

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		8	14
2017	12,643	255,127	2.018	0	0	0		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

POLICY YEAR	REPORTED LOSSES										
	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	119,100	98,165	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	2,630	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	11,274	62,500	109,618	9,737
TOTAL	1,141,573	0	694,978	313,410	289,427	20,000	0	138,200	369,408	369,667	81,620

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	255,718	95,735	49,770	0	0	250,243	53,469	74,600	5,813
2015	0	0	167,744	60,110	18,211	0	0	100,979	149,863	29,989	32,589
2016	0	1,640	483,334	150,431	66,211	0	906	570,523	204,052	186,031	7,804
2017	0	95	40,933	28,214	66,211	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	(875,428)	(381,072)	662	
TOTAL LOSS	3,529,050	1,503,064	105,243	
EXPENSED LOSSES	4,704,902	1,758,105	158,764	
CREDIBILITY	0.01	0.04	0.05	
PURE PREMIUM				
INDICATED (PRE-TEST)	6.690	2.850	0.200	9.739
INDICATED (POST-TEST)	6.682	2.846	0.199	9.728
PRESENT (ON RATE LEVEL)	7.198	2.690	0.243	10.131
DERIVED BY FORMULA	7.193	2.696	0.241	10.130
UNDERLYING PRESENT RATE	8.920	3.333	0.301	12.554
PROPOSED	7.193	2.696	0.241	10.130

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	TOTAL
IND. RATE				13.53	MINIMUM PREMIUM	2,000
MAN. RATE	23.06	19.67	16.93	+ 13.53	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	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
<b>TOTAL</b>	<b>41,381</b>	<b>1,162,007</b>	<b>2.808</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>3</b>	<b>9</b>	<b>14</b>

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	183	45,747	4,894	32,697
2017	0	0	104,019	0	103,753	0	0	45,017	0	103,562	15,547
2018	0	0	0	0	0	0	0	0	0	0	9,123
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>188,442</b>	<b>92,147</b>	<b>121,788</b>	<b>0</b>	<b>0</b>	<b>2,174</b>	<b>45,747</b>	<b>133,308</b>	<b>88,401</b>

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	18,078	0	0	701	957	36,468	3,505
2016	0	498	162,092	102,333	1,546	0	110	79,789	75,664	10,236	44,076
2017	0	4,120	160,311	21,857	15,753	0	29,854	934,017	64,901	164,314	20,926
2018	0	0	0	0	0	0	0	0	0	0	12,097
<b>TOTAL</b>	<b>0</b>	<b>4,618</b>	<b>322,980</b>	<b>124,535</b>	<b>39,095</b>	<b>0</b>	<b>29,964</b>	<b>1,014,507</b>	<b>141,522</b>	<b>211,017</b>	<b>110,744</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,372,070	616,169	110,744	
IBNR + FREQUENCY ADJUSTMENT	(201,116)	(99,861)	313	
<b>TOTAL LOSS</b>	<b>1,170,953</b>	<b>516,308</b>	<b>111,057</b>	
EXPENSED LOSSES	1,104,896	466,659	70,040	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUM				
INDICATED (PRE-TEST)	2.830	1.248	0.268	4.346
INDICATED (POST-TEST)	2.826	1.246	0.268	4.341
PRESENT ON RATE LEVEL	2.155	0.910	0.137	3.201
DERIVED BY FORMULA	2.161	0.924	0.142	3.227
UNDERLYING PRESENT RATE	2.670	1.128	0.169	3.967
PROPOSED	2.162	0.924	0.142	3.227

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.309
IND. RATE				4.31	MINIMUM PREMIUM	955
MAN. RATE	6.44	5.89	5.35	+ 4.31	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	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
<b>TOTAL</b>	<b>7,464</b>	<b>295,404</b>	<b>3,958</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>3</b>

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	9,341	0	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
<b>TOTAL</b>	<b>268,856</b>	<b>0</b>	<b>0</b>	<b>6,750</b>	<b>579</b>	<b>0</b>	<b>0</b>	<b>9,341</b>	<b>0</b>	<b>379</b>	<b>9,499</b>

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	0	0	0	1,752	14,413	220	2,077
2016	0	0	66	39	3	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
<b>TOTAL</b>	<b>401,402</b>	<b>0</b>	<b>1,054</b>	<b>7,447</b>	<b>659</b>	<b>0</b>	<b>0</b>	<b>1,786</b>	<b>14,450</b>	<b>791</b>	<b>11,891</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	404,242	23,347	11,891	
IBNR + FREQUENCY ADJUSTMENT	(33,878)	(38,492)	56	
<b>TOTAL LOSS</b>	<b>370,364</b>	<b>0</b>	<b>11,947</b>	
EXPENSED LOSSES	182,853	173,931	14,585	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM				
INDICATED (PRE-TEST)	4.962	0.000	0.160	5.122
INDICATED (POST-TEST)	4.956	0.000	0.160	5.116
PRESENT ON RATE LEVEL	1.977	1.881	0.158	4.015
DERIVED BY FORMULA	1.977	1.862	0.158	3.996
UNDERLYING PRESENT RATE	2.450	2.330	0.195	4.975
PROPOSED	1.986	1.870	0.158	4.015

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.362
IND. RATE				5.36	MINIMUM PREMIUM	1.885
MAN. RATE	7.80	7.18	6.71	+ 5.36	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
<b>TOTAL</b>	<b>6,417</b>	<b>2,260</b>	<b>0.035</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,260</b>

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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,042</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	3,042	
IBNR + FREQUENCY ADJUSTMENT	(30,116)	(17,106)	25	
TOTAL LOSS	0	0	3,067	
EXPENSED LOSSES	156,044	73,995	9,298	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.048	0.048
INDICATED (POST-TEST)	0.000	0.000	0.048	0.048
PRESENT ON RATE LEVEL	1.962	0.931	0.117	3.010
DERIVED BY FORMULA	1.962	0.921	0.116	3.000
UNDERLYING PRESENT RATE	2.432	1.153	0.145	3.730
PROPOSED	1.962	0.921	0.116	3.000

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.006
IND. RATE				4.01	MINIMUM PREMIUM	1,495
MAN. RATE	5.99	5.50	5.03	+ 4.01	PRESENT	1,760

+ 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	(139)	(48)	0	
TOTAL LOSS	0	0	0	
EXPENSED LOSSES	781	213	6	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	12.610	3.437	0.104	16.151
DERIVED BY FORMULA	12.610	3.437	0.104	16.151
UNDERLYING PRESENT RATE	15.625	4.259	0.129	20.013
PROPOSED	12.610	3.437	0.104	16.151

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	21.568
IND. RATE				21.57	MINIMUM PREMIUM	2,000
MAN. RATE	34.87	30.54	26.99	+ 21.57	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	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	8	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	20,722	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	(18,257)	(17,618)	116	
TOTAL LOSS	60,055	62,525	466	
EXPENSED LOSSES	100,915	87,829	20,109	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
INDICATED (PRE-TEST)	0.791	0.824	0.006
INDICATED (POST-TEST)	0.790	0.823	0.006
PRESENT ON RATE LEVEL	1.073	0.934	0.214
DERIVED BY FORMULA	1.073	0.932	0.212
UNDERLYING PRESENT RATE	1.329	1.157	0.265
PROPOSED	1.073	0.933	0.212

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	TOTAL
IND. RATE				2.96	MINIMUM PREMIUM	1,190
MAN. RATE	4.92	4.26	3.71	+ 2.96	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	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	1	11	23
2017	74,724	2,316,030	3,099	0	0	3	2	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	220,000	15,410	212,749	46,771
2015	0	300,807	77,495	162,174	50,790	0	3,200	28,550	221,693	126,339	48,713
2016	0	0	228,706	205,265	84,176	0	0	47,005	267,950	77,139	50,781
2017	0	0	366,106	151,770	194,477	0	0	47,005	729,031	323,082	73,989
2018	0	0	228,329	19,529	374,389	0	0	11,242	1,846	383,106	68,104
TOTAL	0	300,807	1,207,449	705,551	872,454	0	3,200	100,404	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	60,333	0	969,543	163,090	347,764	190,742	59,040
2016	0	1,349	433,764	234,623	232,066	0	620	459,555	447,386	132,886	68,453
2017	0	21,408	817,727	177,555	232,066	0	46,356	2,116,424	882,349	555,799	99,589
2018	1,668	55,178	953,367	233,149	269,188	1,541	61,016	683,884	225,963	328,038	90,306
TOTAL	1,668	172,101	2,832,069	1,030,097	1,488,242	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	(1,201,594)	(1,208,180)	1,961	
TOTAL LOSS	6,766,360	4,410,932	369,441	

EXPENSED LOSSES	CREDIBILITY
6,711,384	0.04
5,495,251	0.15
477,393	0.17

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM			
INDICATED (PRE-TEST)	1.946	1.269	0.106
INDICATED (POST-TEST)	1.944	1.267	0.106
PRESENT ON RATE LEVEL	1.558	1.275	0.111
DERIVED BY FORMULA	1.573	1.274	0.110
UNDERLYING PRESENT RATE	1.930	1.581	0.137
PROPOSED	1.573	1.274	0.110

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.949
IND. RATE				3.95	MINIMUM PREMIUM	1,475
MAN. RATE	6.15	5.46	4.92	+ 3.95	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	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

POLICY YEAR	REPORTED LOSSES										
	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

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	16,077	0	0	0	0	37,839	0
2015	0	0	4,624	32,975	8,247	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	(48,385)	(48,525)	73	
TOTAL LOSS	0	90,066	10,916	
EXPENSED LOSSES	263,096	217,423	19,116	
CREDIBILITY	0.01	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.000	0.596	0.072
INDICATED (POST-TEST)	0.000	0.595	0.072
PRESENT ON RATE LEVEL	1.405	1.161	0.102
DERIVED BY FORMULA	1.391	1.150	0.102
UNDERLYING PRESENT RATE	1.741	1.439	0.127
PROPOSED	1.391	1.150	0.102

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.529
IND. RATE				3.53	MINIMUM PREMIUM	1,355
MAN. RATE	6.07	5.19	4.46	+ 3.53	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	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	(1,290)	(1,827)	4	
TOTAL LOSS	0	0	494	
EXPENSED LOSSES	7,103	8,255	1,112	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.074	0.074
INDICATED (POST-TEST)	0.000	0.000	0.074	0.074
PRESENT ON RATE LEVEL	0.857	0.996	0.134	1.987
DERIVED BY FORMULA	0.857	0.996	0.134	1.987
UNDERLYING PRESENT RATE	1.062	1.234	0.166	2.462
PROPOSED	0.857	0.996	0.134	1.987

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.653
IND. RATE				2.65	MINIMUM PREMIUM	715
MAN. RATE	4.16	3.71	3.32	+ 2.65	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	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	0	0	3
2017	34,808	791,556	2.274	0	0	2	0	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	1,344	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	11,000	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	11,000	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	4,400	0	0	0	198,023	15,812	24,659
2015	0	0	10,108	73,711	10,000	0	0	26,936	219,647	17,735	36,784
2016	0	0	11,757	39,156	0	0	0	17,092	76,044	2,309	8,801
2017	0	14,686	511,649	58,771	194,000	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	353,859	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	(501,704)	(356,860)	1,045	
TOTAL LOSS	903,530	1,402,119	452,284	
EXPENSED LOSSES	2,834,887	1,585,136	277,134	
CREDIBILITY	0.03	0.09	0.11	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.513	0.797	0.257
INDICATED (POST-TEST)	0.513	0.796	0.257
PRESENT ON RATE LEVEL	1.300	0.727	0.127
DERIVED BY FORMULA	1.277	0.733	0.141
UNDERLYING PRESENT RATE	1.611	0.901	0.157
PROPOSED	1.276	0.733	0.141

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	TOTAL
IND. RATE				2.87	MINIMUM PREMIUM	745
MAN. RATE	4.77	4.12	3.60	+ 2.87	PRESENT	835

+ 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

POLICY YEAR	REPORTED LOSSES										
	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

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	4,870	0	0	0	0	16,390	0
2015	0	0	65	39	2,100	0	0	81	110	4,195	0
2016	0	0	893	533	0	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	(11,015)	(21,971)	44	
TOTAL LOSS	0	38,680	44	
EXPENSED LOSSES	64,044	91,567	16,629	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.716	0.001
INDICATED (POST-TEST)	0.000	0.715	0.001
PRESENT ON RATE LEVEL	0.957	1.368	0.248
DERIVED BY FORMULA	0.957	1.361	0.246
UNDERLYING PRESENT RATE	1.186	1.695	0.308
PROPOSED	0.957	1.361	0.246

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.424
IND. RATE				3.42	MINIMUM PREMIUM	825
MAN. RATE	5.71	4.93	4.30	+ 3.42	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	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	0	1	3
2018	2,350	220	0.009	0	0	0	0	0	0
<b>TOTAL</b>	<b>16,529</b>	<b>690,921</b>	<b>4.180</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>3</b>	<b>2</b>	<b>7</b>

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	138,111	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	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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>302,916</b>	<b>40,880</b>	<b>13,481</b>	<b>0</b>	<b>0</b>	<b>138,460</b>	<b>24,988</b>	<b>427</b>	<b>11,410</b>

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	8	0	367	211,741	9,621	2,227	10,436
2017	0	77	32,177	32,768	3,118	0	33	48,311	58,800	5,574	0
2018	0	0	0	0	0	0	0	0	0	0	292
<b>TOTAL</b>	<b>0</b>	<b>880</b>	<b>497,250</b>	<b>43,379</b>	<b>18,359</b>	<b>0</b>	<b>400</b>	<b>550,536</b>	<b>103,429</b>	<b>7,801</b>	<b>14,787</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,049,065	172,968	14,787	
IBNR + FREQUENCY ADJUSTMENT	(80,884)	(41,697)	36	
<b>TOTAL LOSS</b>	<b>968,181</b>	<b>131,271</b>	<b>14,823</b>	
EXPENSED LOSSES	433,431	180,724	11,742	
CREDIBILITY	0.01	0.02	0.02	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
PURE PREMIUM INDICATED (PRE-TEST)	5.857	0.794	0.090	6.741
INDICATED (POST-TEST)	5.850	0.793	0.090	6.733
PRESENT ON RATE LEVEL	2.116	0.882	0.057	3.056
DERIVED BY FORMULA	2.153	0.881	0.058	3.092
UNDERLYING PRESENT RATE	2.622	1.093	0.071	3.787
PROPOSED	2.153	0.881	0.058	3.092

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.826
IND. RATE				4.83	MINIMUM PREMIUM	1,730
MAN. RATE	6.67	6.11	5.79	+ 4.83	PRESENT	1,980

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	(5,313)	(3,470)	17	
TOTAL LOSS	0	0	17	
EXPENSED LOSSES	32,742	17,121	2,868	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	2.330	1.218	0.204	3.753
DERIVED BY FORMULA	2.330	1.218	0.204	3.753
UNDERLYING PRESENT RATE	2.887	1.510	0.253	4.650
PROPOSED	2.330	1.219	0.204	3.753

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.858
IND. RATE				5.86	MINIMUM PREMIUM	2,000
MAN. RATE	7.80	7.35	7.11	+ 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	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	0	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	(2,169)	(1,637)	8	
TOTAL LOSS	1,487	13,028	8	
EXPENSED LOSSES	10,866	7,387	2,145	
CREDIBILITY	0.00	0.00	0.00	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.266	2.335	0.001
INDICATED (POST-TEST)	0.266	2.332	0.001
PRESENT ON RATE LEVEL	1.571	1.068	0.310
DERIVED BY FORMULA	1.571	1.068	0.310
UNDERLYING PRESENT RATE	1.947	1.324	0.384
PROPOSED	1.571	1.068	0.310

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.939
IND. RATE				3.94	MINIMUM PREMIUM	900
MAN. RATE	6.67	5.69	4.93	+ 3.94	PRESENT	1,025

+ PROPOSED

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

POLICY YEAR	REPORTED LOSSES										
	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

POLICY YEAR	TRANSLATED LOSSES										
	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	3,543	0	0	137	186	7,108	13,154
2016	0	0	862	514	1,145	0	0	969	1,072	16,465	1,704
2017	0	65	27,642	25,129	17,415	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	33,930	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	(178,009)	(63,938)	268	
TOTAL LOSS	0	107,527	39,941	
EXPENSED LOSSES	1,000,769	301,589	57,133	
CREDIBILITY	0.01	0.04	0.04	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.000	0.234	0.087
INDICATED (POST-TEST)	0.000	0.234	0.087
PRESENT ON RATE LEVEL	1.761	0.531	0.101
DERIVED BY FORMULA	1.743	0.519	0.100
UNDERLYING PRESENT RATE	2.182	0.657	0.125
PROPOSED	1.743	0.519	0.100

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.771
IND. RATE				3.77	MINIMUM PREMIUM	1,425
MAN. RATE	5.90	5.24	4.71	+ 3.77	PRESENT	1,670

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	1	4
2017	33,586	348,634	1.038	0	0	0	0	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	418,127	14,543	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	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	68,944	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	0	0	0	11,339	93,260	1,420	25,367
2016	0	510	148,137	44,653	0	0	68	57,835	82,374	11,606	18,004
2017	0	260	108,696	111,413	0	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	438,167	24,438	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	(711,668)	(420,545)	1,084	
TOTAL LOSS	1,327,986	813,800	118,153	

EXPENSED LOSSES	4,093,378	1,859,854	282,375	
CREDIBILITY	0.03	0.10	0.12	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.641	0.393	0.057	1.090
INDICATED (POST-TEST)	0.640	0.392	0.057	1.089
PRESENT ON RATE LEVEL	1.593	0.724	0.110	2.427
DERIVED BY FORMULA	1.565	0.691	0.104	2.359
UNDERLYING PRESENT RATE	1.974	0.897	0.136	3.008
PROPOSED	1.565	0.691	0.104	2.359

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				3.77	MINIMUM PREMIUM	1,425
MAN. RATE	6.16	5.42	4.78	+ 3.77	PRESENT	1,690

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	2	3
2017	1,372	122,941	8.961	0	0	0	0	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	4,312	0	0	2,459	6,135	24,570	8,358
2017	0	115	48,029	49,250	4,312	0	48	70,407	85,876	7,237	148
2018	5	247	7,427	3,271	1,977	23	774	7,957	4,207	6,574	3,127
TOTAL	5	362	57,058	57,307	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	(24,676)	(19,234)	27	
TOTAL LOSS	114,415	180,737	12,677	
EXPENSED LOSSES	138,109	90,089	6,087	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	1.748	2.762	0.194
INDICATED (POST-TEST)	1.746	2.759	0.193
PRESENT ON RATE LEVEL	1.703	1.111	0.075
DERIVED BY FORMULA	1.703	1.127	0.076
UNDERLYING PRESENT RATE	2.110	1.377	0.093
PROPOSED	1.703	1.128	0.076

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.641
IND. RATE				4.64	MINIMUM PREMIUM	1.675
MAN. RATE	6.79	6.18	5.69	+ 4.64	PRESENT	1.950

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	129,100	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	129,100	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	1,244	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	(54,092)	(37,997)	64	
TOTAL LOSS	363,583	505	19,489	
EXPENSED LOSSES	302,896	170,789	16,240	
CREDIBILITY	0.00	0.01	0.01	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
PURE PREMIUM INDICATED (PRE-TEST)	4.081	0.006	0.219	4.306
INDICATED (POST-TEST)	4.076	0.006	0.218	4.300
PRESENT ON RATE LEVEL	2.744	1.547	0.147	4.438
DERIVED BY FORMULA	2.744	1.532	0.148	4.423
UNDERLYING PRESENT RATE	3.400	1.917	0.182	5.499
PROPOSED	2.744	1.532	0.148	4.423

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	TOTAL
IND. RATE				7.06	MINIMUM PREMIUM	2,000
MAN. RATE	10.61	9.58	8.74	+ 7.06	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	1,704	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	(26,931)	(23,094)	44	
TOTAL LOSS	59,031	84,566	26,044	
EXPENSED LOSSES	147,052	108,212	9,602	
CREDIBILITY	0.00	0.01	0.02	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.568	0.814	0.251
INDICATED (POST-TEST)	0.567	0.813	0.250
PRESENT ON RATE LEVEL	1.142	0.840	0.075
DERIVED BY FORMULA	1.142	0.840	0.078
UNDERLYING PRESENT RATE	1.415	1.041	0.092
PROPOSED	1.140	0.838	0.078

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.282
IND. RATE				3.28	MINIMUM PREMIUM	1.280
MAN. RATE	4.87	4.39	4.05	+ 3.28	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	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	0	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

POLICY YEAR	REPORTED LOSSES										
	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	8,998	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	8,998	7,961	78,675	56,505

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	5,880	0	0	0	0	0	2,630
2015	0	0	21	13	678	0	0	63	86	3,265	2,383
2016	0	699	185,246	3,531	24,199	0	228	131,207	5,961	1,380	4,839
2017	0	22	9,745	4,846	24,170	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	74,004	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	(97,272)	(92,852)	216	
TOTAL LOSS	300,735	104,769	75,125	
EXPENSED LOSSES	542,739	431,576	48,182	
CREDIBILITY	0.01	0.03	0.04	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
PURE PREMIUM INDICATED (PRE-TEST)	0.829	0.289	0.207	1.325
INDICATED (POST-TEST)	0.828	0.288	0.207	1.323
PRESENT ON RATE LEVEL DERIVED BY FORMULA	1.207	0.960	0.107	2.275
UNDERLYING PRESENT RATE	1.204	0.940	0.111	2.255
PROPOSED	1.204	0.940	0.111	2.255

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.600
IND. RATE				3.60	MINIMUM PREMIUM	1,375
MAN. RATE	6.42	5.33	4.48	+ 3.60	PRESENT	1,605

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	72,114	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	72,114	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	1,028	0	0	150,636	0	901	5,092
2015	0	0	21	12	68	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	6,431	0	4	6,114	3,084	21,956	0
2018	8	252	5,191	1,958	2,542	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	(63,520)	(50,439)	94	
TOTAL LOSS	382,387	70,254	29,108	
EXPENSED LOSSES	355,935	227,356	23,598	
CREDIBILITY	0.01	0.02	0.02	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
PURE PREMIUM INDICATED (PRE-TEST)	2.482	0.456	0.189	3.127
PURE PREMIUM INDICATED (POST-TEST)	2.479	0.455	0.189	3.123
PURE PREMIUM DERIVED BY FORMULA	1.864	1.191	0.124	3.179
PURE PREMIUM UNDERLYING PRESENT RATE	1.870	1.176	0.125	3.171
PURE PREMIUM PROPOSED	1.870	1.176	0.125	3.171

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.063
IND. RATE				5.06	MINIMUM PREMIUM	1,795
MAN. RATE	8.09	7.08	6.26	+ 5.06	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	(2,611)	(3,630)	7	
TOTAL LOSS	0	0	7	
EXPENSED LOSSES	14,696	15,638	2,195	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.028	1.094	0.153	2.275
DERIVED BY FORMULA	1.028	1.094	0.153	2.275
UNDERLYING PRESENT RATE	1.273	1.355	0.190	2.819
PROPOSED	1.028	1.094	0.153	2.275

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.632
IND. RATE				3.63	MINIMUM PREMIUM	1,385
MAN. RATE	5.75	5.05	4.48	+ 3.63	PRESENT	1,605

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	(1,600)	(3,482)	4	
TOTAL LOSS	0	0	4	
EXPENSED LOSSES	9,223	15,590	963	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.833	3.099	0.191	5.123
DERIVED BY FORMULA	1.833	3.099	0.191	5.123
UNDERLYING PRESENT RATE	2.272	3.840	0.237	6.349
PROPOSED	1.833	3.099	0.191	5.123

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	8.179
IND. RATE				8.18	MINIMUM PREMIUM	2,000
MAN. RATE	11.27	10.79	10.09	+ 8.18	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	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	1	5	11
2017	15,206	269,094	1.770	0	0	0	0	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

POLICY YEAR	REPORTED LOSSES										
	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	1,572	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	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	800	550,978	217,599	151,248

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	31,762	4,562	0	0	0	30,222	15,204	31,813
2015	0	0	17,228	110,917	87,633	0	0	21,022	156,838	124,230	10,717
2016	0	1,890	535,757	98,205	11,119	0	458	299,093	154,050	79,813	41,427
2017	0	192	80,608	80,592	16,110	0	76	112,384	133,401	29,471	75,439
2018	99	5,280	176,390	80,069	38,422	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	(673,262)	(534,772)	1,108	
TOTAL LOSS	996,206	1,197,958	194,877	
EXPENSED LOSSES	3,712,698	2,444,809	265,091	
CREDIBILITY	0.02	0.05	0.06	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	1.436	1.726	0.281
INDICATED (POST-TEST)	1.434	1.724	0.280
PRESENT ON RATE LEVEL	4.318	2.843	0.308
DERIVED BY FORMULA	4.260	2.787	0.307
UNDERLYING PRESENT RATE	5.350	3.523	0.382
PROPOSED	4.260	2.787	0.307

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	11.741
IND. RATE				11.74	MINIMUM PREMIUM	2,000
MAN. RATE	18.28	16.31	14.71	+ 11.74	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	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	(2,935)	(2,526)	8	
TOTAL LOSS	0	0	2,106	
EXPENSED LOSSES	14,747	11,241	2,288	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.152	0.152
INDICATED (POST-TEST)	0.000	0.000	0.152	0.152
PRESENT ON RATE LEVEL	0.858	0.654	0.133	1.645
DERIVED BY FORMULA	0.858	0.654	0.133	1.645
UNDERLYING PRESENT RATE	1.063	0.810	0.165	2.039
PROPOSED	0.858	0.654	0.133	1.645

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				2.63	MINIMUM PREMIUM	1,095
MAN. RATE	4.37	3.77	3.24	+ 2.63	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	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	(2,183)	(2,647)	4	
TOTAL LOSS	0	0	4	
EXPENSED LOSSES	12,153	11,577	1,130	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	2.341	2.230	0.218	4.788
DERIVED BY FORMULA	2.341	2.230	0.218	4.788
UNDERLYING PRESENT RATE	2.900	2.763	0.270	5.933
PROPOSED	2.341	2.230	0.218	4.788

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	7.644
IND. RATE				7.64	MINIMUM PREMIUM	2,000
MAN. RATE	12.32	10.71	9.43	+ 7.64	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

POLICY YEAR	REPORTED LOSSES										
	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

POLICY YEAR	TRANSLATED LOSSES										
	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	34,500	0	4	5,404	2,726	19,404	2,740
2018	159	4,938	101,577	38,307	49,865	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	(21,034)	(14,559)	77	
TOTAL LOSS	170,803	218,320	7,360	
EXPENSED LOSSES	112,951	69,857	15,799	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
INDICATED (PRE-TEST)	2.895	3.700	0.125
INDICATED (POST-TEST)	2.891	3.696	0.125
PRESENT ON RATE LEVEL	1.545	0.956	0.216
DERIVED BY FORMULA	1.545	0.983	0.215
UNDERLYING PRESENT RATE	1.914	1.184	0.268
PROPOSED	1.545	0.983	0.215

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	MINIMUM PREMIUM	MAN. RATE
				4.38			
	6.95	6.01	5.35	+ 4.38			
					PRESENT		1,855

+ 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	(69,345)	(53,184)	88	
TOTAL LOSS	290,141	3,949	88	
EXPENSED LOSSES	379,237	219,401	40,207	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.600	0.008	0.000	0.608
INDICATED (POST-TEST)	0.599	0.008	0.000	0.608
PRESENT ON RATE LEVEL	0.633	0.366	0.067	1.066
DERIVED BY FORMULA	0.633	0.352	0.064	1.048
UNDERLYING PRESENT RATE	0.784	0.454	0.083	1.321
PROPOSED	0.632	0.352	0.064	1.048

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.673
IND. RATE				1.67	MINIMUM PREMIUM	815
MAN. RATE	2.66	2.35	2.10	+ 1.67	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	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	(10,278)	(7,124)	20	
TOTAL LOSS	0	0	4,869	
EXPENSED LOSSES	57,580	29,377	8,649	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.000	0.000	0.157
INDICATED (POST-TEST)	0.000	0.000	0.157
PRESENT ON RATE LEVEL	1.498	0.765	0.225
DERIVED BY FORMULA	1.498	0.757	0.224
UNDERLYING PRESENT RATE	1.857	0.947	0.279
PROPOSED	1.499	0.757	0.224

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.959
IND. RATE				3.96	MINIMUM PREMIUM	1,480
MAN. RATE	6.26	5.54	4.90	+ 3.96	PRESENT	1,725

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	(3,701)	(4,635)	12	
TOTAL LOSS	0	0	12	
EXPENSED LOSSES	22,226	19,395	3,837	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.060	0.925	0.183	2.168
DERIVED BY FORMULA	1.060	0.925	0.183	2.168
UNDERLYING PRESENT RATE	1.314	1.146	0.227	2.687
PROPOSED	1.060	0.925	0.183	2.168

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				3.46	MINIMUM PREMIUM	1,335
MAN. RATE	5.09	4.67	4.27	+ 3.46	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	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	0	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	1,038	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	1,038	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	41,000	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	33	0	1,264	741,000	89,219	9,365	1,996
2017	0	0	191	84	0	0	1	746	376	2,680	1,820
2018	54	1,669	34,336	12,949	16,850	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	(18,129)	(21,353)	38	
TOTAL LOSS	978,212	400,219	17,850	
EXPENSED LOSSES	100,320	94,888	10,316	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM				
INDICATED (PRE-TEST)	19.256	7.878	0.351	27.486
INDICATED (POST-TEST)	19.233	7.869	0.351	27.453
PRESENT ON RATE LEVEL	1.594	1.507	0.164	3.265
DERIVED BY FORMULA	1.594	1.571	0.166	3.330
UNDERLYING PRESENT RATE	1.975	1.868	0.203	4.046
PROPOSED	1.593	1.571	0.166	3.330

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				5.32	MINIMUM PREMIUM	1.875
MAN. RATE	7.94	7.14	6.43	+ 5.32	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	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	55,900	2,433	17,825	40,945
2015	0	0	401,805	1,556	6,705	0	0	27,107	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	15,000	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	1,586	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	40,400	0	0	115,074	59,449	27,486	43,852
2015	0	0	381,014	3,817	8,700	0	0	491,979	9,640	15,148	24,599
2016	0	0	1,271	758	1,218	0	0	1,463	1,618	24,855	16,675
2017	0	6,253	230,865	55,584	10,000	0	1,882	78,073	26,729	18,458	80,232
2018	75	2,321	47,757	18,010	23,440	67	2,281	23,461	12,404	19,383	20,906
TOTAL	75	8,575	797,476	108,321	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	(277,590)	(275,281)	545	
TOTAL LOSS	1,242,815	143,043	186,808	
EXPENSED LOSSES	1,601,371	1,239,124	133,002	
CREDIBILITY	0.01	0.05	0.06	

PURE PREMIUM				
INDICATED (PRE-TEST)	1.904	0.219	0.286	2.409
INDICATED (POST-TEST)	1.902	0.219	0.286	2.406
PRESENT ON RATE LEVEL	1.980	1.532	0.164	3.676
DERIVED BY FORMULA	1.979	1.466	0.172	3.617
UNDERLYING PRESENT RATE	2.453	1.898	0.204	4.555
PROPOSED	1.979	1.466	0.172	3.617

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.775
IND. RATE				5.77	MINIMUM PREMIUM	2,000
MAN. RATE	9.04	8.06	7.24	+ 5.77	PRESENT	2,000

+ PROPOSED



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

POLICY YEAR	REPORTED LOSSES										
	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	29,498	0	0	0
TOTAL	0	0	0	26,173	58,721	0	0	29,498	0	188,174	11,902

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	11,332	0	0	0	0	21,056	0
2015	0	0	1,705	1,018	56,242	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	2,735	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	(25,521)	(26,885)	48	
TOTAL LOSS	65,972	382,429	16,091	
EXPENSED LOSSES	143,969	120,016	12,541	
CREDIBILITY	0.00	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.522	3.028	0.127
INDICATED (POST-TEST)	0.522	3.025	0.127
PRESENT ON RATE LEVEL	0.920	0.767	0.080
DERIVED BY FORMULA	0.920	0.812	0.081
UNDERLYING PRESENT RATE	1.140	0.950	0.099
PROPOSED	0.920	0.812	0.081

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.894
IND. RATE				2.89	MINIMUM PREMIUM	1,170
MAN. RATE	4.24	3.85	3.48	+ 2.89	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	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
<b>TOTAL</b>	<b>3,534</b>	<b>2,510</b>	<b>0.071</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,510</b>

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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,383</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	3,383	
IBNR + FREQUENCY ADJUSTMENT	(6,022)	(6,345)	17	
TOTAL LOSS	0	0	3,400	
EXPENSED LOSSES	34,372	31,648	2,911	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.096	0.096
INDICATED (POST-TEST)	0.000	0.000	0.096	0.096
PRESENT ON RATE LEVEL	0.785	0.723	0.066	1.574
DERIVED BY FORMULA	0.785	0.715	0.067	1.567
UNDERLYING PRESENT RATE	0.973	0.896	0.082	1.951
PROPOSED	0.785	0.715	0.067	1.567

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	TOTAL
IND. RATE				2.50	MINIMUM PREMIUM	1,055
MAN. RATE	3.64	3.31	3.10	+ 2.50	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	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	0	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	23,130	0	0	22,411
2016	0	0	0	44,814	67	0	0	38,894	309	0	7,815
2017	0	0	0	11,602	2,589	0	0	13,182	5,297	0	7,465
2018	0	0	0	0	420	0	0	0	1,343	0	13,371
TOTAL	0	0	0	58,798	10,072	0	0	75,206	18,576	0	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	7,910	0	0	0	0	17,929	17,369
2015	0	0	349	2,614	0	0	0	4,339	35,690	544	27,162
2016	0	0	14,568	48,498	16	0	0	13,846	61,514	2,333	10,535
2017	0	27	11,208	10,892	3,110	0	11	15,793	17,717	9,162	10,048
2018	1	29	589	222	285	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	(156,148)	(289,457)	534	
TOTAL LOSS	0	0	83,378	
EXPENSED LOSSES	919,702	1,261,456	151,084	
CREDIBILITY	0.01	0.05	0.06	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.129	0.129
INDICATED (POST-TEST)	0.000	0.000	0.129	0.129
PRESENT ON RATE LEVEL	1.151	1.579	0.189	2.920
DERIVED BY FORMULA	1.140	1.500	0.186	2.826
UNDERLYING PRESENT RATE	1.427	1.957	0.234	3.618
PROPOSED	1.140	1.500	0.186	2.826

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				4.51	MINIMUM PREMIUM	1,640
MAN. RATE	7.48	6.53	5.75	+ 4.51	PRESENT	1,970

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
<b>TOTAL</b>	<b>5,684</b>	<b>9,216</b>	<b>0.162</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9,216</b>

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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>12,405</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	12,405	
IBNR + FREQUENCY ADJUSTMENT	(27,669)	(33,678)	54	
TOTAL LOSS	0	0	12,459	
EXPENSED LOSSES	156,854	145,241	16,917	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.219
INDICATED (POST-TEST)	0.000	0.000	0.219
PRESENT ON RATE LEVEL	2.227	2.062	0.240
DERIVED BY FORMULA	2.227	2.041	0.240
UNDERLYING PRESENT RATE	2.760	2.555	0.298
PROPOSED	2.227	2.041	0.240

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	7.197
IND. RATE				7.20	MINIMUM PREMIUM	2,000
MAN. RATE	10.43	9.70	8.92	+ 7.20	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	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	(4,441)	(6,173)	19	
TOTAL LOSS	0	0	2,654	
EXPENSED LOSSES	25,565	28,202	4,464	
CREDIBILITY	0.00	0.00	0.01	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
INDICATED (PRE-TEST)	0.000	0.134	0.134
INDICATED (POST-TEST)	0.000	0.133	0.133
PRESENT ON RATE LEVEL	1.039	0.181	2.366
DERIVED BY FORMULA	1.039	0.181	2.366
UNDERLYING PRESENT RATE	1.287	0.225	2.932
PROPOSED	1.039	0.181	2.366

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	MINIMUM PREMIUM	MAN. RATE
				3.78		1,425	
	5.64	5.12	4.66	+ 3.78	PRESENT	1,655	

+ 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	(1,605)	(2,791)	8	
TOTAL LOSSES	0	0	8	
EXPENSED LOSSES	8,963	12,346	2,092	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.848	1.168	0.198	2.214
DERIVED BY FORMULA	0.848	1.168	0.198	2.214
UNDERLYING PRESENT RATE	1.051	1.447	0.245	2.743
PROPOSED	0.848	1.168	0.198	2.214

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.535
IND. RATE				3.53	MINIMUM PREMIUM	1,355
MAN. RATE	5.08	4.69	4.36	+ 3.53	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	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	(2,022)	(1,663)	6	
TOTAL LOSS	0	0	2,830	
EXPENSED LOSSES	11,368	7,600	1,345	
CREDIBILITY	0.00	0.00	0.00	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.394
INDICATED (POST-TEST)	0.000	0.000	0.393
PRESENT ON RATE LEVEL	1.276	0.853	0.151
DERIVED BY FORMULA	1.276	0.853	0.151
UNDERLYING PRESENT RATE	1.581	1.057	0.187
PROPOSED	1.276	0.853	0.151

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	TOTAL
IND. RATE				3.64	MINIMUM PREMIUM	1,385
MAN. RATE	5.71	5.04	4.49	+ 3.64	PRESENT	1,610

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	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	2,634	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	9,627	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	0	0	0	10,810	48,096	1,460	17,684
2017	0	25	11,005	4,862	30,200	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	88,436	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	(65,627)	(73,615)	113	
TOTAL LOSS	33,723	292,529	34,191	
EXPENSED LOSSES	372,616	327,539	29,809	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.094	0.817	0.095	1.007
INDICATED (POST-TEST)	0.094	0.816	0.095	1.005
PRESENT ON RATE LEVEL	0.840	0.738	0.067	1.645
DERIVED BY FORMULA	0.832	0.741	0.068	1.641
UNDERLYING PRESENT RATE	1.041	0.915	0.083	2.039
PROPOSED	0.832	0.740	0.068	1.641

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.620
IND. RATE				2.62	MINIMUM PREMIUM	1,090
MAN. RATE	4.13	3.61	3.24	+ 2.62	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	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	1	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	62,100	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	1,799	182,986	51,011	29,761	
2017	0	0	202,290	0	187,906	0	0	12,104	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	8,514	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	7,895	0	0	129,885	8,927	24,963	59,200	
2015	0	0	17,950	121,093	64,933	0	0	27,808	216,033	99,491	45,191	
2016	0	1,175	414,232	306,174	1,104	0	267	223,187	301,249	87,283	40,118	
2017	0	11,740	416,722	43,433	210,300	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	778,412	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	(887,216)	(435,575)	1,227	
TOTAL LOSS	1,151,444	1,688,466	288,360	

EXPENSED LOSSES	CREDIBILITY
4,910,611	0.03
1,959,307	0.11
314,207	0.13

PURE PREMIUM	INDICATED (PRE-TEST)	INDICATED (POST-TEST)	PRESENT ON RATE LEVEL	DERIVED BY FORMULA	UNDERLYING PRESENT RATE	PROPOSED
	0.525	0.770	0.132	1.427		
	0.525	0.770	0.131	1.426		
	1.808	0.721	0.116	2.645		
	1.770	0.727	0.118	2.614		
	2.241	0.894	0.143	3.278		
	1.770	0.727	0.118	2.614		

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.173
IND. RATE				4.17	MINIMUM PREMIUM	1,540
MAN. RATE	6.58	5.83	5.21	+ 4.17	PRESENT	1,815

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	1	3
2017	8,858	206,966	2.336	0	0	0	0	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	7,466	0	0	0	9,713	71,837	14,416
2015	0	0	161	96	5,333	0	0	220	300	11,449	6,975
2016	0	0	11,974	39,851	7,133	0	0	23,119	102,559	4,641	0
2017	0	211	88,258	90,502	7,133	0	69	102,453	124,963	10,532	9,811
2018	457	15,637	218,788	15,632	11,863	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	(134,609)	(41,388)	145	
TOTAL LOSS	481,962	519,510	45,576	
EXPENSED LOSSES	716,639	189,885	34,694	
CREDIBILITY	0.01	0.03	0.04	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	1.298	1.400	0.123
INDICATED (POST-TEST)	1.297	1.398	0.123
PRESENT ON RATE LEVEL	1.558	0.413	0.075
DERIVED BY FORMULA	1.555	0.442	0.077
UNDERLYING PRESENT RATE	1.931	0.512	0.093
PROPOSED	1.555	0.442	0.077

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.313
IND. RATE				3.31	MINIMUM PREMIUM	1,290
MAN. RATE	5.02	4.50	4.03	+ 3.31	PRESENT	1,475

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	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	7,813	0	0	264	360	13,725	53,982
2016	0	0	18,783	62,559	0	0	0	5,370	23,894	726	2,789
2017	0	1	300	132	0	0	1	1,221	616	4,385	25,128
2018	59	1,838	37,807	14,258	18,566	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	(562,337)	(125,191)	237	
TOTAL LOSS	0	46,692	89,195	
EXPENSED LOSSES	2,955,801	518,027	109,700	
CREDIBILITY	0.03	0.10	0.12	

	IND. RATE	MINIMUM PREMIUM	PRESENT	PROPOSED
INDICATED (PRE-TEST)	0.000	0.024	0.045	0.068
INDICATED (POST-TEST)	0.000	0.024	0.045	0.068
PRESENT ON RATE LEVEL	1.202	0.211	0.045	1.457
DERIVED BY FORMULA	1.166	0.192	0.045	1.403
UNDERLYING PRESENT RATE	1.489	0.261	0.055	1.806
PROPOSED	1.166	0.192	0.045	1.403

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.240
IND. RATE				2.24	MINIMUM PREMIUM	980
MAN. RATE	3.86	3.31	2.87	+ 2.24	PRESENT	1,145

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	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	8,857	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	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	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	17	0	0	0	40,429	38,786	4,484
2015	0	0	9,619	72,064	3	0	0	12,148	99,919	1,522	3,111
2016	0	1,293	342,482	6,528	16	0	161	92,817	4,217	976	0
2017	0	60	25,137	25,776	2	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	146,777	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	(43,981)	(37,289)	86	
TOTAL LOSS	446,209	309,255	17,148	
EXPENSED LOSSES	250,479	165,999	22,644	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUM				
INDICATED (PRE-TEST)	2.487	1.724	0.096	4.306
INDICATED (POST-TEST)	2.484	1.722	0.095	4.301
PRESENT ON RATE LEVEL	1.127	0.747	0.102	1.975
DERIVED BY FORMULA	1.140	0.766	0.102	2.008
UNDERLYING PRESENT RATE	1.396	0.925	0.126	2.448
PROPOSED	1.140	0.766	0.102	2.008

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	5.03	4.44	3.89	+ 3.21	PRESENT	1,435

+ 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 LOSS	0	0	0	
EXPENSED LOSSES	101	61	11	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	1.159	0.702	0.130	1.990
DERIVED BY FORMULA	1.159	0.702	0.130	1.990
UNDERLYING PRESENT RATE	1.436	0.870	0.161	2.466
PROPOSED	1.158	0.702	0.130	1.990

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				3.18	MINIMUM PREMIUM	1,250
MAN. RATE	5.00	4.41	3.92	+ 3.18	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	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	0	0	5
2017	28,889	489,611	1.695	0	0	2	0	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	31,798	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	141,414	40,024	0	2,728
2017	0	0	342,409	11,470	958	0	0	115,000	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	2,384	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	3,276	0	0	487,370	81,986	52,895	15,031
2016	0	1,337	364,107	39,380	0	0	189	123,399	68,231	3,069	3,677
2017	0	19,611	589,320	28,121	10,100	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	(366,299)	(159,551)	714	
TOTAL LOSS	2,014,470	408,934	43,513	
EXPENSED LOSSES	1,892,126	738,616	175,735	
CREDIBILITY	0.02	0.08	0.09	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	1.563	0.317	0.034
INDICATED (POST-TEST)	1.561	0.317	0.034
PRESENT ON RATE LEVEL	1.184	0.462	0.110
DERIVED BY FORMULA	1.192	0.451	0.103
UNDERLYING PRESENT RATE	1.468	0.573	0.136
PROPOSED	1.200	0.454	0.104

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.805
IND. RATE				2.81	MINIMUM PREMIUM	1,145
MAN. RATE	4.24	3.79	3.46	+ 2.81	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	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	(365)	(349)	0	
TOTAL LOSSES	0	0	0	
EXPENSED LOSSES	3,104	1,249	180	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	1.509	0.607	0.087	2.204
DERIVED BY FORMULA	1.509	0.607	0.087	2.204
UNDERLYING PRESENT RATE	1.870	0.753	0.108	2.731
PROPOSED	1.509	0.607	0.087	2.204

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.519
IND. RATE				3.52	MINIMUM PREMIUM	1,350
MAN. RATE	5.24	4.74	4.34	+ 3.52	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	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	0	0	1
2017	606	0	0.000	0	0	0	0	0	0
2018	776	0	0.000	0	0	0	0	0	0
<b>TOTAL</b>	<b>2,486</b>	<b>93,473</b>	<b>3.760</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>1</b>

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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>37,982</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>55,491</b>	<b>0</b>	<b>0</b>	<b>0</b>

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	6	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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>12,340</b>	<b>41,100</b>	<b>946</b>	<b>0</b>	<b>0</b>	<b>19,716</b>	<b>87,720</b>	<b>2,664</b>	<b>0</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	32,056	132,430	0	
IBNR + FREQUENCY ADJUSTMENT	(5,451)	(2,832)	21	
<b>TOTAL LOSS</b>	<b>26,605</b>	<b>129,598</b>	<b>21</b>	
EXPENSED LOSSES	30,966	13,573	4,108	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	1.070	5.213	0.001
INDICATED (POST-TEST)	1.069	5.207	0.001
PRESENT ON RATE LEVEL	1.005	0.441	0.133
DERIVED BY FORMULA	1.005	0.488	0.132
UNDERLYING PRESENT RATE	1.246	0.546	0.165
PROPOSED	1.005	0.488	0.132

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.594
IND. RATE				2.59	MINIMUM PREMIUM	1,080
MAN. RATE	4.03	3.53	3.11	+ 2.59	PRESENT	1,215

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	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
<b>TOTAL</b>	<b>23,407</b>	<b>98,644</b>	<b>0.421</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>1</b>	<b>3</b>

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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>66,322</b>	<b>1,276</b>	<b>0</b>	<b>0</b>	<b>10,105</b>	<b>0</b>	<b>9,105</b>	<b>11,836</b>

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	0	0	3,590	15,974	485	1,298
2017	0	1	507	224	1,276	0	3	3,715	1,874	13,340	1,237
2018	0	0	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>0</b>	<b>1</b>	<b>22,055</b>	<b>71,991</b>	<b>3,045</b>	<b>0</b>	<b>3</b>	<b>7,305</b>	<b>17,848</b>	<b>13,825</b>	<b>13,875</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	29,365	106,709	13,875	
IBNR + FREQUENCY ADJUSTMENT	(57,787)	(39,338)	90	
<b>TOTAL LOSS</b>	<b>0</b>	<b>67,371</b>	<b>13,965</b>	
EXPENSED LOSSES	319,481	177,273	23,133	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.288	0.060	0.347
INDICATED (POST-TEST)	0.000	0.287	0.060	0.347
PRESENT ON RATE LEVEL	1.101	0.611	0.080	1.792
DERIVED BY FORMULA	1.090	0.605	0.079	1.774
UNDERLYING PRESENT RATE	1.365	0.757	0.099	2.221
PROPOSED	1.090	0.605	0.079	1.774

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.832
IND. RATE				2.83	MINIMUM PREMIUM	1,150
MAN. RATE	4.23	3.84	3.53	+ 2.83	PRESENT	1,335

+ PROPOSED

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

POLICY YEAR	REPORTED LOSSES										
	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

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	1,090	5,296	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	16	0	0	29	32	490	4,238
2017	0	2	689	706	0	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	(45,136)	(41,247)	90	
TOTAL LOSS	0	2,591	25,595	
EXPENSED LOSSES	260,374	179,856	25,694	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.000	0.029	0.291
INDICATED (POST-TEST)	0.000	0.029	0.290
PRESENT ON RATE LEVEL	2.386	1.648	0.235
DERIVED BY FORMULA	2.386	1.632	0.236
UNDERLYING PRESENT RATE	2.957	2.043	0.292
PROPOSED	2.387	1.632	0.236

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.793
IND. RATE				6.79	MINIMUM PREMIUM	2,000
MAN. RATE	11.29	9.71	8.41	+ 6.79	PRESENT	2,000

+ PROPOSED

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

POLICY YEAR	REPORTED LOSSES										
	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

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	21,850	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	4,177	0	0	5,353	5,920	90,955	15,065
2017	0	4	1,786	789	4,110	0	1	1,365	689	4,902	6,988
2018	7	230	4,728	1,783	2,320	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	(39,161)	(31,254)	46	
TOTAL LOSS	0	168,917	32,547	
EXPENSED LOSSES	227,976	134,422	14,016	
CREDIBILITY	0.01	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.000	0.952	0.183
INDICATED (POST-TEST)	0.000	0.950	0.183
PRESENT ON RATE LEVEL	1.036	0.611	0.064
DERIVED BY FORMULA	1.026	0.618	0.066
UNDERLYING PRESENT RATE	1.284	0.757	0.079
PROPOSED	1.026	0.618	0.066

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.730
IND. RATE				2.73	MINIMUM PREMIUM	1,120
MAN. RATE	4.77	3.98	3.37	+ 2.73	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	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	42,900	30,749	45,169	27,359
2015	0	0	193,540	21,627	6,533	0	0	98,773	70,075	19,355	23,954
2016	0	0	101,268	94,490	20,675	0	0	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	44,581	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	19,126	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	16,666	0	274	199,227	177,203	82,193	43,164
2017	0	21	9,202	4,065	25,130	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	63,028	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	(168,933)	(209,304)	355	
TOTAL LOSS	1,474,757	708,332	156,022	
EXPENSED LOSSES	946,950	930,161	95,942	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUM				
INDICATED (PRE-TEST)	3.080	1.480	0.326	4.886
INDICATED (POST-TEST)	3.077	1.478	0.326	4.880
PRESENT ON RATE LEVEL	1.596	1.568	0.162	3.326
DERIVED BY FORMULA	1.611	1.564	0.170	3.345
UNDERLYING PRESENT RATE	1.978	1.943	0.200	4.121
PROPOSED	1.611	1.564	0.170	3.345

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.340
IND. RATE				5.34	MINIMUM PREMIUM	1,880
MAN. RATE	8.28	7.29	6.55	+ 5.34	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	(791)	(1,046)	1	
TOTAL LOSS	0	0	218	
EXPENSED LOSSES	3,677	4,375	577	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.089	0.089
INDICATED (POST-TEST)	0.000	0.000	0.089	0.089
PRESENT ON RATE LEVEL	1.216	1.447	0.191	2.854
DERIVED BY FORMULA	1.216	1.447	0.191	2.854
UNDERLYING PRESENT RATE	1.507	1.793	0.236	3.536
PROPOSED	1.216	1.447	0.191	2.854

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				4.56	MINIMUM PREMIUM	1,650
MAN. RATE	7.49	6.46	5.62	+ 4.56	PRESENT	1,935

+ PROPOSED

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

POLICY YEAR	REPORTED LOSSES										
	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

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	21	0	0	0	0	4,786	3,587
2015	0	0	150	90	4,977	0	0	68	93	3,547	1,499
2016	0	0	14	9	12	0	0	93	103	1,577	0
2017	0	25	10,576	7,974	13,422	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	8,077	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	(71,662)	(61,286)	85	
TOTAL LOSS	0	35,005	70,633	
EXPENSED LOSSES	389,551	269,768	25,083	
CREDIBILITY	0.01	0.03	0.03	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.000	0.140	0.283
INDICATED (POST-TEST)	0.000	0.140	0.283
PRESENT ON RATE LEVEL	1.260	0.873	0.081
DERIVED BY FORMULA	1.247	0.851	0.087
UNDERLYING PRESENT RATE	1.561	1.081	0.101
PROPOSED	1.247	0.851	0.087

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.488
IND. RATE				3.49	MINIMUM PREMIUM	1,340
MAN. RATE	5.37	4.83	4.36	+ 3.49	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	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	(1,632)	(2,791)	13	
TOTAL LOSS	0	0	13	
EXPENSED LOSSES	9,128	13,047	2,715	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.156	1.653	0.344	3.153
DERIVED BY FORMULA	1.156	1.653	0.344	3.153
UNDERLYING PRESENT RATE	1.433	2.048	0.426	3.907
PROPOSED	1.156	1.653	0.344	3.153

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.034
IND. RATE				5.03	MINIMUM PREMIUM	1,790
MAN. RATE	7.56	6.82	6.21	+ 5.03	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	(809)	(1,449)	1	
TOTAL LOSSES	0	0	1	
EXPENSED LOSSES	6,063	5,657	541	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	1.386	1.293	0.124	2.803
DERIVED BY FORMULA	1.386	1.293	0.124	2.803
UNDERLYING PRESENT RATE	1.717	1.603	0.153	3.473
PROPOSED	1.386	1.293	0.124	2.803

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.475
IND. RATE				4.47	MINIMUM PREMIUM	1,625
MAN. RATE	7.23	6.31	5.52	+ 4.47	PRESENT	1,905

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	3	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	(4,218)	(10,223)	25	
TOTAL LOSS	0	0	33,947	
EXPENSED LOSSES	23,444	45,152	7,001	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	1.201	1.201
INDICATED (POST-TEST)	0.000	0.000	1.199	1.199
PRESENT ON RATE LEVEL	0.669	1.289	0.200	2.158
DERIVED BY FORMULA	0.669	1.276	0.210	2.155
UNDERLYING PRESENT RATE	0.829	1.597	0.248	2.674
PROPOSED	0.669	1.276	0.210	2.155

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.440
IND. RATE				3.44	MINIMUM PREMIUM	1,330
MAN. RATE	5.89	4.98	4.25	+ 3.44	PRESENT	1,540

+ PROPOSED

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

POLICY YEAR	REPORTED LOSSES										
	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

POLICY YEAR	TRANSLATED LOSSES										
	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	(25,941)	(20,822)	40	
TOTAL LOSS	347,425	64,398	9,390	
EXPENSED LOSSES	143,998	93,974	10,318	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
INDICATED (PRE-TEST)	5.159	0.956	0.139
INDICATED (POST-TEST)	5.153	0.955	0.139
PRESENT ON RATE LEVEL	1.726	1.126	0.124
DERIVED BY FORMULA	1.726	1.124	0.124
UNDERLYING PRESENT RATE	2.138	1.396	0.153
PROPOSED	1.726	1.125	0.124

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	MINIMUM PREMIUM	MAN. RATE
				4.75			
	7.96	6.78	5.86	+ 4.75			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	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	(68)	(53)	1	
TOTAL LOSS	0	0	1	
EXPENSED LOSSES	519	425	74	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.075	0.879	0.154	2.107
DERIVED BY FORMULA	1.075	0.879	0.154	2.107
UNDERLYING PRESENT RATE	1.332	1.089	0.191	2.611
PROPOSED	1.075	0.879	0.154	2.107

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				3.36	MINIMUM PREMIUM	1,305
MAN. RATE	4.93	4.52	4.15	+ 3.36	PRESENT	1,510

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	18,500	0	0	110,196	70,713	25,946	6,647
2015	0	0	185	110	6,000	0	0	337	460	17,550	40,398
2016	0	0	680	406	5	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	24,505	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	(60,944)	(95,644)	40	
TOTAL LOSS	229,914	103,500	51,337	
EXPENSED LOSSES	383,573	361,706	45,535	
CREDIBILITY	0.01	0.03	0.03	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.918	0.413	0.205
INDICATED (POST-TEST)	0.917	0.413	0.205
PRESENT ON RATE LEVEL	1.236	1.166	0.147
DERIVED BY FORMULA	1.233	1.143	0.149
UNDERLYING PRESENT RATE	1.532	1.445	0.182
PROPOSED	1.233	1.143	0.149

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.031
IND. RATE				4.03	MINIMUM PREMIUM	1,500
MAN. RATE	6.45	5.60	5.02	+ 4.03	PRESENT	1,760

+ 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	0	5	7
2017	10,659	210,223	1.972	0	0	0	0	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	6,447	0	0	0	0	1,772	6,447
2015	0	0	234,456	28,094	98,733	0	0	10,772	44,122	70,510	25,231
2016	0	0	6,733	7,764	75,111	0	0	6,352	14,534	70,079	32,175
2017	0	187	79,667	66,741	75,111	0	33	48,525	58,247	9,569	47,551
2018	115	3,562	73,277	27,634	35,972	242	8,255	84,905	44,890	70,147	35,006
TOTAL	115	3,749	394,134	130,233	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	(256,728)	(149,206)	222	
TOTAL LOSS	300,354	624,059	146,634	
EXPENSED LOSSES	1,379,143	682,395	54,365	
CREDIBILITY	0.01	0.04	0.04	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.679	1.410	0.331
INDICATED (POST-TEST)	0.678	1.409	0.331
PRESENT ON RATE LEVEL	2.515	1.245	0.099
DERIVED BY FORMULA	2.497	1.251	0.108
UNDERLYING PRESENT RATE	3.117	1.542	0.123
PROPOSED	2.497	1.251	0.108

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.156
IND. RATE				6.16	MINIMUM PREMIUM	2,000
MAN. RATE	10.21	8.74	7.60	+ 6.16	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	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	0	6	7
2017	10,951	422,256	3.856	0	0	1	0	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	15,414	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	15,414	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	4,325	0	0	0	0	25,788	6,184
2015	0	0	587	4,395	0	0	0	14,682	120,757	1,839	0
2016	0	0	9,713	12,457	0	0	0	6,324	6,994	107,451	9,040
2017	0	7,660	258,288	38,414	22,100	0	14,600	474,063	50,928	94,083	23,652
2018	0	185	9,444	4,690	62,000	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	(393,963)	(190,287)	381	
TOTAL LOSS	402,969	373,344	57,246	
EXPENSED LOSSES	2,171,145	855,508	100,277	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.720	0.667	0.102	1.489
INDICATED (POST-TEST)	0.719	0.666	0.102	1.488
PRESENT ON RATE LEVEL	3.131	1.234	0.145	4.509
DERIVED BY FORMULA	3.107	1.211	0.142	4.460
UNDERLYING PRESENT RATE	3.879	1.529	0.179	5.587
PROPOSED	3.107	1.211	0.142	4.460

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				7.12	MINIMUM PREMIUM	2,000
MAN. RATE	11.84	9.83	8.88	+ 7.12	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	1,260	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

POLICY YEAR	REPORTED LOSSES										
	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

POLICY YEAR	TRANSLATED LOSSES										
	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	(25,815)	(12,792)	35	
TOTAL LOSS	0	20,928	405	
EXPENSED LOSSES	141,537	56,682	9,861	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.312	0.006
INDICATED (POST-TEST)	0.000	0.312	0.006
PRESENT ON RATE LEVEL	1.703	0.682	0.119
DERIVED BY FORMULA	1.703	0.678	0.118
UNDERLYING PRESENT RATE	2.110	0.845	0.147
PROPOSED	1.702	0.678	0.117

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.988
IND. RATE				3.99	MINIMUM PREMIUM	1.485
MAN. RATE	6.27	5.54	4.93	+ 3.99	PRESENT	1.735

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	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	65,000	0	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	16,892	0	0	0	0	97,735	0
2015	0	0	891	532	29,322	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	4,100	0	46	67,217	81,985	6,910	600
2018	31	955	19,642	7,407	9,642	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	(34,502)	(27,549)	29	
TOTAL LOSS	148,578	393,144	17,652	
EXPENSED LOSSES	194,755	126,496	6,740	
CREDIBILITY	0.01	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.864	2.285	0.103
INDICATED (POST-TEST)	0.863	2.282	0.102
PRESENT ON RATE LEVEL	0.914	0.593	0.032
DERIVED BY FORMULA	0.913	0.627	0.033
UNDERLYING PRESENT RATE	1.132	0.735	0.039
PROPOSED	0.913	0.627	0.033

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	3.82	3.32	3.03	+ 2.51	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	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	(3,699)	(3,120)	5	
TOTAL LOSS	0	0	2,532	
EXPENSED LOSSES	21,293	13,649	1,529	
CREDIBILITY	0.00	0.00	0.00	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.216
INDICATED (POST-TEST)	0.000	0.000	0.216
PRESENT ON RATE LEVEL	1.467	0.941	0.105
DERIVED BY FORMULA	1.467	0.941	0.105
UNDERLYING PRESENT RATE	1.818	1.166	0.131
PROPOSED	1.467	0.940	0.105

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.012
IND. RATE				4.01	MINIMUM PREMIUM	1,495
MAN. RATE	5.77	5.32	4.95	+ 4.01	PRESENT	1,740

+ 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	(2,751)	(2,751)	6	
TOTAL LOSS	0	0	5,139	
EXPENSED LOSSES	15,394	11,916	2,097	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.197	0.197
INDICATED (POST-TEST)	0.000	0.000	0.197	0.197
PRESENT ON RATE LEVEL	0.476	0.368	0.065	0.909
DERIVED BY FORMULA	0.476	0.365	0.066	0.907
UNDERLYING PRESENT RATE	0.590	0.456	0.080	1.126
PROPOSED	0.476	0.365	0.066	0.907

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.448
IND. RATE				1.45	MINIMUM PREMIUM	750
MAN. RATE	2.39	2.06	1.79	+ 1.45	PRESENT	830

+ 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	0	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
<b>TOTAL</b>	<b>16,160</b>	<b>675,233</b>	<b>4.178</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>3</b>	<b>4</b>	<b>8</b>

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	22,601	0	3,606	2,950
2018	0	0	0	0	0	0	0	0	0	0	630
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>280,587</b>	<b>55,281</b>	<b>29,169</b>	<b>0</b>	<b>0</b>	<b>22,601</b>	<b>36,408</b>	<b>25,801</b>	<b>18,386</b>

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	14,378	0	0	626	855	32,569	10,931
2016	0	0	1,300	4,328	0	0	0	102	455	14	3,139
2017	0	12,859	386,314	14,510	24,600	0	17,641	528,860	26,522	12,726	3,971
2018	0	0	0	0	0	0	0	0	0	0	835
<b>TOTAL</b>	<b>0</b>	<b>12,859</b>	<b>388,048</b>	<b>82,122</b>	<b>38,609</b>	<b>0</b>	<b>17,641</b>	<b>529,588</b>	<b>78,436</b>	<b>45,309</b>	<b>22,580</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	948,136	244,476	22,580	
IBNR + FREQUENCY ADJUSTMENT	(34,830)	(33,037)	68	
<b>TOTAL LOSS</b>	<b>913,306</b>	<b>211,439</b>	<b>22,648</b>	
EXPENSED LOSSES	195,818	141,646	21,462	
CREDIBILITY	0.01	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	5.652	1.308	0.140
INDICATED (POST-TEST)	5.645	1.307	0.140
PRESENT ON RATE LEVEL	0.978	0.707	0.107
DERIVED BY FORMULA	1.025	0.719	0.108
UNDERLYING PRESENT RATE	1.212	0.877	0.133
PROPOSED	1.025	0.719	0.108

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.957
IND. RATE				2.96	MINIMUM PREMIUM	1,190
MAN. RATE	5.10	4.20	3.53	+ 2.96	PRESENT	1,335

+ PROPOSED

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

POLICY YEAR	REPORTED LOSSES										
	DEATH	P. T.	INDEMNITY			DEATH	P. T.	MEDICAL			MED. ONLY
			MAJOR	MINOR	TEMP			MAJOR	MINOR	TEMP	
2014	0	0	160,282	0	0	0	0	231,182	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	231,182	0	1,374	4,660

POLICY YEAR	TRANSLATED LOSSES										
	DEATH	P. T.	INDEMNITY			DEATH	P. T.	MEDICAL			MED. ONLY
			MAJOR	MINOR	TEMP			MAJOR	MINOR	TEMP	
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	(16,596)	(15,445)	50	
TOTAL LOSS	709,450	0	6,213	
EXPENSED LOSSES	93,606	69,754	12,342	
CREDIBILITY	0.01	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	5.005	0.000	0.044
INDICATED (POST-TEST)	4.999	0.000	0.044
PRESENT ON RATE LEVEL DERIVED BY FORMULA	0.533	0.397	0.070
UNDERLYING PRESENT RATE	0.578	0.389	0.070
PROPOSED	0.660	0.492	0.087
	0.577	0.389	0.070

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.654
IND. RATE				1.65	MINIMUM PREMIUM	810
MAN. RATE	2.73	2.29	1.97	+ 1.65	PRESENT	885

+ 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	(2,085)	(1,709)	3	
TOTAL LOSS	0	0	3	
EXPENSED LOSSES	11,842	7,363	1,017	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.984	0.612	0.085	1.681
DERIVED BY FORMULA	0.984	0.612	0.085	1.681
UNDERLYING PRESENT RATE	1.220	0.758	0.105	2.083
PROPOSED	0.984	0.612	0.085	1.681

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.684
IND. RATE				2.68	MINIMUM PREMIUM	1,105
MAN. RATE	4.16	3.69	3.31	+ 2.68	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	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

POLICY YEAR	REPORTED LOSSES										
	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

POLICY YEAR	TRANSLATED LOSSES										
	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	(19,130)	(14,335)	36	
TOTAL LOSS	0	0	2,871	
EXPENSED LOSSES	99,076	65,825	9,186	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.000	0.000	0.053
INDICATED (POST-TEST)	0.000	0.000	0.052
PRESENT ON RATE LEVEL	1.462	0.971	0.136
DERIVED BY FORMULA	1.462	0.962	0.135
UNDERLYING PRESENT RATE	1.812	1.204	0.168
PROPOSED	1.462	0.962	0.135

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.085
IND. RATE				4.09	MINIMUM PREMIUM	1,515
MAN. RATE	6.18	5.52	5.06	+ 4.09	PRESENT	1,770

+ PROPOSED

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

POLICY YEAR	REPORTED LOSSES										
	DEATH	P. T.	INDEMNITY			MEDICAL					
			MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	87,131	8,953	19,869	0	0	180,111	8,918	28,357	54,137
2015	0	0	196,665	0	7,762	0	0	159,063	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	189,836	164,080	373,930	233,352

POLICY YEAR	TRANSLATED LOSSES										
	DEATH	P. T.	INDEMNITY			MEDICAL					
			MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	131,045	11,003	22,489	0	0	377,996	12,494	43,726	57,981
2015	0	0	345,419	1,952	8,871	0	0	721,101	7,831	13,409	73,205
2016	0	0	34,126	101,298	0	0	0	36,596	116,206	239,986	35,061
2017	0	38	16,582	7,326	45,100	0	12	16,626	8,386	59,701	49,177
2018	203	6,765	153,504	60,757	65,168	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	(444,025)	(361,537)	1,173	
TOTAL LOSS	1,684,768	805,774	291,210	
EXPENSED LOSSES	2,504,768	1,622,747	303,141	
CREDIBILITY	0.02	0.06	0.07	

	IND. RATE	MINIMUM PREMIUM	PRESENT	TOTAL
PURE PREMIUM				
INDICATED (PRE-TEST)	2.015	0.963	0.348	3.326
INDICATED (POST-TEST)	2.012	0.962	0.348	3.322
PRESENT ON RATE LEVEL	2.417	1.566	0.293	4.275
DERIVED BY FORMULA	2.409	1.530	0.296	4.235
UNDERLYING PRESENT RATE	2.995	1.940	0.362	5.298
PROPOSED	2.409	1.530	0.296	4.235

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	TOTAL
IND. RATE				6.76	MINIMUM PREMIUM	2,000
MAN. RATE	10.37	9.28	8.42	+ 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	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	0	3	7
2017	17,016	81,869	0.481	0	0	0	0	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	7,076	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	7,076	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	75	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	1,108	0	221	147,593	82,974	64,492	40,910
2017	0	51	21,379	21,922	1,108	0	33	48,099	58,667	4,944	14,789
2018	70	2,481	60,782	24,868	22,922	110	4,907	96,388	59,850	38,726	6,535
TOTAL	70	3,641	390,939	84,442	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	(316,984)	(340,781)	1,148	
TOTAL LOSS	375,017	180,077	103,893	
EXPENSED LOSSES	1,766,195	1,534,563	297,204	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.451	0.217	0.125	0.793
INDICATED (POST-TEST)	0.451	0.216	0.125	0.792
PRESENT ON RATE LEVEL	1.715	1.490	0.289	3.493
DERIVED BY FORMULA	1.690	1.414	0.277	3.380
UNDERLYING PRESENT RATE	2.125	1.846	0.358	4.329
PROPOSED	1.689	1.413	0.277	3.380

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.396
IND. RATE				5.40	MINIMUM PREMIUM	1.895
MAN. RATE	8.76	7.77	6.88	+ 5.40	PRESENT	2,000

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	(42,558)	(22,181)	38	
TOTAL LOSS	0	0	3,398	
EXPENSED LOSSES	236,504	99,065	10,134	
CREDIBILITY	0.00	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.030
INDICATED (POST-TEST)	0.000	0.000	0.030
PRESENT ON RATE LEVEL	1.692	0.709	0.072
DERIVED BY FORMULA	1.692	0.694	0.072
UNDERLYING PRESENT RATE	2.096	0.878	0.090
PROPOSED	1.692	0.694	0.072

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.924
IND. RATE				3.92	MINIMUM PREMIUM	1,465
MAN. RATE	6.21	5.45	4.87	+ 3.92	PRESENT	1,715

+ 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	(4,381)	(3,774)	4	
TOTAL LOSS	0	0	4	
EXPENSED LOSSES	24,606	16,604	1,075	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.783	0.528	0.034	1.346
DERIVED BY FORMULA	0.783	0.523	0.034	1.340
UNDERLYING PRESENT RATE	0.970	0.655	0.042	1.667
PROPOSED	0.783	0.523	0.034	1.340

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.139
IND. RATE				2.14	MINIMUM PREMIUM	950
MAN. RATE	3.51	3.03	2.65	+ 2.14	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	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	3	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	(6,240)	(6,546)	15	
TOTAL LOSS	0	24,917	4,448	
EXPENSED LOSSES	34,975	28,749	4,382	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
INDICATED (PRE-TEST)	0.000	0.313	0.056
INDICATED (POST-TEST)	0.000	0.313	0.056
PRESENT ON RATE LEVEL	0.355	0.292	0.044
DERIVED BY FORMULA	0.355	0.292	0.045
UNDERLYING PRESENT RATE	0.439	0.361	0.055
PROPOSED	0.355	0.292	0.045

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.103
IND. RATE				1.10	MINIMUM PREMIUM	650
MAN. RATE	1.88	1.58	1.36	+ 1.10	PRESENT	710

+ 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	0	5	8
2018	39,619	313,232	0.791	0	0	0	3	10	13
<b>TOTAL</b>	<b>139,792</b>	<b>1,165,377</b>	<b>0.834</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>7</b>	<b>29</b>	<b>37</b>

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	1,285	8,818	30,552
2015	0	0	99,601	0	45,362	0	0	38,537	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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>99,601</b>	<b>173,735</b>	<b>158,547</b>	<b>0</b>	<b>0</b>	<b>38,537</b>	<b>187,599</b>	<b>205,765</b>	<b>201,593</b>

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	74,320	0	0	0	57,840	13,597	32,721
2015	0	0	176,387	1,854	52,800	0	0	387,884	7,281	125,093	26,640
2016	0	0	1,431	854	12,627	0	0	881	974	14,968	9,210
2017	0	155	64,851	63,557	19,100	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
<b>TOTAL</b>	<b>49</b>	<b>3,677</b>	<b>376,413</b>	<b>178,599</b>	<b>181,448</b>	<b>197</b>	<b>9,089</b>	<b>655,058</b>	<b>270,601</b>	<b>281,655</b>	<b>258,486</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,044,482	912,302	258,486	
IBNR + FREQUENCY ADJUSTMENT	(490,694)	(345,681)	1,002	
<b>TOTAL LOSS</b>	<b>553,788</b>	<b>566,621</b>	<b>259,488</b>	
EXPENSED LOSSES	2,860,538	1,601,272	217,510	
CREDIBILITY	0.02	0.08	0.09	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.396	0.405	0.186	0.987
INDICATED (POST-TEST)	0.396	0.405	0.185	0.986
PRESENT ON RATE LEVEL	1.651	0.924	0.126	2.701
DERIVED BY FORMULA	1.626	0.883	0.131	2.640
UNDERLYING PRESENT RATE	2.046	1.145	0.156	3.347
PROPOSED	1.626	0.883	0.131	2.640

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.215
IND. RATE				4.21	MINIMUM PREMIUM	1,550
MAN. RATE	6.67	5.94	5.32	+ 4.21	PRESENT	1,845

+ 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	(822)	(1,516)	1	
TOTAL LOSS	0	0	1	
EXPENSED LOSSES	4,605	5,832	867	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.854	1.082	0.161	2.097
DERIVED BY FORMULA	0.854	1.082	0.161	2.097
UNDERLYING PRESENT RATE	1.059	1.341	0.199	2.599
PROPOSED	0.854	1.082	0.161	2.097

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.348
IND. RATE				3.35	MINIMUM PREMIUM	1,300
MAN. RATE	5.22	4.65	4.13	+ 3.35	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	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	(2,419)	(1,712)	4	
TOTAL LOSS	0	0	8,259	
EXPENSED LOSSES	15,100	7,186	1,437	
CREDIBILITY	0.00	0.00	0.00	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.935
INDICATED (POST-TEST)	0.000	0.000	0.934
PRESENT ON RATE LEVEL DERIVED BY FORMULA	1.380	0.657	0.131
UNDERLYING PRESENT RATE	1.380	0.657	0.131
PROPOSED	1.710	0.814	0.163
	1.380	0.657	0.131

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.461
IND. RATE				3.46	MINIMUM PREMIUM	1,335
MAN. RATE	5.39	4.77	4.27	+ 3.46	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	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	(2,895)	(1,373)	12	
TOTAL LOSS	0	0	12	
EXPENSED LOSSES	15,157	8,093	1,487	
CREDIBILITY	0.00	0.00	0.00	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001
PRESENT ON RATE LEVEL	1.521	0.812	0.149
DERIVED BY FORMULA	1.521	0.812	0.149
UNDERLYING PRESENT RATE	1.885	1.007	0.185
PROPOSED	1.521	0.812	0.149

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.964
IND. RATE				3.96	MINIMUM PREMIUM	1,480
MAN. RATE	6.21	5.49	4.89	+ 3.96	PRESENT	1,725

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	(4,647)	(3,161)	12	
TOTAL LOSS	0	211	100	
EXPENSED LOSSES	26,474	13,955	3,260	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.005	0.002	0.008
INDICATED (POST-TEST)	0.000	0.005	0.002	0.008
PRESENT ON RATE LEVEL	0.529	0.279	0.065	0.873
DERIVED BY FORMULA	0.529	0.276	0.065	0.870
UNDERLYING PRESENT RATE	0.656	0.346	0.081	1.082
PROPOSED	0.529	0.276	0.065	0.870

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1,389
IND. RATE				1.39	MINIMUM PREMIUM	735
MAN. RATE	1.94	1.80	1.72	+ 1.39	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	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	(8,142)	(6,554)	16	
TOTAL LOSS	0	0	5,564	
EXPENSED LOSSES	45,907	27,465	6,174	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.069	0.069
INDICATED (POST-TEST)	0.000	0.000	0.069	0.069
PRESENT ON RATE LEVEL	0.457	0.273	0.061	0.792
DERIVED BY FORMULA	0.457	0.271	0.062	0.789
UNDERLYING PRESENT RATE	0.566	0.339	0.076	0.982
PROPOSED	0.457	0.271	0.062	0.789

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.260
IND. RATE				1.26	MINIMUM PREMIUM	695
MAN. RATE	2.09	1.80	1.56	+ 1.26	PRESENT	770

+ 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	0	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	324	76,699	5,096	1,087
2017	0	0	167,005	0	8,406	0	0	58	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	382	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	1,071	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	13,511	0	1,123	674,863	151,150	18,169	1,465
2017	0	9,560	285,682	10,078	13,511	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	(100,969)	(74,525)	219	
TOTAL LOSS	1,945,889	414,084	26,040	
EXPENSED LOSSES	571,956	339,560	52,111	
CREDIBILITY	0.01	0.04	0.04	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	4.498	0.957	0.060
INDICATED (POST-TEST)	4.492	0.956	0.060
PRESENT ON RATE LEVEL	1.067	0.633	0.097
DERIVED BY FORMULA	1.101	0.646	0.096
UNDERLYING PRESENT RATE	1.322	0.785	0.120
PROPOSED	1.101	0.646	0.096

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.942
IND. RATE				2.94	MINIMUM PREMIUM	1,185
MAN. RATE	4.29	4.00	3.54	+ 2.94	PRESENT	1,335

+ PROPOSED

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

POLICY YEAR	REPORTED LOSSES										
	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

POLICY YEAR	TRANSLATED LOSSES										
	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	(56,803)	(30,017)	111	
TOTAL LOSS	0	0	2,598	
EXPENSED LOSSES	300,530	145,590	22,440	
CREDIBILITY	0.01	0.03	0.03	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
INDICATED (PRE-TEST)	0.000	0.010	0.010
INDICATED (POST-TEST)	0.000	0.010	0.010
PRESENT ON RATE LEVEL	0.944	0.071	1.473
DERIVED BY FORMULA	0.935	0.069	1.448
UNDERLYING PRESENT RATE	1.170	0.087	1.825
PROPOSED	0.935	0.069	1.448

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.312
IND. RATE				2.31	MINIMUM PREMIUM	1,000
MAN. RATE	3.42	3.17	2.90	+ 2.31	PRESENT	1,150

+ PROPOSED

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

POLICY YEAR	REPORTED LOSSES										
	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

POLICY YEAR	TRANSLATED LOSSES										
	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	0	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	25,000	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	134,087	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	(383,609)	(112,574)	507	
TOTAL LOSS	0	167,559	47,691	
EXPENSED LOSSES	2,072,258	510,857	129,156	
CREDIBILITY	0.02	0.07	0.08	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.149	0.042	0.191
INDICATED (POST-TEST)	0.000	0.149	0.042	0.191
PRESENT ON RATE LEVEL	1.486	0.366	0.093	1.945
DERIVED BY FORMULA	1.456	0.351	0.089	1.896
UNDERLYING PRESENT RATE	1.841	0.454	0.115	2.410
PROPOSED	1.456	0.351	0.089	1.896

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.027
IND. RATE				3.03	MINIMUM PREMIUM	1,210
MAN. RATE	4.91	4.31	3.83	+ 3.03	PRESENT	1,420

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	(5,848)	(3,917)	10	
TOTAL LOSS	0	0	2,466	
EXPENSED LOSSES	32,808	16,952	3,110	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.054	0.054
INDICATED (POST-TEST)	0.000	0.000	0.054	0.054
PRESENT ON RATE LEVEL	0.583	0.301	0.055	0.939
DERIVED BY FORMULA	0.583	0.298	0.055	0.936
UNDERLYING PRESENT RATE	0.722	0.373	0.068	1.164
PROPOSED	0.583	0.298	0.055	0.936

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.494
IND. RATE				1.49	MINIMUM PREMIUM	760
MAN. RATE	2.56	2.16	1.85	+ 1.49	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	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
<b>TOTAL</b>	<b>2,613</b>	<b>4,453</b>	<b>0.170</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,453</b>

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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5,421</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	5,421	
IBNR + FREQUENCY ADJUSTMENT	(4,497)	(4,158)	9	
TOTAL LOSS	0	0	5,430	
EXPENSED LOSSES	25,971	18,274	2,447	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.208	0.208
INDICATED (POST-TEST)	0.000	0.000	0.208	0.208
PRESENT ON RATE LEVEL	0.802	0.564	0.076	1.442
DERIVED BY FORMULA	0.802	0.559	0.077	1.438
UNDERLYING PRESENT RATE	0.994	0.699	0.094	1.787
PROPOSED	0.802	0.559	0.077	1.438

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	3.80	3.28	2.84	+ 2.30	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	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	(3,118)	(4,277)	9	
TOTAL LOSS	0	0	9	
EXPENSED LOSSES	17,298	18,369	2,911	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.517	0.549	0.087	1.153
DERIVED BY FORMULA	0.517	0.543	0.086	1.146
UNDERLYING PRESENT RATE	0.640	0.680	0.108	1.428
PROPOSED	0.517	0.543	0.086	1.146

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.830
IND. RATE				1.83	MINIMUM PREMIUM	860
MAN. RATE	2.79	2.52	2.27	+ 1.83	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	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	(4,252)	(2,471)	8	
TOTAL LOSS	0	0	8	
EXPENSED LOSSES	23,941	11,349	1,930	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.578	0.274	0.047	0.899
DERIVED BY FORMULA	0.578	0.271	0.046	0.896
UNDERLYING PRESENT RATE	0.716	0.340	0.058	1.114
PROPOSED	0.578	0.271	0.046	0.896

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.430
IND. RATE				1.43	MINIMUM PREMIUM	745
MAN. RATE	2.39	2.04	1.77	+ 1.43	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	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	(43)	(27)	1	
TOTAL LOSS	0	0	1	
EXPENSED LOSSES	325	216	47	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.583	0.388	0.085	1.056
DERIVED BY FORMULA	0.583	0.388	0.085	1.056
UNDERLYING PRESENT RATE	0.723	0.481	0.105	1.309
PROPOSED	0.583	0.388	0.085	1.056

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.686
IND. RATE				1.69	MINIMUM PREMIUM	820
MAN. RATE	2.88	2.40	2.08	+ 1.69	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	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	0	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	8	0	0	0	0	0	0
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	(17,193)	(9,381)	22	
TOTAL LOSS	0	12,759	22	
EXPENSED LOSSES	95,304	40,886	6,548	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.088	0.000	0.088
INDICATED (POST-TEST)	0.000	0.088	0.000	0.088
PRESENT ON RATE LEVEL	0.529	0.227	0.036	0.792
DERIVED BY FORMULA	0.524	0.224	0.036	0.783
UNDERLYING PRESENT RATE	0.655	0.281	0.045	0.982
PROPOSED	0.523	0.224	0.036	0.783

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.250
IND. RATE				1.25	MINIMUM PREMIUM	695
MAN. RATE	2.01	1.76	1.56	+ 1.25	PRESENT	770

+ 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	0	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	26,189	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	189,189	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	68,838	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	4,228	0	0	54,726	0	7,150	26,434	
2015	0	0	729,395	3,848	5,678	0	0	156,809	4,939	127,196	5,804	
2016	0	1,581	443,693	85,058	17,409	0	420	262,788	99,764	27,178	10,750	
2017	0	29	12,752	5,634	35,100	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	(97,595)	(58,559)	298	
TOTAL LOSS	1,856,845	438,421	82,744	
EXPENSED LOSSES	552,578	261,005	78,772	
CREDIBILITY	0.02	0.07	0.08	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	1.623	0.383	0.072
INDICATED (POST-TEST)	1.622	0.383	0.072
PRESENT ON RATE LEVEL	0.390	0.184	0.056
DERIVED BY FORMULA	0.415	0.198	0.057
UNDERLYING PRESENT RATE	0.483	0.228	0.069
PROPOSED	0.415	0.198	0.057

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.070
IND. RATE				1.07	MINIMUM PREMIUM	640
MAN. RATE	1.32	1.28	1.24	+ 1.07	PRESENT	675

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	2,321	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	0	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	9	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	(15,950)	(11,710)	18	
TOTAL LOSS	13,836	104,883	1,241	
EXPENSED LOSSES	87,871	52,313	5,063	
CREDIBILITY	0.00	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.111	0.841	0.010
INDICATED (POST-TEST)	0.111	0.840	0.010
PRESENT ON RATE LEVEL	0.568	0.338	0.033
DERIVED BY FORMULA	0.568	0.348	0.032
UNDERLYING PRESENT RATE	0.704	0.419	0.041
PROPOSED	0.568	0.348	0.032

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.515
IND. RATE				1.52	MINIMUM PREMIUM	770
MAN. RATE	2.55	2.15	1.85	+ 1.52	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	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	0	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	8,945	0	0	149
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	31,331	0	0	0	8,945	0	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	(10,298)	(7,222)	23	
TOTAL LOSS	26,511	35,565	406	
EXPENSED LOSSES	55,934	38,458	3,564	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.976	1.309	0.015
INDICATED (POST-TEST)	0.975	1.307	0.015
PRESENT ON RATE LEVEL	1.661	1.142	0.106
DERIVED BY FORMULA	1.661	1.144	0.105
UNDERLYING PRESENT RATE	2.059	1.415	0.131
PROPOSED	1.661	1.143	0.105

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	TOTAL
IND. RATE				4.64	MINIMUM PREMIUM	1,675
MAN. RATE	6.52	6.13	5.73	+ 4.64	PRESENT	1,965

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	2,236	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	0	2	3
2018	2,718	4,078	0.150	0	0	0	0	0	0
<b>TOTAL</b>	<b>12,450</b>	<b>728,220</b>	<b>5.849</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>3</b>	<b>5</b>

POLICY YEAR	REPORTED LOSSES										
	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	109,496	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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>135,052</b>	<b>19,364</b>	<b>43,541</b>	<b>0</b>	<b>0</b>	<b>109,496</b>	<b>59,068</b>	<b>39,002</b>	<b>122,697</b>

POLICY YEAR	TRANSLATED LOSSES										
	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	40,200	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	11,100	0	48	69,674	78,836	37,132	11,970
2018	0	0	0	0	0	0	0	0	0	0	5,407
<b>TOTAL</b>	<b>0</b>	<b>49</b>	<b>232,727</b>	<b>20,845</b>	<b>51,753</b>	<b>0</b>	<b>48</b>	<b>836,437</b>	<b>87,515</b>	<b>64,839</b>	<b>149,618</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,069,260	224,951	149,618	
IBNR + FREQUENCY ADJUSTMENT	(18,493)	(22,149)	54	
<b>TOTAL LOSS</b>	<b>1,050,768</b>	<b>202,802</b>	<b>149,672</b>	
EXPENSED LOSSES	102,364	100,278	13,564	
CREDIBILITY	0.00	0.02	0.02	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
PURE PREMIUM INDICATED (PRE-TEST)	8.440	1.629	1.202	11.271
INDICATED (POST-TEST)	8.430	1.627	1.201	11.257
PRESENT ON RATE LEVEL	0.664	0.650	0.088	1.401
DERIVED BY FORMULA	0.664	0.670	0.110	1.443
UNDERLYING PRESENT RATE	0.822	0.805	0.109	1.737
PROPOSED	0.663	0.669	0.110	1.443

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.304
IND. RATE				2.30	MINIMUM PREMIUM	995
MAN. RATE	3.46	3.06	2.76	+ 2.30	PRESENT	1,110

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	(176)	(245)	0	
TOTAL LOSSES	0	0	0	
EXPENSED LOSSES	1,694	883	147	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL DERIVED BY FORMULA	1.036	0.540	0.090	1.665
UNDERLYING PRESENT RATE	1.283	0.669	0.112	2.064
PROPOSED	1.035	0.539	0.090	1.665

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.658
IND. RATE				2.66	MINIMUM PREMIUM	1,100
MAN. RATE	4.31	3.76	3.28	+ 2.66	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	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	0	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	237,809	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	4,793	0	0	87,477	34,156	7,015	19,900	
2016	0	0	54	32	15	0	0	225	249	3,827	25,821	
2017	0	145	60,983	59,725	18,100	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	105,389	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	(191,824)	(113,941)	275	
TOTAL LOSS	1,453,703	528,241	131,902	
EXPENSED LOSSES	1,071,100	523,269	63,737	
CREDIBILITY	0.01	0.03	0.03	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM			
INDICATED (PRE-TEST)	4.733	1.720	6.882
INDICATED (POST-TEST)	4.727	1.718	6.874
PRESENT ON RATE LEVEL	2.814	1.375	4.357
DERIVED BY FORMULA	2.833	1.385	4.394
UNDERLYING PRESENT RATE	3.487	1.704	5.399
PROPOSED	2.833	1.385	4.394

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	MINIMUM PREMIUM	MAN. RATE
				7.02		2,000	
	10.68	9.48	8.58	+ 7.02	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	(267)	(231)	1	
TOTAL LOSSES	0	0	1	
EXPENSED LOSSES	1,234	1,236	200	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.957	0.959	0.155	2.072
DERIVED BY FORMULA	0.957	0.959	0.155	2.072
UNDERLYING PRESENT RATE	1.186	1.188	0.192	2.567
PROPOSED	0.958	0.959	0.155	2.072

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				3.31	MINIMUM PREMIUM	1,290
MAN. RATE	5.07	4.52	4.08	+ 3.31	PRESENT	1,490

+ 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
<b>TOTAL</b>	<b>1,787</b>	<b>8,791</b>	<b>0.492</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,791</b>

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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11,657</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	11,657	
IBNR + FREQUENCY ADJUSTMENT	(7,666)	(10,571)	18	
<b>TOTAL LOSS</b>	<b>0</b>	<b>0</b>	<b>11,675</b>	
EXPENSED LOSSES	41,673	45,481	5,946	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.653	0.653
INDICATED (POST-TEST)	0.000	0.000	0.653	0.653
PRESENT ON RATE LEVEL	1.882	2.054	0.268	4.204
DERIVED BY FORMULA	1.882	2.054	0.272	4.208
UNDERLYING PRESENT RATE	2.332	2.545	0.333	5.210
PROPOSED	1.880	2.052	0.272	4.204

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.712
IND. RATE				6.71	MINIMUM PREMIUM	2,000
MAN. RATE	10.30	9.25	8.28	+ 6.71	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	11	13
2017	17,299	438,400	2.534	0	0	0	0	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	43,000	26,043	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	11,428	0	0	90,881	134,556	58,326	30,492	
2015	0	0	145,662	68,467	40,178	0	0	86,617	97,501	53,242	40,021	
2016	0	0	7,407	19,719	18,000	0	0	6,252	16,531	57,745	25,129	
2017	0	191	82,358	55,029	41,500	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	350,750	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	(474,970)	(513,863)	1,022	
TOTAL LOSS	575,897	1,103,659	156,741	
EXPENSED LOSSES	2,696,420	2,316,474	252,991	
CREDIBILITY	0.02	0.06	0.07	

	IND. RATE	MINIMUM PREMIUM	PRESENT	TOTAL
PURE PREMIUM				
INDICATED (PRE-TEST)	0.641	1.229	0.175	2.045
INDICATED (POST-TEST)	0.641	1.228	0.174	2.042
PRESENT ON RATE LEVEL	2.423	2.082	0.227	4.732
DERIVED BY FORMULA	2.388	2.031	0.224	4.642
UNDERLYING PRESENT RATE	3.003	2.580	0.282	5.864
PROPOSED	2.388	2.031	0.224	4.642

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	TOTAL
IND. RATE				7.41	MINIMUM PREMIUM	2,000
MAN. RATE	11.72	10.40	9.32	+ 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	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	0	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	143,100	99,755	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	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	1,901	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	439	0	0	299,425	97,727	1,596	27,785
2015	0	0	11,524	86,007	2,200	0	0	17,729	145,629	3,664	74,316
2016	0	1,522	436,752	114,223	13	0	128	89,613	69,844	26,865	32,612
2017	0	132	55,582	51,572	29,100	0	53	76,325	82,326	60,353	16,746
2018	29	2,796	115,569	55,189	15,478	35	2,416	73,355	48,172	17,393	25,110
TOTAL	29	4,450	921,851	420,663	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	(684,664)	(396,766)	1,616	
TOTAL LOSS	800,744	647,258	178,185	

EXPENSED LOSSES	CREDIBILITY
3,821,228	0.06
1,840,474	0.20
364,728	0.23

PURE PREMIUM	INDICATED (PRE-TEST)	INDICATED (POST-TEST)	PRESENT ON RATE LEVEL	DERIVED BY FORMULA	UNDERLYING PRESENT RATE	PROPOSED
	0.146	0.118	0.033	0.297		
	0.146	0.118	0.033	0.297		
	0.563	0.271	0.054	0.889		
	0.538	0.241	0.049	0.828		
	0.698	0.336	0.067	1.101		
	0.538	0.241	0.049	0.828		

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.322
IND. RATE				1.32	MINIMUM PREMIUM	715
MAN. RATE	2.32	2.04	1.75	+ 1.32	PRESENT	820

+ 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

POLICY YEAR	REPORTED LOSSES										
	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

POLICY YEAR	TRANSLATED LOSSES										
	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	(476,814)	(117,408)	253	
TOTAL LOSS	1,326,604	0	392	
EXPENSED LOSSES	2,699,687	532,833	61,177	
CREDIBILITY	0.02	0.06	0.07	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
PURE PREMIUM INDICATED (PRE-TEST)	1.376	0.000	0.000	1.376
INDICATED (POST-TEST)	1.374	0.000	0.000	1.375
PRESENT ON RATE LEVEL	2.260	0.446	0.051	2.757
DERIVED BY FORMULA	2.242	0.419	0.048	2.709
UNDERLYING PRESENT RATE	2.800	0.553	0.063	3.417
PROPOSED	2.242	0.419	0.048	2.709

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.325
IND. RATE				4.32	MINIMUM PREMIUM	1.585
MAN. RATE	6.85	6.07	5.43	+ 4.32	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	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	0	5	7
2017	61,176	395,059	0.646	0	0	0	0	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	6,030	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	18,100	0	0	0	218,598	77,256	64,206
2015	0	0	3,880	25,323	18,411	0	0	18,803	147,547	56,129	68,227
2016	0	0	32,228	101,908	28,519	0	0	76,661	323,043	101,296	59,634
2017	0	290	121,530	120,705	28,519	0	143	210,411	248,555	61,055	36,431
2018	50	6,942	307,061	148,638	33,950	58	10,216	433,687	292,907	65,538	23,217
TOTAL	50	7,232	464,699	478,077	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	(227,254)	(275,639)	1,275	
TOTAL LOSS	994,707	1,913,448	252,990	
EXPENSED LOSSES	1,280,863	1,228,140	341,150	
CREDIBILITY	0.04	0.13	0.16	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.329	0.634	0.084	1.047
INDICATED (POST-TEST)	0.329	0.633	0.084	1.046
PRESENT ON RATE LEVEL	0.342	0.328	0.091	0.762
DERIVED BY FORMULA	0.342	0.368	0.090	0.800
UNDERLYING PRESENT RATE	0.424	0.407	0.113	0.944
PROPOSED	0.342	0.368	0.090	0.800

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.277
IND. RATE				1.28	MINIMUM PREMIUM	700
MAN. RATE	1.74	1.57	1.50	+ 1.28	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	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	0	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

POLICY YEAR	REPORTED LOSSES										
	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

POLICY YEAR	TRANSLATED LOSSES										
	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	2,061	0	0	22,537	100,273	3,045	3,859
2017	0	2	820	362	2,061	0	0	226	114	812	5,431
2018	19	1,180	42,461	19,650	7,918	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	(155,412)	(42,751)	168	
TOTAL LOSS	0	246,295	14,731	
EXPENSED LOSSES	886,889	185,334	50,628	
CREDIBILITY	0.02	0.06	0.07	

	IND. RATE	MINIMUM PREMIUM	PRESENT	PROPOSED
PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.279	0.017	0.295
INDICATED (POST-TEST)	0.000	0.278	0.017	0.295
PRESENT ON RATE LEVEL	0.810	0.169	0.046	1.026
DERIVED BY FORMULA	0.794	0.176	0.044	1.014
UNDERLYING PRESENT RATE	1.004	0.210	0.057	1.271
PROPOSED	0.794	0.176	0.044	1.014

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	2.50	2.24	2.02	+ 1.62	PRESENT	900

+ PROPOSED

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	3	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	1,111	5,475	0	67,098
2015	0	0	148,257	0	23,788	0	0	108,109	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	109,642	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	27,800	0	0	847,897	10,575	68,035	3,343
2016	0	0	13,333	41,308	13	0	0	4,245	16,996	10,107	4,301
2017	0	15	6,709	2,964	18,000	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	109,497	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	(268,933)	(201,055)	571	
TOTAL LOSS	1,011,275	168,034	100,154	
EXPENSED LOSSES	1,496,333	902,427	146,548	
CREDIBILITY	0.02	0.07	0.08	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.940	0.156	0.093	1.189
INDICATED (POST-TEST)	0.939	0.156	0.093	1.188
PRESENT ON RATE LEVEL	1.122	0.677	0.110	1.909
DERIVED BY FORMULA	1.119	0.640	0.109	1.868
UNDERLYING PRESENT RATE	1.391	0.839	0.136	2.366
PROPOSED	1.119	0.641	0.109	1.868

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				2.98	MINIMUM PREMIUM	1,195
MAN. RATE	4.77	4.22	3.76	+ 2.98	PRESENT	1,400

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	28	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	(30,352)	(17,731)	55	
TOTAL LOSS	0	48,408	19,299	
EXPENSED LOSSES	174,337	80,220	13,162	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
INDICATED (PRE-TEST)	0.000	0.655	0.261
INDICATED (POST-TEST)	0.000	0.655	0.261
PRESENT ON RATE LEVEL	1.905	0.876	0.144
DERIVED BY FORMULA	1.905	0.874	0.145
UNDERLYING PRESENT RATE	2.360	1.086	0.178
PROPOSED	1.905	0.874	0.145

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.668
IND. RATE				4.67	MINIMUM PREMIUM	1,685
MAN. RATE	7.39	6.50	5.76	+ 4.67	PRESENT	1,970

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	5	4	8
2018	96,684	498,657	0.516	0	0	2	0	1	3
<b>TOTAL</b>	<b>427,365</b>	<b>5,388,609</b>	<b>1.261</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>14</b>	<b>11</b>	<b>32</b>

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	1,582,125	46,557	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	204	56,262	10,474	4,750	
2017	0	0	606,871	12,268	28,023	0	0	1,015,455	17,613	21,513	3,907	
2018	0	0	297,084	0	22,295	0	0	157,439	0	23,841	2,978	
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>1,749,950</b>	<b>259,501</b>	<b>70,531</b>	<b>0</b>	<b>0</b>	<b>3,388</b>	<b>276,243</b>	<b>79,024</b>	<b>104,972</b>	

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	8,571	0	0	938,473	205,326	24,663	39,492	
2015	0	0	10,771	79,918	4,333	0	0	10,673	86,394	11,880	68,433	
2016	0	739	222,100	88,391	4,422	0	311	200,057	98,106	20,371	6,403	
2017	0	28,851	873,185	41,896	44,410	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	
<b>TOTAL</b>	<b>1,148</b>	<b>68,900</b>	<b>1,961,839</b>	<b>366,767</b>	<b>108,154</b>	<b>633</b>	<b>85,298</b>	<b>3,148,410</b>	<b>629,587</b>	<b>139,997</b>	<b>123,536</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,266,228	1,134,500	123,536	
IBNR + FREQUENCY ADJUSTMENT	(629,610)	(305,472)	930	
<b>TOTAL LOSS</b>	<b>4,636,618</b>	<b>829,028</b>	<b>124,466</b>	
EXPENSED LOSSES	3,554,385	1,376,174	232,284	
CREDIBILITY	0.05	0.17	0.20	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	1.085	0.194	0.029
INDICATED (POST-TEST)	1.084	0.194	0.029
PRESENT ON RATE LEVEL	0.671	0.260	0.044
DERIVED BY FORMULA	0.692	0.249	0.041
UNDERLYING PRESENT RATE	0.832	0.322	0.054
PROPOSED	0.692	0.249	0.041

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.566
IND. RATE				1.57	MINIMUM PREMIUM	785
MAN. RATE	2.44	2.12	1.92	+ 1.57	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	24,370	8,257,319	33,883	0	1	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	0	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	1,314,961	104,207	4,065	67,921
2015	0	0	559,814	165,276	57,880	0	0	197,496	104,651	70,468	42,087
2016	0	0	290,937	0	8,242	0	0	0	0	35,912	34,776
2017	0	0	222,449	180,196	149,021	0	0	142,007	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	1,314,961	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	95	0	1,396,963	1,477,961	47,924	6,268	72,743
2015	0	0	894,031	187,098	70,500	0	0	1,201,127	176,484	107,983	51,009
2016	0	1,717	455,756	9,227	8,242	0	1,020	590,793	30,221	60,307	46,878
2017	0	13,237	593,424	199,743	182,160	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	589,189	339,283	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	(1,317,917)	(643,073)	1,167	
TOTAL LOSS	6,979,657	1,751,475	306,976	
EXPENSED LOSSES	7,237,178	2,887,460	304,187	
CREDIBILITY	0.03	0.09	0.10	

	IND. RATE	MINIMUM PREMIUM	PRESENT	TOTAL
PURE PREMIUM				
INDICATED (PRE-TEST)	4.535	1.138	0.199	5.872
INDICATED (POST-TEST)	4.529	1.137	0.199	5.865
PRESENT ON RATE LEVEL	3.794	1.514	0.159	5.468
DERIVED BY FORMULA	3.816	1.480	0.163	5.460
UNDERLYING PRESENT RATE	4.702	1.876	0.198	6.775
PROPOSED	3.822	1.482	0.164	5.468

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	TOTAL
IND. RATE				8.53	MINIMUM PREMIUM	2,000
MAN. RATE	12.98	11.39	10.36	+ 8.53	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	67,181	0	473	5,250
2016	0	0	674,734	0	3,049	0	0	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	10,306	0	64,828	15,222
TOTAL	0	0	1,345,245	0	137,306	0	0	11,339	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	7,110	0	0	0	0	20,149	2,629
2015	0	0	704,531	3,661	2,334	0	0	1,021,731	10,666	2,530	6,363
2016	0	3,091	819,305	15,822	0	0	1,605	924,844	42,409	15,869	11,488
2017	0	56	24,937	11,017	68,500	0	10	14,126	7,125	50,726	1,899
2018	1,138	38,646	559,192	57,616	55,566	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	(256,360)	(83,127)	118	
TOTAL LOSS	4,217,526	408,369	42,682	

EXPENSED LOSSES	1,405,738	384,288	27,544	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUM				
INDICATED (PRE-TEST)	12.535	1.214	0.127	13.876
INDICATED (POST-TEST)	12.520	1.212	0.127	13.859
PRESENT ON RATE LEVEL	3.372	0.922	0.066	4.359
DERIVED BY FORMULA	3.463	0.930	0.068	4.462
UNDERLYING PRESENT RATE	4.178	1.142	0.082	5.402
PROPOSED	3.463	0.930	0.068	4.462

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.964
IND. RATE				6.96	MINIMUM PREMIUM	2,000
MAN. RATE	10.36	9.07	8.26	+ 6.96	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	7,521	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	7,521	0	0	0	0	23,953	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	31,485	0	
IBNR + FREQUENCY ADJUSTMENT	(21,277)	(15,337)	32	
TOTAL LOSS	0	16,148	32	
EXPENSED LOSSES	119,958	76,518	5,720	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.000	0.511	0.001
INDICATED (POST-TEST)	0.000	0.511	0.001
PRESENT ON RATE LEVEL	3.065	1.955	0.146
DERIVED BY FORMULA	3.065	1.941	0.145
UNDERLYING PRESENT RATE	3.799	2.423	0.181
PROPOSED	3.065	1.941	0.145

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	8.040
IND. RATE				8.04	MINIMUM PREMIUM	2,000
MAN. RATE	11.54	10.46	9.79	+ 8.04	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	16	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	17,588	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	(38,862)	(25,503)	27	
TOTAL LOSS	26,108	138,767	27	
EXPENSED LOSSES	224,133	116,145	6,322	
CREDIBILITY	0.00	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.231	1.228	0.000
INDICATED (POST-TEST)	0.231	1.227	0.000
PRESENT ON RATE LEVEL	1.601	0.829	0.045
DERIVED BY FORMULA	1.601	0.837	0.044
UNDERLYING PRESENT RATE	1.983	1.028	0.056
PROPOSED	1.596	0.835	0.044

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.863
IND. RATE				3.86	MINIMUM PREMIUM	1,450
MAN. RATE	7.46	5.74	4.69	+ 3.86	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	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		8	15
2017	52,514	890,335	1.695	0	0	2		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	130,000	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	801,000	197,178	53,082	41,416
2017	0	0	281,711	91,197	64,591	0	0	168,000	178,002	93,644	12,672
2018	0	0	83,094	0	149,030	0	0	72,212	0	248,114	34,501
TOTAL	0	0	1,509,529	336,050	321,166	0	0	2,585	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	29,100	0	0	271,943	63,760	25,204	52,606
2015	0	0	198,285	31,825	55,712	0	0	149,997	72,842	137,755	12,211
2016	0	2,870	805,920	155,123	84,111	0	465	342,513	329,072	92,286	55,829
2017	0	16,364	581,956	107,898	84,111	0	16,330	705,925	267,429	162,944	17,057
2018	635	20,733	353,698	86,056	106,022	990	39,071	436,012	144,857	212,146	45,748
TOTAL	635	39,967	2,764,773	491,337	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	(973,412)	(654,110)	705	
TOTAL LOSS	3,795,210	1,665,498	184,156	
EXPENSED LOSSES	5,466,978	2,977,748	169,385	
CREDIBILITY	0.03	0.12	0.14	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	1.550	0.680	0.075
INDICATED (POST-TEST)	1.548	0.679	0.075
PRESENT ON RATE LEVEL	1.802	0.982	0.056
DERIVED BY FORMULA	1.794	0.945	0.059
UNDERLYING PRESENT RATE	2.233	1.216	0.069
PROPOSED	1.794	0.945	0.059

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	TOTAL
IND. RATE				4.37	MINIMUM PREMIUM	1,595
MAN. RATE	7.03	6.02	5.38	+ 4.37	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	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		20	29
2017	87,878	3,470,870	3.950	0	1	3		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	149,111	15,788	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	6,119,766	184,322	183,479	93,681	
2017	0	972,987	403,186	116,685	82,414	0	1,299,177	233,110	138,189	162,785	59,717	
2018	0	0	380,802	122,827	133,779	0	0	427,441	334,551	332,131	42,252	
TOTAL	0	972,987	2,950,378	664,466	494,154	0	1,299,177	19,333	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	93,681	0	0	313,161	344,349	177,268	138,006	
2015	0	0	1,114	3,695	22,274	0	0	4,650	19,914	139,296	104,359	
2016	0	4,670	1,313,435	224,308	119,122	0	4,607	2,731,406	429,856	313,052	126,282	
2017	27,823	534,662	838,078	140,214	109,111	29,300	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	872,155	442,198	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	(1,697,109)	(891,566)	2,003	
TOTAL LOSS	9,718,886	3,376,419	507,055	
EXPENSED LOSSES	9,365,556	4,110,638	466,484	
CREDIBILITY	0.05	0.16	0.19	

PURE PREMIUM				
INDICATED (PRE-TEST)	2.444	0.849	0.127	3.420
INDICATED (POST-TEST)	2.441	0.848	0.127	3.416
PRESENT ON RATE LEVEL	1.900	0.834	0.095	2.829
DERIVED BY FORMULA	1.927	0.836	0.101	2.864
UNDERLYING PRESENT RATE	2.355	1.033	0.117	3.505
PROPOSED	1.927	0.836	0.101	2.864

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				4.47	MINIMUM PREMIUM	1,625
MAN. RATE	6.80	5.87	5.36	+ 4.47	PRESENT	1,855

+ 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	18,295	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	599
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	70,643	0	0	0	18,295	0	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	(53,797)	(19,833)	34	
TOTAL LOSS	0	86,943	840	
EXPENSED LOSSES	288,930	95,848	6,641	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.000	1.830	0.018
INDICATED (POST-TEST)	0.000	1.828	0.018
PRESENT ON RATE LEVEL	4.909	1.628	0.113
DERIVED BY FORMULA	4.909	1.630	0.112
UNDERLYING PRESENT RATE	6.083	2.018	0.140
PROPOSED	4.908	1.630	0.112

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	10.379
IND. RATE				10.38	MINIMUM PREMIUM	2,000
MAN. RATE	14.57	13.32	12.60	+ 10.38	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	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	36,687	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	12,811	0	0	4,673	36,736	13,445	8,536
2016	0	0	29,166	86,277	7,133	0	0	25,586	101,981	63,237	19,318
2017	0	6	2,818	1,245	7,100	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	237,363	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	(257,803)	(124,147)	249	
TOTAL LOSS	211,805	985,288	40,430	
EXPENSED LOSSES	1,435,290	571,948	57,601	
CREDIBILITY	0.01	0.05	0.06	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.313	1.457	0.060
INDICATED (POST-TEST)	0.313	1.456	0.060
PRESENT ON RATE LEVEL	1.713	0.683	0.069
DERIVED BY FORMULA	1.699	0.721	0.068
UNDERLYING PRESENT RATE	2.123	0.846	0.085
PROPOSED	1.683	0.714	0.068

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.847
IND. RATE				3.85	MINIMUM PREMIUM	1,445
MAN. RATE	5.86	5.15	4.67	+ 3.85	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	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	0	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	0	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	66,250	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	2,133	0	324	186,534	8,475	1,962	21,205
2017	0	2	997	440	2,133	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	111,693	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	(107,863)	(62,444)	131	
TOTAL LOSS	403,710	325,916	22,678	
EXPENSED LOSSES	606,763	286,316	30,338	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUM				
INDICATED (PRE-TEST)	1.924	1.553	0.108	3.586
INDICATED (POST-TEST)	1.922	1.552	0.108	3.582
PRESENT ON RATE LEVEL	2.334	1.101	0.117	3.552
DERIVED BY FORMULA	2.330	1.110	0.116	3.557
UNDERLYING PRESENT RATE	2.892	1.365	0.145	4.401
PROPOSED	2.330	1.110	0.116	3.557

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.552
IND. RATE				5.55	MINIMUM PREMIUM	1,940
MAN. RATE	8.41	7.40	6.73	+ 5.55	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	2,822	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	0	0	1
2018	4,705	0	0.000	0	0	0	0	0	0
<b>TOTAL</b>	<b>20,355</b>	<b>526,388</b>	<b>2.586</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>4</b>

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	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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>212,031</b>	<b>51,531</b>	<b>6,523</b>	<b>0</b>	<b>0</b>	<b>339</b>	<b>50,086</b>	<b>50,700</b>	<b>11,178</b>

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	7,543	0	0	1,430	1,952	74,397	1,430
2016	0	1,251	331,468	6,319	3,116	0	476	274,475	12,471	2,887	948
2017	0	108	45,208	46,357	3,116	0	35	51,794	63,173	5,324	521
2018	0	0	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>0</b>	<b>1,359</b>	<b>376,905</b>	<b>52,812</b>	<b>13,827</b>	<b>0</b>	<b>511</b>	<b>327,699</b>	<b>77,596</b>	<b>82,608</b>	<b>12,439</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	706,474	226,844	12,439	
IBNR + FREQUENCY ADJUSTMENT	(257,030)	(117,407)	255	
<b>TOTAL LOSS</b>	<b>449,444</b>	<b>109,437</b>	<b>12,694</b>	
EXPENSED LOSSES	1,392,681	538,700	61,451	
CREDIBILITY	0.01	0.02	0.03	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
PURE PREMIUM				
INDICATED (PRE-TEST)	2.208	0.538	0.062	2.808
INDICATED (POST-TEST)	2.205	0.537	0.062	2.805
PRESENT ON RATE LEVEL	5.521	2.136	0.244	7.901
DERIVED BY FORMULA	5.488	2.104	0.238	7.830
UNDERLYING PRESENT RATE	6.842	2.647	0.302	9.790
PROPOSED	5.488	2.104	0.238	7.830

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	12.221
IND. RATE				12.22	MINIMUM PREMIUM	2,000
MAN. RATE	17.72	16.04	14.97	+ 12.22	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	15,415	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

POLICY YEAR	REPORTED LOSSES											
	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	6,131	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	328	12,472	33,803	39,249	
2017	0	0	299,168	8,587	3,250	0	0	6,131	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	6,329	105,299	166,353	82,851	

POLICY YEAR	TRANSLATED LOSSES											
	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2014	0	0	172,187	36,018	17,201	0	0	14,353	11,829	21,341	8,445	
2015	0	0	10,300	66,577	51,781	0	0	16,143	120,256	96,755	9,751	
2016	0	1,148	320,105	32,999	12,145	0	387	230,541	33,169	53,893	52,908	
2017	0	17,133	514,599	23,703	12,145	0	6,131	186,668	12,729	5,098	27,890	
2018	38	1,283	29,751	11,891	12,221	152	5,341	60,959	33,395	44,998	9,217	
TOTAL	38	19,565	1,046,943	171,189	80,930	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	(495,385)	(308,936)	601	
TOTAL LOSSES	1,091,836	476,646	108,812	
EXPENSED LOSSES	2,860,631	1,468,673	120,156	
CREDIBILITY	0.02	0.06	0.07	

	INDICATED (PRE-TEST)	INDICATED (POST-TEST)	PRESENT ON RATE LEVEL	DERIVED BY FORMULA	UNDERLYING PRESENT RATE	PROPOSED
PURE PREMIUM	1.186	1.185	2.508	2.481	3.107	2.481
INDICATED (PRE-TEST)	1.186	1.185	2.508	2.481	3.107	2.481
INDICATED (POST-TEST)	1.186	1.185	2.508	2.481	3.107	2.481
PRESENT ON RATE LEVEL	2.508	2.508	2.508	2.508	2.508	2.508
DERIVED BY FORMULA	2.481	2.481	2.481	2.481	2.481	2.481
UNDERLYING PRESENT RATE	3.107	3.107	3.107	3.107	3.107	3.107
PROPOSED	2.481	2.481	2.481	2.481	2.481	2.481

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.975
IND. RATE				5.97	MINIMUM PREMIUM	2,000
MAN. RATE	9.25	8.12	7.39	+ 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	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	0	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
<b>TOTAL</b>	<b>26,766</b>	<b>674,826</b>	<b>2.521</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>5</b>	<b>4</b>	<b>11</b>

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	23,516	2,516	964	12,688	
2015	0	0	137,781	12,754	7,476	0	0	31,862	20,644	1,488	4,798	
2016	0	0	0	18,200	0	0	0	53,425	0	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	
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>213,773</b>	<b>70,977</b>	<b>41,229</b>	<b>0</b>	<b>0</b>	<b>5,009</b>	<b>186,585</b>	<b>32,912</b>	<b>24,341</b>	

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	1,520	0	0	48,400	157,635	1,486	13,589	
2015	0	0	243,936	15,408	8,300	0	0	231,704	34,285	3,078	5,815	
2016	0	0	5,913	19,694	0	0	0	18,982	84,454	2,564	6,778	
2017	0	1	478	211	1,100	0	2	2,544	1,283	9,135	1,732	
2018	69	2,128	43,774	16,508	21,490	70	2,396	24,642	13,028	20,359	716	
<b>TOTAL</b>	<b>69</b>	<b>2,129</b>	<b>408,392</b>	<b>101,009</b>	<b>34,176</b>	<b>70</b>	<b>2,398</b>	<b>326,272</b>	<b>290,686</b>	<b>36,622</b>	<b>28,630</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	739,330	462,493	28,630	
IBNR + FREQUENCY ADJUSTMENT	(143,892)	(90,503)	132	
<b>TOTAL LOSS</b>	<b>595,438</b>	<b>371,990</b>	<b>28,762</b>	
EXPENSED LOSSES	818,336	399,558	35,462	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUM				
INDICATED (PRE-TEST)	2.225	1.390	0.107	3.722
INDICATED (POST-TEST)	2.222	1.388	0.107	3.717
PRESENT ON RATE LEVEL	2.467	1.205	0.107	3.779
DERIVED BY FORMULA	2.465	1.210	0.107	3.782
UNDERLYING PRESENT RATE	3.057	1.493	0.132	4.683
PROPOSED	2.463	1.209	0.107	3.779

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.898
IND. RATE				5.90	MINIMUM PREMIUM	2,000
MAN. RATE	8.75	7.79	7.16	+ 5.90	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	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	29,907	19,055	4,551	28,290
2015	0	0	156,130	105,554	0	0	0	83,698	0	0	51,346
2016	0	0	334,319	0	28,813	0	0	676	0	27,869	13,877
2017	0	0	308,327	33,344	7,562	0	0	13,000	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	1,011	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	6,100	0	0	0	166,796	7,018	30,299
2015	0	0	289,472	117,266	1,800	0	0	377,181	132,913	2,616	62,231
2016	0	1,972	525,905	11,910	1,006	0	817	473,453	24,133	46,958	18,706
2017	0	17,713	553,518	47,204	18,000	0	12,862	459,923	108,530	33,253	9,596
2018	395	13,085	294,617	116,193	126,555	523	19,130	248,664	141,519	159,197	26,942
TOTAL	395	32,770	1,663,512	369,890	286,957	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	(308,428)	(270,591)	513	
TOTAL LOSS	2,980,801	1,109,196	148,287	
EXPENSED LOSSES	1,685,575	1,274,974	109,845	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUM				
INDICATED (PRE-TEST)	6.336	2.358	0.315	9.010
INDICATED (POST-TEST)	6.329	2.355	0.315	8.999
PRESENT ON RATE LEVEL	2.892	2.187	0.188	5.267
DERIVED BY FORMULA	2.926	2.194	0.195	5.315
UNDERLYING PRESENT RATE	3.583	2.710	0.234	6.527
PROPOSED	2.926	2.194	0.195	5.315

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	8.296
IND. RATE				8.30	MINIMUM PREMIUM	2,000
MAN. RATE	11.81	10.69	9.98	+ 8.30	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	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	0	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

POLICY YEAR	REPORTED LOSSES										
	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	165,100	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

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	258,309	857	11,770	0	0	346,991	1,027	59,162	3,747
2015	0	0	15,255	113,572	4,243	0	0	30,145	246,765	12,650	42,872
2016	0	0	9,023	5,383	47,133	0	0	10,877	12,030	184,826	2,645
2017	0	2,730	114,570	30,193	47,133	0	35,409	1,092,360	72,296	114,964	12,883
2018	282	9,765	232,262	93,864	91,722	265	10,568	169,533	101,410	85,865	16,555
TOTAL	282	12,495	629,419	243,867	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	(308,342)	(210,376)	365	
TOTAL LOSS	2,030,001	1,162,250	79,067	
EXPENSED LOSSES	1,709,592	947,823	94,080	
CREDIBILITY	0.02	0.05	0.06	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	2.900	1.660	0.113
INDICATED (POST-TEST)	2.896	1.658	0.113
PRESENT ON RATE LEVEL	1.971	1.093	0.108
DERIVED BY FORMULA	1.989	1.121	0.109
UNDERLYING PRESENT RATE	2.442	1.354	0.134
PROPOSED	1.989	1.121	0.109

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.024
IND. RATE				5.02	MINIMUM PREMIUM	1,785
MAN. RATE	7.51	6.58	6.01	+ 5.02	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	6,054	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	0	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	16,937	0	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	61,670	0	0	501
TOTAL	0	0	173,340	95,751	29,349	0	0	61,670	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	27,750	0	0	0	0	45,986	5,594
2015	0	0	5,946	44,541	371	0	0	3,177	26,134	398	12,709
2016	0	0	49	29	8,333	0	0	1,657	1,833	28,156	1,903
2017	0	120	50,147	50,401	8,333	0	26	39,049	46,910	7,519	581
2018	371	12,759	174,543	8,694	4,078	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	(121,113)	(78,853)	123	
TOTAL LOSS	1,138,482	297,054	21,575	
EXPENSED LOSSES	687,007	356,837	30,175	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUM				
INDICATED (PRE-TEST)	3.563	0.930	0.068	4.561
INDICATED (POST-TEST)	3.559	0.929	0.067	4.555
PRESENT ON RATE LEVEL	1.735	0.901	0.076	2.713
DERIVED BY FORMULA	1.753	0.902	0.076	2.732
UNDERLYING PRESENT RATE	2.150	1.117	0.094	3.362
PROPOSED	1.754	0.902	0.076	2.732

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				4.26	MINIMUM PREMIUM	1,565
MAN. RATE	5.27	5.18	5.14	+ 4.26	PRESENT	1,795

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	5	9
2017	35,697	491,941	1.378	0	0	1	0	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	51,925	39,922	93,514	30,492
2015	0	0	129,891	80,438	13,933	0	0	32,425	74,698	27,356	19,724
2016	0	0	331,101	51,861	49,548	0	0	1,058	67,321	42,171	32,848
2017	0	0	80,060	166,346	42,262	0	0	4,475	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	60,670	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	61,600	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	60,422	0	1,063	640,085	138,384	73,233	44,279
2017	0	4,967	298,092	161,193	60,100	0	4,379	240,855	132,334	66,258	36,901
2018	564	18,337	403,064	157,169	179,515	990	34,904	405,031	223,054	293,618	60,151
TOTAL	564	25,257	1,665,793	663,422	475,975	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	(766,964)	(557,555)	821	
TOTAL LOSS	2,603,517	1,811,894	198,715	
EXPENSED LOSSES	4,393,310	2,527,186	197,974	
CREDIBILITY	0.03	0.09	0.11	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
INDICATED (PRE-TEST)	1.516	1.055	0.116
INDICATED (POST-TEST)	1.515	1.054	0.116
PRESENT ON RATE LEVEL	2.065	1.188	0.093
DERIVED BY FORMULA	2.049	1.176	0.096
UNDERLYING PRESENT RATE	2.559	1.472	0.115
PROPOSED	2.049	1.176	0.096

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	MINIMUM PREMIUM	MAN. RATE
IND. RATE				5.18			1.830
MAN. RATE	8.18	7.09	6.34	+ 5.18	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	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	1	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	600,000	19,641	123,631	21,687
2015	0	0	691,453	483,484	203,740	0	0	1,062,220	565,193	532,255	34,103
2016	403,500	0	1,172,072	198,352	131,694	9,934	0	1,192,192	195,552	96,955	47,308
2017	0	0	179,034	162,393	134,565	0	0	244,000	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	2,997,970	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	60,870	0	0	1,256,664	307,717	190,639	23,227
2015	0	0	1,291,461	541,174	242,643	0	0	2,086,168	913,065	797,844	41,333
2016	584,187	6,260	1,737,846	255,158	114,188	21,064	3,840	2,290,187	419,157	178,763	63,771
2017	0	10,703	498,659	178,952	163,100	0	23,681	1,072,080	417,818	389,034	50,470
2018	1,535	55,717	1,124,161	334,905	359,255	1,583	67,866	981,941	433,492	379,010	108,589
TOTAL	585,723	72,681	5,601,348	1,577,769	1,080,706	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	(1,400,928)	(1,141,973)	1,204	
TOTAL LOSS	12,663,896	5,743,042	288,594	
EXPENSED LOSSES	7,767,760	5,189,989	296,625	
CREDIBILITY	0.03	0.10	0.12	

PURE PREMIUM				
INDICATED (PRE-TEST)	6.642	3.012	0.151	9.806
INDICATED (POST-TEST)	6.634	3.009	0.151	9.794
PRESENT ON RATE LEVEL	3.288	2.197	0.126	5.610
DERIVED BY FORMULA	3.388	2.278	0.129	5.795
UNDERLYING PRESENT RATE	4.074	2.722	0.156	6.952
PROPOSED	3.388	2.278	0.129	5.795

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				9.04	MINIMUM PREMIUM	2,000
MAN. RATE	12.43	11.29	10.63	+ 9.04	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	3	6
2017	21,773	1,409,127	6.472	0	0	4	0	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	15,390	0	11,113
2015	0	0	348,984	40,681	32,880	0	0	23,812	1,943	4,824	2,556
2016	0	0	85,192	36,935	104,828	0	0	524	25,092	72,574	12,853
2017	0	0	685,415	68,624	29,885	0	0	524	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	1,373	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	38,971	0	0	1,179,800	15,474	9,243	3,098
2016	0	503	157,058	49,592	1,007	0	111	79,102	49,681	111,258	17,326
2017	0	39,377	1,230,852	102,284	55,100	0	49,971	1,560,493	137,634	117,052	2,096
2018	175	5,429	111,675	42,115	54,828	80	2,719	27,962	14,784	23,102	1,475
TOTAL	175	45,308	2,119,162	371,251	161,501	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	(619,519)	(370,314)	262	
TOTAL LOSS	4,445,362	1,084,459	36,158	
EXPENSED LOSSES	3,474,463	1,675,754	65,444	
CREDIBILITY	0.02	0.06	0.07	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	4.498	1.097	0.037
INDICATED (POST-TEST)	4.493	1.096	0.037
PRESENT ON RATE LEVEL	2.837	1.368	0.053
DERIVED BY FORMULA	2.870	1.352	0.052
UNDERLYING PRESENT RATE	3.516	1.696	0.066
PROPOSED	2.871	1.352	0.052

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.672
IND. RATE				6.67	MINIMUM PREMIUM	2,000
MAN. RATE	10.03	8.78	8.07	+ 6.67	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	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	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	3,940	0	0	55	75	2,847	16,829
2016	0	1,511	409,500	18,490	43,133	0	1,111	649,090	66,718	20,718	16,932
2017	0	36	15,974	7,057	43,133	0	4	5,424	2,736	19,479	28,242
2018	175	5,417	111,436	42,025	54,705	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	(517,128)	(196,543)	451	
TOTAL LOSS	814,329	401,216	117,173	
EXPENSED LOSSES	2,695,448	914,916	109,980	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.862	0.425	0.124	1.410
INDICATED (POST-TEST)	0.861	0.424	0.124	1.409
PRESENT ON RATE LEVEL	2.302	0.781	0.094	3.177
DERIVED BY FORMULA	2.273	0.760	0.096	3.129
UNDERLYING PRESENT RATE	2.852	0.968	0.116	3.937
PROPOSED	2.273	0.760	0.096	3.129

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				4.88	MINIMUM PREMIUM	1,745
MAN. RATE	7.81	6.75	6.02	+ 4.88	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	6,994	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	0	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	4,714	0	1,345	2,173
2017	0	0	213,641	64,998	463	0	0	4,982	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	9,716	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	27,300	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	1	0	679	391,305	17,906	6,141	2,929
2017	0	12,357	418,388	69,556	10,100	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	93,635	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	(677,125)	(155,058)	191	
TOTAL LOSS	604,812	180,769	14,547	
EXPENSED LOSSES	3,643,551	675,521	58,389	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUM				
INDICATED (PRE-TEST)	1.401	0.419	0.034	1.853
INDICATED (POST-TEST)	1.399	0.418	0.034	1.851
PRESENT ON RATE LEVEL	6.809	1.262	0.109	8.181
DERIVED BY FORMULA	6.755	1.229	0.106	8.090
UNDERLYING PRESENT RATE	8.437	1.564	0.135	10.137
PROPOSED	6.755	1.229	0.106	8.090

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	12.627
IND. RATE				12.63	MINIMUM PREMIUM	2,000
MAN. RATE	20.51	17.54	15.50	+ 12.63	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	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	4	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	(348,871)	(90,621)	205	
TOTAL LOSS	0	0	12,076	
EXPENSED LOSSES	1,828,769	422,509	48,197	
CREDIBILITY	0.01	0.04	0.04	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.027	0.027
INDICATED (POST-TEST)	0.000	0.000	0.027	0.027
PRESENT ON RATE LEVEL	3.270	0.755	0.086	4.111
DERIVED BY FORMULA	3.237	0.725	0.084	4.046
UNDERLYING PRESENT RATE	4.052	0.936	0.107	5.095
PROPOSED	3.237	0.725	0.084	4.046

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.315
IND. RATE				6.31	MINIMUM PREMIUM	2,000
MAN. RATE	10.28	8.75	7.79	+ 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	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	(39,417)	(14,278)	13	
TOTAL LOSS	0	0	729	
EXPENSED LOSSES	188,362	66,747	3,457	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.021
INDICATED (POST-TEST)	0.000	0.000	0.021
PRESENT ON RATE LEVEL	4.306	1.526	0.079
DERIVED BY FORMULA	4.306	1.511	0.078
UNDERLYING PRESENT RATE	5.336	1.891	0.098
PROPOSED	4.306	1.511	0.078

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	9.201
IND. RATE				9.20	MINIMUM PREMIUM	2,000
MAN. RATE	12.97	11.89	11.20	+ 9.20	PRESENT	2,000

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	172	0	0	0	47,284	18,348	6,229
2015	1,006,407	0	636	380	20,993	400,712	0	308	420	16,009	491
2016	0	0	1,078	643	35,111	0	0	761	842	12,939	4,570
2017	0	29	12,979	5,734	35,111	0	17	23,010	11,606	82,626	2,524
2018	170	5,283	108,690	40,989	53,366	754	25,720	264,537	139,862	218,558	10,589
TOTAL	1,006,578	5,313	123,383	70,297	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	(328,408)	(150,325)	282	
TOTAL LOSS	1,522,685	588,489	24,684	
EXPENSED LOSSES	1,791,359	690,097	67,967	
CREDIBILITY	0.01	0.03	0.04	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
PURE PREMIUM INDICATED (PRE-TEST)	4.687	1.812	0.076	6.575
INDICATED (POST-TEST)	4.682	1.809	0.076	6.567
PRESENT ON RATE LEVEL	4.450	1.714	0.169	6.333
DERIVED BY FORMULA	4.452	1.717	0.165	6.335
UNDERLYING PRESENT RATE	5.514	2.124	0.209	7.848
PROPOSED	4.453	1.717	0.165	6.335

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	9.888
IND. RATE				9.89	MINIMUM PREMIUM	2,000
MAN. RATE	14.24	12.89	12.00	+ 9.89	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	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	0	5	7
2017	6,667	538,145	8,072	0	0	1	0	3	6
2018	8,184	368,961	4,508	0	0	0	1	6	7
<b>TOTAL</b>	<b>34,539</b>	<b>8,171,736</b>	<b>23,659</b>	<b>2</b>	<b>0</b>	<b>4</b>	<b>8</b>	<b>21</b>	<b>35</b>

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	6,542	70,031	18,574
2015	1,965,939	0	327,744	38,198	6,388	3,754,383	0	108,728	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	18,000	113,128	158,115	114
2018	0	0	0	70,252	49,520	0	0	0	77,836	171,353	0
<b>TOTAL</b>	<b>2,150,757</b>	<b>0</b>	<b>401,706</b>	<b>253,067</b>	<b>255,124</b>	<b>3,755,451</b>	<b>0</b>	<b>128,728</b>	<b>233,772</b>	<b>456,330</b>	<b>46,801</b>

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	84,900	0	0	0	23,175	107,988	19,893
2015	454,910	0	573,339	44,999	8,207	1,124,007	0	1,625,342	51,099	24,966	7,005
2016	0	0	9,896	18,688	13	0	0	5,325	11,192	63,744	30,105
2017	0	4,521	247,976	111,742	95,000	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
<b>TOTAL</b>	<b>730,952</b>	<b>10,062</b>	<b>1,011,265</b>	<b>287,879</b>	<b>179,085</b>	<b>1,265,504</b>	<b>20,244</b>	<b>2,126,056</b>	<b>429,946</b>	<b>597,865</b>	<b>57,156</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,025,083	1,594,775	57,156	
IBNR + FREQUENCY ADJUSTMENT	(559,771)	(385,023)	259	
<b>TOTAL LOSS</b>	<b>4,465,312</b>	<b>1,209,752</b>	<b>57,415</b>	
EXPENSED LOSSES	3,163,307	1,743,260	62,905	
CREDIBILITY	0.01	0.03	0.04	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	12.928	3.503	0.166
INDICATED (POST-TEST)	12.913	3.498	0.166
PRESENT ON RATE LEVEL	7.391	4.073	0.147
DERIVED BY FORMULA	7.446	4.056	0.148
UNDERLYING PRESENT RATE	9.159	5.047	0.182
PROPOSED	7.446	4.056	0.148

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	18.183
IND. RATE				18.18	MINIMUM PREMIUM	2,000
MAN. RATE	27.08	24.02	22.00	+ 18.18	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	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	0	2	6
2018	41,237	208,459	0.506	1	0	0	0	3	4
<b>TOTAL</b>	<b>180,291</b>	<b>1,674,859</b>	<b>0.929</b>	<b>1</b>	<b>0</b>	<b>3</b>	<b>6</b>	<b>13</b>	<b>23</b>

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	45,231	35,776	30,174	9,430
2015	0	0	251,750	8,000	15,591	0	0	0	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	28,500	8,804	6,903	13,168
2018	148,730	0	0	0	7,928	0	0	0	0	42,698	9,103
<b>TOTAL</b>	<b>148,730</b>	<b>0</b>	<b>819,282</b>	<b>69,916</b>	<b>60,022</b>	<b>0</b>	<b>0</b>	<b>73,731</b>	<b>81,691</b>	<b>116,660</b>	<b>50,240</b>

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	20,890	0	0	0	50,122	46,528	10,100
2015	0	0	443,539	11,397	18,200	0	0	127,007	8,435	17,844	9,080
2016	0	0	6,349	18,878	27,199	0	0	13,864	54,285	39,176	14,891
2017	0	32,507	978,321	46,067	27,100	0	27,185	824,380	52,242	22,514	17,724
2018	192,310	541	11,123	4,195	5,466	124	4,223	43,432	22,963	35,883	12,071
<b>TOTAL</b>	<b>192,310</b>	<b>33,048</b>	<b>1,439,332</b>	<b>115,327</b>	<b>81,443</b>	<b>124</b>	<b>31,407</b>	<b>1,008,683</b>	<b>188,048</b>	<b>161,946</b>	<b>63,866</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,704,905	546,761	63,866	
IBNR + FREQUENCY ADJUSTMENT	(338,748)	(199,012)	482	
<b>TOTAL LOSS</b>	<b>2,366,157</b>	<b>347,749</b>	<b>64,348</b>	

EXPENSE LOSS	CREDIBILITY
1,918,767	0.03
897,954	0.10
119,245	0.11

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	1.312	0.193	0.036
INDICATED (POST-TEST)	1.311	0.193	0.036
PRESENT ON RATE LEVEL	0.859	0.402	0.053
DERIVED BY FORMULA	0.872	0.381	0.051
UNDERLYING PRESENT RATE	1.064	0.498	0.066
PROPOSED	0.879	0.384	0.052

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.051
IND. RATE				2.05	MINIMUM PREMIUM	925
MAN. RATE	3.19	2.74	2.49	+ 2.05	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	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	0	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	385,500	98,968	127,108	101,718
2015	0	0	338,120	128,690	97,240	0	0	1,007,745	99,964	34,600	52,686
2016	0	0	1,065,358	111,907	69,783	0	0	1,000,590	142,990	71,479	173,554
2017	0	0	182,553	76,106	206,862	0	0	68,451	29,257	211,888	75,987
2018	0	0	120,252	0	241,873	0	0	11,451	0	323,275	63,879
TOTAL	6,585	0	2,338,315	502,095	681,867	141,544	0	3,085,129	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	74,822	0	0	806,357	124,644	196,001	108,940
2015	0	0	521,490	145,857	114,778	0	0	1,691,422	173,001	56,124	63,855
2016	0	4,630	1,270,850	149,203	236,544	0	2,353	1,412,937	294,660	128,839	233,951
2017	0	10,788	457,661	114,212	236,544	0	6,679	313,877	90,147	316,330	102,279
2018	977	31,792	548,622	138,401	171,485	1,361	54,692	615,926	191,713	277,358	84,704
TOTAL	10,808	47,209	3,749,200	775,520	1,081,867	1,361	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	(1,405,824)	(764,961)	1,939	
TOTAL LOSS	7,572,111	2,541,242	595,668	
EXPENSED LOSSES	7,857,744	3,441,734	492,433	
CREDIBILITY	0.06	0.19	0.23	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	1.436	0.482	0.113
INDICATED (POST-TEST)	1.435	0.481	0.113
PRESENT ON RATE LEVEL	1.203	0.527	0.075
DERIVED BY FORMULA	1.217	0.518	0.084
UNDERLYING PRESENT RATE	1.490	0.653	0.093
PROPOSED	1.217	0.518	0.084

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.839
IND. RATE				2.84	MINIMUM PREMIUM	1,155
MAN. RATE	4.15	3.73	3.42	+ 2.84	PRESENT	1,300

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	2	3
2017	6,366	33,557	0.527	0	0	0	0	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	77,778	0	0	859	1,838	39,645	7,762
2016	0	0	1,319	3,995	1,177	0	0	1,017	3,976	2,911	2,377
2017	0	29	12,264	12,576	1,177	0	12	17,442	21,274	1,793	3,649
2018	7	232	4,777	1,802	2,342	13	443	4,560	2,411	3,768	15,538
TOTAL	7	262	21,740	27,467	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	(166,636)	(137,385)	233	
TOTAL LOSS	0	50,289	42,470	
EXPENSED LOSSES	935,024	619,598	58,725	
CREDIBILITY	0.01	0.03	0.04	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.000	0.157	0.133
INDICATED (POST-TEST)	0.000	0.157	0.133
PRESENT ON RATE LEVEL	2.358	1.563	0.148
DERIVED BY FORMULA	2.335	1.521	0.147
UNDERLYING PRESENT RATE	2.922	1.936	0.184
PROPOSED	2.335	1.521	0.148

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.248
IND. RATE				6.25	MINIMUM PREMIUM	2,000
MAN. RATE	8.39	7.87	7.71	+ 6.25	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	5	21	32
2017	110,503	1,736,366	1.571	0	0	5	2	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	36,293	86,023	47,452
2015	0	0	777,454	171,067	395,991	0	0	92,134	79,943	480,474	99,506
2016	0	0	557,316	242,903	183,620	0	0	574	85,346	299,564	57,358
2017	0	0	771,384	175,749	209,300	0	0	31,000	107,734	102,373	50,262
2018	0	0	268,100	60,012	136,607	0	0	6,011	40,550	264,106	86,645
TOTAL	0	0	2,374,254	747,394	979,925	0	0	99,283	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	61,500	0	0	0	92,876	132,647	50,821
2015	0	0	1,225,941	202,175	462,000	0	0	906,211	150,999	708,502	120,601
2016	0	3,288	970,975	291,866	200,000	0	1,625	993,573	206,861	465,451	77,319
2017	0	44,681	1,541,525	234,604	262,000	0	30,784	1,070,325	201,788	174,381	67,653
2018	1,293	45,267	752,693	142,428	111,233	1,006	40,176	489,481	191,613	231,992	114,891
TOTAL	1,293	93,236	4,491,134	991,101	1,004,414	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	(1,685,974)	(1,026,204)	2,204	
TOTAL LOSS	6,432,871	3,622,422	433,489	
EXPENSED LOSSES	9,485,355	4,712,469	513,538	
CREDIBILITY	0.06	0.19	0.22	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	1.281	0.721	0.086
INDICATED (POST-TEST)	1.280	0.721	0.086
PRESENT ON RATE LEVEL	1.525	0.757	0.083
DERIVED BY FORMULA	1.510	0.750	0.083
UNDERLYING PRESENT RATE	1.889	0.939	0.102
PROPOSED	1.510	0.751	0.083

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.659
IND. RATE				3.66	MINIMUM PREMIUM	1,390
MAN. RATE	5.52	4.92	4.48	+ 3.66	PRESENT	1,605

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	16	19
2017	93,639	1,569,149	1.676	0	0	4	0	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	424,100	99,689	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	0	175,696	203,952	39,764
2017	0	0	477,986	19,748	178,830	0	0	478,000	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	958,749	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	229,900	0	0	887,318	55,604	318,990	178,184
2015	0	0	27,850	187,826	101,093	0	0	33,751	242,469	270,091	58,941
2016	0	1,554	470,569	153,169	178,000	0	258	229,021	304,495	317,392	53,602
2017	0	27,543	896,529	73,802	209,000	0	45,821	1,501,190	166,740	344,063	207,564
2018	952	33,182	649,107	192,463	476,250	1,429	53,482	625,411	286,004	374,056	128,338
TOTAL	952	62,279	3,404,723	640,930	1,092,751	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	(1,511,771)	(1,299,442)	2,355	
TOTAL LOSS	5,333,864	2,914,153	628,984	
EXPENSED LOSSES	8,532,764	5,886,910	576,601	
CREDIBILITY	0.05	0.18	0.21	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	1.151	0.629	0.136
INDICATED (POST-TEST)	1.150	0.628	0.136
PRESENT ON RATE LEVEL	1.486	1.026	0.100
DERIVED BY FORMULA	1.470	0.954	0.108
UNDERLYING PRESENT RATE	1.842	1.271	0.124
PROPOSED	1.470	0.954	0.108

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.952
IND. RATE				3.95	MINIMUM PREMIUM	1,475
MAN. RATE	6.68	5.67	4.95	+ 3.95	PRESENT	1,740

+ 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	0	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	48,377	0	0	328,538	99,331	21,437	21,185
2016	0	0	24,246	76,831	16,122	0	0	16,263	67,747	25,446	27,718
2017	0	14	6,003	2,652	16,100	0	9	12,918	6,516	46,387	6,014
2018	1,195,729	2,971	100,894	46,000	21,268	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	(583,406)	(244,649)	214	
TOTAL LOSS	1,525,968	438,968	60,495	
EXPENSED LOSSES	3,409,747	1,119,411	49,061	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUM				
INDICATED (PRE-TEST)	1.872	0.539	0.074	2.485
INDICATED (POST-TEST)	1.870	0.538	0.074	2.482
PRESENT ON RATE LEVEL	3.377	1.109	0.049	4.534
DERIVED BY FORMULA	3.346	1.074	0.050	4.471
UNDERLYING PRESENT RATE	4.184	1.374	0.060	5.618
PROPOSED	3.346	1.074	0.050	4.471

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.978
IND. RATE				6.98	MINIMUM PREMIUM	2,000
MAN. RATE	11.03	9.57	8.59	+ 6.98	PRESENT	2,000

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	3,143	2	2	2,462	1,242	8,840	3,178
2018	7	214	4,410	1,663	2,163	0	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	(119,541)	(65,721)	153	
TOTAL LOSS	0	0	8,268	
EXPENSED LOSSES	684,541	305,780	33,332	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.050	0.050
INDICATED (POST-TEST)	0.000	0.000	0.050	0.050
PRESENT ON RATE LEVEL	3.353	1.498	0.163	5.014
DERIVED BY FORMULA	3.319	1.468	0.161	4.948
UNDERLYING PRESENT RATE	4.155	1.856	0.202	6.213
PROPOSED	3.319	1.468	0.161	4.948

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				7.72	MINIMUM PREMIUM	2,000
MAN. RATE	10.77	9.97	9.50	+ 7.72	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

POLICY YEAR	REPORTED LOSSES										
	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

POLICY YEAR	TRANSLATED LOSSES										
	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	(23,912)	(16,112)	17	
TOTAL LOSS	0	0	3,671	
EXPENSED LOSSES	136,014	71,685	4,413	
CREDIBILITY	0.00	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.029
INDICATED (POST-TEST)	0.000	0.000	0.029
PRESENT ON RATE LEVEL	0.873	0.460	0.028
DERIVED BY FORMULA	0.873	0.451	0.028
UNDERLYING PRESENT RATE	1.082	0.570	0.035
PROPOSED	0.873	0.451	0.028

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.110
IND. RATE				2.11	MINIMUM PREMIUM	940
MAN. RATE	3.00	2.71	2.58	+ 2.11	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	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	0	1	2
2017	4,946	518,954	10.492	0	0	1	0	3	6
2018	4,688	90,508	1.931	0	0	0	1	1	2
<b>TOTAL</b>	<b>20,466</b>	<b>865,949</b>	<b>4.231</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>8</b>	<b>8</b>	<b>17</b>

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	1,333	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	182,753	67,707	13,134	4,524
2018	0	0	0	27,383	7,259	0	0	0	46,650	7,501	1,715
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>190,400</b>	<b>188,719</b>	<b>45,418</b>	<b>0</b>	<b>0</b>	<b>2,693</b>	<b>190,641</b>	<b>51,386</b>	<b>16,692</b>

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	16,210	0	0	0	99,938	23,579	3,654
2015	0	0	879	6,585	0	0	0	929	7,639	116	8,534
2016	0	0	2,727	6,068	15	0	0	1,371	1,517	23,301	0
2017	0	11,001	368,200	54,019	23,110	0	17,590	599,703	113,734	33,839	6,089
2018	16	1,338	53,285	25,243	7,855	22	2,067	74,092	49,401	14,141	2,274
<b>TOTAL</b>	<b>16</b>	<b>12,339</b>	<b>425,091</b>	<b>219,661</b>	<b>58,258</b>	<b>22</b>	<b>19,657</b>	<b>676,096</b>	<b>272,228</b>	<b>94,976</b>	<b>20,551</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,133,221	645,124	20,551	
IBNR + FREQUENCY ADJUSTMENT	(142,184)	(112,815)	133	
<b>TOTAL LOSS</b>	<b>991,037</b>	<b>532,309</b>	<b>20,684</b>	
EXPENSED LOSSES	767,089	520,659	31,990	
CREDIBILITY	0.01	0.02	0.03	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	4.842	2.601	0.101
INDICATED (POST-TEST)	4.837	2.598	0.101
PRESENT ON RATE LEVEL	3.025	2.053	0.126
DERIVED BY FORMULA	3.043	2.064	0.125
UNDERLYING PRESENT RATE	3.748	2.544	0.156
PROPOSED	3.043	2.064	0.125

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	8.166
IND. RATE				8.17	MINIMUM PREMIUM	2,000
MAN. RATE	10.40	10.08	9.86	+ 8.17	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	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
<b>TOTAL</b>	<b>2,762</b>	<b>276,624</b>	<b>10.015</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>2</b>

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	6,712	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>173,094</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>42,173</b>	<b>0</b>	<b>0</b>	<b>215</b>

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	300	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	2,160	0	6,514	194,741	9,520	2,748	0
2018	0	0	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>0</b>	<b>5,646</b>	<b>297,423</b>	<b>5,761</b>	<b>2,926</b>	<b>0</b>	<b>6,514</b>	<b>293,415</b>	<b>10,548</b>	<b>2,925</b>	<b>230</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	602,998	22,160	230	
IBNR + FREQUENCY ADJUSTMENT	(20,620)	(9,311)	11	
<b>TOTAL LOSS</b>	<b>582,378</b>	<b>12,849</b>	<b>241</b>	
EXPENSED LOSSES	117,376	40,854	3,077	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM				
INDICATED (PRE-TEST)	21.085	0.465	0.009	21.559
INDICATED (POST-TEST)	21.060	0.465	0.009	21.533
PRESENT ON RATE LEVEL	3.429	1.194	0.090	4.713
DERIVED BY FORMULA	3.429	1.186	0.089	4.705
UNDERLYING PRESENT RATE	4.250	1.479	0.111	5.840
PROPOSED	3.435	1.188	0.089	4.713

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	7.356
IND. RATE				7.36	MINIMUM PREMIUM	2,000
MAN. RATE	10.60	9.55	8.93	+ 7.36	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	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	18,273	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	4,576	0	0	265,389	31,948	6,570	0
2016	0	0	25,324	76,263	8,511	0	0	4,692	11,271	49,065	190
2017	0	7	3,005	1,328	8,511	0	2	2,905	1,466	10,433	5,346
2018	9	292	6,008	2,266	2,945	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	(137,239)	(139,408)	152	
TOTAL LOSS	745,121	556,581	10,173	
EXPENSED LOSSES	783,545	637,973	35,107	
CREDIBILITY	0.01	0.03	0.03	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	2.613	1.952	0.036
INDICATED (POST-TEST)	2.610	1.949	0.036
PRESENT ON RATE LEVEL	2.217	1.805	0.099
DERIVED BY FORMULA	2.221	1.810	0.097
UNDERLYING PRESENT RATE	2.748	2.237	0.123
PROPOSED	2.221	1.810	0.097

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.443
IND. RATE				6.44	MINIMUM PREMIUM	2,000
MAN. RATE	8.41	7.98	7.81	+ 6.44	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	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

POLICY YEAR	REPORTED LOSSES										
	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

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	64,298	12,866	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	14	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	5,668	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	(77,077)	(52,287)	84	
TOTAL LOSS	0	234,537	9,271	
EXPENSED LOSSES	426,901	234,917	21,823	
CREDIBILITY	0.01	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.000	1.730	0.068
INDICATED (POST-TEST)	0.000	1.728	0.068
PRESENT ON RATE LEVEL	2.541	1.398	0.130
DERIVED BY FORMULA	2.516	1.405	0.129
UNDERLYING PRESENT RATE	3.149	1.733	0.161
PROPOSED	2.516	1.405	0.129

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.320
IND. RATE				6.32	MINIMUM PREMIUM	2,000
MAN. RATE	8.86	8.13	7.71	+ 6.32	PRESENT	2,000

+ PROPOSED

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

POLICY YEAR	REPORTED LOSSES										
	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

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	238,664	0	9,175	0	0	636,030	0	8,136	942
2015	0	0	115	69	3,800	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	2,265	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	(34,723)	(32,830)	83	
TOTAL LOSS	847,232	35,735	35,631	
EXPENSED LOSSES	192,662	150,853	19,198	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM				
INDICATED (PRE-TEST)	10.373	0.438	0.436	11.246
INDICATED (POST-TEST)	10.360	0.437	0.436	11.233
PRESENT ON RATE LEVEL	1.904	1.490	0.190	3.584
DERIVED BY FORMULA	1.904	1.480	0.192	3.576
UNDERLYING PRESENT RATE	2.359	1.847	0.235	4.441
PROPOSED	1.908	1.483	0.193	3.584

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.594
IND. RATE				5.59	MINIMUM PREMIUM	1,950
MAN. RATE	7.82	7.17	6.79	+ 5.59	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	0	7	11
2017	77,689	758,626	0.976	0	0	2	0	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

POLICY YEAR	REPORTED LOSSES										
	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	63,100	19,508	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	777,690	0	15,248	216,297	52,226
2017	0	0	261,261	185,425	25,639	0	0	5,000	116,455	93,620	25,176
2018	0	0	391,958	121,565	40,392	0	0	16,332	150,873	73,963	52,542
TOTAL	0	699,907	1,100,051	594,752	549,914	0	777,690	16,332	508,730	656,386	191,702

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	672,035	119,944	282,891	0	0	132,561	167,431	183,108	43,736
2015	0	0	25,894	176,749	83,811	0	0	24,343	170,474	228,132	25,356
2016	0	666,332	54,691	43,976	17,007	0	696,921	42,013	45,323	326,735	70,401
2017	0	15,357	614,558	184,768	48,000	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	441,927	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	(1,273,178)	(600,209)	1,585	
TOTAL LOSS	3,719,982	2,471,662	244,636	
EXPENSED LOSSES	7,114,700	2,791,231	352,795	
CREDIBILITY	0.04	0.15	0.17	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	1.079	0.717	0.071
INDICATED (POST-TEST)	1.078	0.716	0.071
PRESENT ON RATE LEVEL	1.665	0.653	0.083
DERIVED BY FORMULA	1.642	0.663	0.081
UNDERLYING PRESENT RATE	2.064	0.810	0.102
PROPOSED	1.642	0.663	0.081

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.723
IND. RATE				3.72	MINIMUM PREMIUM	1,410
MAN. RATE	5.85	5.12	4.55	+ 3.72	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	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	0	0	1
2017	5,794	146,052	2.521	0	0	0	0	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	30,299	0	128,485	2,880
TOTAL	0	0	270,371	123,716	145,144	0	0	30,299	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	83,970	0	0	0	0	94,210	503
2015	0	0	5,864	41,506	11,935	0	0	12,167	93,169	53,770	10,647
2016	0	0	5,841	19,454	17,518	0	0	5,838	25,976	789	3,923
2017	0	154	64,419	63,333	17,510	0	44	64,765	77,943	11,785	1,883
2018	1,109	37,746	539,542	49,468	44,865	1,499	73,111	893,938	116,570	123,072	3,819
TOTAL	1,109	37,900	615,665	173,767	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	(132,358)	(87,605)	114	
TOTAL LOSS	1,573,676	842,596	20,890	
EXPENSED LOSSES	747,848	393,208	29,227	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUM				
INDICATED (PRE-TEST)	5.523	2.957	0.073	8.553
INDICATED (POST-TEST)	5.516	2.954	0.073	8.543
PRESENT ON RATE LEVEL	2.118	1.114	0.083	3.314
DERIVED BY FORMULA	2.152	1.169	0.082	3.403
UNDERLYING PRESENT RATE	2.625	1.380	0.103	4.107
PROPOSED	2.152	1.169	0.082	3.403

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				5.31	MINIMUM PREMIUM	1.870
MAN. RATE	7.03	6.55	6.28	+ 5.31	PRESENT	2,000

+ PROPOSED

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

POLICY YEAR	REPORTED LOSSES										
	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	50,143	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	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	56,678	7,470	365,037	10,778

POLICY YEAR	TRANSLATED LOSSES										
	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	242	0	0	564	4,371	2,110	0
2016	0	1,676	461,033	18,638	1,129	0	120	70,208	4,214	17,134	4,376
2017	0	98	43,468	19,204	19,000	0	103	140,654	70,948	505,080	1,082
2018	51	1,589	32,686	12,326	16,041	8	277	2,845	1,504	2,351	8,921
TOTAL	51	3,363	929,604	112,906	723,867	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	(379,422)	(119,158)	233	
TOTAL LOSS	873,481	939,922	14,613	
EXPENSED LOSSES	2,142,005	534,927	58,544	
CREDIBILITY	0.02	0.07	0.08	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.764	0.822	0.013
INDICATED (POST-TEST)	0.763	0.821	0.013
PRESENT ON RATE LEVEL	1.513	0.378	0.041
DERIVED BY FORMULA	1.498	0.409	0.039
UNDERLYING PRESENT RATE	1.874	0.468	0.051
PROPOSED	1.487	0.406	0.039

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.015
IND. RATE				3.02	MINIMUM PREMIUM	1,205
MAN. RATE	4.62	4.02	3.66	+ 3.02	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	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	(14,424)	(6,448)	8	
TOTAL LOSS	0	0	446	
EXPENSED LOSSES	76,223	27,279	3,091	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.030	0.030
INDICATED (POST-TEST)	0.000	0.000	0.030	0.030
PRESENT ON RATE LEVEL	4.159	1.488	0.169	5.816
DERIVED BY FORMULA	4.159	1.488	0.169	5.816
UNDERLYING PRESENT RATE	5.154	1.844	0.209	7.207
PROPOSED	4.159	1.488	0.169	5.816

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	9.078
IND. RATE				9.08	MINIMUM PREMIUM	2,000
MAN. RATE	12.82	11.69	11.02	+ 9.08	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	(16,208)	(16,181)	29	
TOTAL LOSS	0	42,793	8,313	
EXPENSED LOSSES	93,317	72,080	7,347	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.000	1.265	0.246
INDICATED (POST-TEST)	0.000	1.264	0.246
PRESENT ON RATE LEVEL	2.227	1.720	0.175
DERIVED BY FORMULA	2.227	1.715	0.176
UNDERLYING PRESENT RATE	2.759	2.131	0.217
PROPOSED	2.227	1.715	0.176

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.427
IND. RATE				6.43	MINIMUM PREMIUM	2,000
MAN. RATE	8.41	7.98	7.81	+ 6.43	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	1	4
2017	2,685	35,957	1.339	0	0	0	0	0	1
2018	1,749	55,506	3.174	0	0	0	0	2	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	36,205	0	0	1,134
2015	0	0	0	20,315	24,465	0	0	37,620	0	24,215	807
2016	0	0	100,153	24,697	328	0	0	49,302	111	109	11,901
2017	0	0	0	25,718	0	0	0	9,318	0	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	125,111	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	92,753	0	0	1,215
2015	0	0	3,832	22,807	28,411	0	0	7,740	58,980	36,417	978
2016	0	591	164,630	29,731	1,118	0	314	198,390	86,165	4,433	16,043
2017	0	54	22,562	23,136	1,118	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	(121,386)	(173,153)	82	
TOTAL LOSS	360,012	365,068	19,901	
EXPENSED LOSSES	641,544	755,476	27,016	
CREDIBILITY	0.00	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	PRESENT	PROPOSED
PURE PREMIUM INDICATED (PRE-TEST)	2.869	2.909	0.159	5.936
INDICATED (POST-TEST)	2.865	2.905	0.158	5.929
PRESENT ON RATE LEVEL	4.125	4.858	0.174	9.157
DERIVED BY FORMULA	4.125	4.819	0.173	9.118
UNDERLYING PRESENT RATE	5.112	6.020	0.215	11.347
PROPOSED	4.125	4.819	0.173	9.118

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	14.231
IND. RATE				14.23	MINIMUM PREMIUM	2,000
MAN. RATE	22.38	19.67	17.35	+ 14.23	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	(358)	(240)	1	
TOTAL LOSSES	0	0	1	
EXPENSED LOSSES	1,786	1,272	215	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.717	0.511	0.086	1.314
DERIVED BY FORMULA	0.717	0.511	0.086	1.314
UNDERLYING PRESENT RATE	0.889	0.633	0.107	1.628
PROPOSED	0.717	0.510	0.086	1.314

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.051
IND. RATE				2.05	MINIMUM PREMIUM	925
MAN. RATE	2.91	2.64	2.49	+ 2.05	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	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	3,090	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	1,100	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	(8,583)	(16,824)	35	
TOTAL LOSS	0	11,120	237	
EXPENSED LOSSES	48,343	77,741	8,202	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.000	0.205	0.004
INDICATED (POST-TEST)	0.000	0.204	0.004
PRESENT ON RATE LEVEL	0.718	1.155	0.122
DERIVED BY FORMULA	0.718	1.145	0.121
UNDERLYING PRESENT RATE	0.890	1.431	0.151
PROPOSED	0.718	1.145	0.121

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.097
IND. RATE				3.10	MINIMUM PREMIUM	1,230
MAN. RATE	4.22	3.94	3.78	+ 3.10	PRESENT	1,405

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	0	1
2017	2,593	23,022	0.888	0	0	0	0	0	1
2018	2,353	2,813	0.120	0	0	0	0	0	0
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	3,093	0	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	11,714	0	0	0
2017	0	0	0	16,628	0	0	0	4,325	0	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	19,132	0	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	4,333	0	0	0
2015	0	0	328	196	10,878	0	0	1,302	1,777	67,731	3,289
2016	0	0	9,917	33,029	1,000	0	0	4,162	18,517	562	0
2017	0	35	14,588	14,959	1,000	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	51,257	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	(30,178)	(19,402)	45	
TOTAL LOSS	4,628	143,525	9,849	
EXPENSED LOSSES	163,565	88,724	10,955	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.044	1.362	0.093	1.499
INDICATED (POST-TEST)	0.044	1.360	0.093	1.498
PRESENT ON RATE LEVEL	1.253	0.680	0.084	2.016
DERIVED BY FORMULA	1.253	0.686	0.084	2.023
UNDERLYING PRESENT RATE	1.552	0.842	0.104	2.498
PROPOSED	1.248	0.684	0.084	2.016

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				3.15	MINIMUM PREMIUM	1,245
MAN. RATE	4.47	4.06	3.82	+ 3.15	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	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	(5,713)	(10,816)	20	
TOTAL LOSS	0	0	20	
EXPENSED LOSSES	32,060	49,299	4,717	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	2.659	4.089	0.391	7.139
DERIVED BY FORMULA	2.659	4.089	0.391	7.139
UNDERLYING PRESENT RATE	3.295	5.067	0.485	8.847
PROPOSED	2.659	4.089	0.391	7.139

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	11.397
IND. RATE				11.40	MINIMUM PREMIUM	2,000
MAN. RATE	17.95	15.82	14.06	+ 11.40	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	(262)	(300)	5	
TOTAL LOSSES	19,293	66,437	5	
EXPENSED LOSSES	1,311	1,701	736	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	2.202	7.584	0.001	9.787
INDICATED (POST-TEST)	2.200	7.575	0.001	9.775
PRESENT ON RATE LEVEL	0.121	0.157	0.068	0.345
DERIVED BY FORMULA	0.121	0.157	0.068	0.345
UNDERLYING PRESENT RATE	0.150	0.194	0.084	0.428
PROPOSED	0.121	0.157	0.068	0.345

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	1.00	0.79	0.68	+ 0.55	PRESENT	515

+ 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	0	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

POLICY YEAR	REPORTED LOSSES										
	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

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	19,330	0	0	0	0	18,900	1,358
2015	0	0	472	282	15,533	0	0	391	534	20,370	766
2016	0	0	15,822	52,620	1,014	0	0	7,139	30,874	5,455	1,279
2017	0	1	403	178	1,014	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	(28,645)	(18,000)	71	
TOTAL LOSS	0	151,414	11,536	
EXPENSED LOSSES	156,904	81,835	17,720	
CREDIBILITY	0.01	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.000	0.847	0.065
INDICATED (POST-TEST)	0.000	0.846	0.064
PRESENT ON RATE LEVEL	0.708	0.369	0.080
DERIVED BY FORMULA	0.701	0.379	0.080
UNDERLYING PRESENT RATE	0.878	0.458	0.099
PROPOSED	0.700	0.378	0.080

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.849
IND. RATE				1.85	MINIMUM PREMIUM	865
MAN. RATE	3.62	2.84	2.28	+ 1.85	PRESENT	975

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	(14,704)	(15,062)	32	
TOTAL LOSS	0	0	4,190	
EXPENSED LOSSES	80,267	69,396	7,610	
CREDIBILITY	0.01	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.000	0.000	0.023
INDICATED (POST-TEST)	0.000	0.000	0.023
PRESENT ON RATE LEVEL	0.355	0.307	0.034
DERIVED BY FORMULA	0.351	0.301	0.033
UNDERLYING PRESENT RATE	0.440	0.380	0.042
PROPOSED	0.352	0.301	0.033

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.095
IND. RATE				1.10	MINIMUM PREMIUM	650
MAN. RATE	1.77	1.57	1.37	+ 1.10	PRESENT	710

+ PROPOSED

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	5	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	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	150,934	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	28,627	0	0	0	47,799	163,986	7,966
2015	0	0	407,644	218,966	10,297	0	0	470,755	424,379	35,669	27,522
2016	0	727	211,242	61,373	5,577	0	555	327,886	39,039	58,126	17,361
2017	0	4	1,938	856	5,120	0	4	5,580	2,815	20,038	11,006
2018	6	181	3,719	1,403	1,822	5	185	1,907	1,008	1,576	8,917
TOTAL	6	913	624,544	372,033	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	(442,115)	(291,872)	824	
TOTAL LOSS	990,226	936,794	73,597	
EXPENSED LOSSES	2,447,713	1,317,910	205,524	
CREDIBILITY	0.02	0.07	0.08	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.874	0.827	0.065
INDICATED (POST-TEST)	0.873	0.826	0.065
PRESENT ON RATE LEVEL	1.743	0.939	0.146
DERIVED BY FORMULA	1.726	0.931	0.140
UNDERLYING PRESENT RATE	2.160	1.163	0.181
PROPOSED	1.726	0.931	0.140

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.464
IND. RATE				4.46	MINIMUM PREMIUM	1,625
MAN. RATE	6.76	6.16	5.57	+ 4.46	PRESENT	1,920

+ 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	0	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	21,000	0	0	0	0	29,155	13,039
2015	0	0	17	10	57	0	0	591	807	30,763	23,561
2016	0	0	2,996	1,788	3,16	0	0	3,645	4,032	61,941	1,438
2017	0	28	11,918	11,697	3,16	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	13,497	62,605	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	(340,975)	(172,673)	318	
TOTAL LOSS	0	50,646	41,632	
EXPENSED LOSSES	1,934,051	752,990	92,834	
CREDIBILITY	0.03	0.09	0.11	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.030	0.025	0.055
INDICATED (POST-TEST)	0.000	0.030	0.025	0.055
PRESENT ON RATE LEVEL	0.929	0.362	0.045	1.335
DERIVED BY FORMULA	0.901	0.332	0.042	1.276
UNDERLYING PRESENT RATE	1.151	0.448	0.055	1.655
PROPOSED	0.902	0.332	0.042	1.276

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.037
IND. RATE				2.04	MINIMUM PREMIUM	920
MAN. RATE	3.46	3.01	2.63	+ 2.04	PRESENT	1,075

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	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	247,233	21,209	22,231	6,098
2015	197,836	0	238,226	228,587	10,571	0	0	51,233	272,745	11,182	22,095
2016	0	0	119,255	76,046	19,591	0	0	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	9,471	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	171,695	0	0	516,697	29,714	34,280	6,531
2015	302,194	0	451,945	253,263	15,243	0	0	221,869	423,052	23,124	26,779
2016	0	704	213,358	87,168	59,711	0	136	99,049	93,254	18,664	5,120
2017	0	229	96,559	87,708	59,711	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	624,231	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	(473,866)	(431,988)	407	
TOTAL LOSS	2,276,550	1,747,434	97,521	

EXPENSED LOSSES	2,676,564	1,916,400	110,703	
CREDIBILITY	0.03	0.12	0.13	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.947	0.727	0.041	1.715
INDICATED (POST-TEST)	0.946	0.726	0.041	1.713
PRESENT ON RATE LEVEL	0.899	0.643	0.037	1.579
DERIVED BY FORMULA	0.900	0.653	0.038	1.591
UNDERLYING PRESENT RATE	1.113	0.797	0.046	1.957
PROPOSED	0.900	0.653	0.038	1.591

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				2.54	MINIMUM PREMIUM	1,065
MAN. RATE	3.73	3.41	3.11	+ 2.54	PRESENT	1,215

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	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	7,118	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	71,291	118,756	183,929	20,546
TOTAL	0	0	279,445	414,729	244,315	0	0	272,725	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	148,400	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	10,002	0	0	15,625	41,941	141,153	30,830
2017	0	66	27,932	26,936	10,000	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	483,869	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	(450,430)	(391,544)	645	
TOTAL LOSS	1,290,277	1,866,240	162,446	
EXPENSED LOSSES	2,508,743	1,754,127	168,009	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUM				
INDICATED (PRE-TEST)	1.393	2.014	0.175	3.582
INDICATED (POST-TEST)	1.391	2.012	0.175	3.578
PRESENT ON RATE LEVEL	2.185	1.528	0.146	3.859
DERIVED BY FORMULA	2.169	1.557	0.148	3.874
UNDERLYING PRESENT RATE	2.708	1.893	0.181	4.782
PROPOSED	2.161	1.551	0.148	3.859

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				6.16	MINIMUM PREMIUM	2,000
MAN. RATE	9.27	8.41	7.60	+ 6.16	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	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		6	8
2017	5,187	97,100	1,872	0	0	0		6	6
2018	4,238	5,347	0,126	0	0	0	0	1	1
<b>TOTAL</b>	<b>26,309</b>	<b>2,055,971</b>	<b>7,815</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>6</b>	<b>27</b>	<b>36</b>

POLICY YEAR	REPORTED LOSSES										
	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	176,812	36,488	73,967	1,516
2015	0	0	97,675	1,276	150,909	0	0	58,878	3,030	147,294	2,280
2016	0	0	247,523	11,000	83,633	0	0	1,812	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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>434,593</b>	<b>116,925</b>	<b>316,180</b>	<b>0</b>	<b>0</b>	<b>179,426</b>	<b>169,518</b>	<b>368,523</b>	<b>36,206</b>

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	134,450	128,614	63,510	0	0	368,719	233,250	114,057	1,624
2015	0	0	176,888	5,443	174,870	0	0	196,382	12,344	216,555	2,763
2016	0	1,460	400,002	24,933	24,936	0	1,217	708,609	39,912	131,009	27,886
2017	0	20	8,955	3,956	24,460	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
<b>TOTAL</b>	<b>7</b>	<b>1,683</b>	<b>724,467</b>	<b>164,519</b>	<b>255,123</b>	<b>1</b>	<b>1,285</b>	<b>1,300,623</b>	<b>299,093</b>	<b>556,890</b>	<b>48,015</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,028,066	1,375,625	48,015	
IBNR + FREQUENCY ADJUSTMENT	(150,992)	(233,982)	191	
<b>TOTAL LOSSES</b>	<b>1,877,074</b>	<b>1,141,643</b>	<b>48,206</b>	
EXPENSED LOSSES	853,448	1,010,389	59,664	
CREDIBILITY	0.01	0.03	0.03	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	7.135	4.339	0.183
INDICATED (POST-TEST)	7.126	4.334	0.183
PRESENT ON RATE LEVEL	2.618	3.099	0.183
DERIVED BY FORMULA	2.663	3.136	0.183
UNDERLYING PRESENT RATE	3.244	3.840	0.227
PROPOSED	2.663	3.136	0.183

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	7.988
IND. RATE				7.99	MINIMUM PREMIUM	2,000
MAN. RATE	12.17	10.98	9.86	+ 7.99	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	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	36,770	0	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	36,770	0	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	271	0	0	6,898	56,736	864	0
2016	0	0	78	46	4	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	(125,362)	(57,739)	44	
TOTAL LOSS	0	45,659	15,011	
EXPENSED LOSSES	684,596	267,993	10,315	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.227	0.075	0.302
INDICATED (POST-TEST)	0.000	0.227	0.075	0.301
PRESENT ON RATE LEVEL	2.748	1.076	0.041	3.866
DERIVED BY FORMULA	2.721	1.059	0.042	3.822
UNDERLYING PRESENT RATE	3.406	1.333	0.051	4.790
PROPOSED	2.721	1.059	0.042	3.822

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.104
IND. RATE				5.10	MINIMUM PREMIUM	1.810
MAN. RATE	9.14	7.65	6.46	+ 5.10	PRESENT	2.000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	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	34,990	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	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	9,150	111,353	207,259	26,819
TOTAL	199,595	0	447,231	478,088	381,247	4,168	0	9,368	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	10,304	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	45,513	0	1,291	776,409	176,482	21,185	36,370
2017	275,301	401	168,133	165,612	45,277	9,247	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	565,477	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	(258,587)	(470,637)	772	
TOTAL LOSS	2,988,317	2,191,861	197,175	
EXPENSED LOSSES	1,443,229	2,133,525	190,517	
CREDIBILITY	0.02	0.08	0.09	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	2.294	1.683	0.151
INDICATED (POST-TEST)	2.291	1.681	0.151
PRESENT ON RATE LEVEL	0.894	1.322	0.118
DERIVED BY FORMULA	0.922	1.350	0.121
UNDERLYING PRESENT RATE	1.108	1.638	0.146
PROPOSED	0.922	1.350	0.121

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.196
IND. RATE				3.20	MINIMUM PREMIUM	1.260
MAN. RATE	4.59	4.20	3.90	+ 3.20	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	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
<b>TOTAL</b>	<b>5,551</b>	<b>199,277</b>	<b>3.590</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>2</b>

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	10,000	0	0	2,925
2018	0	0	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>80,003</b>	<b>0</b>	<b>3,261</b>	<b>0</b>	<b>0</b>	<b>10,000</b>	<b>0</b>	<b>2,837</b>	<b>5,772</b>

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	3,777	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	2,100	0	10,311	308,249	15,069	4,350	3,937
2018	0	0	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>0</b>	<b>4,576</b>	<b>135,367</b>	<b>4,188</b>	<b>5,855</b>	<b>0</b>	<b>10,311</b>	<b>308,329</b>	<b>15,178</b>	<b>8,513</b>	<b>7,588</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	458,584	33,734	7,588	
IBNR + FREQUENCY ADJUSTMENT	(26,511)	(24,551)	55	
<b>TOTAL LOSS</b>	<b>432,072</b>	<b>9,184</b>	<b>7,644</b>	
EXPENSED LOSSES	160,034	112,101	12,285	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM				
INDICATED (PRE-TEST)	7.784	0.165	0.138	8.087
INDICATED (POST-TEST)	7.774	0.165	0.138	8.077
PRESENT ON RATE LEVEL	2.327	1.630	0.179	4.135
DERIVED BY FORMULA	2.327	1.615	0.178	4.120
UNDERLYING PRESENT RATE	2.883	2.019	0.221	5.124
PROPOSED	2.335	1.621	0.179	4.135

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.522
IND. RATE				5.52	MINIMUM PREMIUM	1,930
MAN. RATE	8.66	7.67	6.91	+ 5.52	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	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	8,454	63,964	76,550	19,241
TOTAL	0	0	439,185	152,517	85,439	0	0	14,442	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	10,820	0	0	0	0	29,728	11,473
2015	0	0	187,874	19,997	3,800	0	0	20,636	32,163	5,802	2,253
2016	0	0	3,772	2,250	28,109	0	0	4,541	5,022	77,157	12,352
2017	0	187	78,470	75,618	28,100	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	179,997	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	(236,362)	(322,650)	520	
TOTAL LOSSES	1,326,663	479,691	57,550	
EXPENSED LOSSES	1,298,283	1,504,171	116,595	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUM				
INDICATED (PRE-TEST)	4.226	1.528	0.183	5.937
INDICATED (POST-TEST)	4.221	1.526	0.183	5.930
PRESENT ON RATE LEVEL	3.337	3.867	0.300	7.504
DERIVED BY FORMULA	3.346	3.796	0.296	7.439
UNDERLYING PRESENT RATE	4.136	4.791	0.371	9.298
PROPOSED	3.346	3.796	0.296	7.439

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				9.93	MINIMUM PREMIUM	2,000
MAN. RATE	15.15	13.80	12.54	+ 9.93	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	10	13
2017	5,405	215,533	3,988	0	0	0	0	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	720,361	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	37,864	17,000	33,453	36,852
TOTAL	0	0	675,344	459,672	84,576	0	0	1,136,555	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	11,337	0	0	949,545	41,135	52,282	6,073
2015	0	0	508,989	184,989	11,411	0	0	441,629	231,282	20,326	5,477
2016	0	0	39,442	119,165	13,217	0	0	18,592	73,291	50,058	7,929
2017	0	274	114,401	116,566	13,217	0	41	60,825	72,702	13,502	28,913
2018	373	13,290	216,991	36,459	22,405	222	10,517	143,236	39,809	32,651	48,866
TOTAL	373	13,563	1,176,222	501,837	70,218	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	(105,834)	(149,610)	139	
TOTAL LOSS	2,708,933	1,081,452	97,397	
EXPENSED LOSSES	580,888	659,589	40,522	
CREDIBILITY	0.01	0.03	0.03	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	10.851	4.332	0.390
INDICATED (POST-TEST)	10.838	4.327	0.390
PRESENT ON RATE LEVEL	1.878	2.132	0.131
DERIVED BY FORMULA	1.967	2.198	0.139
UNDERLYING PRESENT RATE	2.327	2.642	0.162
PROPOSED	1.967	2.198	0.139

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.748
IND. RATE				5.75	MINIMUM PREMIUM	2,000
MAN. RATE	8.89	7.85	6.92	+ 5.75	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	1	19	33
2017	59,379	1,488,562	2.507	0	0	2	1	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	685,000	14,507	103,797	66,929
2015	0	0	576,319	204,256	119,182	0	0	1,012,350	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	148,000	134,232	224,400	36,657
2018	0	0	170,000	86,153	441,728	0	0	162,500	52,057	695,449	23,517
TOTAL	0	0	2,017,324	1,213,065	942,980	0	0	1,899,319	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	80,200	0	0	1,433,807	384,584	160,055	71,681
2015	0	0	1,045,535	231,906	142,000	0	0	871,269	256,717	186,282	76,277
2016	0	0	126,088	395,888	17,000	0	0	119,115	506,561	134,111	77,215
2017	0	23,074	1,033,763	353,563	289,000	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	1,222,126	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	(1,653,769)	(1,017,084)	1,313	
TOTAL LOSSES	6,969,355	4,725,147	307,010	
EXPENSED LOSSES	9,236,929	4,578,231	332,962	
CREDIBILITY	0.04	0.13	0.15	

PURE PREMIUM				
INDICATED (PRE-TEST)	2.517	1.706	0.111	4.334
INDICATED (POST-TEST)	2.514	1.704	0.111	4.329
PRESENT ON RATE LEVEL	2.692	1.334	0.097	4.123
DERIVED BY FORMULA	2.685	1.382	0.099	4.166
UNDERLYING PRESENT RATE	3.335	1.653	0.120	5.109
PROPOSED	2.685	1.382	0.099	4.166

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.563
IND. RATE				5.56	MINIMUM PREMIUM	1,940
MAN. RATE	8.76	7.73	6.89	+ 5.56	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	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	0	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	67,175	36,737	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	942	32,359	74,343	32,171	
2017	0	0	502,167	32,180	7,841	0	0	105,453	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	107,601	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	32,776	0	0	141,375	93,499	88,293	78,895	
2015	0	0	17,058	123,981	18,478	0	0	6,007	43,662	44,206	34,691	
2016	0	892	256,382	49,332	24,711	0	462	284,205	70,537	116,402	43,367	
2017	0	28,799	880,313	56,188	24,711	0	9,923	340,109	60,772	46,739	28,444	
2018	211	6,556	134,868	50,861	66,215	290	9,874	101,559	53,695	83,907	9,795	
TOTAL	211	36,246	1,401,138	300,577	118,732	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	(328,057)	(335,297)	510	
TOTAL LOSS	2,003,343	885,724	195,702	
EXPENSED LOSSES	1,818,289	1,451,487	159,821	
CREDIBILITY	0.02	0.06	0.07	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	2.309	1.021	0.226
INDICATED (POST-TEST)	2.306	1.019	0.225
PRESENT ON RATE LEVEL	1.691	1.350	0.149
DERIVED BY FORMULA	1.703	1.330	0.154
UNDERLYING PRESENT RATE	2.095	1.673	0.184
PROPOSED	1.704	1.331	0.154

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	TOTAL
IND. RATE				4.26	MINIMUM PREMIUM	1,565
MAN. RATE	6.30	5.75	5.33	+ 4.26	PRESENT	1,850

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	1	11	29
2017	74,126	4,759,153	6.420	0	0	14	1	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	1,295,598	102,091	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	1,036,598	388,944	67,332	13,460
2017	0	0	2,222,398	475,238	233,945	0	0	1,036,598	515,211	231,511	50,610
2018	1,394,554	0	590,608	268,872	342,882	1,000	0	1,327,274	337,979	405,250	61,172
TOTAL	1,394,554	0	8,306,704	1,816,343	1,095,963	1,000	0	6,077,077	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	110,000	0	0	2,708,876	269,119	143,432	83,011
2015	0	0	4,056,766	254,670	452,700	0	0	4,250,681	363,505	498,979	110,875
2016	0	3,940	1,198,860	523,425	53,000	0	2,150	1,382,913	677,737	133,168	18,144
2017	0	128,330	4,267,152	583,082	549,000	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	1,458,697	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	(2,962,085)	(1,744,350)	1,019	
TOTAL LOSS	28,719,809	6,291,568	362,284	

EXPENSED LOSSES	16,594,458	7,825,976	261,219
CREDIBILITY	0.04	0.15	0.17

PURE PREMIUM	INDICATED (PRE-TEST)	INDICATED (POST-TEST)	PRESENT ON RATE LEVEL	DERIVED BY FORMULA	UNDERLYING PRESENT RATE	PROPOSED
	8.154	1.786	0.103	10.043	8.144	1.784
	3.802	1.793	0.060	5.655	3.976	1.792
	4.711	2.222	0.074	7.007	4.711	2.222
	3.975	1.792	0.067	5.834	3.975	1.792

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	7.791
IND. RATE				7.79	MINIMUM PREMIUM	2,000
MAN. RATE	11.14	10.21	9.45	+ 7.79	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
<b>TOTAL</b>	<b>16,163</b>	<b>539,633</b>	<b>3.339</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>3</b>	<b>3</b>	<b>7</b>

POLICY YEAR	REPORTED LOSSES										
	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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>177,480</b>	<b>124,755</b>	<b>52,702</b>	<b>0</b>	<b>0</b>	<b>12,426</b>	<b>131,069</b>	<b>40,656</b>	<b>545</b>

POLICY YEAR	TRANSLATED LOSSES										
	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
<b>TOTAL</b>	<b>97</b>	<b>6,163</b>	<b>538,424</b>	<b>129,517</b>	<b>52,111</b>	<b>57</b>	<b>5,669</b>	<b>241,921</b>	<b>139,216</b>	<b>69,401</b>	<b>723</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	792,330	390,245	723	
IBNR + FREQUENCY ADJUSTMENT	(134,310)	(60,682)	101	
<b>TOTAL LOSSES</b>	<b>658,020</b>	<b>329,564</b>	<b>824</b>	
EXPENSED LOSSES	773,461	304,449	17,507	
CREDIBILITY	0.01	0.02	0.02	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
PURE PREMIUM				
INDICATED (PRE-TEST)	4.071	2.039	0.005	6.115
INDICATED (POST-TEST)	4.066	2.037	0.005	6.108
PRESENT ON RATE LEVEL	3.862	1.520	0.087	5.469
DERIVED BY FORMULA	3.864	1.530	0.086	5.480
UNDERLYING PRESENT RATE	4.785	1.884	0.108	6.777
PROPOSED	3.864	1.530	0.086	5.480

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	TOTAL
IND. RATE				7.32	MINIMUM PREMIUM	2,000
MAN. RATE	10.94	9.96	9.14	+ 7.32	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	5	6	13
2017	21,671	427,130	1.971	0	0	1	5	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	53,125	13,590	122,147	45,513	
2015	0	0	656,348	168,678	68,770	0	0	226,226	121,216	121,056	24,663	
2016	0	0	162,045	93,498	104,874	0	0	109,422	34,177	132,021	28,382	
2017	0	0	74,519	104,444	72,035	0	0	142,296	37,634	10,614	22,050	
2018	0	0	77,398	133,517	35,532	0	0	142,296	77,793	65,772	41,131	
TOTAL	0	0	970,310	652,616	377,089	0	0	634,481	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	108,527	0	0	0	131,120	188,351	48,744	
2015	0	0	943,437	191,310	83,233	0	0	709,919	198,826	181,714	29,892	
2016	0	956	295,585	113,093	104,874	0	100	81,331	69,590	201,227	38,259	
2017	0	4,547	246,259	110,452	88,532	0	10,190	346,991	64,501	23,837	29,679	
2018	365	16,381	394,703	129,867	41,544	725	37,357	539,658	133,536	75,501	54,540	
TOTAL	365	21,883	1,879,983	732,119	355,227	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	(494,913)	(505,009)	821	
TOTAL LOSSES	3,133,589	1,930,538	201,935	
EXPENSED LOSSES	2,894,080	2,214,043	226,243	
CREDIBILITY	0.02	0.08	0.09	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	2.400	1.479	0.155
INDICATED (POST-TEST)	2.397	1.477	0.154
PRESENT ON RATE LEVEL	1.789	1.368	0.140
DERIVED BY FORMULA	1.801	1.377	0.141
UNDERLYING PRESENT RATE	2.217	1.696	0.173
PROPOSED	1.801	1.377	0.141

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.432
IND. RATE				4.43	MINIMUM PREMIUM	1,615
MAN. RATE	6.81	6.12	5.51	+ 4.43	PRESENT	1,900

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	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	2,654	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	2,654	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	6,118	0	0	0	43,536	5,480	23,463
2015	0	0	22,563	144,793	117,477	0	0	25,945	202,554	85,275	34,891
2016	975,395	1,081	291,870	8,675	18,118	16,835	240	141,665	10,155	61,027	56,576
2017	0	40	17,209	14,019	18,110	0	16	22,577	21,708	30,751	7,966
2018	28	1,969	74,114	34,669	12,495	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	(494,523)	(298,813)	695	
TOTAL LOSS	1,248,023	727,629	159,008	
EXPENSED LOSSES	2,786,695	1,341,426	176,391	
CREDIBILITY	0.02	0.08	0.09	
PURE PREMIUM				
INDICATED (PRE-TEST)	0.879	0.513	0.112	1.504
INDICATED (POST-TEST)	0.878	0.512	0.112	1.502
PRESENT ON RATE LEVEL	1.584	0.763	0.100	2.447
DERIVED BY FORMULA	1.570	0.743	0.101	2.414
UNDERLYING PRESENT RATE	1.963	0.945	0.124	3.033
PROPOSED	1.570	0.743	0.101	2.414

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.224
IND. RATE				3.22	MINIMUM PREMIUM	1.265
MAN. RATE	5.18	4.62	4.09	+ 3.22	PRESENT	1.495

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	7	18	30
2017	107,200	1,640,304	1.530	0	0	3	1	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	430,430	25,954	35,538	101,414	
2015	0	0	268,625	204,261	97,741	0	0	14,371	207,944	150,969	51,490	
2016	0	0	437,724	97,346	120,813	0	0	689	83,706	108,650	56,163	
2017	0	0	423,619	232,315	120,643	0	0	38,875	178,449	170,352	127,901	
2018	0	0	482,418	246,385	281,830	0	0	1,111,962	278,384	395,482	76,008	
TOTAL	0	0	2,490,148	1,157,535	657,308	0	0	1,999,160	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	41,076	0	0	899,366	470,672	54,800	108,614	
2015	0	0	504,782	228,664	115,838	0	0	361,516	329,987	226,990	62,406	
2016	0	2,583	729,610	126,549	171,422	0	827	516,088	164,641	172,789	75,708	
2017	0	24,827	967,960	252,004	160,400	0	37,330	1,364,799	314,436	284,226	172,155	
2018	1,770	66,366	1,324,382	368,646	232,444	2,662	129,727	1,844,374	548,429	399,833	100,787	
TOTAL	1,770	93,776	4,846,887	1,439,477	1,082,913	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	(1,341,220)	(1,172,528)	2,304	
TOTAL LOSS	8,757,904	3,916,664	521,973	
EXPENSED LOSSES	7,537,682	5,319,480	562,435	
CREDIBILITY	0.06	0.19	0.23	

PURE PREMIUM				
INDICATED (PRE-TEST)	1.670	0.747	0.100	2.516
INDICATED (POST-TEST)	1.668	0.746	0.099	2.513
PRESENT ON RATE LEVEL	1.160	0.818	0.087	2.064
DERIVED BY FORMULA	1.190	0.805	0.089	2.084
UNDERLYING PRESENT RATE	1.437	1.014	0.107	2.558
PROPOSED	1.190	0.805	0.089	2.084

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				2.78	MINIMUM PREMIUM	1,135
MAN. RATE	4.26	3.83	3.45	+ 2.78	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	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

POLICY YEAR	REPORTED LOSSES											
	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	41,157	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	17,667	0	24,567	897	
TOTAL	0	0	314,396	12,000	46,635	0	0	61,171	2,276	50,510	14,125	

POLICY YEAR	TRANSLATED LOSSES											
	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2014	0	0	214,723	14,748	24,972	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	5,100	0	0	214	236	3,629	5,070	
2017	0	4	1,828	808	5,100	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	(106,669)	(93,406)	118	
TOTAL LOSS	601,484	77,761	17,352	
EXPENSED LOSSES	589,975	422,792	29,475	
CREDIBILITY	0.01	0.04	0.05	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	1.267	0.164	0.037
INDICATED (POST-TEST)	1.265	0.164	0.036
PRESENT ON RATE LEVEL	1.003	0.719	0.050
DERIVED BY FORMULA	1.005	0.696	0.049
UNDERLYING PRESENT RATE	1.242	0.890	0.062
PROPOSED	1.005	0.696	0.049

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.338
IND. RATE				2.34	MINIMUM PREMIUM	1,010
MAN. RATE	3.62	3.30	2.96	+ 2.34	PRESENT	1,170

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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		4	6
2017	7,261	315,511	4.345	0	0	0		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	83,494	58,023	102,279	380
2016	0	0	207,620	3,195	85,169	0	0	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	83,751	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	2,170	0	0	0	0	11,486	0
2015	0	0	427,933	61,615	123,543	0	0	802,620	101,689	152,865	461
2016	0	1,225	335,260	15,402	8,000	0	496	295,733	35,544	115,031	11,807
2017	0	241	100,809	103,371	8,000	0	139	205,091	250,151	21,082	3,062
2018	0	6	119	45	53	1	37	381	202	315	9,932
TOTAL	0	1,472	864,121	191,077	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	(243,404)	(302,924)	136	
TOTAL LOSS	1,926,687	802,052	25,398	
EXPENSED LOSSES	1,300,726	1,368,296	35,060	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUM				
INDICATED (PRE-TEST)	6.060	2.523	0.080	8.662
INDICATED (POST-TEST)	6.053	2.520	0.080	8.652
PRESENT ON RATE LEVEL	3.302	3.473	0.089	6.864
DERIVED BY FORMULA	3.329	3.444	0.089	6.862
UNDERLYING PRESENT RATE	4.091	4.304	0.110	8.505
PROPOSED	3.330	3.445	0.089	6.864

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				9.17	MINIMUM PREMIUM	2,000
MAN. RATE	12.76	12.19	11.47	+ 9.17	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	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	10	29	51
2017	292,471	1,874,444	0.641	0	0	2	4	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	118,516	37,561	383,360	158,751
2015	0	0	421,425	362,269	170,159	0	0	32,816	436,234	259,784	173,940
2016	0	0	512,834	473,665	138,875	0	0	108,108	468,489	266,335	203,853
2017	0	0	276,434	240,076	266,199	0	0	95,113	223,841	655,837	116,204
2018	0	0	85,000	182,402	360,255	0	0	107,058	166,533	679,907	195,821
TOTAL	0	0	1,585,335	1,487,778	1,255,912	0	0	358,125	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	362,772	0	0	247,344	500,943	591,141	170,022
2015	0	0	798,629	404,982	201,543	0	0	458,737	686,962	392,123	210,815
2016	0	3,026	971,342	537,223	1,110,000	0	1,208	886,269	798,347	431,230	274,794
2017	0	16,556	783,825	276,980	316,000	0	9,555	774,154	430,750	988,543	156,411
2018	1,107	40,999	940,464	340,546	370,612	2,349	92,231	1,184,843	543,528	604,433	259,659
TOTAL	1,107	60,581	3,929,881	1,841,622	1,321,212	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	(1,898,727)	(1,838,048)	4,338	
TOTAL LOSS	5,749,533	7,284,785	1,076,039	
EXPENSED LOSSES	10,611,315	8,221,250	1,137,441	
CREDIBILITY	0.11	0.38	0.44	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.401	0.509	0.075
INDICATED (POST-TEST)	0.401	0.508	0.075
PRESENT ON RATE LEVEL	0.598	0.463	0.064
DERIVED BY FORMULA	0.576	0.480	0.069
UNDERLYING PRESENT RATE	0.741	0.574	0.079
PROPOSED	0.576	0.480	0.069

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.502
IND. RATE				1.50	MINIMUM PREMIUM	765
MAN. RATE	2.36	2.07	1.88	+ 1.50	PRESENT	860

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	52,320	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	52,320	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	16,878	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	15,100	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	(50,462)	(32,927)	68	
TOTAL LOSS	298,183	99,103	7,160	
EXPENSED LOSSES	283,927	143,454	19,748	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.781	0.260	0.019	1.060
INDICATED (POST-TEST)	0.780	0.259	0.019	1.058
PRESENT ON RATE LEVEL	0.600	0.303	0.042	0.945
DERIVED BY FORMULA	0.602	0.302	0.041	0.945
UNDERLYING PRESENT RATE	0.744	0.376	0.052	1.172
PROPOSED	0.602	0.302	0.041	0.945

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.262
IND. RATE				1.26	MINIMUM PREMIUM	695
MAN. RATE	1.97	1.80	1.58	+ 1.26	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	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	(8,678)	(11,612)	42	
TOTAL LOSS	0	0	42	
EXPENSED LOSSES	54,318	65,681	5,266	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.817	0.988	0.079	1.885
DERIVED BY FORMULA	0.817	0.978	0.078	1.874
UNDERLYING PRESENT RATE	1.013	1.225	0.098	2.336
PROPOSED	0.817	0.978	0.078	1.874

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				2.50	MINIMUM PREMIUM	1,055
MAN. RATE	3.73	3.41	3.15	+ 2.50	PRESENT	1,225

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	19	29
2017	14,496	281,436	1,941	0	0	0	0	6	12
2018	14,748	400,483	2,716	0	0	0	3	11	14
<b>TOTAL</b>	<b>68,663</b>	<b>2,907,622</b>	<b>4,235</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>42</b>	<b>58</b>	<b>104</b>

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	85,500	23,710	27,351	14,727
2015	0	0	276,264	196,628	35,750	0	0	160,206	189,370	86,812	19,121
2016	0	0	83,321	70,140	134,329	0	0	6,694	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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>458,262</b>	<b>679,998</b>	<b>236,191</b>	<b>0</b>	<b>0</b>	<b>2,162</b>	<b>727,106</b>	<b>319,272</b>	<b>94,631</b>

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	13,625	0	0	178,283	313,418	42,175	15,773
2015	0	0	514,901	219,060	44,243	0	0	762,023	303,086	133,139	23,175
2016	0	492	168,264	87,462	1,108	0	154	116,895	87,224	215,701	34,858
2017	0	302	126,674	123,194	41,100	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
<b>TOTAL</b>	<b>55</b>	<b>6,438</b>	<b>1,194,218</b>	<b>732,517</b>	<b>172,476</b>	<b>107</b>	<b>9,281</b>	<b>1,459,682</b>	<b>1,014,744</b>	<b>502,294</b>	<b>120,411</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,669,781	2,522,027	120,411	
IBNR + FREQUENCY ADJUSTMENT	(407,894)	(402,452)	563	
<b>TOTAL LOSS</b>	<b>2,261,886</b>	<b>2,119,575</b>	<b>120,973</b>	
EXPENSED LOSSES	2,279,447	1,811,992	144,574	
CREDIBILITY	0.01	0.05	0.06	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
PURE PREMIUM				
INDICATED (PRE-TEST)	3.294	3.087	0.176	6.557
INDICATED (POST-TEST)	3.290	3.083	0.176	6.549
PRESENT ON RATE LEVEL	2.679	2.130	0.170	4.979
DERIVED BY FORMULA	2.685	2.177	0.170	5.033
UNDERLYING PRESENT RATE	3.320	2.639	0.211	6.169
PROPOSED	2.685	2.177	0.170	5.033

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				6.72	MINIMUM PREMIUM	2,000
MAN. RATE	9.78	9.04	8.32	+ 6.72	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	0	0	3
2017	5,505	34,882	0.634	0	0	0	0	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	66,999	34,292	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	165,561	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	4,899	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	1,101	0	0	15,055	66,985	2,034	12,071
2017	0	24	9,933	10,140	1,100	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	117,297	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	(93,180)	(99,983)	98	
TOTAL LOSS	1,231,448	276,511	67,961	
EXPENSED LOSSES	526,689	447,146	25,567	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUM				
INDICATED (PRE-TEST)	4.504	1.011	0.249	5.764
INDICATED (POST-TEST)	4.499	1.010	0.248	5.757
PRESENT ON RATE LEVEL	1.555	1.320	0.075	2.950
DERIVED BY FORMULA	1.584	1.311	0.081	2.975
UNDERLYING PRESENT RATE	1.927	1.636	0.094	3.656
PROPOSED	1.584	1.310	0.081	2.975

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				3.97	MINIMUM PREMIUM	1,480
MAN. RATE	5.54	5.23	4.93	+ 3.97	PRESENT	1,735

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	10,743	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	35,800	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	24,477	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	(25,271)	(29,686)	21	
TOTAL LOSS	6,172	99,677	36,995	
EXPENSED LOSSES	139,427	131,122	5,850	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.147	2.377	0.882	3.407
INDICATED (POST-TEST)	0.147	2.374	0.881	3.403
PRESENT ON RATE LEVEL	2.683	2.524	0.113	5.320
DERIVED BY FORMULA	2.683	2.522	0.120	5.326
UNDERLYING PRESENT RATE	3.325	3.127	0.140	6.592
PROPOSED	2.681	2.519	0.120	5.320

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				7.10	MINIMUM PREMIUM	2,000
MAN. RATE	11.79	10.12	8.89	+ 7.10	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	1	20	27
2017	61,194	1,369,698	2.238	0	0	3	1	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	792,973	136,973	82,826	97,122
2015	0	1,034,440	85,556	104,849	68,541	0	398,689	138,715	137,877	180,159	95,648
2016	0	0	277,023	89,878	78,975	0	0	600	50,827	116,635	59,934
2017	0	0	447,216	143,868	47,395	0	0	45,819	120,463	81,026	71,901
2018	0	0	687,868	318,756	74,969	0	0	1,691,814	211,967	263,392	116,261
TOTAL	163,263	1,034,440	2,149,340	709,523	391,566	0	398,689	2,143	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	137,741	0	0	1,505,184	51,799	127,718	104,018
2015	0	869,479	206,944	117,283	80,471	0	324,542	290,689	222,253	268,049	115,925
2016	0	1,634	471,219	110,851	74,566	0	1,068	643,762	119,748	184,704	80,791
2017	0	25,926	901,128	160,783	74,566	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	753,567	477,451	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	(1,538,033)	(943,439)	1,982	
TOTAL LOSS	8,766,935	2,311,306	553,657	
EXPENSED LOSSES	8,572,220	4,321,674	466,593	
CREDIBILITY	0.04	0.13	0.15	

PURE PREMIUM				
INDICATED (PRE-TEST)	3.090	0.815	0.195	4.099
INDICATED (POST-TEST)	3.086	0.814	0.195	4.094
PRESENT ON RATE LEVEL	2.438	1.229	0.133	3.800
DERIVED BY FORMULA	2.464	1.175	0.142	3.781
UNDERLYING PRESENT RATE	3.021	1.523	0.164	4.709
PROPOSED	2.476	1.181	0.143	3.800

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				5.07	MINIMUM PREMIUM	1,800
MAN. RATE	7.91	7.11	6.35	+ 5.07	PRESENT	2,000

+ PROPOSED

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

POLICY YEAR	REPORTED LOSSES										
	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	9,533	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

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	20,374	750	0	0	0	27,366	728	20,159
2015	0	0	24	14	78	0	0	39	54	2,054	19,421
2016	0	0	5,931	19,753	75	0	0	12,955	57,641	1,750	4,924
2017	0	61	26,884	11,877	73,100	0	14	18,544	9,354	66,592	10,940
2018	48	2,217	67,498	29,830	17,580	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	(114,457)	(73,037)	262	
TOTAL LOSS	73,078	324,904	67,882	
EXPENSED LOSSES	648,953	338,802	57,983	
CREDIBILITY	0.01	0.02	0.03	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM			
INDICATED (PRE-TEST)	0.311	1.382	1.982
INDICATED (POST-TEST)	0.311	1.381	1.980
PRESENT ON RATE LEVEL	2.228	1.163	3.590
DERIVED BY FORMULA	2.209	1.168	3.578
UNDERLYING PRESENT RATE	2.761	1.441	4.449
PROPOSED	2.209	1.167	3.578

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	MINIMUM PREMIUM	MAN. RATE
				4.78		1,715	
	8.10	6.95	6.00	+ 4.78	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	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	0	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	0	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	3,348	0	0	39,620	155,844	108,389	2,374
2017	0	3	1,331	588	3,348	0	1	1,946	982	6,989	1,432
2018	187	5,805	119,414	45,033	58,622	1,344	45,842	471,492	249,281	389,541	68,505
TOTAL	187	5,808	442,613	190,627	166,047	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	(85,300)	(58,741)	114	
TOTAL LOSS	1,343,065	1,154,789	81,342	
EXPENSED LOSSES	478,685	266,170	27,757	
CREDIBILITY	0.00	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	PRESENT	
PURE PREMIUM				
INDICATED (PRE-TEST)	10.467	8.999	0.634	20.100
INDICATED (POST-TEST)	10.454	8.988	0.633	20.076
PRESENT ON RATE LEVEL	3.010	1.674	0.175	4.859
DERIVED BY FORMULA	3.010	1.820	0.184	5.014
UNDERLYING PRESENT RATE	3.730	2.074	0.216	6.021
PROPOSED	3.010	1.820	0.184	5.014

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				6.70	MINIMUM PREMIUM	2,000
MAN. RATE	10.59	9.24	8.12	+ 6.70	PRESENT	2,000

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	(40,239)	(16,941)	55	
TOTAL LOSS	0	0	7,152	
EXPENSED LOSSES	210,212	81,606	11,878	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.151
INDICATED (POST-TEST)	0.000	0.000	0.151
PRESENT ON RATE LEVEL	3.591	1.394	0.203
DERIVED BY FORMULA	3.591	1.380	0.202
UNDERLYING PRESENT RATE	4.450	1.727	0.251
PROPOSED	3.591	1.380	0.202

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.909
IND. RATE				6.91	MINIMUM PREMIUM	2,000
MAN. RATE	11.09	9.77	8.67	+ 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	1,596	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

POLICY YEAR	REPORTED LOSSES										
	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

POLICY YEAR	TRANSLATED LOSSES										
	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	(73,678)	(34,822)	99	
TOTAL LOSS	0	0	5,913	
EXPENSED LOSSES	413,060	159,538	23,213	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.066	0.066
INDICATED (POST-TEST)	0.000	0.000	0.066	0.066
PRESENT ON RATE LEVEL	3.705	1.431	0.208	5.344
DERIVED BY FORMULA	3.705	1.417	0.205	5.326
UNDERLYING PRESENT RATE	4.591	1.773	0.258	6.622
PROPOSED	3.704	1.416	0.205	5.326

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	7.112
IND. RATE				7.11	MINIMUM PREMIUM	2,000
MAN. RATE	11.98	10.31	8.93	+ 7.11	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	1	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
<b>TOTAL</b>	<b>16,328</b>	<b>880,951</b>	<b>5.395</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>7</b>	<b>6</b>	<b>15</b>

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	5,684	83,892	76,347	497
2017	0	0	134,424	0	0	0	0	4,775	0	0	1,869
2018	0	0	0	0	0	0	0	0	0	0	1,349
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>270,802</b>	<b>142,307</b>	<b>39,588</b>	<b>0</b>	<b>0</b>	<b>10,309</b>	<b>150,319</b>	<b>88,661</b>	<b>18,965</b>

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	92	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	33	0	405	269,685	150,697	121,549	670
2017	0	7,689	227,257	6,923	3,133	0	4,582	136,971	6,696	1,933	2,516
2018	0	0	0	0	0	0	0	0	0	0	1,789
<b>TOTAL</b>	<b>0</b>	<b>8,494</b>	<b>480,510</b>	<b>170,257</b>	<b>48,971</b>	<b>0</b>	<b>4,986</b>	<b>412,547</b>	<b>254,917</b>	<b>143,208</b>	<b>21,586</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	906,537	617,349	21,586	
IBNR + FREQUENCY ADJUSTMENT	(99,165)	(105,347)	137	
<b>TOTAL LOSS</b>	<b>807,372</b>	<b>512,002</b>	<b>21,723</b>	
EXPENSED LOSSES	535,133	469,005	38,293	
CREDIBILITY	0.01	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	4.945	3.136	0.133
INDICATED (POST-TEST)	4.939	3.132	0.133
PRESENT ON RATE LEVEL	2.645	2.318	0.189
DERIVED BY FORMULA	2.668	2.334	0.188
UNDERLYING PRESENT RATE	3.277	2.872	0.235
PROPOSED	2.668	2.334	0.188

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.931
IND. RATE				6.93	MINIMUM PREMIUM	2,000
MAN. RATE	10.83	9.61	8.61	+ 6.93	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	2	26	59
2017	300,355	2,470,050	0.822	0	0	4	2	28	56
2018	310,825	1,416,225	0.456	1	0	0	1	28	30
<b>TOTAL</b>	<b>1,337,365</b>	<b>19,593,758</b>	<b>1.465</b>	<b>1</b>	<b>0</b>	<b>22</b>	<b>137</b>	<b>124</b>	<b>284</b>

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	792,289	28,912	306,791	380,337
2015	0	0	1,228,333	735,955	189,323	0	0	990,973	613,904	203,029	401,739
2016	0	0	1,638,092	490,913	382,196	0	0	3,208,333	756,403	358,580	471,874
2017	0	0	570,735	385,837	224,189	0	0	28,570	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
<b>TOTAL</b>	<b>501,017</b>	<b>0</b>	<b>4,298,786</b>	<b>2,448,652</b>	<b>1,181,986</b>	<b>4,686</b>	<b>0</b>	<b>11,227</b>	<b>2,818,038</b>	<b>1,454,124</b>	<b>1,913,242</b>

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	176,756	0	0	1,267,682	1,441,506	473,072	407,341
2015	0	0	2,236,165	822,669	230,478	0	0	2,301,316	977,796	316,269	486,908
2016	0	5,706	1,714,288	585,888	45,566	0	3,643	2,397,286	1,326,206	598,724	636,086
2017	0	33,658	1,392,539	415,882	288,100	0	28,157	1,334,951	585,851	399,802	497,464
2018	648,271	16,193	348,302	134,389	160,195	12,349	35,270	391,209	212,342	297,867	384,149
<b>TOTAL</b>	<b>648,271</b>	<b>55,556</b>	<b>6,888,988</b>	<b>2,966,357</b>	<b>777,413</b>	<b>12,349</b>	<b>67,070</b>	<b>7,692,444</b>	<b>4,543,700</b>	<b>2,085,733</b>	<b>2,411,948</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	15,364,679	10,873,199	2,411,948	
IBNR + FREQUENCY ADJUSTMENT	(2,454,975)	(2,859,145)	12,285	
<b>TOTAL LOSS</b>	<b>12,909,704</b>	<b>8,014,054</b>	<b>2,424,233</b>	
EXPENSED LOSSES	13,535,994	13,040,121	2,975,238	
CREDIBILITY	0.11	0.36	0.42	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.965	0.599	0.181	1.746
INDICATED (POST-TEST)	0.964	0.599	0.181	1.744
PRESENT ON RATE LEVEL	0.817	0.787	0.180	1.783
DERIVED BY FORMULA	0.833	0.719	0.180	1.732
UNDERLYING PRESENT RATE	1.012	0.975	0.222	2.210
PROPOSED	0.839	0.724	0.181	1.744

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.329
IND. RATE				2.33	MINIMUM PREMIUM	1,005
MAN. RATE	3.77	3.42	2.98	+ 2.33	PRESENT	1,175

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	5	16	21
2017	39,453	736,952	1.868	0	0	1	5	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	383,300	30,509	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	799,000	7,205	222,383	24,994
2017	0	0	132,500	6,576	231,535	0	0	58,000	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	1,042,222	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	141,528	0	0	801,418	280,913	225,602	60,271
2015	0	0	617,320	66,698	98,203	0	0	443,626	67,651	143,568	66,129
2016	0	1,550	439,604	60,894	139,997	0	313	202,555	41,396	337,417	33,692
2017	0	7,801	321,855	53,420	256,000	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	648,397	721,321	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	(993,319)	(1,071,097)	1,334	
TOTAL LOSS	4,301,613	2,526,041	229,237	
EXPENSED LOSSES	5,554,448	4,810,115	344,114	
CREDIBILITY	0.03	0.10	0.11	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	2.305	1.354	0.123
INDICATED (POST-TEST)	2.303	1.352	0.123
PRESENT ON RATE LEVEL	2.402	2.080	0.149
DERIVED BY FORMULA	2.399	2.008	0.146
UNDERLYING PRESENT RATE	2.977	2.578	0.184
PROPOSED	2.399	2.008	0.146

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.080
IND. RATE				6.08	MINIMUM PREMIUM	2,000
MAN. RATE	9.34	8.54	7.74	+ 6.08	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	3	5
2017	5,487	43,934	0.801	0	0	0	0	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

POLICY YEAR	REPORTED LOSSES										
	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

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	42,872	0	0	0	0	5,291	0
2015	0	0	16,970	124,779	12,242	0	0	37,625	300,835	70,041	5,055
2016	0	0	7,976	14,974	4,142	0	0	3,940	11,356	31,672	20,585
2017	0	52	21,856	21,947	4,140	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	80,294	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	(114,771)	(149,584)	185	
TOTAL LOSS	128,812	648,897	61,283	
EXPENSED LOSSES	632,003	666,539	49,583	
CREDIBILITY	0.01	0.03	0.03	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.522	2.630	0.248
INDICATED (POST-TEST)	0.522	2.627	0.248
PRESENT ON RATE LEVEL	2.067	2.180	0.162
DERIVED BY FORMULA	2.052	2.194	0.165
UNDERLYING PRESENT RATE	2.562	2.702	0.201
PROPOSED	2.052	2.194	0.165

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.889
IND. RATE				5.89	MINIMUM PREMIUM	2,000
MAN. RATE	9.15	8.20	7.37	+ 5.89	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	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	10,375	0	0	0	0	44,445	2,038
2015	0	0	936	559	30,961	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	0	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	(59,137)	(56,195)	123	
TOTAL LOSS	0	129,209	20,444	
EXPENSED LOSSES	333,755	256,157	29,204	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.155	0.024	0.179
INDICATED (POST-TEST)	0.000	0.155	0.024	0.179
PRESENT ON RATE LEVEL	0.323	0.248	0.028	0.598
DERIVED BY FORMULA	0.316	0.242	0.028	0.586
UNDERLYING PRESENT RATE	0.400	0.307	0.035	0.742
PROPOSED	0.316	0.242	0.028	0.586

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.783
IND. RATE				0.78	MINIMUM PREMIUM	555
MAN. RATE	1.27	1.13	1.00	+ 0.78	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	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	363,117	37,517	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	158,227	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	363,117	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	94,170	0	0	760,963	80,581	106,309	18,598
2015	0	0	13,612	34,225	324,500	0	0	19,716	70,193	698,469	12,085
2016	0	0	22,031	13,144	207,818	0	0	16,543	18,296	281,094	6,590
2017	0	8,746	279,730	17,883	66,227	0	15,034	469,657	32,369	80,516	21,240
2018	268	8,300	170,747	64,392	83,822	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	(168,210)	(191,811)	212	
TOTAL LOSS	2,413,188	2,250,829	63,462	

EXPENSED LOSSES	CREDIBILITY
930,192	0.01
838,072	0.04
62,912	0.05

PURE PREMIUM	INDICATED (PRE-TEST)	INDICATED (POST-TEST)	PRESENT ON RATE LEVEL	DERIVED BY FORMULA	UNDERLYING PRESENT RATE	PROPOSED
	4.309	4.019	0.113	8.442		
	4.304	4.015	0.113	8.432		
	1.340	1.208	0.091	2.639		
	1.370	1.320	0.092	2.782		
	1.661	1.497	0.112	3.270		
	1.370	1.320	0.092	2.782		

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				3.72	MINIMUM PREMIUM	1,410
MAN. RATE	4.87	4.65	4.41	+ 3.72	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	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	0	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	19,222	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	3,072	0	0	0	0	5,255	9,779
2015	0	0	10,374	56,702	101,000	0	0	23,813	166,069	228,402	5,688
2016	0	0	822	490	7,000	0	0	2,602	2,877	44,208	3,324
2017	0	4,807	155,326	17,953	7,100	0	1,866	69,289	16,465	17,092	2,269
2018	3	1,028	50,099	24,681	4,011	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	(57,876)	(55,506)	111	
TOTAL LOSS	299,179	678,121	76,377	
EXPENSED LOSSES	317,874	253,347	27,059	
CREDIBILITY	0.01	0.03	0.03	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
INDICATED (PRE-TEST)	0.953	2.160	3.356
INDICATED (POST-TEST)	0.952	2.157	3.352
PRESENT ON RATE LEVEL	0.817	0.651	1.538
DERIVED BY FORMULA	0.818	0.696	1.590
UNDERLYING PRESENT RATE	1.012	0.807	1.906
PROPOSED	0.819	0.697	1.590

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.123
IND. RATE				2.12	MINIMUM PREMIUM	945
MAN. RATE	3.35	2.92	2.57	+ 2.12	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	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	1,702	0	0	0	0	3,451	10,611
2015	0	0	37	22	1,248	0	0	438	599	22,815	63,202
2016	0	0	193	115	1,111	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	(96,243)	(85,569)	309	
TOTAL LOSS	0	0	263,104	
EXPENSED LOSSES	540,753	381,513	81,832	
CREDIBILITY	0.02	0.07	0.08	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.239	0.239
INDICATED (POST-TEST)	0.000	0.000	0.239	0.239
PRESENT ON RATE LEVEL	0.396	0.280	0.060	0.736
DERIVED BY FORMULA	0.388	0.260	0.074	0.723
UNDERLYING PRESENT RATE	0.491	0.347	0.074	0.912
PROPOSED	0.389	0.260	0.074	0.723

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.965
IND. RATE				0.97	MINIMUM PREMIUM	610
MAN. RATE	1.59	1.39	1.23	+ 0.97	PRESENT	675

+ 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	0	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

POLICY YEAR	REPORTED LOSSES										
	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

POLICY YEAR	TRANSLATED LOSSES										
	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	4,127	0	0	2,023	8,697	1,812	31,709
2017	0	3	1,471	650	4,110	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	14,877	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	(82,995)	(71,779)	107	
TOTAL LOSS	23,074	141,965	104,025	
EXPENSED LOSSES	468,520	311,673	32,340	
CREDIBILITY	0.01	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.124	0.762	0.558
INDICATED (POST-TEST)	0.124	0.761	0.558
PRESENT ON RATE LEVEL	2.029	1.350	0.140
DERIVED BY FORMULA	2.010	1.338	0.148
UNDERLYING PRESENT RATE	2.514	1.672	0.174
PROPOSED	2.010	1.338	0.148

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.669
IND. RATE				4.67	MINIMUM PREMIUM	1,685
MAN. RATE	6.40	6.08	5.88	+ 4.67	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	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	50,000	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	50,000	122,022	137,036	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	1,673	0	0	104,805	46,300	74	23,406
2015	0	0	3,704	18,242	45,693	0	0	4,184	29,548	37,340	20,903
2016	0	0	25,568	55,149	11,116	0	0	4,124	7,477	55,385	13,316
2017	0	148	61,770	62,664	8,000	0	32	47,252	56,995	7,970	20,283
2018	238	9,775	274,185	118,015	82,655	158	6,481	109,899	66,476	52,270	3,490
TOTAL	238	9,923	672,946	259,147	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	(49,417)	(125,644)	252	
TOTAL LOSSES	910,625	733,675	81,649	
EXPENSED LOSSES	278,397	563,932	64,245	
CREDIBILITY	0.07	0.24	0.28	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.127	0.102	0.011
INDICATED (POST-TEST)	0.126	0.102	0.011
PRESENT ON RATE LEVEL	0.031	0.063	0.007
DERIVED BY FORMULA	0.038	0.073	0.008
UNDERLYING PRESENT RATE	0.039	0.078	0.009
PROPOSED	0.038	0.073	0.008

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.159
IND. RATE				0.16	MINIMUM PREMIUM	375
MAN. RATE	0.22	0.17	0.17	+ 0.16	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	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	58,186	0	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	58,186	0	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	81,519	0	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	81,519	0	0	11,456

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	92,376	11,456	
IBNR + FREQUENCY ADJUSTMENT	(7,346)	(16,763)	37	
TOTAL LOSS	0	75,612	11,493	
EXPENSED LOSSES	41,710	75,617	9,149	
CREDIBILITY	0.01	0.03	0.03	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.275	0.042
INDICATED (POST-TEST)	0.000	0.275	0.042
PRESENT ON RATE LEVEL DERIVED BY FORMULA	0.122	0.222	0.027
UNDERLYING PRESENT RATE	0.121	0.223	0.027
PROPOSED	0.152	0.275	0.033
	0.121	0.223	0.027

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.495
IND. RATE				0.50	MINIMUM PREMIUM	475
MAN. RATE	0.77	0.69	0.62	+ 0.50	PRESENT	500

+ 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	0	10	15
2017	87,306	562,993	0.645	0	0	0	0	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	8,303	60,145	35,404	
2015	0	0	201,362	178,523	186,179	0	0	82,901	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	82,901	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	15,250	0	0	0	179,753	92,744	37,918	
2015	0	0	386,060	201,653	217,542	0	0	543,949	270,238	179,417	126,569	
2016	0	0	60,625	170,302	111,411	0	0	58,242	203,747	287,115	98,408	
2017	0	333	141,029	123,916	106,500	0	111	154,732	115,482	373,087	69,865	
2018	346	10,724	220,604	83,194	408,300	727	24,785	254,912	134,774	210,606	138,571	
TOTAL	346	11,057	808,318	652,349	1,575,733	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	(334,365)	(692,871)	1,243	
TOTAL LOSSES	1,522,812	2,564,013	472,574	
EXPENSED LOSSES	1,864,389	3,123,888	314,875	
CREDIBILITY	0.05	0.17	0.19	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.368	0.620	0.114	1.103
INDICATED (POST-TEST)	0.368	0.619	0.114	1.102
PRESENT ON RATE LEVEL	0.364	0.610	0.061	1.035
DERIVED BY FORMULA	0.364	0.611	0.071	1.047
UNDERLYING PRESENT RATE	0.451	0.756	0.076	1.283
PROPOSED	0.364	0.611	0.071	1.047

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				1.40	MINIMUM PREMIUM	735
MAN. RATE	2.12	1.92	1.73	+ 1.40	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	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	0	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	2,771	0	0	1,680	12,766	8,162	4,177
2016	0	0	888	2,750	1,154	0	0	261	288	4,431	4,853
2017	0	1	605	267	1,150	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	(36,404)	(52,507)	110	
TOTAL LOSS	24,922	65,099	15,186	
EXPENSED LOSSES	206,291	233,367	29,010	
CREDIBILITY	0.01	0.03	0.04	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.075	0.196	0.046
INDICATED (POST-TEST)	0.075	0.195	0.046
PRESENT ON RATE LEVEL	0.500	0.566	0.070
DERIVED BY FORMULA	0.496	0.555	0.069
UNDERLYING PRESENT RATE	0.620	0.702	0.087
PROPOSED	0.496	0.555	0.069

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.497
IND. RATE				1.50	MINIMUM PREMIUM	765
MAN. RATE	2.58	2.19	1.90	+ 1.50	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	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	0	22	32
2017	172,781	1,156,361	0.669	0	0	1	1	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	215,964	27,054	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	309,992	224,294	232,435	117,834
2017	0	0	127,292	129,133	166,976	0	0	169,170	156,235	310,822	98,723
2018	0	0	81,197	104,739	242,955	0	0	112,280	159,705	488,870	205,058
TOTAL	0	0	755,140	712,433	1,080,413	0	0	637,536	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	212,972	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	279,748	0	363	309,469	386,869	363,292	158,840
2017	0	7,703	394,895	152,061	195,510	0	16,252	768,185	284,482	478,764	132,881
2018	835	30,124	647,032	217,451	481,568	1,463	55,322	755,611	420,143	438,286	271,907
TOTAL	835	38,434	1,902,834	931,127	1,300,315	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	(736,749)	(1,629,256)	3,232	
TOTAL LOSS	3,816,923	4,336,534	870,070	
EXPENSED LOSSES	4,099,338	7,364,225	810,146	
CREDIBILITY	0.08	0.26	0.30	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.473	0.537	0.108
INDICATED (POST-TEST)	0.472	0.536	0.108
PRESENT ON RATE LEVEL	0.410	0.736	0.081
DERIVED BY FORMULA	0.415	0.684	0.089
UNDERLYING PRESENT RATE	0.508	0.912	0.100
PROPOSED	0.415	0.684	0.089

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.586
IND. RATE				1.59	MINIMUM PREMIUM	790
MAN. RATE	2.78	2.40	2.05	+ 1.59	PRESENT	910

+ 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	0	12	22
2017	44,217	764,147	1.728	0	0	1	0	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	871,150	37,389	79,751	59,711	
2015	0	0	389,922	93,278	35,873	0	0	16,829	181,633	51,235	36,152	
2016	0	0	100,024	129,375	27,912	0	0	513	171,247	33,989	30,106	
2017	0	0	85,952	168,882	16,082	0	0	95,000	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	2,189	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	35,900	0	0	1,381,071	360,602	122,976	63,950	
2015	0	0	699,234	106,671	44,000	0	0	917,128	291,420	81,035	43,816	
2016	0	590	201,564	144,864	32,000	0	431	312,042	285,318	62,058	40,583	
2017	0	5,286	299,866	159,178	32,000	0	9,241	638,671	459,331	66,132	42,442	
2018	60	3,328	113,052	51,548	23,800	173	7,298	130,716	79,883	58,414	53,157	
TOTAL	60	9,204	2,127,206	661,167	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	(639,539)	(825,129)	1,291	
TOTAL LOSS	4,893,702	1,872,976	245,239	
EXPENSED LOSSES	3,568,785	3,688,888	336,718	
CREDIBILITY	0.03	0.11	0.12	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	2.289	0.876	0.115
INDICATED (POST-TEST)	2.286	0.875	0.115
PRESENT ON RATE LEVEL	1.347	1.392	0.127
DERIVED BY FORMULA	1.375	1.335	0.126
UNDERLYING PRESENT RATE	1.669	1.725	0.157
PROPOSED	1.390	1.349	0.127

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.827
IND. RATE				3.83	MINIMUM PREMIUM	1,440
MAN. RATE	5.84	5.31	4.79	+ 3.83	PRESENT	1,695

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	20,172	0	0	0	0	46,542	1,038
2015	0	0	230	1,653	389	0	0	330	2,630	661	11,061
2016	0	0	1,258	751	12,199	0	0	727	804	12,345	1,777
2017	0	10	4,587	2,026	12,100	0	4	5,082	2,564	18,251	6,018
2018	1	40	826	312	400	20	690	7,098	3,753	5,864	973
TOTAL	1	51	6,902	4,742	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	(26,806)	(41,487)	105	
TOTAL LOSS	0	101,718	20,972	
EXPENSED LOSSES	157,317	181,587	29,533	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.338	0.070	0.407
INDICATED (POST-TEST)	0.000	0.337	0.070	0.407
PRESENT ON RATE LEVEL	0.422	0.487	0.079	0.987
DERIVED BY FORMULA	0.417	0.482	0.079	0.978
UNDERLYING PRESENT RATE	0.522	0.603	0.098	1.223
PROPOSED	0.417	0.482	0.079	0.978

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.306
IND. RATE				1.31	MINIMUM PREMIUM	710
MAN. RATE	2.16	1.91	1.65	+ 1.31	PRESENT	795

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	(14,502)	(6,429)	16	
TOTAL LOSS	0	0	1,800	
EXPENSED LOSSES	80,767	28,906	4,251	
CREDIBILITY	0.01	0.04	0.04	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.004
INDICATED (POST-TEST)	0.000	0.000	0.004
PRESENT ON RATE LEVEL DERIVED BY FORMULA	0.144	0.052	0.008
UNDERLYING PRESENT RATE	0.143	0.050	0.007
PROPOSED	0.179	0.064	0.009
	0.143	0.050	0.007

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.267
IND. RATE				0.27	MINIMUM PREMIUM	410
MAN. RATE	0.49	0.41	0.34	+ 0.27	PRESENT	420

+ 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	(5,480)	(4,475)	7	
TOTAL LOSS	0	0	1,073	
EXPENSED LOSSES	29,558	20,964	1,578	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.027	0.027
INDICATED (POST-TEST)	0.000	0.000	0.027	0.027
PRESENT ON RATE LEVEL	0.594	0.421	0.032	1.047
DERIVED BY FORMULA	0.594	0.417	0.032	1.043
UNDERLYING PRESENT RATE	0.736	0.522	0.039	1.298
PROPOSED	0.594	0.417	0.032	1.043

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.393
IND. RATE				1.39	MINIMUM PREMIUM	735
MAN. RATE	2.06	1.89	1.75	+ 1.39	PRESENT	820

+ 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	11,255	0	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	11,255	0	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	0	0	0	2,111	17,366	264	18,311
2016	0	0	77	46	0	0	0	331	366	5,623	0
2017	0	4	1,905	842	0	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	6,017	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	(4,306)	(2,643)	14	
TOTAL LOSS	5,506	52,197	19,322	
EXPENSED LOSSES	23,639	12,130	3,421	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.015	0.138	0.051	0.204
INDICATED (POST-TEST)	0.015	0.138	0.051	0.204
PRESENT ON RATE LEVEL	0.051	0.026	0.007	0.084
DERIVED BY FORMULA	0.050	0.029	0.009	0.089
UNDERLYING PRESENT RATE	0.063	0.032	0.009	0.104
PROPOSED	0.050	0.029	0.009	0.089

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.119
IND. RATE				0.12	MINIMUM PREMIUM	365
MAN. RATE	0.23	0.18	0.14	+ 0.12	PRESENT	360

+ 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	73,118	13,055	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	73,118	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	2,116	0	0	154,563	60,320	18,774	11,392
2015	0	0	14,230	106,199	2,778	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	288	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	(99,555)	(99,444)	91	
TOTAL LOSS	356,157	351,196	25,819	
EXPENSED LOSSES	657,382	393,108	43,770	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUM				
INDICATED (PRE-TEST)	1.306	1.287	0.095	2.688
INDICATED (POST-TEST)	1.304	1.286	0.095	2.685
PRESENT ON RATE LEVEL	1.945	1.163	0.129	3.237
DERIVED BY FORMULA	1.938	1.167	0.128	3.234
UNDERLYING PRESENT RATE	2.410	1.441	0.160	4.012
PROPOSED	1.939	1.167	0.128	3.234

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.319
IND. RATE				4.32	MINIMUM PREMIUM	1,585
MAN. RATE	6.53	5.93	5.41	+ 4.32	PRESENT	1,870

+ 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	45,811	0	0	332	453	17,282	0
2016	0	0	2,172	1,296	43,111	0	0	1,479	1,636	25,131	0
2017	0	36	15,799	6,980	43,111	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	(82,588)	(87,648)	279	
TOTAL LOSS	0	199,803	1,472	
EXPENSED LOSSES	446,473	420,637	56,716	
CREDIBILITY	0.02	0.07	0.09	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	33.350	0.246
INDICATED (POST-TEST)	0.000	33.310	0.245
PRESENT ON RATE LEVEL DERIVED BY FORMULA	60.141	56.661	7.640
UNDERLYING PRESENT RATE PROPOSED	58.938	55.026	6.974

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	161.501
IND. RATE				161.50	MINIMUM PREMIUM	492
MAN. RATE	270.79	235.62	207.96	+ 161.50	PRESENT	533

+ 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	(248)	(1,200)	3	
TOTAL LOSSES	0	0	3	
EXPENSED LOSSES	1,393	5,361	878	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.029	0.029
INDICATED (POST-TEST)	0.000	0.000	0.029	0.029
PRESENT ON RATE LEVEL DERIVED BY FORMULA	9.610	36.974	6.056	52.640
UNDERLYING PRESENT RATE PROPOSED	9.610	36.974	5.996	52.580
UNDERLYING PRESENT RATE	11.908	45.817	7.505	65.230
PROPOSED	9.610	36.974	5.996	52.580

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	70.215
IND. RATE				70.22	MINIMUM PREMIUM	400
MAN. RATE	118.03	101.18	87.97	+ 70.22	PRESENT	410

+ 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	(12,978)	(10,066)	14	
TOTAL LOSS	0	0	5,995	
EXPENSED LOSSES	73,323	43,984	4,151	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.228
INDICATED (POST-TEST)	0.000	0.000	0.228
PRESENT ON RATE LEVEL	2.254	1.352	0.128
DERIVED BY FORMULA	2.254	1.339	0.129
UNDERLYING PRESENT RATE	2.793	1.676	0.158
PROPOSED	2.254	1.339	0.129

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.969
IND. RATE				4.97	MINIMUM PREMIUM	1,770
MAN. RATE	8.04	7.09	6.24	+ 4.97	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	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	155,100	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	155,100	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	25,000	0	0	324,122	5,109	1,325	13,277	
2015	0	0	22,532	142,392	127,411	0	0	8,051	53,422	97,864	45,340	
2016	0	0	801	478	1,000	0	0	243	269	4,131	7,951	
2017	0	100	41,877	39,819	17,000	0	35	50,588	56,855	28,836	6,885	
2018	21	656	13,495	5,089	6,620	127	4,325	44,484	23,519	36,752	15,114	
TOTAL	21	756	240,497	199,779	259,554	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	(243,353)	(193,644)	436	
TOTAL LOSS	429,895	473,772	89,002	
EXPENSED LOSSES	1,353,492	870,974	112,013	
CREDIBILITY	0.02	0.05	0.06	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.600	0.662	0.124	1.386
INDICATED (POST-TEST)	0.600	0.661	0.124	1.384
PRESENT ON RATE LEVEL	1.525	0.981	0.126	2.633
DERIVED BY FORMULA	1.507	0.965	0.126	2.598
UNDERLYING PRESENT RATE	1.890	1.216	0.156	3.263
PROPOSED	1.507	0.965	0.126	2.598

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				3.47	MINIMUM PREMIUM	1,335
MAN. RATE	5.53	4.92	4.40	+ 3.47	PRESENT	1,585

+ 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	21,738	0	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	21,738	0	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	30,455	0	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	69,318	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	(6,032)	(10,945)	19	
TOTAL LOSS	37,609	127,403	4,046	
EXPENSED LOSSES	34,685	47,776	5,365	
CREDIBILITY	0.00	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	166.411	563.732	17.901
INDICATED (POST-TEST)	166.212	563.055	17.879
PRESENT ON RATE LEVEL	123.855	170.599	19.156
DERIVED BY FORMULA	123.855	178.448	19.131
UNDERLYING PRESENT RATE	153.476	211.399	23.738
PROPOSED	123.855	178.448	19.131

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	429.243
IND. RATE				429.24	MINIMUM PREMIUM	759
MAN. RATE	552.75	539.89	524.09	+ 429.24	PRESENT	857

+ 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	0	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

POLICY YEAR	REPORTED LOSSES										
	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	32,110	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

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	190,444	0	25,110	0	0	68,014	0	33,145	516
2015	0	0	7,649	53,232	19,861	0	0	4,832	36,751	23,253	1,538
2016	0	0	2,107	7,016	0	0	0	503	2,238	68	2,862
2017	0	10	4,231	1,869	11,110	0	3	3,676	1,854	13,199	19,854
2018	6	195	4,006	1,511	1,965	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	(148,928)	(149,295)	335	
TOTAL LOSS	137,422	84,487	25,236	
EXPENSED LOSSES	797,181	721,391	67,396	
CREDIBILITY	0.03	0.10	0.10	

PURE PREMIUM				
INDICATED (PRE-TEST)	33.170	20.393	6.091	59.654
INDICATED (POST-TEST)	33.130	20.368	6.084	59.582
PRESENT ON RATE LEVEL	155.280	140.517	13.128	308.925
DERIVED BY FORMULA	151.615	128.502	12.423	292.541
UNDERLYING PRESENT RATE	192.416	174.123	16.268	382.807
PROPOSED	151.615	128.502	12.423	292.541

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	390.659
IND. RATE				390.66	MINIMUM PREMIUM	721
MAN. RATE	665.51	591.26	516.26	+ 390.66	PRESENT	849

+ 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	1	10	14
2017	41,197	997,982	2.422	0	0	2	1	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	44,634	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	25,118	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	99,395	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	24,000	0	0	0	202,632	136,117	56,481
2015	0	0	33,071	245,321	13,400	0	0	54,503	439,957	69,828	45,982
2016	0	0	46,460	150,906	19,000	0	0	77,469	326,660	101,306	43,993
2017	0	11,960	531,399	200,280	50,000	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	800,811	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	(366,797)	(576,187)	945	
TOTAL LOSS	1,987,979	2,257,807	194,809	
EXPENSED LOSSES	2,083,683	2,530,339	265,002	
CREDIBILITY	0.03	0.11	0.12	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.934	1.060	0.091
INDICATED (POST-TEST)	0.932	1.059	0.091
PRESENT ON RATE LEVEL	0.790	0.959	0.100
DERIVED BY FORMULA	0.794	0.970	0.099
UNDERLYING PRESENT RATE	0.979	1.188	0.124
PROPOSED	0.794	0.970	0.099

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	3.85	3.42	3.09	+ 2.49	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	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	0	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	50,118	0	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	34,231	0	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	84,349	0	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	4,078	0	0	0	0	25,662	13,491
2015	0	0	7,937	59,459	2,400	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	1,100	0	26	37,541	44,256	11,332	0
2018	11	330	6,785	2,559	3,333	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	(39,221)	(42,640)	90	
TOTAL LOSS	47,068	217,268	23,704	
EXPENSED LOSSES	218,631	188,338	24,912	
CREDIBILITY	0.01	0.02	0.03	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.229	1.056	0.115
INDICATED (POST-TEST)	0.228	1.054	0.115
PRESENT ON RATE LEVEL	0.857	0.738	0.098
DERIVED BY FORMULA	0.851	0.745	0.098
UNDERLYING PRESENT RATE	1.062	0.915	0.121
PROPOSED	0.850	0.744	0.098

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.261
IND. RATE				2.26	MINIMUM PREMIUM	985
MAN. RATE	3.82	3.26	2.83	+ 2.26	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	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	0	13	15
2017	101,938	763,140	0.749	0	0	1	0	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	88,000	44,464	267,364	69,195	
2015	0	0	397,555	125,116	113,516	0	0	144,109	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	8,000	82,675	178,356	85,249	
2018	0	0	158,582	70,325	94,948	0	0	30,750	138,045	145,954	64,950	
TOTAL	0	0	754,516	488,144	502,533	0	0	167,546	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	104,772	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	117,188	0	0	23,072	45,307	292,248	87,387	
2017	0	6,143	330,433	147,091	117,174	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	446,272	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	(683,745)	(957,525)	1,677	
TOTAL LOSS	3,171,629	2,947,460	429,926	
EXPENSED LOSSES	3,828,841	4,289,491	435,884	
CREDIBILITY	0.06	0.19	0.22	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.641	0.595	0.087	1.323
INDICATED (POST-TEST)	0.640	0.595	0.087	1.321
PRESENT ON RATE LEVEL	0.624	0.699	0.071	1.394
DERIVED BY FORMULA	0.625	0.679	0.074	1.379
UNDERLYING PRESENT RATE	0.773	0.866	0.088	1.728
PROPOSED	0.625	0.679	0.075	1.379

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				1.84	MINIMUM PREMIUM	865
MAN. RATE	2.87	2.59	2.33	+ 1.84	PRESENT	990

+ 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	57	57	100
2017	194,068	2,742,935	1.413	0	0	8	60	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	809,993	26,641	262,805	201,155
2015	0	0	1,077,446	568,401	237,476	0	0	98,993	742,902	415,476	162,503
2016	0	0	857,145	583,358	238,496	0	0	787	611,769	439,794	216,344
2017	0	0	971,301	260,177	244,271	0	0	51,500	256,247	331,221	162,207
2018	0	0	138,383	651,379	209,321	0	0	4,500	775,829	307,621	204,460
TOTAL	0	0	3,588,439	2,472,736	1,058,021	0	0	9,500	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	145,476	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	270,518	0	2,788	1,862,818	1,083,218	709,118	291,632
2017	0	56,325	1,967,481	326,996	311,511	0	49,960	1,885,380	463,976	533,470	218,331
2018	973	51,940	1,559,776	631,867	217,731	1,072	62,085	1,539,883	927,498	391,270	271,114
TOTAL	973	113,322	7,870,174	2,773,471	1,311,551	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	(2,405,189)	(2,839,999)	4,508	
TOTAL LOSS	14,204,404	8,222,890	1,197,975	
EXPENSED LOSSES	13,284,569	12,857,830	1,131,786	
CREDIBILITY	0.08	0.28	0.33	

PURE PREMIUM				
INDICATED (PRE-TEST)	1.533	0.888	0.129	2.550
INDICATED (POST-TEST)	1.531	0.886	0.129	2.547
PRESENT ON RATE LEVEL	1.157	1.120	0.099	2.376
DERIVED BY FORMULA	1.187	1.055	0.109	2.350
UNDERLYING PRESENT RATE	1.434	1.388	0.122	2.944
PROPOSED	1.200	1.066	0.110	2.376

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.173
IND. RATE				3.17	MINIMUM PREMIUM	1,250
MAN. RATE	4.90	4.41	3.97	+ 3.17	PRESENT	1,460

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	2,293	0	0	404	552	21,032	1,400
2016	0	0	3,852	2,298	15	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	(47,390)	(64,717)	107	
TOTAL LOSS	0	139,927	41,848	
EXPENSED LOSSES	260,183	292,602	27,154	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.488	0.146	0.634
INDICATED (POST-TEST)	0.000	0.488	0.146	0.634
PRESENT ON RATE LEVEL	0.733	0.824	0.076	1.634
DERIVED BY FORMULA	0.726	0.814	0.079	1.618
UNDERLYING PRESENT RATE	0.908	1.021	0.095	2.024
PROPOSED	0.725	0.814	0.079	1.618

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	3.70	3.16	2.73	+ 2.16	PRESENT	1,105

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	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	10,576	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	148	0	0	0	337,047	0	3,498
2015	0	0	5,070	37,810	1,133	0	0	9,727	79,796	2,776	13,165
2016	0	0	21,260	66,671	10,177	0	0	7,646	31,055	15,973	605
2017	0	8	3,692	1,631	10,100	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	(31,153)	(54,456)	62	
TOTAL LOSS	21,062	679,609	44,625	
EXPENSED LOSSES	173,576	242,251	16,669	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.088	2.855	0.187	3.131
INDICATED (POST-TEST)	0.088	2.851	0.187	3.127
PRESENT ON RATE LEVEL	0.588	0.821	0.057	1.466
DERIVED BY FORMULA	0.583	0.862	0.060	1.506
UNDERLYING PRESENT RATE	0.729	1.018	0.070	1.817
PROPOSED	0.584	0.862	0.060	1.506

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.011
IND. RATE				2.01	MINIMUM PREMIUM	915
MAN. RATE	3.31	2.84	2.45	+ 2.01	PRESENT	1,025

+ PROPOSED

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

POLICY YEAR	REPORTED LOSSES											
	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	

POLICY YEAR	TRANSLATED LOSSES											
	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2014	0	0	0	12,290	1,994	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	15	0	0	6,091	6,737	103,501	692	
2017	0	0	117	52	0	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	15,022	16,042	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	(76,745)	(61,479)	113	
TOTAL LOSS	0	125,480	35,230	
EXPENSED LOSSES	423,644	274,685	30,065	
CREDIBILITY	0.02	0.08	0.09	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.000	0.092	0.026
INDICATED (POST-TEST)	0.000	0.092	0.026
PRESENT ON RATE LEVEL	0.251	0.162	0.018
DERIVED BY FORMULA	0.246	0.157	0.019
UNDERLYING PRESENT RATE	0.311	0.201	0.022
PROPOSED	0.246	0.157	0.019

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.562
IND. RATE				0.56	MINIMUM PREMIUM	490
MAN. RATE	0.94	0.82	0.72	+ 0.56	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	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

POLICY YEAR	REPORTED LOSSES										
	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	133,117	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	15,591	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	15,554	11,641	97,296	137,948

POLICY YEAR	TRANSLATED LOSSES										
	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	8,713	0	0	671	916	34,899	60,796
2016	0	521	139,928	3,814	17,527	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	(86,847)	(92,494)	226	
TOTAL LOSS	768,211	138,799	178,401	
EXPENSED LOSSES	484,349	425,231	52,743	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUM				
INDICATED (PRE-TEST)	3.859	0.697	0.896	5.453
INDICATED (POST-TEST)	3.855	0.696	0.895	5.446
PRESENT ON RATE LEVEL	1.964	1.724	0.214	3.902
DERIVED BY FORMULA	1.983	1.703	0.234	3.920
UNDERLYING PRESENT RATE	2.433	2.136	0.265	4.835
PROPOSED	1.982	1.703	0.234	3.920

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.235
IND. RATE				5.23	MINIMUM PREMIUM	1,845
MAN. RATE	8.51	7.44	6.52	+ 5.23	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	11
2017	51,933	845,768	1.629	0	0	1		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	270,000	192,018	10,745	33,773
2017	0	0	128,613	239,790	51,906	0	0	98,000	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	1,070,733	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	55,500	0	0	0	32,262	45,117	50,257
2015	0	0	738,553	168,736	13,500	0	0	436,931	179,512	116,491	46,963
2016	0	662	220,018	150,588	78,000	0	110	132,443	307,471	26,077	45,526
2017	0	7,907	448,444	231,459	78,000	0	9,653	536,517	298,240	148,705	42,334
2018	140	8,343	293,769	135,207	57,390	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	(527,954)	(615,554)	873	
TOTAL LOSS	2,753,119	1,886,377	226,190	
EXPENSED LOSSES	2,966,553	2,712,553	244,000	
CREDIBILITY	0.04	0.12	0.14	

PURE PREMIUM					
INDICATED (PRE-TEST)	1.063	0.729	0.087	1.879	
INDICATED (POST-TEST)	1.062	0.728	0.087	1.877	
PRESENT ON RATE LEVEL	0.922	0.845	0.076	1.843	
DERIVED BY FORMULA	0.927	0.831	0.078	1.836	
UNDERLYING PRESENT RATE	1.142	1.048	0.094	2.284	
PROPOSED	0.931	0.834	0.078	1.843	

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.461
IND. RATE				2.46	MINIMUM PREMIUM	1,045
MAN. RATE	4.05	3.51	3.08	+ 2.46	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	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	0	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	(11,806)	(8,153)	16	
TOTAL LOSS	41,983	74,092	16	
EXPENSED LOSSES	66,826	36,255	4,207	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
INDICATED (PRE-TEST)	0.911	1.608	2.519
INDICATED (POST-TEST)	0.910	1.606	2.516
PRESENT ON RATE LEVEL	1.170	0.635	1.879
DERIVED BY FORMULA	1.170	0.645	1.888
UNDERLYING PRESENT RATE	1.450	0.787	2.328
PROPOSED	1.170	0.645	1.888

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	TOTAL
IND. RATE				2.52	MINIMUM PREMIUM	1,060
MAN. RATE	4.11	3.58	3.14	+ 2.52	PRESENT	1,220

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	7	83	106
2017	157,245	2,054,967	1,307	0	0	4	1	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	452,293	13,589	412,318	205,920
2015	0	0	378,865	344,200	882,014	0	0	80,649	310,487	790,694	233,080
2016	0	0	1,066,386	501,496	836,781	0	0	175,000	480,701	723,782	180,168
2017	0	0	633,168	200,382	371,012	0	0	33,000	182,987	226,313	107,357
2018	0	0	428,967	40,810	657,546	0	0	33,324	35,679	706,841	83,927
TOTAL	0	0	3,098,045	1,373,901	3,318,801	0	0	688,862	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	646,870	0	0	947,152	439,338	635,794	220,540
2015	0	0	697,322	399,387	1,023,400	0	0	1,313,313	522,372	1,169,776	282,493
2016	0	6,292	1,924,825	631,014	800,000	0	2,198	1,501,791	888,453	1,127,281	242,866
2017	0	36,972	1,393,780	278,059	437,000	0	32,236	1,239,419	324,202	364,539	144,503
2018	3,029	100,468	1,730,588	416,861	174,520	3,287	137,222	1,607,595	466,942	616,590	111,287
TOTAL	3,029	143,732	6,634,866	2,078,059	2,777,281	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	(1,945,105)	(2,527,090)	4,464	
TOTAL LOSS	11,620,734	9,583,538	1,006,154	
EXPENSED LOSSES	10,682,166	11,423,882	1,127,118	
CREDIBILITY	0.07	0.24	0.28	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	1.602	1.321	0.139
INDICATED (POST-TEST)	1.600	1.320	0.139
PRESENT ON RATE LEVEL	1.189	1.271	0.125
DERIVED BY FORMULA	1.217	1.283	0.129
UNDERLYING PRESENT RATE	1.473	1.575	0.155
PROPOSED	1.217	1.283	0.129

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.511
IND. RATE				3.51	MINIMUM PREMIUM	1,350
MAN. RATE	4.92	4.65	4.32	+ 3.51	PRESENT	1,560

+ 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	7	13	29
2017	67,543	1,666,018	2.467	0	0	2	7	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	34,574	18,557	111,529	79,264
2015	1,365	0	141,689	144,577	36,969	0	0	133,133	184,667	165,290	45,968
2016	202,000	0	559,725	175,598	116,168	15,342	0	322,241	671,885	129,456	93,005
2017	0	0	161,457	269,717	56,682	0	0	322,694	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	2,241	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	44,120	0	0	0	306,198	171,978	84,892
2015	2,085	0	271,139	160,735	44,533	0	0	413,770	295,207	247,559	55,713
2016	292,456	3,087	888,027	213,458	175,133	38,531	1,028	692,259	435,271	213,354	125,371
2017	0	8,869	503,040	260,026	86,100	0	26,266	1,508,509	907,015	238,294	98,613
2018	39,125	16,703	678,189	322,652	95,122	433	23,915	611,455	394,032	179,557	110,420
TOTAL	333,665	28,659	2,340,394	1,103,297	701,109	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	(559,327)	(842,355)	1,604	
TOTAL LOSS	5,453,558	4,050,509	476,613	
EXPENSED LOSSES	3,132,462	3,758,954	424,188	
CREDIBILITY	0.04	0.14	0.16	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	1.675	1.244	0.146
INDICATED (POST-TEST)	1.673	1.242	0.146
PRESENT ON RATE LEVEL	0.776	0.932	0.105
DERIVED BY FORMULA	0.812	0.975	0.112
UNDERLYING PRESENT RATE	0.962	1.154	0.130
PROPOSED	0.812	0.975	0.112

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	3.54	3.24	3.03	+ 2.54	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	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	0	4	6
2017	21,684	75,830	0.350	0	0	0	0	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	87,507	7,531	55,490	14,015
2015	0	0	260,758	0	2,497	0	0	0	0	3,901	5,957
2016	0	0	164,875	6,796	38,239	0	0	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	88,486	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	9,411	0	0	0	206,691	85,566	15,010
2015	0	0	259,679	1,396	3,511	0	0	611,762	6,529	6,821	7,220
2016	0	973	264,290	14,852	6,111	0	614	373,039	75,178	143,101	67,525
2017	0	45	18,842	18,198	6,111	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	199,022	27,803	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	(257,310)	(255,259)	419	
TOTAL LOSS	1,375,346	659,761	128,824	

EXPENSE LOSS	CREDIBILITY
1,452,302	0.02
1,150,275	0.07
104,960	0.08

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM			
INDICATED (PRE-TEST)	1.288	0.618	2.027
INDICATED (POST-TEST)	1.287	0.617	2.024
PRESENT ON RATE LEVEL	1.098	0.869	2.046
DERIVED BY FORMULA	1.102	0.852	2.036
UNDERLYING PRESENT RATE	1.360	1.077	2.536
PROPOSED	1.102	0.852	2.036

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	MINIMUM PREMIUM	MAN. RATE
				2.72		1,120	
	4.14	3.78	3.42	+ 2.72	PRESENT	1,300	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	5	9
2017	109,131	164,388	0.151	0	0	0	0	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	150,000	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	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	150,513	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	143,170	0	0	314,417	150,759	253,889	106,558	
2015	0	0	5,396	16,315	115,593	0	0	9,605	57,575	163,332	53,670	
2016	0	780	232,569	81,613	20,175	0	523	331,665	135,492	71,454	36,787	
2017	0	90	37,861	34,982	20,170	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	306,455	427,409	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	(404,528)	(647,995)	1,369	
TOTAL LOSS	995,341	1,015,628	333,527	
EXPENSED LOSSES	2,269,128	2,877,124	369,140	
CREDIBILITY	0.06	0.20	0.23	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.183	0.187	0.061
INDICATED (POST-TEST)	0.183	0.187	0.061
PRESENT ON RATE LEVEL	0.337	0.428	0.055
DERIVED BY FORMULA	0.328	0.379	0.056
UNDERLYING PRESENT RATE	0.418	0.530	0.068
PROPOSED	0.328	0.380	0.056

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.020
IND. RATE				1.02	MINIMUM PREMIUM	625
MAN. RATE	1.72	1.55	1.37	+ 1.02	PRESENT	710

+ 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	57	62	103
2017	284,500	3,166,203	1.113	0	0	3	63	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	2,701,145	26,438	721,726	359,198
2015	0	0	352,019	517,921	372,444	0	0	92,292	650,461	519,743	253,273
2016	0	0	614,441	590,793	561,579	0	0	343	725,512	639,991	289,058
2017	0	0	443,090	597,138	373,532	0	0	152,475	631,258	579,590	388,959
2018	0	0	196,461	114,581	530,375	0	0	267,458	161,841	718,849	350,881
TOTAL	0	0	4,423,956	2,579,594	2,353,035	0	0	3,025,252	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	583,095	0	0	4,240,431	2,408,205	1,112,901	384,701
2015	0	0	706,704	579,406	436,271	0	0	1,228,275	1,035,048	779,918	306,967
2016	0	3,625	1,216,131	695,570	647,165	0	1,654	1,267,895	1,252,989	1,009,446	389,650
2017	0	26,935	1,421,511	625,634	464,110	0	15,269	1,327,322	936,900	922,442	523,539
2018	1,894	64,691	1,266,368	387,211	285,245	3,056	127,790	1,620,110	584,932	644,328	465,268
TOTAL	1,894	95,251	8,233,359	3,203,415	2,375,486	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	(2,567,633)	(3,841,294)	8,140	
TOTAL LOSS	15,594,674	12,524,716	2,078,265	
EXPENSED LOSSES	14,399,026	17,019,565	2,216,307	
CREDIBILITY	0.11	0.37	0.43	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	1.121	0.900	0.149
INDICATED (POST-TEST)	1.119	0.899	0.149
PRESENT ON RATE LEVEL	0.835	0.987	0.129
DERIVED BY FORMULA	0.866	0.955	0.137
UNDERLYING PRESENT RATE	1.035	1.223	0.159
PROPOSED	0.866	0.954	0.137

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.615
IND. RATE				2.61	MINIMUM PREMIUM	1,085
MAN. RATE	4.03	3.62	3.26	+ 2.61	PRESENT	1,255

+ PROPOSED

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

POLICY YEAR	REPORTED LOSSES										
	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	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	759	0	84,698	9,230

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	94,900	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	0	356	206,191	10,722	23,841	1,360
2017	0	1	297	131	0	0	0	657	331	2,359	1,704
2018	2	50	1,021	385	50	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	(23,657)	(13,988)	27	
TOTAL LOSS	540,495	241,440	11,315	
EXPENSED LOSSES	133,091	62,421	6,907	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	IND. RATE	IND. RATE	IND. RATE	IND. RATE
PURE PREMIUM					
INDICATED (PRE-TEST)	8.138	3.635	0.170	11.943	
INDICATED (POST-TEST)	8.128	3.631	0.170	11.929	
PRESENT ON RATE LEVEL	1.617	0.758	0.084	2.459	
DERIVED BY FORMULA	1.617	0.787	0.085	2.489	
UNDERLYING PRESENT RATE	2.004	0.940	0.104	3.048	
PROPOSED	1.617	0.787	0.085	2.489	

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.324
IND. RATE				3.32	MINIMUM PREMIUM	1,295
MAN. RATE	5.30	4.66	4.11	+ 3.32	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	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	2,117	0	0	0	0	14,816	17,448
2015	0	0	723	432	23,874	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	3,111	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	31,362	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	(26,037)	(37,793)	90	
TOTAL LOSS	119,895	121,166	44,938	
EXPENSED LOSSES	152,003	162,430	26,340	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.219	0.221	0.082	0.523
INDICATED (POST-TEST)	0.219	0.221	0.082	0.522
PRESENT ON RATE LEVEL	0.224	0.240	0.039	0.503
DERIVED BY FORMULA	0.224	0.239	0.041	0.504
UNDERLYING PRESENT RATE	0.278	0.297	0.048	0.623
PROPOSED	0.224	0.239	0.041	0.504

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.673
IND. RATE				0.67	MINIMUM PREMIUM	525
MAN. RATE	1.09	0.96	0.84	+ 0.67	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	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

POLICY YEAR	REPORTED LOSSES										
	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	4,464	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

POLICY YEAR	TRANSLATED LOSSES										
	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	8,883	0	0	499	682	25,983	3,406
2016	0	0	5,833	3,481	6,088	0	0	1,669	1,846	28,355	1,177
2017	0	5	2,355	1,040	6,000	0	1	1,722	869	6,184	0
2018	0	652	33,298	16,535	2,200	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	(91,998)	(59,638)	93	
TOTAL LOSS	0	127,741	7,388	
EXPENSED LOSSES	512,475	264,296	25,613	
CREDIBILITY	0.01	0.02	0.03	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
INDICATED (PRE-TEST)	0.000	0.565	0.033
INDICATED (POST-TEST)	0.000	0.565	0.033
PRESENT ON RATE LEVEL	1.831	0.944	0.091
DERIVED BY FORMULA	1.812	0.937	0.090
UNDERLYING PRESENT RATE	2.268	1.170	0.113
PROPOSED	1.813	0.937	0.090

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	MINIMUM PREMIUM	MAN. RATE
				3.79			
	6.46	5.53	4.79	+ 3.79			
							PRESENT
							1,695

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	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
<b>TOTAL</b>	<b>148,390</b>	<b>3,848,421</b>	<b>2.593</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>23</b>	<b>39</b>	<b>67</b>

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	297,600	48,278	4,983	41,391	
2015	0	0	607,418	130,667	34,794	0	0	1,000,000	210,165	96,414	125,891	
2016	0	0	241,787	177,346	45,564	0	0	563,000	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	
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>1,033,786</b>	<b>379,000</b>	<b>215,630</b>	<b>0</b>	<b>0</b>	<b>1,860,592</b>	<b>734,816</b>	<b>320,733</b>	<b>323,864</b>	

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	34,800	0	0	621,088	67,637	7,684	44,330	
2015	0	0	771,137	148,024	43,200	0	0	1,057,937	338,585	148,241	152,580	
2016	0	1,427	440,768	202,191	85,000	0	342	300,390	453,639	94,690	46,747	
2017	0	70	30,944	13,671	85,000	0	27	37,084	18,706	133,166	64,335	
2018	59	3,267	111,362	50,823	23,290	220	13,134	359,712	233,666	97,062	98,265	
<b>TOTAL</b>	<b>59</b>	<b>4,764</b>	<b>1,631,820</b>	<b>444,255</b>	<b>240,977</b>	<b>220</b>	<b>13,503</b>	<b>2,376,210</b>	<b>1,112,233</b>	<b>480,842</b>	<b>406,256</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,026,576	2,278,309	406,256	
IBNR + FREQUENCY ADJUSTMENT	(340,610)	(443,225)	965	
<b>TOTAL LOSS</b>	<b>3,685,966</b>	<b>1,835,083</b>	<b>407,221</b>	
EXPENSED LOSSES	1,923,285	1,990,273	245,621	
CREDIBILITY	0.02	0.08	0.10	

PURE PREMIUM				
INDICATED (PRE-TEST)	2.484	1.237	0.274	3.995
INDICATED (POST-TEST)	2.481	1.235	0.274	3.990
PRESENT ON RATE LEVEL	1.046	1.082	0.134	2.262
DERIVED BY FORMULA	1.075	1.095	0.148	2.317
UNDERLYING PRESENT RATE	1.296	1.341	0.166	2.803
PROPOSED	1.075	1.095	0.148	2.317

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				3.09	MINIMUM PREMIUM	1.225
MAN. RATE	4.28	4.01	3.78	+ 3.09	PRESENT	1.405

+ PROPOSED

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

POLICY YEAR	REPORTED LOSSES										
	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	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	775	30,798	8,956	11,618

POLICY YEAR	TRANSLATED LOSSES										
	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	7,297	0	0	224	306	11,679	2,007
2016	0	563	149,061	2,841	17	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	4,342	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	(22,444)	(27,997)	64	
TOTAL LOSS	431,856	81,165	14,999	
EXPENSED LOSSES	127,504	124,570	16,700	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUM				
INDICATED (PRE-TEST)	1.894	0.356	0.066	2.316
INDICATED (POST-TEST)	1.892	0.356	0.066	2.313
PRESENT ON RATE LEVEL	0.451	0.441	0.059	0.951
DERIVED BY FORMULA	0.466	0.439	0.059	0.964
UNDERLYING PRESENT RATE	0.559	0.546	0.073	1.179
PROPOSED	0.466	0.439	0.059	0.964

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.287
IND. RATE				1.29	MINIMUM PREMIUM	705
MAN. RATE	2.00	1.77	1.59	+ 1.29	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	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	0	0	4
2017	70,336	20,235	0.029	0	0	0	0	0	1
2018	76,320	837	0.001	0	0	0	0	0	0
<b>TOTAL</b>	<b>341,073</b>	<b>986,368</b>	<b>0.289</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>3</b>	<b>0</b>	<b>5</b>

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	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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>463,548</b>	<b>96,185</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,127</b>	<b>66,479</b>	<b>0</b>	<b>9,029</b>

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	0	0	1,159	689,507	127,348	9,968	9,882
2017	0	32	13,160	13,494	0	0	4	5,285	6,447	543	167
2018	0	0	0	0	0	0	0	0	0	0	1,110
<b>TOTAL</b>	<b>0</b>	<b>2,766</b>	<b>764,201</b>	<b>115,158</b>	<b>8,394</b>	<b>0</b>	<b>1,162</b>	<b>694,792</b>	<b>133,794</b>	<b>10,512</b>	<b>11,948</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,462,922	267,858	11,948	
IBNR + FREQUENCY ADJUSTMENT	(115,638)	(65,630)	137	
<b>TOTAL LOSS</b>	<b>1,347,284</b>	<b>202,227</b>	<b>12,085</b>	
EXPENSED LOSSES	656,409	295,556	34,367	
CREDIBILITY	0.04	0.15	0.17	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.395	0.059	0.004	0.458
INDICATED (POST-TEST)	0.395	0.059	0.004	0.457
PRESENT ON RATE LEVEL	0.155	0.070	0.008	0.233
DERIVED BY FORMULA	0.165	0.068	0.007	0.241
UNDERLYING PRESENT RATE	0.192	0.087	0.010	0.289
PROPOSED	0.165	0.068	0.007	0.241

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.322
IND. RATE				0.32	MINIMUM PREMIUM	425
MAN. RATE	0.45	0.43	0.39	+ 0.32	PRESENT	430

+ PROPOSED

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	1	10	14
2017	29,197	157,585	0.540	0	0	0	1	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	39,811	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	145,974	0	0	364,298	97,805	190,562	75,750	
2015	0	0	30,707	191,701	184,924	0	0	18,405	132,397	145,965	90,279	
2016	0	0	29,562	88,519	63,177	0	0	17,563	70,587	40,462	32,759	
2017	0	113	48,438	36,602	63,177	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	488,709	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	(1,309,234)	(857,742)	1,018	
TOTAL LOSS	0	891,798	251,505	
EXPENSED LOSSES	7,291,496	3,630,516	360,184	
CREDIBILITY	0.03	0.09	0.11	

	IND. RATE	MINIMUM PREMIUM	PRESENT	TOTAL
PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.499	0.141	0.639
INDICATED (POST-TEST)	0.000	0.498	0.140	0.639
PRESENT ON RATE LEVEL	3.291	1.639	0.163	5.092
DERIVED BY FORMULA	3.192	1.536	0.160	4.889
UNDERLYING PRESENT RATE	4.078	2.031	0.201	6.310
PROPOSED	3.193	1.536	0.160	4.889

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	TOTAL
IND. RATE				6.53	MINIMUM PREMIUM	2,000
MAN. RATE	11.36	9.85	8.51	+ 6.53	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
<b>TOTAL</b>	<b>196</b>	<b>27,481</b>	<b>14,021</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1</b>

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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,880</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,248</b>	<b>12,353</b>

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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10,052</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9,634</b>	<b>15,252</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	19,687	15,252	
IBNR + FREQUENCY ADJUSTMENT	(812)	(999)	2	
<b>TOTAL LOSS</b>	<b>0</b>	<b>18,688</b>	<b>15,254</b>	
EXPENSED LOSSES	4,635	4,376	654	
CREDIBILITY	0.00	0.00	0.00	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	9.535	7.783
INDICATED (POST-TEST)	0.000	9.523	7.773
PRESENT ON RATE LEVEL	1.908	1.802	0.269
DERIVED BY FORMULA	1.908	1.802	0.269
UNDERLYING PRESENT RATE	2.365	2.233	0.334
PROPOSED	1.908	1.802	0.269

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.314
IND. RATE				5.31	MINIMUM PREMIUM	1.870
MAN. RATE	8.33	7.40	6.65	+ 5.31	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	25,318	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	18	0	0	352	390	5,985	894
2017	0	83	36,812	16,263	101,818	0	13	17,784	8,971	63,862	537
2018	7	674	27,980	13,372	3,715	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	(111,118)	(137,872)	365	
TOTAL LOSS	0	177,360	15,840	
EXPENSED LOSSES	619,584	653,126	80,437	
CREDIBILITY	0.01	0.03	0.03	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.000	0.561	0.050
INDICATED (POST-TEST)	0.000	0.560	0.050
PRESENT ON RATE LEVEL	1.581	1.667	0.205
DERIVED BY FORMULA	1.565	1.633	0.201
UNDERLYING PRESENT RATE	1.959	2.065	0.254
PROPOSED	1.565	1.633	0.201

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.539
IND. RATE				4.54	MINIMUM PREMIUM	1,645
MAN. RATE	7.43	6.63	5.77	+ 4.54	PRESENT	1,975

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	7	49	68
2017	100,221	1,651,880	1.648	0	0	1	1	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	885,385	98,436	221,583	202,521
2015	0	0	255,134	704,578	100,500	0	0	1,029,385	430,262	251,724	104,282
2016	0	0	253,187	208,353	364,152	0	0	82,733	177,062	452,412	132,813
2017	0	0	86,684	186,993	413,603	0	0	82,733	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	1,749,749	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	220,919	0	0	1,731,732	1,538,909	341,681	216,900
2015	0	0	554,498	777,697	123,733	0	0	1,507,757	688,384	382,042	126,390
2016	0	1,494	504,760	257,620	368,518	0	625	463,174	340,644	694,162	179,032
2017	0	5,723	475,087	245,353	468,510	0	8,241	633,301	312,179	929,995	164,800
2018	1,867	65,529	1,581,417	643,040	610,510	2,320	83,354	1,026,763	575,659	697,328	177,985
TOTAL	1,867	72,746	4,038,520	2,414,555	2,099,919	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	(992,582)	(1,985,596)	3,444	
TOTAL LOSS	8,577,817	8,739,863	868,551	

EXPENSED LOSSES	CREDIBILITY
5,589,544	0.06
8,979,363	0.18
853,552	0.22

PURE PREMIUM	INDICATED (PRE-TEST)	INDICATED (POST-TEST)	PRESENT ON RATE LEVEL	DERIVED BY FORMULA	UNDERLYING PRESENT RATE	PROPOSED
	1.761	1.794	0.178	3.734	1.759	1.792
	0.926	1.488	0.141	2.555	0.976	1.542
	1.148	1.843	0.175	3.166	0.976	1.542

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	4.74	4.53	4.27	+ 3.56	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	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	1	35	43
2018	96,064	934,535	0.973	0	0	0	8	29	37
<b>TOTAL</b>	<b>386,606</b>	<b>5,459,574</b>	<b>1.412</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>33</b>	<b>133</b>	<b>169</b>

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	179,900	19,812	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	1,000	178,686	252,701	56,334	
2017	0	0	86,597	124,873	331,431	0	0	58,750	91,072	397,222	73,447	
2018	0	0	0	201,593	180,157	0	0	0	288,934	195,561	68,290	
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>310,990</b>	<b>738,826</b>	<b>1,419,987</b>	<b>0</b>	<b>0</b>	<b>177,597</b>	<b>785,169</b>	<b>1,442,841</b>	<b>354,164</b>	

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	346,178	0	0	35,824	237,649	435,859	93,302	
2016	0	600	252,189	226,900	299,166	0	561	409,174	321,945	392,848	75,938	
2017	0	5,514	387,762	175,028	573,116	0	5,769	423,235	204,781	594,007	98,860	
2018	396	18,496	570,068	252,886	445,118	567	27,547	610,569	386,161	212,890	90,553	
<b>TOTAL</b>	<b>396</b>	<b>24,609</b>	<b>1,417,969</b>	<b>923,579</b>	<b>1,355,167</b>	<b>567</b>	<b>33,876</b>	<b>1,853,953</b>	<b>1,262,352</b>	<b>2,102,334</b>	<b>443,380</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,331,371	5,823,432	443,380	
IBNR + FREQUENCY ADJUSTMENT	(712,348)	(1,020,696)	1,969	
<b>TOTAL LOSSES</b>	<b>2,619,023</b>	<b>4,802,736</b>	<b>445,349</b>	
EXPENSED LOSSES	3,904,555	4,729,625	453,207	
CREDIBILITY	0.05	0.16	0.18	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREM. INDICATED (PRE-TEST)	0.677	1.242	0.115
INDICATED (POST-TEST)	0.677	1.241	0.115
PRESENT ON RATE LEVEL	0.815	0.987	0.095
DERIVED BY FORMULA	0.808	1.028	0.098
UNDERLYING PRESENT RATE	1.010	1.223	0.117
PROPOSED	0.808	1.028	0.098

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	TOTAL
IND. RATE				2.58	MINIMUM PREMIUM	1,080
MAN. RATE	3.61	3.39	3.17	+ 2.58	PRESENT	1,230

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	13	26
2017	45,893	984,765	2.146	0	0	1	0	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	38,576	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	779	125,114	118,090	67,187
2017	0	0	242,024	128,592	106,089	0	0	9,779	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	1,166	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	65,478	0	0	348,545	573,462	150,351	55,529
2016	0	225,892	468,551	120,545	174,199	0	737,078	481,594	227,922	188,286	90,568
2017	0	14,209	564,171	146,785	131,500	0	9,535	553,283	303,912	245,623	74,062
2018	237	8,299	199,898	81,217	77,400	394	14,829	207,560	120,394	122,441	43,948
TOTAL	237	248,400	1,612,101	696,538	414,903	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	(822,475)	(701,821)	879	
TOTAL LOSS	4,161,139	3,025,917	312,469	
EXPENSED LOSSES	4,508,682	3,248,005	204,073	
CREDIBILITY	0.03	0.10	0.11	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	2.186	1.590	0.164
INDICATED (POST-TEST)	2.183	1.588	0.164
PRESENT ON RATE LEVEL	1.911	1.377	0.087
DERIVED BY FORMULA	1.920	1.398	0.095
UNDERLYING PRESENT RATE	2.369	1.706	0.107
PROPOSED	1.920	1.398	0.095

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.558
IND. RATE				4.56	MINIMUM PREMIUM	1,650
MAN. RATE	6.61	6.15	5.64	+ 4.56	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	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	0	3	4
2017	37,443	33,357	0.089	0	0	0	0	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	37,000	1,022	136,599	31,694
2015	0	0	173,008	0	33,066	0	0	13,491	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	51,362	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	88,700	0	0	79,188	1,432	210,636	33,944
2015	0	0	304,786	2,265	38,000	0	0	316,174	3,802	20,035	58,730
2016	0	0	5,475	12,145	1,005	0	0	1,154	1,277	19,616	33,665
2017	0	4	1,624	876	3,000	0	3	4,778	2,782	15,348	25,176
2018	9	1,055	45,523	21,931	5,415	35	3,364	120,876	80,609	23,001	59,272
TOTAL	9	1,058	1,004,320	46,089	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	(377,914)	(404,550)	1,075	
TOTAL LOSS	1,153,048	177,697	211,862	
EXPENSED LOSSES	2,110,574	1,848,559	256,594	
CREDIBILITY	0.03	0.10	0.11	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.639	0.098	0.117
INDICATED (POST-TEST)	0.638	0.098	0.117
PRESENT ON RATE LEVEL	0.944	0.827	0.115
DERIVED BY FORMULA	0.935	0.754	0.115
UNDERLYING PRESENT RATE	1.169	1.024	0.142
PROPOSED	0.934	0.754	0.115

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	TOTAL
IND. RATE				2.41	MINIMUM PREMIUM	1,030
MAN. RATE	4.11	3.63	3.15	+ 2.41	PRESENT	1,225

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	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	51,566	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	118,120	0	0	0	86,254	153,784	27,309
2015	0	0	12,280	84,001	38,870	0	0	12,383	87,043	113,574	25,360
2016	0	0	7,259	18,801	6,199	0	0	41,895	178,746	44,238	30,465
2017	0	50	20,822	20,211	6,100	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	(154,237)	(222,435)	423	
TOTAL LOSS	130,024	1,070,252	137,606	
EXPENSED LOSSES	842,622	1,002,613	109,708	
CREDIBILITY	0.02	0.05	0.06	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.171	1.409	0.181
INDICATED (POST-TEST)	0.171	1.407	0.181
PRESENT ON RATE LEVEL	0.895	1.065	0.117
DERIVED BY FORMULA	0.880	1.082	0.120
UNDERLYING PRESENT RATE	1.109	1.320	0.144
PROPOSED	0.878	1.078	0.120

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.772
IND. RATE				2.77	MINIMUM PREMIUM	1,135
MAN. RATE	4.14	3.78	3.47	+ 2.77	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	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	0	4	7
2017	18,851	110,656	0.587	0	0	0	0	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	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	506	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	31,000	0	0	0	722	32,954	3,272	
2015	0	0	271,359	88,996	2,278	0	0	299,543	129,156	6,211	4,941	
2016	0	922	258,985	51,927	4,337	0	566	327,289	18,846	9,154	7,934	
2017	0	103	43,634	36,088	43,511	0	17	24,983	23,422	36,949	2,357	
2018	28	870	17,902	6,751	8,785	114	3,893	40,040	21,169	33,081	11,434	
TOTAL	28	1,895	591,880	259,966	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	(235,807)	(196,531)	163	
TOTAL LOSS	1,054,443	467,714	30,101	
EXPENSED LOSSES	1,325,101	875,704	43,519	
CREDIBILITY	0.02	0.06	0.07	

	IND. RATE	MINIMUM PREMIUM	PRESENT
INDICATED (PRE-TEST)	1.191	0.528	0.034
INDICATED (POST-TEST)	1.190	0.528	0.034
PRESENT ON RATE LEVEL	1.208	0.799	0.040
DERIVED BY FORMULA	1.208	0.782	0.039
UNDERLYING PRESENT RATE	1.497	0.989	0.049
PROPOSED	1.208	0.782	0.039

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.710
IND. RATE				2.71	MINIMUM PREMIUM	1,115
MAN. RATE	4.28	3.79	3.42	+ 2.71	PRESENT	1,300

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	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	2,571	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	53,870	0	0	0	59,642	61,867	15,570	
2015	0	0	9,285	64,053	26,870	0	0	1,937	13,557	18,206	6,985	
2016	0	0	5,598	16,922	29,578	0	0	7,439	30,474	14,230	2,905	
2017	0	334	139,837	139,548	29,570	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	(235,545)	(257,107)	423	
TOTAL LOSS	108,512	629,061	51,699	
EXPENSED LOSSES	1,272,013	1,210,529	92,225	
CREDIBILITY	0.01	0.05	0.05	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.185	1.072	0.088
INDICATED (POST-TEST)	0.185	1.071	0.088
PRESENT ON RATE LEVEL	1.750	1.665	0.127
DERIVED BY FORMULA	1.734	1.636	0.125
UNDERLYING PRESENT RATE	2.169	2.064	0.157
PROPOSED	1.734	1.636	0.125

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.667
IND. RATE				4.67	MINIMUM PREMIUM	1,685
MAN. RATE	7.63	6.71	5.92	+ 4.67	PRESENT	2,000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	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
<b>TOTAL</b>	<b>50,011</b>	<b>1,353,234</b>	<b>2.706</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>1</b>	<b>5</b>	<b>10</b>

POLICY YEAR	REPORTED LOSSES										
	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	357,130	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	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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>682,763</b>	<b>61,726</b>	<b>48,796</b>	<b>0</b>	<b>0</b>	<b>2,027</b>	<b>40,039</b>	<b>72,967</b>	<b>44,916</b>

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	628,302	0	10,290	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	3,706	0	146	98,747	67,774	13,055	10,005
2017	0	32	14,316	6,325	39,144	0	13	17,197	8,674	61,754	8,908
2018	0	0	0	0	0	0	0	0	0	0	8,126
<b>TOTAL</b>	<b>0</b>	<b>612</b>	<b>816,567</b>	<b>76,295</b>	<b>56,123</b>	<b>0</b>	<b>158</b>	<b>607,093</b>	<b>76,448</b>	<b>111,842</b>	<b>55,137</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,424,430	320,708	55,137	
IBNR + FREQUENCY ADJUSTMENT	(58,961)	(106,446)	214	
<b>TOTAL LOSS</b>	<b>1,365,468</b>	<b>214,262</b>	<b>55,350</b>	
EXPENSED LOSSES	335,588	470,642	57,807	
CREDIBILITY	0.01	0.04	0.05	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
PURE PREMIUM INDICATED (PRE-TEST)	2.730	0.428	0.111	3.269
INDICATED (POST-TEST)	2.727	0.428	0.111	3.266
PRESENT ON RATE LEVEL	0.542	0.759	0.093	1.394
DERIVED BY FORMULA	0.563	0.746	0.094	1.404
UNDERLYING PRESENT RATE	0.671	0.941	0.116	1.728
PROPOSED	0.563	0.746	0.094	1.404

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	TOTAL
IND. RATE				1.87	MINIMUM PREMIUM	870
MAN. RATE	2.65	2.53	2.33	+ 1.87	PRESENT	990

+ PROPOSED

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	0	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

POLICY YEAR	REPORTED LOSSES										
	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	16,500	0	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

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	67,970	0	0	0	0	3,462	225
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	299	179	1,111	0	0	205	226	3,477	0
2017	0	53	22,101	22,663	1,111	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	22,842	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	(11,672)	(12,005)	16	
TOTAL LOSS	28,060	113,142	241	
EXPENSED LOSSES	65,819	52,880	4,500	
CREDIBILITY	0.01	0.03	0.03	

	IND. RATE	MINIMUM PREMIUM	PRESENT
INDICATED (PRE-TEST)	0.093	0.375	0.001
INDICATED (POST-TEST)	0.093	0.374	0.001
PRESENT ON RATE LEVEL	0.176	0.141	0.012
DERIVED BY FORMULA	0.175	0.148	0.012
UNDERLYING PRESENT RATE	0.218	0.175	0.015
PROPOSED	0.175	0.148	0.012

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.447
IND. RATE				0.45	MINIMUM PREMIUM	460
MAN. RATE	0.81	0.65	0.55	+ 0.45	PRESENT	475

+ 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	0	24	42
2017	1,064,627	1,544,669	0.145	0	0	4	0	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	450,000	37,420	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	0	284,489	281,500	229,236
2017	0	0	468,401	230,014	160,387	0	0	230,000	173,890	180,653	100,552
2018	0	0	118,679	168,443	174,889	0	0	230,000	122,322	385,749	196,888
TOTAL	196,377	0	3,270,167	1,448,034	993,562	0	0	1,153,151	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	373,970	0	0	941,494	514,755	554,938	349,132
2015	0	0	1,320,633	413,016	73,242	0	0	1,601,191	715,253	252,287	149,689
2016	0	7,499	2,127,028	420,925	304,007	0	3,010	1,860,309	556,132	456,172	309,010
2017	0	27,420	1,057,456	259,223	204,000	0	22,330	915,842	288,883	292,505	135,343
2018	824	32,211	717,036	234,478	142,850	1,994	88,595	1,160,166	363,328	356,470	261,073
TOTAL	294,015	67,130	6,262,323	1,749,457	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	(2,083,020)	(1,774,879)	6,314	
TOTAL LOSS	11,135,379	5,424,082	1,210,562	
EXPENSED LOSSES	11,569,499	7,990,798	1,617,769	
CREDIBILITY	0.26	0.86	1.00	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.226	0.110	0.025
INDICATED (POST-TEST)	0.226	0.110	0.025
PRESENT ON RATE LEVEL	0.190	0.131	0.027
DERIVED BY FORMULA	0.199	0.113	0.025
UNDERLYING PRESENT RATE	0.235	0.162	0.033
PROPOSED	0.205	0.116	0.025

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.463
IND. RATE				0.46	MINIMUM PREMIUM	465
MAN. RATE	0.68	0.63	0.58	+ 0.46	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	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	0	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	33,696	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	44,765	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	38,100	0	0	70,975	0	21,122	37,852	
2015	0	0	142,645	14,982	34,003	0	0	174,398	42,128	16,347	68,803	
2016	0	0	10,134	27,498	12,108	0	0	11,973	44,597	45,342	16,974	
2017	0	89	37,518	36,544	12,100	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	138,906	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	(159,434)	(129,225)	427	
TOTAL LOSSES	654,881	459,973	140,526	
EXPENSED LOSSES	909,497	565,363	122,905	
CREDIBILITY	0.04	0.14	0.16	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.213	0.149	0.046	0.408
INDICATED (POST-TEST)	0.212	0.149	0.046	0.407
PRESENT ON RATE LEVEL	0.238	0.148	0.032	0.419
DERIVED BY FORMULA	0.237	0.148	0.034	0.420
UNDERLYING PRESENT RATE	0.295	0.184	0.040	0.519
PROPOSED	0.237	0.148	0.034	0.419

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.560
IND. RATE				0.56	MINIMUM PREMIUM	490
MAN. RATE	0.84	0.78	0.70	+ 0.56	PRESENT	520

+ 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	11	38	64
2017	5,298,719	4,382,429	0.083	0	0	6	11	53	94
2018	5,557,823	2,960,389	0.053	0	0	3	14	56	73
<b>TOTAL</b>	<b>25,122,472</b>	<b>18,181,460</b>	<b>0.072</b>	<b>0</b>	<b>0</b>	<b>26</b>	<b>118</b>	<b>236</b>	<b>380</b>

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	1,254,900	32,352	686,219	448,246
2015	0	0	277,987	567,949	254,289	0	0	1,36,196	539,745	428,078	460,683
2016	0	0	645,687	378,902	248,956	0	0	1,202,000	404,231	448,530	311,018
2017	0	0	730,852	833,392	342,746	0	0	56,000	875,914	547,833	483,964
2018	0	0	323,045	308,878	471,729	0	0	13,192	357,638	996,466	372,441
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>3,240,739</b>	<b>2,584,393</b>	<b>1,668,148</b>	<b>0</b>	<b>0</b>	<b>4,822</b>	<b>2,659,880</b>	<b>3,107,126</b>	<b>2,076,352</b>

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	396,680	0	0	2,623,168	675,775	1,058,150	480,071
2015	0	0	579,972	631,168	299,733	0	0	492,307	853,257	641,527	558,348
2016	0	3,776	1,151,691	445,910	278,100	0	2,432	1,584,689	746,678	710,166	419,252
2017	0	43,863	2,103,023	847,579	456,500	0	55,279	2,758,678	1,297,187	918,733	651,416
2018	2,233	82,777	1,710,205	519,019	370,250	3,371	134,551	1,849,680	904,012	903,971	493,857
<b>TOTAL</b>	<b>2,233</b>	<b>130,416</b>	<b>7,444,696</b>	<b>3,052,365</b>	<b>1,999,028</b>	<b>3,371</b>	<b>192,262</b>	<b>9,308,521</b>	<b>4,476,909</b>	<b>4,232,545</b>	<b>2,602,944</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,081,500	13,560,848	2,602,944	
IBNR + FREQUENCY ADJUSTMENT	(2,920,734)	(2,688,479)	12,743	
<b>TOTAL LOSS</b>	<b>14,160,766</b>	<b>10,872,369</b>	<b>2,615,687</b>	

EXPENSED LOSSES	CREDIBILITY
16,328,881	0.77
12,122,957	1.00
3,216,295	1.00

PURE PREM. INDICATED (PRE-TEST)	PURE PREM. INDICATED (POST-TEST)	PRESENT ON RATE LEVEL DERIVED BY FORMULA	UNDERLYING PRESENT RATE	PROPOSED
0.056	0.043	0.052	0.065	0.055
0.010	0.010	0.039	0.048	0.043
0.110	0.110	0.102	0.126	0.109
0.102	0.109	0.109	0.126	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	0.22	0.17	0.17	+ 0.15	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	3	4	10
2017	48,380	548,285	1.133	0	0	1	3	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	392,000	13,992	392	23,695	
2015	0	0	100,509	159,324	50,167	0	0	11,919	97,496	30,609	8,064	
2016	0	0	115,500	41,511	20,723	0	0	922	28,468	15,840	7,058	
2017	0	0	86,727	150,677	33,199	0	0	15,000	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	399,317	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	3,600	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	20,723	0	432	260,481	57,868	27,859	9,514	
2017	0	5,307	292,013	145,849	49,170	0	1,451	233,007	207,696	168,700	18,376	
2018	220	7,464	173,484	69,409	71,000	551	19,390	223,128	122,557	163,231	70,399	
TOTAL	220	13,453	1,699,107	517,577	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	(589,216)	(511,021)	498	
TOTAL LOSS	3,013,833	1,325,624	133,937	
EXPENSED LOSSES	3,304,140	2,285,481	129,991	
CREDIBILITY	0.03	0.11	0.13	

PURE PREMIUM				
INDICATED (PRE-TEST)	1.278	0.562	0.057	1.896
INDICATED (POST-TEST)	1.276	0.561	0.057	1.894
PRESENT ON RATE LEVEL	1.130	0.782	0.044	1.957
DERIVED BY FORMULA	1.135	0.758	0.046	1.938
UNDERLYING PRESENT RATE	1.401	0.969	0.055	2.425
PROPOSED	1.134	0.757	0.046	1.938

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.588
IND. RATE				2.59	MINIMUM PREMIUM	1,080
MAN. RATE	4.04	3.63	3.27	+ 2.59	PRESENT	1,260

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	3	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	139,147	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	397	121,862	10,419	57,760
2017	0	0	197,292	52,100	29,429	0	0	115,000	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	4,848	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	25,600	0	0	291,184	32,855	31,498	53,238
2015	0	0	4,530	28,127	28,000	0	0	10,817	71,956	130,114	87,154
2016	0	592	185,923	98,333	41,000	0	74	86,812	195,597	22,001	77,860
2017	0	11,421	390,953	62,200	41,000	0	10,922	403,762	92,922	106,245	45,707
2018	75	3,424	104,181	46,037	27,150	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	(526,023)	(306,665)	1,706	
TOTAL LOSS	1,315,312	901,417	329,711	
EXPENSED LOSSES	2,881,743	1,403,926	406,400	
CREDIBILITY	0.21	0.72	0.83	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.035	0.024	0.009
INDICATED (POST-TEST)	0.035	0.024	0.009
PRESENT ON RATE LEVEL	0.062	0.030	0.009
DERIVED BY FORMULA	0.057	0.026	0.009
UNDERLYING PRESENT RATE	0.077	0.038	0.011
PROPOSED	0.057	0.026	0.009

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.123
IND. RATE				0.12	MINIMUM PREMIUM	365
MAN. RATE	0.30	0.22	0.17	+ 0.12	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	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	0	0	3
2017	436,271	74,607	0.017	0	0	0	0	2	3
2018	454,869	10,525	0.002	0	0	0	0	0	0
<b>TOTAL</b>	<b>2,131,854</b>	<b>1,162,843</b>	<b>0.055</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>6</b>	<b>6</b>	<b>15</b>

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	51,002	0	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	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	
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>631,982</b>	<b>100,451</b>	<b>30,334</b>	<b>0</b>	<b>0</b>	<b>4,309</b>	<b>95,156</b>	<b>83,156</b>	<b>77,455</b>	

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	2,562	0	0	106,873	56,043	0	15,087	
2015	0	0	619,194	37,210	16,842	0	0	38,971	18,037	74,322	29,632	
2016	0	539	146,915	15,936	0	0	265	167,749	73,140	3,618	8,734	
2017	0	17	7,574	4,262	16,077	0	12	16,543	10,630	48,258	29,498	
2018	0	0	0	0	0	0	0	0	0	0	13,956	
<b>TOTAL</b>	<b>0</b>	<b>557</b>	<b>1,060,272</b>	<b>125,861</b>	<b>37,415</b>	<b>0</b>	<b>277</b>	<b>330,136</b>	<b>157,850</b>	<b>126,198</b>	<b>96,907</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,391,242	447,323	96,907	
IBNR + FREQUENCY ADJUSTMENT	(283,181)	(186,502)	413	
<b>TOTAL LOSS</b>	<b>1,108,060</b>	<b>260,821</b>	<b>97,320</b>	
EXPENSED LOSSES	1,586,128	835,932	107,171	
CREDIBILITY	0.15	0.49	0.58	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.052	0.012	0.005	0.069
INDICATED (POST-TEST)	0.052	0.012	0.005	0.069
PRESENT ON RATE LEVEL	0.060	0.032	0.004	0.096
DERIVED BY FORMULA	0.059	0.022	0.004	0.085
UNDERLYING PRESENT RATE	0.074	0.039	0.005	0.119
PROPOSED	0.059	0.022	0.004	0.085

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.114
IND. RATE				0.11	MINIMUM PREMIUM	360
MAN. RATE	0.24	0.21	0.16	+ 0.11	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	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	5	45	70
2017	993,030	3,869,414	0.390	1	0	8	2	43	73
2018	1,010,338	1,890,212	0.187	0	0	1	4	44	49
<b>TOTAL</b>	<b>4,737,344</b>	<b>15,329,100</b>	<b>0.324</b>	<b>2</b>	<b>0</b>	<b>24</b>	<b>92</b>	<b>208</b>	<b>326</b>

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	509,905	95,196	358,552	290,615
2015	0	0	539,782	629,943	253,670	0	0	83,754	864,325	288,887	241,464
2016	0	0	1,250,171	278,148	268,980	0	0	426	240,587	409,501	225,136
2017	3,500	0	1,384,215	582,052	219,404	0	0	509,905	638,694	340,741	199,941
2018	0	0	206,532	45,263	511,555	0	0	1,199	27,881	799,711	288,071
<b>TOTAL</b>	<b>77,363</b>	<b>0</b>	<b>3,887,545</b>	<b>1,897,883</b>	<b>1,524,709</b>	<b>300</b>	<b>0</b>	<b>1,198</b>	<b>2,466,683</b>	<b>2,197,392</b>	<b>1,245,227</b>

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	306,893	32	0	1,065,891	973,970	552,887	311,249
2015	0	0	1,048,483	701,576	300,893	0	0	1,238,128	1,355,904	446,143	292,654
2016	0	7,376	2,075,238	356,422	319,427	0	2,067	1,313,015	474,615	641,277	303,483
2017	4,828	80,597	2,938,045	633,450	519,404	0	48,633	2,236,984	945,981	587,398	269,121
2018	1,890	62,553	1,148,383	323,948	365,463	2,361	82,106	881,277	458,946	677,317	381,982
<b>TOTAL</b>	<b>116,995</b>	<b>150,526</b>	<b>7,972,444</b>	<b>2,460,880</b>	<b>1,993,993</b>	<b>2,922</b>	<b>132,806</b>	<b>6,735,296</b>	<b>4,209,416</b>	<b>2,905,022</b>	<b>1,558,489</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	15,110,989	11,169,311	1,558,489	
IBNR + FREQUENCY ADJUSTMENT	(2,153,589)	(2,246,688)	6,946	
<b>TOTAL LOSS</b>	<b>12,957,400</b>	<b>8,922,623</b>	<b>1,565,435</b>	
EXPENSED LOSSES	12,014,268	10,074,957	1,797,410	
CREDIBILITY	0.25	0.84	0.98	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.274	0.188	0.033
INDICATED (POST-TEST)	0.273	0.188	0.033
PRESENT ON RATE LEVEL	0.205	0.172	0.031
DERIVED BY FORMULA	0.222	0.185	0.033
UNDERLYING PRESENT RATE	0.254	0.213	0.038
PROPOSED	0.222	0.185	0.033

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.588
IND. RATE				0.59	MINIMUM PREMIUM	500
MAN. RATE	0.80	0.72	0.68	+ 0.59	PRESENT	515

+ PROPOSED

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	1	3	11
2017	50,972	108,342	0.213	0	0	0	0	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	1,076,100	32,692	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	676,000	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	1,076,100	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	14,820	0	0	917,753	73,821	9,625	63,974
2015	0	0	22,517	164,694	20,322	0	0	19,982	157,702	52,812	94,599
2016	0	1,739	473,899	49,091	11,206	0	359	234,040	120,761	58,599	101,287
2017	0	38	16,114	14,364	11,500	0	11	16,631	18,337	11,208	87,171
2018	221	8,489	224,682	94,739	74,722	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	(307,086)	(364,333)	1,322	
TOTAL LOSS	2,542,821	1,038,818	441,608	

EXPENSED LOSSES	CREDIBILITY
1,718,631	0.04
1,673,071	0.12
306,266	0.14

PURE PREMIUM	INDICATED (PRE-TEST)	INDICATED (POST-TEST)	PRESENT ON RATE LEVEL	DERIVED BY FORMULA	UNDERLYING PRESENT RATE	PROPOSED
1.597	1.010	0.412	0.175	1.597	1.008	0.412
1.185	0.551	0.536	0.098	1.185	0.569	0.521
1.468	0.682	0.664	0.122	1.468	0.569	0.521

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.601
IND. RATE				1.60	MINIMUM PREMIUM	795
MAN. RATE	2.28	2.16	1.98	+ 1.60	PRESENT	890

+ PROPOSED

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	1	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	8,059	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	667	11,410	50,112	88,430
2017	0	0	112,402	16,744	43,166	0	0	5,973	20,566	98,440	113,468
2018	0	0	149,054	15,027	71,491	0	0	8,902	62,950	131,685	79,632
TOTAL	0	0	339,252	112,887	173,411	0	0	11,482	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	53,116	0	0	0	25,301	74,559	65,567
2015	0	0	8,071	58,648	8,478	0	0	18,404	141,733	75,216	137,111
2016	0	459	123,765	8,143	5,112	0	144	91,536	26,726	76,950	119,204
2017	0	6,503	221,883	28,436	51,512	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	185,622	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	(218,107)	(292,300)	2,075	
TOTAL LOSS	1,347,868	962,739	582,277	
EXPENSED LOSSES	1,220,974	1,315,076	526,971	
CREDIBILITY	0.03	0.11	0.13	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.574	0.410	0.248	1.233
INDICATED (POST-TEST)	0.574	0.410	0.248	1.231
PRESENT ON RATE LEVEL	0.420	0.452	0.181	1.053
DERIVED BY FORMULA	0.424	0.447	0.190	1.062
UNDERLYING PRESENT RATE	0.520	0.560	0.225	1.305
PROPOSED	0.425	0.448	0.190	1.062

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.418
IND. RATE				1.42	MINIMUM PREMIUM	740
MAN. RATE	2.27	1.98	1.76	+ 1.42	PRESENT	825

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	2	48	79
2017	208,031	2,738,371	1.316	0	0	6	2	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	416,970	82,220	308,078	174,848
2015	0	0	652,291	624,838	348,976	0	0	99,970	849,189	407,711	275,827
2016	0	0	560,200	442,439	229,137	0	0	342	690,236	700,983	203,142
2017	0	0	758,005	416,930	140,570	0	0	50,000	375,398	242,689	303,743
2018	0	0	237,794	107,133	413,405	0	0	14,009	86,113	693,382	198,399
TOTAL	0	0	3,127,572	2,074,130	1,376,527	0	0	6,716	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	276,770	0	0	870,586	913,760	475,056	187,262
2015	0	0	1,220,312	698,843	411,374	0	0	1,240,288	1,337,143	620,153	334,302
2016	0	3,305	1,045,470	510,947	204,503	0	1,054	914,679	1,187,483	1,096,040	273,835
2017	0	44,360	1,703,161	438,806	204,100	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	1,204,310	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	(2,787,137)	(2,973,995)	6,202	
TOTAL LOSS	10,118,832	8,767,088	1,473,517	

EXPENSED LOSSES	CREDIBILITY
15,611,433	0.09
13,415,040	0.29
1,562,090	0.33

PURE PREMIUM	INDICATED (PRE-TEST)	INDICATED (POST-TEST)	PRESENT ON RATE LEVEL	DERIVED BY FORMULA	UNDERLYING PRESENT RATE	PROPOSED
	1.072	0.929	0.156	2.157		
	1.071	0.928	0.156	2.154		
	1.335	1.147	0.134	2.615		
	1.311	1.083	0.141	2.535		
	1.654	1.421	0.165	3.240		
	1.311	1.083	0.141	2.535		

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.385
IND. RATE				3.39	MINIMUM PREMIUM	1,315
MAN. RATE	5.45	4.90	4.37	+ 3.39	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	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	0	15	26
2017	435,198	2,482,623	0.570	0	0	4	0	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	236,118	38,030	89,661	73,356	
2015	0	0	556,828	292,716	15,593	0	0	774,199	279,856	20,269	53,945	
2016	0	0	624,163	85,395	43,411	0	0	1,118,118	103,985	82,826	71,655	
2017	0	0	877,515	346,530	84,323	0	0	624,118	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	1,994,487	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	53,332	0	0	493,863	655,710	138,257	78,564	
2015	0	0	729,243	325,134	22,241	0	0	883,543	441,259	37,807	65,381	
2016	0	3,683	1,008,417	113,941	13,322	0	641	413,427	189,277	133,709	96,591	
2017	0	46,383	1,684,740	367,597	139,110	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	1,380,617	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	(1,370,173)	(1,244,947)	2,382	
TOTAL LOSS	6,500,963	3,148,326	437,792	
EXPENSED LOSSES	7,635,720	5,600,927	608,340	
CREDIBILITY	0.15	0.49	0.57	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.310	0.150	0.021	0.481
INDICATED (POST-TEST)	0.310	0.150	0.021	0.480
PRESENT ON RATE LEVEL	0.294	0.215	0.023	0.533
DERIVED BY FORMULA	0.296	0.183	0.022	0.501
UNDERLYING PRESENT RATE	0.364	0.267	0.029	0.660
PROPOSED	0.296	0.183	0.022	0.501

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.669
IND. RATE				0.67	MINIMUM PREMIUM	525
MAN. RATE	1.15	0.99	0.89	+ 0.67	PRESENT	575

+ 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	0	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	24,017	0	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	24,017	0	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	0	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	(51,428)	(21,705)	946	
TOTAL LOSS	0	14,060	5,573	
EXPENSED LOSSES	286,699	97,273	245,742	
CREDIBILITY	0.06	0.19	0.22	

PURE PREMIUM				
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	0.046	0.016	0.040	0.102
DERIVED BY FORMULA	0.044	0.013	0.031	0.088
UNDERLYING PRESENT RATE	0.057	0.019	0.049	0.126
PROPOSED	0.044	0.013	0.031	0.088

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.118
IND. RATE				0.12	MINIMUM PREMIUM	365
MAN. RATE	0.22	0.19	0.17	+ 0.12	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	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	0	5	8
2017	65,956	278,067	0.422	0	0	0	0	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	3,018	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	9,045	0	0	0	32,248	31,000	21,173	
2015	0	0	141,906	957	12,743	0	0	478,399	5,243	10,745	37,214	
2016	0	0	33,807	108,797	39,511	0	0	19,370	78,577	40,950	28,379	
2017	0	148	62,568	56,780	39,511	0	86	123,645	120,965	158,255	10,612	
2018	27	4,081	183,208	88,935	19,395	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	(98,950)	(104,640)	496	
TOTAL LOSS	1,199,269	993,242	161,185	
EXPENSED LOSSES	555,491	468,292	129,184	
CREDIBILITY	0.04	0.14	0.16	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.370	0.307	0.050	0.727
INDICATED (POST-TEST)	0.370	0.306	0.050	0.726
PRESENT ON RATE LEVEL	0.138	0.117	0.032	0.287
DERIVED BY FORMULA	0.148	0.143	0.035	0.326
UNDERLYING PRESENT RATE	0.171	0.145	0.040	0.356
PROPOSED	0.148	0.143	0.035	0.326

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.435
IND. RATE				0.44	MINIMUM PREMIUM	460
MAN. RATE	0.51	0.49	0.48	+ 0.44	PRESENT	455

+ 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	0	2	4
2017	12,907	159,730	1.238	0	0	0	0	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	6,797	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	5,111	0	0	7,501	30,572	15,128	15,897
2017	0	146	61,078	62,485	5,111	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	285,097	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	(97,683)	(223,374)	561	
TOTAL LOSS	477,541	692,748	150,528	
EXPENSED LOSSES	547,655	988,531	154,601	
CREDIBILITY	0.01	0.05	0.06	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.731	1.060	0.230	2.022
INDICATED (POST-TEST)	0.730	1.059	0.230	2.019
PRESENT ON RATE LEVEL	0.676	1.221	0.191	2.088
DERIVED BY FORMULA	0.677	1.213	0.193	2.083
UNDERLYING PRESENT RATE	0.838	1.513	0.237	2.588
PROPOSED	0.677	1.213	0.193	2.083

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				2.78	MINIMUM PREMIUM	1,135
MAN. RATE	4.36	3.92	3.49	+ 2.78	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	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	0	2	7
2017	287,833	519,564	0.181	0	0	0	0	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	234,119	102,479	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	21,735	42,788	197,520	143,409	
TOTAL	0	0	326,244	296,822	364,394	0	0	234,935	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	157,393	0	0	491,119	115,553	341,795	138,005	
2015	0	0	166,234	65,296	72,839	0	0	35,539	84,807	176,155	169,613	
2016	0	0	8,772	28,159	1,008	0	0	17,735	72,841	32,985	221,541	
2017	0	276	116,313	110,433	50,141	0	141	205,246	224,654	146,356	153,992	
2018	876	31,386	568,158	133,945	97,851	650	24,870	313,935	151,075	174,214	190,160	
TOTAL	876	31,662	969,569	371,426	482,515	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	(318,963)	(628,307)	2,726	
TOTAL LOSS	1,772,378	1,646,072	876,037	
EXPENSED LOSSES	1,795,337	2,808,834	709,448	
CREDIBILITY	0.11	0.38	0.44	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.124	0.115	0.061
INDICATED (POST-TEST)	0.124	0.115	0.061
PRESENT ON RATE LEVEL	0.101	0.158	0.040
DERIVED BY FORMULA	0.104	0.142	0.049
UNDERLYING PRESENT RATE	0.125	0.196	0.050
PROPOSED	0.105	0.144	0.050

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.399
IND. RATE				0.40	MINIMUM PREMIUM	445
MAN. RATE	0.70	0.58	0.50	+ 0.40	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	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	14,917	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	14,917	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	(74,437)	(77,654)	150	
TOTAL LOSS	329,586	177,721	20,402	
EXPENSED LOSSES	412,945	354,859	36,053	
CREDIBILITY	0.01	0.03	0.03	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
INDICATED (PRE-TEST)	1.035	0.558	0.064
INDICATED (POST-TEST)	1.034	0.557	0.064
PRESENT ON RATE LEVEL	1.047	0.899	0.091
DERIVED BY FORMULA	1.046	0.889	0.091
UNDERLYING PRESENT RATE	1.297	1.114	0.113
PROPOSED	1.046	0.889	0.091

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.162
IND. RATE				3.16	MINIMUM PREMIUM	1,245
MAN. RATE	4.39	4.10	3.86	+ 3.16	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	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

POLICY YEAR	REPORTED LOSSES										
	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	52,381	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

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	22,380	258	0	0	0	45,366	9,435	4,743
2015	0	0	2,407	18,035	0	0	0	9,553	78,571	1,197	5,296
2016	0	0	14,746	49,111	0	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	5,622	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	(42,791)	(55,341)	247	
TOTAL LOSS	94,472	314,109	71,767	
EXPENSED LOSSES	236,260	254,178	58,401	
CREDIBILITY	0.01	0.05	0.06	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.143	0.475	0.109	0.727
INDICATED (POST-TEST)	0.143	0.475	0.108	0.726
PRESENT ON RATE LEVEL	0.289	0.310	0.071	0.670
DERIVED BY FORMULA	0.287	0.319	0.074	0.679
UNDERLYING PRESENT RATE	0.357	0.385	0.088	0.830
PROPOSED	0.287	0.319	0.074	0.679

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.907
IND. RATE				0.91	MINIMUM PREMIUM	595
MAN. RATE	1.28	1.19	1.12	+ 0.91	PRESENT	640

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	2	4
2017	9,541	41,449	0.434	0	0	0	0	2	3
2018	12,942	4,026	0.031	0	0	0	0	0	0
<b>TOTAL</b>	<b>47,303</b>	<b>466,037</b>	<b>0.985</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>9</b>	<b>12</b>

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	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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>204,957</b>	<b>7,855</b>	<b>24,394</b>	<b>0</b>	<b>0</b>	<b>375</b>	<b>34,571</b>	<b>42,550</b>	<b>15,335</b>

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	0	0	0	0	1,877	1,270
2015	0	0	36	21	1,044	0	0	84	115	4,374	2,275
2016	0	1,209	323,112	8,245	1,022	0	450	264,098	21,891	59,357	8,250
2017	0	16	6,631	6,649	1,022	0	22	31,911	38,657	4,574	2,862
2018	0	0	0	0	0	0	0	0	0	0	5,338
<b>TOTAL</b>	<b>0</b>	<b>1,225</b>	<b>329,779</b>	<b>14,915</b>	<b>28,471</b>	<b>0</b>	<b>472</b>	<b>296,093</b>	<b>60,663</b>	<b>70,182</b>	<b>19,995</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	627,569	174,231	19,995	
IBNR + FREQUENCY ADJUSTMENT	(57,288)	(40,241)	169	
<b>TOTAL LOSS</b>	<b>570,280</b>	<b>133,991</b>	<b>20,164</b>	
EXPENSED LOSSES	322,181	188,060	36,932	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUM				
INDICATED (PRE-TEST)	1.206	0.283	0.043	1.531
INDICATED (POST-TEST)	1.204	0.283	0.043	1.530
PRESENT ON RATE LEVEL	0.550	0.321	0.063	0.933
DERIVED BY FORMULA	0.556	0.319	0.062	0.937
UNDERLYING PRESENT RATE	0.681	0.398	0.078	1.157
PROPOSED	0.556	0.319	0.062	0.937

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.251
IND. RATE				1.25	MINIMUM PREMIUM	695
MAN. RATE	1.85	1.67	1.56	+ 1.25	PRESENT	770

+ 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	0	0	3
2017	17,453	126,184	0.723	0	0	0	0	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	27,890	0	0	90,490	38,382	107,963	27,415	
2015	0	0	475	999	12,200	0	0	478	1,663	17,221	75,519	
2016	0	0	12,169	40,531	8,333	0	0	17,263	76,808	2,332	19,834	
2017	0	84	35,152	34,854	8,333	0	32	47,482	54,965	19,263	42,096	
2018	107	4,422	124,279	53,527	37,342	266	18,946	587,849	386,874	135,528	25,411	
TOTAL	107	4,506	346,082	155,137	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	(248,780)	(260,774)	566	
TOTAL LOSS	864,723	822,221	190,842	
EXPENSED LOSSES	1,391,371	1,165,345	149,046	
CREDIBILITY	0.02	0.06	0.07	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	1.059	1.007	0.234
INDICATED (POST-TEST)	1.058	1.006	0.233
PRESENT ON RATE LEVEL	1.375	1.152	0.147
DERIVED BY FORMULA	1.369	1.143	0.153
UNDERLYING PRESENT RATE	1.704	1.428	0.183
PROPOSED	1.369	1.143	0.153

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.560
IND. RATE				3.56	MINIMUM PREMIUM	1,360
MAN. RATE	5.72	5.04	4.47	+ 3.56	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	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	21	32	59
2017	167,771	3,054,839	1.821	0	0	6	24	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	15,622	30,666	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	1,622	423,488	313,386	123,572
2017	0	0	712,013	485,210	245,095	0	0	40,622	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	16,660	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	176,428	0	0	31,700	631,383	476,953	166,923
2015	0	0	613,150	416,109	211,576	0	0	555,873	458,831	360,286	128,243
2016	0	1,977	711,941	591,557	153,199	0	985	746,122	725,994	498,635	166,575
2017	0	41,967	1,726,878	516,227	523,100	0	39,628	1,977,886	911,375	751,049	195,543
2018	1,204	39,874	897,835	354,098	285,655	2,526	89,387	1,048,389	579,269	751,206	302,235
TOTAL	1,204	83,817	4,068,251	2,263,237	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	(1,941,316)	(2,204,814)	3,804	
TOTAL LOSS	6,704,453	7,469,366	963,323	
EXPENSED LOSSES	10,752,843	10,051,905	924,313	
CREDIBILITY	0.07	0.25	0.29	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.872	0.971	0.125
INDICATED (POST-TEST)	0.871	0.970	0.125
PRESENT ON RATE LEVEL	1.128	1.055	0.097
DERIVED BY FORMULA	1.110	1.033	0.105
UNDERLYING PRESENT RATE	1.398	1.307	0.120
PROPOSED	1.110	1.034	0.105

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.003
IND. RATE				3.00	MINIMUM PREMIUM	1.200
MAN. RATE	4.71	4.23	3.81	+ 3.00	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	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	0	20	33
2017	63,107	660,907	1.047	0	0	0	0	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	1,497	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	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	2,469	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	239,950	0	0	0	198,237	453,249	79,666
2015	0	0	150,718	105,305	148,074	0	0	163,347	81,522	227,821	65,073
2016	0	617	269,547	307,356	170,133	0	292	256,374	363,919	190,582	71,168
2017	0	481	202,990	187,687	101,100	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	791,355	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	(618,464)	(906,046)	1,173	
TOTAL LOSS	908,047	2,683,677	335,500	
EXPENSED LOSSES	3,455,456	4,035,331	312,240	
CREDIBILITY	0.04	0.13	0.15	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.306	0.905	0.113	1.325
INDICATED (POST-TEST)	0.306	0.904	0.113	1.323
PRESENT ON RATE LEVEL	0.941	1.099	0.085	2.124
DERIVED BY FORMULA	0.915	1.073	0.089	2.078
UNDERLYING PRESENT RATE	1.166	1.361	0.105	2.632
PROPOSED	0.915	1.073	0.089	2.078

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.775
IND. RATE				2.77	MINIMUM PREMIUM	1,135
MAN. RATE	4.45	4.05	3.55	+ 2.77	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	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	1	6	10
2017	50,457	709,398	1.406	0	0	0	0	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	671,100	16,800	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	81,297	0	128,600	26,545
TOTAL	0	0	704,620	553,174	289,692	0	0	752,663	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	56,000	0	0	1,403,826	163,637	217,834	82,917
2015	0	0	12,013	87,409	13,000	0	0	5,591	40,286	43,808	45,494
2016	0	0	56,233	159,909	17,000	0	0	41,797	168,183	95,303	53,632
2017	0	535	225,527	209,711	17,000	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	635,000	119,896	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	(407,355)	(571,772)	1,205	
TOTAL LOSS	3,069,429	1,887,592	276,942	
EXPENSED LOSSES	2,282,263	2,620,742	283,056	
CREDIBILITY	0.03	0.10	0.12	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	1.554	0.955	0.140
INDICATED (POST-TEST)	1.552	0.954	0.140
PRESENT ON RATE LEVEL	0.932	1.070	0.116
DERIVED BY FORMULA	0.951	1.059	0.119
UNDERLYING PRESENT RATE	1.155	1.326	0.143
PROPOSED	0.951	1.059	0.119

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	TOTAL
IND. RATE				2.84	MINIMUM PREMIUM	1,155
MAN. RATE	4.37	3.93	3.54	+ 2.84	PRESENT	1,335

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	56	76
2017	312,917	1,945,700	0.622	0	0	1	2	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	666,000	9,793	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	15,000	453,174	497,532	309,980
2018	194,520	0	124,000	200,313	316,156	0	0	4,000	315,903	453,898	282,656
TOTAL	247,853	0	1,021,813	1,721,081	1,460,511	54,375	0	85,579	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	217,300	0	0	1,394,218	812,290	500,755	257,656
2015	81,466	0	459,144	343,232	423,000	107,467	0	343,839	806,106	1,500,276	259,821
2016	0	0	186,507	516,163	301,000	0	0	176,182	681,367	540,637	327,584
2017	0	5,654	535,829	352,628	301,000	0	1,804	711,608	675,935	777,671	417,233
2018	252,649	43,504	974,657	334,594	343,690	1,483	62,795	1,024,641	558,342	436,760	374,802
TOTAL	334,115	49,158	3,037,961	2,066,027	1,499,413	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	(1,395,891)	(2,548,101)	6,961	
TOTAL LOSS	5,849,380	8,357,474	1,644,057	
EXPENSED LOSSES	7,747,186	11,496,766	1,765,366	
CREDIBILITY	0.11	0.38	0.45	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.403	0.575	0.113
INDICATED (POST-TEST)	0.402	0.574	0.113
PRESENT ON RATE LEVEL	0.430	0.639	0.098
DERIVED BY FORMULA	0.427	0.614	0.105
UNDERLYING PRESENT RATE	0.533	0.791	0.121
PROPOSED	0.427	0.614	0.105

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.530
IND. RATE				1.53	MINIMUM PREMIUM	775
MAN. RATE	2.40	2.16	1.95	+ 1.53	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	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	0	13	15
2017	64,393	757,426	1.176	0	0	1	0	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	1,037	315,526	30,063
2015	0	0	167,602	113,794	91,494	0	0	104,872	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	22,000	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	126,872	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	115,900	0	0	0	141,553	486,541	32,197
2015	0	0	244,145	127,963	107,200	0	0	672,532	176,915	316,808	98,589
2016	0	0	30,952	85,537	100,000	0	0	80,565	329,115	158,785	80,331
2017	0	6,004	264,741	61,090	193,000	0	2,340	285,671	221,988	266,856	155,560
2018	121	5,510	167,239	73,844	43,790	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	(215,042)	(689,068)	1,431	
TOTAL LOSS	1,777,971	2,611,969	418,157	
EXPENSED LOSSES	1,203,884	3,103,479	362,980	
CREDIBILITY	0.04	0.13	0.16	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.590	0.867	0.139
INDICATED (POST-TEST)	0.589	0.866	0.139
PRESENT ON RATE LEVEL	0.322	0.831	0.097
DERIVED BY FORMULA	0.333	0.836	0.104
UNDERLYING PRESENT RATE	0.399	1.030	0.120
PROPOSED	0.333	0.835	0.104

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.699
IND. RATE				1.70	MINIMUM PREMIUM	825
MAN. RATE	2.45	2.24	2.09	+ 1.70	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	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	0	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	3,898	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	6,112	0	0	0	33,481	26,954	3,900
2015	0	0	10	6	37	0	0	88	120	4,574	4,517
2016	0	0	334	199	15	0	0	210	232	3,569	597
2017	0	247	103,399	104,505	15,110	0	47	69,228	83,964	9,430	17,494
2018	48	1,928	53,486	22,933	16,433	113	4,737	83,440	50,835	38,009	5,069
TOTAL	48	2,176	157,228	173,397	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	(109,154)	(101,346)	235	
TOTAL LOSS	208,161	364,997	31,812	
EXPENSED LOSSES	611,112	455,606	60,020	
CREDIBILITY	0.04	0.13	0.15	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
PURE PREMIUM			
INDICATED (PRE-TEST)	0.077	0.135	0.223
INDICATED (POST-TEST)	0.077	0.134	0.223
PRESENT ON RATE LEVEL	0.182	0.135	0.335
DERIVED BY FORMULA	0.178	0.135	0.330
UNDERLYING PRESENT RATE	0.225	0.168	0.415
PROPOSED	0.178	0.135	0.330

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.441
IND. RATE				0.44	MINIMUM PREMIUM	460
MAN. RATE	0.68	0.61	0.56	+ 0.44	PRESENT	480

+ 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	556
2017	0	0	0	0	618	0	0	0	0	66,711	1,190
2018	0	0	0	0	752	0	0	0	0	492	3,100
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	132,538	0	0	1,078	1,472	56,116	6,355
2016	0	0	13	8	19	0	0	6	7	104	749
2017	0	1	246	109	0	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	2,917	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	(54,904)	(39,292)	133	
TOTAL LOSS	0	267,304	17,942	
EXPENSED LOSSES	301,921	177,936	33,641	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	1.270	0.085	1.355
INDICATED (POST-TEST)	0.000	1.268	0.085	1.354
PRESENT ON RATE LEVEL	1.158	0.682	0.129	1.969
DERIVED BY FORMULA	1.146	0.694	0.128	1.968
UNDERLYING PRESENT RATE	1.434	0.845	0.160	2.440
PROPOSED	1.146	0.694	0.128	1.968

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				2.63	MINIMUM PREMIUM	1,095
MAN. RATE	4.03	3.64	3.29	+ 2.63	PRESENT	1,265

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	3	7
2017	26,085	253,364	0.971	0	0	0	0	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	37,855	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	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	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	56,580	0	0	0	81,055	110,014	10,962
2015	0	0	13,851	81,295	108,986	0	0	18,456	128,065	181,920	21,463
2016	0	461	129,967	23,083	37,933	0	176	113,326	55,377	14,284	26,632
2017	0	198	83,255	78,641	37,933	0	39	56,007	52,184	84,407	74,023
2018	220	8,631	233,256	99,100	74,922	417	15,799	225,172	131,183	130,193	65,634
TOTAL	220	9,290	460,328	286,511	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	(329,163)	(407,077)	742	
TOTAL LOSS	570,067	1,145,237	199,457	
EXPENSED LOSSES	1,804,476	1,879,615	171,909	
CREDIBILITY	0.02	0.07	0.08	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.502	1.009	0.176
INDICATED (POST-TEST)	0.501	1.007	0.175
PRESENT ON RATE LEVEL	1.283	1.336	0.122
DERIVED BY FORMULA	1.267	1.313	0.126
UNDERLYING PRESENT RATE	1.589	1.655	0.151
PROPOSED	1.267	1.313	0.126

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.614
IND. RATE				3.61	MINIMUM PREMIUM	1.375
MAN. RATE	5.83	5.19	4.58	+ 3.61	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	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		5	6
2017	22,683	110,595	0.488	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	96,428	0	0	0	7,669	392,579	74,077
2015	0	0	3,984	6,508	111,738	0	0	4,038	7,925	191,846	36,051
2016	0	0	4,161	5,060	8,111	0	0	2,661	6,318	28,187	25,055
2017	0	7	3,167	1,399	8,111	0	22	29,396	14,828	105,560	41,163
2018	67	2,086	42,907	16,181	21,063	128	4,369	44,932	23,756	37,122	66,426
TOTAL	67	2,093	54,219	55,691	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	(267,242)	(436,711)	774	
TOTAL LOSS	0	702,417	243,546	
EXPENSED LOSSES	1,532,621	1,920,263	216,553	
CREDIBILITY	0.02	0.07	0.08	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.589	0.204	0.793
INDICATED (POST-TEST)	0.000	0.588	0.204	0.792
PRESENT ON RATE LEVEL	1.037	1.300	0.147	2.483
DERIVED BY FORMULA	1.016	1.250	0.151	2.417
UNDERLYING PRESENT RATE	1.285	1.610	0.182	3.077
PROPOSED	1.016	1.250	0.151	2.417

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				3.23	MINIMUM PREMIUM	1,265
MAN. RATE	5.30	4.70	4.15	+ 3.23	PRESENT	1,510

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	10	13
2017	50,501	343,550	0.680	0	0	1	0	9	12
2018	40,670	46,315	0.114	0	0	0	0	4	4
<b>TOTAL</b>	<b>246,021</b>	<b>1,673,375</b>	<b>0.680</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>17</b>	<b>44</b>	<b>63</b>

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	0	6,799	64,573	42,195
2015	0	0	0	177,996	60,507	0	0	0	0	122,456	81,210	48,375
2016	0	0	127,324	115,564	14,788	0	0	0	0	81,272	41,475	70,355
2017	0	0	131,681	20,813	60,399	0	0	4,567	0	5,705	60,010	17,596
2018	0	0	0	0	11,571	0	0	0	0	6,443	0	28,301
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>259,005</b>	<b>379,737</b>	<b>160,784</b>	<b>0</b>	<b>0</b>	<b>4,567</b>	<b>0</b>	<b>316,232</b>	<b>253,711</b>	<b>206,822</b>

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	15,300	0	0	0	0	149,625	99,572	45,191
2015	0	0	28,194	196,615	71,303	0	0	25,263	0	192,076	122,045	58,631
2016	0	751	238,268	129,846	70,008	0	164	127,137	0	136,841	67,407	94,839
2017	0	7,630	264,900	36,117	70,000	0	4,567	166,267	0	26,188	90,445	23,684
2018	25	789	16,234	6,122	7,970	19	637	6,554	0	3,465	5,415	37,527
<b>TOTAL</b>	<b>25</b>	<b>9,171</b>	<b>547,596</b>	<b>449,037</b>	<b>285,353</b>	<b>19</b>	<b>5,369</b>	<b>325,220</b>	<b>0</b>	<b>508,196</b>	<b>384,883</b>	<b>259,871</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	887,399	1,527,464	259,871	
IBNR + FREQUENCY ADJUSTMENT	(432,744)	(564,496)	1,026	
<b>TOTAL LOSSES</b>	<b>454,655</b>	<b>962,968</b>	<b>260,897</b>	
EXPENSED LOSSES	2,416,583	2,451,106	313,169	
CREDIBILITY	0.04	0.12	0.14	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.185	0.391	0.106
INDICATED (POST-TEST)	0.185	0.391	0.106
PRESENT ON RATE LEVEL	0.793	0.804	0.103
DERIVED BY FORMULA	0.768	0.754	0.103
UNDERLYING PRESENT RATE	0.982	0.996	0.127
PROPOSED	0.768	0.754	0.103

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.171
IND. RATE				2.17	MINIMUM PREMIUM	960
MAN. RATE	3.77	3.28	2.84	+ 2.17	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	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	0	3	6
2018	2,635	148,966	5,653	0	0	0	0	3	3
<b>TOTAL</b>	<b>11,926</b>	<b>862,382</b>	<b>7,231</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>3</b>	<b>10</b>	<b>15</b>

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	17,165	69,903	13,937	1,994
2018	0	0	0	0	42,533	0	0	0	0	97,634	8,799
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>287,990</b>	<b>141,189</b>	<b>90,490</b>	<b>0</b>	<b>0</b>	<b>7,165</b>	<b>81,803</b>	<b>150,293</b>	<b>43,452</b>

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	7,306	0	0	0	0	17,836	4,469
2015	0	0	156,634	28,890	6,422	0	0	140,141	19,799	527	6,201
2016	0	0	1,968	1,174	1,175	0	0	2,409	2,664	40,928	31,503
2017	0	11,755	450,594	118,563	40,100	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
<b>TOTAL</b>	<b>94</b>	<b>14,655</b>	<b>668,869</b>	<b>171,131</b>	<b>95,651</b>	<b>283</b>	<b>11,399</b>	<b>370,359</b>	<b>168,477</b>	<b>169,906</b>	<b>56,524</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,065,660	605,166	56,524	
IBNR + FREQUENCY ADJUSTMENT	(75,117)	(67,494)	116	
<b>TOTAL LOSS</b>	<b>990,543</b>	<b>537,672</b>	<b>56,640</b>	
EXPENSED LOSSES	419,416	304,543	29,476	
CREDIBILITY	0.00	0.02	0.02	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
PURE PREMIUM				
INDICATED (PRE-TEST)	8.306	4.508	0.475	13.289
INDICATED (POST-TEST)	8.296	4.503	0.474	13.273
PRESENT ON RATE LEVEL	2.838	2.061	0.199	5.098
DERIVED BY FORMULA	2.838	2.110	0.205	5.153
UNDERLYING PRESENT RATE	3.517	2.554	0.247	6.318
PROPOSED	2.838	2.110	0.205	5.153

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.881
IND. RATE				6.88	MINIMUM PREMIUM	2,000
MAN. RATE	10.80	9.56	8.52	+ 6.88	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	0	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	21,459	8,268	59,842	
2015	0	0	0	80,716	0	0	0	120,098	0	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	2,470	0	0	140,394	310,264	12,749	64,091	
2015	0	0	11,825	88,586	0	0	0	22,530	185,311	2,822	10,154	
2016	0	0	3,838	2,290	0	0	0	4,181	4,624	71,048	84,050	
2017	0	187	80,360	57,974	18,500	0	33	45,172	28,878	132,497	28,594	
2018	4	713	32,428	15,778	3,300	3	856	38,475	26,086	5,350	12,978	
TOTAL	4	900	441,303	287,577	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	(237,674)	(280,444)	912	
TOTAL LOSS	456,177	946,774	200,779	
EXPENSED LOSSES	1,356,709	1,222,713	267,992	
CREDIBILITY	0.13	0.42	0.49	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.027	0.057	0.012	0.096
INDICATED (POST-TEST)	0.027	0.057	0.012	0.096
PRESENT ON RATE LEVEL	0.066	0.059	0.013	0.138
DERIVED BY FORMULA	0.061	0.058	0.012	0.131
UNDERLYING PRESENT RATE	0.081	0.073	0.016	0.171
PROPOSED	0.061	0.058	0.012	0.131

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.175
IND. RATE				0.17	MINIMUM PREMIUM	380
MAN. RATE	0.32	0.28	0.23	+ 0.17	PRESENT	385

+ 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	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	37,010	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	96,100	0	0	0	7,357	95,912	52,432
2015	0	0	360,016	36,436	8,800	0	0	110,732	71,953	21,400	45,718
2016	0	956	265,583	42,500	1,102	0	67	47,661	31,484	49,473	56,012
2017	0	1	395	175	1,100	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	97,716	110,235	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	(208,725)	(176,218)	479	
TOTAL LOSSES	591,265	334,735	218,952	
EXPENSED LOSSES	1,206,986	772,471	134,674	
CREDIBILITY	0.01	0.05	0.06	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.933	0.528	0.346
INDICATED (POST-TEST)	0.932	0.528	0.345
PRESENT ON RATE LEVEL	1.537	0.984	0.172
DERIVED BY FORMULA	1.531	0.961	0.182
UNDERLYING PRESENT RATE	1.905	1.219	0.213
PROPOSED	1.531	0.961	0.182

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.571
IND. RATE				3.57	MINIMUM PREMIUM	1,365
MAN. RATE	5.73	5.07	4.50	+ 3.57	PRESENT	1,610

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	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	3,119	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	3,119	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	8,075	0	0	0	3,165	20,962	33,159
2015	0	0	12,470	70,286	111,243	0	0	4,112	23,360	79,666	23,206
2016	0	3,240	868,931	50,353	22,744	0	1,231	714,751	48,763	42,115	2,874
2017	0	19	8,311	3,672	22,744	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	142,801	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	(109,618)	(143,988)	216	
TOTAL LOSS	1,525,118	457,514	67,018	
EXPENSED LOSSES	599,989	654,166	54,177	
CREDIBILITY	0.02	0.06	0.06	

PURE PREMIUM				
INDICATED (PRE-TEST)	1.893	0.568	0.083	2.544
INDICATED (POST-TEST)	1.891	0.567	0.083	2.541
PRESENT ON RATE LEVEL	0.601	0.655	0.054	1.310
DERIVED BY FORMULA	0.627	0.650	0.056	1.333
UNDERLYING PRESENT RATE	0.745	0.812	0.067	1.624
PROPOSED	0.627	0.650	0.056	1.333

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.780
IND. RATE				1.78	MINIMUM PREMIUM	845
MAN. RATE	2.57	2.39	2.19	+ 1.78	PRESENT	945

+ 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	0	11	20
2017	1,221,673	538,542	0.044	0	0	0	0	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	203,906	28,758	121,929	230,977	
2015	0	0	144,447	267,232	63,039	0	0	263,906	207,706	134,984	117,870	
2016	0	0	217,656	124,647	55,429	0	0	443,000	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	666,237	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	147,350	0	0	426,330	782,820	188,015	247,376	
2015	0	0	236,991	295,619	75,576	0	0	824,219	333,834	204,360	142,858	
2016	0	1,284	387,040	145,114	132,514	0	133	133,759	240,876	86,981	77,773	
2017	0	340	144,560	121,831	132,100	0	79	112,070	101,469	183,293	175,146	
2018	113	5,292	163,862	72,793	41,345	282	10,409	138,747	79,490	86,400	62,908	
TOTAL	113	6,916	1,148,497	961,347	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	(782,216)	(683,788)	4,549	
TOTAL LOSS	2,019,338	3,025,459	710,611	
EXPENSED LOSSES	4,415,520	3,066,333	1,165,207	
CREDIBILITY	0.30	1.00	1.00	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.033	0.049	0.012
INDICATED (POST-TEST)	0.033	0.049	0.012
PRESENT ON RATE LEVEL	0.058	0.040	0.015
DERIVED BY FORMULA	0.050	0.049	0.012
UNDERLYING PRESENT RATE	0.072	0.050	0.019
PROPOSED	0.050	0.049	0.012

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.148
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	2,773	0	0	173,917	1,818	525	33
2016	0	0	983	587	2,733	0	0	2,212	2,446	37,584	29,088
2017	0	19	8,251	3,645	22,733	0	6	8,265	4,169	29,680	52,425
2018	4	301	11,264	5,260	1,938	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	(17,368)	(16,240)	166	
TOTAL LOSS	397,655	172,991	116,377	
EXPENSED LOSSES	97,937	75,791	36,130	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
INDICATED (PRE-TEST)	8.430	3.667	2.467
INDICATED (POST-TEST)	8.420	3.663	2.464
PRESENT ON RATE LEVEL	1.676	1.297	0.618
DERIVED BY FORMULA	1.676	1.320	0.637
UNDERLYING PRESENT RATE	2.076	1.607	0.766
PROPOSED	1.675	1.320	0.637

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.850
IND. RATE				4.85	MINIMUM PREMIUM	1,735
MAN. RATE	8.09	6.81	6.00	+ 4.85	PRESENT	2,000

+ PROPOSED



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

POLICY YEAR	REPORTED LOSSES										
	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	4,217	0	0	9,199
TOTAL	0	0	189,588	12,669	1,182	0	0	1,102	4,217	1,532	67,667

POLICY YEAR	TRANSLATED LOSSES										
	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	1,182	0	0	625	315	2,245	71,802
2018	0	390	19,941	9,902	1,320	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	(52,714)	(58,906)	55	
TOTAL LOSS	262,286	0	90,936	
EXPENSED LOSSES	293,297	264,397	14,228	
CREDIBILITY	0.01	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	1.812	0.000	0.628
INDICATED (POST-TEST)	1.810	0.000	0.628
PRESENT ON RATE LEVEL	1.636	1.474	0.079
DERIVED BY FORMULA	1.637	1.445	0.090
UNDERLYING PRESENT RATE	2.027	1.827	0.098
PROPOSED	1.638	1.445	0.090

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.237
IND. RATE				4.24	MINIMUM PREMIUM	1,560
MAN. RATE	6.30	5.75	5.33	+ 4.24	PRESENT	1,850

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	10	21
2017	47,515	1,291,702	2.719	0	0	2	0	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

POLICY YEAR	REPORTED LOSSES										
	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	37,954	23,068	14,443
2015	0	0	350,492	136,973	12,075	0	0	94,077	427,426	20,926	34,488
2016	0	0	282,802	180,164	61,263	0	0	900	71,202	60,776	11,197
2017	0	0	486,477	253,773	36,437	0	0	228,900	210,416	59,784	18,205
2018	0	0	331,246	30,383	187,860	0	0	35,436	1,122	193,276	23,953
TOTAL	0	0	1,451,017	723,986	303,150	0	0	665,023	778,120	357,830	102,286

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	150,790	6,214	0	0	0	95,204	35,571	15,468
2015	0	0	635,603	153,770	16,713	0	0	620,814	665,952	41,722	41,799
2016	0	1,669	507,581	207,524	71,114	0	1,148	692,256	148,577	101,977	15,094
2017	0	28,392	1,059,564	259,750	71,114	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	(1,533,732)	(869,507)	1,034	
TOTAL LOSS	5,056,937	2,224,883	129,662	
EXPENSED LOSSES	8,419,341	3,923,946	264,671	
CREDIBILITY	0.03	0.10	0.12	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	2.528	1.112	0.065
INDICATED (POST-TEST)	2.525	1.111	0.065
PRESENT ON RATE LEVEL	3.397	1.583	0.107
DERIVED BY FORMULA	3.370	1.536	0.102
UNDERLYING PRESENT RATE	4.209	1.962	0.132
PROPOSED	3.370	1.536	0.102

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	6.688
IND. RATE				6.69	MINIMUM PREMIUM	2,000
MAN. RATE	10.78	9.60	8.50	+ 6.69	PRESENT	2,000

+ PROPOSED

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

POLICY YEAR	REPORTED LOSSES										
	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

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	2,119	0	0	0	0	40,605	3,549
2015	0	0	99	59	3,242	0	0	28	39	1,481	638
2016	0	0	3,342	1,994	51,144	0	0	2,794	3,090	47,477	3,769
2017	0	43	18,891	8,346	51,144	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	(42,273)	(26,263)	49	
TOTAL LOSS	3,797	237,829	42,629	
EXPENSED LOSSES	233,054	117,903	12,845	
CREDIBILITY	0.01	0.04	0.05	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.008	0.499	0.089
INDICATED (POST-TEST)	0.008	0.499	0.089
PRESENT ON RATE LEVEL	0.395	0.200	0.022
DERIVED BY FORMULA	0.391	0.212	0.025
UNDERLYING PRESENT RATE	0.489	0.248	0.027
PROPOSED	0.384	0.208	0.025

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.823
IND. RATE				0.82	MINIMUM PREMIUM	570
MAN. RATE	1.41	1.19	1.03	+ 0.82	PRESENT	615

+ 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	0	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	2,623	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	4,400	0	0	0	17,685	25,105	93
2015	0	0	291	174	8,500	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	24,000	0	39	56,512	64,478	27,507	0
2018	8	248	5,111	1,928	2,500	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	(32,871)	(32,173)	61	
TOTAL LOSS	99,330	303,776	12,215	
EXPENSED LOSSES	183,524	142,333	16,966	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	1.203	3.679	0.148
INDICATED (POST-TEST)	1.202	3.675	0.148
PRESENT ON RATE LEVEL	1.794	1.391	0.166
DERIVED BY FORMULA	1.794	1.414	0.166
UNDERLYING PRESENT RATE	2.223	1.724	0.205
PROPOSED	1.794	1.414	0.166

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.506
IND. RATE				4.51	MINIMUM PREMIUM	1,640
MAN. RATE	6.97	6.25	5.60	+ 4.51	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	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
<b>TOTAL</b>	<b>5,231</b>	<b>7,666</b>	<b>0.147</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1</b>

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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,666</b>	<b>0</b>

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	5,000	0	1	1,088	549	3,906	0
2018	0	0	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>0</b>	<b>5</b>	<b>1,989</b>	<b>879</b>	<b>5,463</b>	<b>0</b>	<b>1</b>	<b>1,088</b>	<b>549</b>	<b>3,906</b>	<b>0</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,082	10,796	0	
IBNR + FREQUENCY ADJUSTMENT	(14,405)	(7,116)	56	
<b>TOTAL LOSS</b>	<b>0</b>	<b>3,680</b>	<b>56</b>	
EXPENSED LOSSES	101,161	51,288	4,877	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
INDICATED (PRE-TEST)	0.000	0.070	0.071
INDICATED (POST-TEST)	0.000	0.070	0.071
PRESENT ON RATE LEVEL	1.561	0.791	2.427
DERIVED BY FORMULA	1.561	0.784	2.419
UNDERLYING PRESENT RATE	1.934	0.980	3.008
PROPOSED	1.561	0.784	2.419

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.862
IND. RATE				3.86	MINIMUM PREMIUM	1,450
MAN. RATE	6.16	5.42	4.78	+ 3.86	PRESENT	1,690

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	(5,240)	(4,065)	4	
TOTAL LOSS	0	0	4	
EXPENSED LOSSES	29,304	18,866	833	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	1.230	0.792	0.035	2.056
DERIVED BY FORMULA	1.230	0.792	0.035	2.056
UNDERLYING PRESENT RATE	1.524	0.981	0.043	2.548
PROPOSED	1.230	0.792	0.035	2.056

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	4.87	4.39	4.05	+ 3.28	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	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	(64)	(48)	0	
TOTAL LOSS	0	0	0	
EXPENSED LOSSES	471	368	39	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.845	0.660	0.069	1.574
DERIVED BY FORMULA	0.845	0.660	0.069	1.574
UNDERLYING PRESENT RATE	1.047	0.817	0.086	1.951
PROPOSED	0.845	0.660	0.069	1.574

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.513
IND. RATE				2.51	MINIMUM PREMIUM	1,060
MAN. RATE	3.64	3.31	3.10	+ 2.51	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	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	0	0	2
2017	629	21,413	3.404	0	0	0	0	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	8,594	0	0	4,198
2015	0	0	0	0	0	0	0	0	0	0	54
2016	0	0	0	12,618	0	0	0	11,154	0	0	2,022
2017	0	0	0	7,500	111	0	0	8,407	2,152	0	3,243
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	48,864	111	0	0	38,155	2,152	0	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	26,050	0	0	4,496
2015	0	0	0	0	0	0	0	0	0	0	65
2016	0	0	4,100	13,654	4	0	3,963	17,632	535	0	2,726
2017	0	16	6,624	6,767	0	7	9,572	11,047	4,047	0	4,365
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	16	10,723	55,749	1,002	7	13,535	54,729	4,582	0	11,652

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	24,281	116,063	11,652	
IBNR + FREQUENCY ADJUSTMENT	(8,282)	(7,655)	14	
TOTAL LOSS	15,998	108,408	11,666	
EXPENSED LOSSES	46,520	32,496	4,954	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.388	2.632	0.283	3.304
INDICATED (POST-TEST)	0.388	2.629	0.283	3.300
PRESENT ON RATE LEVEL	0.911	0.637	0.097	1.645
DERIVED BY FORMULA	0.911	0.657	0.099	1.667
UNDERLYING PRESENT RATE	1.129	0.789	0.120	2.039
PROPOSED	0.911	0.657	0.099	1.667

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				2.66	MINIMUM PREMIUM	1,100
MAN. RATE	4.13	3.61	3.24	+ 2.66	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	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	0	2	4
2017	614	99,200	16.156	0	0	0	0	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	1,278	0	0	0	0	2,757	486
2015	0	0	11	7	378	0	0	13	18	684	1,625
2016	0	0	15,030	39,059	8,318	0	0	5,794	23,489	12,324	8,991
2017	0	119	49,604	49,846	8,318	0	19	27,762	29,264	25,274	5,214
2018	25	776	15,961	6,019	7,835	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	(16,757)	(11,342)	32	
TOTAL LOSSES	109,685	247,557	21,543	
EXPENSED LOSSES	90,824	53,044	7,254	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	2.379	5.370	0.467
INDICATED (POST-TEST)	2.376	5.364	0.467
PRESENT ON RATE LEVEL	1.590	0.929	0.127
DERIVED BY FORMULA	1.590	0.973	0.130
UNDERLYING PRESENT RATE	1.970	1.151	0.157
PROPOSED	1.590	0.973	0.130

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.299
IND. RATE				4.30	MINIMUM PREMIUM	1.575
MAN. RATE	6.58	5.83	5.21	+ 4.30	PRESENT	1.815

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	(7,565)	(5,627)	8	
TOTAL LOSS	0	0	3,363	
EXPENSED LOSSES	42,399	22,857	3,798	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.108
INDICATED (POST-TEST)	0.000	0.000	0.108
PRESENT ON RATE LEVEL	1.101	0.593	0.099
DERIVED BY FORMULA	1.101	0.587	0.099
UNDERLYING PRESENT RATE	1.364	0.735	0.122
PROPOSED	1.101	0.587	0.099

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.853
IND. RATE				2.85	MINIMUM PREMIUM	1,155
MAN. RATE	4.23	3.84	3.53	+ 2.85	PRESENT	1,335

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	(116)	(203)	0	
TOTAL LOSSES	0	0	0	
EXPENSED LOSSES	712	724	79	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.990	1.007	0.110	2.107
DERIVED BY FORMULA	0.990	1.007	0.110	2.107
UNDERLYING PRESENT RATE	1.227	1.248	0.136	2.611
PROPOSED	0.990	1.007	0.110	2.107

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	3.364
IND. RATE				3.36	MINIMUM PREMIUM	1,305
MAN. RATE	4.93	4.52	4.15	+ 3.36	PRESENT	1,510

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	(616)	(344)	1	
TOTAL LOSSES	0	0	1	
EXPENSED LOSSES	2,671	1,580	238	
CREDIBILITY	0.00	0.00	0.00	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
INDICATED (PRE-TEST)	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.529	0.136	2.569
DERIVED BY FORMULA	1.529	0.136	2.569
UNDERLYING PRESENT RATE	1.894	0.169	3.184
PROPOSED	1.529	0.136	2.569

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.101
IND. RATE				4.10	MINIMUM PREMIUM	1,520
MAN. RATE	6.18	5.52	5.06	+ 4.10	PRESENT	1,770

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	(2,849)	(3,301)	10	
TOTAL LOSS	0	0	10	
EXPENSED LOSSES	17,568	15,945	1,764	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL DERIVED BY FORMULA	0.394	0.358	0.040	0.792
UNDERLYING PRESENT RATE	0.394	0.354	0.039	0.788
PROPOSED	0.489	0.444	0.049	0.982
	0.394	0.354	0.039	0.788

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.258
IND. RATE				1.26	MINIMUM PREMIUM	695
MAN. RATE	2.09	1.80	1.56	+ 1.26	PRESENT	770

+ 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	(179)	(76)	0	
TOTAL LOSS	0	0	0	
EXPENSED LOSSES	890	355	56	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	1.330	0.531	0.084	1.945
DERIVED BY FORMULA	1.330	0.531	0.084	1.945
UNDERLYING PRESENT RATE	1.648	0.658	0.104	2.410
PROPOSED	1.330	0.531	0.084	1.945

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	
IND. RATE				3.11	MINIMUM PREMIUM	1,230
MAN. RATE	4.91	4.31	3.83	+ 3.11	PRESENT	1,420

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
<b>TOTAL</b>	<b>3,811</b>	<b>158</b>	<b>0.004</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>158</b>

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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>191</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	191	
IBNR + FREQUENCY ADJUSTMENT	(6,843)	(2,467)	10	
TOTAL LOSS	0	0	202	
EXPENSED LOSSES	34,487	11,576	2,373	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUM				
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	0.730	0.245	0.050	1.026
DERIVED BY FORMULA	0.730	0.243	0.050	1.023
UNDERLYING PRESENT RATE	0.905	0.304	0.062	1.271
PROPOSED	0.730	0.243	0.050	1.023

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.633
IND. RATE				1.63	MINIMUM PREMIUM	805
MAN. RATE	2.50	2.24	2.02	+ 1.63	PRESENT	900

+ 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
<b>TOTAL</b>	<b>1,209</b>	<b>4,522</b>	<b>0.374</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1</b>

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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,915</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,223</b>	<b>384</b>

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
<b>TOTAL</b>	<b>0</b>	<b>3</b>	<b>1,159</b>	<b>512</b>	<b>3,185</b>	<b>0</b>	<b>0</b>	<b>499</b>	<b>252</b>	<b>1,792</b>	<b>455</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,661	5,740	455	
IBNR + FREQUENCY ADJUSTMENT	(5,508)	(2,207)	2	
TOTAL LOSS	0	3,533	457	
EXPENSED LOSSES	32,548	8,985	848	
CREDIBILITY	0.00	0.00	0.00	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.292	0.038
INDICATED (POST-TEST)	0.000	0.292	0.038
PRESENT ON RATE LEVEL	2.173	0.600	0.057
DERIVED BY FORMULA	2.173	0.600	0.057
UNDERLYING PRESENT RATE	2.692	0.743	0.070
PROPOSED	2.173	0.600	0.057

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	6.80	5.87	5.36	+ 4.42	PRESENT	1,855

+ PROPOSED



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	32,100	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	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	32,984	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	25,019	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	9	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	25,758	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	(26,243)	(24,908)	10	
TOTAL LOSS	1,491,771	119,251	249	

EXPENSED LOSSES	146,126	96,503	6,733
CREDIBILITY	0.00	0.01	0.01

PURE PREMIUM				
INDICATED (PRE-TEST)	24.805	1.983	0.004	26.792
INDICATED (POST-TEST)	24.775	1.981	0.004	26.760
PRESENT ON RATE LEVEL	1.961	1.295	0.090	3.346
DERIVED BY FORMULA	1.961	1.302	0.089	3.352
UNDERLYING PRESENT RATE	2.430	1.605	0.112	4.146
PROPOSED	1.961	1.302	0.089	3.352

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.232
IND. RATE				5.23	MINIMUM PREMIUM	1.845
MAN. RATE	8.18	7.09	6.34	+ 5.23	PRESENT	2.000

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	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
<b>TOTAL</b>	<b>6,955</b>	<b>624,977</b>	<b>8.986</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>2</b>	<b>4</b>

POLICY YEAR	REPORTED LOSSES										
	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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>70,578</b>	<b>296,858</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,645</b>	<b>248,261</b>	<b>635</b>

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	80,310	306,710	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	0	0	0	1,053	4,685	142	0
2017	0	23	10,304	4,552	28,100	0	19	26,243	13,237	94,237	0
2018	0	0	0	0	0	0	0	0	0	0	729
<b>TOTAL</b>	<b>0</b>	<b>23</b>	<b>12,004</b>	<b>90,522</b>	<b>335,150</b>	<b>0</b>	<b>19</b>	<b>27,296</b>	<b>25,882</b>	<b>378,014</b>	<b>832</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	39,343	829,570	832	
IBNR + FREQUENCY ADJUSTMENT	(10,429)	(18,117)	29	
<b>TOTAL LOSS</b>	<b>28,913</b>	<b>811,454</b>	<b>861</b>	
EXPENSED LOSSES	61,913	88,359	5,289	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.416	11.667	0.012
INDICATED (POST-TEST)	0.415	11.653	0.012
PRESENT ON RATE LEVEL	0.718	1.025	0.061
DERIVED BY FORMULA	0.718	1.132	0.061
UNDERLYING PRESENT RATE	0.890	1.270	0.076
PROPOSED	0.718	1.132	0.061

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.983
IND. RATE				2.98	MINIMUM PREMIUM	1,195
MAN. RATE	4.15	3.73	3.42	+ 2.98	PRESENT	1,300

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	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	9,399	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	57,935	0	0	14,029	109,957	42,861	173
2016	0	0	6,280	13,169	27,377	0	0	7,986	29,946	29,234	5,427
2017	0	22	9,902	4,375	27,500	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	(49,822)	(47,774)	100	
TOTAL LOSS	272,521	702,113	70,901	
EXPENSED LOSSES	280,747	223,441	21,555	
CREDIBILITY	0.00	0.02	0.02	

	IND. RATE	MINIMUM PREMIUM	MAN. RATE
INDICATED (PRE-TEST)	2.118	5.456	0.551
INDICATED (POST-TEST)	2.115	5.450	0.550
PRESENT ON RATE LEVEL	1.761	1.401	0.135
DERIVED BY FORMULA	1.761	1.482	0.143
UNDERLYING PRESENT RATE	2.182	1.736	0.168
PROPOSED	1.760	1.482	0.143

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	4.522
IND. RATE				4.52	MINIMUM PREMIUM	1,640
MAN. RATE	6.81	6.12	5.51	+ 4.52	PRESENT	1,900

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	(599)	(530)	0	
TOTAL LOSS	0	0	0	
EXPENSED LOSSES	2,722	2,215	287	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL DERIVED BY FORMULA	0.963	0.784	0.102	1.849
UNDERLYING PRESENT RATE	1.194	0.971	0.126	2.291
PROPOSED	0.963	0.784	0.102	1.849

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	TOTAL
IND. RATE				2.47	MINIMUM PREMIUM	1,045
MAN. RATE	3.85	3.42	3.09	+ 2.47	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	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
<b>TOTAL</b>	<b>148</b>	<b>29,249</b>	<b>19.763</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>

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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>14,352</b>	<b>2,993</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5,264</b>	<b>1,847</b>	<b>4,793</b>

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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>2,207</b>	<b>15,814</b>	<b>3,577</b>	<b>0</b>	<b>0</b>	<b>1,040</b>	<b>8,193</b>	<b>2,834</b>	<b>6,409</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,247	30,418	6,409	
IBNR + FREQUENCY ADJUSTMENT	(714)	(694)	1	
<b>TOTAL LOSS</b>	<b>2,533</b>	<b>29,724</b>	<b>6,410</b>	
EXPENSED LOSSES	3,563	3,284	308	
CREDIBILITY	0.00	0.00	0.00	

	IND. RATE	MINIMUM PREMIUM	PRESENT
INDICATED (PRE-TEST)	1.712	20.084	4.331
INDICATED (POST-TEST)	1.710	20.060	4.326
PRESENT ON RATE LEVEL	1.943	1.791	0.168
DERIVED BY FORMULA	1.943	1.791	0.168
UNDERLYING PRESENT RATE	2.408	2.219	0.208
PROPOSED	1.943	1.791	0.168

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	5.211
IND. RATE				5.21	MINIMUM PREMIUM	1,840
MAN. RATE	8.51	7.44	6.52	+ 5.21	PRESENT	2,000

+ PROPOSED

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

POLICY YEAR	REPORTED LOSSES										
	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	3,696	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

POLICY YEAR	TRANSLATED LOSSES										
	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	32,280	27,280	0	0	0	19,188	17,553	5,175
2015	0	0	3,258	16,939	35,811	0	0	1,353	6,575	34,620	10,376
2016	0	0	886	1,040	2,163	0	0	1,706	5,004	13,281	1,584
2017	0	2	768	339	2,100	0	2	3,267	1,648	11,731	6,862
2018	19	950	30,851	13,895	7,105	81	2,947	38,180	21,710	24,531	5,175
TOTAL	19	952	35,763	64,491	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	(13,814)	(17,196)	15	
TOTAL LOSS	70,456	281,920	29,188	
EXPENSED LOSSES	81,816	70,558	6,184	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	1.035	4.140	0.429
INDICATED (POST-TEST)	1.033	4.135	0.428
PRESENT ON RATE LEVEL	0.970	0.836	0.073
DERIVED BY FORMULA	0.970	0.869	0.077
UNDERLYING PRESENT RATE	1.201	1.036	0.091
PROPOSED	0.969	0.869	0.077

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.557
IND. RATE				2.56	MINIMUM PREMIUM	1,070
MAN. RATE	4.11	3.58	3.14	+ 2.56	PRESENT	1,220

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	(2,424)	(2,084)	5	
TOTAL LOSS	0	0	431	
EXPENSED LOSSES	14,221	9,217	1,338	
CREDIBILITY	0.00	0.00	0.00	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.044
INDICATED (POST-TEST)	0.000	0.000	0.044
PRESENT ON RATE LEVEL DERIVED BY FORMULA	1.175	0.761	0.111
UNDERLYING PRESENT RATE	1.175	0.761	0.111
PROPOSED	1.456	0.943	0.137
	1.174	0.761	0.110

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	4.14	3.78	3.42	+ 2.73	PRESENT	1,300

+ PROPOSED

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

POLICY YEAR	REPORTED LOSSES										
	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

POLICY YEAR	TRANSLATED LOSSES										
	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	11,512	0	0	10	14	540	0
2016	0	0	98	59	12	0	0	72	80	1,224	476
2017	0	81	33,760	34,317	4,112	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	34,586	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	(16,910)	(9,996)	27	
TOTAL LOSSES	27,353	56,538	8,459	
EXPENSED LOSSES	83,615	45,769	7,241	
CREDIBILITY	0.00	0.01	0.01	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.484	1.000	0.150
INDICATED (POST-TEST)	0.483	0.999	0.149
PRESENT ON RATE LEVEL	1.194	0.654	0.103
DERIVED BY FORMULA	1.194	0.657	0.104
UNDERLYING PRESENT RATE	1.479	0.810	0.128
PROPOSED	1.192	0.656	0.104

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	2.605
IND. RATE				2.61	MINIMUM PREMIUM	1,085
MAN. RATE	4.03	3.62	3.26	+ 2.61	PRESENT	1,255

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	0	0	2
2017	8,217	299,461	3.644	0	0	0	0	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	2,390	0	0	20,050	164,910	2,512	2,908
2016	0	0	5,986	19,938	6,519	0	0	4,314	19,194	583	5,268
2017	0	124	51,945	52,880	6,519	0	162	238,858	287,395	43,779	245
2018	0	180	9,217	4,577	61	0	358	17,951	12,254	2,117	2,537
TOTAL	0	305	71,181	109,997	17,531	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	(7,466)	(17,148)	33	
TOTAL LOSS	345,713	701,935	18,961	
EXPENSED LOSSES	40,246	80,492	7,434	
CREDIBILITY	0.01	0.03	0.04	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	1.000	2.030	0.055
INDICATED (POST-TEST)	0.999	2.028	0.055
PRESENT ON RATE LEVEL DERIVED BY FORMULA	0.094	0.188	0.017
UNDERLYING PRESENT RATE	0.103	0.243	0.019
PROPOSED	0.116	0.233	0.022
PROPOSED	0.103	0.243	0.019

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	0.70	0.58	0.50	+ 0.49	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	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	(1,664)	(1,016)	2	
TOTAL LOSS	0	0	2	
EXPENSED LOSSES	9,124	4,575	455	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	3.645	1.828	0.182	5.655
DERIVED BY FORMULA	3.645	1.828	0.182	5.655
UNDERLYING PRESENT RATE	4.517	2.265	0.225	7.007
PROPOSED	3.645	1.828	0.182	5.655

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	7.552
IND. RATE				7.55	MINIMUM PREMIUM	2,000
MAN. RATE	11.14	10.21	9.45	+ 7.55	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	(725)	(202)	0	
TOTAL LOSS	0	0	0	
EXPENSED LOSSES	4,162	855	103	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	1.080	0.222	0.027	1.328
DERIVED BY FORMULA	1.080	0.222	0.027	1.328
UNDERLYING PRESENT RATE	1.338	0.275	0.033	1.646
PROPOSED	1.080	0.222	0.027	1.328

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1,773
IND. RATE				1.77	MINIMUM PREMIUM	845
MAN. RATE	2.80	2.47	2.22	+ 1.77	PRESENT	1,170

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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	(112)	(65)	1	
TOTAL LOSSES	0	0	1	
EXPENSED LOSSES	649	418	132	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.317	0.205	0.065	0.586
DERIVED BY FORMULA	0.317	0.205	0.065	0.586
UNDERLYING PRESENT RATE	0.393	0.253	0.080	0.727
PROPOSED	0.317	0.204	0.065	0.586

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.783
IND. RATE				0.78	MINIMUM PREMIUM	555
MAN. RATE	1.22	1.10	0.98	+ 0.78	PRESENT	660

+ 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	(35,623)	(4,965)	34	
TOTAL LOSS	514,680	0	34	
EXPENSED LOSSES	200,495	21,816	9,609	
CREDIBILITY	0.01	0.03	0.03	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM INDICATED (PRE-TEST)	1.942	0.000	0.000
INDICATED (POST-TEST)	1.939	0.000	0.000
PRESENT ON RATE LEVEL DERIVED BY FORMULA	0.610	0.066	0.029
UNDERLYING PRESENT RATE	0.624	0.064	0.028
PROPOSED	0.624	0.064	0.028

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.957
IND. RATE				0.96	MINIMUM PREMIUM	610
MAN. RATE	1.48	1.33	1.18	+ 0.96	PRESENT	660

+ 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	0	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

POLICY YEAR	REPORTED LOSSES										
	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	10,934	0	0	6,589

POLICY YEAR	TRANSLATED LOSSES										
	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	2,500	0	8	11,307	13,791	1,162	261
2018	44	1,364	28,060	10,582	13,775	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	(151,459)	(30,714)	97	
TOTAL LOSS	0	37,827	8,892	
EXPENSED LOSSES	815,156	146,871	19,963	
CREDIBILITY	0.01	0.04	0.05	

	IND. RATE (PRE-TEST)	IND. RATE (POST-TEST)	PRESENT ON RATE LEVEL	DERIVED BY FORMULA	UNDERLYING PRESENT RATE	PROPOSED
	0.000	0.080	0.019	0.098	0.000	0.080
	0.000	0.080	0.019	0.098	1.386	0.250
	1.372	0.243	0.033	1.648	1.717	0.309
	1.372	0.243	0.033	1.648	1.372	0.243

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	TOTAL
IND. RATE				2.20	MINIMUM PREMIUM	970
MAN. RATE	3.48	3.14	2.79	+ 2.20	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	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	1	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	16,810	26,950	42,514
2015	0	0	708,131	0	56,467	0	0	15,842	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	5,970	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	16,892	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	16,919	0	0	0	65,581	41,557	45,532
2015	0	0	1,244,746	7,624	68,593	0	0	881,336	12,538	130,336	37,394
2016	0	0	43,551	121,733	10,416	0	0	51,798	172,877	297,336	40,134
2017	0	4,940	163,803	12,829	54,410	0	4,917	168,586	18,296	81,329	48,109
2018	55	2,149	57,770	24,499	18,715	195	7,434	107,577	62,900	61,159	27,973
TOTAL	55	7,089	1,509,871	201,447	139,835	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	(410,715)	(405,825)	969	
TOTAL LOSS	2,328,144	979,360	200,111	
EXPENSED LOSSES	2,337,049	1,811,343	249,840	
CREDIBILITY	0.04	0.12	0.14	

	IND. RATE	MINIMUM PREMIUM	PRESENT
PURE PREMIUM			
INDICATED (PRE-TEST)	0.895	0.376	0.077
INDICATED (POST-TEST)	0.894	0.376	0.077
PRESENT ON RATE LEVEL	0.725	0.562	0.078
DERIVED BY FORMULA	0.732	0.540	0.077
UNDERLYING PRESENT RATE	0.898	0.696	0.096
PROPOSED	0.732	0.540	0.077

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	1.801
IND. RATE				1.80	MINIMUM PREMIUM	850
MAN. RATE	2.67	2.50	2.28	+ 1.80	PRESENT	975

+ 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	(114)	(231)	0	
TOTAL LOSSES	0	0	0	
EXPENSED LOSSES	652	980	75	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL DERIVED BY FORMULA	0.169	0.254	0.019	0.443
UNDERLYING PRESENT RATE	0.210	0.315	0.024	0.549
PROPOSED	0.169	0.254	0.019	0.443

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.592
IND. RATE				0.59	MINIMUM PREMIUM	500
MAN. RATE	0.93	0.82	0.74	+ 0.59	PRESENT	-

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	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	(36)	(7)	0	
TOTAL LOSS	0	0	0	
EXPENSED LOSSES	207	47	3	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.101	0.023	0.002	0.126
DERIVED BY FORMULA	0.101	0.023	0.002	0.126
UNDERLYING PRESENT RATE	0.126	0.028	0.002	0.156
PROPOSED	0.102	0.023	0.002	0.126

YEAR	12-1-18	12-1-19	12-1-20	12-1-21	IND. RATE	0.168
IND. RATE				0.17	MINIMUM PREMIUM	380
MAN. RATE	0.26	0.24	0.21	+ 0.17	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
<b>TOTAL</b>	<b>129</b>	<b>0</b>	<b>0.000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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
<b>TOTAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(923)	(1)	0	
TOTAL LOSS	0	0	0	
EXPENSED LOSSES	9,563	2	0	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUM				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	59.827	0.012	0.000	59.839
DERIVED BY FORMULA	59.827	0.012	0.000	59.839
UNDERLYING PRESENT RATE	74.136	0.014	0.000	74.150
PROPOSED	59.827	0.012	0.000	59.839

YEAR	12-1-12	12-1-13	12-1-14	12-1-21	IND. RATE	79.909
IND. RATE				79.91	MINIMUM PREMIUM	2,000
MAN. RATE	100.00	100.00	100.00	+ 79.91	PRESENT	

+ PROPOSED