173	0	0.000	0	0	0	0	0	0
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	21,373	0.155	0	0	0	0	1	1
TOTAL	47,467	67,496	0.142	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
2014	0	0	0	0	0	0	0	0	0	0	0
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	10,934	0	0	194
2018	0	0	0	0	20,000	0	0	0	0	0	1,373
TOTAL	0	0	0	29,973	20,000	0	0	0	10,934	0	6,589

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	494
2016	0	0	0	0	0	0	0	0	0	0	6,220
2017	0	63	26,295	26,964	2,266	0	8	11,307	13,791	1,162	261
2018	44	1,364	28,060	10,582	13,776	0	0	0	0	0	1,821
TOTAL	44	1,427	54,355	37,546	16,042	0	8	11,307	13,791	1,162	8,796

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	67,141	68,541	8,796	
IBNR + FREQUENCY ADJUSTMENT	(148,390)	(30,097)	94	
TOTAL LOSSES	0	38,444	8,890	
EXPECTED LOSSES	815,156	146,871	19,963	
CREDIBILITY	0.01	0.04	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.081	0.019	0.100
INDICATED (POST-TEST)	0.000	0.079	0.018	0.097
PRESENT ON RATE LEVEL	1.358	0.245	0.033	1.636
DERIVED BY FORMULA	1.344	0.238	0.033	1.615
UNDERLYING PRESENT RATE	1.717	0.309	0.042	2.069
PROPOSED	1.344	0.238	0.033	1.615

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.161
IND. RATE				2.16	MINIMUM PREMIUM	955
MAN. RATE	3.48	3.14	2.79	+ 2.16	PRESENT	970

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	50,530	159,524	0.316	0	0	0	4	4	8
2015	53,928	1,199,038	2.223	0	0	4	0	6	10
2016	49,006	504,327	1.029	0	0	0	4	8	12
2017	49,863	274,429	0.550	0	0	1	0	6	7
2018	56,828	155,267	0.273	0	0	0	1	6	7
TOTAL	260,155	2,292,585	0.881	0	0	5	9	30	44

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	28,281	14,969	0	0	0	46,810	26,950	42,514
2015	0	0	708,131	0	56,467	0	0	315,842	0	87,745	30,853
2016	0	0	0	107,795	75,271	0	0	0	97,310	194,178	29,773
2017	0	0	85,618	0	47,919	0	0	51,050	0	54,100	35,742
2018	0	0	0	14,427	24,991	0	0	0	27,471	67,282	21,096
TOTAL	0	0	793,749	150,503	219,617	0	0	366,892	171,591	430,255	159,978

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	34,757	16,945	0	0	0	65,581	41,557	45,532
2015	0	0	1,244,746	7,624	68,559	0	0	881,336	12,538	130,336	37,394
2016	0	0	43,551	121,733	81,026	0	0	51,798	172,877	297,336	40,134
2017	0	4,940	163,803	12,829	54,586	0	4,917	168,586	18,296	81,329	48,109
2018	55	2,149	57,770	24,499	18,719	195	7,434	107,577	62,900	61,159	27,973
TOTAL	55	7,089	1,509,871	201,442	239,835	195	12,351	1,209,298	332,191	611,717	199,142

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,738,859	1,385,185	199,142	
IBNR + FREQUENCY ADJUSTMENT	(402,394)	(397,685)	945	
TOTAL LOSSES	2,336,465	987,500	200,087	
EXPECTED LOSSES	2,337,049	1,811,343	249,840	
CREDIBILITY	0.04	0.12	0.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.898	0.380	0.077	1.355
INDICATED (POST-TEST)	0.875	0.370	0.075	1.320
PRESENT ON RATE LEVEL	0.710	0.551	0.076	1.337
DERIVED BY FORMULA	0.717	0.529	0.076	1.322
UNDERLYING PRESENT RATE	0.898	0.696	0.096	1.691
PROPOSED	0.717	0.529	0.076	1.322

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.769
IND. RATE				1.77	MINIMUM PREMIUM	845
MAN. RATE	2.67	2.50	2.28	+ 1.77	PRESENT	855

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	63	0	0.000	0	0	0	0	0	0
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
TOTAL	311	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(111)	(226)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	652	980	75	
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	0.166	0.249	0.019	0.434
DERIVED BY FORMULA	0.166	0.249	0.019	0.434
UNDERLYING PRESENT RATE	0.210	0.315	0.024	0.549
PROPOSED	0.166	0.249	0.019	0.434

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.581
IND. RATE				0.58	MINIMUM PREMIUM	500
MAN. RATE	0.93	0.82	0.74	+ 0.58	PRESENT	-

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	0	0	0.000	0	0	0	0	0	0
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
TOTAL	165	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(35)	(7)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	207	47	3	
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	0.099	0.022	0.002	0.123
DERIVED BY FORMULA	0.099	0.022	0.002	0.123
UNDERLYING PRESENT RATE	0.126	0.028	0.002	0.156
PROPOSED	0.099	0.022	0.002	0.123

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.165
IND. RATE				0.16	MINIMUM PREMIUM	375
MAN. RATE	0.26	0.24	0.21	+ 0.16	PRESENT	-

+ PROPOSED

POLICY YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	129	0	0.000	0	0	0	0	0	0
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
TOTAL	129	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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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
2014	0	0	0	0	0	0	0	0	0	0	0
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
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	(904)	(1)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	9,563	2	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	58.626	0.011	0.000	58.638
DERIVED BY FORMULA	58.626	0.011	0.000	58.638
UNDERLYING PRESENT RATE	74.136	0.014	0.000	74.150
PROPOSED	58.627	0.011	0.000	58.638

YEAR	12-1-12	12-1-13	12-1-14	12-1-21	IND. RATE	78.458
IND. RATE				78.46	MINIMUM PREMIUM	2,000
MAN. RATE	100.00	100.00	100.00	+ 78.46	PRESENT	

+ PROPOSED