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

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

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

	•	_	SERIOUS	NON-SEI	RIOUS	MED. ONLY	TOTAL
TOTAL TRAN	S. LOSSES P	G B			3,942		
TOTAL TRAN	S. LOSSES PO	A A					
IBNR + FREQ	UENCY ADJU	ST.			-870		
TOTAL LOSS	ES				3,072		
EXPECTED L	OSSES		1,57	5	932	41	
CREDIBILITY			.0	0	.00	.00	
PURE PREMI	UMS					<u>,</u>	
INDICAT	ED (PRE-TES	ST)	.00	0	6.269	.000	6.269
INDICAT	ED (POST-TE	ST)	.00	0	7.548	.000	7.548
PRES. C	N RATE LEVE	L	3.27	4	1.938	.085	5.297
DERIVE	D BY FORMUL	Α.	3.27	4	1.938	.085	5.297
UNDERI	YING PRES. I	RATE	3.21	4	1.903	.083	5.200
PROPOS	SED		3.27	4	1.938	.085	5.297
YEAR	12-1-10	12-1-17	6-1-18	12-1-20	IND. R	ATE	7.381
IND. RATES				7.38	MINIMU	JM PREMIUM	
MAN RATES	IAN RATES 716 7			+ 738	PRESE	NT	2130

MANUAL	PAYROLL	TOTAL REPT.	PUR	E PREM.						NI	JMBER OF	CASES		
YEAR	IN THOUS	LOSSES		ORTED					DEATH		MAJOR		TEMP	ALL
2013														
2014														
2015														
2016														
2017	10													
TOTAL	10													
						REP	ORTED LOSSES							
MANUAL				EMNITY					MEDI					
YEAR	DEATH	P.T.	M	AJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR	l	TEMP	MED	ONLY
TOTAL														
TOTAL													_	
		<u> </u>				L	<u> </u>	l						
						TRAN	SLATED LOSSES							
MANUAL			IND	EMNITY					N	MEDICAL				
YEAR	DEATH	P.T.	M	AJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR	2	TEMP	MED	ONLY
TOTAL														
				Т	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL						
		TOTAL TRANS. I	OSSES I	DC B	SERIOUS	NON-SERIOUS	WIED. ONL T	TOTAL						
		TOTAL TRANS. I												
		IBNR + FREQUE				106								
		TOTAL LOSSES		~		106								
		EXPECTED LOSS	SES		357		11							
		CREDIBILITY			.00.		.00							
		PURE PREMIUM	S	l.										
		INDICATED	(PRE-TE	ST)	.000	1.060	.000	1.060						
		INDICATED			.000		.000	1.276						
		PRES. ON F	RATE LEV	EL	3.637		.114	6.022						
		DERIVED B			3.637		.114	6.022						
		UNDERLYII		RATE	3.571		.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. R	ATE	8.392						
		IND. RATES MAN. RATES	8.15			8.39 MINIM + 8.39 PRESI	UM PREMIUM	2385						

+PROPOSED

CODE 6872F

+PROPOSED

MANUAL	PAYROLL	TOTAL REPT.		PREM.						NUMBER OF CASES				
YEAR	IN THOUS	LOSSES	REPC	ORTED					DEATH	P.T.	MAJOR	MINOR	TEMP	ALI
2013														
2014														
2015														
2016														
2017	13													
TOTAL	13													
				<u> </u>										
						REPO	ORTED LOSSES							
IANUAL				MNITY					MEDIC					211117
YEAR	DEATH	P.T.	MA	JOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR		TEMP	MED	. ONLY
TOTAL														
IOIAL														
								•	<u>'</u>				· ·	
IANUAL			INDE	MNITY		TRANS	SLATED LOSSES		М	EDICAL				
YEAR	DEATH	P.T.		JOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR		TEMP	MED	. ONLY
TOTAL														
OTAL														
OTAL					SEDIOLIS	NON-SERIOUS	MED ONLY	TOTAL						
OTAL		TOTAL TRANS LO	OSSES PO	GR	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL						
OTAL		TOTAL TRANS. LO			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL						
OTAL		TOTAL TRANS. LO	SSES PG	A S	SERIOUS		MED. ONLY	TOTAL						
OTAL		TOTAL TRANS. LO	SSES PG	A S	SERIOUS	171	MED. ONLY	TOTAL						
TOTAL		TOTAL TRANS. LO IBNR + FREQUENO TOTAL LOSSES	OSSES PG CY ADJUS	A S		171 171		TOTAL						
TOTAL		TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE	OSSES PG CY ADJUS	A S	591	171 171 361	15	TOTAL						
TOTAL		TOTAL TRANS. LO IBNR + FREQUENO TOTAL LOSSES	SSES PG CY ADJUS	A S		171 171		TOTAL						
TOTAL		TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS	OSSES PG CY ADJUS	S A ST.	591	171 171 361	15	TOTAL 1.315						
FOTAL		TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (OSSES PG CY ADJUS ES (PRE-TES	G A ST.	591 .00	171 171 361 .00	15 .00							
TOTAL		TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS	OSSES PG CY ADJUS ES (PRE-TES POST-TES	G A ST. ST) ST)	591 .00	171 171 361 .00	.000	1.315 1.583						
TOTAL		TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (OSSES PG CY ADJUS ES (PRE-TES POST-TES	G A ST. ST) ST)	.00 .000 .000	171 171 361 .00	.000 .000	1.315 1.583 7.581						
TOTAL		TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (PRES. ON RA	OSSES PG CY ADJUS ES (PRE-TES POST-TES ATE LEVE FORMUL	ST) ST) SL	.000 .000 .000 4.633	171 171 361 .00 1.315 1.583 2.828	.000 .000 .000 .120	1.315 1.583 7.581 7.581						
OTAL		TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (IN	OSSES PG CY ADJUS ES (PRE-TES POST-TES ATE LEVE FORMUL	ST) ST) SL	591 .00 .000 .000 4.633 4.633	171 171 361 .00 1.315 1.583 2.828 2.828	.000 .000 .120	1.315 1.583 7.581						
TOTAL		TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (IN	PRE-TES POST-TES POST-TES FORMUL G PRES. R	ST) ST) ST) ST) SA	.000 .000 .000 4.633 4.633 4.548 4.633	171 171 361 .00 1.315 1.583 2.828 2.828 2.776 2.828	.000 .000 .000 .120 .120 .119 .120	1.315 1.583 7.581 7.581 7.443 7.581						
TOTAL		TOTAL TRANS. LO IBNR + FREQUENC TOTAL LOSSES EXPECTED LOSSE CREDIBILITY PURE PREMIUMS INDICATED (INDICATED (IN	OSSES PG CY ADJUS ES (PRE-TES POST-TES ATE LEVE FORMUL	ST) ST) SL	591 .00 .000 .000 .4.633 4.633 4.548	171 171 361 .00 1.315 1.583 2.828 2.828 2.776 2.828	.000 .000 .000 .120 .120 .119 .120	1.315 1.583 7.581 7.581 7.443						

MANUAL	PAYROLL	TOTAL REPT.	PURE PREM.				NU	MBER OF	CASES		
YEAR	IN THOUS	LOSSES	REPORTED			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

					REP	ORTED LOSSES					
MANUAL			INDEMNITY					MED	ICAL		
YEAR	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

					TRAN	SLATED LOSSES					
MANUAL			INDEMNITY						MEDICAL		
YEAR	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-SE	RIOUS	MED. ONLY	TOTAL
TOTAL TRAN	S. LOSSES F	G B	1,146,42	4 2	255,621	300	
TOTAL TRAN	S. LOSSES PO	G A					
IBNR + FREQ	UENCY ADJU	ST.	-66,59	6	50,175		
TOTAL LOSS	ES		1,079,82	8 3	305,796	300	
EXPECTED LO	OSSES		797,91	6 5	506,103	20,387	
CREDIBILITY			0.	0	.01	.01	
PURE PREMIL	JMS	-					
INDICAT	ED (PRE-TES	ST)	16.89	6	4.785	.005	21.686
INDICAT	ED (POST-TE	ST)	21.10	3	5.761	.006	26.870
PRES. O	N RATE LEVE	EL	12.71	7	8.066	.325	21.108
DERIVE	D BY FORMU	_A	12.71	7	8.043	.322	21.082
UNDERL	YING PRES.	RATE	12.48	5	7.919	.319	20.723
PROPOS	SED		12.73	3	8.053	.322	21.108
YEAR	YEAR 12-1-10 12-1-17			12-1-20	IND. R	ATE	29.416
IND. RATES	_			29.42 MINIMUM PREMIUM			
MAN. RATES	AN. RATES 28.51 28.			+ 29.42	PRESE	NT	3000

MANUAL	PAYROLL	TOTAL REPT.	PURE PREM.				NU	MBER OF	CASES		
YEAR	IN THOUS	LOSSES	REPORTED			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

					REP	ORTED LOSSES					
MANUAL			INDEMNITY					MED	ICAL		
YEAR	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
	•										

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

			SERIOUS	NON-SER	RIOUS	MED. ONLY	TOTAL
TOTAL TRANS	S. LOSSES P	G B			4,824	26,527	
TOTAL TRANS	S. LOSSES PO	3 A					
IBNR + FREQU	JENCY ADJU	ST.	-10,31	7	5,564		
TOTAL LOSSI	ES				10,388	26,527	
EXPECTED LO	OSSES		68,92	2	41,294	1,800	
CREDIBILITY			.0	0	.00	.00	
PURE PREMIL	JMS			•			_
INDICAT	ED (PRE-TES	ST)	.00	0	.699	1.784	2.483
INDICAT	ED (POST-TE	ST)	.00	0	.842	2.305	3.147
PRES. O	N RATE LEVE	L	4.72	1	2.829	.123	7.673
DERIVE	BY FORMUL	-A	4.72	1	2.829	.123	7.673
UNDERL	YING PRES. I	RATE	4.63	5	2.777	.121	7.533
PROPOS	SED		4.72	1	2.829	.123	7.673
YEAR	12-1-10	12-1-17	6-1-18	12-1-20	IND. R	ATE	10.693
IND. RATES	12-1-10	14-1-17	0-1-10	10.69		JM PREMIUM	10.093
MAN. RATES	10.38	10.39	10.04	+ 10.69	PRESE		2955

MANUAL	PAYROLL	TOTAL REPT.	PURE PREM.				NU	MBER OF	CASES		-
YEAR	IN THOUS	LOSSES	REPORTED			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			INDEMNITY					MED	ICAL				
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR	TEMP	MED. ONLY		
2016					402					2,786			
TOTAL					402					2,786			

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

			SERIOUS	NON-SE	RIOUS	MED. ONLY	TOTAL
TOTAL TRANS	S. LOSSES F	G B			12,040		
TOTAL TRANS	S. LOSSES P	G A					
IBNR + FREQU	UENCY ADJU	ST.	-20,80	7	16,808		
TOTAL LOSSI	ES				28,848		
EXPECTED LO	OSSES		293,72	.5	77,754	7,569	
CREDIBILITY			.0	0	.01	.01	
PURE PREMIL	JMS			-			•
INDICAT	ED (PRE-TES	ST)	.00	0	.964	.000	.964
INDICAT	ED (POST-TE	ST)	.00	0	1.161	.000	1.161
PRES. O	N RATE LEVE	EL	10.00	0	6.051	.258	16.309
DERIVE	D BY FORMU	_A	10.00	0	6.002	.255	16.257
UNDERL	YING PRES.	RATE	9.81	7	5.941	.253	16.011
PROPOS	SED		10.00	0	6.002	.255	16.257
YEAR	12-1-10	12-1-17	6-1-18	12-1-20	IND. R	ATE	22.655
IND. RATES				22.66	MINIM	JM PREMIUM	
MAN. RATES	22.06	22.09	21.34	+ 22.66	PRESE	NT	3000

IND. RATES

MAN. RATES

11.77

11.79

MANUAL	PAYROLL	TOTAL REPT.	PURE PREM.							UMBER OF			
YEAR	IN THOUS	LOSSES	REPORTED					DEATH	P.T.	MAJOR	MINOR	TEMP	AL
2013	_												
2014	5												
2015 2016	2												
2016													
TOTAL	7												
IOIAL	•												
•			•					•		•	•	•	
MANUAL			INDEMNITY		REPO	ORTED LOSSES		MEDIC	241				
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOF	2	TEMP	MED	ONLY
TOTAL													
					TRANS	SLATED LOSSES							
IANUAL			INDEMNITY						EDICAL				
YEAR	DEATH P.T. MAJOR		MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOF	2	TEMP	MED	ONLY
TOTAL													
				SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL						
		TOTAL TRANS. LO											
		TOTAL TRANS. LO											
		IBNR + FREQUENCE TOTAL LOSSES	CY ADJUST.		98								
		EXPECTED LOSSI	FS	368	98 220	10							
		CREDIBILITY	LJ	.00		.00							
		PURE PREMIUMS		.00	.00	.00							
		INDICATED		.000	1.400	.000	1.400						
		INDICATED (.000		.000	1.686						
		PRES. ON RA	ATE LEVEL	5.366		.137	8.705						
		DERIVED BY		5.366		.137	8.705						
		UNDERLYING	G PRES. RATE	5.268		.134	8.546						
		PROPOSED		5.366	3.202	.137	8.705						
		YEAR 12	2-1-10 12-1-17	6-1-18	12-1-20 IND. R	ATE	12.131						
		IND BATES	12-1-17	0-1-10	12-1-20 IND. K		12.131						

3000

+PROPOSED

12.13 MINIMUM PREMIUM 11.39 + 12.13 PRESENT

MANUAL	PAYROLL	TOTAL REPT.	PURE PREM.				NU	MBER OF	CASES		
YEAR	IN THOUS	LOSSES	REPORTED			DEATH	P.T.	MAJOR	MINOR	TEMP	ALL
2013	672										
2014	881	49,090	5.572						1		1
2015	1,028										
2016	1,197										
2017	1,101										
TOTAL	4,879	49,090	1.006						1		1

	REPORTED LOSSES												
MANUAL			INDEMNITY					MED	ICAL				
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR	TEMP	MED. ONLY		
2014				20,000					29,090				
TOTAL				20,000					29,090				

					TRAN	SLATED LOSSES					
MANUAL			INDEMNITY						MEDICAL		
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR	TEMP	MED. ONLY
2014				51,340					126,571		
TOTAL				51,340					126,571		

	•	_	SERIOUS	NON-SE	RIOUS	MED. ONLY	TOTAL
TOTAL TRAN	S. LOSSES P	G B			177,911		
TOTAL TRAN	S. LOSSES PO	A A					
IBNR + FREQ	UENCY ADJU	ST.	-7,30	3	-601		
TOTAL LOSS	ES				177,310		
EXPECTED L	OSSES		119,58	4	72,746	3,172	
CREDIBILITY			.0	0	.01	.01	
PURE PREMI	UMS						
INDICAT	ED (PRE-TES	ST)	.00	0	3.634	.000	3.634
INDICAT	ED (POST-TE	ST)	.00	0	4.375	.000	4.375
PRES. C	N RATE LEVE	L	2.49	7	1.519	.066	4.082
DERIVE	D BY FORMUL	.A	2.49	7	1.548	.065	4.110
UNDERL	YING PRES. I	RATE	2.45	1	1.491	.065	4.007
PROPOS	SED		2.49	7	1.548	.065	4.110
YEAR	12-1-10	12-1-17	6-1-18	12-1-20	IND. R	ATE	5.727
IND. RATES				5.73	MINIMU	JM PREMIUM	
MAN. RATES	5.52	5.53	5.34	+ 5.73	PRESE	NT	1710

MANUAL	PAYROLL	TOTAL REPT.	PURE PREM.			NUMBER OF CASES					
YEAR	IN THOUS	LOSSES	REPORTED			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
				 	·						

					REP	ORTED LOSSES						
MANUAL			INDEMNITY			MEDICAL						
YEAR	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			INDEMNITY			MEDICAL							
YEAR	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-SE	RIOUS	MED. ONLY	TOTAL
TOTAL TRAN	S. LOSSES P	G B			71,619		
TOTAL TRAN	S. LOSSES PO	3 A					
IBNR + FREQ	UENCY ADJU	ST.	-3,00	8	-1,402		
TOTAL LOSS	ES				70,217		
EXPECTED L	OSSES		11,90	4	7,333	291	
CREDIBILITY			.0	0	.00	.00	
PURE PREMI	UMS	-					
INDICAT	ED (PRE-TES	ST)	.00	0	13.998	.000	13.998
INDICAT	ED (POST-TE	ST)	.00	0	16.854	.000	16.854
PRES. C	N RATE LEVE	EL	.99	7	.614	.025	1.636
DERIVE	D BY FORMUL	_A	.99	7	.614	.025	1.636
UNDERL	YING PRES.	RATE	.97	9	.603	.024	1.606
PROPOS	SED		.99	7	.614	.025	1.636
YEAR	12-1-10	12-1-17	6-1-18	12-1-20	IND. RA	ATE	2.279
IND. RATES				2.28	MINIMU	JM PREMIUM	
MAN. RATES	2 21	2 21	2 14	+ 2 28	PRESE	NT	860

IND. RATES

MAN. RATES

1065

MANUAL	PAYROLL	TOTAL REPT.	PURE PREM.						NUMBER OF CASES						
YEAR	IN THOUS	LOSSES	REPORTED					DEATH	P.T.	MAJOR	MINOR	TEMP	ALL		
2013	153														
2014	614														
2015	445														
2016	491														
2017	481														
TOTAL	2,184														
										1	l				
MANUAL			INDEMNITY		REPO	ORTED LOSSES		MEDIC	241						
YEAR	DEATH	P.T.	MAJOR	MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR	,	TEMP	MED	. ONLY		
					1 = 111										
TOTAL															
			<u> </u>		TRAN	SLATED LOSSES									
MANUAL			INDEMNITY						MEDICAL						
YEAR	DEATH	P.T. MAJOR		MINOR	TEMP	DEATH	P.T.	MAJOR	MINOR		TEMP	MED. O	. ONLY		
TOTAL															
•			-	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	1		1					
		TOTAL TRANS. LO													
		IBNR + FREQUENC		-906	1,403										
		TOTAL LOSSES			1,403										
		EXPECTED LOSSE	ES	29,178		765									
		CREDIBILITY		.00		.01									
		PURE PREMIUMS													
	•	INDICATED (PRE-TEST)			.064	.000	.064								
		INDICATED (.000		.000	.077								
		PRES. ON RA		1.361	.820	.035	2.216								
		DERIVED BY		1.361	.813	.035	2.209								
			G PRES. RATE	1.336		.035	2.176								
		PROPOSED	•	1.361		.035	2.209								
		YEAR 12	2-1-10 12-1-1	7 6-1-18	12-1-20 IND. R	ATE	3.078								
	-	IND BATES				IIM DDEMIIIM	1 2.2.4								

+PROPOSED

3.00

3.00

3.08 MINIMUM PREMIUM
2.90 + 3.08 PRESENT