

DELAWARE COMPENSATION RATING BUREAU, INC.

DECEMBER 1, 2024 F-CLASS RATE FILING

OTHER SUPPORTING F-CLASSIFICATION EXHIBITS

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Delaware F-Class Rate Revision
Proposed Effective December 1, 2024

Calculation of Composite Pure Premium Multiplier

Item	Total
(1) Pure Premium Test Correction Factor	0.9991
(2) Off-Balance Factor (Collectible Prem Ratio)	0.9587
(3) Expense Provision (= 1 / 0.7651)	1.3070
(4) Effect of 10/1/25 Benefit Change	1.0009
(5) Rate Test Correction Factor	1.0019
(6) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)*(5)	1.2554

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Delaware experience for Manual Years 2017 through 2021 were translated using composite multipliers, yielding an average claim value of \$0.00. A value of \$961,517 was selected based on a review of Delaware State Act coverage experience as reported in the 12/1/24 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) * \$ 961,517	Per Accident Limit (3) * 2
(1)	(2)	(3)	(4)
A	0.71	679,535	1,359,070
B	0.80	769,861	1,539,722
C	0.91	872,194	1,744,387
D	1.03	988,128	1,976,257
E	1.16	1,119,474	2,238,947
F	1.32	1,268,278	2,536,555
G	1.49	1,436,861	2,873,723

@ From Delaware State Act Coverage Rate & Loss Cost filing proposal effective 12/1/24.

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	2	1,193	372	1,565	783
Temporary	10	3,749	2,122	5,871	587
Total Non-Serious	12	4,942	2,494	7,436	620

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

Serious: 175 *	-	0	168,265,475
Non-Serious: 500 *	620	310,000	21,321,000
Medical: .10 *	310,000	31,000	2,132,100

@ From Delaware State Act Coverage Rate & Loss Cost filing proposal effective 12/1/24.

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	167,005,126	21,161,301	2,116,130
0.99	164,493,922	20,843,105	2,084,311
0.98	161,995,431	20,526,520	2,052,652
0.97	159,509,718	20,211,554	2,021,155
0.96	157,036,850	19,898,216	1,989,822
0.95	154,576,893	19,586,514	1,958,651
0.94	152,129,915	19,276,456	1,927,646
0.93	149,695,986	18,968,051	1,896,805
0.92	147,275,176	18,661,310	1,866,131
0.91	144,867,557	18,356,239	1,835,624
0.90	142,473,202	18,052,849	1,805,285
0.89	140,092,183	17,751,149	1,775,115
0.88	137,724,577	17,451,148	1,745,115
0.87	135,370,459	17,152,857	1,715,286
0.86	133,029,908	16,856,285	1,685,629
0.85	130,703,003	16,561,441	1,656,144
0.84	128,389,824	16,268,337	1,626,834
0.83	126,090,453	15,976,983	1,597,698
0.82	123,804,974	15,687,389	1,568,739
0.81	121,533,471	15,399,566	1,539,957
0.80	119,276,032	15,113,524	1,511,352
0.79	117,032,744	14,829,276	1,482,928
0.78	114,803,697	14,546,833	1,454,683
0.77	112,588,983	14,266,205	1,426,621
0.76	110,388,695	13,987,406	1,398,741
0.75	108,202,928	13,710,446	1,371,045
0.74	106,031,781	13,435,339	1,343,534
0.73	103,875,350	13,162,097	1,316,210
0.72	101,733,739	12,890,732	1,289,073
0.71	99,607,050	12,621,258	1,262,126
0.70	97,495,389	12,353,688	1,235,369
0.69	95,398,863	12,088,037	1,208,804
0.68	93,317,582	11,824,317	1,182,432
0.67	91,251,660	11,562,543	1,156,254
0.66	89,201,211	11,302,729	1,130,273
0.65	87,166,352	11,044,891	1,104,489
0.64	85,147,205	10,789,044	1,078,904
0.63	83,143,892	10,535,203	1,053,520
0.62	81,156,540	10,283,385	1,028,339
0.61	79,185,278	10,033,605	1,003,361
0.60	77,230,239	9,785,881	978,588
0.59	75,291,557	9,540,230	954,023
0.58	73,369,373	9,296,669	929,667
0.57	71,463,830	9,055,217	905,522
0.56	69,575,073	8,815,892	881,589
0.55	67,703,254	8,578,713	857,871
0.54	65,848,527	8,343,699	834,370
0.53	64,011,051	8,110,872	811,087
0.52	62,190,991	7,880,251	788,025
0.51	60,388,513	7,651,858	765,186
0.50	58,603,792	7,425,715	742,572
0.49	56,837,006	7,201,845	720,185
0.48	55,088,339	6,980,271	698,027
0.47	53,357,981	6,761,016	676,102
0.46	51,646,127	6,544,106	654,411
0.45	49,952,981	6,329,567	632,957
0.44	48,278,750	6,117,424	611,742

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.43	46,623,652	5,907,706	590,771
0.42	44,987,909	5,700,440	570,044
0.41	43,371,755	5,495,657	549,566
0.40	41,775,429	5,293,385	529,339
0.39	40,199,181	5,093,658	509,366
0.38	38,643,270	4,896,508	489,651
0.37	37,107,966	4,701,969	470,197
0.36	35,593,548	4,510,076	451,008
0.35	34,100,310	4,320,867	432,087
0.34	32,628,556	4,134,381	413,438
0.33	31,178,604	3,950,657	395,066
0.32	29,750,788	3,769,737	376,974
0.31	28,345,457	3,591,667	359,167
0.30	26,962,975	3,416,492	341,649
0.29	25,603,728	3,244,261	324,426
0.28	24,268,119	3,075,026	307,503
0.27	22,956,575	2,908,839	290,884
0.26	21,669,546	2,745,759	274,576
0.25	20,407,507	2,585,846	258,585
0.24	19,170,966	2,429,163	242,916
0.23	17,960,457	2,275,779	227,578
0.22	16,776,555	2,125,766	212,577
0.21	15,619,871	1,979,202	197,920
0.20	14,491,061	1,836,170	183,617
0.19	13,390,833	1,696,759	169,676
0.18	12,319,948	1,561,067	156,107
0.17	11,279,235	1,429,198	142,920
0.16	10,269,595	1,301,266	130,127
0.15	9,292,016	1,177,396	117,740
0.14	8,347,586	1,057,727	105,773
0.13	7,437,514	942,411	94,241
0.12	6,563,149	831,620	83,162
0.11	5,726,014	725,546	72,555
0.10	4,927,846	624,410	62,441
0.09	4,170,650	528,466	52,847
0.08	3,456,777	438,010	43,801
0.07	2,789,036	353,401	35,340
0.06	2,170,869	275,072	27,507
0.05	1,606,626	203,577	20,358
0.04	1,102,063	139,643	13,964
0.03	665,312	84,302	8,430
0.02	309,221	39,182	3,918
0.01	59,515	7,542	754
0.00	0	0	0

Classification Credibility Table

Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

A)	<hr/>		
	Five Year Payroll (00's)		
	<hr/>		
	994,974,673		
B)	<hr/>		
	Five Year Expected Losses *		
	Serious	Non-Serious	Medical Only
	<hr/>	<hr/>	<hr/>
	337,412,292	280,316,839	34,188,092
C) =A/B	<hr/>		
	Serious	Non-Serious	Medical Only
	<hr/>	<hr/>	<hr/>
	2.9488	3.5495	29.1030

* 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	492,464,716	75,112,038	61,585,731
0.99	485,059,677	73,982,601	60,659,703
0.98	477,692,127	72,858,883	59,738,331
0.97	470,362,256	71,740,911	58,821,674
0.96	463,070,263	70,628,718	57,909,790
0.95	455,816,342	69,522,331	57,002,620
0.94	448,600,693	68,421,781	56,100,282
0.93	441,423,524	67,327,097	55,202,716
0.92	434,285,039	66,238,320	54,310,010
0.91	427,185,452	65,155,470	53,422,165
0.90	420,124,978	64,078,588	52,539,209
0.89	413,103,829	63,007,703	51,661,172
0.88	406,122,233	61,942,850	50,788,082
0.87	399,180,409	60,884,066	49,919,968
0.86	392,278,593	59,831,384	49,056,861
0.85	385,417,015	58,784,835	48,198,759
0.84	378,595,913	57,744,462	47,345,750
0.83	371,815,528	56,710,301	46,497,805
0.82	365,076,107	55,682,387	45,655,011
0.81	358,377,899	54,660,760	44,817,369
0.80	351,721,163	53,645,453	43,984,877
0.79	345,106,156	52,636,515	43,157,654
0.78	338,533,142	51,633,984	42,335,639
0.77	332,002,393	50,637,895	41,518,951
0.76	325,514,184	49,648,298	40,707,559
0.75	319,068,794	48,665,228	39,901,523
0.74	312,666,516	47,688,736	39,100,870
0.73	306,307,632	46,718,863	38,305,660
0.72	299,992,450	45,755,653	37,515,892
0.71	293,721,269	44,799,155	36,731,653
0.70	287,494,403	43,849,416	35,952,944
0.69	281,312,167	42,906,487	35,179,823
0.68	275,174,886	41,970,413	34,412,318
0.67	269,082,895	41,041,246	33,650,460
0.66	263,036,531	40,119,037	32,894,335
0.65	257,036,139	39,203,841	32,143,943
0.64	251,082,078	38,295,712	31,399,343
0.63	245,174,709	37,394,703	30,660,593
0.62	239,314,405	36,500,875	29,927,750
0.61	233,501,548	35,614,281	29,200,815
0.60	227,736,529	34,734,985	28,479,847
0.59	222,019,743	33,863,046	27,764,931
0.58	216,351,607	32,998,527	27,056,099
0.57	210,732,542	32,141,493	26,353,407
0.56	205,162,975	31,292,009	25,656,885
0.55	199,643,355	30,450,142	24,966,620
0.54	194,174,136	29,615,960	24,282,670
0.53	188,755,787	28,789,540	23,605,065
0.52	183,388,794	27,970,951	22,933,892
0.51	178,073,647	27,160,270	22,269,208
0.50	172,810,862	26,357,575	21,611,073
0.49	167,600,963	25,562,949	20,959,544
0.48	162,444,494	24,776,472	20,314,680
0.47	157,342,014	23,998,226	19,676,597
0.46	152,294,099	23,228,304	19,045,323
0.45	147,301,350	22,466,798	18,420,948

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	142,364,378	21,713,796	17,803,527
0.43	137,483,825	20,969,402	17,193,208
0.42	132,660,346	20,233,712	16,589,991
0.41	127,894,631	19,506,835	15,994,019
0.40	123,187,385	18,788,870	15,405,353
0.39	118,539,345	18,079,939	14,824,079
0.38	113,951,275	17,380,155	14,250,313
0.37	109,423,970	16,689,639	13,684,143
0.36	104,958,254	16,008,515	13,125,686
0.35	100,554,994	15,336,917	12,575,028
0.34	96,215,086	14,674,985	12,032,286
0.33	91,939,467	14,022,857	11,497,606
0.32	87,729,124	13,380,681	10,971,074
0.31	83,585,084	12,748,622	10,452,837
0.30	79,508,421	12,126,838	9,943,011
0.29	75,500,273	11,515,504	9,441,770
0.28	71,561,829	10,914,805	8,949,260
0.27	67,694,348	10,324,924	8,465,597
0.26	63,899,157	9,746,072	7,990,985
0.25	60,177,657	9,178,460	7,525,599
0.24	56,531,345	8,622,314	7,069,584
0.23	52,961,796	8,077,878	6,623,203
0.22	49,470,705	7,545,406	6,186,628
0.21	46,059,876	7,025,177	5,760,066
0.20	42,731,241	6,517,485	5,343,806
0.19	39,486,888	6,022,646	4,938,081
0.18	36,329,063	5,541,007	4,543,182
0.17	33,260,208	5,072,938	4,159,401
0.16	30,282,982	4,618,844	3,787,086
0.15	27,400,297	4,179,167	3,426,587
0.14	24,615,362	3,754,402	3,078,312
0.13	21,931,741	3,345,088	2,742,696
0.12	19,353,414	2,951,835	2,420,264
0.11	16,884,870	2,575,326	2,111,568
0.10	14,531,232	2,216,343	1,817,220
0.09	12,298,413	1,875,790	1,538,006
0.08	10,193,344	1,554,716	1,274,741
0.07	8,224,309	1,254,397	1,028,500
0.06	6,401,459	976,368	800,536
0.05	4,737,619	722,597	592,479
0.04	3,249,763	495,663	406,394
0.03	1,961,872	299,230	245,338
0.02	911,831	139,077	114,026
0.01	175,498	26,770	21,944
0.00	0	0	0

TABLE V
Total Experience All Industries - Policy Years 2017 - 2021

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	<u>Death</u>		<u>Permanent Total</u>		<u>Major Perm Partial</u>		<u>Minor Perm Partial</u>		<u>Temporary Total</u>		<u>Medical</u>	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														
2017	3,826	35,047	0	0	0	0	0	0	0	0	1	200	150	0.916
2018	3,536	117,772	0	0	0	0	0	0	2	713	3	37	428	3.331
2019	3,568	20,882	0	0	0	0	0	0	0	0	1	106	102	0.585
2020	2,735	134,376	0	0	0	0	0	0	0	0	2	942	402	4.914
2021	2,315	99,592	0	0	0	0	0	0	0	0	3	692	304	4.302
Total	15,979	407,669	0	0	0	0	0	0	2	713	10	1,977	1,387	2.551
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2017	3,826	62,545	0	0	0	0	0	0	0	0	1	356	269	1.635
2018	3,536	199,790	0	0	0	0	0	0	2	1,193	3	63	742	5.650
2019	3,568	35,390	0	0	0	0	0	0	0	0	1	181	173	0.992
2020	2,735	236,151	0	0	0	0	0	0	0	0	2	1,668	693	8.635
2021	2,315	212,239	0	0	0	0	0	0	0	0	3	1,481	642	9.169
Total	15,979	746,115	0	0	0	0	0	0	2	1,193	10	3,749	2,519	4.669
Pure Premium		4.669		0.000		0.000		0.000		0.747		2.346	1.577	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2017	3,826	62,545	0	0	0	0	0	0	0	0	1	356	269	1.635
2018	3,536	199,790	0	0	0	0	0	0	2	1,193	3	63	742	5.650
2019	3,568	35,390	0	0	0	0	0	0	0	0	1	181	173	0.992
2020	2,735	236,151	0	0	0	0	0	0	0	0	2	1,668	693	8.635
2021	2,315	212,239	0	0	0	0	0	0	0	0	3	1,481	642	9.169
Total	15,979	746,115	0	0	0	0	0	0	2	1,193	10	3,749	2,519	4.669
Pure Premium		4.669		0.000		0.000		0.000		0.747		2.346	1.577	

TABLE V
Total Medical Experience All Industries - Policy Years 2017 - 2021

PY (1)	Payroll (in 1,000's) (2)	All Losses (3)	<u>Death</u>		<u>Permanent Total</u>		<u>Major Perm Partial</u>		<u>Minor Perm Partial</u>		<u>Temporary Total</u>		<u>Medical Only</u>	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														
2017	3,826	15,026	0	0	0	0	0	0	0	0	1	148	2	0.393
2018	3,536	42,801	0	0	0	0	0	0	2	215	3	213	0	1.210
2019	3,568	10,240	0	0	0	0	0	0	0	0	1	102	0	0.287
2020	2,735	40,174	0	0	0	0	0	0	0	0	2	389	13	1.469
2021	2,315	30,430	0	0	0	0	0	0	0	0	3	300	5	1.315
Total	15,979	138,671	0	0	0	0	0	0	2	215	10	1,152	20	0.868
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
2017	3,826	26,948	0	0	0	0	0	0	0	0	1	266	3	0.704
2018	3,536	74,150	0	0	0	0	0	0	2	372	3	369	0	2.097
2019	3,568	17,310	0	0	0	0	0	0	0	0	1	173	0	0.485
2020	2,735	69,347	0	0	0	0	0	0	0	0	2	677	16	2.536
2021	2,315	64,176	0	0	0	0	0	0	0	0	3	636	6	2.772
Total	15,979	251,931	0	0	0	0	0	0	2	372	10	2,122	25	1.577
Pure Premium		1.577		0.000		0.000		0.000		0.233		1.328	0.016	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
2017	3,826	26,948	0	0	0	0	0	0	0	0	1	266	3	0.704
2018	3,536	74,150	0	0	0	0	0	0	2	372	3	369	0	2.097
2019	3,568	17,310	0	0	0	0	0	0	0	0	1	173	0	0.485
2020	2,735	69,347	0	0	0	0	0	0	0	0	2	677	16	2.536
2021	2,315	64,176	0	0	0	0	0	0	0	0	3	636	6	2.772
Total	15,979	251,931	0	0	0	0	0	0	2	372	10	2,122	25	1.577
Pure Premium		1.577		0.000		0.000		0.000		0.233		1.328	0.016	

DELAWARE COMPENSATION RATING BUREAU, INC.
DECEMBER 1, 2024 F-CLASS RATE FILING
RATE SELECTIONS

<u>Code</u>	<u>Selection</u>	<u>Basis for Rate Selection</u>
6824F	9.86	Based on Filing Exhibit 10, Derivation of F-Class Rates and Loss Costs
6826F	7.42	Based on Filing Exhibit 10, Derivation of F-Class Rates and Loss Costs
6843F	10.99	Based on Filing Exhibit 10, Derivation of F-Class Rates and Loss Costs
6872F	12.71	Based on Filing Exhibit 10, Derivation of F-Class Rates and Loss Costs
7309F	23.75	Based on Filing Exhibit 10, Derivation of F-Class Rates and Loss Costs
7313F	8.83	Based on Filing Exhibit 10, Derivation of F-Class Rates and Loss Costs
7317F	18.47	Based on Filing Exhibit 10, Derivation of F-Class Rates and Loss Costs
7327F	18.51	Based on Filing Exhibit 10, Derivation of F-Class Rates and Loss Costs
7366F	9.07	Based on Filing Exhibit 10, Derivation of F-Class Rates and Loss Costs
8709F	3.78	Based on Filing Exhibit 10, Derivation of F-Class Rates and Loss Costs
8726F	3.26	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
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
2020	0	0	0.000	0	0	0	0	0	0
2021	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
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
2020	0	0	0	0	0	0	0	0	0	0	0
2021	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
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
2020	0	0	0	0	0	0	0	0	0	0	0
2021	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	4.543	2.689	0.118	7.350
DERIVED BY FORMULA	4.543	2.689	0.118	7.350
UNDERLYING PRESENT RATE	4.568	2.704	0.119	7.390
PROPOSED	4.543	2.689	0.118	7.350

YEAR	6-1-18	12-1-20	12-1-22	12-1-24	IND. RATE	
IND. RATE				9.23		
MAN. RATE	6.93	9.08	9.45	+ 9.23		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2020	0	0	0.000	0	0	0	0	0	0
2021	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
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
2020	0	0	0	0	0	0	0	0	0	0	0
2021	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
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
2020	0	0	0	0	0	0	0	0	0	0	0
2021	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	3.576	2.187	0.093	5.857
DERIVED BY FORMULA	3.576	2.187	0.093	5.857
UNDERLYING PRESENT RATE	3.596	2.199	0.094	5.888
PROPOSED	3.576	2.187	0.093	5.857

YEAR	6-1-18	12-1-20	12-1-22	12-1-24	IND. RATE	7.352
IND. RATE				7.35		
MAN. RATE	7.01	7.93	7.53	+ 7.35		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2020	0	0	0.000	0	0	0	0	0	0
2021	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
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
2020	0	0	0	0	0	0	0	0	0	0	0
2021	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
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
2020	0	0	0	0	0	0	0	0	0	0	0
2021	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	496	310	16	
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	4.932	3.080	0.155	8.167
DERIVED BY FORMULA	4.932	3.080	0.155	8.167
UNDERLYING PRESENT RATE	4.959	3.097	0.155	8.211
PROPOSED	4.932	3.080	0.155	8.167

YEAR	6-1-18	12-1-20	12-1-22	12-1-24	IND. RATE	10.252
IND. RATE				10.25		
MAN. RATE	7.88	9.99	10.50	+ 10.25		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL		
2017	13	0	0.000	0	0	0	0	0	0	0	
2018	17	0	0.000	0	0	0	0	0	0	0	
2019	10	0	0.000	0	0	0	0	0	0	0	
2020	3	0	0.000	0	0	0	0	0	0	0	
2021	0	0	0.000	0	0	0	0	0	0	0	
TOTAL	43	0	0.000	0	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
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
2020	0	0	0	0	0	0	0	0	0	0	0
2021	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
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
2020	0	0	0	0	0	0	0	0	0	0	0
2021	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	2,567	1,567	66	
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	5.937	3.624	0.154	9.714
DERIVED BY FORMULA	5.937	3.624	0.154	9.714
UNDERLYING PRESENT RATE	5.969	3.644	0.155	9.767
PROPOSED	5.937	3.624	0.154	9.714

YEAR	6-1-18	12-1-20	12-1-22	12-1-24	IND. RATE	12.196
IND. RATE				12.20		
MAN. RATE	9.92	12.37	12.49	+ 12.20		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,397	35,047	2,509	0	0	0	0	1	1
2018	1,080	0	0.000	0	0	0	0	0	0
2019	748	0	0.000	0	0	0	0	0	0
2020	240	686	0.286	0	0	0	0	0	0
2021	368	99,139	26,940	0	0	0	0	3	3
TOTAL	3,833	134,872	3,519	0	0	0	0	4	4

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	20,021	0	0	0	0	14,783	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
2020	0	0	0	0	0	0	0	0	0	0	686
2021	0	0	0	0	69,162	0	0	0	0	29,977	0
TOTAL	0	0	0	0	89,183	0	0	0	0	44,760	929

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	35,597	0	0	0	0	26,639	309
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	871
2021	0	0	0	0	171,951	0	0	0	0	75,848	0
TOTAL	0	0	0	0	207,548	0	0	0	0	102,487	1,180

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	310,035	1,180	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	310,035	1,180	
EXPECTED LOSSES	457,898	287,576	11,671	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	8.089	0.031	8.119
INDICATED (POST-TEST)	0.000	6.829	0.342	7.171
PRESENT ON RATE LEVEL	11.882	7.462	0.303	19.647
DERIVED BY FORMULA	11.882	7.456	0.303	19.641
UNDERLYING PRESENT RATE	11.946	7.503	0.304	19.753
PROPOSED	11.882	7.456	0.303	19.641

YEAR	6-1-18	12-1-20	12-1-22	12-1-24	IND. RATE	24.657
IND. RATE				24.66		
MAN. RATE	27.62	28.41	25.26	+ 24.66		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2020	19	0	0.000	0	0	0	0	0	0
2021	14	0	0.000	0	0	0	0	0	0
TOTAL	242	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
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
2020	0	0	0	0	0	0	0	0	0	0	0
2021	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
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
2020	0	0	0	0	0	0	0	0	0	0	0
2021	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	10,875	6,517	283	
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	4.470	2.678	0.116	7.264
DERIVED BY FORMULA	4.470	2.678	0.116	7.264
UNDERLYING PRESENT RATE	4.494	2.693	0.117	7.304
PROPOSED	4.470	2.678	0.116	7.264

YEAR	6-1-18	12-1-20	12-1-22	12-1-24	IND. RATE	9.120
IND. RATE				9.12		
MAN. RATE	10.04	10.38	9.34	+ 9.12		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	664	0	0.000	0	0	0	0	0	0
2018	731	271,756	37.176	0	0	0	2	6	8
2019	998	0	0.000	0	0	0	0	0	0
2020	763	588	0.077	0	0	0	0	0	0
2021	793	453	0.057	0	0	0	0	0	0
TOTAL	3,949	272,797	6.908	0	0	0	2	6	8

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	71,298	108,517	0	0	0	21,481	70,460	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	588
2021	0	0	0	0	0	0	0	0	0	0	453
TOTAL	0	0	0	71,298	108,517	0	0	0	21,481	70,460	1,041

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	123,845	194,083	0	0	0	38,898	127,589	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	747
2021	0	0	0	0	0	0	0	0	0	0	575
TOTAL	0	0	0	123,845	194,083	0	0	0	38,898	127,589	1,322

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	484,414	1,322	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	484,414	1,322	
EXPECTED LOSSES	371,579	226,164	9,381	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	12.267	0.033	12.300
INDICATED (POST-TEST)	0.000	10.357	0.372	10.729
PRESENT ON RATE LEVEL	9.359	5.696	0.236	15.291
DERIVED BY FORMULA	9.359	5.743	0.238	15.339
UNDERLYING PRESENT RATE	9.409	5.727	0.238	15.374
PROPOSED	9.329	5.725	0.237	15.291

YEAR	6-1-18	12-1-20	12-1-22	12-1-24	IND. RATE	19.196
IND. RATE				19.20		
MAN. RATE	21.34	21.98	19.66	+ 19.20		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2020	0	0	0.000	0	0	0	0	0	0
2021	0	0	0.000	0	0	0	0	0	0
TOTAL	153	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
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
2020	0	0	0	0	0	0	0	0	0	0	0
2021	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
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
2020	0	0	0	0	0	0	0	0	0	0	0
2021	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	12,678	7,565	324	
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	8.242	4.918	0.210	13.370
DERIVED BY FORMULA	8.242	4.918	0.210	13.370
UNDERLYING PRESENT RATE	8.286	4.945	0.212	13.443
PROPOSED	8.242	4.918	0.210	13.370

YEAR	6-1-18	12-1-20	12-1-22	12-1-24	IND. RATE	16.785
IND. RATE				16.78		
MAN. RATE	11.39	14.92	17.19	+ 16.78		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2020	1,066	0	0.000	0	0	0	0	0	0
2021	733	0	0.000	0	0	0	0	0	0
TOTAL	4,780	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
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
2020	0	0	0	0	0	0	0	0	0	0	0
2021	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
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
2020	0	0	0	0	0	0	0	0	0	0	0
2021	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	189,917	116,561	4,894	
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	3.952	2.425	0.102	6.479
DERIVED BY FORMULA	3.952	2.401	0.101	6.454
UNDERLYING PRESENT RATE	3.973	2.439	0.102	6.514
PROPOSED	3.952	2.401	0.101	6.454

YEAR	6-1-18	12-1-20	12-1-22	12-1-24	IND. RATE	8.102
IND. RATE				8.10		
MAN. RATE	5.34	7.00	8.33	+ 8.10		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2020	138	0	0.000	0	0	0	0	0	0
2021	71	0	0.000	0	0	0	0	0	0
TOTAL	694	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
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
2020	0	0	0	0	0	0	0	0	0	0	0
2021	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
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
2020	0	0	0	0	0	0	0	0	0	0	0
2021	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	11,013	6,783	276	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	1.578	0.972	0.040	2.590
DERIVED BY FORMULA	1.578	0.972	0.040	2.590
UNDERLYING PRESENT RATE	1.587	0.977	0.040	2.604
PROPOSED	1.578	0.972	0.040	2.590

YEAR	6-1-18	12-1-20	12-1-22	12-1-24	IND. RATE	3.251
IND. RATE				3.25		
MAN. RATE	2.14	2.80	3.33	+ 3.25		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
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
2020	506	0	0.000	0	0	0	0	0	0
2021	335	0	0.000	0	0	0	0	0	0
TOTAL	2,274	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
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
2020	0	0	0	0	0	0	0	0	0	0	0
2021	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
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
2020	0	0	0	0	0	0	0	0	0	0	0
2021	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	36,185	21,399	921	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	1.583	0.936	0.040	2.559
DERIVED BY FORMULA	1.583	0.936	0.040	2.558
UNDERLYING PRESENT RATE	1.591	0.941	0.041	2.573
PROPOSED	1.583	0.936	0.040	2.558

YEAR	6-1-18	12-1-20	12-1-22	12-1-24	IND. RATE	3.212
IND. RATE				3.21		
MAN. RATE	2.90	3.37	3.29	+ 3.21		

+ PROPOSED