

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013													
2014													
2015													
2016	49	1,214	2.477									1	1
2017													
TOTAL	49	1,214	2.478									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2016					453					761	
TOTAL					453					761	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2016					863					3,079	
TOTAL					863					3,079	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		3,942		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.		-870		
TOTAL LOSSES		3,072		
EXPECTED LOSSES	1,575	932	41	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	6.269	.000	6.269
INDICATED (POST-TEST)	.000	7.548	.000	7.548
PRES. ON RATE LEVEL	3.274	1.938	.085	5.297
DERIVED BY FORMULA	3.274	1.938	.085	5.297
UNDERLYING PRES. RATE	3.214	1.903	.083	5.200
PROPOSED	3.274	1.938	.085	5.297

YEAR	12-1-10	12-1-17	6-1-18	12-1-20	IND. RATE	7.381
IND. RATES				7.38	MINIMUM PREMIUM	
MAN. RATES	7.16	7.17	6.93	+ 7.38	PRESENT	2130

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013													
2014													
2015													
2016													
2017	10												
TOTAL	10												

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
TOTAL												

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
TOTAL												

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.		106		
TOTAL LOSSES		106		
EXPECTED LOSSES	357	223	11	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.060	.000	1.060
INDICATED (POST-TEST)	.000	1.276	.000	1.276
PRES. ON RATE LEVEL	3.637	2.271	.114	6.022
DERIVED BY FORMULA	3.637	2.271	.114	6.022
UNDERLYING PRES. RATE	3.571	2.229	.112	5.912
PROPOSED	3.637	2.271	.114	6.022

YEAR	12-1-10	12-1-17	6-1-18	12-1-20	IND. RATE	8.392
IND. RATES				8.39	MINIMUM PREMIUM	
MAN. RATES	8.15	8.16	7.88	+ 8.39	PRESENT	2385

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013													
2014													
2015													
2016													
2017	13												
TOTAL	13												

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
TOTAL												

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
TOTAL												

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.		171		
TOTAL LOSSES		171		
EXPECTED LOSSES	591	361	15	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.315	.000	1.315
INDICATED (POST-TEST)	.000	1.583	.000	1.583
PRES. ON RATE LEVEL	4.633	2.828	.120	7.581
DERIVED BY FORMULA	4.633	2.828	.120	7.581
UNDERLYING PRES. RATE	4.548	2.776	.119	7.443
PROPOSED	4.633	2.828	.120	7.581

YEAR	12-1-10	12-1-17	6-1-18	12-1-20	IND. RATE	10.564
IND. RATES				10.56	MINIMUM PREMIUM	
MAN. RATES	10.25	10.27	9.92	+ 10.56	PRESENT	2925

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	1,203	608,735	50.601						3	2		5	
2014	1,580												
2015	1,351												
2016	860												
2017	1,397	37,710	2.699							1		1	
TOTAL	6,391	646,445	10.115						3	3		6	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			437,325	18,844				131,956	20,610		
2017				17,822					19,645		243
TOTAL			437,325	36,666				131,956	40,255		243

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			914,446	48,392				231,978	89,674		
2017				40,316					77,239		300
TOTAL			914,446	88,708				231,978	166,913		300

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,146,424	255,621	300	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-66,596	50,175		
TOTAL LOSSES	1,079,828	305,796	300	
EXPECTED LOSSES	797,916	506,103	20,387	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	16.896	4.785	.005	21.686
INDICATED (POST-TEST)	21.103	5.761	.006	26.870
PRES. ON RATE LEVEL	12.717	8.066	.325	21.108
DERIVED BY FORMULA	12.717	8.043	.322	21.082
UNDERLYING PRES. RATE	12.485	7.919	.319	20.723
PROPOSED	12.733	8.053	.322	21.108

YEAR	12-1-10	12-1-17	6-1-18	12-1-20	IND. RATE	29.416
IND. RATES				29.42	MINIMUM PREMIUM	
MAN. RATES	28.51	28.59	27.62	+ 29.42	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	502	21,479	4.278										
2014	546	1,676	.306									1	1
2015	415												
2016	12												
2017	12												
TOTAL	1,487	23,155	1.557									1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											21,479
2014					1,009					667	
TOTAL					1,009					667	21,479

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											26,527
2014					1,932					2,892	
TOTAL					1,932					2,892	26,527

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		4,824	26,527	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,317	5,564		
TOTAL LOSSES		10,388	26,527	
EXPECTED LOSSES	68,922	41,294	1,800	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.699	1.784	2.483
INDICATED (POST-TEST)	.000	.842	2.305	3.147
PRES. ON RATE LEVEL	4.721	2.829	.123	7.673
DERIVED BY FORMULA	4.721	2.829	.123	7.673
UNDERLYING PRES. RATE	4.635	2.777	.121	7.533
PROPOSED	4.721	2.829	.123	7.673

YEAR	12-1-10	12-1-17	6-1-18	12-1-20	IND. RATE	10.693
IND. RATES				10.69	MINIMUM PREMIUM	
MAN. RATES	10.38	10.39	10.04	+ 10.69	PRESENT	2955

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	478												
2014	693												
2015	689												
2016	468	3,188	.681									1	1
2017	664												
TOTAL	2,992	3,188	.107									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2016					402					2,786	
TOTAL					402					2,786	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2016					766					11,274	
TOTAL					766					11,274	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		12,040		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-20,807	16,808		
TOTAL LOSSES		28,848		
EXPECTED LOSSES	293,725	177,754	7,569	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.964	.000	.964
INDICATED (POST-TEST)	.000	1.161	.000	1.161
PRES. ON RATE LEVEL	10.000	6.051	.258	16.309
DERIVED BY FORMULA	10.000	6.002	.255	16.257
UNDERLYING PRES. RATE	9.817	5.941	.253	16.011
PROPOSED	10.000	6.002	.255	16.257

YEAR	12-1-10	12-1-17	6-1-18	12-1-20	IND. RATE	22.655
IND. RATES				22.66	MINIMUM PREMIUM	
MAN. RATES	22.06	22.09	21.34	+ 22.66	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013													
2014	5												
2015	2												
2016													
2017													
TOTAL	7												

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
TOTAL												

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
TOTAL												

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.		98		
TOTAL LOSSES		98		
EXPECTED LOSSES	368	220	10	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.400	.000	1.400
INDICATED (POST-TEST)	.000	1.686	.000	1.686
PRES. ON RATE LEVEL	5.366	3.202	.137	8.705
DERIVED BY FORMULA	5.366	3.202	.137	8.705
UNDERLYING PRES. RATE	5.268	3.144	.134	8.546
PROPOSED	5.366	3.202	.137	8.705

YEAR	12-1-10	12-1-17	6-1-18	12-1-20	IND. RATE	12.131
IND. RATES				12.13	MINIMUM PREMIUM	
MAN. RATES	11.77	11.79	11.39	+ 12.13	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	693	3,756	.541								1		1
2014	142												
2015	97	46,820	48.268								1		1
2016	118												
2017	166												
TOTAL	1,216	50,576	4.159								2		2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				34					3,722		
2015				27,135					19,685		
TOTAL				27,169					23,407		

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				87					16,194		
2015				69,628					85,710		
TOTAL				69,715					101,904		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		171,619		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,008	-1,402		
TOTAL LOSSES		170,217		
EXPECTED LOSSES	11,904	7,333	291	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	13.998	.000	13.998
INDICATED (POST-TEST)	.000	16.854	.000	16.854
PRES. ON RATE LEVEL	.997	.614	.025	1.636
DERIVED BY FORMULA	.997	.614	.025	1.636
UNDERLYING PRES. RATE	.979	.603	.024	1.606
PROPOSED	.997	.614	.025	1.636
YEAR	12-1-10	12-1-17	6-1-18	12-1-20
IND. RATES				2.28
MAN. RATES	2.21	2.21	2.14	+ 2.28
				PRESENT
				860

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	153												
2014	614												
2015	445												
2016	491												
2017	481												
TOTAL	2,184												

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
TOTAL												

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
TOTAL												

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-906	1,403		
TOTAL LOSSES		1,403		
EXPECTED LOSSES	29,178	17,582	765	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.064	.000	.064
INDICATED (POST-TEST)	.000	.077	.000	.077
PRES. ON RATE LEVEL	1.361	.820	.035	2.216
DERIVED BY FORMULA	1.361	.813	.035	2.209
UNDERLYING PRES. RATE	1.336	.805	.035	2.176
PROPOSED	1.361	.813	.035	2.209
YEAR	12-1-10	12-1-17	6-1-18	12-1-20
IND. RATES				3.08
MAN. RATES	3.00	3.00	2.90	+ 3.08

+PROPOSED