

**DELAWARE COMPENSATION RATING BUREAU, INC.**

DECEMBER 1, 2022 F-CLASS RATE FILING

OTHER SUPPORTING F-CLASSIFICATION EXHIBITS

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**Delaware F-Class Rate Revision**  
**Proposed Effective December 1, 2022**

**Calculation of Composite Pure Premium Multiplier**

<b>Item</b>	<b>Total</b>
(1) Pure Premium Test Correction Factor	0.9981
(2) Off-Balance Factor (Collectible Prem Ratio)	0.9340
(3) Expense Provision ( = 1 / 0.7304 )	1.3691
(4) Effect of 10/1/23 Benefit Change	1.0007
(5) Rate Test Correction Factor	1.0039
(6) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)*(5)	1.2822

## CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Delaware experience for Manual Years 2015 through 2019 were translated using composite multipliers, yielding an average claim value of \$0.00. A value of \$1,051,951 was selected based on a review of Delaware State Act coverage experience as reported in the 12/1/22 Residual Market Rate and Voluntary Loss Cost Filing. Using twice the value as unity and using the indicated Hazard Group Relativities produced the following results:

Hazard Group	Hazard Group Relativities *	Per Claim Limit (2) * \$ 1,051,951	Per Accident Limit (3) * 2
(1)	(2)	(3)	(4)
A	0.72	757,405	1,514,809
B	0.81	852,080	1,704,161
C	0.91	957,275	1,914,551
D	1.03	1,083,510	2,167,019
E	1.17	1,230,783	2,461,565
F	1.32	1,388,575	2,777,151
G	1.49	1,567,407	3,134,814

@ From Delaware State Act Coverage Rate & Loss Cost filing proposal effective 12/1/22.

## CREDIBILITY

The classification relativity criteria for 100 percent credibility for the various categories of loss are as follows:

Serious: 175 \* Average Cost of Serious Case (including Medical)  
 Non-Serious: 500 \* Average Cost of Non-Serious Case (including Medical)  
 Medical: 10 Percent of the Non-Serious

The following calculations are based on the figures in Table V, Section B.

	No. Cases	INDEMNITY AMOUNT	MEDICAL AMOUNT	TOTAL AMOUNT	AVERAGE COST (4) / (1)
	(1)	(2)	(3)	(4)	(5)
Death	0	0	0	0	0
Permanent Total	0	0	0	0	0
Major	0	0	0	0	0
Total Serious	0	0	0	0	0
Minor	3	942	796	1,738	579
Temporary	6	251	1,266	1,517	253
Total Non-Serious	9	1,193	2,062	3,255	362

Accordingly, the criteria for 100 percent credibility will be: Selected @

Serious: 175 *	-	0	184,091,425
Non-Serious: 500 *	362	181,000	20,365,500
Medical: .10 *	181,000	18,100	2,036,550

@ From Delaware State Act Coverage Rate & Loss Cost filing proposal effective 12/1/22.

## EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	182,712,536	20,212,958	2,021,296
0.99	179,965,144	19,909,022	1,990,902
0.98	177,231,661	19,606,625	1,960,663
0.97	174,512,159	19,305,774	1,930,577
0.96	171,806,709	19,006,478	1,900,648
0.95	169,115,384	18,708,744	1,870,874
0.94	166,438,260	18,412,582	1,841,258
0.93	163,775,411	18,117,999	1,811,800
0.92	161,126,916	17,825,003	1,782,500
0.91	158,492,852	17,533,605	1,753,361
0.90	155,873,299	17,243,811	1,724,381
0.89	153,268,337	16,955,632	1,695,563
0.88	150,678,049	16,669,076	1,666,908
0.87	148,102,519	16,384,152	1,638,415
0.86	145,541,831	16,100,871	1,610,087
0.85	142,996,073	15,819,241	1,581,924
0.84	140,465,331	15,539,272	1,553,927
0.83	137,949,697	15,260,975	1,526,098
0.82	135,449,260	14,984,359	1,498,436
0.81	132,964,115	14,709,435	1,470,944
0.80	130,494,355	14,436,212	1,443,621
0.79	128,040,078	14,164,703	1,416,470
0.78	125,601,382	13,894,917	1,389,492
0.77	123,178,366	13,626,866	1,362,687
0.76	120,771,133	13,360,560	1,336,056
0.75	118,379,788	13,096,013	1,309,601
0.74	116,004,436	12,833,235	1,283,324
0.73	113,645,186	12,572,238	1,257,224
0.72	111,302,149	12,313,034	1,231,303
0.71	108,975,438	12,055,637	1,205,564
0.70	106,665,167	11,800,058	1,180,006
0.69	104,371,456	11,546,312	1,154,631
0.68	102,094,424	11,294,410	1,129,441
0.67	99,834,194	11,044,368	1,104,437
0.66	97,590,893	10,796,198	1,079,620
0.65	95,364,649	10,549,915	1,054,992
0.64	93,155,594	10,305,533	1,030,553
0.63	90,963,863	10,063,069	1,006,307
0.62	88,789,594	9,822,535	982,254
0.61	86,632,928	9,583,950	958,395
0.60	84,494,010	9,347,328	934,733
0.59	82,372,989	9,112,685	911,269
0.58	80,270,017	8,880,039	888,004
0.57	78,185,250	8,649,408	864,941
0.56	76,118,849	8,420,808	842,081
0.55	74,070,979	8,194,258	819,426
0.54	72,041,809	7,969,777	796,978
0.53	70,031,512	7,747,383	774,738
0.52	68,040,269	7,527,098	752,710
0.51	66,068,262	7,308,940	730,894
0.50	64,115,682	7,092,932	709,293
0.49	62,182,723	6,879,095	687,910
0.48	60,269,588	6,667,450	666,745
0.47	58,376,484	6,458,021	645,802
0.46	56,503,624	6,250,832	625,083
0.45	54,651,231	6,045,908	604,591
0.44	52,819,533	5,843,272	584,327

## EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.43	51,008,767	5,642,952	564,295
0.42	49,219,178	5,444,975	544,498
0.41	47,451,018	5,249,369	524,937
0.40	45,704,553	5,056,162	505,616
0.39	43,980,053	4,865,386	486,539
0.38	42,277,803	4,677,071	467,707
0.37	40,598,098	4,491,250	449,125
0.36	38,941,244	4,307,957	430,796
0.35	37,307,562	4,127,228	412,723
0.34	35,697,384	3,949,098	394,910
0.33	34,111,060	3,773,608	377,361
0.32	32,548,953	3,600,797	360,080
0.31	31,011,445	3,430,707	343,071
0.30	29,498,936	3,263,382	326,338
0.29	28,011,847	3,098,870	309,887
0.28	26,550,619	2,937,218	293,722
0.27	25,115,720	2,778,480	277,848
0.26	23,707,641	2,622,708	262,271
0.25	22,326,904	2,469,961	246,996
0.24	20,974,061	2,320,300	232,030
0.23	19,649,700	2,173,790	217,379
0.22	18,354,448	2,030,500	203,050
0.21	17,088,974	1,890,504	189,050
0.20	15,853,996	1,753,882	175,388
0.19	14,650,287	1,620,719	162,072
0.18	13,478,682	1,491,108	149,111
0.17	12,340,086	1,365,148	136,515
0.16	11,235,486	1,242,950	124,295
0.15	10,165,962	1,124,631	112,463
0.14	9,132,706	1,010,325	101,033
0.13	8,137,038	900,177	90,018
0.12	7,180,436	794,351	79,435
0.11	6,264,565	693,031	69,303
0.10	5,391,327	596,427	59,643
0.09	4,562,914	504,782	50,478
0.08	3,781,899	418,381	41,838
0.07	3,051,355	337,563	33,756
0.06	2,375,047	262,745	26,275
0.05	1,757,735	194,454	19,445
0.04	1,205,716	133,385	13,339
0.03	727,887	80,524	8,052
0.02	338,305	37,426	3,743
0.01	65,113	7,204	720
0.00	0	0	0

## Classification Credibility Table

### Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

A)	Five Year Payroll (00's)		
	892,053,260		
B)	Five Year Expected Losses *		
	Serious	Non-Serious	Medical Only
	391,403,088	282,994,956	36,897,634
C) =A/B	Ratio Payroll to Expected Loss		
	Serious	Non-Serious	Medical Only
	2.2791	3.1522	24.1764

\* Expected losses associated with payroll based classifications only

# **PAYROLL CREDIBILITY TABLE (IN 00'S)**

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	416,420,141	63,715,286	48,867,661
0.99	410,158,560	62,757,219	48,132,843
0.98	403,928,679	61,804,003	47,401,773
0.97	397,730,662	60,855,661	46,674,402
0.96	391,564,670	59,912,220	45,950,826
0.95	385,430,872	58,973,703	45,230,998
0.94	379,329,438	58,040,141	44,514,990
0.93	373,260,539	57,111,556	43,802,802
0.92	367,224,354	56,187,974	43,094,433
0.91	361,221,059	55,269,430	42,389,957
0.90	355,250,836	54,355,941	41,689,325
0.89	349,313,867	53,447,543	40,992,609
0.88	343,410,341	52,544,261	40,299,835
0.87	337,540,451	51,646,124	39,610,976
0.86	331,704,387	50,753,166	38,926,107
0.85	325,902,350	49,865,411	38,245,227
0.84	320,134,536	48,982,893	37,568,361
0.83	314,401,154	48,105,645	36,895,556
0.82	308,702,408	47,233,696	36,226,788
0.81	303,038,514	46,367,081	35,562,131
0.80	297,409,684	45,505,827	34,901,559
0.79	291,816,142	44,649,977	34,245,145
0.78	286,258,110	43,799,557	33,592,914
0.77	280,735,814	42,954,607	32,944,866
0.76	275,249,489	42,115,157	32,301,024
0.75	269,799,375	41,281,252	31,661,438
0.74	264,385,710	40,452,923	31,026,154
0.73	259,008,743	39,630,209	30,395,150
0.72	253,668,728	38,813,146	29,768,474
0.71	248,365,921	38,001,779	29,146,197
0.70	243,100,582	37,196,143	28,528,297
0.69	237,872,985	36,396,285	27,914,821
0.68	232,683,402	35,602,239	27,305,817
0.67	227,532,112	34,814,057	26,701,311
0.66	222,419,404	34,031,775	26,101,325
0.65	217,345,572	33,255,442	25,505,909
0.64	212,310,914	32,485,101	24,915,062
0.63	207,315,740	31,720,806	24,328,881
0.62	202,360,364	30,962,595	23,747,366
0.61	197,445,106	30,210,527	23,170,541
0.60	192,570,298	29,464,647	22,598,479
0.59	187,736,279	28,725,006	22,031,204
0.58	182,943,396	27,991,659	21,468,740
0.57	178,192,003	27,264,664	20,911,160
0.56	173,482,469	26,544,071	20,358,487
0.55	168,815,168	25,829,940	19,810,771
0.54	164,190,487	25,122,331	19,268,059
0.53	159,608,819	24,421,301	18,730,376
0.52	155,070,577	23,726,918	18,197,818
0.51	150,576,176	23,039,241	17,670,386
0.50	146,126,051	22,358,340	17,148,151
0.49	141,720,644	21,684,283	16,631,187
0.48	137,360,418	21,017,136	16,119,494
0.47	133,045,845	20,356,974	15,613,167
0.46	128,777,409	19,703,873	15,112,257
0.45	124,555,621	19,057,911	14,616,834



# **PAYROLL CREDIBILITY TABLE (IN 00'S)**

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	120,380,998	18,419,162	14,126,923
0.43	116,254,081	17,787,713	13,642,622
0.42	112,175,429	17,163,650	13,164,001
0.41	108,145,615	16,547,061	12,691,087
0.40	104,165,247	15,938,034	12,223,975
0.39	100,234,939	15,336,670	11,762,761
0.38	96,355,341	14,743,063	11,307,472
0.37	92,527,125	14,157,318	10,858,226
0.36	88,750,989	13,579,542	10,415,096
0.35	85,027,665	13,009,848	9,978,156
0.34	81,357,908	12,448,347	9,547,502
0.33	77,742,517	11,895,167	9,123,230
0.32	74,182,319	11,350,432	8,705,438
0.31	70,678,184	10,814,275	8,294,222
0.30	67,231,025	10,286,833	7,889,678
0.29	63,841,800	9,768,258	7,491,952
0.28	60,511,516	9,258,699	7,101,141
0.27	57,241,237	8,758,325	6,717,364
0.26	54,032,085	8,267,300	6,340,769
0.25	50,885,247	7,785,811	5,971,474
0.24	47,801,982	7,314,050	5,609,650
0.23	44,783,631	6,852,221	5,255,442
0.22	41,831,622	6,400,542	4,909,018
0.21	38,947,481	5,959,247	4,570,548
0.20	36,132,842	5,528,587	4,240,250
0.19	33,389,469	5,108,830	3,918,318
0.18	30,719,264	4,700,271	3,604,967
0.17	28,124,290	4,303,220	3,300,441
0.16	25,606,796	3,918,027	3,005,006
0.15	23,169,244	3,545,062	2,718,950
0.14	20,814,350	3,184,746	2,442,614
0.13	18,545,123	2,837,538	2,176,311
0.12	16,364,932	2,503,953	1,920,452
0.11	14,277,570	2,184,572	1,675,497
0.10	12,287,373	1,880,057	1,441,953
0.09	10,399,337	1,591,174	1,220,376
0.08	8,619,326	1,318,821	1,011,492
0.07	6,954,343	1,064,066	816,099
0.06	5,412,970	828,225	635,235
0.05	4,006,054	612,958	470,110
0.04	2,747,947	420,456	322,489
0.03	1,658,927	253,828	194,668
0.02	771,031	117,974	90,492
0.01	148,399	22,708	17,407
0.00	0	0	0

**TABLE V**  
**Total Experience All Industries - Policy Years 2015 - 2019**

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death		Permanent Total		Major Perm Partial		Minor Perm Partial		Temporary Total		Medical	Pure Premium (15)
			No. (4)	Amounts (in 100's) (5)	No. (6)	Amounts (in 100's) (7)	No. (8)	Amounts (in 100's) (9)	No. (10)	Amounts (in 100's) (11)	No. (12)	Amounts (in 100's) (13)	Amounts (in 100's) (14)	
A. LOSS EXPERIENCE AS REPORTED														
2015	3,882	46,820	0	0	0	0	0	0	1	271	0	0	197	1.206
2016	3,163	4,402	0	0	0	0	0	0	0	0	2	9	35	0.139
2017	3,826	39,510	0	0	0	0	0	0	1	200	0	0	195	1.033
2018	3,536	106,843	0	0	0	0	0	0	1	243	3	93	733	3.022
2019	3,568	31,823	0	0	0	0	0	0	0	0	1	62	256	0.892
Total	17,974	229,398	0	0	0	0	0	0	3	715	6	163	1,416	1.276
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2015	3,882	59,664	0	0	0	0	0	0	1	346	0	0	250	1.537
2016	3,163	5,659	0	0	0	0	0	0	0	0	2	11	45	0.179
2017	3,826	51,544	0	0	0	0	0	0	1	260	0	0	255	1.347
2018	3,536	150,884	0	0	0	0	0	0	1	336	3	130	1,043	4.267
2019	3,568	58,127	0	0	0	0	0	0	0	0	1	110	472	1.629
Total	17,974	325,877	0	0	0	0	0	0	3	942	6	251	2,065	1.813
Pure Premium		1.813		0.000		0.000		0.000		0.524		0.140	1.149	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2015	3,882	59,664	0	0	0	0	0	0	1	346	0	0	250	1.537
2016	3,163	5,659	0	0	0	0	0	0	0	0	2	11	45	0.179
2017	3,826	51,544	0	0	0	0	0	0	1	260	0	0	255	1.347
2018	3,536	150,884	0	0	0	0	0	0	1	336	3	130	1,043	4.267
2019	3,568	58,127	0	0	0	0	0	0	0	0	1	110	472	1.629
Total	17,974	325,877	0	0	0	0	0	0	3	942	6	251	2,065	1.813
Pure Premium		1.813		0.000		0.000		0.000		0.524		0.140	1.149	

**TABLE V**  
**Total Medical Experience All Industries - Policy Years 2015 - 2019**

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	Death No. (4)	Amounts (in 100's) (5)	Permanent Total No. (6)	Amounts (in 100's) (7)	Major Perm Partial No. (8)	Amounts (in 100's) (9)	Minor Perm Partial No. (10)	Amounts (in 100's) (11)	Temporary Total No. (12)	Amounts (in 100's) (13)	Medical Only Amounts (in 100's) (14)	Pure Premium (15)
<b>A. LOSS EXPERIENCE AS REPORTED</b>														
2015	3,882	19,685	0	0	0	0	0	0	1	197	0	0	0	0.507
2016	3,163	3,547	0	0	0	0	0	0	0	0	2	35	0	0.112
2017	3,826	19,489	0	0	0	0	0	0	1	192	0	0	2	0.509
2018	3,536	73,293	0	0	0	0	0	0	1	207	3	526	0	2.073
2019	3,568	25,581	0	0	0	0	0	0	0	0	1	256	0	0.717
Total	17,974	141,595	0	0	0	0	0	0	3	596	6	818	2	0.788
<b>B. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)</b>														
2015	3,882	25,039	0	0	0	0	0	0	1	250	0	0	0	0.645
2016	3,163	4,539	0	0	0	0	0	0	0	0	2	45	0	0.144
2017	3,826	25,508	0	0	0	0	0	0	1	252	0	0	3	0.667
2018	3,536	104,284	0	0	0	0	0	0	1	294	3	749	0	2.949
2019	3,568	47,168	0	0	0	0	0	0	0	0	1	472	0	1.322
Total	17,974	206,537	0	0	0	0	0	0	3	796	6	1,266	3	1.149
Pure Premium		1.149		0.000		0.000		0.000		0.443		0.704	0.002	
<b>C. REPORTED PAYROLLS, TRANSLATED LOSSES &amp; PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)</b>														
2015	3,882	25,039	0	0	0	0	0	0	1	250	0	0	0	0.645
2016	3,163	4,539	0	0	0	0	0	0	0	0	2	45	0	0.144
2017	3,826	25,508	0	0	0	0	0	0	1	252	0	0	3	0.667
2018	3,536	104,284	0	0	0	0	0	0	1	294	3	749	0	2.949
2019	3,568	47,168	0	0	0	0	0	0	0	0	1	472	0	1.322
Total	17,974	206,537	0	0	0	0	0	0	3	796	6	1,266	3	1.149
Pure Premium		1.149		0.000		0.000		0.000		0.443		0.704	0.002	

**DELAWARE COMPENSATION RATING BUREAU, INC.**  
**DECEMBER 1, 2022 F-CLASS RATE FILING**  
**RATE SELECTIONS**

<u>Code</u>	<u>Selection</u>	<u>Basis for Rate Selection</u>
6824F	9.45	Based on Filing Exhibit 10, Derivation of F-Class Rates and Loss Costs
6826F	7.53	Based on Filing Exhibit 10, Derivation of F-Class Rates and Loss Costs
6843F	10.50	Based on Filing Exhibit 10, Derivation of F-Class Rates and Loss Costs
6872F	12.49	Based on Filing Exhibit 10, Derivation of F-Class Rates and Loss Costs
7309F	25.26	Based on Filing Exhibit 10, Derivation of F-Class Rates and Loss Costs
7313F	9.34	Based on Filing Exhibit 10, Derivation of F-Class Rates and Loss Costs
7317F	19.66	Based on Filing Exhibit 10, Derivation of F-Class Rates and Loss Costs
7327F	17.19	Based on Filing Exhibit 10, Derivation of F-Class Rates and Loss Costs
7366F	8.33	Based on Filing Exhibit 10, Derivation of F-Class Rates and Loss Costs
8709F	3.33	Based on Filing Exhibit 10, Derivation of F-Class Rates and Loss Costs
8726F	3.29	Based on Filing Exhibit 10, Derivation of F-Class Rates and Loss Costs

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	0	0	0.000			0	0	0	0	0	0
2016	49	1,214	2.478			0	0	0	0	1	1
2017	0	0	0.000			0	0	0	0	0	0
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
TOTAL	49	1,214	2.478			0	0	0	0	1	1

## REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	453	0	0	0	0	761	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	453	0	0	0	0	761	0

## TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	594	0	0	0	0	974	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	594	0	0	0	0	974	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	1,567	0	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	1,567	0	
EXPECTED LOSSES	1,974	1,169	51	
CREDIBILITY	0.00	0.00	0.00	

## PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	3.199	0.000	3.199
INDICATED (POST-TEST)	0.000	8.104	0.000	8.104
PRESENT ON RATE LEVEL	4.100	2.427	0.106	6.634
DERIVED BY FORMULA	4.100	2.427	0.106	6.634
UNDERLYING PRESENT RATE	4.030	2.385	0.105	6.519
PROPOSED	4.100	2.427	0.106	6.634

YEAR	12-1-17	6-1-18	12-1-20	12-1-22	IND. RATE	8.506
IND. RATE				8.51		
MAN. RATE	7.17	6.93	9.08	+ 8.51		

+ PROPOSED

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

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

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

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

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	3.538	2.164	0.092	5.794
DERIVED BY FORMULA	3.538	2.164	0.092	5.794
UNDERLYING PRESENT RATE	3.477	2.126	0.091	5.694
PROPOSED	3.538	2.164	0.092	5.794

YEAR	12-1-17	6-1-18	12-1-20	12-1-22	IND. RATE	7.429
IND. RATE				7.43		
MAN. RATE	7.26	7.01	7.93	+ 7.43		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	0	0	0.000			0	0	0	0	0	0
2016	0	0	0.000			0	0	0	0	0	0
2017	10	0	0.000			0	0	0	0	0	0
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
TOTAL	10	0	0.000			0	0	0	0	0	0

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	433	270	14	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	4.408	2.753	0.138	7.299
DERIVED BY FORMULA	4.408	2.753	0.138	7.299
UNDERLYING PRESENT RATE	4.332	2.705	0.136	7.173
PROPOSED	4.408	2.753	0.138	7.299

YEAR	12-1-17	6-1-18	12-1-20	12-1-22	IND. RATE	9.359
IND. RATE				9.36		
MAN. RATE	8.16	7.88	9.99	+ 9.36		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	0	0	0.000			0	0	0	0	0	0
2016	0	0	0.000			0	0	0	0	0	0
2017	13	0	0.000			0	0	0	0	0	0
2018	17	0	0.000			0	0	0	0	0	0
2019	10	0	0.000			0	0	0	0	0	0
TOTAL	40	0	0.000			0	0	0	0	0	0

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	2,171	1,325	56	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	5.523	3.372	0.143	9.038
DERIVED BY FORMULA	5.523	3.372	0.143	9.038
UNDERLYING PRESENT RATE	5.428	3.313	0.141	8.882
PROPOSED	5.523	3.372	0.143	9.038

YEAR	12-1-17	6-1-18	12-1-20	12-1-22	IND. RATE	11.588
IND. RATE				11.59		
MAN. RATE	10.27	9.92	12.37	+ 11.59		

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	1,351	0	0.000			0	0	0	0	0	0
2016	860	0	0.000			0	0	0	0	0	0
2017	1,397	39,510	2.828			0	0	0	1	0	1
2018	1,080	0	0.000			0	0	0	0	0	0
2019	748	0	0.000			0	0	0	0	0	0
TOTAL	5,436	39,510	0.727			0	0	0	1	0	1

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	20,021	0	0	0	0	19,246	0	243
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	20,021	0	0	0	0	19,246	0	243

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	26,037	0	0	0	0	25,199	0	308
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	26,037	0	0	0	0	25,199	0	308

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	51,236	308	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	51,236	308	
EXPECTED LOSSES	668,896	423,044	16,915	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.943	0.006	0.948
INDICATED (POST-TEST)	0.000	2.388	0.566	2.954
PRESENT ON RATE LEVEL	12.522	7.919	0.317	20.757
DERIVED BY FORMULA	12.522	7.864	0.319	20.705
UNDERLYING PRESENT RATE	12.305	7.782	0.311	20.398
PROPOSED	12.522	7.864	0.319	20.705

YEAR	12-1-17	6-1-18	12-1-20	12-1-22	IND. RATE	26.547
IND. RATE				26.55		
MAN. RATE	28.59	27.62	28.41	+ 26.55		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	415	0	0.000			0	0	0	0	0	0
2016	12	0	0.000			0	0	0	0	0	0
2017	12	0	0.000			0	0	0	0	0	0
2018	151	0	0.000			0	0	0	0	0	0
2019	46	0	0.000			0	0	0	0	0	0
TOTAL	636	0	0.000			0	0	0	0	0	0

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	29,164	17,476	760	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	4.666	2.796	0.122	7.584
DERIVED BY FORMULA	4.666	2.796	0.122	7.584
UNDERLYING PRESENT RATE	4.586	2.748	0.119	7.453
PROPOSED	4.666	2.796	0.122	7.584

YEAR	12-1-17	6-1-18	12-1-20	12-1-22	IND. RATE	9.724
IND. RATE				9.72		
MAN. RATE	10.39	10.04	10.38	+ 9.72		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	689	0	0.000			0	0	0	0	0	0
2016	468	3,188	0.681			0	0	0	0	1	1
2017	664	0	0.000			0	0	0	0	0	0
2018	731	138,666	18.969			0	0	0	1	4	5
2019	998	0	0.000			0	0	0	0	0	0
TOTAL	3,550	141,854	3.996			0	0	0	1	5	6

## REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	402	0	0	0	0	2,786	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	24,298	15,494	0	0	0	20,670	78,204	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	24,298	15,896	0	0	0	20,670	80,990	0

## TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	527	0	0	0	0	3,565	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	33,582	21,800	0	0	0	29,409	111,269	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	33,582	22,327	0	0	0	29,409	114,834	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	200,152	0	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	200,152	0	
EXPECTED LOSSES	344,620	206,841	8,788	
CREDIBILITY	0.00	0.01	0.01	

## PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	5.638	0.000	5.638
INDICATED (POST-TEST)	0.000	14.284	0.000	14.284
PRESENT ON RATE LEVEL	9.878	5.929	0.252	16.059
DERIVED BY FORMULA	9.878	6.013	0.249	16.140
UNDERLYING PRESENT RATE	9.708	5.826	0.248	15.782
PROPOSED	9.829	5.982	0.248	16.059

YEAR	12-1-17	6-1-18	12-1-20	12-1-22	IND. RATE	20.591
IND. RATE				20.59		
MAN. RATE	22.09	21.34	21.98	+ 20.59		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	2	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	107	0	0.000			0	0	0	0	0	0
2019	46	0	0.000			0	0	0	0	0	0
TOTAL	155	0	0.000			0	0	0	0	0	0

## REPORTED LOSSES

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

## TRANSLATED LOSSES

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	10,235	6,108	261	
CREDIBILITY	0.00	0.00	0.00	

## PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	6.720	4.010	0.172	10.901
DERIVED BY FORMULA	6.720	4.010	0.172	10.901
UNDERLYING PRESENT RATE	6.604	3.940	0.169	10.713
PROPOSED	6.720	4.010	0.172	10.901

YEAR	12-1-17	6-1-18	12-1-20	12-1-22	IND. RATE	13.977
IND. RATE				13.98		
MAN. RATE	11.79	11.39	14.92	+ 13.98		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	901	0	0.000			0	0	0	0	0	0
2016	1,197	0	0.000			0	0	0	0	0	0
2017	1,101	0	0.000			0	0	0	0	0	0
2018	884	0	0.000			0	0	0	0	0	0
2019	996	0	0.000			0	0	0	0	0	0
TOTAL	5,079	0	0.000			0	0	0	0	0	0

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	155,088	96,146	4,037	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	3.107	1.926	0.081	5.114
DERIVED BY FORMULA	3.107	1.907	0.080	5.094
UNDERLYING PRESENT RATE	3.054	1.893	0.079	5.026
PROPOSED	3.107	1.907	0.080	5.094

YEAR	12-1-17	6-1-18	12-1-20	12-1-22	IND. RATE	6.532
IND. RATE				6.53		
MAN. RATE	5.53	5.34	7.00	+ 6.53		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	79	46,820	59,266			0	0	0	1	0	1
2016	86	0	0.000			0	0	0	0	0	0
2017	148	0	0.000			0	0	0	0	0	0
2018	135	0	0.000			0	0	0	0	0	0
2019	202	0	0.000			0	0	0	0	0	0
TOTAL	650	46,820	7,203			0	0	0	1	0	1

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	27,135	0	0	0	0	19,685	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	27,135	0	0	0	0	19,685	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	34,624	0	0	0	0	25,039	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	34,624	0	0	0	0	25,039	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	59,664	0	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	59,664	0	
EXPECTED LOSSES	7,964	4,904	200	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	9.179	0.000	9.179
INDICATED (POST-TEST)	0.000	23.255	0.000	23.255
PRESENT ON RATE LEVEL	1.247	0.768	0.031	2.046
DERIVED BY FORMULA	1.247	0.768	0.031	2.046
UNDERLYING PRESENT RATE	1.225	0.755	0.031	2.010
PROPOSED	1.247	0.768	0.031	2.046

YEAR	12-1-17	6-1-18	12-1-20	12-1-22	IND. RATE	2.623
IND. RATE				2.62		
MAN. RATE	2.21	2.14	2.80	+ 2.62		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	445	0	0.000			0	0	0	0	0	0
2016	491	0	0.000			0	0	0	0	0	0
2017	481	0	0.000			0	0	0	0	0	0
2018	430	0	0.000			0	0	0	0	0	0
2019	522	0	0.000			0	0	0	0	0	0
TOTAL	2,369	0	0.000			0	0	0	0	0	0

## REPORTED LOSSES

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

## TRANSLATED LOSSES

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	35,317	21,097	908	
CREDIBILITY	0.00	0.01	0.01	

## PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	1.517	0.906	0.039	2.462
DERIVED BY FORMULA	1.517	0.897	0.039	2.453
UNDERLYING PRESENT RATE	1.491	0.891	0.038	2.420
PROPOSED	1.517	0.897	0.039	2.453

YEAR	12-1-17	6-1-18	12-1-20	12-1-22	IND. RATE	3.145
IND. RATE				3.14		
MAN. RATE	3.00	2.90	3.37	+ 3.14		

+ PROPOSED