

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