

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	51	0	0.000	0	0	0	0	0	0
2016	4	0	0.000	0	0	0	0	0	0
2017	31	0	0.000	0	0	0	0	0	0
2018	40	0	0.000	0	0	0	0	0	0
2019	52	21,766	41.858	0	0	0	0	1	1
TOTAL	178	21,766	12.228	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	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	1,349	0	0	0	0	20,417	0
TOTAL	0	0	0	0	1,349	0	0	0	0	20,417	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	4,066	0	0	0	0	56,122	0
TOTAL	0	0	0	0	4,066	0	0	0	0	56,122	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	60,188	0	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	60,188	0	
EXPECTED LOSSES	11,281	2,252	130	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	33.814	0.000	33.814
INDICATED (POST-TEST)	0.000	21.002	0.000	21.002
PRESENT ON RATE LEVEL	6.085	1.215	0.070	7.370
DERIVED BY FORMULA	6.085	1.215	0.070	7.370
UNDERLYING PRESENT RATE	6.338	1.265	0.073	7.676
PROPOSED	6.085	1.215	0.070	7.370

YEAR	4-1-16	4-1-18	4-1-21	4-1-23	IND. RATE	10.506
IND. RATE				10.51		
MAN. RATE	11.30	9.93	10.98	+ 10.51		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	29	0	0.000	0	0	0	0	0	0
2016	49	0	0.000	0	0	0	0	0	0
2017	52	0	0.000	0	0	0	0	0	0
2018	40	78,566	196.415	0	0	0	0	1	1
2019	35	178,229	509.226	0	0	0	1	0	1
TOTAL	205	256,795	125.266	0	0	0	1	1	2

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	16,693	0	0	0	0	61,873	0
2019	0	0	0	130,367	0	0	0	0	47,862	0	0
TOTAL	0	0	0	130,367	16,693	0	0	0	47,862	61,873	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	38,003	0	0	0	0	126,914	0
2019	0	0	0	392,952	0	0	0	0	131,563	0	0
TOTAL	0	0	0	392,952	38,003	0	0	0	131,563	126,914	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	689,432	0	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	689,432	0	
EXPECTED LOSSES	12,217	2,521	137	
CREDIBILITY	0.00	0.00	0.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	336.309	0.000	336.309
INDICATED (POST-TEST)	0.000	208.881	0.000	208.881
PRESENT ON RATE LEVEL	5.722	1.181	0.064	6.967
DERIVED BY FORMULA	5.722	1.181	0.064	6.967
UNDERLYING PRESENT RATE	5.960	1.230	0.067	7.257
PROPOSED	5.722	1.181	0.064	6.967

YEAR	4-1-16	4-1-18	4-1-21	4-1-23	IND. RATE	9.932
IND. RATE				9.93		
MAN. RATE	11.82	10.39	10.38	+ 9.93		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	12,971	0	0.000	0	0	0	0	0	0
2016	22,588	459,348	2.034	0	0	0	1	16	17
2017	19,849	1,332,493	6.713	0	0	2	0	4	6
2018	123	0	0.000	0	0	0	0	0	0
2019	96	0	0.000	0	0	0	0	0	0
TOTAL	55,627	1,791,841	3.221	0	0	2	1	20	23

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	124,115	166,705	0	0	0	27,886	130,249	10,393
2017	0	0	730,144	0	34,655	0	0	544,822	0	18,061	4,811
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	730,144	124,115	201,360	0	0	544,822	27,886	148,310	15,204

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	573,006	0	230,392	0	0	310,540	0	144,264	6,335
2016	0	0	0	229,166	307,804	0	0	0	47,660	222,609	11,983
2017	0	0	1,204,470	0	69,158	0	0	730,277	0	32,557	5,547
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	1,777,476	229,166	607,354	0	0	1,040,817	47,660	399,429	23,865

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,818,293	1,283,609	23,865	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	2,818,293	1,283,609	23,865	
EXPECTED LOSSES	4,234,411	1,012,187	57,839	
CREDIBILITY	0.01	0.04	0.07	

PURE PREMIUMS

INDICATED (PRE-TEST)	5.066	2.308	0.043	7.417
INDICATED (POST-TEST)	16.253	1.433	0.062	17.748
PRESENT ON RATE LEVEL	7.308	1.747	0.100	9.155
DERIVED BY FORMULA	7.398	1.734	0.097	9.230
UNDERLYING PRESENT RATE	7.612	1.820	0.104	9.536
PROPOSED	7.398	1.734	0.097	9.230

YEAR	4-1-16	4-1-18	4-1-21	4-1-23	IND. RATE	13.157
IND. RATE				13.16		
MAN. RATE	14.84	13.17	13.64	+ 13.16		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	158	0	0.000	0	0	0	0	0	0
2016	43	0	0.000	0	0	0	0	0	0
2017	271	16,479	6.081	0	0	0	0	1	1
2018	83	0	0.000	0	0	0	0	0	0
2019	132	0	0.000	0	0	0	0	0	0
TOTAL	687	16,479	2.399	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	0	0	0	0	0	0	0
2017	0	0	0	0	2,944	0	0	0	0	13,535	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	2,944	0	0	0	0	13,535	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	5,875	0	0	0	0	24,398	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	5,875	0	0	0	0	24,398	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	30,273	0	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	30,273	0	

EXPECTED LOSSES	116,276	20,572	1,378	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	4.407	0.000	4.407
INDICATED (POST-TEST)	0.000	2.737	0.000	2.737
PRESENT ON RATE LEVEL	16.250	2.875	0.193	19.317
DERIVED BY FORMULA	16.250	2.875	0.193	19.317
UNDERLYING PRESENT RATE	16.925	2.994	0.201	20.120
PROPOSED	16.250	2.875	0.193	19.317

YEAR	4-1-16	4-1-18	4-1-21	4-1-23	IND. RATE	27.537
IND. RATE				27.54		
MAN. RATE	34.15	30.02	28.78	+ 27.54		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2015	8,606	0	0.000	0	0	0	0	0	0	0
2016	9,158	706,007	7.709	0	0	1	2	4	7	
2017	8,549	286,995	3.357	0	0	0	1	6	7	
2018	8,033	15,366	0.191	0	0	0	0	1	1	
2019	8,679	191,895	2.211	0	0	0	4	4	8	
TOTAL	43,025	1,200,263	2.790	0	0	1	7	15	23	

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	159,870	187,648	114,932	0	0	62,098	66,512	107,158	7,789
2017	0	0	0	54,994	114,579	0	0	0	74,592	31,325	11,505
2018	0	0	0	0	12,500	0	0	0	0	2,500	366
2019	0	0	0	66,000	62,321	0	0	0	3,500	59,401	673
TOTAL	0	0	159,870	308,642	304,332	0	0	62,098	144,604	200,384	20,333

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	2,000,818	363,826	101,809	0	0	688,071	186,743	145,581	11,320
2016	0	0	295,184	346,473	212,210	0	0	106,132	113,676	183,144	8,981
2017	0	0	0	109,746	228,654	0	0	0	134,460	56,466	13,265
2018	0	0	0	0	28,458	0	0	0	0	5,128	422
2019	0	0	0	198,937	187,848	0	0	0	9,621	163,281	776
TOTAL	0	0	2,296,002	1,018,982	758,979	0	0	794,203	444,499	553,601	34,764

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,090,205	2,776,060	34,764	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	3,090,205	2,776,060	34,764	
EXPECTED LOSSES	11,759,421	2,215,698	107,765	
CREDIBILITY	0.01	0.04	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	7.182	6.452	0.081	13.715
INDICATED (POST-TEST)	23.040	4.007	0.117	27.165
PRESENT ON RATE LEVEL	26.241	4.944	0.240	31.426
DERIVED BY FORMULA	26.209	4.907	0.233	31.349
UNDERLYING PRESENT RATE	27.332	5.150	0.250	32.732
PROPOSED	26.209	4.907	0.233	31.349

YEAR	4-1-16	4-1-18	4-1-21	4-1-23	IND. RATE	44.688
IND. RATE				44.69		
MAN. RATE	58.59	51.11	46.82	+ 44.69		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	12,614	0	0.000	0	0	0	0	0	0
2016	9,485	54,321	0.573	0	0	0	0	2	2
2017	14,499	0	0.000	0	0	0	0	0	0
2018	12,228	79,371	0.649	0	0	0	1	2	3
2019	8,897	77,269	0.868	0	0	0	0	2	2
TOTAL	57,723	210,961	0.365	0	0	0	1	6	7

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	8,887	0	0	0	0	33,715	11,719
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	35,568	6,261	0	0	0	0	28,115	9,427
2019	0	0	0	0	27,097	0	0	0	0	48,375	1,797
TOTAL	0	0	0	35,568	42,245	0	0	0	0	110,205	22,943

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	0	112,340	7,846	0	0	0	71,203	2,508	1,937
2016	0	0	0	0	16,409	0	0	0	0	57,622	13,512
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	80,974	14,254	0	0	0	0	57,669	10,869
2019	0	0	0	0	81,676	0	0	0	0	132,973	2,072
TOTAL	0	0	0	193,314	120,184	0	0	0	71,203	250,773	28,390

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	635,475	28,390	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	635,475	28,390	
EXPECTED LOSSES	3,435,687	650,161	62,558	
CREDIBILITY	0.01	0.05	0.07	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.101	0.049	1.150
INDICATED (POST-TEST)	0.000	0.684	0.071	0.755
PRESENT ON RATE LEVEL	5.715	1.081	0.104	6.900
DERIVED BY FORMULA	5.657	1.062	0.102	6.821
UNDERLYING PRESENT RATE	5.952	1.126	0.108	7.187
PROPOSED	5.657	1.062	0.102	6.821

YEAR	4-1-16	4-1-18	4-1-21	4-1-23	IND. RATE	9.723
IND. RATE				9.72		
MAN. RATE	12.39	10.75	10.28	+ 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	1,592	0	0.000	0	0	0	0	0	0
2016	1,619	1,173	0.072	0	0	0	0	0	0
2017	1,715	77,744	4.533	0	0	0	2	0	2
2018	1,749	2,529	0.145	0	0	0	0	1	1
2019	2,093	532	0.025	0	0	0	0	0	0
TOTAL	8,768	81,978	0.935	0	0	0	2	1	3

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	1,173
2017	0	0	0	35,260	0	0	0	38,888	0	0	3,596
2018	0	0	0	0	1,416	0	0	0	0	645	468
2019	0	0	0	0	0	0	0	0	0	0	532
TOTAL	0	0	0	35,260	1,416	0	0	38,888	0	645	5,769

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	84
2016	0	0	0	0	0	0	0	0	0	0	1,352
2017	0	0	0	70,365	0	0	0	70,100	0	0	4,146
2018	0	0	0	0	3,224	0	0	0	0	1,323	540
2019	0	0	0	0	0	0	0	0	0	0	613
TOTAL	0	0	0	70,365	3,224	0	0	70,100	0	1,323	6,736

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	145,011	6,736	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	145,011	6,736	
EXPECTED LOSSES	1,320,146	268,455	12,479	
CREDIBILITY	0.00	0.01	0.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.654	0.077	1.731
INDICATED (POST-TEST)	0.000	1.027	0.111	1.139
PRESENT ON RATE LEVEL	14.456	2.940	0.137	17.532
DERIVED BY FORMULA	14.456	2.920	0.136	17.512
UNDERLYING PRESENT RATE	15.056	3.062	0.142	18.260
PROPOSED	14.456	2.920	0.136	17.512

YEAR	4-1-16	4-1-18	4-1-21	4-1-23	IND. RATE	24.964
IND. RATE				24.96		
MAN. RATE	30.97	27.20	26.12	+ 24.96		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	7,017	481,010	6.855	0	0	1	1	11	13
2016	7,370	1,053,709	14.297	0	0	1	2	17	20
2017	9,757	595,437	6.103	0	0	1	1	6	8
2018	9,255	206,411	2.230	0	0	0	0	10	10
2019	10,253	243,557	2.375	0	0	0	1	7	8
TOTAL	43,652	2,580,124	5.911	0	0	3	5	51	59

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	172,620	85,000	92,800	0	0	21,206	28,283	56,824	24,277
2016	0	0	299,929	74,470	466,320	0	0	40,972	19,492	139,467	13,059
2017	0	0	166,166	116,776	184,408	0	0	32,077	15,000	70,457	10,553
2018	0	0	0	0	136,392	0	0	0	0	65,409	4,610
2019	0	0	0	108,270	83,425	0	0	0	19,560	28,392	3,910
TOTAL	0	0	638,715	384,516	963,345	0	0	94,255	82,335	360,549	56,409

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	0	0	303,121	149,260	162,957	0	0	35,435	47,261	94,953	27,991
2016	0	0	553,789	137,501	861,013	0	0	70,025	33,314	238,363	15,057
2017	0	0	331,601	233,038	368,005	0	0	57,822	27,039	127,006	12,168
2018	0	0	0	0	310,510	0	0	0	0	134,167	5,315
2019	0	0	0	326,347	251,460	0	0	0	53,767	78,044	4,508
TOTAL	0	0	1,188,510	846,147	1,953,944	0	0	163,282	161,380	672,533	65,040

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,351,793	3,634,004	65,040	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	1,351,793	3,634,004	65,040	
EXPECTED LOSSES	5,641,939	1,637,113	63,366	
CREDIBILITY	0.01	0.04	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	3.097	8.325	0.149	11.571
INDICATED (POST-TEST)	9.934	5.171	0.216	15.321
PRESENT ON RATE LEVEL	12.409	3.601	0.139	16.149
DERIVED BY FORMULA	12.384	3.664	0.144	16.192
UNDERLYING PRESENT RATE	12.925	3.750	0.145	16.820
PROPOSED	12.352	3.654	0.144	16.149

YEAR	4-1-16	4-1-18	4-1-21	4-1-23	IND. RATE	23.021
IND. RATE				23.02		
MAN. RATE	24.10	21.91	24.06	+ 23.02		

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	18,115	32,392	0.179	0	0	0	0	3	3
2016	19,617	130,726	0.666	0	0	0	2	1	3
2017	21,555	633,414	2.939	0	0	2	2	4	8
2018	26,692	501,441	1.879	0	0	0	2	7	9
2019	23,060	613,697	2.661	0	0	1	1	12	14
TOTAL	109,039	1,911,670	1.753	0	0	3	7	27	37

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	17,956	0	0	0	0	7,583	6,853
2016	0	0	0	54,355	6,921	0	0	0	11,700	22,655	35,095
2017	0	0	392,525	29,439	32,608	0	0	133,412	7,717	28,055	9,658
2018	0	0	0	234,237	133,108	0	0	0	85,809	38,637	9,650
2019	0	0	231,692	109,014	81,892	0	0	95,514	42,295	38,849	14,441
TOTAL	0	0	624,217	427,045	272,485	0	0	228,926	147,521	135,779	75,697

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	31,531	0	0	0	0	12,671	7,902
2016	0	0	0	100,361	12,779	0	0	0	19,996	38,720	40,465
2017	0	0	783,323	58,748	65,073	0	0	240,488	13,911	50,572	11,136
2018	0	0	0	533,264	303,034	0	0	0	176,011	79,252	11,126
2019	0	0	698,366	328,590	246,839	0	0	262,549	116,260	106,788	16,650
TOTAL	0	0	1,481,689	1,020,963	659,255	0	0	503,037	326,179	288,003	87,279

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,984,726	2,294,400	87,279	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	1,984,726	2,294,400	87,279	
EXPECTED LOSSES	7,525,060	1,669,064	90,589	
CREDIBILITY	0.02	0.07	0.11	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.820	2.104	0.080	4.004
INDICATED (POST-TEST)	5.839	1.307	0.116	7.262
PRESENT ON RATE LEVEL	6.626	1.470	0.080	8.175
DERIVED BY FORMULA	6.610	1.458	0.084	8.152
UNDERLYING PRESENT RATE	6.901	1.531	0.083	8.515
PROPOSED	6.610	1.458	0.084	8.152

YEAR	4-1-16	4-1-18	4-1-21	4-1-23	IND. RATE	11.621
IND. RATE				11.62		
MAN. RATE	12.53	10.87	12.18	+ 11.62		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	4,691	24,645	0.525	0	0	0	0	3	3
2016	3,697	71,956	1.946	0	0	0	0	2	2
2017	4,149	652,646	15.730	0	0	1	0	1	2
2018	5,890	87,771	1.490	0	0	0	0	2	2
2019	5,072	82	0.002	0	0	0	0	0	0
TOTAL	23,499	837,100	3.562	0	0	1	0	8	9

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	6,022	0	0	0	0	2,747	15,876
2016	0	0	0	0	49,265	0	0	0	0	20,127	2,564
2017	0	0	327,184	0	20,000	0	0	302,814	0	0	2,648
2018	0	0	0	0	43,987	0	0	0	0	43,131	653
2019	0	0	0	0	0	0	0	0	0	0	82
TOTAL	0	0	327,184	0	119,274	0	0	302,814	0	66,005	21,823

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	10,575	0	0	0	0	4,590	18,305
2016	0	0	0	0	90,963	0	0	0	0	34,399	2,956
2017	0	0	652,928	0	39,912	0	0	545,853	0	0	3,053
2018	0	0	0	0	100,141	0	0	0	0	88,470	753
2019	0	0	0	0	0	0	0	0	0	0	95
TOTAL	0	0	652,928	0	241,590	0	0	545,853	0	127,460	25,162

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,198,781	369,050	25,162	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	1,198,781	369,050	25,162	
EXPECTED LOSSES	814,145	227,252	13,291	
CREDIBILITY	0.01	0.02	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	5.101	1.570	0.107	6.779
INDICATED (POST-TEST)	16.365	0.975	0.155	17.496
PRESENT ON RATE LEVEL	3.326	0.928	0.054	4.309
DERIVED BY FORMULA	3.457	0.929	0.058	4.445
UNDERLYING PRESENT RATE	3.465	0.967	0.057	4.488
PROPOSED	3.457	0.929	0.058	4.445

YEAR	4-1-16	4-1-18	4-1-21	4-1-23	IND. RATE	6.336
IND. RATE				6.34		
MAN. RATE	6.46	5.61	6.42	+ 6.34		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2015	370	0	0.000	0	0	0	0	0	0
2016	403	0	0.000	0	0	0	0	0	0
2017	228	0	0.000	0	0	0	0	0	0
2018	90	0	0.000	0	0	0	0	0	0
2019	38	0	0.000	0	0	0	0	0	0
TOTAL	1,129	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	22,582	4,249	241	
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	1.920	0.361	0.020	2.302
DERIVED BY FORMULA	1.920	0.361	0.020	2.302
UNDERLYING PRESENT RATE	2.000	0.376	0.021	2.398
PROPOSED	1.920	0.361	0.020	2.302

YEAR	4-1-16	4-1-18	4-1-21	4-1-23	IND. RATE	3.282
IND. RATE				3.28		
MAN. RATE	3.62	3.18	3.43	+ 3.28		

+ PROPOSED