

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	108,848	8,542,579	7.848	2	0	7	11	65	85
2018	116,457	13,840,837	11.885	2	0	8	19	68	97
2019	130,642	11,114,676	8.508	0	0	6	17	51	74
2020	155,289	6,350,970	4.090	1	0	4	18	59	82
2021	173,279	11,309,219	6.527	1	0	7	10	82	100
TOTAL	684,515	51,158,281	7.474	6	0	32	75	325	438
OD				0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	254,441	0	1,303,420	532,092	1,291,748	569	0	716,336	2,804,280	1,264,981	374,712
2018	325,600	0	2,367,875	712,252	651,902	1,409,493	0	5,168,584	1,158,345	1,821,926	224,860
2019	0	0	1,420,549	619,201	695,179	0	0	6,233,487	920,008	958,074	268,178
2020	7,000	0	1,063,153	605,201	931,921	2,500	0	905,534	926,172	1,576,510	332,979
2021	1,082,549	0	1,832,916	539,510	933,811	0	0	2,933,153	1,311,006	1,911,239	765,035
TOTAL	1,669,590	0	7,987,913	3,008,256	4,504,561	1,412,562	0	15,957,094	7,119,811	7,532,730	1,965,764
OD	0	0	0	0	2,500	0	0	0	0	0	2,615

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	325,176	0	1,867,801	624,510	1,672,814	503	0	1,330,236	2,200,220	1,536,952	287,029
2018	464,641	2,426	1,976,100	877,285	802,151	1,235,014	14,581	3,817,950	1,343,970	2,160,179	171,343
2019	1,374	3,467	1,517,500	715,103	812,758	6,752	18,017	1,759,519	1,020,959	1,123,188	223,660
2020	10,410	4,070	1,553,536	731,714	1,117,081	10,414	31,302	1,486,187	963,138	1,769,294	294,353
2021	1,222,908	16,654	2,614,650	977,033	1,076,626	16,769	144,941	3,620,585	1,384,232	1,722,495	664,815
TOTAL	2,024,508	26,617	9,529,587	3,925,645	5,481,429	1,269,453	208,841	12,014,477	6,912,519	8,312,108	1,641,202
OD	0	1	275	225	2,753	0	0	0	0	0	2,251

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	25,073,759	24,634,678	1,643,453	
IBNR + FREQUENCY ADJUSTMENT	(8,500,231)	(4,061,369)	3,227	
TOTAL LOSSES	16,573,528	20,573,309	1,646,680	
EXPECTED LOSSES	14,399,359	12,264,381	1,202,346	
CREDIBILITY	0.06	0.21	0.28	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.421	3.005	0.240	5.666
INDICATED (POST-TEST)	2.257	2.802	0.224	5.283
PRESENT ON RATE LEVEL	1.895	1.614	0.158	3.667
DERIVED BY FORMULA	1.916	1.863	0.177	3.956
UNDERLYING PRESENT RATE	2.104	1.792	0.176	4.071
PROPOSED	1.916	1.863	0.177	3.956

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	4.862
IND. RATE				4.86	MINIMUM PREMIUM	
MAN. RATE	5.85	5.47	4.84	+ 4.86	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	71,449	4,460,153	6.242	0	0	3	9	34	46
2018	71,215	2,558,922	3.593	0	0	1	7	13	21
2019	75,270	1,526,071	2.027	0	0	1	4	21	26
2020	76,315	1,562,201	2.047	0	0	1	1	13	15
2021	81,632	683,029	0.837	0	0	0	1	11	12
TOTAL	375,881	10,790,376	2.871	0	0	6	22	92	120
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	711,915	466,569	342,678	0	0	1,271,404	427,205	909,715	330,667	
2018	0	0	255,580	324,026	164,102	0	0	52,779	1,275,293	296,914	190,228	
2019	0	0	218,581	162,250	482,141	0	0	53,645	52,628	419,333	137,493	
2020	0	0	150,000	123,760	170,317	0	0	254,721	67,520	682,540	113,343	
2021	0	0	0	36,891	185,202	0	0	0	18,838	324,805	117,293	
TOTAL	0	0	1,336,076	1,113,496	1,344,440	0	0	1,632,549	1,841,484	2,633,307	889,024	
OD	0	0	0	0	0	0	0	0	0	0	99	

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	723,376	634,534	443,768	0	0	1,210,996	556,648	1,105,304	253,291	
2018	0	433	360,831	387,111	202,336	0	339	134,469	1,373,979	362,064	144,954	
2019	283	727	332,105	197,115	544,001	322	895	94,400	68,675	469,360	114,669	
2020	189	650	251,080	145,149	203,595	1,753	8,917	414,646	123,523	739,675	100,195	
2021	124	488	127,653	102,809	182,893	369	3,240	91,092	84,911	258,045	101,928	
TOTAL	595	2,297	1,795,046	1,466,718	1,576,593	2,443	13,390	1,945,603	2,207,737	2,934,449	715,037	
OD	0	0	0	0	0	0	0	0	0	0	76	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,759,374	8,185,496	715,112	
IBNR + FREQUENCY ADJUSTMENT	(1,723,012)	(1,605,241)	1,794	
TOTAL LOSSES	2,036,361	6,580,255	716,907	
EXPECTED LOSSES	2,870,506	4,812,725	758,869	
CREDIBILITY	0.04	0.14	0.19	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.542	1.751	0.191	2.483
INDICATED (POST-TEST)	0.505	1.632	0.178	2.315
PRESENT ON RATE LEVEL	0.687	1.151	0.181	2.019
DERIVED BY FORMULA	0.679	1.218	0.181	2.078
UNDERLYING PRESENT RATE	0.764	1.280	0.202	2.246
PROPOSED	0.679	1.218	0.181	2.078

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.020
IND. RATE				2.02	MINIMUM PREMIUM	
MAN. RATE	2.43	2.44	2.25	+ 2.02	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	21,986	848,689	3.860	0	0	1	3	21	25	
2018	24,713	490,277	1.984	0	0	0	2	10	12	
2019	24,181	655,481	2.711	0	0	0	1	16	17	
2020	29,687	820,691	2.764	0	0	1	3	18	22	
2021	37,721	1,184,870	3.141	0	0	0	3	18	21	
TOTAL	138,288	4,000,008	2.893	0	0	2	12	83	97	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	137,336	38,054	208,716	0	0	83,193	179,275	153,020	49,095
2018	0	0	0	103,509	179,197	0	0	0	10,684	173,473	23,414
2019	0	0	0	86,881	275,770	0	0	0	52,793	211,060	28,977
2020	0	0	185,626	232,754	143,459	0	0	9,740	85,135	140,467	23,510
2021	0	0	0	220,313	303,567	0	0	0	127,748	118,097	415,145
TOTAL	0	0	322,962	681,511	1,110,709	0	0	92,933	455,635	796,117	540,141
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	196,802	51,753	270,287	0	0	154,489	233,595	185,919	37,607
2018	0	0	6,360	127,297	216,103	0	0	1,598	13,639	202,413	17,841
2019	0	16	24,093	104,095	308,048	0	40	11,631	60,832	236,434	24,167
2020	249	859	334,971	252,189	183,511	167	921	49,486	83,456	155,135	20,783
2021	311	1,378	344,986	309,472	320,231	437	2,499	104,979	111,717	105,422	360,761
TOTAL	559	2,254	907,212	844,807	1,298,180	604	3,460	322,184	503,238	885,323	461,159
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,236,273	3,531,548	461,159	
IBNR + FREQUENCY ADJUSTMENT	(696,196)	(652,388)	309	
TOTAL LOSSES	540,077	2,879,160	461,468	
EXPECTED LOSSES	1,179,188	1,968,411	109,194	
CREDIBILITY	0.02	0.07	0.10	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.391	2.082	0.334	2.806
INDICATED (POST-TEST)	0.364	1.941	0.311	2.616
PRESENT ON RATE LEVEL	0.768	1.282	0.071	2.121
DERIVED BY FORMULA	0.760	1.328	0.095	2.183
UNDERLYING PRESENT RATE	0.853	1.423	0.079	2.355
PROPOSED	0.760	1.328	0.095	2.183

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.683
IND. RATE				2.68	MINIMUM PREMIUM	
MAN. RATE	3.11	3.03	2.80	+ 2.68	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	227,048	5,990,488	2,638	0	0	2	17	63	82
2018	215,400	5,593,441	2,597	0	0	2	19	79	100
2019	214,096	5,888,671	2,750	0	0	3	19	69	91
2020	232,511	3,878,509	1,668	0	0	1	15	64	80
2021	229,742	2,495,278	1,086	0	0	0	10	48	58
TOTAL	1,118,797	23,846,387	2,131	0	0	8	80	323	411
OD				0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	289,880	1,088,637	1,585,421	0	0	351,740	868,342	1,377,865	428,603
2018	0	0	398,837	1,130,196	1,204,438	0	0	519,201	851,468	1,039,033	450,268
2019	0	0	592,552	863,308	1,416,073	0	0	277,566	1,000,527	1,227,325	511,320
2020	0	0	244,165	873,317	724,033	0	0	61,194	885,549	762,429	327,822
2021	0	0	0	379,031	571,898	0	0	0	490,617	797,922	255,810
TOTAL	0	0	1,525,434	4,334,489	5,501,863	0	0	1,209,701	4,096,503	5,204,574	1,973,823
OD	0	0	0	0	1,500	0	0	0	0	10,367	604

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	415,398	1,480,546	2,053,120	0	0	653,181	1,131,450	1,674,106	328,310
2018	0	675	600,148	1,383,227	1,460,266	0	3,332	898,483	972,558	1,227,119	343,104
2019	767	2,013	963,353	997,262	1,607,481	1,665	4,841	550,810	1,081,768	1,404,362	426,441
2020	486	1,733	725,125	940,180	871,348	1,390	7,705	417,779	817,866	870,945	289,795
2021	561	2,466	619,336	551,257	598,683	2,020	12,815	487,879	505,721	676,546	222,299
TOTAL	1,813	6,888	3,323,360	5,352,472	6,590,899	5,074	28,693	3,008,132	4,509,362	5,853,079	1,609,949
OD	1	3	780	569	1,443	10	97	2,550	2,308	8,179	511

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,377,402	22,318,310	1,610,460	
IBNR + FREQUENCY ADJUSTMENT	(3,434,494)	(4,548,255)	3,913	
TOTAL LOSSES	2,942,908	17,770,055	1,614,373	
EXPECTED LOSSES	5,695,710	13,575,156	1,724,657	
CREDIBILITY	0.08	0.29	0.39	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.263	1.587	0.144	1.994
INDICATED (POST-TEST)	0.245	1.480	0.134	1.859
PRESENT ON RATE LEVEL	0.458	1.091	0.139	1.687
DERIVED BY FORMULA	0.441	1.204	0.137	1.781
UNDERLYING PRESENT RATE	0.509	1.213	0.154	1.877
PROPOSED	0.441	1.203	0.137	1.781

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.731
IND. RATE				1.73	MINIMUM PREMIUM	
MAN. RATE	1.98	1.85	1.88	+ 1.73	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	4,480	655,101	14,623	0	0	1	2	8	11
2018	3,477	312,739	8,995	0	0	0	2	2	4
2019	3,239	65,320	2,017	0	0	0	1	0	1
2020	3,257	31,311	0,961	0	0	0	0	2	2
2021	3,220	38,267	1,188	0	0	0	0	4	4
TOTAL	17,673	1,102,738	6,240	0	0	1	5	16	22
OD				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	188,450	21,281	91,728	0	0	50,000	73,748	220,830	9,064
2018	0	0	0	63,119	23,101	0	0	0	136,465	24,017	66,037
2019	0	0	0	50,131	0	0	0	0	8,116	0	7,073
2020	0	0	0	0	6,312	0	0	0	0	15,263	9,736
2021	0	0	0	0	7,026	0	0	0	0	24,219	7,022
TOTAL	0	0	188,450	134,531	128,167	0	0	50,000	218,329	284,329	98,932
OD	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	270,049	28,942	118,788	0	0	92,850	96,094	268,308	6,943
2018	0	0	2,764	76,591	28,343	0	0	5,203	153,628	29,724	50,320
2019	0	5	6,896	54,335	1,411	0	3	962	8,403	265	5,899
2020	0	1	695	569	6,951	2	14	907	1,030	16,187	8,607
2021	4	13	3,654	2,666	6,759	24	226	5,957	5,392	19,106	6,102
TOTAL	4	20	284,057	163,103	162,252	26	243	105,880	264,547	333,590	77,871
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	390,230	923,492	77,871	
IBNR + FREQUENCY ADJUSTMENT	(486,742)	(206,006)	65	
TOTAL LOSSES	0	717,486	77,936	
EXPECTED LOSSES	794,848	608,897	31,977	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	4.060	0.441	4.501
INDICATED (POST-TEST)	0.000	3.785	0.411	4.196
PRESENT ON RATE LEVEL	4.051	3.104	0.163	7.318
DERIVED BY FORMULA	4.011	3.117	0.168	7.296
UNDERLYING PRESENT RATE	4.498	3.445	0.181	8.124
PROPOSED	4.011	3.117	0.168	7.296

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	7.109
IND. RATE				7.11	MINIMUM PREMIUM	
MAN. RATE	10.24	9.63	8.52	+ 7.11	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	61,766	334,943	0.542	0	0	0	3	10	13
2018	71,213	1,201,099	1.687	0	0	1	5	20	26
2019	88,537	1,592,573	1.799	0	0	1	6	18	25
2020	121,442	1,375,853	1.133	0	0	1	4	25	30
2021	136,660	1,111,793	0.814	0	0	0	0	25	25
TOTAL	479,618	5,616,261	1.171	0	0	3	18	98	119
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	54,366	96,692	0	0	0	53,582	78,989	51,314
2018	0	0	196,812	183,647	120,160	0	0	97,588	132,972	338,199	131,721
2019	0	0	214,024	143,848	429,117	0	0	211,463	86,010	382,971	125,140
2020	0	0	146,689	189,577	327,846	0	0	58,967	68,686	422,422	161,666
2021	0	0	0	0	400,212	0	0	0	0	514,158	197,423
TOTAL	0	0	557,525	571,438	1,374,027	0	0	368,018	341,250	1,736,739	667,264
OD	0	0	0	0	0	0	0	0	0	0	212

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	73,938	125,216	0	0	0	69,817	95,972	39,307
2018	0	333	275,410	224,623	147,768	0	626	168,870	153,714	396,940	100,371
2019	277	709	321,223	175,179	484,616	1,268	3,367	325,394	107,837	433,898	104,367
2020	209	729	290,553	224,185	381,598	496	2,608	128,943	92,083	455,223	142,913
2021	213	766	208,151	151,865	385,023	509	4,803	126,472	114,472	405,618	171,561
TOTAL	699	2,536	1,095,337	849,790	1,524,221	2,273	11,404	749,679	537,923	1,787,651	558,518
OD	0	0	0	0	0	0	0	0	0	0	176

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,861,927	4,699,586	558,694	
IBNR + FREQUENCY ADJUSTMENT	(1,077,308)	(948,210)	1,705	
TOTAL LOSSES	784,620	3,751,376	560,399	
EXPECTED LOSSES	1,856,099	2,884,388	573,690	
CREDIBILITY	0.05	0.17	0.22	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.164	0.782	0.117	1.063
INDICATED (POST-TEST)	0.153	0.729	0.109	0.991
PRESENT ON RATE LEVEL	0.348	0.541	0.108	0.996
DERIVED BY FORMULA	0.338	0.573	0.108	1.019
UNDERLYING PRESENT RATE	0.387	0.601	0.120	1.108
PROPOSED	0.331	0.560	0.105	0.996

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.968
IND. RATE				0.97	MINIMUM PREMIUM	
MAN. RATE	1.31	1.22	1.11	+ 0.97	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	647,664	19,362,658	2.990	0	0	20	66	274	360
2018	706,194	22,404,993	3.173	1	0	16	72	285	374
2019	739,596	18,690,792	2.527	2	0	11	64	268	345
2020	768,912	23,339,081	3.035	2	1	15	69	251	338
2021	873,232	12,638,181	1.447	3	0	3	41	292	339
TOTAL	3,735,598	96,435,705	2.582	8	1	65	312	1370	1756
OD				0	0	0	1	0	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	3,642,758	2,838,255	2,473,130	0	0	3,187,618	1,939,371	3,705,043	1,576,483
2018	3,000	0	3,334,559	3,309,675	3,464,427	0	0	2,814,945	3,401,818	4,517,883	1,558,686
2019	183,304	0	2,018,205	3,781,963	2,698,249	151,356	0	823,894	3,054,121	4,413,348	1,566,352
2020	89,283	167,716	3,911,398	3,604,802	2,206,056	1,000	99,886	6,785,609	2,991,615	2,277,532	1,204,184
2021	679,494	0	627,117	1,473,584	3,091,950	82,000	0	208,996	1,096,798	4,264,910	1,113,332
TOTAL	955,081	167,716	13,534,037	15,008,279	13,933,812	234,356	99,886	13,821,062	12,483,723	19,178,716	7,019,037
OD	0	0	0	1,450	0	0	0	0	312	0	15,553

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	4,801,227	3,860,027	3,202,703	0	0	4,279,611	2,527,000	4,501,627	1,207,586
2018	4,325	5,589	4,646,970	4,047,711	4,219,881	0	17,213	4,584,149	3,441,664	5,330,792	1,187,719
2019	293,283	6,875	3,303,346	4,232,286	3,143,997	241,688	14,472	1,664,555	3,320,768	5,027,911	1,306,338
2020	124,446	228,517	5,439,922	3,916,886	2,834,207	25,486	389,876	5,637,804	2,978,692	2,761,777	1,064,499
2021	912,874	16,370	3,525,248	2,538,239	3,207,268	165,396	64,378	1,973,896	1,708,308	3,481,845	967,486
TOTAL	1,334,927	257,352	21,716,714	18,595,148	16,608,056	432,570	485,938	18,140,015	13,976,433	21,103,952	5,733,626
OD	0	1	577	1,432	103	0	2	101	268	21	12,661

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	42,368,197	70,285,415	5,746,287	
IBNR + FREQUENCY ADJUSTMENT	(14,056,440)	(14,608,515)	11,927	
TOTAL LOSSES	28,311,757	55,676,900	5,758,214	
EXPECTED LOSSES	23,553,975	43,949,392	4,762,897	
CREDIBILITY	0.19	0.65	0.87	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.758	1.490	0.154	2.402
INDICATED (POST-TEST)	0.707	1.389	0.143	2.239
PRESENT ON RATE LEVEL	0.568	1.060	0.115	1.742
DERIVED BY FORMULA	0.594	1.274	0.140	2.008
UNDERLYING PRESENT RATE	0.631	1.177	0.128	1.935
PROPOSED	0.594	1.274	0.140	2.008

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.468
IND. RATE				2.47	MINIMUM PREMIUM	
MAN. RATE	2.71	2.59	2.30	+ 2.47	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	36,601	453,926	1.240	0	0	0	0	13	13
2018	37,464	500,638	1.336	0	0	0	0	12	13
2019	39,508	742,105	1.878	0	0	0	0	13	17
2020	42,274	352,632	0.834	0	0	0	0	8	10
2021	46,284	293,833	0.635	0	0	0	0	10	11
TOTAL	202,131	2,343,134	1.159	0	0	0	0	56	64
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	135,069	0	0	0	0	227,396	91,461
2018	0	0	0	16,107	164,315	0	0	0	8,895	125,116	186,205
2019	0	0	0	143,227	128,540	0	0	0	152,939	196,779	120,620
2020	0	0	0	4,136	45,237	0	0	0	20,653	170,169	112,437
2021	0	0	0	31,415	96,928	0	0	0	40,048	70,550	54,892
TOTAL	0	0	0	194,885	570,089	0	0	0	222,535	790,010	565,615
OD	0	0	0	0	0	0	0	0	0	0	939

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	174,914	0	0	0	0	276,286	70,059
2018	0	0	2,754	21,444	197,389	0	0	1,197	11,174	146,004	141,888
2019	0	17	25,361	159,866	146,476	0	79	23,143	164,103	223,824	100,597
2020	3	13	6,623	8,160	50,109	45	272	16,822	29,253	181,857	99,394
2021	73	299	77,092	64,483	97,268	170	1,097	41,157	42,487	59,499	47,701
TOTAL	76	330	111,829	253,954	666,156	215	1,447	82,319	247,017	887,470	459,640
OD	0	0	0	0	0	0	0	0	0	0	716

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	196,216	2,054,597	460,355	
IBNR + FREQUENCY ADJUSTMENT	(531,333)	(423,150)	843	
TOTAL LOSSES	0	1,631,447	461,198	
EXPECTED LOSSES	889,271	1,270,958	341,684	
CREDIBILITY	0.03	0.09	0.12	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.807	0.228	1.035
INDICATED (POST-TEST)	0.000	0.752	0.212	0.965
PRESENT ON RATE LEVEL	0.396	0.565	0.152	1.113
DERIVED BY FORMULA	0.384	0.582	0.159	1.125
UNDERLYING PRESENT RATE	0.440	0.629	0.169	1.238
PROPOSED	0.380	0.576	0.158	1.113

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.082
IND. RATE				1.08	MINIMUM PREMIUM	
MAN. RATE	1.51	1.40	1.24	+ 1.08	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	10,120	357,476	3.532	0	0	0	1	5	6
2018	10,983	322,124	2.933	0	0	0	2	7	9
2019	11,941	43,364	0.363	0	0	0	0	3	3
2020	12,508	20,092	0.161	0	0	0	0	1	1
2021	12,544	300,216	2.393	0	0	0	1	6	7
TOTAL	58,096	1,043,272	1.796	0	0	0	4	22	26
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	51,341	87,341	0	0	0	44,641	162,272	11,881
2018	0	0	0	45,040	103,322	0	0	0	94,182	75,829	3,751
2019	0	0	0	0	20,680	0	0	0	0	21,270	1,414
2020	0	0	0	0	1,717	0	0	0	0	6,939	11,436
2021	0	0	0	30,000	39,223	0	0	0	65,000	142,784	23,209
TOTAL	0	0	0	126,381	252,283	0	0	0	203,823	409,094	51,691
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	69,824	113,107	0	0	0	58,167	197,160	9,101
2018	0	0	3,095	55,695	124,459	0	0	4,002	106,583	89,607	2,858
2019	0	1	911	745	22,917	0	2	541	622	23,653	1,179
2020	0	0	189	155	1,891	1	6	412	468	7,359	10,109
2021	41	184	45,877	41,339	41,572	304	2,044	73,756	75,254	118,878	20,169
TOTAL	41	185	50,072	167,756	303,946	305	2,052	78,712	241,095	436,657	43,416
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	131,367	1,149,454	43,416	
IBNR + FREQUENCY ADJUSTMENT	(775,057)	(253,487)	111	
TOTAL LOSSES	0	895,968	43,527	
EXPECTED LOSSES	1,296,296	761,876	46,820	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.542	0.075	1.617
INDICATED (POST-TEST)	0.000	1.438	0.070	1.508
PRESENT ON RATE LEVEL	2.010	1.181	0.073	3.264
DERIVED BY FORMULA	1.990	1.192	0.072	3.254
UNDERLYING PRESENT RATE	2.231	1.311	0.081	3.623
PROPOSED	1.990	1.192	0.072	3.254

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	3.171
IND. RATE				3.17	MINIMUM PREMIUM	
MAN. RATE	4.67	4.34	3.80	+ 3.17	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	53,533	670,873	1,253	0	0	0	3	14	17
2018	53,085	958,639	1,806	0	0	0	4	20	24
2019	52,974	1,356,779	2,561	0	0	2	3	13	18
2020	52,910	640,484	1,211	0	0	0	3	15	18
2021	61,223	580,701	0,949	0	0	0	1	13	14
TOTAL	273,725	4,207,476	1,537	0	0	2	14	75	91
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	189,517	63,741	0	0	0	205,704	130,048	81,863
2018	0	0	0	134,869	176,070	0	0	0	106,580	470,471	70,649
2019	0	0	355,731	74,163	77,623	0	0	447,866	51,730	214,859	134,807
2020	0	0	0	106,952	73,054	0	0	0	85,814	265,394	109,270
2021	0	0	0	41,226	72,081	0	0	0	12,062	388,401	66,931
TOTAL	0	0	355,731	546,727	462,569	0	0	447,866	461,890	1,469,173	463,520
OD	0	0	0	0	0	0	0	0	0	0	279

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	257,743	82,545	0	0	0	268,032	158,008	62,707
2018	0	0	7,545	165,175	212,655	0	0	7,199	124,225	549,937	53,835
2019	460	1,144	483,236	89,524	96,466	2,686	7,026	658,525	75,911	251,648	112,429
2020	28	108	50,583	112,227	88,077	124	734	43,661	91,733	287,235	96,595
2021	66	287	72,501	63,707	74,619	414	3,760	102,708	94,539	307,566	58,163
TOTAL	555	1,539	613,864	688,376	554,361	3,225	11,520	812,093	654,440	1,554,394	383,728
OD	0	0	0	0	0	0	0	0	0	0	213

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,442,796	3,451,571	383,941	
IBNR + FREQUENCY ADJUSTMENT	(588,579)	(626,735)	755	
TOTAL LOSSES	854,218	2,824,837	384,696	
EXPECTED LOSSES	978,736	1,876,780	313,978	
CREDIBILITY	0.03	0.11	0.15	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.312	1.032	0.140	1.485
INDICATED (POST-TEST)	0.291	0.962	0.131	1.384
PRESENT ON RATE LEVEL	0.321	0.616	0.103	1.041
DERIVED BY FORMULA	0.321	0.654	0.107	1.082
UNDERLYING PRESENT RATE	0.358	0.686	0.115	1.158
PROPOSED	0.320	0.654	0.107	1.082

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.052
IND. RATE				1.05	MINIMUM PREMIUM	
MAN. RATE	1.27	1.24	1.16	+ 1.05	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	21,113	480,851	2.278	0	0	1	2	2	5
2018	21,784	81,436	0.374	0	0	0	0	4	4
2019	23,757	421,343	1.774	0	0	1	0	1	2
2020	22,184	246,756	1.112	0	0	1	1	1	3
2021	26,513	2,966,916	11.190	1	0	0	2	1	4
TOTAL	115,351	4,197,302	3.639	1	0	3	5	9	18
OD				0	0	0	1	0	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	139,476	177,514	18,595	0	0	66,722	3,145	53,557	21,842
2018	0	0	0	0	21,672	0	0	0	0	49,522	10,242
2019	0	0	288,122	0	11,369	0	0	70,000	0	25,017	26,835
2020	0	0	155,246	6,456	7,376	0	0	37,093	29,029	896	10,660
2021	2,808,725	0	0	114,967	3,390	0	0	0	14,990	11,948	12,896
TOTAL	2,808,725	0	582,844	298,937	62,402	0	0	173,815	47,164	140,940	82,475
OD	0	0	0	69,890	0	0	0	0	27,500	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	199,869	241,419	24,081	0	0	123,903	4,098	65,072	16,731
2018	0	0	280	260	26,013	0	0	344	465	57,745	7,804
2019	373	920	380,864	5,550	19,369	420	1,094	101,749	3,243	29,543	22,380
2020	159	532	192,892	14,864	16,051	261	1,321	60,772	27,851	4,550	9,423
2021	1,298,126	423	99,399	102,669	17,969	49	275	11,849	12,684	10,864	11,207
TOTAL	1,298,657	1,874	873,304	364,762	103,483	730	2,691	298,616	48,341	167,774	67,546
OD	47	253	59,354	61,632	8,941	69	301	16,345	18,389	2,638	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,552,241	775,960	67,546	
IBNR + FREQUENCY ADJUSTMENT	(983,748)	(307,094)	206	
TOTAL LOSSES	1,568,493	468,866	67,752	
EXPECTED LOSSES	1,643,189	923,757	83,745	
CREDIBILITY	0.02	0.06	0.09	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.294	0.327	0.059	1.679
INDICATED (POST-TEST)	1.206	0.305	0.055	1.566
PRESENT ON RATE LEVEL	1.283	0.721	0.065	2.070
DERIVED BY FORMULA	1.282	0.696	0.064	2.042
UNDERLYING PRESENT RATE	1.425	0.801	0.073	2.298
PROPOSED	1.281	0.696	0.064	2.042

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.990
IND. RATE				1.99	MINIMUM PREMIUM	
MAN. RATE	2.46	2.45	2.41	+ 1.99	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	209,315	1,465,116	0.700	0	0	2	6	12	20	
2018	232,081	1,937,897	0.835	0	0	3	2	25	30	
2019	204,207	5,174,108	2.534	0	0	6	2	12	20	
2020	215,173	2,302,936	1.070	0	0	4	7	14	25	
2021	250,468	1,158,601	0.463	0	0	1	2	26	29	
TOTAL	1,111,244	12,038,658	1.083	0	0	16	19	89	124	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	357,998	315,236	97,344	0	0	144,234	228,731	234,976	86,597
2018	0	0	785,673	173,625	230,567	0	0	165,009	105,384	398,746	78,893
2019	0	0	1,757,355	158,219	264,336	0	0	2,361,813	37,967	534,287	60,131
2020	0	0	916,883	404,423	207,562	0	0	400,426	209,313	141,202	23,127
2021	0	0	154,871	107,104	212,052	0	0	130,426	63,833	438,979	51,336
TOTAL	0	0	3,972,780	1,158,607	1,011,861	0	0	3,201,908	645,228	1,748,190	300,084
OD	0	0	0	0	0	0	0	0	0	0	3,318

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	513,011	428,721	126,060	0	0	267,843	298,036	285,496	66,333
2018	0	1,330	1,074,359	217,251	285,426	0	1,059	279,927	124,005	467,821	60,116
2019	1,736	4,303	1,804,620	204,943	328,911	5,393	14,088	1,316,801	87,190	617,526	50,149
2020	1,030	3,492	1,302,976	464,386	301,526	2,731	13,781	630,030	220,027	181,595	20,444
2021	344	2,058	365,641	191,090	228,608	1,421	12,632	316,236	156,238	359,950	44,611
TOTAL	3,111	11,183	5,060,608	1,506,391	1,270,531	9,544	41,559	2,810,837	885,496	1,912,388	241,654
OD	0	0	0	0	0	0	0	0	0	0	2,867

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,936,842	5,574,806	244,521	
IBNR + FREQUENCY ADJUSTMENT	(4,624,923)	(1,726,231)	1,235	
TOTAL LOSSES	3,311,919	3,848,575	245,757	
EXPECTED LOSSES	7,678,385	5,161,443	510,769	
CREDIBILITY	0.08	0.29	0.39	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.298	0.346	0.022	0.666
INDICATED (POST-TEST)	0.278	0.323	0.020	0.621
PRESENT ON RATE LEVEL	0.622	0.418	0.041	1.082
DERIVED BY FORMULA	0.595	0.391	0.033	1.019
UNDERLYING PRESENT RATE	0.691	0.464	0.046	1.201
PROPOSED	0.595	0.391	0.033	1.019

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.993
IND. RATE				0.99	MINIMUM PREMIUM	
MAN. RATE	1.31	1.29	1.26	+ 0.99	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	88,491	2,227,221	2,517	0	0	2	8	36	46	
2018	100,407	2,754,898	2,744	0	0	2	10	38	50	
2019	100,076	1,677,086	1,676	0	0	0	8	23	31	
2020	109,346	3,452,305	3,157	0	0	0	15	41	56	
2021	124,930	2,592,520	2,075	0	0	0	4	65	69	
TOTAL	523,250	12,704,030	2,428	0	0	4	45	203	252	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	333,897	350,823	304,331	0	0	161,443	344,111	453,178	279,438
2018	0	0	387,430	524,121	695,386	0	0	128,011	288,731	371,026	360,193
2019	0	0	0	305,064	237,129	0	0	0	208,714	680,333	245,846
2020	0	0	0	729,874	870,809	0	0	0	684,614	771,998	395,010
2021	0	0	0	223,797	1,025,337	0	0	0	263,870	691,940	387,576
TOTAL	0	0	721,327	2,133,679	3,132,992	0	0	289,454	1,790,040	2,968,475	1,668,063
OD	0	0	0	0	0	0	0	0	0	0	459

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	478,474	477,119	394,109	0	0	299,800	448,377	550,611	214,050
2018	0	656	554,436	644,279	843,235	0	821	225,230	329,444	437,463	274,467
2019	0	36	52,403	339,185	271,367	0	144	42,063	235,989	763,383	205,036
2020	214	815	386,156	799,403	1,010,991	805	4,650	268,421	641,016	864,841	349,189
2021	697	2,772	723,339	586,429	1,015,054	1,346	9,347	327,039	330,501	571,184	336,804
TOTAL	911	4,278	2,194,808	2,846,415	3,534,756	2,151	14,962	1,162,552	1,985,327	3,187,483	1,379,545
OD	0	0	0	0	0	0	0	0	0	0	383

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,379,663	11,553,982	1,379,927	
IBNR + FREQUENCY ADJUSTMENT	(1,522,238)	(2,043,247)	3,120	
TOTAL LOSSES	1,857,425	9,510,734	1,383,047	
EXPECTED LOSSES	2,553,432	6,145,548	1,224,875	
CREDIBILITY	0.05	0.18	0.24	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.355	1.818	0.264	2.437
INDICATED (POST-TEST)	0.331	1.695	0.246	2.272
PRESENT ON RATE LEVEL	0.439	1.056	0.210	1.705
DERIVED BY FORMULA	0.433	1.171	0.219	1.823
UNDERLYING PRESENT RATE	0.488	1.174	0.234	1.897
PROPOSED	0.433	1.171	0.219	1.823

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.772
IND. RATE				1.77	MINIMUM PREMIUM	
MAN. RATE	2.00	1.96	1.90	+ 1.77	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	114,471	2,310,078	2.018	0	0	1	10	44	55
2018	113,534	1,137,694	1.002	0	0	0	3	28	31
2019	111,139	1,400,399	1.260	0	0	0	4	37	41
2020	115,536	2,232,413	1.932	0	0	0	4	30	34
2021	117,258	3,634,262	3.099	2	0	0	4	25	31
TOTAL	571,938	10,714,846	1.873	2	0	1	25	164	192
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	265,647	240,946	270,677	0	0	121,997	498,733	737,531	174,547
2018	0	0	0	220,861	212,922	0	0	0	117,572	329,902	256,437
2019	0	0	0	55,414	306,322	0	0	0	35,513	759,460	243,690
2020	0	0	0	305,329	256,869	0	0	0	271,604	1,057,299	341,312
2021	1,443,753	0	0	301,946	165,906	593,325	0	0	78,232	330,545	720,555
TOTAL	1,443,753	0	265,647	1,124,496	1,212,696	593,325	0	121,997	1,001,654	3,214,737	1,736,541
OD	0	0	0	0	0	0	0	0	0	0	76,450

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	380,672	327,687	350,527	0	0	226,548	649,849	896,100	133,703
2018	0	0	11,380	269,586	257,726	0	0	6,629	135,261	386,164	195,405
2019	0	14	21,109	71,089	341,019	0	80	23,538	58,973	845,719	203,237
2020	84	318	149,722	324,740	304,644	423	2,517	151,097	305,007	1,139,574	301,720
2021	866,282	1,411	342,715	329,222	198,238	411,308	3,943	127,806	125,906	268,271	626,162
TOTAL	866,366	1,743	905,598	1,322,324	1,452,154	411,731	6,540	535,619	1,274,997	3,535,829	1,460,228
OD	0	0	0	0	0	0	0	0	0	0	58,560

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,727,597	7,585,305	1,518,787	
IBNR + FREQUENCY ADJUSTMENT	(1,203,534)	(1,517,452)		2,029
TOTAL LOSSES	1,524,063	6,067,852	1,520,816	
EXPECTED LOSSES	1,993,726	4,531,082	897,003	
CREDIBILITY	0.05	0.19	0.25	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.266	1.061	0.256	1.583
INDICATED (POST-TEST)	0.248	0.989	0.238	1.476
PRESENT ON RATE LEVEL	0.313	0.712	0.141	1.167
DERIVED BY FORMULA	0.310	0.765	0.165	1.240
UNDERLYING PRESENT RATE	0.349	0.792	0.157	1.298
PROPOSED	0.310	0.765	0.165	1.240

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.205
IND. RATE				1.21	MINIMUM PREMIUM	
MAN. RATE	1.60	1.47	1.30	+ 1.21	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	73,253	1,025,599	1,400	0	0	1	3	14	18	
2018	74,495	4,228,721	5,677	1	0	1	3	14	19	
2019	72,844	1,606,750	2,206	0	0	1	4	9	14	
2020	76,586	1,004,516	1,312	0	0	1	4	9	14	
2021	81,749	545,759	0,668	1	0	0	2	16	19	
TOTAL	378,927	8,411,345	2,220	2	0	4	16	62	84	
OD				0	0	0	0	1	1	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	304,116	158,675	86,749	0	0	100,501	182,414	117,337	75,807
2018	1,486,635	0	485,491	225,688	232,544	972	0	1,306,714	183,219	214,983	92,475
2019	0	0	279,240	248,841	54,250	0	0	146,764	631,904	122,420	123,331
2020	0	0	171,577	338,270	45,242	0	0	27,152	155,658	230,935	35,682
2021	192,777	0	0	88,901	71,508	0	0	0	32,363	82,321	77,889
TOTAL	1,679,412	0	1,240,424	1,060,375	490,293	972	0	1,581,131	1,185,558	767,996	405,184
OD	0	0	0	0	10,000	0	0	0	0	7,875	4,336

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	435,798	215,798	112,340	0	0	186,630	237,685	142,564	58,068
2018	1,219,064	351	292,085	276,860	283,164	1,359	3,573	930,201	214,042	258,166	70,466
2019	361	916	405,255	276,645	73,683	880	2,556	290,042	663,106	160,390	102,858
2020	254	882	348,987	346,864	82,211	360	1,951	101,859	151,550	256,600	31,543
2021	258,155	459	112,690	105,531	80,167	163	1,123	39,485	39,969	68,048	67,686
TOTAL	1,477,834	2,608	1,594,816	1,221,698	631,566	2,762	9,202	1,548,217	1,306,353	885,769	330,621
OD	0	0	440	360	11,082	0	1	200	230	8,757	3,331

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,636,081	4,065,814	333,952	
IBNR + FREQUENCY ADJUSTMENT	(2,571,292)	(1,222,244)	1,150	
TOTAL LOSSES	2,064,789	2,843,571	335,102	
EXPECTED LOSSES	4,273,035	3,656,084	489,332	
CREDIBILITY	0.04	0.14	0.19	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.545	0.745	0.088	1.377
INDICATED (POST-TEST)	0.508	0.695	0.082	1.284
PRESENT ON RATE LEVEL	1.016	0.869	0.116	2.001
DERIVED BY FORMULA	0.995	0.845	0.110	1.950
UNDERLYING PRESENT RATE	1.128	0.965	0.129	2.222
PROPOSED	0.996	0.845	0.110	1.950

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.900
IND. RATE				1.90	MINIMUM PREMIUM	
MAN. RATE	2.31	2.32	2.33	+ 1.90	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	108,463	3,913,202	3,608	0	0	5	7	27	39
2018	119,691	1,823,614	1,524	0	0	2	7	31	40
2019	117,585	4,202,293	3,574	1	0	5	0	24	30
2020	110,789	3,332,199	3,008	0	0	3	5	10	18
2021	116,637	687,946	0,590	0	0	0	3	11	14
TOTAL	573,165	13,959,254	2,435	1	0	15	22	103	141
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,472,754	342,614	158,803	0	0	1,250,977	229,164	344,456	114,434
2018	0	0	335,929	275,412	214,491	0	0	152,461	198,850	438,004	208,467
2019	634,426	0	1,267,195	0	366,684	1,019,588	0	449,481	0	293,797	171,122
2020	0	0	1,225,980	332,092	128,480	0	0	1,226,313	180,204	117,250	121,880
2021	0	0	0	258,323	93,552	0	0	0	126,000	144,611	65,460
TOTAL	634,426	0	4,301,858	1,208,441	962,010	1,019,588	0	3,079,232	734,218	1,338,118	681,363
OD	0	0	0	0	0	0	0	0	0	0	208

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	2,019,376	465,955	205,650	0	0	2,186,547	298,601	418,514	87,656
2018	0	569	468,719	337,511	263,125	0	978	262,869	229,303	514,658	158,852
2019	473,711	4,053	1,689,027	35,810	436,127	751,045	7,037	656,733	24,717	337,781	142,716
2020	915	3,096	1,150,931	381,086	204,767	4,074	20,445	924,027	210,138	164,005	107,742
2021	225	1,114	268,037	263,298	123,049	459	2,728	110,462	116,451	126,171	56,885
TOTAL	474,850	8,833	5,596,090	1,483,661	1,232,718	755,578	31,188	4,140,638	879,210	1,561,129	553,851
OD	0	0	0	0	0	0	0	0	0	0	159

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,007,177	5,156,718	554,010	
IBNR + FREQUENCY ADJUSTMENT	(5,368,916)	(1,815,848)	2,078	
TOTAL LOSSES	5,638,261	3,340,871	556,088	
EXPECTED LOSSES	8,887,868	5,434,327	925,512	
CREDIBILITY	0.05	0.19	0.25	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.984	0.583	0.097	1.664
INDICATED (POST-TEST)	0.917	0.543	0.090	1.551
PRESENT ON RATE LEVEL	1.397	0.854	0.145	2.396
DERIVED BY FORMULA	1.373	0.795	0.132	2.300
UNDERLYING PRESENT RATE	1.551	0.948	0.161	2.660
PROPOSED	1.373	0.795	0.132	2.300

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.241
IND. RATE				2.24	MINIMUM PREMIUM	
MAN. RATE	2.65	2.77	2.79	+ 2.24	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	34,063	150,080	0.441	0	0	0	3	4	7
2018	39,015	298,665	0.766	0	0	0	1	10	11
2019	39,881	988,559	2.479	0	0	2	2	8	12
2020	39,647	384,807	0.971	1	0	0	2	7	10
2021	42,088	1,696,153	4.030	0	0	0	3	5	8
TOTAL	194,694	3,518,264	1.807	1	0	2	11	34	48
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	43,224	15,383	0	0	0	8,304	30,534	52,635
2018	0	0	0	15,000	86,813	0	0	0	2,135	145,569	49,148
2019	0	0	322,511	228,427	71,382	0	0	76,999	23,903	147,040	118,297
2020	143,422	0	0	49,094	67,785	0	0	0	39,256	46,547	38,703
2021	0	0	0	145,438	25,258	0	0	0	1,445,463	38,176	41,818
TOTAL	143,422	0	322,511	481,183	266,621	0	0	76,999	1,519,061	407,866	300,601
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	58,785	19,921	0	0	0	10,820	37,099	40,318
2018	0	0	1,708	19,177	104,350	0	0	1,089	3,767	169,768	37,451
2019	417	1,053	460,325	255,908	93,110	462	1,224	117,798	31,810	166,192	98,660
2020	188,914	57	26,988	54,600	78,146	46	269	15,527	36,910	52,009	34,213
2021	85	430	102,543	102,422	37,768	2,192	9,745	519,974	582,928	112,527	36,340
TOTAL	189,416	1,539	591,565	490,892	333,296	2,701	11,237	654,388	666,235	537,595	246,982
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,450,847	2,028,018	246,982	
IBNR + FREQUENCY ADJUSTMENT	(1,603,632)	(644,373)	866	
TOTAL LOSSES	0	1,383,645	247,848	
EXPECTED LOSSES	2,673,273	1,935,161	366,738	
CREDIBILITY	0.03	0.09	0.12	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.711	0.127	0.838
INDICATED (POST-TEST)	0.000	0.663	0.119	0.781
PRESENT ON RATE LEVEL	1.237	0.895	0.170	2.302
DERIVED BY FORMULA	1.200	0.874	0.164	2.238
UNDERLYING PRESENT RATE	1.373	0.994	0.188	2.555
PROPOSED	1.200	0.875	0.164	2.238

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.181
IND. RATE				2.18	MINIMUM PREMIUM	
MAN. RATE	2.74	2.72	2.68	+ 2.18	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	28,387	591,807	2.085	0	0	1	4	4	9	
2018	33,510	336,846	1.005	0	0	0	2	10	12	
2019	33,762	2,058,924	6.098	0	1	1	1	7	10	
2020	32,370	1,677,317	5.182	0	0	1	2	10	13	
2021	40,602	412,127	1.015	0	0	0	0	10	10	
TOTAL	168,631	5,077,021	3.011	0	1	3	9	41	54	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	138,818	129,063	37,397	0	0	108,985	44,044	103,502	29,998
2018	0	0	0	87,341	71,015	0	0	0	38,234	92,733	47,523
2019	0	630,150	163,881	95,171	49,874	0	929,434	39,917	25,504	79,618	45,375
2020	0	0	298,356	117,798	132,175	0	0	800,800	46,077	165,954	116,157
2021	0	0	0	0	174,606	0	0	0	0	146,060	91,461
TOTAL	0	630,150	601,055	429,373	465,067	0	929,434	949,702	153,859	587,867	330,514
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	198,926	175,526	48,429	0	0	202,385	57,389	125,755	22,978
2018	0	0	4,330	106,452	86,092	0	0	2,055	43,850	108,613	36,213
2019	7,290	401,519	242,296	111,827	61,897	239	650,615	120,616	46,438	90,882	37,843
2020	247	841	318,066	138,861	164,067	3,591	17,953	805,035	93,745	204,109	102,683
2021	93	334	90,813	66,256	167,979	144	1,364	35,928	32,519	115,226	79,480
TOTAL	7,630	402,694	854,431	598,922	528,464	3,975	669,933	1,166,019	273,941	644,586	279,196
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,104,682	2,045,913	279,196	
IBNR + FREQUENCY ADJUSTMENT	(1,899,924)	(729,755)	829	
TOTAL LOSSES	1,204,758	1,316,157	280,025	
EXPECTED LOSSES	3,180,491	2,198,169	325,172	
CREDIBILITY	0.02	0.08	0.11	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.714	0.780	0.166	1.661
INDICATED (POST-TEST)	0.666	0.728	0.155	1.549
PRESENT ON RATE LEVEL	1.695	1.172	0.173	3.040
DERIVED BY FORMULA	1.675	1.136	0.171	2.982
UNDERLYING PRESENT RATE	1.886	1.304	0.193	3.382
PROPOSED	1.675	1.136	0.171	2.982

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	3.152
IND. RATE				3.15	MINIMUM PREMIUM	
MAN. RATE	3.59	3.63	3.63	+ 3.15	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	31,932	0	0.000	0	0	0	0	0	0
2018	39,098	0	0.000	0	0	0	0	0	0
2019	40,375	0	0.000	0	0	0	0	0	0
2020	39,815	0	0.000	0	0	0	0	0	0
2021	43,845	27,486	0.063	0	0	0	0	1	1
TOTAL	195,065	27,486	0.014	0	0	0	0	1	1
OD				0	0	0	0	0	0

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	2,353	0	0	0	0	21,382	3,751
TOTAL	0	0	0	0	2,353	0	0	0	0	21,382	3,751
OD	0	0	0	0	0	0	0	0	0	0	0

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	1	5	1,224	893	2,264	21	200	5,260	4,760	16,868	3,260
TOTAL	1	5	1,224	893	2,264	21	200	5,260	4,760	16,868	3,260
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,710	24,785	3,260	
IBNR + FREQUENCY ADJUSTMENT	(31,287)	(722)	0	
TOTAL LOSSES	0	24,063	3,260	
EXPECTED LOSSES	52,335	2,173	20	
CREDIBILITY	0.03	0.09	0.12	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.012	0.002	0.014
INDICATED (POST-TEST)	0.000	0.012	0.002	0.013
PRESENT ON RATE LEVEL	0.024	0.001	0.000	0.025
DERIVED BY FORMULA	0.023	0.002	0.000	0.026
UNDERLYING PRESENT RATE	0.027	0.001	0.000	0.028
PROPOSED	0.023	0.002	0.000	0.025

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.026
IND. RATE				0.03	MINIMUM PREMIUM	
MAN. RATE	0.03	0.03	0.03	+ 0.03	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	65,166	0	0.000	0	0	0	0	0	0
2018	82,787	0	0.000	0	0	0	0	0	0
2019	110,417	0	0.000	0	0	0	0	0	0
2020	50,805	0	0.000	0	0	0	0	0	0
2021	101,318	0	0.000	0	0	0	0	0	0
TOTAL	410,493	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(89,709)	(1,001)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	149,942	3,057	0	
CREDIBILITY	0.04	0.15	0.20	

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	0.033	0.001	0.000	0.034
DERIVED BY FORMULA	0.032	0.001	0.000	0.032
UNDERLYING PRESENT RATE	0.037	0.001	0.000	0.037
PROPOSED	0.031	0.001	0.000	0.032

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.034
IND. RATE				0.03	MINIMUM PREMIUM	
MAN. RATE	0.04	0.04	0.04	+ 0.03	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	11,915	192,204	1.613	0	0	0	1	2	3	
2018	12,379	72,173	0.583	0	0	0	1	3	4	
2019	12,938	1,056,289	8.164	0	0	1	2	3	6	
2020	12,079	131,269	1.087	1	0	0	0	1	2	
2021	13,348	131,173	0.983	0	0	0	0	2	2	
TOTAL	62,659	1,583,108	2.527	1	0	1	4	11	17	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	45,686	3,850	0	0	0	9,434	103,901	29,333
2018	0	0	0	3,075	16,528	0	0	0	5,655	10,441	36,474
2019	0	0	252,069	28,606	34,713	0	0	63,663	632,132	19,142	25,964
2020	84,307	0	0	0	1,271	5,000	0	0	0	11,617	29,074
2021	0	0	0	0	5,913	0	0	0	0	17,874	107,386
TOTAL	84,307	0	252,069	77,367	62,275	5,000	0	63,663	647,221	162,975	228,231
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	62,133	4,986	0	0	0	12,293	126,240	22,469
2018	0	0	334	3,916	19,869	0	0	281	6,455	12,246	27,793
2019	326	808	338,231	36,752	45,196	382	1,251	167,405	657,341	43,501	21,654
2020	111,040	0	140	114	1,400	8,656	10	690	784	12,320	25,701
2021	3	11	3,075	2,244	5,689	18	167	4,397	3,979	14,101	93,318
TOTAL	111,369	819	341,780	105,159	77,139	9,055	1,428	172,773	680,852	208,408	190,936
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	637,224	1,071,558	190,936	
IBNR + FREQUENCY ADJUSTMENT	(308,550)	(137,837)	232	
TOTAL LOSSES	328,674	933,721	191,168	
EXPECTED LOSSES	512,557	413,297	99,904	
CREDIBILITY	0.01	0.04	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.525	1.490	0.305	2.320
INDICATED (POST-TEST)	0.489	1.389	0.284	2.163
PRESENT ON RATE LEVEL	0.735	0.593	0.143	1.472
DERIVED BY FORMULA	0.733	0.625	0.152	1.510
UNDERLYING PRESENT RATE	0.818	0.660	0.159	1.637
PROPOSED	0.733	0.625	0.152	1.510

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.468
IND. RATE				1.47	MINIMUM PREMIUM	
MAN. RATE	1.84	1.79	1.64	+ 1.47	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	108,635	1,316,052	1.211	0	0	1	4	22	27
2018	110,325	3,337,160	3.025	0	0	4	4	34	42
2019	116,616	1,989,704	1.706	0	0	2	4	29	35
2020	124,459	1,678,072	1.348	0	0	0	11	27	38
2021	129,218	1,068,025	0.827	0	0	0	4	19	23
TOTAL	589,253	9,389,013	1.593	0	0	7	27	131	165
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	151,455	172,221	313,018	0	0	28,639	250,712	262,761	137,246
2018	0	0	874,853	228,311	361,984	0	0	700,110	155,520	762,472	253,910
2019	0	0	442,353	116,971	314,077	0	0	209,724	133,303	502,527	270,749
2020	0	0	0	344,389	404,778	0	0	0	462,177	307,378	159,350
2021	0	0	0	98,551	320,002	0	0	0	195,074	324,073	130,325
TOTAL	0	0	1,468,661	960,443	1,713,859	0	0	938,473	1,196,786	2,159,211	951,580
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	217,035	234,221	405,358	0	0	53,183	326,678	319,255	105,130
2018	0	1,447	1,171,680	285,346	444,315	0	4,080	1,063,770	188,907	896,953	193,479
2019	572	1,431	613,888	145,980	361,739	1,258	3,369	331,533	160,236	568,353	225,805
2020	101	383	181,534	376,646	470,304	514	2,948	168,511	418,312	357,120	140,865
2021	237	969	250,128	208,334	320,465	810	5,159	195,661	202,596	274,375	113,252
TOTAL	910	4,231	2,434,266	1,250,527	2,002,183	2,581	15,556	1,812,658	1,296,728	2,416,055	778,532
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,270,201	6,965,493	778,532	
IBNR + FREQUENCY ADJUSTMENT	(2,182,777)	(1,568,122)	2,091	
TOTAL LOSSES	2,087,425	5,397,371	780,623	
EXPECTED LOSSES	3,645,187	4,704,234	874,887	
CREDIBILITY	0.05	0.19	0.25	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.354	0.916	0.132	1.403
INDICATED (POST-TEST)	0.330	0.854	0.124	1.308
PRESENT ON RATE LEVEL	0.556	0.718	0.133	1.407
DERIVED BY FORMULA	0.545	0.743	0.131	1.419
UNDERLYING PRESENT RATE	0.619	0.798	0.148	1.565
PROPOSED	0.540	0.737	0.130	1.407

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.487
IND. RATE				1.49	MINIMUM PREMIUM	
MAN. RATE	1.70	1.70	1.68	+ 1.49	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	3,364	1,823	0.054	0	0	0	0	0	0
2018	4,110	2,670	0.065	0	0	0	0	0	0
2019	4,139	10,700	0.259	0	0	0	0	0	0
2020	3,251	2,840	0.087	0	0	0	0	0	0
2021	3,767	22,912	0.608	0	0	0	0	1	1
TOTAL	18,631	40,945	0.220	0	0	0	0	1	1
OD				0	0	0	0	0	0

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	1,823
2018	0	0	0	0	0	0	0	0	0	0	2,670
2019	0	0	0	0	0	0	0	0	0	0	10,700
2020	0	0	0	0	0	0	0	0	0	0	2,840
2021	0	0	0	0	15,000	0	0	0	0	0	7,912
TOTAL	0	0	0	0	15,000	0	0	0	0	0	25,945
OD	0	0	0	0	0	0	0	0	0	0	0

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	1,396
2018	0	0	0	0	0	0	0	0	0	0	2,035
2019	0	0	0	0	0	0	0	0	0	0	8,924
2020	0	0	0	0	0	0	0	0	0	0	2,511
2021	8	29	7,802	5,692	14,431	0	0	0	0	0	6,876
TOTAL	8	29	7,802	5,692	14,431	0	0	0	0	0	21,741
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,838	20,123	21,741	
IBNR + FREQUENCY ADJUSTMENT	(38,693)	(13,746)	29	
TOTAL LOSSES	0	6,376	21,769	
EXPECTED LOSSES	63,927	41,263	12,860	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.034	0.117	0.151
INDICATED (POST-TEST)	0.000	0.032	0.109	0.141
PRESENT ON RATE LEVEL	0.308	0.199	0.062	0.570
DERIVED BY FORMULA	0.305	0.196	0.063	0.564
UNDERLYING PRESENT RATE	0.343	0.221	0.069	0.634
PROPOSED	0.305	0.196	0.063	0.564

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.596
IND. RATE				0.60	MINIMUM PREMIUM	
MAN. RATE	0.71	0.70	0.68	+ 0.60	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	586,704	13,563,320	2,312	0	0	10	57	116	183
2018	628,303	14,110,913	2,246	0	0	12	61	142	215
2019	647,634	10,672,234	1,648	1	0	3	53	156	213
2020	698,171	12,904,113	1,848	0	0	8	63	135	206
2021	785,541	9,596,759	1,222	2	0	3	28	151	184
TOTAL	3,346,353	60,847,339	1,818	3	0	36	262	700	1001
OD				0	0	0	1	1	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	2,281,791	2,066,527	2,613,718	0	0	779,038	2,623,767	2,055,426	1,143,053
2018	0	0	2,734,108	2,303,428	1,939,346	0	0	2,052,786	1,871,727	2,127,298	1,082,220
2019	157,552	0	660,658	2,004,277	2,042,686	1,148	0	993,691	1,271,014	2,200,993	1,340,215
2020	0	0	1,552,100	3,149,561	1,442,085	0	0	826,372	3,257,137	1,557,259	1,119,599
2021	6,423	0	494,718	1,422,729	1,903,739	0	0	172,650	1,509,141	2,883,075	1,204,284
TOTAL	163,975	0	7,723,375	10,946,522	9,941,574	1,148	0	4,824,537	10,532,786	10,824,051	5,889,371
OD	0	0	0	3,300	8,302	0	0	0	2,013	4,570	15,619

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	3,269,807	2,810,477	3,312,242	0	0	1,446,674	3,418,768	2,446,253	875,579
2018	0	4,456	3,680,033	2,823,508	2,373,650	0	12,011	3,183,333	2,144,396	2,521,520	824,652
2019	250,589	2,104	1,132,715	2,256,272	2,333,720	6,387	12,646	1,312,253	1,407,793	2,507,974	1,117,739
2020	2,358	8,231	3,285,240	3,267,104	1,883,627	7,981	41,880	2,067,329	2,370,332	1,860,632	989,726
2021	11,080	12,832	2,723,528	2,028,684	2,048,325	7,730	53,794	1,831,616	1,671,978	2,429,180	1,046,523
TOTAL	264,027	27,622	14,091,323	13,186,045	11,951,564	22,098	120,331	9,841,205	11,013,267	11,765,559	4,854,218
OD	5	19	5,631	6,410	8,222	7	54	1,779	2,749	3,741	12,655

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	24,374,100	47,937,557	4,866,872	
IBNR + FREQUENCY ADJUSTMENT	(10,799,425)	(10,179,353)	11,615	
TOTAL LOSSES	13,574,674	37,758,204	4,878,487	
EXPECTED LOSSES	18,099,055	30,600,440	4,620,557	
CREDIBILITY	0.17	0.61	0.81	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.405	1.128	0.145	1.679
INDICATED (POST-TEST)	0.378	1.051	0.136	1.565
PRESENT ON RATE LEVEL	0.486	0.822	0.124	1.432
DERIVED BY FORMULA	0.468	0.962	0.133	1.563
UNDERLYING PRESENT RATE	0.541	0.914	0.138	1.593
PROPOSED	0.468	0.962	0.133	1.563

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.652
IND. RATE				1.65	MINIMUM PREMIUM	
MAN. RATE	1.88	1.80	1.71	+ 1.65	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	559,904	16,196,237	2.893	0	0	25	70	112	207
2018	547,466	16,547,412	3.023	1	0	26	78	106	211
2019	576,105	14,612,446	2.536	1	0	23	69	105	198
2020	583,512	12,622,193	2.163	0	1	8	65	98	172
2021	650,385	10,817,143	1.663	0	0	9	44	135	188
TOTAL	2,917,372	70,795,431	2.427	2	1	91	326	556	976
OD				0	0	0	1	0	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	5,463,528	3,005,350	1,207,241	0	0	2,581,393	1,681,709	1,181,349	1,075,667
2018	3,000	0	5,779,577	2,927,383	1,327,026	0	0	1,984,419	2,771,446	985,592	768,969
2019	2,575	0	5,298,501	2,958,766	1,119,246	1,711	0	1,765,503	1,639,760	1,077,004	749,380
2020	0	575,194	1,749,580	3,016,384	1,607,545	0	938,488	584,692	1,830,416	1,577,986	741,908
2021	0	0	2,417,300	1,891,680	1,574,065	0	0	685,681	1,281,695	2,042,123	924,599
TOTAL	5,575	575,194	20,708,486	13,799,563	6,835,123	1,711	938,488	7,601,688	9,205,026	6,864,054	4,260,523
OD	0	0	0	20,092	0	0	0	0	5,666	0	8,352

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	7,717,618	4,087,276	1,563,377	0	0	4,326,371	2,191,267	1,435,339	823,961
2018	4,325	9,785	7,962,897	3,588,852	1,672,713	0	12,734	3,395,510	3,146,294	1,202,608	585,954
2019	10,938	17,217	7,451,060	3,341,733	1,448,089	13,265	28,298	2,772,047	1,792,608	1,294,702	624,983
2020	5,456	230,799	3,539,978	3,215,760	2,070,084	5,811	792,661	1,547,118	1,735,176	1,823,320	655,847
2021	4,592	29,594	4,991,134	2,517,932	1,926,494	9,579	74,266	2,159,514	1,394,884	1,773,502	803,477
TOTAL	25,311	287,395	31,662,686	16,751,553	8,680,756	28,655	907,959	14,200,559	10,260,228	7,529,471	3,494,221
OD	5	17	7,992	19,847	1,434	6	33	1,842	4,874	382	6,808

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	47,122,461	43,248,544	3,501,030	
IBNR + FREQUENCY ADJUSTMENT	(16,144,993)	(10,436,492)	9,081	
TOTAL LOSSES	30,977,468	32,812,053	3,510,111	
EXPECTED LOSSES	26,912,658	31,293,960	3,773,066	
CREDIBILITY	0.16	0.55	0.74	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.061	1.124	0.120	2.305
INDICATED (POST-TEST)	0.990	1.048	0.112	2.149
PRESENT ON RATE LEVEL	0.829	0.964	0.116	1.910
DERIVED BY FORMULA	0.855	1.010	0.113	1.978
UNDERLYING PRESENT RATE	0.922	1.073	0.129	2.125
PROPOSED	0.855	1.010	0.113	1.978

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.091
IND. RATE				2.09	MINIMUM PREMIUM	
MAN. RATE	2.24	2.27	2.28	+ 2.09	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	115,438	2,762,088	2,393	0	0	1	16	25	42
2018	120,977	3,612,132	2,986	1	0	1	14	43	59
2019	123,194	3,241,623	2,631	0	0	3	14	38	55
2020	136,396	4,268,783	3,130	0	0	4	23	47	74
2021	154,786	4,624,598	2,988	0	0	1	8	77	86
TOTAL	650,791	18,509,224	2,844	1	0	10	75	230	316
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	138,408	667,428	384,123	0	0	71,884	707,783	353,130	439,332
2018	37,434	0	152,300	821,667	896,030	0	0	20,806	475,612	879,166	329,117
2019	0	0	605,187	348,379	558,252	0	0	431,609	308,403	568,182	421,611
2020	0	0	670,592	1,150,743	791,236	0	0	192,565	409,676	607,915	446,056
2021	0	0	235,350	709,071	1,206,960	0	0	107,011	373,053	1,465,889	527,264
TOTAL	37,434	0	1,801,837	3,697,288	3,836,601	0	0	823,875	2,274,527	3,874,282	2,163,380
OD	0	0	0	0	0	0	0	0	0	0	4,317

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	198,339	907,702	497,439	0	0	133,489	922,241	429,053	336,528
2018	53,962	258	250,048	1,005,068	1,084,882	0	134	58,113	543,122	1,031,338	250,787
2019	783	1,980	871,435	408,491	642,667	2,589	6,907	674,471	351,412	652,545	351,624
2020	984	3,429	1,363,427	1,241,762	985,659	1,703	8,897	435,517	408,080	680,837	394,314
2021	1,363	6,798	1,479,742	1,107,862	1,268,433	3,064	24,197	722,048	588,802	1,198,393	458,192
TOTAL	57,092	12,464	4,162,990	4,670,886	4,479,081	7,355	40,135	2,023,638	2,813,658	3,992,167	1,791,445
OD	0	0	0	0	0	0	0	0	0	0	3,809

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,303,676	15,955,791	1,795,254	
IBNR + FREQUENCY ADJUSTMENT	(3,832,953)	(3,030,330)	4,444	
TOTAL LOSSES	2,470,723	12,925,461	1,799,698	
EXPECTED LOSSES	6,426,482	9,105,313	1,750,805	
CREDIBILITY	0.06	0.20	0.27	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.380	1.986	0.276	2.642
INDICATED (POST-TEST)	0.354	1.852	0.257	2.463
PRESENT ON RATE LEVEL	0.888	1.258	0.242	2.387
DERIVED BY FORMULA	0.856	1.376	0.246	2.478
UNDERLYING PRESENT RATE	0.987	1.399	0.269	2.656
PROPOSED	0.850	1.368	0.245	2.463

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.603
IND. RATE				2.60	MINIMUM PREMIUM	
MAN. RATE	3.16	3.01	2.85	+ 2.60	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	218,282	3,728,803	1.708	0	0	3	9	48	60
2018	226,725	2,561,229	1.130	0	0	2	12	40	54
2019	238,670	3,607,949	1.512	0	0	3	18	36	57
2020	235,867	3,126,988	1.326	0	0	2	14	33	49
2021	267,630	2,980,045	1.113	0	0	0	7	53	60
TOTAL	1,187,174	16,005,014	1.348	0	0	10	60	210	280
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	600,385	642,491	584,279	0	0	245,739	403,522	788,564	463,823
2018	0	0	352,901	473,342	439,559	0	0	72,674	146,671	649,985	426,097
2019	0	0	540,542	849,966	175,922	0	0	196,541	329,446	946,153	569,379
2020	0	0	354,635	978,733	181,447	0	0	202,212	484,174	524,571	401,216
2021	0	0	0	356,299	764,766	0	0	0	253,015	1,154,243	451,722
TOTAL	0	0	1,848,463	3,300,831	2,145,973	0	0	717,166	1,616,828	4,063,516	2,312,237
OD	0	0	0	0	0	0	0	0	0	0	511

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	860,352	873,788	756,641	0	0	456,337	525,789	958,105	355,288
2018	0	597	502,357	579,617	535,358	0	466	130,280	171,769	760,440	324,686
2019	699	1,810	838,255	937,226	231,574	1,179	3,281	347,039	375,816	1,067,770	474,862
2020	594	2,084	842,209	1,001,006	286,705	1,828	9,553	468,124	467,270	597,898	354,675
2021	648	2,753	700,342	604,397	781,324	1,776	13,547	434,303	426,170	934,853	392,546
TOTAL	1,941	7,245	3,743,516	3,996,034	2,591,602	4,783	26,848	1,836,083	1,966,814	4,319,067	1,902,058
OD	0	0	0	0	0	0	0	0	0	0	440

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,620,416	12,873,516	1,902,498	
IBNR + FREQUENCY ADJUSTMENT	(2,756,294)	(2,772,326)	5,144	
TOTAL LOSSES	2,864,122	10,101,190	1,907,641	
EXPECTED LOSSES	4,599,975	8,326,109	2,118,355	
CREDIBILITY	0.09	0.30	0.41	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.241	0.851	0.161	1.253
INDICATED (POST-TEST)	0.225	0.793	0.150	1.168
PRESENT ON RATE LEVEL	0.348	0.630	0.160	1.139
DERIVED BY FORMULA	0.337	0.679	0.156	1.172
UNDERLYING PRESENT RATE	0.387	0.701	0.178	1.267
PROPOSED	0.336	0.677	0.155	1.168

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.234
IND. RATE				1.23	MINIMUM PREMIUM	
MAN. RATE	1.50	1.43	1.36	+ 1.23	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	74,487	1,060,534	1.424	0	0	1	3	19	23	
2018	82,086	1,064,574	1.297	0	0	0	3	16	19	
2019	89,877	471,268	0.524	0	0	0	1	17	18	
2020	103,338	823,444	0.797	0	0	0	2	20	22	
2021	108,708	422,896	0.389	0	0	0	1	8	9	
TOTAL	458,496	3,842,716	0.838	0	0	1	10	80	91	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	145,893	244,394	134,309	0	0	66,158	180,770	223,725	65,285	
2018	0	0	0	264,651	126,064	0	0	0	304,876	287,965	81,018	
2019	0	0	0	9,090	107,674	0	0	0	5,531	258,028	90,945	
2020	0	0	0	101,410	175,361	0	0	0	48,217	363,133	135,323	
2021	0	0	0	79,990	55,212	0	0	0	28,800	84,603	174,291	
TOTAL	0	0	145,893	699,535	598,620	0	0	66,158	568,194	1,217,454	546,862	
OD	0	0	0	0	0	0	0	0	0	0	0	

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	209,065	332,376	173,930	0	0	122,855	235,543	271,826	50,008	
2018	0	0	11,967	321,489	153,895	0	0	13,251	345,419	339,622	61,736	
2019	0	4	5,991	13,729	119,578	0	25	7,222	13,271	287,121	75,848	
2020	33	125	59,636	115,967	200,339	99	604	37,244	65,990	388,354	119,626	
2021	83	395	96,647	91,489	63,350	156	1,105	37,928	38,094	69,506	151,459	
TOTAL	116	524	383,306	875,050	711,091	255	1,734	218,501	698,317	1,356,429	458,677	
OD	0	0	0	0	0	0	0	0	0	0	0	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	604,436	3,640,888	458,677	
IBNR + FREQUENCY ADJUSTMENT	(1,573,722)	(697,069)	1,279	
TOTAL LOSSES	0	2,943,819	459,955	
EXPECTED LOSSES	2,652,990	2,100,909	500,988	
CREDIBILITY	0.05	0.16	0.22	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.642	0.100	0.742
INDICATED (POST-TEST)	0.000	0.599	0.094	0.692
PRESENT ON RATE LEVEL	0.520	0.412	0.098	1.030
DERIVED BY FORMULA	0.494	0.442	0.097	1.033
UNDERLYING PRESENT RATE	0.579	0.458	0.109	1.146
PROPOSED	0.493	0.440	0.097	1.030

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.089
IND. RATE				1.09	MINIMUM PREMIUM	
MAN. RATE	1.36	1.30	1.23	+ 1.09	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	234,824	4,841,736	2.062	0	0	8	27	40	75
2018	241,984	6,863,186	2.836	0	0	10	31	50	91
2019	220,832	3,264,953	1.478	0	0	2	23	51	76
2020	255,216	7,118,667	2.789	0	0	10	38	57	105
2021	257,119	4,659,051	1.812	0	0	4	20	72	96
TOTAL	1,209,975	26,747,593	2.211	0	0	34	139	270	443
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,880,568	521,244	422,404	0	0	477,383	668,234	514,041	357,862
2018	0	0	2,573,719	1,069,930	354,260	0	0	1,130,728	747,529	635,629	351,391
2019	0	0	409,959	966,274	475,605	0	0	44,497	490,392	612,558	265,668
2020	0	0	2,822,048	1,597,858	344,780	0	0	463,472	946,223	596,105	348,181
2021	0	0	762,347	777,629	941,922	0	0	224,257	628,702	1,010,510	313,684
TOTAL	0	0	8,448,641	4,932,935	2,538,971	0	0	2,340,337	3,481,080	3,368,843	1,636,786
OD	0	0	0	0	0	0	0	0	0	0	6,357

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	2,694,854	708,892	547,013	0	0	886,500	870,709	624,560	274,122
2018	0	4,319	3,503,254	1,312,673	458,310	0	7,093	1,862,362	858,317	760,869	267,760
2019	530	1,413	695,060	1,071,747	563,881	267	946	138,014	527,248	698,310	221,567
2020	3,237	10,993	4,118,494	1,751,622	629,435	3,938	20,408	983,781	889,415	716,473	307,792
2021	1,808	10,841	1,959,523	1,122,791	1,059,322	3,997	29,779	915,090	672,588	870,428	272,591
TOTAL	5,576	27,566	12,971,185	5,967,725	3,257,961	8,202	58,226	4,785,747	3,818,277	3,670,639	1,343,833
OD	0	0	0	0	0	0	0	0	0	0	5,524

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,856,502	16,714,601	1,349,357	
IBNR + FREQUENCY ADJUSTMENT	(6,292,807)	(3,492,140)	3,386	
TOTAL LOSSES	11,563,695	13,222,462	1,352,743	
EXPECTED LOSSES	10,448,662	10,421,820	1,453,121	
CREDIBILITY	0.09	0.31	0.41	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.956	1.093	0.111	2.160
INDICATED (POST-TEST)	0.891	1.019	0.104	2.014
PRESENT ON RATE LEVEL	0.776	0.774	0.108	1.658
DERIVED BY FORMULA	0.786	0.850	0.106	1.743
UNDERLYING PRESENT RATE	0.864	0.861	0.120	1.845
PROPOSED	0.787	0.850	0.106	1.743

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.842
IND. RATE				1.84	MINIMUM PREMIUM	
MAN. RATE	2.12	2.00	1.98	+ 1.84	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	14,336	263,081	1.835	0	0	1	0	3	4
2018	14,173	715,070	5.045	0	0	2	1	4	7
2019	50,339	316,629	0.629	0	0	0	1	8	9
2020	58,827	549,446	0.934	0	0	0	2	13	15
2021	55,905	771,936	1.381	0	0	1	0	10	11
TOTAL	193,580	2,616,162	1.351	0	0	4	4	38	46
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	166,459	0	44,343	0	0	11,595	0	16,087	24,597
2018	0	0	314,807	24,460	15,715	0	0	166,887	135,669	15,990	41,542
2019	0	0	0	20,450	126,467	0	0	0	110	129,878	39,724
2020	0	0	0	41,490	213,373	0	0	0	24,490	207,368	62,725
2021	0	0	189,544	0	219,025	0	0	20,000	0	273,098	70,269
TOTAL	0	0	670,810	86,400	618,923	0	0	198,482	160,269	642,421	238,857
OD	0	0	0	0	0	0	0	0	0	0	1,182

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	238,536	0	57,424	0	0	21,532	0	19,546	18,841
2018	0	533	427,726	31,591	21,898	0	1,071	281,499	154,476	21,906	31,655
2019	0	6	8,381	26,718	140,724	0	11	3,318	3,911	144,435	33,130
2020	21	81	39,983	60,202	237,920	54	327	20,278	35,065	221,565	55,449
2021	311	1,966	315,116	102,909	224,055	397	3,752	93,293	63,228	216,599	61,064
TOTAL	331	2,586	1,029,741	221,420	682,022	451	5,162	419,920	256,680	624,050	200,139
OD	0	0	0	0	0	0	0	0	0	0	1,005

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,458,190	1,784,172	201,143	
IBNR + FREQUENCY ADJUSTMENT	(655,878)	(379,088)	820	
TOTAL LOSSES	802,312	1,405,084	201,963	
EXPECTED LOSSES	1,168,043	1,181,241	266,195	
CREDIBILITY	0.03	0.09	0.12	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.414	0.726	0.104	1.244
INDICATED (POST-TEST)	0.386	0.677	0.097	1.160
PRESENT ON RATE LEVEL	0.542	0.548	0.124	1.214
DERIVED BY FORMULA	0.538	0.560	0.120	1.218
UNDERLYING PRESENT RATE	0.603	0.610	0.138	1.351
PROPOSED	0.536	0.558	0.120	1.214

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.283
IND. RATE				1.28	MINIMUM PREMIUM	
MAN. RATE	1.60	1.54	1.45	+ 1.28	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	239,622	6,695,027	2,794	0	0	4	5	103	112
2018	250,042	8,678,005	3,471	1	0	2	11	125	139
2019	289,161	5,483,935	1,896	1	0	0	9	114	124
2020	290,257	7,161,119	2,467	0	0	1	9	161	171
2021	324,891	4,573,438	1,408	0	0	0	7	82	89
TOTAL	1,393,973	32,591,524	2,338	2	0	7	41	585	635
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	840,499	369,955	2,727,453	0	0	252,447	238,121	1,241,618	1,024,934
2018	175,000	0	465,275	419,014	3,901,743	206	0	734,876	198,007	1,775,898	1,007,986
2019	292,051	0	0	322,147	2,514,431	4,864	0	0	241,752	1,133,027	975,663
2020	0	0	155,762	637,304	3,947,204	0	0	77,696	356,626	1,187,209	799,318
2021	0	0	0	264,015	1,635,750	0	0	0	306,005	1,269,072	1,098,596
TOTAL	467,051	0	1,461,536	2,012,435	14,726,581	5,070	0	1,065,019	1,340,511	6,606,824	4,906,497
OD	0	0	0	0	0	0	0	0	0	0	1,331

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,204,435	503,139	3,532,052	0	0	468,794	310,272	1,508,566	785,099
2018	252,268	671	603,275	555,691	4,690,965	506	3,805	1,001,301	245,713	2,078,799	768,085
2019	463,116	103	155,019	439,687	2,795,507	7,608	196	57,501	283,431	1,267,882	813,703
2020	510	1,907	877,981	992,899	4,399,508	1,013	5,539	293,870	392,820	1,286,517	706,597
2021	1,049	4,085	1,074,971	853,523	1,607,446	2,023	15,199	494,044	487,169	1,030,525	954,680
TOTAL	716,943	6,766	3,915,681	3,344,939	17,025,478	11,150	24,739	2,315,510	1,719,404	7,172,288	4,028,165
OD	0	0	0	0	0	0	0	0	0	0	1,080

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,990,789	29,262,109	4,029,245	
IBNR + FREQUENCY ADJUSTMENT	(4,703,630)	(7,499,704)	13,029	
TOTAL LOSSES	2,287,158	21,762,405	4,042,273	
EXPECTED LOSSES	7,901,758	22,613,278	5,204,825	
CREDIBILITY	0.10	0.34	0.45	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.164	1.561	0.290	2.015
INDICATED (POST-TEST)	0.153	1.455	0.270	1.879
PRESENT ON RATE LEVEL	0.509	1.458	0.336	2.303
DERIVED BY FORMULA	0.474	1.457	0.306	2.237
UNDERLYING PRESENT RATE	0.567	1.622	0.373	2.562
PROPOSED	0.474	1.457	0.306	2.237

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.364
IND. RATE				2.36	MINIMUM PREMIUM	
MAN. RATE	3.40	3.02	2.75	+ 2.36	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	317,884	11,454,586	3.603	0	0	25	52	110	187
2018	294,565	9,695,335	3.291	0	0	14	59	93	166
2019	303,467	7,854,686	2.588	0	0	10	55	87	152
2020	311,648	6,769,219	2.172	0	0	7	42	81	130
2021	319,521	6,094,247	1.907	0	0	4	15	96	115
TOTAL	1,547,085	41,868,073	2.706	0	0	60	223	467	750
OD				0	0	0	1	0	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	5,775,145	1,335,026	532,641	0	0	1,468,209	1,149,821	624,165	569,579
2018	0	0	3,470,983	1,713,530	1,488,502	0	0	802,947	717,056	863,050	639,267
2019	0	0	2,117,887	1,602,236	974,641	0	0	718,212	970,452	936,019	535,239
2020	0	0	1,726,376	1,529,066	1,036,946	0	0	384,730	898,320	724,760	469,021
2021	0	0	916,010	626,509	1,934,044	0	0	651,100	296,957	1,264,498	405,129
TOTAL	0	0	14,006,401	6,806,367	5,966,774	0	0	4,025,198	4,032,606	4,412,492	2,618,235
OD	0	0	0	40,000	0	0	0	0	0	0	1,110

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	8,275,783	1,815,635	689,770	0	0	2,726,464	1,498,217	758,360	436,298
2018	0	5,876	4,789,399	2,109,762	1,834,209	0	5,153	1,362,210	822,903	1,022,859	487,121
2019	2,740	6,937	3,059,224	1,809,483	1,174,931	4,308	11,678	1,176,325	1,057,922	1,090,279	446,389
2020	2,151	7,376	2,829,777	1,690,801	1,334,011	3,416	17,799	866,987	850,907	846,195	414,615
2021	2,344	13,069	2,461,247	1,377,223	2,002,022	5,588	49,108	1,227,873	548,865	1,058,723	352,057
TOTAL	7,235	33,258	21,415,431	8,802,905	7,034,943	13,311	83,738	7,359,859	4,778,814	4,776,416	2,136,480
OD	0	4	5,502	43,355	1,126	0	0	0	0	0	941

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	28,918,338	25,437,559	2,137,421	
IBNR + FREQUENCY ADJUSTMENT	(17,142,996)	(6,161,318)	4,968	
TOTAL LOSSES	11,775,342	19,276,240	2,142,389	
EXPECTED LOSSES	28,422,747	18,404,481	2,186,281	
CREDIBILITY	0.10	0.36	0.48	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.761	1.243	0.138	2.142
INDICATED (POST-TEST)	0.709	1.159	0.129	1.997
PRESENT ON RATE LEVEL	1.651	1.069	0.127	2.848
DERIVED BY FORMULA	1.557	1.102	0.128	2.787
UNDERLYING PRESENT RATE	1.837	1.190	0.141	3.168
PROPOSED	1.557	1.102	0.128	2.787

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.946
IND. RATE				2.95	MINIMUM PREMIUM	
MAN. RATE	4.06	3.75	3.40	+ 2.95	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	257,594	6,131,653	2.380	0	0	9	8	41	58
2018	262,673	3,108,705	1.183	0	0	3	5	48	56
2019	282,265	3,909,525	1.385	0	0	3	10	51	64
2020	282,013	3,398,680	1.205	0	0	1	11	54	66
2021	337,806	3,062,262	0.907	0	0	0	6	58	64
TOTAL	1,422,351	19,610,825	1.379	0	0	16	40	252	308
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	2,431,493	172,961	559,173	0	0	1,727,329	322,369	495,891	422,437
2018	0	0	504,626	243,010	633,708	0	0	310,912	90,504	962,048	363,897
2019	0	0	807,205	385,266	809,802	0	0	345,892	317,324	808,012	436,024
2020	0	0	334,559	561,084	620,810	0	0	161,736	409,035	767,589	543,867
2021	0	0	0	291,398	791,445	0	0	0	197,583	1,308,440	473,396
TOTAL	0	0	4,077,883	1,653,719	3,414,938	0	0	2,545,869	1,336,815	4,341,980	2,239,621
OD	0	0	0	0	0	0	0	0	0	0	6,121

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	3,093,728	235,227	724,129	0	0	2,416,564	420,047	602,508	323,587
2018	0	854	701,460	304,342	767,506	0	1,995	524,917	114,156	1,125,831	277,290
2019	1,044	2,635	1,154,277	461,132	927,215	2,075	5,594	557,818	364,585	917,430	363,644
2020	500	1,747	699,909	627,013	739,749	1,532	8,079	402,171	415,964	848,763	480,778
2021	618	2,569	659,101	557,289	798,687	1,790	14,382	439,285	423,433	1,051,181	411,381
TOTAL	2,162	7,805	6,308,475	2,185,003	3,957,286	5,397	30,050	4,340,755	1,738,185	4,545,712	1,856,680
OD	0	0	0	0	0	0	0	0	0	0	5,178

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,694,645	12,426,186	1,861,858	
IBNR + FREQUENCY ADJUSTMENT	(2,910,631)	(2,757,877)	4,560	
TOTAL LOSSES	7,784,014	9,668,309	1,866,417	
EXPECTED LOSSES	4,874,444	8,296,564	1,805,409	
CREDIBILITY	0.10	0.34	0.46	

PURE PREMIUMS			
INDICATED (PRE-TEST)	0.547	0.680	1.358
INDICATED (POST-TEST)	0.510	0.634	1.266
PRESENT ON RATE LEVEL	0.308	0.524	0.946
DERIVED BY FORMULA	0.328	0.561	1.007
UNDERLYING PRESENT RATE	0.343	0.583	1.053
PROPOSED	0.328	0.561	1.007

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.064
IND. RATE				1.06	MINIMUM PREMIUM	
MAN. RATE	1.09	1.11	1.13	+ 1.06	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	7,965	471,171	5,916	0	0	1	1	4	6
2018	7,916	111,636	1,410	0	0	0	2	2	4
2019	8,338	52,469	0,629	0	0	0	0	2	2
2020	8,102	67,554	0,834	0	0	0	0	2	2
2021	8,017	108,120	1,349	0	0	0	0	2	2
TOTAL	40,338	810,950	2,010	0	0	1	3	12	16
OD				0	0	0	1	2	3

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	236,089	127,468	10,438	0	0	38,304	14,951	19,503	24,418	
2018	0	0	0	5,671	8,671	0	0	0	54,620	15,665	27,009	
2019	0	0	0	0	1,170	0	0	0	0	36,696	14,603	
2020	0	0	0	0	7,524	0	0	0	0	24,957	35,073	
2021	0	0	0	0	39,535	0	0	0	0	54,382	14,203	
TOTAL	0	0	236,089	133,139	67,338	0	0	38,304	69,571	151,203	115,306	
OD	0	0	0	53,038	25,403	0	0	0	39,054	50,978	25,256	

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	338,316	173,356	13,517	0	0	71,131	19,481	23,696	18,704	
2018	0	0	334	6,961	10,463	0	0	2,125	61,546	18,954	20,581	
2019	0	0	52	42	1,297	0	3	934	1,073	40,808	12,179	
2020	0	2	828	678	8,285	3	22	1,482	1,685	26,467	31,005	
2021	21	76	20,562	15,002	38,035	54	508	13,377	12,108	42,902	12,342	
TOTAL	21	77	360,091	196,039	71,597	57	534	89,048	95,893	152,827	94,811	
OD	1	3	2,041	73,802	28,053	3	25	2,151	53,340	55,394	21,147	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	454,052	726,944	115,958	
IBNR + FREQUENCY ADJUSTMENT	(393,974)	(136,965)	177	
TOTAL LOSSES	60,078	589,980	116,136	
EXPECTED LOSSES	652,792	409,696	80,155	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.138	0.941	0.235	1.314
INDICATED (POST-TEST)	0.129	0.877	0.220	1.225
PRESENT ON RATE LEVEL	1.455	0.913	0.179	2.546
DERIVED BY FORMULA	1.441	0.912	0.180	2.533
UNDERLYING PRESENT RATE	1.618	1.016	0.199	2.833
PROPOSED	1.441	0.912	0.180	2.533

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.677
IND. RATE				2.68	MINIMUM PREMIUM	
MAN. RATE	3.35	3.19	3.04	+ 2.68	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	25,284	277,256	1.097	0	0	0	5	7	12
2018	15,895	216,770	1.364	0	0	0	1	3	4
2019	16,730	82,929	0.496	0	0	0	1	2	3
2020	16,860	121,936	0.723	0	0	0	1	2	3
2021	16,876	548,281	3.249	0	0	0	0	6	6
TOTAL	91,645	1,247,172	1.361	0	0	0	8	20	28
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	35,323	29,952	0	0	0	44,934	87,454	79,593
2018	0	0	0	84,689	11,237	0	0	0	30,120	17,166	73,558
2019	0	0	0	2,148	5,416	0	0	0	12,098	10,564	52,703
2020	0	0	0	3,233	26,439	0	0	0	8,226	45,201	38,837
2021	0	0	0	0	290,927	0	0	0	0	194,969	62,385
TOTAL	0	0	0	125,393	363,971	0	0	0	95,378	355,354	307,076
OD	0	0	0	0	0	0	0	0	0	0	2,243

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	48,039	38,788	0	0	0	58,549	106,257	60,968
2018	0	0	3,453	102,528	14,313	0	0	1,231	34,019	20,396	56,051
2019	0	0	534	2,523	6,062	0	6	1,703	12,835	12,143	43,954
2020	2	8	4,195	5,575	29,345	15	88	5,359	10,127	48,490	34,332
2021	155	557	151,312	110,396	279,886	193	1,821	47,958	43,408	153,811	54,213
TOTAL	157	565	159,494	269,061	368,393	208	1,915	56,251	158,939	341,096	249,518
OD	0	0	0	0	0	0	0	0	0	0	1,930

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	218,590	1,137,489	251,449	
IBNR + FREQUENCY ADJUSTMENT	(263,919)	(171,600)	249	
TOTAL LOSSES	0	965,889	251,697	
EXPECTED LOSSES	431,303	506,707	120,885	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.054	0.273	1.326
INDICATED (POST-TEST)	0.000	0.983	0.254	1.237
PRESENT ON RATE LEVEL	0.423	0.497	0.119	1.039
DERIVED BY FORMULA	0.415	0.526	0.128	1.069
UNDERLYING PRESENT RATE	0.471	0.553	0.132	1.155
PROPOSED	0.415	0.526	0.128	1.069

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.130
IND. RATE				1.13	MINIMUM PREMIUM	
MAN. RATE	1.39	1.32	1.24	+ 1.13	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	87,261	1,862,043	2.134	0	0	2	5	24	31
2018	93,504	2,742,848	2.933	0	0	3	7	33	43
2019	86,627	2,731,636	3.153	0	0	1	8	29	38
2020	78,642	1,548,831	1.969	0	0	1	3	13	17
2021	77,616	548,109	0.706	0	0	0	0	18	18
TOTAL	423,650	9,433,467	2.227	0	0	7	23	117	147
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	354,088	227,194	402,737	0	0	118,206	89,004	312,222	358,592
2018	0	0	470,956	548,166	482,840	0	0	123,677	312,712	426,272	378,225
2019	0	0	207,434	539,167	564,437	0	0	201,252	166,772	467,770	584,804
2020	0	0	163,371	254,044	268,056	0	0	164,925	265,081	284,384	148,970
2021	0	0	0	0	223,116	0	0	0	0	261,392	63,601
TOTAL	0	0	1,195,849	1,568,571	1,941,186	0	0	608,060	833,569	1,752,040	1,534,192
OD	0	0	0	0	0	0	0	0	0	0	447

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	507,408	308,984	521,544	0	0	219,509	115,972	379,350	274,681
2018	0	797	665,805	671,288	589,087	0	794	219,321	356,873	502,144	288,207
2019	268	729	372,859	608,406	645,545	1,207	3,248	322,380	193,569	530,586	487,727
2020	238	828	329,983	283,321	321,162	1,338	6,913	331,080	259,758	326,762	131,689
2021	119	427	116,043	84,664	214,648	259	2,442	64,297	58,196	206,212	55,269
TOTAL	625	2,782	1,992,098	1,956,662	2,291,987	2,804	13,396	1,156,587	984,369	1,945,054	1,237,574
OD	0	0	0	0	0	0	0	0	0	0	342

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,168,291	7,178,071	1,237,917	
IBNR + FREQUENCY ADJUSTMENT	(1,706,015)	(1,377,222)	2,549	
TOTAL LOSSES	1,462,276	5,800,850	1,240,466	
EXPECTED LOSSES	2,798,942	4,101,043	1,232,010	
CREDIBILITY	0.04	0.15	0.20	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.345	1.369	0.293	2.007
INDICATED (POST-TEST)	0.322	1.277	0.273	1.871
PRESENT ON RATE LEVEL	0.594	0.870	0.261	1.725
DERIVED BY FORMULA	0.583	0.931	0.264	1.778
UNDERLYING PRESENT RATE	0.661	0.968	0.291	1.920
PROPOSED	0.583	0.931	0.264	1.778

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.879
IND. RATE				1.88	MINIMUM PREMIUM	
MAN. RATE	2.00	2.08	2.06	+ 1.88	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	1,119	2,106	0.188	0	0	0	0	0	0	0
2018	1,288	20,161	1.565	0	0	0	0	0	2	2
2019	1,626	670	0.041	0	0	0	0	0	0	0
2020	2,237	15,489	0.692	0	0	0	0	0	1	1
2021	2,668	303	0.011	0	0	0	0	0	0	0
TOTAL	8,938	38,729	0.433	0	0	0	0	0	3	3
OD				0	0	0	0	0	0	0

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	2,106
2018	0	0	0	0	2,411	0	0	0	0	17,472	278
2019	0	0	0	0	0	0	0	0	0	0	670
2020	0	0	0	0	2,241	0	0	0	0	4,848	8,400
2021	0	0	0	0	0	0	0	0	0	0	303
TOTAL	0	0	0	0	4,652	0	0	0	0	22,320	11,757
OD	0	0	0	0	0	0	0	0	0	0	0

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	1,613
2018	0	0	31	29	2,894	0	0	121	164	20,373	212
2019	0	0	0	0	0	0	0	0	0	0	559
2020	0	0	247	202	2,468	1	4	288	327	5,141	7,426
2021	0	0	0	0	0	0	0	0	0	0	263
TOTAL	0	0	278	231	5,362	1	4	409	491	25,515	10,073
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	693	31,598	10,073	
IBNR + FREQUENCY ADJUSTMENT	(71,487)	(22,251)	29	
TOTAL LOSSES	0	9,347	10,101	
EXPECTED LOSSES	123,582	67,811	9,322	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.105	0.113	0.218
INDICATED (POST-TEST)	0.000	0.097	0.105	0.203
PRESENT ON RATE LEVEL	1.243	0.682	0.094	2.018
DERIVED BY FORMULA	1.243	0.676	0.094	2.013
UNDERLYING PRESENT RATE	1.383	0.759	0.104	2.246
PROPOSED	1.243	0.676	0.094	2.013

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.128
IND. RATE				2.13	MINIMUM PREMIUM	
MAN. RATE	2.69	2.55	2.41	+ 2.13	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	107,597	2,265,252	2.105	0	0	1	5	27	33
2018	112,847	1,352,789	1.199	0	0	2	2	33	37
2019	110,716	829,790	0.749	0	0	0	5	20	25
2020	97,701	713,188	0.730	0	0	0	4	18	22
2021	101,860	967,124	0.949	0	0	0	5	27	32
TOTAL	530,721	6,128,143	1.155	0	0	3	21	125	149
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	552,621	198,084	250,802	0	0	614,494	197,098	298,360	153,793
2018	0	0	426,197	45,431	276,480	0	0	87,718	17,869	397,582	101,512
2019	0	0	0	120,526	186,976	0	0	0	109,253	264,338	148,697
2020	0	0	0	166,606	169,023	0	0	0	68,882	206,028	102,649
2021	0	0	0	90,773	189,706	0	0	0	132,396	485,528	68,721
TOTAL	0	0	978,818	621,420	1,072,987	0	0	702,212	525,498	1,651,836	575,372
OD	0	0	0	0	0	0	0	0	0	0	3,783

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	441,979	269,394	324,789	0	0	636,879	256,819	362,507	117,805
2018	0	722	582,851	60,719	336,095	0	563	148,688	24,775	464,643	77,352
2019	0	17	24,811	137,365	210,595	0	67	19,682	120,847	297,526	124,013
2020	47	180	84,873	179,797	198,012	99	583	34,631	73,160	223,136	90,742
2021	162	692	175,755	152,033	194,119	812	5,982	198,122	196,630	395,733	59,719
TOTAL	210	1,610	1,310,269	799,309	1,263,609	911	7,195	1,038,002	672,231	1,743,545	469,631
OD	0	0	0	0	0	0	0	0	0	0	3,136

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,358,197	4,478,695	472,767	
IBNR + FREQUENCY ADJUSTMENT	(1,453,350)	(1,042,485)	1,448	
TOTAL LOSSES	904,847	3,436,209	474,215	
EXPECTED LOSSES	2,392,623	3,112,193	676,757	
CREDIBILITY	0.05	0.18	0.24	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.170	0.647	0.089	0.907
INDICATED (POST-TEST)	0.159	0.604	0.083	0.845
PRESENT ON RATE LEVEL	0.405	0.527	0.115	1.047
DERIVED BY FORMULA	0.393	0.541	0.107	1.041
UNDERLYING PRESENT RATE	0.451	0.586	0.128	1.165
PROPOSED	0.393	0.541	0.107	1.041

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.100
IND. RATE				1.10	MINIMUM PREMIUM	
MAN. RATE	1.42	1.35	1.25	+ 1.10	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	35,978	419,988	1.167	0	0	0	4	4	8
2018	26,644	826,177	3.101	0	0	0	4	4	8
2019	25,806	228,445	0.885	0	0	0	3	5	8
2020	29,328	592,068	2.019	0	0	0	3	2	5
2021	29,513	397,745	1.348	0	0	0	5	3	8
TOTAL	147,269	2,464,423	1.673	0	0	0	19	18	37
OD				0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	190,912	6,847	0	0	0	106,303	34,153	81,773
2018	0	0	0	349,526	62,827	0	0	0	299,858	34,425	79,541
2019	0	0	0	18,832	7,227	0	0	0	69,865	80,714	51,807
2020	0	0	0	204,229	3,857	0	0	0	236,979	36,948	110,055
2021	0	0	0	89,598	30,530	0	0	0	160,697	71,896	45,024
TOTAL	0	0	0	853,097	111,288	0	0	0	873,702	258,136	368,200
OD	0	0	0	0	2,421	0	0	0	0	13,836	11,932

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	259,640	8,867	0	0	0	138,513	41,496	62,638
2018	0	0	14,465	423,349	78,816	0	0	11,306	337,398	43,918	60,610
2019	0	2	2,909	20,672	8,539	0	35	10,339	74,697	92,040	43,207
2020	47	178	81,665	202,085	18,821	247	1,403	79,237	206,342	55,152	97,289
2021	77	383	91,970	90,596	40,834	474	2,428	113,198	123,464	72,135	39,126
TOTAL	124	563	191,008	996,342	155,876	721	3,867	214,079	880,413	304,741	302,870
OD	0	1	266	218	2,666	2	12	822	934	14,673	9,444

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	411,465	2,355,864	312,314	
IBNR + FREQUENCY ADJUSTMENT	(670,529)	(258,935)	382	
TOTAL LOSSES	0	2,096,929	312,696	
EXPECTED LOSSES	1,104,179	767,381	173,096	
CREDIBILITY	0.02	0.08	0.10	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.411	0.206	1.617
INDICATED (POST-TEST)	0.000	1.316	0.192	1.508
PRESENT ON RATE LEVEL	0.674	0.468	0.106	1.248
DERIVED BY FORMULA	0.660	0.536	0.114	1.311
UNDERLYING PRESENT RATE	0.750	0.521	0.118	1.388
PROPOSED	0.661	0.536	0.114	1.311

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.386
IND. RATE				1.39	MINIMUM PREMIUM	
MAN. RATE	1.65	1.57	1.49	+ 1.39	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,571	1,007	0.064	0	0	0	0	0	0
2018	1,009	0	0.000	0	0	0	0	0	0
2019	592	538	0.091	0	0	0	0	0	0
2020	725	1,897	0.262	0	0	0	0	0	0
2021	692	0	0.000	0	0	0	0	0	0
TOTAL	4,589	3,442	0.075	0	0	0	0	0	0
OD				0	0	0	0	0	0

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	1,007
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	538
2020	0	0	0	0	0	0	0	0	0	0	1,897
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	3,442
OD	0	0	0	0	0	0	0	0	0	0	0

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	771
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	449
2020	0	0	0	0	0	0	0	0	0	0	1,677
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	2,897
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	2,897	
IBNR + FREQUENCY ADJUSTMENT	(10,206)	(10,430)	6	
TOTAL LOSSES	0	0	2,903	
EXPECTED LOSSES	16,205	30,118	3,707	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.063	0.063
INDICATED (POST-TEST)	0.000	0.000	0.059	0.059
PRESENT ON RATE LEVEL	0.317	0.590	0.073	0.980
DERIVED BY FORMULA	0.317	0.584	0.072	0.974
UNDERLYING PRESENT RATE	0.353	0.656	0.081	1.090
PROPOSED	0.317	0.584	0.072	0.974

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.029
IND. RATE				1.03	MINIMUM PREMIUM	
MAN. RATE	1.31	1.24	1.17	+ 1.03	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	21,464	103,292	0.481	0	0	0	0	3	3
2018	19,276	94,830	0.492	0	0	0	0	2	2
2019	23,292	111,750	0.480	0	0	0	1	3	4
2020	21,393	151,777	0.709	0	0	0	2	2	4
2021	28,964	267,295	0.923	0	0	0	0	4	4
TOTAL	114,389	728,944	0.637	0	0	0	0	14	17
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	37,047	0	0	0	0	48,002	18,243
2018	0	0	0	0	34,012	0	0	0	0	42,982	17,836
2019	0	0	0	2,910	53,395	0	0	0	11,352	30,501	13,592
2020	0	0	0	53,711	21,041	0	0	0	14,678	5,524	56,823
2021	0	0	0	0	147,016	0	0	0	0	84,312	35,967
TOTAL	0	0	0	56,621	292,511	0	0	0	26,030	211,321	142,461
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	47,976	0	0	0	0	58,322	13,974
2018	0	0	440	408	40,826	0	0	298	404	50,119	13,591
2019	0	2	2,751	5,076	59,253	0	7	2,122	12,645	34,290	11,336
2020	13	51	23,681	54,951	27,003	16	90	5,100	12,999	6,847	50,232
2021	78	281	76,463	55,787	141,437	83	788	20,739	18,771	66,514	31,255
TOTAL	92	334	103,335	116,222	316,494	99	885	28,260	44,819	216,092	120,388
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	133,004	693,627	120,388	
IBNR + FREQUENCY ADJUSTMENT	(359,419)	(219,587)	230	
TOTAL LOSSES	0	474,040	120,617	
EXPECTED LOSSES	604,108	662,572	86,984	
CREDIBILITY	0.02	0.06	0.09	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.414	0.105	0.520
INDICATED (POST-TEST)	0.000	0.386	0.098	0.485
PRESENT ON RATE LEVEL	0.475	0.521	0.068	1.064
DERIVED BY FORMULA	0.465	0.513	0.071	1.049
UNDERLYING PRESENT RATE	0.528	0.579	0.076	1.183
PROPOSED	0.465	0.513	0.071	1.049

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.109
IND. RATE				1.11	MINIMUM PREMIUM	
MAN. RATE	1.51	1.39	1.27	+ 1.11	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	9,222	247,285	2.681	0	0	0	1	1	2
2018	10,499	176,854	1.684	0	0	0	1	3	4
2019	9,852	62,855	0.638	0	0	0	0	1	1
2020	10,050	168,543	1.677	0	0	0	1	0	1
2021	11,075	30,003	0.271	0	0	0	0	1	1
TOTAL	50,698	685,540	1.352	0	0	0	3	6	9
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	106,660	1,275	0	0	0	88,119	4,064	47,167
2018	0	0	0	16,828	11,571	0	0	0	50,262	72,077	26,116
2019	0	0	0	0	450	0	0	0	0	399	62,006
2020	0	0	0	14,351	0	0	0	0	68,874	0	85,318
2021	0	0	0	0	5,669	0	0	0	0	11,526	12,808
TOTAL	0	0	0	137,839	18,965	0	0	0	207,255	88,066	233,415
OD	0	0	0	0	0	0	0	0	0	0	1,371

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	145,058	1,651	0	0	0	114,819	4,938	36,130
2018	0	0	807	20,485	14,053	0	0	2,355	57,177	84,679	19,900
2019	0	0	20	16	499	0	0	10	12	444	51,713
2020	3	12	5,709	14,176	1,024	70	398	22,391	59,245	4,641	75,421
2021	3	11	2,948	2,151	5,454	11	108	2,835	2,566	9,093	11,130
TOTAL	6	23	9,484	181,886	22,681	82	506	27,592	233,819	103,794	194,295
OD	0	0	0	0	0	0	0	0	0	0	1,050

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	37,693	542,179	195,345	
IBNR + FREQUENCY ADJUSTMENT	(334,468)	(114,231)	200	
TOTAL LOSSES	0	427,948	195,545	
EXPECTED LOSSES	555,917	342,150	84,534	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.844	0.384	1.228
INDICATED (POST-TEST)	0.000	0.787	0.358	1.145
PRESENT ON RATE LEVEL	0.986	0.607	0.150	1.742
DERIVED BY FORMULA	0.976	0.614	0.160	1.750
UNDERLYING PRESENT RATE	1.097	0.675	0.167	1.938
PROPOSED	0.971	0.611	0.160	1.742

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.841
IND. RATE				1.84	MINIMUM PREMIUM	
MAN. RATE	2.32	2.20	2.08	+ 1.84	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	205,470	5,422,553	2,639	0	0	4	32	77	113
2018	202,400	4,820,903	2,382	0	0	5	21	56	82
2019	197,273	6,403,464	3,246	0	0	7	22	46	75
2020	184,463	3,809,700	2,065	0	0	1	19	68	88
2021	208,883	2,550,629	1,221	0	0	1	9	56	66
TOTAL	998,489	23,007,249	2,304	0	0	18	103	303	424
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	697,233	1,327,563	752,474	0	0	368,023	896,154	853,003	528,103
2018	0	0	801,573	911,722	832,094	0	0	379,173	609,184	812,942	474,215
2019	0	0	1,783,671	1,440,646	425,332	0	0	563,180	1,000,550	778,009	412,076
2020	0	0	233,717	834,513	519,516	0	0	170,602	806,575	883,595	361,182
2021	0	0	164,782	351,193	628,410	0	0	63,700	139,703	842,792	360,049
TOTAL	0	0	3,680,976	4,865,637	3,157,826	0	0	1,544,678	3,452,166	4,170,341	2,135,625
OD	0	0	0	0	0	0	0	0	0	0	1,993

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	999,135	1,805,486	974,454	0	0	683,419	1,167,689	1,036,399	404,527
2018	0	1,357	1,132,512	1,116,955	1,014,783	0	2,433	656,072	696,555	959,132	361,352
2019	2,308	5,839	2,571,598	1,608,602	553,797	3,378	9,258	951,935	1,078,902	911,730	343,671
2020	456	1,622	674,431	882,902	642,868	2,009	10,757	550,559	766,431	998,969	319,285
2021	741	3,819	800,002	565,364	661,089	1,588	13,225	373,526	288,784	681,951	312,883
TOTAL	3,504	12,637	6,177,678	5,979,308	3,846,991	6,974	35,673	3,215,512	3,998,361	4,588,181	1,741,718
OD	0	0	0	0	0	0	0	0	0	0	1,633

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,451,978	18,412,841	1,743,351	
IBNR + FREQUENCY ADJUSTMENT	(4,278,301)	(5,091,283)	4,655	
TOTAL LOSSES	5,173,677	13,321,557	1,748,006	
EXPECTED LOSSES	7,069,546	15,205,846	2,043,886	
CREDIBILITY	0.08	0.27	0.36	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.518	1.334	0.175	2.027
INDICATED (POST-TEST)	0.483	1.244	0.163	1.890
PRESENT ON RATE LEVEL	0.637	1.369	0.184	2.190
DERIVED BY FORMULA	0.624	1.335	0.176	2.136
UNDERLYING PRESENT RATE	0.708	1.523	0.205	2.436
PROPOSED	0.624	1.335	0.176	2.136

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.076
IND. RATE				2.08	MINIMUM PREMIUM	
MAN. RATE	2.42	2.46	2.44	+ 2.08	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	38,417	371,106	0.966	0	0	0	2	8	10	
2018	37,332	693,250	1.857	0	0	0	6	11	17	
2019	31,975	982,455	3.073	0	0	1	1	9	11	
2020	22,651	436,253	1.926	0	0	0	2	6	8	
2021	26,117	442,356	1.694	0	0	0	1	6	7	
TOTAL	156,492	2,925,420	1.869	0	0	1	12	40	53	
OD				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	96,907	76,735	0	0	0	49,547	117,578	30,339	
2018	0	0	0	184,713	80,221	0	0	0	87,580	299,704	41,032	
2019	0	0	141,073	36,299	301,352	0	0	48,848	89,129	318,349	47,405	
2020	0	0	0	172,912	52,890	0	0	0	107,627	82,428	20,396	
2021	0	0	0	5,614	89,506	0	0	0	17,987	315,809	13,440	
TOTAL	0	0	141,073	496,445	600,704	0	0	48,848	351,870	1,133,868	152,612	
OD	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	131,794	99,372	0	0	0	64,560	142,857	23,240	
2018	0	0	8,252	224,290	98,090	0	0	5,313	101,264	350,574	31,266	
2019	183	462	204,498	52,709	338,288	293	826	89,229	103,342	358,134	39,536	
2020	43	161	74,603	175,566	70,580	121	696	39,885	98,145	94,668	18,030	
2021	51	192	51,320	38,915	86,827	358	3,147	88,373	82,339	250,867	11,679	
TOTAL	277	815	338,673	623,274	693,157	772	4,668	222,801	449,650	1,197,100	123,751	
OD	0	0	0	0	0	0	0	0	0	0	0	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	568,005	2,963,181	123,751	
IBNR + FREQUENCY ADJUSTMENT	(387,410)	(399,607)	246	
TOTAL LOSSES	180,594	2,563,574	123,997	
EXPECTED LOSSES	625,468	1,181,442	130,099	
CREDIBILITY	0.02	0.08	0.11	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.115	1.638	0.079	1.833
INDICATED (POST-TEST)	0.108	1.527	0.074	1.709
PRESENT ON RATE LEVEL	0.359	0.679	0.075	1.113
DERIVED BY FORMULA	0.354	0.747	0.075	1.176
UNDERLYING PRESENT RATE	0.400	0.755	0.083	1.238
PROPOSED	0.354	0.747	0.075	1.176

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.143
IND. RATE				1.14	MINIMUM PREMIUM	
MAN. RATE	1.26	1.25	1.24	+ 1.14	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,900	0	0.000	0	0	0	0	0	0
2018	4,852	0	0.000	0	0	0	0	0	0
2019	7,054	0	0.000	0	0	0	0	0	0
2020	697	0	0.000	0	0	0	0	0	0
2021	2,232	0	0.000	0	0	0	0	0	0
TOTAL	16,735	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(42,885)	(6,344)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	69,671	19,615	799	
CREDIBILITY	0.01	0.02	0.02	

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	0.375	0.106	0.004	0.485
DERIVED BY FORMULA	0.371	0.103	0.004	0.479
UNDERLYING PRESENT RATE	0.416	0.117	0.005	0.538
PROPOSED	0.371	0.103	0.004	0.479

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.589
IND. RATE				0.59	MINIMUM PREMIUM	
MAN. RATE	0.64	0.64	0.64	+ 0.59	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	87,681	686,932	0.783	0	0	0	9	12	21
2018	75,188	1,134,163	1.508	0	0	0	5	15	20
2019	77,319	521,805	0.675	0	0	0	3	7	10
2020	72,556	295,055	0.407	0	0	0	1	10	11
2021	79,200	724,583	0.915	0	0	0	2	14	16
TOTAL	391,944	3,362,538	0.858	0	0	0	20	58	78
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	274,099	46,771	0	0	0	148,550	113,995	103,517
2018	0	0	0	334,510	169,733	0	0	0	175,467	278,458	175,995
2019	0	0	0	157,535	96,305	0	0	0	69,255	70,571	128,139
2020	0	0	0	34,344	37,782	0	0	0	43,601	104,355	74,973
2021	0	0	0	101,313	257,848	0	0	0	61,433	208,187	95,802
TOTAL	0	0	0	901,801	608,439	0	0	0	498,306	775,566	578,426
OD	0	0	0	0	0	0	0	0	0	0	964

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	372,775	60,568	0	0	0	193,561	138,504	79,294
2018	0	0	15,261	406,476	206,992	0	0	8,409	199,859	326,907	134,108
2019	0	18	25,910	174,214	111,157	0	34	10,008	73,769	80,741	106,868
2020	10	38	17,819	37,328	44,055	59	346	20,373	44,550	113,607	66,276
2021	206	860	220,147	187,185	261,023	360	2,616	87,723	87,430	170,132	83,252
TOTAL	216	915	279,136	1,177,977	683,795	419	2,996	126,513	599,169	829,891	469,798
OD	0	0	0	0	0	0	0	0	0	0	795

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	410,196	3,290,832	470,594	
IBNR + FREQUENCY ADJUSTMENT	(602,901)	(862,166)	1,330	
TOTAL LOSSES	0	2,428,666	471,924	
EXPECTED LOSSES	994,108	2,569,267	600,058	
CREDIBILITY	0.04	0.15	0.19	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.620	0.120	0.740
INDICATED (POST-TEST)	0.000	0.578	0.112	0.690
PRESENT ON RATE LEVEL	0.228	0.589	0.138	0.955
DERIVED BY FORMULA	0.219	0.587	0.133	0.939
UNDERLYING PRESENT RATE	0.254	0.656	0.153	1.062
PROPOSED	0.219	0.587	0.133	0.939

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.992
IND. RATE				0.99	MINIMUM PREMIUM	
MAN. RATE	1.29	1.23	1.14	+ 0.99	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	22,430	0	0.000	0	0	0	0	0	0
2018	23,386	0	0.000	0	0	0	0	0	0
2019	27,586	0	0.000	0	0	0	0	0	0
2020	24,194	0	0.000	0	0	0	0	0	0
2021	29,807	0	0.000	0	0	0	0	0	0
TOTAL	127,403	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(597,660)	(2,011)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	1,001,328	6,068	877	
CREDIBILITY	0.02	0.07	0.09	

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	0.708	0.004	0.001	0.713
DERIVED BY FORMULA	0.694	0.004	0.001	0.698
UNDERLYING PRESENT RATE	0.786	0.005	0.001	0.791
PROPOSED	0.693	0.004	0.001	0.698

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.680
IND. RATE				0.68	MINIMUM PREMIUM	
MAN. RATE	0.80	0.81	0.83	+ 0.68	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	62,312	2,842,638	4,562	0	0	1	3	22	26	
2018	61,668	907,409	1,471	0	0	1	2	13	16	
2019	61,469	2,358,793	3,837	0	0	1	5	18	24	
2020	57,251	1,829,618	3,196	0	0	1	3	19	23	
2021	62,745	906,306	1,444	0	0	0	1	14	15	
TOTAL	305,445	8,844,764	2,896	0	0	4	14	86	104	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	280,850	221,233	364,824	0	0	1,092,563	229,516	438,421	215,231
2018	0	0	147,427	45,273	349,834	0	0	47,789	25,351	109,746	181,989
2019	0	0	757,575	273,790	591,042	0	0	0	335,289	267,627	133,470
2020	0	0	159,962	275,592	262,099	0	0	185,728	53,957	738,862	153,418
2021	0	0	0	64,740	184,674	0	0	0	0	417,192	239,700
TOTAL	0	0	1,345,814	880,628	1,752,473	0	0	1,326,080	644,113	1,971,848	923,808
OD	0	0	0	0	0	0	0	0	0	0	1,303

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	167,906	300,877	472,447	0	0	846,453	299,059	532,682	164,867
2018	0	250	206,057	59,788	421,666	0	307	80,840	30,048	128,733	138,676
2019	961	2,413	1,044,011	331,279	680,134	0	159	46,570	354,976	308,567	111,314
2020	239	834	333,737	303,897	315,976	1,316	6,745	318,198	110,413	795,434	135,622
2021	142	588	151,030	127,167	185,948	413	3,897	102,620	92,884	329,122	208,299
TOTAL	1,342	4,085	1,902,741	1,123,009	2,076,171	1,729	11,108	1,394,682	887,380	2,094,538	758,777
OD	0	0	0	0	0	0	0	0	0	0	998

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,315,686	6,181,098	759,775	
IBNR + FREQUENCY ADJUSTMENT	(1,233,771)	(1,066,273)		1,372
TOTAL LOSSES	2,081,915	5,114,825	761,147	
EXPECTED LOSSES	2,039,170	3,185,865	609,544	
CREDIBILITY	0.04	0.12	0.16	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.682	1.675	0.249	2.605
INDICATED (POST-TEST)	0.635	1.561	0.232	2.429
PRESENT ON RATE LEVEL	0.600	0.937	0.179	1.717
DERIVED BY FORMULA	0.601	1.012	0.188	1.802
UNDERLYING PRESENT RATE	0.668	1.043	0.200	1.910
PROPOSED	0.602	1.013	0.188	1.802

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.905
IND. RATE				1.90	MINIMUM PREMIUM	
MAN. RATE	2.19	2.09	2.05	+ 1.90	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	46,811	4,230	0.009	0	0	0	0	1	1
2018	58,435	0	0.000	0	0	0	0	0	0
2019	45,707	0	0.000	0	0	0	0	0	0
2020	32,281	0	0.000	0	0	0	0	0	0
2021	40,676	0	0.000	0	0	0	0	0	0
TOTAL	223,910	4,230	0.002	0	0	0	0	1	1
OD				0	0	0	1	0	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	1,764	0	0	0	0	2,466	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	1,764	0	0	0	0	2,466	0
OD	0	0	0	21,940	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	2,284	0	0	0	0	2,996	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	2,284	0	0	0	0	2,996	0
OD	0	0	0	29,838	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	35,119	0	
IBNR + FREQUENCY ADJUSTMENT	(969,866)	(66,180)	6	
TOTAL LOSSES	0	0	6	
EXPECTED LOSSES	1,572,504	196,519	3,012	
CREDIBILITY	0.03	0.10	0.13	

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	0.633	0.079	0.001	0.713
DERIVED BY FORMULA	0.614	0.071	0.001	0.686
UNDERLYING PRESENT RATE	0.702	0.088	0.001	0.791
PROPOSED	0.614	0.071	0.001	0.686

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.668
IND. RATE				0.67	MINIMUM PREMIUM	
MAN. RATE	0.80	0.81	0.83	+ 0.67	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	29,000	1,195,996	4.124	0	0	0	6	9	15
2018	25,127	939,043	3.737	0	0	0	1	9	10
2019	19,242	627,454	3.261	0	0	1	1	7	9
2020	23,238	518,503	2.231	0	0	1	1	6	8
2021	26,320	425,406	1.616	0	0	0	0	10	10
TOTAL	122,927	3,706,402	3.015	0	0	2	9	41	52
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	340,889	303,683	0	0	0	206,314	255,889	89,221
2018	0	0	0	125,659	470,443	0	0	0	34,273	237,303	71,365
2019	0	0	145,194	12,068	156,869	0	0	43,769	14,469	191,809	63,276
2020	0	0	226,000	31,736	22,208	0	0	107,521	40,596	71,135	19,307
2021	0	0	0	0	123,641	0	0	0	0	198,939	102,826
TOTAL	0	0	371,194	510,352	1,076,844	0	0	151,290	295,652	955,075	345,995
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	463,609	393,269	0	0	0	268,827	310,905	68,343
2018	0	0	10,991	157,569	565,909	0	0	2,912	40,755	277,140	54,380
2019	188	469	200,244	21,318	177,590	263	705	69,819	22,159	214,852	52,772
2020	237	796	290,951	44,737	37,591	722	3,640	166,072	47,898	82,939	17,067
2021	66	237	64,306	46,917	118,949	197	1,858	48,935	44,292	156,943	89,356
TOTAL	490	1,501	566,492	734,150	1,293,308	1,181	6,203	287,739	423,930	1,042,778	281,919
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	863,607	3,494,167	281,919	
IBNR + FREQUENCY ADJUSTMENT	(873,897)	(622,265)	501	
TOTAL LOSSES	0	2,871,902	282,420	
EXPECTED LOSSES	1,435,727	1,840,610	217,235	
CREDIBILITY	0.02	0.07	0.09	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	2.336	0.230	2.566
INDICATED (POST-TEST)	0.000	2.178	0.214	2.392
PRESENT ON RATE LEVEL	1.050	1.346	0.159	2.554
DERIVED BY FORMULA	1.029	1.404	0.164	2.597
UNDERLYING PRESENT RATE	1.168	1.497	0.177	2.842
PROPOSED	1.012	1.381	0.161	2.554

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.699
IND. RATE				2.70	MINIMUM PREMIUM	
MAN. RATE	3.29	3.13	3.05	+ 2.70	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	20,231	79,053	0.391	0	0	0	0	3	3
2018	20,834	153,599	0.737	0	0	0	1	0	1
2019	19,784	275,337	1.392	0	0	0	0	5	5
2020	18,707	329,879	1.763	0	0	0	1	8	9
2021	21,587	118,980	0.551	0	0	0	0	7	7
TOTAL	101,143	956,848	0.946	0	0	0	2	23	25
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	43,971	0	0	0	0	10,924	24,158
2018	0	0	0	106,822	0	0	0	0	17,638	0	29,139
2019	0	0	0	0	98,444	0	0	0	0	147,434	29,459
2020	0	0	0	1,531	170,317	0	0	0	1,020	135,416	21,595
2021	0	0	0	0	27,126	0	0	0	0	61,820	30,034
TOTAL	0	0	0	108,353	339,858	0	0	0	18,658	355,594	134,385
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	56,942	0	0	0	0	13,273	18,505
2018	0	0	4,173	129,154	1,040	0	0	651	19,827	222	22,204
2019	0	3	4,334	3,544	109,094	0	13	3,752	4,310	163,954	24,569
2020	9	37	19,350	16,853	187,657	20	127	8,375	10,019	143,678	19,090
2021	14	52	14,108	10,293	26,097	61	577	15,206	13,764	48,770	26,100
TOTAL	24	92	41,965	159,844	380,830	81	717	27,984	47,920	369,897	110,467
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	70,863	958,491	110,467	
IBNR + FREQUENCY ADJUSTMENT	(383,773)	(229,514)	324	
TOTAL LOSSES	0	728,976	110,791	
EXPECTED LOSSES	634,785	685,895	140,118	
CREDIBILITY	0.02	0.06	0.08	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.721	0.110	0.830
INDICATED (POST-TEST)	0.000	0.672	0.102	0.774
PRESENT ON RATE LEVEL	0.564	0.610	0.125	1.298
DERIVED BY FORMULA	0.553	0.613	0.123	1.289
UNDERLYING PRESENT RATE	0.628	0.678	0.139	1.444
PROPOSED	0.553	0.613	0.123	1.289

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.362
IND. RATE				1.36	MINIMUM PREMIUM	
MAN. RATE	1.73	1.64	1.55	+ 1.36	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	387	0	0.000	0	0	0	0	0	0
2018	244	93	0.038	0	0	0	0	0	0
2019	143	2,347	1.641	0	0	0	0	0	0
2020	238	0	0.000	0	0	0	0	0	0
2021	252	0	0.000	0	0	0	0	0	0
TOTAL	1,264	2,440	0.193	0	0	0	0	0	0
OD				0	0	0	0	0	0

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	93
2019	0	0	0	0	0	0	0	0	0	0	2,347
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	2,440
OD	0	0	0	0	0	0	0	0	0	0	0

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	71
2019	0	0	0	0	0	0	0	0	0	0	1,957
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	2,028
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	2,028	
IBNR + FREQUENCY ADJUSTMENT	(3,327)	(1,537)	1	
TOTAL LOSSES	0	0	2,029	
EXPECTED LOSSES	5,391	4,476	479	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.161	0.161
INDICATED (POST-TEST)	0.000	0.000	0.150	0.150
PRESENT ON RATE LEVEL	0.383	0.318	0.034	0.736
DERIVED BY FORMULA	0.383	0.318	0.034	0.736
UNDERLYING PRESENT RATE	0.426	0.354	0.038	0.819
PROPOSED	0.383	0.318	0.034	0.736

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.715
IND. RATE				0.72	MINIMUM PREMIUM	
MAN. RATE	1.00	0.93	0.82	+ 0.72	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	2,580	0	0.000	0	0	0	0	0	0
2018	2,975	0	0.000	0	0	0	0	0	0
2019	2,971	0	0.000	0	0	0	0	0	0
2020	2,684	0	0.000	0	0	0	0	0	0
2021	2,060	0	0.000	0	0	0	0	0	0
TOTAL	13,270	0	0.000	0	0	0	0	0	0
OD									

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(5,247)	(434)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	8,600	1,292	0	
CREDIBILITY	0.00	0.02	0.02	

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	0.058	0.009	0.000	0.067
DERIVED BY FORMULA	0.058	0.009	0.000	0.067
UNDERLYING PRESENT RATE	0.065	0.010	0.000	0.075
PROPOSED	0.058	0.009	0.000	0.067

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.071
IND. RATE				0.07	MINIMUM PREMIUM	
MAN. RATE	0.08	0.08	0.08	+ 0.07	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	2,482	11,312	0.456	0	0	0	0	2	2
2018	2,478	11,451	0.462	0	0	0	0	1	1
2019	2,504	5,934	0.237	0	0	0	0	0	0
2020	2,644	16,096	0.609	0	0	0	0	2	2
2021	3,139	16,002	0.510	0	0	0	0	3	3
TOTAL	13,247	60,795	0.459	0	0	0	0	8	8
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	1,847	0	0	0	0	3,315	6,150
2018	0	0	0	0	1,856	0	0	0	0	602	8,993
2019	0	0	0	0	0	0	0	0	0	0	5,934
2020	0	0	0	0	12,364	0	0	0	0	2,823	909
2021	0	0	0	0	5,582	0	0	0	0	9,424	996
TOTAL	0	0	0	0	21,649	0	0	0	0	16,164	22,982
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	2,392	0	0	0	0	4,028	4,711
2018	0	0	24	22	2,228	0	0	4	6	702	6,853
2019	0	0	0	0	0	0	0	0	0	0	4,949
2020	1	3	1,360	1,114	13,615	0	3	168	191	2,994	804
2021	3	11	2,903	2,118	5,370	9	88	2,318	2,098	7,435	866
TOTAL	4	13	4,288	3,254	23,605	10	91	2,490	2,294	15,158	18,182
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,895	44,311	18,182	
IBNR + FREQUENCY ADJUSTMENT	(75,935)	(34,441)	39	
TOTAL LOSSES	0	9,870	18,220	
EXPECTED LOSSES	126,934	103,353	15,350	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.075	0.138	0.212
INDICATED (POST-TEST)	0.000	0.069	0.128	0.198
PRESENT ON RATE LEVEL	0.861	0.701	0.104	1.667
DERIVED BY FORMULA	0.861	0.689	0.105	1.654
UNDERLYING PRESENT RATE	0.958	0.780	0.116	1.854
PROPOSED	0.861	0.688	0.105	1.654

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.748
IND. RATE				1.75	MINIMUM PREMIUM	
MAN. RATE	2.15	2.07	1.99	+ 1.75	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	11,144	133,999	1.202	0	0	0	1	7	8
2018	12,130	206,099	1.699	0	0	0	2	4	6
2019	10,239	487,941	4.766	0	0	0	2	4	6
2020	12,242	102,673	0.839	0	0	0	1	5	6
2021	12,602	139,214	1.105	0	0	0	1	5	6
TOTAL	58,357	1,069,926	1.833	0	0	0	7	25	32
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	10,468	29,519	0	0	0	1,890	68,181	23,941
2018	0	0	0	104,115	8,549	0	0	0	45,629	11,672	36,134
2019	0	0	0	194,923	15,791	0	0	0	32,557	46,169	198,501
2020	0	0	0	10,508	11,421	0	0	0	6,522	28,009	46,213
2021	0	0	0	15,665	24,727	0	0	0	3,160	77,707	17,955
TOTAL	0	0	0	335,679	90,007	0	0	0	89,758	231,738	322,744
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	14,236	38,227	0	0	0	2,463	82,840	18,339
2018	0	0	4,177	125,983	11,275	0	0	1,765	51,402	14,185	27,534
2019	0	19	27,508	211,839	22,985	0	17	5,036	35,059	52,406	165,550
2020	3	11	5,437	11,408	13,326	11	63	3,784	7,501	30,143	40,852
2021	24	104	26,164	23,197	25,793	85	760	20,992	19,414	61,606	15,603
TOTAL	27	134	63,286	386,664	111,606	95	840	31,577	115,838	241,180	267,878
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	95,960	855,288	267,878	
IBNR + FREQUENCY ADJUSTMENT	(169,367)	(179,610)	190	
TOTAL LOSSES	0	675,678	268,068	
EXPECTED LOSSES	281,010	535,546	80,666	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.158	0.459	1.617
INDICATED (POST-TEST)	0.000	1.079	0.428	1.508
PRESENT ON RATE LEVEL	0.433	0.825	0.124	1.382
DERIVED BY FORMULA	0.428	0.835	0.139	1.403
UNDERLYING PRESENT RATE	0.482	0.918	0.138	1.537
PROPOSED	0.428	0.835	0.139	1.403

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.483
IND. RATE				1.48	MINIMUM PREMIUM	
MAN. RATE	1.72	1.71	1.65	+ 1.48	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	4,009	1,843	0.046	0	0	0	0	0	0
2018	4,193	9,409	0.224	0	0	0	0	1	1
2019	5,513	21,346	0.387	0	0	0	0	3	3
2020	5,694	172,078	3.022	0	0	0	1	2	3
2021	6,680	33,250	0.498	0	0	0	1	0	1
TOTAL	26,089	237,926	0.912	0	0	0	2	6	8
OD				0	0	0	0	0	0

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	1,843
2018	0	0	0	0	1,977	0	0	0	0	3,996	3,436
2019	0	0	0	0	10,325	0	0	0	0	7,933	3,088
2020	0	0	0	34,285	5,983	0	0	0	119,787	6,622	5,401
2021	0	0	0	20,000	0	0	0	0	5,000	0	8,250
TOTAL	0	0	0	54,285	18,285	0	0	0	124,787	18,551	22,018
OD	0	0	0	0	0	0	0	0	0	0	0

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	1,412
2018	0	0	26	24	2,373	0	0	28	38	4,660	2,618
2019	0	0	455	372	11,442	0	1	202	232	8,822	2,575
2020	8	31	14,297	34,406	9,035	123	699	39,336	103,487	15,095	4,774
2021	14	72	16,985	17,637	2,559	13	55	2,972	3,343	480	7,169
TOTAL	22	104	31,762	52,438	25,408	135	754	42,538	107,100	29,056	18,549
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	75,314	214,002	18,549	
IBNR + FREQUENCY ADJUSTMENT	(99,770)	(49,504)	49	
TOTAL LOSSES	0	164,498	18,598	
EXPECTED LOSSES	169,550	150,238	18,117	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.631	0.071	0.702
INDICATED (POST-TEST)	0.000	0.588	0.066	0.654
PRESENT ON RATE LEVEL	0.584	0.518	0.062	1.164
DERIVED BY FORMULA	0.578	0.519	0.063	1.160
UNDERLYING PRESENT RATE	0.650	0.576	0.069	1.295
PROPOSED	0.578	0.519	0.063	1.160

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.226
IND. RATE				1.23	MINIMUM PREMIUM	
MAN. RATE	1.54	1.47	1.39	+ 1.23	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	367,165	4,906,318	1.336	0	0	3	27	66	96
2018	406,259	4,784,276	1.178	0	0	2	20	75	97
2019	436,882	6,333,281	1.450	0	0	6	15	72	93
2020	430,598	4,722,358	1.097	0	0	2	19	68	89
2021	445,479	3,071,119	0.689	0	0	0	16	72	88
TOTAL	2,086,383	23,817,352	1.142	0	0	13	97	353	463
OD				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	560,634	1,189,711	550,025	0	0	237,177	998,541	867,012	503,218
2018	0	0	358,855	888,905	1,358,269	0	0	221,806	382,577	1,060,032	513,832
2019	0	0	1,353,942	844,777	1,332,552	0	0	975,747	363,224	988,467	474,572
2020	0	0	378,509	1,200,538	1,002,784	0	0	209,134	562,890	972,217	396,286
2021	0	0	0	677,458	660,504	0	0	0	267,239	1,053,393	412,525
TOTAL	0	0	2,651,940	4,801,389	4,904,134	0	0	1,643,864	2,574,471	4,941,121	2,300,433
OD	0	0	0	0	0	0	0	0	0	0	9,313

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	803,389	1,618,007	712,282	0	0	440,438	1,301,099	1,053,420	385,465
2018	0	608	538,536	1,093,104	1,642,210	0	1,423	388,809	442,428	1,242,935	391,540
2019	1,752	4,438	1,962,273	987,755	1,532,294	5,852	15,454	1,477,651	439,983	1,135,109	395,793
2020	712	2,529	1,049,960	1,295,285	1,208,112	2,013	10,624	529,872	565,727	1,078,240	350,317
2021	810	3,717	918,858	848,044	722,105	1,712	12,760	417,951	413,228	856,657	358,484
TOTAL	3,273	11,292	5,273,015	5,842,195	5,817,003	9,578	40,262	3,254,721	3,162,465	5,366,360	1,881,599
OD	0	0	0	0	0	0	0	0	0	0	7,373

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,592,140	20,188,023	1,888,972	
IBNR + FREQUENCY ADJUSTMENT	(3,512,788)	(4,828,540)	5,107	
TOTAL LOSSES	5,079,353	15,359,483	1,894,078	
EXPECTED LOSSES	5,860,990	14,510,570	2,179,904	
CREDIBILITY	0.13	0.44	0.59	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.243	0.736	0.090	1.070
INDICATED (POST-TEST)	0.227	0.686	0.084	0.998
PRESENT ON RATE LEVEL	0.252	0.625	0.094	0.972
DERIVED BY FORMULA	0.249	0.652	0.088	0.989
UNDERLYING PRESENT RATE	0.281	0.695	0.104	1.081
PROPOSED	0.249	0.652	0.088	0.989

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.045
IND. RATE				1.05	MINIMUM PREMIUM	
MAN. RATE	1.21	1.22	1.16	+ 1.05	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	864,503	11,192,309	1.295	0	0	9	52	153	214
2018	907,396	20,288,099	2.236	0	1	18	59	164	242
2019	1,019,957	12,934,164	1.268	0	0	9	63	163	235
2020	1,108,043	12,249,258	1.105	0	0	4	68	161	233
2021	1,237,492	10,690,754	0.864	0	0	3	28	197	228
TOTAL	5,137,391	67,354,584	1.311	0	1	43	270	838	1152
OD				0	0	0	3	4	7

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,687,072	2,333,810	1,773,002	0	0	773,744	1,338,064	2,039,636	1,246,981
2018	0	598,789	3,549,456	2,094,432	2,126,275	0	4,054,107	1,650,726	1,509,178	3,157,527	1,547,609
2019	0	0	1,873,444	2,835,655	1,986,613	0	0	578,863	1,704,801	2,391,542	1,563,246
2020	0	0	905,627	2,842,344	2,011,099	0	0	337,863	2,242,087	2,689,540	1,220,698
2021	0	0	648,475	845,601	2,581,380	0	0	373,720	802,186	3,816,267	1,623,125
TOTAL	0	598,789	8,664,074	10,951,842	10,478,369	0	4,054,107	3,714,916	7,596,316	14,094,512	7,201,659
OD	0	0	0	126,701	131,919	0	0	0	3,675	22,842	38,739

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	2,417,574	3,173,982	2,296,038	0	0	1,436,843	1,743,497	2,478,158	955,187
2018	0	175,213	4,833,688	2,578,031	2,603,593	0	918,914	2,493,920	1,742,027	3,714,420	1,179,278
2019	2,424	6,303	2,950,740	3,178,414	2,325,344	3,472	9,928	1,099,162	1,855,807	2,729,453	1,303,747
2020	1,676	5,944	2,457,471	3,034,442	2,460,953	4,765	25,872	1,355,751	2,135,881	3,018,329	1,079,097
2021	2,610	13,294	2,749,059	1,792,949	2,637,240	8,155	66,861	1,903,536	1,431,397	3,109,141	1,410,496
TOTAL	6,709	200,754	15,408,532	13,757,816	12,323,167	16,392	1,021,575	8,289,211	8,908,609	15,049,501	5,927,805
OD	12	44	24,870	144,320	162,271	1	6	625	4,713	26,015	31,199

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	24,968,730	50,376,411	5,959,004	
IBNR + FREQUENCY ADJUSTMENT	(11,261,164)	(11,815,256)	15,953	
TOTAL LOSSES	13,707,566	38,561,156	5,974,957	
EXPECTED LOSSES	18,970,254	35,624,445	6,200,467	
CREDIBILITY	0.23	0.81	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.266	0.744	0.116	1.126
INDICATED (POST-TEST)	0.248	0.694	0.108	1.050
PRESENT ON RATE LEVEL	0.332	0.623	0.108	1.064
DERIVED BY FORMULA	0.313	0.680	0.108	1.101
UNDERLYING PRESENT RATE	0.369	0.693	0.121	1.183
PROPOSED	0.302	0.658	0.104	1.064

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.125
IND. RATE				1.12	MINIMUM PREMIUM	
MAN. RATE	1.37	1.37	1.27	+ 1.12	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	226,442	1,928,720	0.852	0	0	0	8	34	42
2018	231,397	4,340,561	1.876	1	0	4	10	37	52
2019	206,475	4,587,047	2.222	0	0	4	8	39	51
2020	199,661	3,181,886	1.594	0	0	2	9	39	50
2021	246,150	4,013,143	1.630	0	0	0	8	67	75
TOTAL	1,110,125	18,051,357	1.626	1	0	10	43	216	270
OD				0	0	1	1	0	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	389,818	357,879	0	0	0	116,236	549,433	515,354
2018	170,701	0	1,210,469	686,030	425,782	13,263	0	596,266	334,231	500,106	403,713
2019	0	0	832,547	432,839	491,916	0	0	400,666	562,975	1,516,922	349,182
2020	0	0	443,101	670,565	312,063	0	0	256,913	525,315	663,635	310,294
2021	0	0	0	366,827	893,191	0	0	0	1,072,264	1,339,884	340,977
TOTAL	170,701	0	2,486,117	2,546,079	2,480,831	13,263	0	1,253,845	2,611,021	4,569,980	1,919,520
OD	0	0	284,553	2,739	0	0	0	36,853	149,024	0	2,869

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	530,152	463,453	0	0	0	151,456	667,561	394,761
2018	246,071	2,049	1,672,501	841,585	528,511	32,587	3,826	1,003,279	386,905	592,904	307,629
2019	1,077	2,711	1,179,522	501,083	557,774	2,403	6,600	680,919	637,957	1,575,863	291,218
2020	619	2,144	841,987	712,820	412,800	2,230	11,616	565,383	516,206	750,572	274,300
2021	713	2,977	761,788	647,576	904,069	3,658	22,682	882,419	920,277	1,146,262	296,309
TOTAL	248,479	9,881	4,455,798	3,233,215	2,866,608	40,879	44,723	3,132,001	2,612,801	4,733,163	1,564,217
OD	1	2	408,854	2,706	195	152	862	116,884	128,190	10,042	2,233

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,458,516	13,586,921	1,566,450	
IBNR + FREQUENCY ADJUSTMENT	(2,893,753)	(2,570,687)	4,068	
TOTAL LOSSES	5,564,763	11,016,233	1,570,518	
EXPECTED LOSSES	4,783,495	7,673,237	1,714,747	
CREDIBILITY	0.08	0.29	0.39	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.454	0.980	0.141	1.575
INDICATED (POST-TEST)	0.423	0.913	0.132	1.468
PRESENT ON RATE LEVEL	0.387	0.621	0.139	1.147
DERIVED BY FORMULA	0.390	0.706	0.136	1.232
UNDERLYING PRESENT RATE	0.431	0.691	0.154	1.277
PROPOSED	0.390	0.706	0.136	1.232

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.302
IND. RATE				1.30	MINIMUM PREMIUM	
MAN. RATE	1.44	1.37	1.37	+ 1.30	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	52,647	516,308	0.981	0	0	0	3	14	17
2018	58,951	1,772,038	3.006	0	0	1	6	13	20
2019	52,354	874,639	1.671	0	0	0	5	16	21
2020	48,787	626,244	1.284	0	0	1	4	9	14
2021	51,286	1,264,196	2.465	0	0	0	2	12	14
TOTAL	264,025	5,053,425	1.914	0	0	2	20	64	86
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	164,439	152,741	0	0	0	17,379	107,077	74,672
2018	0	0	150,748	337,681	170,504	0	0	40,825	868,866	131,169	72,245
2019	0	0	0	198,913	281,493	0	0	0	131,665	139,437	123,131
2020	0	0	165,234	99,895	154,180	0	0	16,213	26,240	108,333	56,149
2021	0	0	0	200,832	180,244	0	0	0	255,550	583,673	43,897
TOTAL	0	0	315,982	1,001,760	939,162	0	0	57,038	1,299,700	1,069,689	370,094
OD	0	0	0	0	0	0	0	0	0	0	1,359

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	223,637	197,800	0	0	0	22,645	130,099	57,199
2018	0	255	219,660	411,195	209,287	0	262	100,588	978,381	164,272	55,051
2019	0	27	39,755	225,729	317,543	0	65	19,162	140,400	159,362	102,691
2020	198	677	258,407	120,889	184,855	143	753	37,380	31,117	117,374	49,636
2021	232	1,072	264,301	245,497	199,096	1,218	8,245	295,462	300,833	484,974	38,146
TOTAL	430	2,031	782,123	1,226,947	1,108,581	1,361	9,325	452,591	1,473,376	1,056,081	302,723
OD	0	0	0	0	0	0	0	0	0	0	1,056

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,247,862	4,864,985	303,779	
IBNR + FREQUENCY ADJUSTMENT	(1,047,915)	(779,138)	774	
TOTAL LOSSES	199,947	4,085,847	304,554	
EXPECTED LOSSES	1,722,834	2,322,033	358,864	
CREDIBILITY	0.03	0.11	0.15	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.076	1.548	0.115	1.738
INDICATED (POST-TEST)	0.071	1.443	0.107	1.621
PRESENT ON RATE LEVEL	0.586	0.790	0.122	1.499
DERIVED BY FORMULA	0.571	0.862	0.120	1.553
UNDERLYING PRESENT RATE	0.653	0.879	0.136	1.668
PROPOSED	0.571	0.862	0.120	1.553

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.641
IND. RATE				1.64	MINIMUM PREMIUM	
MAN. RATE	1.81	1.81	1.79	+ 1.64	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	199,234	1,621,996	0.814	0	0	1	6	22	29
2018	269,760	2,256,864	0.837	0	0	2	8	26	36
2019	265,526	1,874,446	0.706	1	0	1	7	37	46
2020	262,164	2,008,074	0.766	0	0	1	10	26	37
2021	237,438	1,969,349	0.829	0	0	1	8	36	45
TOTAL	1,234,122	9,730,729	0.788	1	0	6	39	147	193
OD				0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	232,007	284,099	477,926	0	0	126,125	127,609	260,525	113,705
2018	0	0	447,227	316,057	661,852	0	0	71,021	198,703	422,840	139,164
2019	25,000	0	161,162	223,889	445,344	0	0	21,745	189,408	583,672	224,226
2020	0	0	174,000	488,076	386,378	0	0	0	335,289	456,489	167,842
2021	0	0	253,740	318,575	547,411	0	0	35,042	48,050	574,127	192,404
TOTAL	25,000	0	1,268,136	1,630,696	2,518,911	0	0	253,933	899,059	2,297,653	837,341
OD	0	0	0	0	4,975	0	0	0	0	188	2,567

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	332,466	386,375	618,914	0	0	234,214	166,275	316,538	87,098
2018	0	757	626,901	392,663	801,489	0	456	127,886	228,108	496,217	106,043
2019	39,852	548	263,162	261,574	503,609	130	467	68,723	213,954	655,796	187,004
2020	309	1,092	449,073	525,690	468,666	405	2,347	136,116	319,230	506,703	148,372
2021	767	4,272	824,603	515,155	585,253	910	7,993	215,542	164,205	459,557	167,199
TOTAL	40,927	6,669	2,496,204	2,081,458	2,977,932	1,446	11,262	782,481	1,091,771	2,434,811	695,717
OD	0	0	64	60	5,972	0	0	1	2	219	2,188

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,339,056	8,592,223	697,904	
IBNR + FREQUENCY ADJUSTMENT	(3,091,414)	(1,797,204)	1,618	
TOTAL LOSSES	247,642	6,795,019	699,522	
EXPECTED LOSSES	5,134,270	5,393,629	741,659	
CREDIBILITY	0.09	0.31	0.42	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.020	0.550	0.057	0.627
INDICATED (POST-TEST)	0.019	0.513	0.053	0.584
PRESENT ON RATE LEVEL	0.374	0.393	0.054	0.821
DERIVED BY FORMULA	0.342	0.430	0.053	0.825
UNDERLYING PRESENT RATE	0.416	0.437	0.060	0.913
PROPOSED	0.340	0.428	0.053	0.821

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.868
IND. RATE				0.87	MINIMUM PREMIUM	
MAN. RATE	1.13	1.05	0.98	+ 0.87	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	355,340	5,052,860	1,422	1	0	7	16	42	66
2018	381,933	7,791,268	2,040	0	0	7	24	53	84
2019	362,642	4,742,857	1,308	0	0	6	17	45	68
2020	369,877	5,327,296	1,440	0	0	6	26	46	78
2021	387,529	4,768,590	1,231	0	0	1	15	47	63
TOTAL	1,857,321	27,682,871	1,490	1	0	27	98	233	359
OD				0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	920,800	0	1,371,192	513,316	605,069	0	0	288,220	415,882	606,062	332,319
2018	0	0	1,737,327	1,270,555	954,626	0	0	1,233,065	998,415	1,029,170	568,110
2019	0	0	1,175,244	842,006	455,657	0	0	505,661	503,944	701,801	558,544
2020	0	0	1,222,161	1,070,856	400,317	0	0	593,767	750,384	869,955	419,856
2021	0	0	271,383	929,116	710,786	0	0	863,845	498,266	1,079,495	415,699
TOTAL	920,800	0	5,777,307	4,625,849	3,126,455	0	0	3,484,558	3,166,891	4,286,483	2,294,528
OD	0	0	0	0	355	0	0	0	0	15,146	2,740

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	1,147,457	0	1,964,918	698,110	783,564	0	0	535,225	541,894	736,365	254,556
2018	0	2,628	2,165,364	1,556,635	1,172,025	0	6,490	1,718,615	1,143,011	1,222,044	432,900
2019	1,520	3,842	1,687,376	949,994	556,260	3,033	8,153	808,024	560,435	809,346	465,826
2020	1,503	5,141	1,961,947	1,155,433	576,023	4,589	23,570	1,116,514	749,349	999,470	371,153
2021	1,198	6,240	1,355,723	1,108,430	815,737	6,061	51,010	1,333,082	645,175	933,458	361,242
TOTAL	1,151,678	17,852	9,135,328	5,468,601	3,903,609	13,683	89,222	5,511,459	3,639,863	4,700,683	1,885,677
OD	0	0	0	0	460	0	0	0	0	18,402	2,292

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	15,919,222	17,731,619	1,887,969	
IBNR + FREQUENCY ADJUSTMENT	(5,609,965)	(4,115,360)	4,434	
TOTAL LOSSES	10,309,256	13,616,259	1,892,403	
EXPECTED LOSSES	9,298,252	12,302,455	1,936,156	
CREDIBILITY	0.12	0.41	0.55	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.555	0.732	0.102	1.389
INDICATED (POST-TEST)	0.517	0.683	0.095	1.295
PRESENT ON RATE LEVEL	0.450	0.595	0.094	1.139
DERIVED BY FORMULA	0.458	0.631	0.094	1.184
UNDERLYING PRESENT RATE	0.501	0.662	0.104	1.267
PROPOSED	0.458	0.631	0.094	1.184

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.251
IND. RATE				1.25	MINIMUM PREMIUM	
MAN. RATE	1.36	1.37	1.36	+ 1.25	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	187,565	2,911,320	1.552	1	0	4	4	13	22
2018	237,567	4,568,100	1.923	0	0	6	12	23	41
2019	238,220	3,591,435	1.508	0	0	5	16	32	53
2020	263,892	3,711,297	1.406	0	0	2	13	35	50
2021	296,710	4,943,219	1.666	0	0	1	22	49	72
TOTAL	1,223,954	19,725,371	1.612	1	0	18	67	152	238
OD				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	319,681	0	820,510	33,640	490,663	0	0	481,237	46,167	468,696	250,726
2018	0	0	1,287,929	391,688	375,183	0	0	292,456	1,429,457	443,505	347,882
2019	0	0	886,663	517,063	449,632	0	0	428,638	456,049	558,672	294,718
2020	0	0	364,800	720,060	836,069	0	0	281,000	584,643	577,159	347,566
2021	0	0	178,804	1,286,871	762,127	0	0	28,664	1,379,154	930,009	377,590
TOTAL	319,681	0	3,538,706	2,949,322	2,913,674	0	0	1,511,995	3,895,470	2,978,041	1,618,482
OD	0	0	0	0	0	0	0	0	0	0	2,020

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	408,552	0	1,175,791	45,750	635,409	0	0	893,657	60,156	569,466	192,056
2018	0	2,180	1,765,138	480,257	465,556	0	1,877	537,904	1,545,191	537,100	265,086
2019	1,147	2,891	1,261,445	592,434	533,658	2,571	6,920	687,446	503,897	646,719	245,795
2020	578	2,032	823,750	804,962	989,585	2,429	12,630	612,835	563,234	663,929	307,248
2021	1,459	7,577	1,679,055	1,442,685	910,420	4,560	25,482	1,085,920	1,132,762	867,642	328,126
TOTAL	411,737	14,681	6,705,178	3,366,088	3,534,627	9,560	46,908	3,817,762	3,805,239	3,284,855	1,338,311
OD	0	0	0	0	0	0	0	0	0	0	1,543

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,005,825	13,990,809	1,339,854	
IBNR + FREQUENCY ADJUSTMENT	(4,704,845)	(2,780,471)	3,844	
TOTAL LOSSES	6,300,981	11,210,338	1,343,698	
EXPECTED LOSSES	7,920,918	8,384,797	1,485,779	
CREDIBILITY	0.09	0.31	0.41	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.515	0.916	0.110	1.540
INDICATED (POST-TEST)	0.480	0.854	0.102	1.436
PRESENT ON RATE LEVEL	0.582	0.616	0.109	1.307
DERIVED BY FORMULA	0.573	0.690	0.106	1.368
UNDERLYING PRESENT RATE	0.647	0.685	0.121	1.454
PROPOSED	0.572	0.689	0.106	1.368

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.446
IND. RATE				1.45	MINIMUM PREMIUM	
MAN. RATE	1.68	1.64	1.56	+ 1.45	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	53,614	486,997	0.908	0	0	1	0	7	8
2018	51,663	137,174	0.266	0	0	0	0	5	5
2019	60,371	1,122,335	1.859	0	0	2	1	15	18
2020	57,669	927,725	1.609	0	0	2	1	7	10
2021	63,225	310,681	0.491	0	0	0	0	8	8
TOTAL	286,542	2,984,912	1.042	0	0	5	2	42	49
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	224,062	0	33,837	0	0	171,673	0	33,735	23,690
2018	0	0	0	0	11,670	0	0	0	0	39,833	85,671
2019	0	0	443,664	535	285,477	0	0	75,554	25,823	213,525	77,757
2020	0	0	359,759	107,107	79,634	0	0	141,379	45,805	144,689	49,352
2021	0	0	0	0	110,892	0	0	0	0	166,493	33,296
TOTAL	0	0	1,027,485	107,642	521,510	0	0	388,606	71,628	598,275	269,766
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	321,081	0	43,819	0	0	318,797	0	40,988	18,147
2018	0	0	151	140	14,008	0	0	276	374	46,447	65,281
2019	574	1,424	598,344	18,773	326,800	453	1,208	117,630	35,690	240,154	64,849
2020	392	1,325	490,535	131,101	112,639	949	4,788	218,944	59,918	162,795	43,627
2021	59	212	57,675	42,079	106,683	165	1,555	40,954	37,068	131,346	28,934
TOTAL	1,025	2,961	1,467,786	192,094	603,949	1,567	7,551	696,601	133,050	621,731	220,839
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,177,491	1,550,824	220,839	
IBNR + FREQUENCY ADJUSTMENT	(865,265)	(307,235)	399	
TOTAL LOSSES	1,312,226	1,243,589	221,238	
EXPECTED LOSSES	1,445,869	923,934	166,695	
CREDIBILITY	0.03	0.12	0.16	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.458	0.434	0.077	0.969
INDICATED (POST-TEST)	0.427	0.405	0.072	0.904
PRESENT ON RATE LEVEL	0.454	0.290	0.052	0.796
DERIVED BY FORMULA	0.453	0.304	0.055	0.812
UNDERLYING PRESENT RATE	0.505	0.322	0.058	0.885
PROPOSED	0.453	0.304	0.055	0.812

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.858
IND. RATE				0.86	MINIMUM PREMIUM	
MAN. RATE	1.02	1.00	0.95	+ 0.86	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	60,632	730,813	1,205	0	0	1	5	12	18	
2018	61,343	840,531	1,370	0	0	0	1	25	26	
2019	54,412	731,381	1,344	0	0	0	5	15	20	
2020	54,171	775,033	1,431	0	0	0	6	13	19	
2021	64,273	617,901	0,961	0	0	0	0	16	16	
TOTAL	294,831	3,695,659	1,253	0	0	1	17	81	99	
OD				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	181,728	86,404	66,212	0	0	100,802	125,423	126,969	43,275
2018	0	0	0	2,115	350,766	0	0	0	0	421,372	66,278
2019	0	0	0	136,553	143,335	0	0	0	188,361	218,540	44,592
2020	0	0	0	124,408	85,455	0	0	0	284,379	235,526	45,265
2021	0	0	0	0	301,464	0	0	0	0	256,916	59,521
TOTAL	0	0	181,728	349,480	947,232	0	0	100,802	598,163	1,259,323	258,931
OD	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	260,416	117,509	85,745	0	0	187,189	163,426	154,267	33,149
2018	0	0	4,618	6,763	421,055	0	0	2,925	3,956	491,342	50,504
2019	0	17	25,094	153,165	162,684	0	95	27,898	201,415	249,180	37,190
2020	33	126	58,891	130,587	102,978	322	1,855	106,441	260,521	268,940	40,014
2021	160	577	156,792	114,394	290,023	254	2,400	63,196	57,200	202,681	51,724
TOTAL	194	719	505,812	522,418	1,062,484	577	4,350	387,649	686,517	1,366,410	212,580
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	899,300	3,637,830	212,580	
IBNR + FREQUENCY ADJUSTMENT	(710,820)	(667,255)	826	
TOTAL LOSSES	188,480	2,970,575	213,406	
EXPECTED LOSSES	1,174,411	1,989,991	352,059	
CREDIBILITY	0.03	0.12	0.16	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.064	1.008	0.072	1.144
INDICATED (POST-TEST)	0.060	0.939	0.067	1.066
PRESENT ON RATE LEVEL	0.358	0.607	0.107	1.072
DERIVED BY FORMULA	0.349	0.647	0.101	1.097
UNDERLYING PRESENT RATE	0.398	0.675	0.119	1.193
PROPOSED	0.341	0.632	0.099	1.072

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.133
IND. RATE				1.13	MINIMUM PREMIUM	
MAN. RATE	1.32	1.30	1.28	+ 1.13	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	545,164	7,641,453	1.402	0	0	10	24	106	140
2018	548,553	12,328,591	2.247	0	0	12	25	107	144
2019	513,993	5,407,722	1.052	0	0	3	15	101	119
2020	479,152	4,702,919	0.982	0	0	3	11	92	106
2021	560,470	5,097,132	0.909	0	0	2	10	97	109
TOTAL	2,647,332	35,177,817	1.329	0	0	30	85	503	618
OD				0	0	0	1	0	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,963,192	974,190	1,042,737	0	0	781,720	732,944	1,381,330	765,340
2018	0	0	2,737,459	1,076,130	1,106,529	0	0	4,758,555	496,156	1,368,932	784,830
2019	0	0	627,368	652,730	1,099,458	0	0	210,416	823,337	1,240,368	754,045
2020	0	0	557,949	550,157	939,897	0	0	362,022	296,636	1,448,370	547,888
2021	0	0	342,008	457,614	1,092,707	0	0	67,942	341,276	2,115,780	679,805
TOTAL	0	0	6,227,976	3,710,821	5,281,328	0	0	6,180,655	2,690,349	7,554,780	3,531,908
OD	0	0	0	100,000	0	0	0	12,802	0	0	8,386

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	2,813,254	1,324,898	1,350,344	0	0	1,451,654	955,026	1,678,316	586,250
2018	0	3,872	3,153,757	1,327,647	1,358,984	0	14,006	3,642,190	594,366	1,622,792	598,040
2019	812	2,095	966,410	758,247	1,251,507	1,262	3,723	433,135	896,281	1,411,426	628,874
2020	739	2,559	1,003,370	656,216	1,101,084	2,762	14,262	682,964	380,465	1,572,037	484,333
2021	1,241	6,539	1,319,987	853,903	1,133,855	3,379	27,574	812,002	707,506	1,705,791	590,751
TOTAL	2,792	15,065	9,256,777	4,920,912	6,195,774	7,403	59,565	7,021,945	3,533,643	7,990,361	2,888,248
OD	68	362	84,925	88,184	12,793	32	140	7,609	8,561	1,228	6,597

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	16,456,683	22,751,457	2,894,845	
IBNR + FREQUENCY ADJUSTMENT	(6,496,048)	(5,721,043)	6,956	
TOTAL LOSSES	9,960,635	17,030,413	2,901,801	
EXPECTED LOSSES	10,724,306	17,077,415	3,033,078	
CREDIBILITY	0.15	0.52	0.69	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.373	0.639	0.109	1.121
INDICATED (POST-TEST)	0.347	0.596	0.102	1.045
PRESENT ON RATE LEVEL	0.364	0.580	0.103	1.047
DERIVED BY FORMULA	0.362	0.588	0.102	1.052
UNDERLYING PRESENT RATE	0.405	0.645	0.115	1.165
PROPOSED	0.360	0.585	0.102	1.047

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.107
IND. RATE				1.11	MINIMUM PREMIUM	
MAN. RATE	1.42	1.35	1.25	+ 1.11	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	113,515	3,888,852	3.426	0	0	7	9	55	71
2018	104,711	4,226,246	4.036	0	0	8	10	43	61
2019	88,291	4,222,152	4.782	0	0	8	4	35	47
2020	72,967	2,779,310	3.809	0	0	4	4	23	31
2021	46,599	1,067,807	2.291	0	0	0	6	18	24
TOTAL	426,083	16,184,367	3.798	0	0	27	33	174	234
OD				0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,238,560	320,820	591,549	0	0	664,628	129,194	669,914	274,187
2018	0	0	1,688,793	540,891	587,328	0	0	418,611	311,197	506,310	173,116
2019	0	0	1,600,470	312,455	831,636	0	0	794,801	56,672	493,313	132,805
2020	0	0	950,130	212,084	469,097	0	0	489,851	387,605	186,121	84,422
2021	0	0	0	207,815	360,461	0	0	0	244,503	201,493	53,535
TOTAL	0	0	5,477,953	1,594,065	2,840,071	0	0	2,367,891	1,129,171	2,057,151	718,065
OD	0	0	0	0	5,576	0	0	0	0	6,165	181

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,774,856	436,315	766,056	0	0	1,234,214	168,340	813,946	210,027
2018	0	2,859	2,317,056	670,819	725,255	0	2,686	708,259	359,135	598,196	131,914
2019	2,071	5,160	2,192,448	397,155	968,001	4,767	12,464	1,167,330	101,617	570,005	110,759
2020	1,033	3,493	1,295,828	299,625	577,394	3,477	17,631	814,292	383,224	245,209	74,629
2021	332	1,442	363,963	320,040	373,367	812	4,554	194,888	208,357	182,414	46,522
TOTAL	3,436	12,954	7,944,151	2,123,954	3,410,073	9,056	37,336	4,118,983	1,220,673	2,409,769	573,852
OD	0	0	0	0	7,221	0	0	0	0	7,490	157

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,125,916	9,179,180	574,009	
IBNR + FREQUENCY ADJUSTMENT	(2,846,469)	(1,887,361)	933	
TOTAL LOSSES	9,279,447	7,291,819	574,942	
EXPECTED LOSSES	4,544,106	5,530,260	645,286	
CREDIBILITY	0.04	0.15	0.21	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.178	1.708	0.135	4.021
INDICATED (POST-TEST)	2.030	1.592	0.126	3.748
PRESENT ON RATE LEVEL	0.959	1.167	0.136	2.261
DERIVED BY FORMULA	1.001	1.230	0.134	2.366
UNDERLYING PRESENT RATE	1.066	1.298	0.151	2.516
PROPOSED	1.002	1.231	0.134	2.366

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.501
IND. RATE				2.50	MINIMUM PREMIUM	
MAN. RATE	2.75	2.73	2.70	+ 2.50	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	132,076	600,511	0.455	0	0	0	1	18	19
2018	139,828	1,695,295	1.212	0	0	1	2	29	32
2019	139,422	1,751,935	1.257	0	0	1	3	21	25
2020	133,602	1,350,438	1.011	0	0	0	6	18	24
2021	144,067	760,198	0.528	0	0	0	0	24	24
TOTAL	688,995	6,158,377	0.894	0	0	2	12	110	124
OD				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	11,890	141,912	0	0	0	109	236,465	210,135
2018	0	0	142,976	258,270	550,450	0	0	147,492	39,594	433,121	123,392
2019	0	0	336,788	373,683	147,004	0	0	235,794	168,659	308,288	181,719
2020	0	0	0	448,099	388,209	0	0	0	193,541	196,099	124,490
2021	0	0	0	0	196,133	0	0	0	0	410,273	153,792
TOTAL	0	0	479,764	1,091,942	1,423,708	0	0	383,286	401,903	1,584,246	793,528
OD	0	0	0	0	0	0	0	0	0	0	1,570

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	16,170	183,776	0	0	0	142	287,305	160,963
2018	0	242	210,939	319,693	664,505	0	946	248,728	50,181	506,912	94,025
2019	436	1,114	502,483	416,323	181,336	1,414	3,773	368,440	192,100	354,145	151,554
2020	124	470	220,966	477,598	459,460	224	1,295	74,568	179,721	221,006	110,049
2021	104	375	102,009	74,425	188,689	406	3,832	100,918	91,343	323,664	133,645
TOTAL	664	2,201	1,036,398	1,304,209	1,677,767	2,045	9,847	792,654	513,487	1,693,032	650,236
OD	0	0	0	0	0	0	0	0	0	0	1,352

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,843,808	5,188,495	651,589	
IBNR + FREQUENCY ADJUSTMENT	(1,618,143)	(927,700)		1,464
TOTAL LOSSES	225,665	4,260,796	653,052	
EXPECTED LOSSES	2,682,801	2,777,081	639,170	
CREDIBILITY	0.06	0.21	0.28	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.033	0.618	0.095	0.746
INDICATED (POST-TEST)	0.031	0.577	0.088	0.695
PRESENT ON RATE LEVEL	0.350	0.362	0.083	0.796
DERIVED BY FORMULA	0.331	0.407	0.085	0.823
UNDERLYING PRESENT RATE	0.389	0.403	0.093	0.885
PROPOSED	0.320	0.394	0.082	0.796

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.841
IND. RATE				0.84	MINIMUM PREMIUM	
MAN. RATE	1.00	0.98	0.95	+ 0.84	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	94,329	4,383,742	4.647	1	0	0	9	48	58	
2018	92,927	3,545,837	3.816	0	0	1	9	54	64	
2019	89,437	4,531,351	5.067	0	0	1	4	49	54	
2020	85,315	2,212,455	2.593	1	0	1	5	49	56	
2021	95,878	5,709,984	5.955	0	0	1	1	43	45	
TOTAL	457,886	20,383,369	4.452	2	0	4	28	243	277	
OD				0	0	0	1	0	1	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	484,009	0	0	340,315	691,178	1,532,298	0	0	467,369	648,047	220,526
2018	0	0	383,149	433,218	480,702	0	0	707,020	543,839	842,844	155,065
2019	0	0	287,518	211,244	735,894	0	0	1,990,000	200,506	803,439	302,750
2020	198,000	0	147,063	319,892	558,567	0	0	28,832	109,835	654,770	195,496
2021	0	0	262,080	69,584	655,661	0	0	4,040,400	60,000	461,468	160,791
TOTAL	682,009	0	1,079,810	1,374,253	3,122,002	1,532,298	0	6,766,252	1,381,549	3,410,568	1,034,628
OD	0	0	0	25,140	0	0	0	0	124	0	1,924

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	359,727	0	0	462,828	895,076	787,739	0	0	608,982	787,377	168,923
2018	0	435	370,468	531,037	583,495	0	3,036	809,260	624,403	994,050	118,160
2019	125	349	188,415	257,169	823,707	3,993	10,535	1,005,675	254,972	916,399	252,494
2020	261,034	891	368,235	373,710	644,978	383	2,117	114,458	140,873	703,066	172,818
2021	443	1,879	448,517	314,924	642,890	5,062	47,196	1,067,329	228,145	410,330	139,727
TOTAL	621,329	3,553	1,375,635	1,939,669	3,590,147	797,177	62,884	2,996,722	1,857,375	3,811,222	852,122
OD	0	2	3,458	27,248	707	0	0	15	128	4	1,599

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,860,777	11,226,502	853,720	
IBNR + FREQUENCY ADJUSTMENT	(2,609,006)	(2,299,910)	1,948	
TOTAL LOSSES	3,251,771	8,926,592	855,668	
EXPECTED LOSSES	4,311,196	6,866,285	854,279	
CREDIBILITY	0.05	0.16	0.22	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.709	1.943	0.187	2.839
INDICATED (POST-TEST)	0.661	1.812	0.174	2.647
PRESENT ON RATE LEVEL	0.846	1.348	0.168	2.362
DERIVED BY FORMULA	0.837	1.422	0.169	2.428
UNDERLYING PRESENT RATE	0.942	1.500	0.187	2.628
PROPOSED	0.837	1.422	0.169	2.428

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.566
IND. RATE				2.57	MINIMUM PREMIUM	
MAN. RATE	3.08	2.92	2.82	+ 2.57	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	369,668	9,263,776	2,506	1	0	1	36	134	172
2018	386,807	8,303,474	2,147	0	0	3	24	136	163
2019	424,719	7,214,012	1,699	0	0	4	25	143	172
2020	441,066	10,452,374	2,370	1	0	3	41	150	195
2021	534,352	9,875,073	1,848	0	0	2	20	171	193
TOTAL	2,156,612	45,108,709	2,092	2	0	13	146	734	895
OD				0	0	0	0	2	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	105,227	0	154,312	1,338,812	1,286,540	2,691,787	0	102,385	967,285	1,494,086	1,123,342
2018	0	0	532,704	1,399,878	1,152,139	0	0	1,035,977	1,412,484	1,661,273	1,109,019
2019	0	0	802,364	1,241,449	1,253,777	0	0	290,091	1,102,046	1,730,386	793,899
2020	204,840	0	472,758	2,116,731	1,471,703	94,657	0	1,003,504	1,737,808	2,291,965	1,058,408
2021	0	0	404,591	1,143,246	2,124,923	0	0	839,544	1,111,364	3,095,201	1,156,204
TOTAL	310,067	0	2,366,729	7,240,116	7,289,082	2,786,444	0	3,271,501	6,330,987	10,272,911	5,240,872
OD	0	0	0	0	7,394	0	0	0	0	7,826	407

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	57,711	0	221,129	1,820,784	1,666,069	1,021,156	0	190,129	1,260,372	1,815,314	860,480
2018	0	823	727,587	1,709,165	1,400,887	0	5,352	1,444,638	1,612,475	1,962,676	845,072
2019	1,038	2,714	1,285,205	1,405,016	1,443,200	1,740	5,122	593,742	1,202,035	1,967,417	662,112
2020	270,788	3,581	1,523,485	2,244,910	1,792,116	170,321	34,022	1,676,283	1,703,207	2,579,004	935,633
2021	2,319	11,507	2,505,547	1,856,742	2,219,016	11,168	91,482	2,518,230	1,534,104	2,596,801	1,004,741
TOTAL	331,855	18,625	6,262,952	9,036,617	8,521,289	1,204,385	135,978	6,423,023	7,312,193	10,921,212	4,308,038
OD	0	0	326	266	8,194	0	1	199	229	8,703	310

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,377,343	35,808,703	4,308,348	
IBNR + FREQUENCY ADJUSTMENT	(7,768,577)	(8,410,863)	11,955	
TOTAL LOSSES	6,608,767	27,397,841	4,320,303	
EXPECTED LOSSES	13,073,400	25,361,648	4,568,917	
CREDIBILITY	0.13	0.45	0.60	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.306	1.270	0.200	1.776
INDICATED (POST-TEST)	0.286	1.184	0.187	1.656
PRESENT ON RATE LEVEL	0.545	1.057	0.190	1.792
DERIVED BY FORMULA	0.511	1.114	0.188	1.813
UNDERLYING PRESENT RATE	0.606	1.176	0.212	1.994
PROPOSED	0.505	1.101	0.186	1.792

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.894
IND. RATE				1.89	MINIMUM PREMIUM	
MAN. RATE	2.33	2.22	2.14	+ 1.89	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	10,039	163,741	1.631	0	0	0	2	3	5
2018	9,491	2,433	0.026	0	0	0	0	0	0
2019	9,805	10,919	0.111	0	0	0	0	0	0
2020	11,590	27,060	0.233	0	0	0	0	2	2
2021	13,871	42,891	0.309	0	0	0	0	2	2
TOTAL	54,796	247,044	0.451	0	0	0	2	7	9
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	43,183	15,188	0	0	0	80,658	15,460	9,252
2018	0	0	0	0	0	0	0	0	0	0	2,433
2019	0	0	0	0	0	0	0	0	0	0	10,919
2020	0	0	0	0	6,606	0	0	0	0	17,332	3,122
2021	0	0	0	0	12,293	0	0	0	0	23,529	7,069
TOTAL	0	0	0	43,183	34,087	0	0	0	80,658	56,321	32,795
OD	0	0	0	0	0	0	0	0	0	0	154

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	58,729	19,668	0	0	0	105,097	18,784	7,087
2018	0	0	0	0	0	0	0	0	0	0	1,854
2019	0	0	0	0	0	0	0	0	0	0	9,106
2020	0	1	727	595	7,274	2	16	1,029	1,170	18,381	2,760
2021	7	24	6,394	4,665	11,826	23	220	5,788	5,238	18,562	6,143
TOTAL	7	25	7,120	63,989	38,769	26	235	6,817	111,506	55,727	26,950
OD	0	0	0	0	0	0	0	0	0	0	136

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,230	269,990	27,086	
IBNR + FREQUENCY ADJUSTMENT	(237,864)	(144,521)	157	
TOTAL LOSSES	0	125,469	27,243	
EXPECTED LOSSES	400,271	434,319	58,941	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.229	0.049	0.278
INDICATED (POST-TEST)	0.000	0.213	0.046	0.260
PRESENT ON RATE LEVEL	0.657	0.712	0.097	1.466
DERIVED BY FORMULA	0.650	0.692	0.094	1.437
UNDERLYING PRESENT RATE	0.730	0.793	0.108	1.631
PROPOSED	0.650	0.693	0.094	1.437

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.519
IND. RATE				1.52	MINIMUM PREMIUM	
MAN. RATE	1.93	1.89	1.75	+ 1.52	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	383,743	7,665,897	1.998	0	0	5	22	139	166
2018	352,203	9,693,304	2.752	0	1	5	19	105	130
2019	350,183	12,537,963	3.580	0	0	4	27	86	117
2020	355,608	4,938,028	1.389	0	0	3	26	74	103
2021	386,913	4,329,859	1.119	0	0	0	14	85	99
TOTAL	1,828,650	39,165,051	2.142	0	1	17	108	489	615
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,423,521	691,714	1,694,597	0	0	679,002	602,766	1,889,817	684,480
2018	0	554,166	976,669	489,675	1,059,806	0	2,298,209	1,799,340	537,088	1,292,753	685,598
2019	0	0	861,063	863,313	1,173,222	0	0	6,845,101	566,456	1,495,111	733,697
2020	0	0	511,701	590,669	1,035,593	0	0	405,846	446,429	1,253,929	693,861
2021	0	0	0	619,343	833,393	0	0	0	617,030	1,723,014	537,079
TOTAL	0	554,166	3,772,954	3,254,714	5,796,611	0	2,298,209	9,729,289	2,769,769	7,654,624	3,334,715
OD	0	0	0	0	0	0	0	0	0	0	8,684

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,982,904	940,731	2,194,503	0	0	1,205,742	785,404	2,296,128	524,312
2018	0	237,903	1,228,099	609,875	1,284,718	0	783,154	1,377,204	624,756	1,521,755	522,426
2019	787	2,057	973,210	988,802	1,338,725	4,988	13,332	1,306,413	660,046	1,701,613	611,903
2020	707	2,458	973,559	702,523	1,207,127	3,161	16,316	780,700	499,522	1,377,867	613,373
2021	863	3,837	959,424	862,401	880,997	3,252	22,838	790,568	796,214	1,418,477	466,722
TOTAL	2,357	246,254	6,117,196	4,104,332	6,906,071	11,400	835,640	5,460,627	3,365,942	8,315,839	2,738,735
OD	0	0	0	0	0	0	0	0	0	0	6,853

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,673,474	22,692,184	2,745,588	
IBNR + FREQUENCY ADJUSTMENT	(4,788,575)	(5,347,389)	6,986	
TOTAL LOSSES	7,884,899	17,344,795	2,752,574	
EXPECTED LOSSES	7,930,249	15,960,847	3,031,094	
CREDIBILITY	0.12	0.41	0.54	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.431	0.949	0.150	1.530
INDICATED (POST-TEST)	0.402	0.884	0.140	1.426
PRESENT ON RATE LEVEL	0.390	0.784	0.149	1.323
DERIVED BY FORMULA	0.391	0.825	0.144	1.361
UNDERLYING PRESENT RATE	0.434	0.873	0.166	1.472
PROPOSED	0.391	0.826	0.144	1.361

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.438
IND. RATE				1.44	MINIMUM PREMIUM	
MAN. RATE	1.69	1.66	1.58	+ 1.44	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	21,838	774,616	3.547	0	0	0	6	10	16
2018	22,742	958,674	4.215	0	0	1	4	4	9
2019	23,051	526,114	2.282	0	0	1	0	9	10
2020	21,801	136,590	0.627	0	0	0	2	4	6
2021	23,831	204,477	0.858	0	0	0	1	4	5
TOTAL	113,263	2,600,471	2.296	0	0	2	13	31	46
OD				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	375,936	40,969	0	0	0	252,606	55,408	49,697
2018	0	0	161,720	302,993	7,825	0	0	155,126	266,036	20,029	44,945
2019	0	0	154,884	0	84,446	0	0	151,082	0	74,110	61,592
2020	0	0	0	17,384	12,173	0	0	0	20,994	32,979	53,060
2021	0	0	0	22,988	34,479	0	0	0	38,087	42,055	66,868
TOTAL	0	0	316,604	719,301	179,892	0	0	306,208	577,723	224,581	276,162
OD	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	511,273	53,055	0	0	0	329,146	67,321	38,068
2018	0	274	231,069	367,369	13,779	0	995	266,861	300,933	28,148	34,248
2019	200	497	208,187	5,804	97,221	906	2,363	220,117	7,587	86,133	51,368
2020	5	18	8,255	18,268	14,645	26	151	8,784	20,285	36,389	46,905
2021	34	149	37,455	33,355	36,111	137	809	32,982	34,832	36,831	58,108
TOTAL	239	937	484,966	936,069	214,811	1,069	4,319	528,745	692,783	254,822	228,697
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,020,275	2,098,484	228,697	
IBNR + FREQUENCY ADJUSTMENT	(589,240)	(426,669)	493	
TOTAL LOSSES	431,034	1,671,814	229,190	
EXPECTED LOSSES	977,259	1,277,697	214,644	
CREDIBILITY	0.02	0.06	0.08	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.381	1.476	0.202	2.059
INDICATED (POST-TEST)	0.355	1.376	0.189	1.920
PRESENT ON RATE LEVEL	0.776	1.014	0.170	1.960
DERIVED BY FORMULA	0.767	1.036	0.172	1.975
UNDERLYING PRESENT RATE	0.863	1.128	0.190	2.180
PROPOSED	0.761	1.028	0.171	1.960

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.072
IND. RATE				2.07	MINIMUM PREMIUM	
MAN. RATE	2.42	2.38	2.34	+ 2.07	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	152,028	3,020,893	1.987	0	0	1	33	32	66
2018	163,071	4,606,816	2.825	0	0	2	35	34	71
2019	161,782	4,016,043	2.482	0	0	3	33	32	68
2020	139,812	1,278,093	0.914	0	0	0	15	32	47
2021	165,384	1,242,073	0.751	0	0	0	6	31	37
TOTAL	782,077	14,163,918	1.811	0	0	6	122	161	289
OD				0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	188,992	925,279	528,363	0	0	237,500	592,760	241,525	306,474
2018	0	0	607,896	1,365,762	305,518	0	0	256,845	1,315,558	312,080	443,157
2019	0	0	591,545	1,482,165	335,380	0	0	114,345	724,234	456,247	312,127
2020	0	0	0	352,809	227,053	0	0	0	171,229	301,377	225,625
2021	0	0	0	183,141	272,100	0	0	0	73,985	401,512	311,335
TOTAL	0	0	1,388,433	4,309,156	1,668,414	0	0	608,690	2,877,766	1,712,741	1,598,718
OD	0	0	0	0	1,465	0	0	0	0	3,110	3,551

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	270,826	1,258,379	684,230	0	0	441,038	772,366	293,453	234,759
2018	0	1,029	881,004	1,658,476	385,419	0	1,648	476,079	1,484,565	382,858	337,686
2019	765	2,037	999,569	1,629,095	427,271	686	2,116	262,658	767,299	533,841	260,314
2020	93	353	165,328	368,955	275,200	216	1,260	73,567	167,635	331,150	199,453
2021	269	1,184	297,052	264,752	285,203	583	4,559	142,738	138,866	323,850	270,550
TOTAL	1,127	4,603	2,613,778	5,179,658	2,057,324	1,485	9,584	1,396,080	3,330,732	1,865,152	1,302,761
OD	0	0	65	53	1,623	0	0	79	91	3,458	2,719

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,026,800	12,438,091	1,305,480	
IBNR + FREQUENCY ADJUSTMENT	(2,166,686)	(2,777,327)	3,290	
TOTAL LOSSES	1,860,114	9,660,764	1,308,771	
EXPECTED LOSSES	3,583,975	8,317,766	1,434,189	
CREDIBILITY	0.07	0.23	0.31	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.238	1.235	0.167	1.639
INDICATED (POST-TEST)	0.222	1.151	0.156	1.528
PRESENT ON RATE LEVEL	0.412	0.956	0.165	1.533
DERIVED BY FORMULA	0.399	1.001	0.162	1.561
UNDERLYING PRESENT RATE	0.458	1.064	0.183	1.705
PROPOSED	0.391	0.983	0.159	1.533

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.620
IND. RATE				1.62	MINIMUM PREMIUM	
MAN. RATE	1.79	1.83	1.83	+ 1.62	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	20,663	1,069,044	5.174	0	0	1	2	11	14
2018	21,603	425,992	1.972	0	0	1	0	5	6
2019	20,451	189,548	0.927	0	0	0	0	5	5
2020	17,377	162,993	0.938	0	0	0	0	3	3
2021	18,697	7,116	0.038	0	0	0	0	1	1
TOTAL	98,791	1,854,693	1.877	0	0	2	2	25	29
OD				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	345,970	164,402	137,766	0	0	93,434	72,857	201,968	52,647
2018	0	0	147,388	0	94,800	0	0	94,158	0	83,763	5,883
2019	0	0	0	0	144,896	0	0	0	0	37,550	7,102
2020	0	0	0	0	123,657	0	0	0	0	35,237	4,099
2021	0	0	0	0	1,188	0	0	0	0	1,097	4,831
TOTAL	0	0	493,358	164,402	502,307	0	0	187,592	72,857	359,615	74,562
OD	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	495,775	223,587	178,407	0	0	173,507	94,933	245,391	40,328
2018	0	250	200,938	1,993	115,100	0	604	156,516	1,812	98,548	4,483
2019	0	4	6,380	5,216	160,571	0	3	956	1,098	41,758	5,923
2020	6	26	13,606	11,138	136,167	5	32	2,093	2,379	37,369	3,624
2021	1	2	618	451	1,143	1	10	270	244	865	4,198
TOTAL	7	282	717,317	242,384	591,388	6	649	333,341	100,466	423,931	58,555
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,051,602	1,358,169	58,555	
IBNR + FREQUENCY ADJUSTMENT	(363,642)	(170,393)	117	
TOTAL LOSSES	687,961	1,187,777	58,672	
EXPECTED LOSSES	596,615	507,863	55,395	
CREDIBILITY	0.02	0.06	0.08	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.696	1.202	0.059	1.958
INDICATED (POST-TEST)	0.649	1.121	0.055	1.826
PRESENT ON RATE LEVEL	0.543	0.462	0.050	1.055
DERIVED BY FORMULA	0.545	0.502	0.051	1.097
UNDERLYING PRESENT RATE	0.604	0.514	0.056	1.174
PROPOSED	0.545	0.501	0.051	1.097

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.159
IND. RATE				1.16	MINIMUM PREMIUM	
MAN. RATE	1.37	1.31	1.26	+ 1.16	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	107,294	1,216,460	1.134	0	0	1	4	20	25	
2018	106,812	1,599,288	1.497	0	0	2	8	21	31	
2019	112,456	2,208,281	1.964	0	0	1	6	15	22	
2020	96,199	976,448	1.015	0	0	0	4	24	28	
2021	97,338	1,201,616	1.234	0	0	0	4	22	26	
TOTAL	520,099	7,202,093	1.385	0	0	4	26	102	132	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	192,234	174,435	277,640	0	0	42,686	114,464	275,487	139,514
2018	0	0	349,774	287,558	101,411	0	0	167,189	312,843	240,372	140,141
2019	0	0	504,211	433,243	170,452	0	0	359,500	353,394	295,870	91,611
2020	0	0	0	244,641	172,668	0	0	0	251,300	157,179	150,660
2021	0	0	0	158,703	189,444	0	0	0	112,360	624,033	117,076
TOTAL	0	0	1,046,219	1,298,580	911,615	0	0	569,375	1,144,361	1,592,941	639,002
OD	0	0	0	0	0	0	0	0	0	0	183

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	275,471	237,232	359,544	0	0	79,268	149,147	334,717	106,868
2018	0	592	486,491	350,921	127,633	0	1,073	290,095	355,749	285,781	106,787
2019	605	1,538	684,287	484,055	212,069	2,000	5,369	530,925	386,508	348,771	76,404
2020	65	248	116,316	257,209	207,594	278	1,594	91,033	226,777	183,623	133,183
2021	208	937	233,308	211,837	202,557	899	7,057	220,282	214,069	503,078	101,739
TOTAL	879	3,315	1,795,873	1,541,254	1,109,398	3,177	15,093	1,211,603	1,332,250	1,655,970	524,981
OD	0	0	0	0	0	0	0	0	0	0	153

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,029,940	5,638,871	525,134	
IBNR + FREQUENCY ADJUSTMENT	(2,220,039)	(1,098,081)	1,209	
TOTAL LOSSES	809,901	4,540,790	526,343	
EXPECTED LOSSES	3,656,041	3,280,600	575,098	
CREDIBILITY	0.05	0.18	0.23	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.156	0.873	0.101	1.130
INDICATED (POST-TEST)	0.145	0.814	0.094	1.053
PRESENT ON RATE LEVEL	0.632	0.567	0.099	1.298
DERIVED BY FORMULA	0.607	0.611	0.098	1.317
UNDERLYING PRESENT RATE	0.703	0.631	0.111	1.444
PROPOSED	0.599	0.603	0.097	1.298

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.372
IND. RATE				1.37	MINIMUM PREMIUM	
MAN. RATE	1.81	1.70	1.55	+ 1.37	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	312,630	3,273,835	1.047	0	0	2	17	52	71
2018	332,746	4,208,405	1.265	0	0	6	10	57	73
2019	309,573	3,347,375	1.081	0	0	2	6	55	63
2020	294,936	4,087,557	1.386	0	0	4	12	60	76
2021	341,164	3,423,109	1.003	0	0	1	7	62	70
TOTAL	1,591,049	18,340,281	1.153	0	0	15	52	286	353
OD				0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	295,254	446,485	525,924	0	0	259,732	684,665	553,508	508,267
2018	0	0	1,330,825	385,126	781,458	0	0	287,542	369,994	760,294	293,166
2019	0	0	651,869	539,904	490,884	0	0	383,725	151,207	796,009	333,777
2020	0	0	904,107	552,544	584,251	0	0	417,743	550,606	828,961	249,345
2021	0	0	189,401	470,646	972,925	0	0	425,731	165,306	917,822	281,278
TOTAL	0	0	3,371,456	2,394,705	3,355,442	0	0	1,774,473	1,921,778	3,856,594	1,665,833
OD	0	0	0	0	1,645	0	0	0	0	3,275	2,471

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	423,099	607,220	681,072	0	0	482,322	892,118	672,512	389,333
2018	0	2,253	1,828,430	482,739	953,578	0	1,845	495,129	426,186	893,877	223,392
2019	843	2,145	956,441	614,486	574,498	2,302	6,116	592,462	193,597	899,588	278,370
2020	1,071	3,656	1,387,750	643,984	726,279	3,282	16,908	805,775	561,350	934,733	220,421
2021	1,030	5,112	1,106,763	804,003	1,009,544	4,020	35,950	879,957	366,520	764,462	244,431
TOTAL	2,945	13,166	5,702,483	3,152,432	3,944,971	9,603	60,819	3,255,645	2,439,771	4,165,172	1,355,947
OD	0	0	0	0	2,130	0	0	0	0	3,979	1,989

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,044,662	13,708,456	1,357,936	
IBNR + FREQUENCY ADJUSTMENT	(4,134,505)	(3,325,550)	4,068	
TOTAL LOSSES	4,910,157	10,382,907	1,362,004	
EXPECTED LOSSES	6,839,928	9,939,744	1,752,071	
CREDIBILITY	0.11	0.37	0.49	

PURE PREMIUMS			
INDICATED (PRE-TEST)	0.309	0.652	1.046
INDICATED (POST-TEST)	0.288	0.608	0.975
PRESENT ON RATE LEVEL	0.386	0.562	1.047
DERIVED BY FORMULA	0.376	0.579	1.044
UNDERLYING PRESENT RATE	0.430	0.625	1.165
PROPOSED	0.376	0.579	1.044

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.103
IND. RATE				1.10	MINIMUM PREMIUM	
MAN. RATE	1.44	1.35	1.25	+ 1.10	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	297,203	6,074,990	2,044	1	0	8	25	50	84
2018	315,098	7,301,523	2,317	0	0	9	14	47	70
2019	282,962	8,181,433	2,891	0	0	8	14	52	74
2020	290,010	2,644,693	0,912	0	0	1	10	36	47
2021	242,474	8,524,889	3,516	0	1	1	2	47	51
TOTAL	1,427,747	32,727,528	2,292	1	1	27	65	232	326
OD				1	0	1	0	0	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	421,052	0	1,916,149	796,221	790,030	0	0	581,414	497,310	784,520	288,294
2018	0	0	3,065,297	720,108	756,005	0	0	1,042,100	623,551	877,776	216,686
2019	0	0	2,235,307	547,862	908,148	0	0	1,797,637	1,275,602	1,238,987	177,890
2020	0	0	144,449	677,476	582,424	0	0	18,267	465,538	573,877	182,662
2021	0	182,762	212,068	96,385	582,625	0	6,172,642	5,144	79,512	1,071,983	121,768
TOTAL	421,052	182,762	7,573,270	2,838,052	3,619,232	0	6,172,642	3,444,562	2,941,513	4,547,143	987,300
OD	3,000	0	167,993	0	0	0	0	60,086	0	0	8,674

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	538,104	0	2,745,842	1,082,861	1,023,089	0	0	1,079,686	647,995	953,192	220,833
2018	0	5,177	4,180,698	897,476	941,627	0	6,550	1,719,371	720,303	1,040,878	165,115
2019	2,782	6,939	2,952,807	657,364	1,072,136	9,933	26,436	2,568,617	1,362,722	1,458,553	148,360
2020	333	1,197	509,913	728,948	696,640	668	3,773	210,687	440,583	640,780	161,473
2021	996	22,719	614,817	328,762	587,886	1,724	952,251	518,870	340,840	857,519	105,816
TOTAL	542,214	36,031	11,004,077	3,695,411	4,321,378	12,325	989,011	6,097,231	3,512,443	4,950,921	801,598
OD	4,975	536	221,775	2,997	3,947	360	937	86,792	2,156	1,479	6,906

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	18,996,264	16,490,733	808,504	
IBNR + FREQUENCY ADJUSTMENT	(5,324,618)	(3,837,723)	2,041	
TOTAL LOSSES	13,671,646	12,653,010	810,546	
EXPECTED LOSSES	8,725,617	11,394,687	1,032,652	
CREDIBILITY	0.10	0.34	0.46	

PURE PREMIUMS			
INDICATED (PRE-TEST)	0.935	0.885	1.877
INDICATED (POST-TEST)	0.872	0.826	1.750
PRESENT ON RATE LEVEL	0.549	0.717	1.332
DERIVED BY FORMULA	0.582	0.754	1.395
UNDERLYING PRESENT RATE	0.611	0.798	1.482
PROPOSED	0.582	0.754	1.395

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.474
IND. RATE				1.47	MINIMUM PREMIUM	
MAN. RATE	1.51	1.58	1.59	+ 1.47	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	140,008	2,785,017	1.989	0	0	4	7	36	47	
2018	145,036	2,840,667	1.959	0	0	4	9	29	42	
2019	123,853	1,857,428	1.500	0	0	2	10	34	46	
2020	137,939	5,134,494	3.722	1	0	5	9	27	42	
2021	143,605	2,051,967	1.429	0	0	0	7	27	34	
TOTAL	690,441	14,669,573	2.125	1	0	15	42	153	211	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	825,327	138,472	168,786	0	0	770,664	118,470	482,370	280,928
2018	0	0	877,657	332,233	330,856	0	0	367,538	188,268	424,766	319,349
2019	0	0	333,058	273,489	350,545	0	0	93,857	120,983	481,855	203,641
2020	947,470	0	966,992	132,019	246,537	259	0	2,021,165	206,945	409,581	203,526
2021	0	0	0	148,336	558,422	0	0	0	293,656	840,182	211,371
TOTAL	947,470	0	3,003,034	1,024,549	1,655,146	259	0	3,253,224	928,322	2,638,754	1,218,815
OD	0	0	0	0	0	0	0	0	0	0	1,390

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,182,694	188,322	218,578	0	0	1,431,123	154,366	586,080	215,191
2018	0	1,486	1,206,490	410,753	408,167	0	2,358	618,574	219,627	501,089	243,344
2019	431	1,099	492,738	314,988	403,989	563	1,555	162,181	142,719	542,110	169,837
2020	1,220,854	2,932	1,078,403	193,842	320,258	7,418	34,997	1,578,950	287,460	495,983	179,917
2021	398	1,605	416,410	342,708	556,206	1,568	11,058	381,207	383,423	690,990	183,681
TOTAL	1,221,683	7,122	4,376,736	1,450,612	1,907,197	9,548	49,968	4,172,035	1,187,595	2,816,251	991,970
OD	0	0	0	0	0	0	0	0	0	0	1,223

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,837,091	7,361,655	993,192	
IBNR + FREQUENCY ADJUSTMENT	(2,583,816)	(1,495,499)		2,268
TOTAL LOSSES	7,253,275	5,866,156	995,461	
EXPECTED LOSSES	4,267,968	4,451,696	994,965	
CREDIBILITY	0.06	0.21	0.28	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.051	0.850	0.144	2.044
INDICATED (POST-TEST)	0.979	0.792	0.134	1.906
PRESENT ON RATE LEVEL	0.556	0.580	0.130	1.265
DERIVED BY FORMULA	0.581	0.624	0.131	1.336
UNDERLYING PRESENT RATE	0.618	0.645	0.144	1.407
PROPOSED	0.581	0.624	0.131	1.336

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.412
IND. RATE				1.41	MINIMUM PREMIUM	
MAN. RATE	1.55	1.53	1.51	+ 1.41	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	155,387	2,016,826	1.298	0	0	2	12	24	38
2018	170,653	1,960,029	1.149	0	0	2	12	24	38
2019	151,552	2,131,997	1.407	0	0	0	7	31	38
2020	134,134	1,916,372	1.429	0	0	2	13	15	30
2021	183,032	1,737,488	0.949	0	0	0	6	26	32
TOTAL	794,758	9,762,712	1.228	0	0	6	50	120	176
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	303,846	194,384	217,842	0	0	55,067	115,799	601,852	528,036
2018	0	0	311,963	389,919	135,521	0	0	119,508	278,811	265,204	459,103
2019	0	0	0	313,800	261,042	0	0	0	119,921	693,619	743,615
2020	0	0	428,951	415,219	153,341	0	0	206,296	181,474	105,604	425,487
2021	0	0	0	362,914	228,008	0	0	0	315,587	398,651	432,328
TOTAL	0	0	1,044,760	1,676,236	995,754	0	0	380,871	1,011,592	2,064,930	2,588,569
OD	0	0	0	0	0	0	0	0	0	0	2,175

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	435,411	264,362	282,105	0	0	102,259	150,886	731,250	404,476
2018	0	528	439,696	474,871	169,237	0	767	210,047	317,207	313,865	349,836
2019	0	37	54,658	349,515	298,112	0	109	31,872	144,443	775,258	620,175
2020	537	1,841	705,674	445,580	219,118	1,486	7,555	350,477	178,917	133,364	376,131
2021	367	1,750	426,791	406,552	265,783	1,186	7,173	285,635	299,786	344,770	375,693
TOTAL	904	4,157	2,062,230	1,940,879	1,234,356	2,672	15,603	980,290	1,091,239	2,298,507	2,126,311
OD	0	0	0	0	0	0	0	0	0	0	1,890

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,065,857	6,564,981	2,128,201	
IBNR + FREQUENCY ADJUSTMENT	(2,916,532)	(1,523,419)	5,639	
TOTAL LOSSES	149,325	5,041,562	2,133,840	
EXPECTED LOSSES	4,825,123	4,558,134	2,317,520	
CREDIBILITY	0.07	0.23	0.31	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.019	0.634	0.268	0.921
INDICATED (POST-TEST)	0.018	0.591	0.250	0.859
PRESENT ON RATE LEVEL	0.546	0.515	0.262	1.323
DERIVED BY FORMULA	0.509	0.533	0.258	1.300
UNDERLYING PRESENT RATE	0.607	0.574	0.292	1.472
PROPOSED	0.509	0.533	0.258	1.300

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.374
IND. RATE				1.37	MINIMUM PREMIUM	
MAN. RATE	1.79	1.69	1.58	+ 1.37	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	129,215	4,429,487	3,428	0	0	2	9	35	46
2018	125,760	1,709,030	1,359	0	0	0	5	41	46
2019	125,906	1,976,312	1,570	0	0	2	5	32	39
2020	125,705	3,795,716	3,020	0	0	3	7	38	48
2021	127,284	1,770,098	1,391	0	0	0	2	37	39
TOTAL	633,870	13,680,643	2,158	0	0	7	28	183	218
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	513,054	451,869	841,747	0	0	715,638	411,288	1,214,890	281,001
2018	0	0	0	143,614	489,281	0	0	0	304,608	520,936	250,591
2019	0	0	301,016	62,724	399,452	0	0	106,307	151,719	683,708	271,386
2020	0	0	678,667	368,834	677,888	0	0	419,028	319,499	933,518	398,282
2021	0	0	0	112,848	342,972	0	0	0	492,502	540,049	281,727
TOTAL	0	0	1,492,737	1,139,889	2,751,340	0	0	1,240,973	1,679,616	3,893,101	1,482,987
OD	0	0	0	0	0	0	0	0	0	0	200

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	596,597	614,542	1,090,062	0	0	937,752	535,908	1,476,091	215,247
2018	0	0	11,936	179,503	588,695	0	0	14,858	347,305	611,276	190,950
2019	389	978	423,600	87,736	451,503	638	1,779	188,946	180,890	767,891	226,336
2020	806	2,755	1,049,774	459,589	805,435	3,069	15,705	738,629	369,710	1,030,100	352,081
2021	259	1,065	274,216	229,658	344,392	1,769	10,427	425,568	449,568	473,291	244,821
TOTAL	1,454	4,798	2,356,124	1,571,029	3,280,088	5,476	27,911	2,305,753	1,883,381	4,358,650	1,229,435
OD	0	0	0	0	0	0	0	0	0	0	162

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,701,517	11,093,148	1,229,597	
IBNR + FREQUENCY ADJUSTMENT	(3,358,154)	(2,160,472)	2,594	
TOTAL LOSSES	1,343,362	8,932,676	1,232,191	
EXPECTED LOSSES	5,554,877	6,450,062	1,166,335	
CREDIBILITY	0.06	0.20	0.27	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.212	1.409	0.194	1.816
INDICATED (POST-TEST)	0.198	1.314	0.181	1.693
PRESENT ON RATE LEVEL	0.788	0.915	0.165	1.868
DERIVED BY FORMULA	0.752	0.994	0.170	1.916
UNDERLYING PRESENT RATE	0.876	1.018	0.184	2.078
PROPOSED	0.733	0.969	0.165	1.868

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.974
IND. RATE				1.97	MINIMUM PREMIUM	
MAN. RATE	2.47	2.35	2.23	+ 1.97	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	139,770	2,437,416	1.744	0	0	4	9	49	62
2018	145,774	5,459,020	3.745	0	0	8	15	57	80
2019	139,560	3,197,376	2.291	0	0	4	5	34	43
2020	131,375	3,254,533	2.477	0	0	4	9	23	36
2021	147,768	3,578,482	2.422	0	0	0	11	50	61
TOTAL	704,247	17,926,827	2.546	0	0	20	49	213	282
OD				0	0	1	1	0	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	870,893	84,991	395,011	0	0	25,252	134,112	540,265	386,892
2018	0	0	1,820,239	625,301	400,773	0	0	497,114	1,074,222	753,974	287,397
2019	0	0	1,174,855	404,999	491,280	0	0	333,670	205,034	390,793	196,745
2020	0	0	831,295	470,851	447,189	0	0	581,412	357,714	425,360	140,712
2021	0	0	0	491,061	563,229	0	0	0	1,119,047	1,211,073	194,072
TOTAL	0	0	4,697,282	2,077,203	2,297,482	0	0	1,437,448	2,890,129	3,321,465	1,205,818
OD	0	0	145,721	13,637	0	0	0	40,000	8,506	0	3,180

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,247,990	115,588	511,539	0	0	46,893	174,748	656,422	296,359
2018	0	3,082	2,496,051	771,403	503,318	0	3,190	868,147	1,220,042	897,325	218,997
2019	1,520	3,801	1,628,319	477,613	583,429	2,001	5,322	516,230	235,685	449,492	164,085
2020	972	3,311	1,251,288	547,274	566,019	4,051	20,518	945,368	380,624	500,966	124,389
2021	630	2,843	706,802	643,472	604,198	3,812	22,705	917,398	966,598	1,055,403	168,649
TOTAL	3,122	13,036	7,330,451	2,555,349	2,768,503	9,864	51,734	3,294,037	2,977,698	3,559,610	972,479
OD	189	466	194,249	17,381	3,808	240	627	58,787	10,242	1,262	2,607

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,956,801	11,893,852	975,086	
IBNR + FREQUENCY ADJUSTMENT	(4,516,294)	(2,498,966)	2,756	
TOTAL LOSSES	6,440,507	9,394,886	977,843	
EXPECTED LOSSES	7,468,291	7,468,905	1,205,751	
CREDIBILITY	0.06	0.21	0.29	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.878	1.329	0.138	2.346
INDICATED (POST-TEST)	0.819	1.239	0.129	2.187
PRESENT ON RATE LEVEL	0.953	0.953	0.154	2.060
DERIVED BY FORMULA	0.945	1.013	0.147	2.105
UNDERLYING PRESENT RATE	1.060	1.061	0.171	2.292
PROPOSED	0.945	1.013	0.147	2.105

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.225
IND. RATE				2.22	MINIMUM PREMIUM	
MAN. RATE	2.72	2.58	2.46	+ 2.22	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	248,545	5,953,752	2.395	0	0	7	23	62	92
2018	285,466	5,141,132	1.801	0	0	5	16	74	95
2019	307,446	5,266,922	1.713	0	0	7	13	71	91
2020	300,071	5,126,184	1.708	1	0	2	25	59	87
2021	335,096	5,627,765	1.679	0	0	1	20	87	108
TOTAL	1,476,624	27,115,755	1.836	1	0	22	97	353	473
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,438,232	1,064,166	439,495	0	0	605,257	1,108,041	904,743	393,818
2018	0	0	1,199,739	500,703	679,632	0	0	956,257	291,689	977,202	535,910
2019	0	0	1,232,675	582,396	788,171	0	0	516,460	371,577	1,351,545	424,098
2020	410,997	0	455,254	1,064,837	879,135	16,863	0	242,114	559,933	946,202	550,849
2021	0	0	367,401	468,137	845,851	0	0	1,633,897	595,313	1,222,951	494,215
TOTAL	410,997	0	4,693,301	3,680,239	3,632,284	16,863	0	3,953,985	2,926,553	5,402,643	2,398,890
OD	0	0	0	0	0	0	0	0	0	0	7,138

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	2,060,986	1,447,266	569,146	0	0	1,123,962	1,443,777	1,099,263	301,665
2018	0	1,875	1,528,690	619,958	830,493	0	5,357	1,399,980	346,161	1,150,906	408,363
2019	1,595	4,011	1,742,123	681,607	918,789	3,098	8,324	824,461	442,768	1,527,838	353,698
2020	542,070	2,645	1,076,058	1,153,970	1,065,962	31,398	11,609	572,961	563,935	1,051,913	486,951
2021	912	4,463	987,057	748,506	883,558	6,673	55,564	1,472,900	746,360	1,058,008	429,473
TOTAL	544,577	12,994	7,394,914	4,651,307	4,267,947	41,169	80,855	5,394,264	3,543,001	5,887,928	1,980,149
OD	0	0	0	0	0	0	0	0	0	0	5,669

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,468,773	18,350,183	1,985,819	
IBNR + FREQUENCY ADJUSTMENT	(6,102,203)	(4,084,668)	5,166	
TOTAL LOSSES	7,366,570	14,265,515	1,990,984	
EXPECTED LOSSES	10,216,182	12,303,750	2,109,005	
CREDIBILITY	0.10	0.35	0.47	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.499	0.966	0.134	1.599
INDICATED (POST-TEST)	0.465	0.901	0.125	1.491
PRESENT ON RATE LEVEL	0.622	0.749	0.128	1.499
DERIVED BY FORMULA	0.606	0.802	0.127	1.535
UNDERLYING PRESENT RATE	0.692	0.833	0.143	1.668
PROPOSED	0.592	0.783	0.124	1.499

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.584
IND. RATE				1.58	MINIMUM PREMIUM	
MAN. RATE	1.84	1.83	1.79	+ 1.58	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	189,863	2,118,905	1.116	0	0	4	5	34	43
2018	208,275	2,639,263	1.267	0	0	4	5	35	44
2019	65,918	901,392	1.367	0	0	1	4	10	15
2020	45,674	160,885	0.352	0	0	0	1	3	4
2021	47,202	238,418	0.505	0	0	0	1	7	8
TOTAL	556,932	6,058,863	1.088	0	0	9	16	89	114
OD				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	754,977	299,592	218,823	0	0	294,272	184,017	241,511	125,713
2018	0	0	1,013,074	204,195	612,892	0	0	206,290	112,443	389,148	101,221
2019	0	0	193,409	210,806	109,867	0	0	63,074	131,360	118,309	74,567
2020	0	0	0	55,327	5,841	0	0	0	47,132	27,485	25,100
2021	0	0	0	2,967	103,625	0	0	0	21,500	76,815	33,511
TOTAL	0	0	1,961,460	772,887	1,051,048	0	0	563,636	496,452	853,268	360,112
OD	0	0	0	0	0	0	0	0	0	0	717

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,081,882	407,445	283,376	0	0	546,463	239,774	293,436	96,296
2018	0	1,715	1,388,627	260,116	746,659	0	1,324	348,487	132,299	457,102	77,130
2019	250	640	289,162	235,891	132,229	378	1,047	109,695	141,730	137,409	62,189
2020	13	49	22,651	55,178	10,380	52	297	16,955	42,398	32,324	22,188
2021	57	209	56,415	41,938	100,072	130	953	31,674	31,479	62,662	29,121
TOTAL	320	2,613	2,838,738	1,000,569	1,272,716	560	3,621	1,053,274	587,680	982,932	286,925
OD	0	0	0	0	0	0	0	0	0	0	546

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,899,127	3,843,898	287,471	
IBNR + FREQUENCY ADJUSTMENT	(1,391,174)	(1,049,227)	342	
TOTAL LOSSES	2,507,954	2,794,671	287,813	
EXPECTED LOSSES	2,115,270	2,977,460	304,342	
CREDIBILITY	0.05	0.18	0.25	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.450	0.502	0.052	1.004
INDICATED (POST-TEST)	0.420	0.468	0.048	0.936
PRESENT ON RATE LEVEL	0.341	0.481	0.049	0.871
DERIVED BY FORMULA	0.345	0.478	0.049	0.872
UNDERLYING PRESENT RATE	0.380	0.535	0.055	0.969
PROPOSED	0.345	0.478	0.049	0.872

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.922
IND. RATE				0.92	MINIMUM PREMIUM	
MAN. RATE	1.13	1.10	1.04	+ 0.92	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	39,469	838,598	2.125	0	0	1	4	22	27
2018	39,342	1,576,584	4.007	0	0	1	6	20	27
2019	31,621	367,393	1.162	0	0	0	1	10	11
2020	22,011	699,123	3.176	0	0	0	1	11	12
2021	26,083	276,995	1.062	0	0	0	2	7	9
TOTAL	158,526	3,758,693	2.371	0	0	2	14	70	86
OD				0	0	0	1	0	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	173,404	57,004	136,814	0	0	118,969	167,263	107,380	77,764
2018	0	0	256,644	211,838	213,470	0	0	64,627	140,525	301,917	387,563
2019	0	0	0	95,575	49,022	0	0	0	24,268	94,106	104,422
2020	0	0	0	22,600	97,385	0	0	0	8,511	484,747	85,880
2021	0	0	0	28,790	62,618	0	0	0	28,503	131,998	25,086
TOTAL	0	0	430,048	415,807	559,309	0	0	183,596	369,070	1,120,148	680,715
OD	0	0	0	15,305	0	0	0	0	0	0	118

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	248,488	77,525	177,174	0	0	220,925	217,944	130,467	59,567
2018	0	434	358,790	260,174	260,576	0	415	114,310	161,505	354,422	295,323
2019	0	10	15,305	105,355	57,015	0	18	5,273	27,878	105,443	87,088
2020	10	40	19,706	31,096	108,850	76	483	31,559	40,045	514,651	75,918
2021	53	224	57,018	49,149	63,925	202	1,545	49,410	48,448	106,867	21,800
TOTAL	63	709	699,306	523,300	667,540	278	2,460	421,477	495,819	1,211,850	539,696
OD	0	0	0	20,815	0	0	0	0	0	0	90

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,124,294	2,919,324	539,786	
IBNR + FREQUENCY ADJUSTMENT	(1,367,458)	(844,803)	778	
TOTAL LOSSES	0	2,074,521	540,564	
EXPECTED LOSSES	2,200,298	2,492,687	417,938	
CREDIBILITY	0.02	0.08	0.11	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.296	0.341	1.636
INDICATED (POST-TEST)	0.000	1.208	0.318	1.526
PRESENT ON RATE LEVEL	1.248	1.413	0.237	2.898
DERIVED BY FORMULA	1.223	1.397	0.246	2.865
UNDERLYING PRESENT RATE	1.388	1.572	0.264	3.224
PROPOSED	1.222	1.397	0.246	2.865

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	3.028
IND. RATE				3.03	MINIMUM PREMIUM	
MAN. RATE	3.82	3.65	3.46	+ 3.03	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	40,948	521,817	1,274	0	0	0	3	16	19
2018	45,001	1,830,381	4,067	0	0	1	6	16	23
2019	37,523	1,767,334	4,710	0	0	3	2	17	22
2020	27,142	438,856	1,617	0	0	0	5	8	13
2021	37,582	821,704	2,186	0	0	0	2	12	14
TOTAL	188,196	5,380,092	2,859	0	0	4	18	69	91
OD				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	19,252	84,698	0	0	0	78,011	244,387	95,469
2018	0	0	185,085	368,331	500,798	0	0	3,634	425,335	216,005	131,193
2019	0	0	563,668	57,983	456,670	0	0	198,924	57,567	357,445	75,077
2020	0	0	0	94,746	43,075	0	0	0	88,562	133,198	79,275
2021	0	0	0	34,500	125,035	0	0	0	65,981	395,002	201,186
TOTAL	0	0	748,753	574,812	1,210,276	0	0	202,558	715,456	1,346,037	582,200
OD	0	0	0	0	0	0	0	0	0	0	225

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	26,183	109,684	0	0	0	101,648	296,930	73,129
2018	0	313	271,655	452,412	606,352	0	23	23,216	480,192	257,264	99,969
2019	729	1,817	772,206	89,343	520,949	1,193	3,157	303,260	77,191	404,274	62,614
2020	24	91	42,429	97,470	54,194	109	631	36,703	85,172	147,225	70,079
2021	90	364	94,330	77,869	124,703	556	4,411	136,379	132,064	317,946	174,831
TOTAL	843	2,586	1,180,620	743,277	1,415,882	1,858	8,223	499,558	876,269	1,423,640	480,622
OD	0	0	0	0	0	0	0	0	0	0	171

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,693,687	4,459,067	480,794	
IBNR + FREQUENCY ADJUSTMENT	(1,616,752)	(1,020,262)	934	
TOTAL LOSSES	76,935	3,438,806	481,728	
EXPECTED LOSSES	2,635,070	3,034,646	432,848	
CREDIBILITY	0.03	0.09	0.12	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.041	1.827	0.256	2.124
INDICATED (POST-TEST)	0.038	1.704	0.239	1.980
PRESENT ON RATE LEVEL	1.258	1.449	0.207	2.915
DERIVED BY FORMULA	1.222	1.472	0.211	2.905
UNDERLYING PRESENT RATE	1.400	1.612	0.230	3.243
PROPOSED	1.222	1.472	0.211	2.905

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	3.070
IND. RATE				3.07	MINIMUM PREMIUM	
MAN. RATE	3.85	3.67	3.48	+ 3.07	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	33,932	3,442,289	10.145	0	0	4	2	33	39	
2018	38,768	1,472,421	3.798	0	0	2	2	22	26	
2019	30,759	851,814	2.769	0	0	0	1	13	14	
2020	18,138	121,778	0.671	0	0	0	0	2	2	
2021	20,575	88,417	0.430	0	0	0	0	5	5	
TOTAL	142,172	5,976,719	4.204	0	0	6	5	75	86	
OD				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	953,375	88,656	889,629	0	0	539,600	30,645	837,186	103,198
2018	0	0	434,173	92,976	302,949	0	0	189,950	56,778	267,867	127,728
2019	0	0	0	66,352	298,924	0	0	0	226,288	183,765	76,485
2020	0	0	0	0	40,837	0	0	0	0	21,123	59,818
2021	0	0	0	0	14,194	0	0	0	0	40,773	33,450
TOTAL	0	0	1,387,548	247,984	1,546,533	0	0	729,550	313,711	1,350,714	400,679
OD	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	1,366,186	120,572	1,152,070	0	0	1,002,037	39,930	1,017,181	79,050
2018	0	735	595,858	118,567	368,400	0	1,219	318,530	68,409	314,829	97,329
2019	0	15	22,288	82,678	333,129	0	108	31,510	239,667	211,748	63,788
2020	2	9	4,493	3,678	44,968	3	19	1,255	1,426	22,401	52,879
2021	8	27	7,382	5,386	13,655	40	381	10,029	9,078	32,166	29,068
TOTAL	10	786	1,996,208	330,882	1,912,222	43	1,726	1,363,361	358,510	1,598,324	322,114
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,362,134	4,199,939	322,114	
IBNR + FREQUENCY ADJUSTMENT	(729,458)	(754,251)	470	
TOTAL LOSSES	2,632,676	3,445,687	322,584	
EXPECTED LOSSES	1,166,528	2,225,996	277,058	
CREDIBILITY	0.02	0.07	0.10	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.852	2.424	0.227	4.502
INDICATED (POST-TEST)	1.726	2.260	0.212	4.197
PRESENT ON RATE LEVEL	0.737	1.407	0.175	2.320
DERIVED BY FORMULA	0.757	1.467	0.179	2.403
UNDERLYING PRESENT RATE	0.821	1.566	0.195	2.581
PROPOSED	0.757	1.467	0.179	2.403

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.540
IND. RATE				2.54	MINIMUM PREMIUM	
MAN. RATE	2.72	2.78	2.77	+ 2.54	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	48,620	374,214	0.770	0	0	0	2	7	9
2018	49,589	615,524	1.241	0	0	0	1	8	9
2019	42,079	188,482	0.448	0	0	0	0	6	6
2020	47,523	325,077	0.684	0	0	0	0	7	7
2021	51,688	378,692	0.733	0	0	0	1	6	7
TOTAL	239,499	1,881,989	0.786	0	0	0	4	34	38
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	66,484	37,669	0	0	0	8,647	142,358	119,056
2018	0	0	0	37,779	298,877	0	0	0	72,249	112,398	94,221
2019	0	0	0	0	17,156	0	0	0	0	111,185	60,141
2020	0	0	0	0	81,005	0	0	0	0	54,967	189,105
2021	0	0	0	116,835	104,896	0	0	0	32,062	92,294	32,605
TOTAL	0	0	0	221,098	539,603	0	0	0	112,958	513,202	495,128
OD	0	0	0	0	0	0	0	0	0	0	215

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	90,418	48,781	0	0	0	11,267	172,965	91,197
2018	0	0	5,340	49,260	359,118	0	0	3,447	82,271	131,972	71,796
2019	0	0	755	618	19,012	0	10	2,829	3,251	123,644	50,158
2020	4	17	8,913	7,296	89,200	8	49	3,265	3,711	58,293	167,169
2021	135	624	153,778	142,834	115,862	172	1,213	41,759	41,988	75,886	28,334
TOTAL	139	641	168,787	290,426	631,973	179	1,271	51,300	142,488	562,760	408,653
OD	0	0	0	0	0	0	0	0	0	0	179

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	222,318	1,627,646	408,833	
IBNR + FREQUENCY ADJUSTMENT	(1,010,343)	(468,370)	972	
TOTAL LOSSES	0	1,159,276	409,805	
EXPECTED LOSSES	1,671,416	1,394,850	415,110	
CREDIBILITY	0.03	0.10	0.14	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.484	0.171	0.655
INDICATED (POST-TEST)	0.000	0.451	0.159	0.611
PRESENT ON RATE LEVEL	0.627	0.523	0.156	1.307
DERIVED BY FORMULA	0.608	0.516	0.156	1.281
UNDERLYING PRESENT RATE	0.698	0.582	0.173	1.454
PROPOSED	0.608	0.516	0.156	1.281

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.354
IND. RATE				1.35	MINIMUM PREMIUM	
MAN. RATE	1.82	1.68	1.56	+ 1.35	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	60,036	1,188,120	1.979	0	0	1	5	22	28	
2018	65,363	1,931,704	2.955	0	0	3	2	17	22	
2019	68,445	2,729,637	3.988	0	0	6	3	18	27	
2020	50,925	2,066,991	4.059	0	0	1	4	21	26	
2021	35,988	364,412	1.013	0	0	0	0	10	10	
TOTAL	280,757	8,280,864	2.949	0	0	11	14	88	113	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	276,745	129,053	213,578	0	0	96,287	49,528	350,414	72,515	
2018	0	0	817,733	125,796	116,044	0	0	183,862	43,556	538,611	106,102	
2019	0	0	1,186,869	248,434	153,471	0	0	897,088	31,637	150,481	61,657	
2020	0	0	327,485	394,523	351,383	0	0	56,424	397,167	484,503	55,506	
2021	0	0	0	0	199,326	0	0	0	0	138,020	27,066	
TOTAL	0	0	2,608,832	897,806	1,033,802	0	0	1,233,661	521,888	1,662,029	322,846	
OD	0	0	0	0	0	0	0	0	0	0	0	

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	396,576	175,512	276,584	0	0	178,805	64,535	425,753	55,546	
2018	0	1,384	1,114,452	158,236	147,780	0	1,180	309,839	56,021	630,308	80,850	
2019	1,535	3,815	1,607,770	295,970	204,952	5,381	14,020	1,303,386	69,343	190,457	51,422	
2020	440	1,522	595,371	437,861	430,838	824	4,484	235,903	378,638	543,082	49,067	
2021	106	381	103,670	75,637	191,761	137	1,289	33,950	30,729	108,884	23,520	
TOTAL	2,082	7,102	3,817,838	1,143,216	1,251,916	6,341	20,973	2,061,883	599,266	1,898,484	260,406	
OD	0	0	0	0	0	0	0	0	0	0	0	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,916,219	4,892,881	260,406	
IBNR + FREQUENCY ADJUSTMENT	(1,948,521)	(1,044,032)	744	
TOTAL LOSSES	3,967,698	3,848,849	261,150	
EXPECTED LOSSES	3,161,367	3,104,364	457,630	
CREDIBILITY	0.03	0.12	0.16	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.413	1.371	0.093	2.877
INDICATED (POST-TEST)	1.318	1.278	0.087	2.682
PRESENT ON RATE LEVEL	1.012	0.994	0.147	2.152
DERIVED BY FORMULA	1.021	1.028	0.137	2.186
UNDERLYING PRESENT RATE	1.126	1.106	0.163	2.395
PROPOSED	1.021	1.028	0.137	2.186

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.310
IND. RATE				2.31	MINIMUM PREMIUM	
MAN. RATE	2.75	2.65	2.57	+ 2.31	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	51,249	1,093,068	2.133	0	0	0	1	21	22
2018	55,877	653,609	1.170	0	0	1	3	9	13
2019	52,289	1,236,567	2.365	0	0	1	0	9	10
2020	54,474	636,907	1.169	0	0	0	1	18	19
2021	58,995	488,105	0.827	0	0	0	3	13	16
TOTAL	272,884	4,108,256	1.505	0	0	2	8	70	80
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	103,888	335,915	0	0	0	84,984	347,698	220,583
2018	0	0	163,398	154,638	35,858	0	0	41,677	34,595	95,492	127,951
2019	0	0	346,112	0	366,653	0	0	222,396	0	207,696	93,710
2020	0	0	0	82,061	96,468	0	0	0	57,462	330,031	70,885
2021	0	0	0	102,374	126,462	0	0	0	14,623	192,784	51,862
TOTAL	0	0	509,510	442,961	961,356	0	0	264,073	191,664	1,173,701	564,991
OD	0	0	0	0	0	0	0	0	0	0	661

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	141,288	435,010	0	0	0	110,734	422,453	168,967
2018	0	277	227,910	188,345	45,999	0	267	70,961	40,239	112,172	97,499
2019	448	1,115	473,061	19,375	414,450	1,334	3,487	326,527	14,052	236,443	78,154
2020	24	91	43,258	89,749	112,083	104	628	38,283	71,708	353,872	62,662
2021	137	613	152,714	138,265	134,759	227	1,961	56,112	52,700	153,490	45,068
TOTAL	608	2,095	896,943	577,021	1,142,301	1,666	6,343	491,883	289,433	1,278,430	452,350
OD	0	0	0	0	0	0	0	0	0	0	506

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,399,539	3,287,185	452,856	
IBNR + FREQUENCY ADJUSTMENT	(1,084,772)	(674,606)	1,363	
TOTAL LOSSES	314,766	2,612,579	454,219	
EXPECTED LOSSES	1,801,341	2,018,113	579,474	
CREDIBILITY	0.03	0.11	0.15	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.115	0.957	0.166	1.239
INDICATED (POST-TEST)	0.108	0.893	0.155	1.155
PRESENT ON RATE LEVEL	0.593	0.665	0.191	1.449
DERIVED BY FORMULA	0.579	0.690	0.185	1.454
UNDERLYING PRESENT RATE	0.660	0.740	0.212	1.612
PROPOSED	0.577	0.687	0.185	1.449

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.531
IND. RATE				1.53	MINIMUM PREMIUM	
MAN. RATE	1.91	1.82	1.73	+ 1.53	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	19,385	409,454	2.112	0	0	0	3	5	8
2018	19,473	175,747	0.903	0	0	0	1	6	7
2019	18,846	440,732	2.339	0	0	0	4	2	6
2020	18,441	1,627,010	8.823	0	0	1	2	2	5
2021	18,749	163,314	0.871	0	0	0	0	7	7
TOTAL	94,894	2,816,257	2.968	0	0	1	10	22	33
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	280,362	32,113	0	0	0	39,537	28,899	28,543
2018	0	0	0	3,314	42,996	0	0	0	15,444	59,961	54,032
2019	0	0	0	192,084	9,596	0	0	0	153,829	37,112	48,111
2020	0	0	428,820	45,133	6,855	0	0	1,025,234	75,524	18,742	26,702
2021	0	0	0	0	45,431	0	0	0	0	85,202	32,681
TOTAL	0	0	428,820	520,893	136,991	0	0	1,025,234	284,334	229,916	190,069
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	381,292	41,586	0	0	0	51,517	35,112	21,864
2018	0	0	685	4,522	51,642	0	0	986	17,924	70,112	41,172
2019	0	18	26,844	208,539	16,040	0	65	19,186	160,357	46,295	40,125
2020	229	770	281,795	56,060	21,137	3,294	16,466	738,024	105,408	47,799	23,605
2021	24	87	23,629	17,239	43,707	84	796	20,958	18,969	67,216	28,400
TOTAL	253	875	332,953	667,653	174,111	3,379	17,328	779,154	354,174	266,534	155,165
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,133,941	1,462,472	155,165	
IBNR + FREQUENCY ADJUSTMENT	(430,056)	(243,177)	246	
TOTAL LOSSES	703,886	1,219,295	155,411	
EXPECTED LOSSES	709,805	725,408	112,176	
CREDIBILITY	0.02	0.06	0.08	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.742	1.285	0.164	2.190
INDICATED (POST-TEST)	0.692	1.198	0.153	2.042
PRESENT ON RATE LEVEL	0.672	0.687	0.106	1.466
DERIVED BY FORMULA	0.673	0.718	0.110	1.500
UNDERLYING PRESENT RATE	0.748	0.764	0.118	1.631
PROPOSED	0.673	0.718	0.110	1.500

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.585
IND. RATE				1.59	MINIMUM PREMIUM	
MAN. RATE	1.87	1.78	1.75	+ 1.59	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	247,142	1,787,672	0.723	0	0	2	10	28	40
2018	254,906	1,599,206	0.627	0	0	1	9	22	32
2019	244,739	1,239,621	0.507	1	0	0	4	19	24
2020	240,313	968,578	0.403	0	0	0	4	18	22
2021	257,896	987,275	0.383	0	0	1	1	23	25
TOTAL	1,244,996	6,582,352	0.529	1	0	4	28	110	143
OD				0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	557,245	276,771	159,257	0	0	241,361	162,917	259,499	130,622
2018	0	0	154,655	273,717	290,529	0	0	32,226	360,581	339,346	148,152
2019	403,412	0	0	128,290	100,677	89,817	0	0	233,240	133,981	150,204
2020	0	0	0	72,272	296,916	0	0	0	208,479	300,447	90,464
2021	0	0	157,298	113,848	223,131	0	0	12,200	38,325	293,558	148,915
TOTAL	403,412	0	869,198	864,898	1,070,510	89,817	0	285,787	1,003,542	1,326,831	668,357
OD	0	0	0	0	4,149	0	0	0	0	4,464	2,862

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	798,532	376,409	206,238	0	0	448,207	212,281	315,291	100,056
2018	0	262	224,007	335,321	352,769	0	207	69,033	408,871	400,536	112,892
2019	639,706	15	22,079	142,674	115,179	140,489	106	31,068	245,409	156,612	125,270
2020	32	125	61,420	98,133	332,112	254	1,474	85,622	199,615	332,674	79,970
2021	357	2,123	379,707	201,494	240,300	464	3,894	110,919	92,465	235,967	129,407
TOTAL	640,095	2,525	1,485,746	1,154,030	1,246,597	141,207	5,681	744,849	1,158,641	1,441,081	547,596
OD	0	1	457	374	4,569	1	4	265	301	4,734	2,524

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,020,830	5,010,328	550,120	
IBNR + FREQUENCY ADJUSTMENT	(1,623,482)	(1,033,332)		1,379
TOTAL LOSSES	1,397,348	3,976,996	551,500	
EXPECTED LOSSES	2,685,999	3,086,957	607,524	
CREDIBILITY	0.09	0.31	0.42	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.112	0.319	0.044	0.475
INDICATED (POST-TEST)	0.105	0.297	0.041	0.443
PRESENT ON RATE LEVEL	0.194	0.223	0.044	0.461
DERIVED BY FORMULA	0.186	0.246	0.043	0.474
UNDERLYING PRESENT RATE	0.216	0.248	0.049	0.512
PROPOSED	0.181	0.239	0.041	0.461

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.487
IND. RATE				0.49	MINIMUM PREMIUM	
MAN. RATE	0.59	0.56	0.55	+ 0.49	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	787,537	9,102,687	1.156	0	0	14	19	114	147
2018	797,302	11,264,324	1.413	0	0	11	31	118	160
2019	801,441	6,435,495	0.803	0	0	4	34	109	147
2020	714,733	7,677,172	1.074	0	0	5	31	114	150
2021	820,939	8,047,297	0.980	0	0	1	13	162	176
TOTAL	3,921,952	42,526,975	1.084	0	0	35	128	617	780
OD				0	0	0	1	2	3

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	2,769,344	1,022,023	1,376,651	0	0	854,609	700,512	1,377,960	1,001,588
2018	0	0	2,559,296	1,528,559	2,053,833	0	0	1,533,992	628,639	1,766,678	1,193,327
2019	0	0	684,413	1,383,746	922,445	0	0	318,409	841,593	1,484,855	800,034
2020	0	0	877,066	1,415,296	1,139,494	0	0	627,314	1,187,300	1,439,832	990,870
2021	0	0	468,071	661,072	2,176,599	0	0	202,243	348,876	3,178,382	1,012,054
TOTAL	0	0	7,358,190	6,010,696	7,669,022	0	0	3,536,567	3,706,920	9,247,707	4,997,873
OD	0	0	0	80,000	4,953	0	0	0	4,033	5,414	4,798

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	3,968,470	1,389,951	1,782,763	0	0	1,587,009	912,767	1,674,221	767,216
2018	0	4,266	3,500,422	1,887,373	2,502,539	0	9,184	2,405,482	738,839	2,081,266	909,315
2019	885	2,341	1,134,478	1,545,214	1,077,257	1,910	5,437	597,513	926,205	1,686,563	667,228
2020	1,272	4,429	1,759,032	1,544,859	1,397,961	5,323	27,649	1,338,782	1,166,203	1,634,756	875,929
2021	2,085	10,378	2,190,322	1,457,783	2,211,514	5,301	45,649	1,253,273	965,455	2,552,545	879,475
TOTAL	4,242	21,414	12,552,724	7,825,180	8,972,034	12,533	87,919	7,182,060	4,709,469	9,629,352	4,099,164
OD	1	4	1,365	109,825	5,176	5	47	1,254	6,396	4,384	4,131

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,863,570	31,261,816	4,103,295	
IBNR + FREQUENCY ADJUSTMENT	(7,460,180)	(7,739,692)	9,061	
TOTAL LOSSES	12,403,390	23,522,123	4,112,356	
EXPECTED LOSSES	12,337,017	23,154,315	3,976,997	
CREDIBILITY	0.19	0.67	0.90	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.316	0.597	0.105	1.017
INDICATED (POST-TEST)	0.295	0.556	0.098	0.949
PRESENT ON RATE LEVEL	0.283	0.531	0.091	0.905
DERIVED BY FORMULA	0.285	0.548	0.097	0.930
UNDERLYING PRESENT RATE	0.315	0.590	0.101	1.006
PROPOSED	0.285	0.548	0.097	0.930

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.983
IND. RATE				0.98	MINIMUM PREMIUM	
MAN. RATE	1.10	1.08	1.08	+ 0.98	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	316,719	2,146,339	0.678	0	0	2	7	27	36
2018	342,150	3,377,220	0.987	0	0	2	12	42	56
2019	347,358	2,726,376	0.785	0	0	2	8	33	43
2020	322,617	1,111,534	0.345	0	0	1	3	29	33
2021	355,248	3,039,951	0.856	0	0	1	8	31	40
TOTAL	1,684,092	12,401,420	0.736	0	0	8	38	162	208
OD				0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	469,371	354,756	289,857	0	0	165,350	185,362	368,220	313,423
2018	0	0	347,297	560,048	482,803	0	0	98,657	565,821	909,013	413,581
2019	0	0	521,872	569,476	313,345	0	0	371,690	226,312	401,657	322,024
2020	0	0	157,615	141,729	134,754	0	0	119,460	101,234	194,904	261,838
2021	0	0	473,530	340,491	219,109	0	0	190,139	355,454	1,259,344	201,884
TOTAL	0	0	1,969,685	1,966,500	1,439,868	0	0	945,296	1,434,183	3,133,138	1,512,750
OD	0	0	0	0	9,747	0	0	0	0	20,136	1,436

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	672,609	482,468	375,365	0	0	307,055	241,527	447,387	240,082
2018	0	588	498,710	684,935	588,060	0	633	190,578	645,656	1,068,001	315,149
2019	675	1,728	781,076	637,827	375,531	2,229	5,925	573,948	259,398	463,205	268,568
2020	199	684	263,611	160,079	166,083	875	4,472	209,643	109,321	218,812	231,465
2021	830	5,509	903,246	431,018	283,016	3,269	26,377	751,126	524,649	980,150	175,437
TOTAL	1,704	8,508	3,119,252	2,396,328	1,788,054	6,374	37,407	2,032,350	1,780,551	3,177,556	1,230,701
OD	1	2	1,072	878	10,733	3	18	1,196	1,359	21,354	1,102

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,207,887	9,176,814	1,231,803	
IBNR + FREQUENCY ADJUSTMENT	(2,065,469)	(1,880,338)	2,981	
TOTAL LOSSES	3,142,418	7,296,476	1,234,784	
EXPECTED LOSSES	3,427,217	5,635,950	1,293,797	
CREDIBILITY	0.11	0.38	0.51	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.186	0.431	0.073	0.691
INDICATED (POST-TEST)	0.174	0.402	0.068	0.644
PRESENT ON RATE LEVEL	0.183	0.301	0.069	0.553
DERIVED BY FORMULA	0.182	0.339	0.069	0.590
UNDERLYING PRESENT RATE	0.204	0.335	0.077	0.615
PROPOSED	0.182	0.339	0.069	0.590

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.624
IND. RATE				0.62	MINIMUM PREMIUM	
MAN. RATE	0.70	0.70	0.66	+ 0.62	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	85,963	1,220,522	1.420	0	0	2	4	24	30
2018	84,572	1,658,936	1.962	0	0	0	6	29	35
2019	79,527	1,273,612	1.601	0	0	1	6	33	40
2020	79,077	1,463,685	1.851	0	0	2	3	25	30
2021	68,639	1,303,577	1.899	0	0	0	6	34	40
TOTAL	397,778	6,920,332	1.740	0	0	5	25	145	175
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	357,566	196,417	111,395	0	0	59,814	64,374	300,687	130,269
2018	0	0	0	417,518	399,012	0	0	0	273,998	262,466	305,942
2019	0	0	146,236	163,553	183,337	0	0	164,547	146,547	299,743	169,649
2020	0	0	570,359	109,571	178,528	0	0	135,587	36,641	338,104	94,895
2021	0	0	0	369,279	286,399	0	0	0	119,267	368,741	159,891
TOTAL	0	0	1,074,161	1,256,338	1,158,671	0	0	359,948	640,827	1,569,741	860,646
OD	0	0	0	0	0	0	0	0	0	0	141

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	512,392	267,127	144,257	0	0	111,075	83,879	365,335	99,786
2018	0	0	21,468	509,586	483,010	0	0	11,934	310,469	309,500	233,128
2019	189	487	223,622	186,479	211,209	987	2,652	262,687	166,399	342,167	141,487
2020	611	2,060	759,481	153,055	231,845	930	4,728	219,445	64,652	367,039	83,887
2021	402	1,885	462,566	434,322	322,772	664	4,748	161,591	161,849	302,341	138,945
TOTAL	1,202	4,432	1,979,529	1,550,568	1,393,092	2,581	12,128	766,732	787,248	1,686,381	697,234
OD	0	0	0	0	0	0	0	0	0	0	125

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,766,604	5,417,290	697,358	
IBNR + FREQUENCY ADJUSTMENT	(1,467,254)	(1,194,703)	1,137	
TOTAL LOSSES	1,299,350	4,222,588	698,495	
EXPECTED LOSSES	2,405,050	3,548,016	570,365	
CREDIBILITY	0.04	0.15	0.20	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.327	1.062	0.176	1.564
INDICATED (POST-TEST)	0.305	0.990	0.164	1.458
PRESENT ON RATE LEVEL	0.543	0.802	0.129	1.474
DERIVED BY FORMULA	0.534	0.830	0.136	1.500
UNDERLYING PRESENT RATE	0.605	0.892	0.143	1.640
PROPOSED	0.525	0.816	0.134	1.474

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.558
IND. RATE				1.56	MINIMUM PREMIUM	
MAN. RATE	1.95	1.86	1.76	+ 1.56	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	44,672	569,142	1.274	0	0	0	1	10	11	
2018	49,105	597,806	1.217	0	0	1	3	13	17	
2019	49,748	565,762	1.137	0	0	0	5	9	14	
2020	48,260	343,260	0.711	0	0	0	1	7	8	
2021	55,748	370,065	0.664	0	0	0	1	13	14	
TOTAL	247,533	2,446,035	0.988	0	0	1	11	52	64	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	94,118	169,557	0	0	0	27,687	123,914	153,866
2018	0	0	155,962	29,920	133,882	0	0	20,774	93,090	97,787	66,391
2019	0	0	0	260,970	89,774	0	0	0	60,001	87,805	67,212
2020	0	0	0	96,460	34,970	0	0	0	88,638	73,092	50,100
2021	0	0	0	24,100	66,325	0	0	0	35,171	180,474	63,995
TOTAL	0	0	155,962	505,568	494,508	0	0	20,774	304,587	563,072	401,564
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	128,000	219,576	0	0	0	36,076	150,556	117,861
2018	0	264	214,230	38,686	162,379	0	133	38,518	105,788	115,390	50,590
2019	0	27	39,850	286,088	106,830	0	32	9,350	64,691	99,604	56,055
2020	24	91	42,219	98,433	45,391	100	578	33,158	81,180	83,487	44,288
2021	52	214	54,963	46,420	66,891	267	2,070	65,297	63,699	145,750	55,612
TOTAL	76	596	351,261	597,628	601,067	367	2,813	146,323	351,435	594,787	324,406
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	501,437	2,144,917	324,406	
IBNR + FREQUENCY ADJUSTMENT	(560,872)	(380,723)	833	
TOTAL LOSSES	0	1,764,193	325,239	
EXPECTED LOSSES	934,939	1,143,326	343,573	
CREDIBILITY	0.03	0.11	0.14	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.713	0.131	0.844
INDICATED (POST-TEST)	0.000	0.664	0.122	0.787
PRESENT ON RATE LEVEL	0.339	0.415	0.125	0.879
DERIVED BY FORMULA	0.329	0.443	0.124	0.896
UNDERLYING PRESENT RATE	0.378	0.462	0.139	0.978
PROPOSED	0.323	0.434	0.122	0.879

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.929
IND. RATE				0.93	MINIMUM PREMIUM	
MAN. RATE	1.17	1.11	1.05	+ 0.93	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	414,317	8,033,125	1.939	1	0	6	42	119	168
2018	457,886	10,536,283	2.301	0	0	6	33	166	205
2019	384,664	7,396,898	1.923	0	0	3	26	114	143
2020	397,968	5,256,782	1.321	0	0	0	28	107	135
2021	466,519	4,488,794	0.962	0	0	1	6	114	121
TOTAL	2,121,354	35,711,882	1.683	1	0	16	135	620	772
OD				0	0	0	0	4	4

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	345,187	0	986,182	1,447,457	1,137,353	0	0	473,308	819,645	1,829,756	994,237
2018	0	0	1,151,317	1,878,917	1,803,870	0	0	609,076	1,169,799	2,861,277	1,062,027
2019	0	0	949,685	1,231,831	1,365,684	0	0	151,894	965,281	1,986,037	746,486
2020	0	0	0	1,273,761	1,064,889	0	0	0	607,002	1,694,968	616,162
2021	0	0	156,310	133,113	1,498,153	0	0	45,510	149,714	1,607,922	898,072
TOTAL	345,187	0	3,243,494	5,965,079	6,869,949	0	0	1,279,788	3,711,441	9,979,960	4,316,984
OD	0	0	0	0	18,082	0	0	0	0	13,101	2,245

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	441,149	0	1,413,199	1,968,542	1,472,872	0	0	878,933	1,067,997	2,223,154	761,586
2018	0	1,949	1,656,763	2,300,030	2,193,756	0	3,908	1,071,721	1,348,485	3,356,799	809,265
2019	1,229	3,186	1,483,294	1,401,249	1,570,404	911	2,933	384,410	1,062,948	2,243,845	622,569
2020	349	1,327	623,866	1,354,136	1,263,518	853	5,027	298,010	636,562	1,838,427	544,687
2021	1,048	4,624	1,058,161	702,202	1,469,328	2,254	19,389	543,929	463,620	1,285,472	780,425
TOTAL	443,775	11,086	6,235,282	7,726,157	7,969,878	4,019	31,258	3,177,003	4,579,611	10,947,697	3,518,531
OD	0	1	313	237	22,918	0	0	91	123	15,276	1,874

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,902,827	31,261,898	3,520,405	
IBNR + FREQUENCY ADJUSTMENT	(5,773,015)	(7,339,290)	8,855	
TOTAL LOSSES	4,129,813	23,922,608	3,529,261	
EXPECTED LOSSES	9,546,240	21,896,145	3,742,477	
CREDIBILITY	0.13	0.45	0.60	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.195	1.126	0.166	1.487
INDICATED (POST-TEST)	0.181	1.050	0.155	1.386
PRESENT ON RATE LEVEL	0.404	0.928	0.159	1.491
DERIVED BY FORMULA	0.375	0.983	0.156	1.515
UNDERLYING PRESENT RATE	0.450	1.032	0.176	1.659
PROPOSED	0.370	0.967	0.154	1.491

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.576
IND. RATE				1.58	MINIMUM PREMIUM	
MAN. RATE	1.96	1.88	1.78	+ 1.58	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	860,217	19,843,633	2.307	0	0	17	45	185	247
2018	875,059	18,842,420	2.153	0	0	14	59	236	309
2019	932,983	16,539,648	1.773	0	0	6	57	215	278
2020	900,346	11,124,678	1.236	1	0	4	39	174	218
2021	982,369	10,717,065	1.091	0	0	5	23	153	181
TOTAL	4,550,974	77,067,444	1.693	1	0	46	223	963	1233
OD				0	0	0	0	3	3

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	3,669,686	2,151,985	2,085,037	0	0	5,982,789	1,426,751	2,579,974	1,947,411
2018	0	0	3,212,456	3,229,876	2,530,688	0	0	2,909,546	1,722,515	2,984,068	2,253,271
2019	0	0	1,099,136	3,330,326	2,166,156	0	0	373,939	3,671,219	3,507,564	2,391,308
2020	1,166	0	784,154	1,928,088	1,991,561	0	0	321,570	1,579,441	2,736,857	1,781,841
2021	0	0	1,179,286	1,272,941	1,971,104	0	0	314,356	1,633,870	2,511,296	1,834,212
TOTAL	1,166	0	9,944,718	11,913,216	10,744,546	0	0	9,902,200	10,033,796	14,319,759	10,208,043
OD	0	0	0	0	89,009	0	0	0	0	12,013	17,298

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	4,199,726	2,926,700	2,700,123	0	0	4,955,864	1,859,057	3,134,668	1,491,717
2018	0	4,923	4,098,243	3,952,329	3,094,929	0	14,016	3,701,218	1,988,112	3,521,586	1,716,993
2019	1,422	3,881	1,998,522	3,660,191	2,518,816	2,243	7,415	1,003,462	3,382,031	4,012,834	1,994,351
2020	2,877	4,738	1,943,352	2,123,458	2,368,354	3,995	21,576	1,120,609	1,567,832	3,023,135	1,575,147
2021	3,113	17,978	3,351,009	1,986,373	2,141,104	8,209	58,608	1,913,011	1,592,665	2,142,082	1,593,930
TOTAL	7,411	31,519	15,590,852	14,649,051	12,823,327	14,447	101,615	12,694,165	10,389,697	15,834,305	8,372,138
OD	0	0	1,243	1,138	106,566	0	1	295	340	13,390	14,061

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	28,441,549	53,817,815	8,386,199	
IBNR + FREQUENCY ADJUSTMENT	(12,284,788)	(13,261,399)	18,892	
TOTAL LOSSES	16,156,761	40,556,416	8,405,092	
EXPECTED LOSSES	20,448,881	39,783,743	8,040,997	
CREDIBILITY	0.21	0.74	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.355	0.888	0.184	1.428
INDICATED (POST-TEST)	0.331	0.828	0.172	1.331
PRESENT ON RATE LEVEL	0.404	0.786	0.159	1.348
DERIVED BY FORMULA	0.389	0.817	0.172	1.378
UNDERLYING PRESENT RATE	0.449	0.874	0.177	1.500
PROPOSED	0.380	0.800	0.168	1.348

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.425
IND. RATE				1.42	MINIMUM PREMIUM	
MAN. RATE	1.67	1.70	1.61	+ 1.42	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	203,269	4,291,068	2.111	0	0	4	8	52	64
2018	218,154	3,285,801	1.506	0	0	2	14	47	63
2019	213,110	2,151,570	1.010	0	0	1	12	36	49
2020	228,671	3,713,017	1.624	0	0	2	22	41	65
2021	212,927	2,303,832	1.082	0	0	1	10	51	62
TOTAL	1,076,131	15,745,288	1.463	0	0	10	66	227	303
OD				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
2017	0	0	863,701	542,001	432,132	0	0	723,635	280,194	978,865	470,540
2018	0	0	379,198	728,904	421,761	0	0	88,124	523,300	650,480	494,034
2019	0	0	193,956	503,900	274,891	0	0	56,378	401,834	419,189	301,422
2020	0	0	467,872	875,832	516,227	0	0	203,249	459,205	810,216	380,416
2021	0	0	184,000	202,195	618,708	0	0	9,550	134,218	879,960	275,201
TOTAL	0	0	2,088,727	2,852,832	2,263,719	0	0	1,080,936	1,798,751	3,738,710	1,921,613
OD	0	0	0	0	5,075	0	0	0	0	12,004	16,698

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,212,385	737,121	559,611	0	0	1,231,527	365,093	1,189,321	360,434
2018	0	642	547,742	888,545	516,717	0	565	169,770	595,316	765,905	376,454
2019	251	674	337,466	559,517	323,367	338	1,078	139,753	430,329	480,673	251,386
2020	702	2,448	976,344	935,220	653,459	1,848	9,697	478,406	465,154	899,189	336,288
2021	655	3,418	688,820	432,297	634,047	1,268	10,260	308,697	286,823	707,625	239,150
TOTAL	1,607	7,182	3,762,757	3,552,699	2,687,199	3,454	21,601	2,328,154	2,142,715	4,042,713	1,563,711
OD	0	0	0	0	6,572	0	0	0	0	14,585	12,826

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,124,755	12,446,484	1,576,537	
IBNR + FREQUENCY ADJUSTMENT	(3,196,141)	(2,684,492)	3,811	
TOTAL LOSSES	2,928,614	9,761,992	1,580,348	
EXPECTED LOSSES	5,300,287	8,021,761	1,719,035	
CREDIBILITY	0.08	0.28	0.38	

PURE PREMIUMS			
INDICATED (PRE-TEST)	0.272	0.905	1.323
INDICATED (POST-TEST)	0.254	0.844	1.233
PRESENT ON RATE LEVEL	0.443	0.670	1.256
DERIVED BY FORMULA	0.428	0.719	1.287
UNDERLYING PRESENT RATE	0.493	0.745	1.398
PROPOSED	0.417	0.701	1.256

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.327
IND. RATE				1.33	MINIMUM PREMIUM	
MAN. RATE	1.70	1.62	1.50	+ 1.33	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	107,091	1,416,737	1.323	0	0	1	8	26	35
2018	115,099	1,850,038	1.607	0	0	3	6	26	35
2019	113,558	1,758,852	1.549	0	0	2	6	20	28
2020	110,456	4,605,480	4.170	1	0	1	8	19	29
2021	127,774	887,124	0.694	0	0	0	4	24	28
TOTAL	573,978	10,518,231	1.833	1	0	7	32	115	155
OD				0	0	0	1	0	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	154,299	48,242	363,988	0	0	49,049	82,779	388,287	330,093
2018	0	0	583,883	277,637	194,251	0	0	162,310	101,547	324,302	206,108
2019	0	0	371,243	116,384	472,218	0	0	169,483	98,106	305,716	225,702
2020	4,943	0	183,916	313,136	125,787	3,140,771	0	39,525	394,392	181,658	221,352
2021	0	0	0	136,234	247,515	0	0	0	73,130	332,372	97,873
TOTAL	4,943	0	1,293,341	891,633	1,403,759	3,140,771	0	420,367	749,954	1,532,335	1,081,128
OD	0	0	0	13,245	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	221,110	65,609	471,364	0	0	91,084	107,861	471,769	252,851
2018	0	989	804,525	341,399	241,055	0	1,042	274,799	118,963	380,942	157,054
2019	480	1,209	526,895	149,769	535,301	1,017	2,710	264,224	116,596	347,348	188,235
2020	1,479	919	362,915	329,913	169,705	1,013,838	3,671	193,651	354,522	220,977	195,675
2021	224	967	244,429	214,059	255,550	512	3,904	125,223	122,901	269,223	85,052
TOTAL	2,183	4,084	2,159,874	1,100,749	1,672,975	1,015,366	11,327	948,981	820,843	1,690,259	878,868
OD	0	0	517	16,014	129	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,142,332	5,300,969	878,868	
IBNR + FREQUENCY ADJUSTMENT	(1,887,052)	(1,322,701)	2,202	
TOTAL LOSSES	2,255,280	3,978,268	881,069	
EXPECTED LOSSES	3,138,646	3,965,660	918,184	
CREDIBILITY	0.05	0.19	0.25	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.393	0.690	0.154	1.237
INDICATED (POST-TEST)	0.366	0.644	0.143	1.153
PRESENT ON RATE LEVEL	0.491	0.621	0.144	1.256
DERIVED BY FORMULA	0.485	0.625	0.144	1.254
UNDERLYING PRESENT RATE	0.547	0.691	0.160	1.398
PROPOSED	0.485	0.625	0.144	1.254

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.325
IND. RATE				1.33	MINIMUM PREMIUM	
MAN. RATE	1.71	1.59	1.50	+ 1.33	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	17,240	6,061	0.035	0	0	0	0	0	0
2018	22,496	4,695	0.021	0	0	0	0	0	1
2019	21,678	33,738	0.156	0	0	0	0	0	1
2020	19,234	5,828	0.030	0	0	0	0	0	1
2021	17,509	13,479	0.077	0	0	0	0	0	1
TOTAL	98,157	63,801	0.065	0	0	0	0	0	4
OD				0	0	0	0	0	0

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	6,061
2018	0	0	0	0	458	0	0	0	0	650	3,587
2019	0	0	0	0	7,105	0	0	0	0	18,270	8,363
2020	0	0	0	0	161	0	0	0	0	2,852	2,815
2021	0	0	0	0	1,584	0	0	0	0	11,750	145
TOTAL	0	0	0	0	9,308	0	0	0	0	33,522	20,971
OD	0	0	0	0	0	0	0	0	0	0	0

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	4,643
2018	0	0	6	5	550	0	0	5	6	758	2,733
2019	0	0	313	256	7,874	0	2	465	534	20,317	6,975
2020	0	0	18	15	177	0	3	169	193	3,025	2,488
2021	1	3	824	601	1,524	12	110	2,890	2,616	9,270	126
TOTAL	1	3	1,160	877	10,125	12	114	3,529	3,349	33,369	16,965
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,819	47,719	16,965	
IBNR + FREQUENCY ADJUSTMENT	(213,123)	(74,609)	154	
TOTAL LOSSES	0	0	17,119	
EXPECTED LOSSES	351,174	223,277	74,933	
CREDIBILITY	0.02	0.06	0.08	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.017	0.017
INDICATED (POST-TEST)	0.000	0.000	0.016	0.016
PRESENT ON RATE LEVEL	0.322	0.204	0.069	0.595
DERIVED BY FORMULA	0.315	0.192	0.064	0.572
UNDERLYING PRESENT RATE	0.358	0.227	0.076	0.662
PROPOSED	0.315	0.192	0.064	0.572

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.605
IND. RATE				0.60	MINIMUM PREMIUM	
MAN. RATE	0.85	0.78	0.71	+ 0.60	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	130,400	414,453	0.318	0	0	0	3	9	12
2018	142,363	390,049	0.274	0	0	0	4	7	11
2019	150,407	1,061,542	0.706	0	0	1	3	14	18
2020	148,499	861,706	0.580	0	0	0	5	13	18
2021	151,948	426,349	0.281	0	0	1	0	5	6
TOTAL	723,617	3,154,099	0.436	0	0	2	15	48	65
OD				0	0	0	2	1	3

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	39,164	47,473	0	0	0	154,767	52,746	120,303
2018	0	0	0	119,510	37,962	0	0	0	51,067	49,864	131,646
2019	0	0	163,459	72,113	164,764	0	0	254,039	136,807	182,612	87,748
2020	0	0	0	275,003	94,773	0	0	0	160,544	218,791	112,595
2021	0	0	251,505	0	11,754	0	0	43,029	0	48,471	71,590
TOTAL	0	0	414,964	505,790	356,726	0	0	297,068	503,185	552,484	523,882
OD	0	0	0	85,285	4,646	0	0	0	21,423	5,185	4,007

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	53,263	61,478	0	0	0	201,661	64,086	92,152
2018	0	0	5,159	144,949	46,730	0	0	2,231	57,873	58,787	100,314
2019	211	533	232,963	87,009	188,458	1,524	4,034	387,818	156,101	213,796	73,182
2020	68	258	119,822	280,184	123,985	194	1,124	65,188	152,869	242,847	99,534
2021	264	2,076	273,085	30,729	29,012	321	3,037	68,112	16,011	40,719	62,212
TOTAL	544	2,867	631,030	596,135	449,664	2,038	8,195	523,350	584,515	620,235	427,394
OD	1	11	12,790	92,124	8,143	12	70	4,943	20,222	7,144	3,098

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,185,850	2,378,182	430,492	
IBNR + FREQUENCY ADJUSTMENT	(485,969)	(478,386)	1,045	
TOTAL LOSSES	699,881	1,899,796	431,537	
EXPECTED LOSSES	809,340	1,435,819	451,906	
CREDIBILITY	0.06	0.22	0.29	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.094	0.245	0.059	0.398
INDICATED (POST-TEST)	0.088	0.228	0.055	0.371
PRESENT ON RATE LEVEL	0.101	0.178	0.056	0.335
DERIVED BY FORMULA	0.100	0.189	0.056	0.345
UNDERLYING PRESENT RATE	0.112	0.198	0.062	0.373
PROPOSED	0.100	0.189	0.056	0.345

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.365
IND. RATE				0.36	MINIMUM PREMIUM	
MAN. RATE	0.42	0.40	0.40	+ 0.36	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,275,219	17,535,134	1.375	1	1	12	53	238	305
2018	1,393,951	18,478,107	1.326	0	0	16	56	242	314
2019	1,473,969	15,451,591	1.048	1	0	11	41	228	281
2020	1,439,806	14,202,765	0.986	1	0	10	41	191	243
2021	1,536,888	11,856,211	0.771	1	0	5	28	187	221
TOTAL	7,119,833	77,523,808	1.089	4	1	54	219	1086	1364
OD				0	0	0	0	3	3

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	3,000	1,614,905	3,086,393	1,600,667	2,245,277	0	1,200,000	1,292,672	1,663,020	3,031,689	1,797,511
2018	0	0	4,313,557	2,553,906	3,237,593	0	0	1,117,588	1,442,050	3,976,464	1,836,949
2019	100,000	0	2,541,375	1,757,062	2,826,362	0	0	1,280,278	1,772,396	3,533,938	1,640,180
2020	263,217	0	1,927,465	2,150,349	2,330,259	304,717	0	819,079	2,147,061	2,909,486	1,351,132
2021	847,938	0	993,895	1,280,291	1,715,295	40,790	0	696,016	1,307,876	3,102,265	1,871,845
TOTAL	1,214,155	1,614,905	12,862,685	9,342,275	12,354,786	345,507	1,200,000	5,205,633	8,332,403	16,553,842	8,497,617
OD	0	0	0	0	34,539	0	0	0	0	10,560	23,893

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	3,834	372,111	4,422,801	2,176,907	2,907,634	0	706,762	2,400,492	2,166,915	3,683,502	1,376,893
2018	0	7,303	5,986,538	3,151,688	3,949,358	0	7,172	1,931,653	1,670,535	4,665,324	1,399,755
2019	161,862	8,356	3,721,115	2,051,514	3,241,278	7,679	20,996	2,149,413	1,984,359	4,019,329	1,367,910
2020	349,244	8,865	3,464,701	2,431,126	2,812,175	535,101	40,474	2,003,210	2,105,576	3,266,505	1,194,401
2021	1,012,161	16,031	3,034,428	1,883,707	1,883,950	80,253	85,076	2,449,343	1,649,674	2,612,954	1,626,633
TOTAL	1,527,101	412,666	20,629,583	11,694,941	14,794,394	623,034	860,479	10,934,111	9,577,059	18,247,614	6,965,593
OD	4	14	4,720	3,552	37,293	8	73	1,980	1,810	9,236	19,326

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	34,993,771	54,365,899	6,984,919	
IBNR + FREQUENCY ADJUSTMENT	(15,757,931)	(13,822,167)	16,920	
TOTAL LOSSES	19,235,840	40,543,732	7,001,838	
EXPECTED LOSSES	26,270,008	41,516,413	7,180,721	
CREDIBILITY	0.29	1.00	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.270	0.569	0.098	0.937
INDICATED (POST-TEST)	0.252	0.530	0.091	0.873
PRESENT ON RATE LEVEL	0.332	0.524	0.091	0.946
DERIVED BY FORMULA	0.308	0.530	0.091	0.930
UNDERLYING PRESENT RATE	0.369	0.583	0.101	1.053
PROPOSED	0.308	0.530	0.091	0.930

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.983
IND. RATE				0.98	MINIMUM PREMIUM	
MAN. RATE	1.22	1.16	1.13	+ 0.98	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	289,224	4,101,418	1.418	2	0	2	16	38	58
2018	313,521	3,553,129	1.133	0	0	1	22	55	78
2019	315,010	3,440,307	1.092	0	0	2	15	41	58
2020	309,570	3,244,851	1.048	0	0	1	21	48	70
2021	363,165	3,296,921	0.908	0	0	0	9	79	88
TOTAL	1,590,490	17,636,626	1.109	2	0	6	83	261	352
OD				0	0	0	1	0	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	825,515	0	535,274	556,517	359,409	0	0	324,734	428,084	595,282	476,603
2018	0	0	141,174	655,326	536,879	0	0	36,985	426,275	1,164,948	591,542
2019	0	0	518,071	431,394	617,533	0	0	292,882	465,139	537,670	577,618
2020	0	0	161,079	728,076	512,327	0	0	55,883	519,038	764,197	504,251
2021	0	0	0	278,182	824,587	0	0	0	289,558	1,318,976	585,618
TOTAL	825,515	0	1,355,598	2,649,495	2,850,735	0	0	710,484	2,128,094	4,381,073	2,735,632
OD	0	0	0	11,142	0	0	0	0	0	0	1,810

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	1,055,008	0	757,525	756,863	465,435	0	0	592,556	557,793	723,268	365,078
2018	0	239	223,831	799,582	652,065	0	237	85,070	490,521	1,364,105	450,755
2019	670	1,712	770,458	499,048	708,651	1,757	4,804	491,895	507,824	620,319	481,733
2020	357	1,282	542,629	773,456	623,862	983	5,422	291,388	502,311	847,887	445,758
2021	627	2,585	665,114	558,210	828,881	2,031	15,485	496,544	487,282	1,068,316	508,902
TOTAL	1,056,663	5,818	2,959,558	3,387,160	3,278,893	4,771	25,948	1,957,453	2,545,731	4,623,895	2,252,226
OD	0	0	0	15,153	0	0	0	0	0	0	1,396

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,010,211	13,850,832	2,253,622	
IBNR + FREQUENCY ADJUSTMENT	(3,202,827)	(3,126,508)	5,666	
TOTAL LOSSES	2,807,384	10,724,324	2,259,288	
EXPECTED LOSSES	5,340,851	9,387,152	2,315,210	
CREDIBILITY	0.11	0.37	0.49	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.177	0.673	0.142	0.992
INDICATED (POST-TEST)	0.165	0.628	0.132	0.925
PRESENT ON RATE LEVEL	0.302	0.530	0.131	0.963
DERIVED BY FORMULA	0.287	0.566	0.132	0.985
UNDERLYING PRESENT RATE	0.336	0.590	0.146	1.072
PROPOSED	0.280	0.554	0.129	0.963

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.018
IND. RATE				1.02	MINIMUM PREMIUM	
MAN. RATE	1.33	1.21	1.15	+ 1.02	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	55,864	632,012	1.131	0	0	0	2	10	12
2018	68,342	971,773	1.422	0	0	1	1	16	18
2019	71,242	1,117,429	1.568	0	0	1	3	9	13
2020	68,353	684,671	1.002	0	0	0	2	14	16
2021	75,480	858,754	1.138	0	0	0	2	21	23
TOTAL	339,281	4,264,639	1.257	0	0	2	10	70	82
OD				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	150,271	112,733	0	0	0	135,066	90,090	143,852	
2018	0	0	175,858	133,843	128,592	0	0	68,261	120,222	226,001	118,996	
2019	0	0	158,367	145,673	140,865	0	0	242,660	70,588	229,577	129,699	
2020	0	0	0	106,709	182,858	0	0	0	187,573	121,892	85,639	
2021	0	0	0	79,906	195,166	0	0	0	11,564	387,232	184,886	
TOTAL	0	0	334,225	616,402	760,214	0	0	310,921	525,013	1,054,792	663,072	
OD	0	0	0	0	0	0	0	0	0	0	880	

TRANSLATED LOSSES												
POLICY YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	0	204,369	145,989	0	0	0	175,991	109,459	110,191	
2018	0	298	245,180	164,387	157,218	0	438	119,052	138,009	265,678	90,675	
2019	205	523	235,307	165,787	163,924	1,455	3,834	364,725	88,504	263,580	108,169	
2020	34	131	62,569	121,877	208,972	208	1,194	68,220	169,578	141,907	75,705	
2021	158	663	169,366	144,522	197,982	412	3,744	102,124	93,946	306,596	160,666	
TOTAL	397	1,614	712,422	800,941	874,085	2,076	9,209	654,121	666,027	1,087,221	545,405	
OD	0	0	0	0	0	0	0	0	0	0	734	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,379,839	3,428,275	546,139	
IBNR + FREQUENCY ADJUSTMENT	(1,231,144)	(719,795)	1,247	
TOTAL LOSSES	148,696	2,708,479	547,387	
EXPECTED LOSSES	2,057,646	2,167,505	516,979	
CREDIBILITY	0.04	0.13	0.18	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.044	0.798	0.161	1.003
INDICATED (POST-TEST)	0.041	0.744	0.150	0.935
PRESENT ON RATE LEVEL	0.545	0.574	0.137	1.256
DERIVED BY FORMULA	0.525	0.596	0.139	1.261
UNDERLYING PRESENT RATE	0.606	0.639	0.152	1.398
PROPOSED	0.523	0.594	0.139	1.256

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.327
IND. RATE				1.33	MINIMUM PREMIUM	
MAN. RATE	1.69	1.61	1.50	+ 1.33	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	9,201	24,604	0.267	0	0	0	0	3	3	
2018	7,829	28,600	0.365	0	0	0	0	2	2	
2019	13,884	6,671	0.048	0	0	0	0	0	0	
2020	8,422	168,722	2.003	0	0	0	1	1	2	
2021	8,707	12,555	0.144	0	0	0	0	0	0	
TOTAL	48,043	241,152	0.502	0	0	0	1	6	7	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	8,671	0	0	0	0	12,845	3,088
2018	0	0	0	0	9,958	0	0	0	0	9,306	9,336
2019	0	0	0	0	0	0	0	0	0	0	6,671
2020	0	0	0	125,415	6,795	0	0	0	988	30,908	4,616
2021	0	0	0	0	0	0	0	0	0	0	12,555
TOTAL	0	0	0	125,415	25,424	0	0	0	988	53,059	36,266
OD	0	0	0	0	0	0	0	0	0	0	1,925

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	11,229	0	0	0	0	15,607	2,365
2018	0	0	129	119	11,953	0	0	65	87	10,851	7,114
2019	0	0	0	0	0	0	0	0	0	0	5,564
2020	29	110	50,637	124,497	16,432	5	33	2,157	2,936	32,845	4,081
2021	0	0	0	0	0	0	0	0	0	0	10,910
TOTAL	29	110	50,766	124,616	39,614	5	33	2,222	3,024	59,303	30,034
OD	0	0	0	0	0	0	0	0	0	0	1,605

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	53,165	226,557	31,639	
IBNR + FREQUENCY ADJUSTMENT	(232,564)	(104,150)	91	
TOTAL LOSSES	0	122,406	31,730	
EXPECTED LOSSES	387,342	316,093	44,165	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.255	0.063	0.317
INDICATED (POST-TEST)	0.000	0.238	0.058	0.296
PRESENT ON RATE LEVEL	0.725	0.591	0.083	1.399
DERIVED BY FORMULA	0.717	0.577	0.081	1.376
UNDERLYING PRESENT RATE	0.806	0.658	0.092	1.556
PROPOSED	0.717	0.577	0.081	1.376

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.454
IND. RATE				1.45	MINIMUM PREMIUM	
MAN. RATE	1.91	1.78	1.67	+ 1.45	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	232,421	1,368,044	0.589	0	0	1	9	20	30
2018	247,046	1,006,780	0.408	0	0	1	6	13	20
2019	254,764	1,169,276	0.459	0	0	0	3	28	31
2020	241,471	1,999,672	0.828	0	0	2	4	21	27
2021	276,618	1,014,227	0.367	0	0	0	2	24	26
TOTAL	1,252,320	6,557,999	0.524	0	0	4	24	106	134
OD				0	0	0	1	0	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	140,000	98,589	418,770	0	0	34	195,462	310,942	204,247
2018	0	0	154,996	178,396	53,505	0	0	33,649	177,708	195,144	213,382
2019	0	0	0	276,611	248,713	0	0	0	53,978	324,989	264,985
2020	0	0	541,013	69,384	505,514	0	0	118,436	148,352	423,349	193,624
2021	0	0	0	60,564	277,437	0	0	0	154,450	389,868	131,908
TOTAL	0	0	836,009	683,544	1,503,939	0	0	152,119	729,950	1,644,292	1,008,146
OD	0	0	0	5,500	0	0	0	0	1,558	0	2,262

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	200,620	134,081	542,307	0	0	63	254,687	377,795	156,453
2018	0	262	217,681	217,232	67,337	0	216	63,639	201,963	230,099	162,597
2019	0	33	48,999	308,763	283,403	0	50	14,671	65,389	363,168	220,997
2020	589	1,994	743,651	141,330	587,632	949	4,917	237,114	165,195	464,209	171,164
2021	189	750	195,729	158,684	274,656	773	5,330	187,699	190,080	322,383	114,628
TOTAL	777	3,040	1,406,681	960,091	1,755,336	1,722	10,513	503,187	877,314	1,757,654	825,839
OD	0	0	0	7,480	0	0	0	0	2,030	0	1,890

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,925,920	5,359,905	827,729	
IBNR + FREQUENCY ADJUSTMENT	(964,451)	(1,442,735)	2,265	
TOTAL LOSSES	961,470	3,917,170	829,994	
EXPECTED LOSSES	1,605,317	4,330,015	949,447	
CREDIBILITY	0.09	0.31	0.42	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.077	0.312	0.066	0.455
INDICATED (POST-TEST)	0.072	0.291	0.062	0.424
PRESENT ON RATE LEVEL	0.115	0.311	0.068	0.494
DERIVED BY FORMULA	0.111	0.305	0.065	0.481
UNDERLYING PRESENT RATE	0.128	0.346	0.076	0.550
PROPOSED	0.111	0.304	0.065	0.481

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.508
IND. RATE				0.51	MINIMUM PREMIUM	
MAN. RATE	0.67	0.62	0.59	+ 0.51	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	242,667	569,864	0.235	0	0	1	1	10	12	
2018	276,353	913,043	0.330	1	0	1	3	12	17	
2019	274,963	808,885	0.294	0	0	0	4	12	16	
2020	264,288	487,496	0.184	0	0	0	0	11	11	
2021	320,224	676,333	0.211	0	0	0	3	13	16	
TOTAL	1,378,495	3,455,621	0.251	1	0	2	11	58	72	
OD				0	0	0	1	0	1	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	148,004	131,169	29,295	0	0	35,841	1,006	88,051	136,498
2018	59,101	0	180,978	114,276	153,883	87,188	0	32,814	13,229	167,112	104,462
2019	0	0	0	147,047	146,310	0	0	0	107,358	295,546	112,624
2020	0	0	0	0	182,648	0	0	0	0	203,771	101,077
2021	0	0	0	125,070	177,474	0	0	0	43,788	221,069	108,932
TOTAL	59,101	0	328,982	517,562	689,610	87,188	0	68,655	165,381	975,549	563,593
OD	0	0	0	103,593	0	0	0	0	0	0	7,891

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	212,090	178,390	37,937	0	0	66,557	1,311	106,982	104,557
2018	85,196	306	251,681	141,062	187,430	214,221	211	55,991	16,797	195,333	79,600
2019	0	18	26,669	164,646	166,276	0	69	20,252	119,797	332,169	93,928
2020	9	38	20,097	16,451	201,126	28	182	12,103	13,756	216,100	89,352
2021	179	792	198,520	177,636	186,739	329	2,544	80,404	78,499	178,602	94,662
TOTAL	85,385	1,155	709,056	678,185	779,508	214,578	3,006	235,307	230,161	1,029,187	462,100
OD	0	10	14,250	112,281	2,915	0	0	0	0	0	6,175

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,262,746	2,832,237	468,275	
IBNR + FREQUENCY ADJUSTMENT	(1,093,140)	(619,571)		1,368
TOTAL LOSSES	169,606	2,212,666	469,643	
EXPECTED LOSSES	1,824,313	1,862,383	552,093	
CREDIBILITY	0.10	0.34	0.45	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.011	0.152	0.034	0.197
INDICATED (POST-TEST)	0.011	0.142	0.031	0.184
PRESENT ON RATE LEVEL	0.119	0.121	0.036	0.276
DERIVED BY FORMULA	0.108	0.128	0.034	0.270
UNDERLYING PRESENT RATE	0.132	0.135	0.040	0.307
PROPOSED	0.108	0.128	0.034	0.270

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.285
IND. RATE				0.29	MINIMUM PREMIUM	
MAN. RATE	0.43	0.37	0.33	+ 0.29	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	170,378	2,905,002	1.705	0	0	3	16	38	57
2018	190,696	3,128,466	1.641	0	0	2	26	29	57
2019	178,408	1,609,825	0.902	0	0	0	13	20	33
2020	184,924	2,726,559	1.474	0	0	0	21	32	53
2021	201,023	849,533	0.423	0	0	0	2	14	16
TOTAL	925,429	11,219,385	1.212	0	0	5	78	133	216
OD				0	0	0	1	0	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	506,816	478,964	267,127	0	0	464,712	510,611	403,374	273,398
2018	0	0	433,584	830,812	357,974	0	0	136,569	736,879	250,829	381,819
2019	0	0	0	548,362	233,355	0	0	0	291,898	286,515	249,695
2020	0	0	0	798,342	475,856	0	0	0	722,249	494,197	235,915
2021	0	0	0	40,845	153,281	0	0	0	95,631	281,433	278,343
TOTAL	0	0	940,400	2,697,325	1,487,593	0	0	601,281	2,357,268	1,716,348	1,419,170
OD	0	0	0	10,000	0	0	0	0	0	0	5,164

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	726,267	651,391	345,929	0	0	862,970	665,326	490,099	209,423
2018	0	734	624,592	1,011,308	441,627	0	876	255,108	832,179	303,030	290,946
2019	0	59	85,703	602,751	274,031	0	143	41,905	310,602	328,154	208,246
2020	209	791	369,935	831,463	580,967	804	4,619	264,157	654,636	572,768	208,549
2021	109	441	114,409	94,183	152,689	518	3,674	126,067	126,606	231,196	241,880
TOTAL	318	2,025	1,920,906	3,191,096	1,795,244	1,323	9,312	1,550,207	2,589,349	1,925,248	1,159,044
OD	0	0	391	12,091	97	0	0	0	0	0	4,327

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,484,482	9,513,124	1,163,370	
IBNR + FREQUENCY ADJUSTMENT	(1,847,767)	(1,886,862)	2,422	
TOTAL LOSSES	1,636,715	7,626,262	1,165,792	
EXPECTED LOSSES	3,070,243	5,648,285	1,025,628	
CREDIBILITY	0.07	0.26	0.34	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.177	0.823	0.126	1.125
INDICATED (POST-TEST)	0.165	0.767	0.117	1.049
PRESENT ON RATE LEVEL	0.298	0.549	0.100	0.946
DERIVED BY FORMULA	0.289	0.605	0.106	1.000
UNDERLYING PRESENT RATE	0.332	0.610	0.111	1.053
PROPOSED	0.289	0.606	0.106	1.000

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.057
IND. RATE				1.06	MINIMUM PREMIUM	
MAN. RATE	1.13	1.12	1.13	+ 1.06	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	179,199	2,194,287	1.224	0	0	3	6	27	36
2018	189,171	3,404,542	1.800	0	0	5	9	30	44
2019	179,913	2,563,531	1.425	0	0	1	9	27	37
2020	164,894	1,613,311	0.978	0	0	0	7	16	23
2021	174,309	808,004	0.464	0	0	0	2	15	17
TOTAL	887,486	10,583,675	1.193	0	0	9	33	115	157
OD				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
2017	0	0	530,934	195,433	221,809	0	0	506,165	111,555	356,210	272,181
2018	0	0	1,316,981	335,000	310,698	0	0	406,194	277,683	435,026	322,960
2019	0	0	170,717	412,742	765,529	0	0	18,649	520,553	472,902	202,439
2020	0	0	492,353	196,749	196,749	0	0	0	577,270	238,499	108,440
2021	0	0	0	38,142	187,956	0	0	0	105,162	348,459	128,285
TOTAL	0	0	2,018,632	1,473,670	1,682,741	0	0	931,008	1,592,223	1,851,096	1,034,305
OD	0	0	0	0	11,539	0	0	0	0	15,119	1,326

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	760,828	265,789	287,243	0	0	939,948	145,356	432,795	208,491
2018	0	2,230	1,801,627	416,409	387,901	0	2,607	685,963	320,657	514,538	246,096
2019	221	606	315,850	477,963	863,970	112	543	100,700	553,465	543,354	168,834
2020	124	468	217,503	504,068	251,788	621	3,552	201,837	512,665	291,829	95,861
2021	126	498	130,148	104,957	185,702	608	4,404	148,218	147,902	284,987	111,480
TOTAL	471	3,801	3,225,957	1,769,185	1,976,604	1,341	11,105	2,076,667	1,680,045	2,067,503	830,761
OD	0	0	508	415	12,787	0	1	385	442	16,813	1,072

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,320,237	7,523,795	831,833	
IBNR + FREQUENCY ADJUSTMENT	(1,936,788)	(1,619,222)	2,158	
TOTAL LOSSES	3,383,448	5,904,573	833,991	
EXPECTED LOSSES	3,190,700	4,832,008	991,150	
CREDIBILITY	0.07	0.25	0.33	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.381	0.662	0.094	1.137
INDICATED (POST-TEST)	0.355	0.617	0.087	1.060
PRESENT ON RATE LEVEL	0.323	0.489	0.100	0.913
DERIVED BY FORMULA	0.325	0.521	0.096	0.943
UNDERLYING PRESENT RATE	0.360	0.544	0.112	1.016
PROPOSED	0.325	0.521	0.096	0.943

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.997
IND. RATE				1.00	MINIMUM PREMIUM	
MAN. RATE	1.09	1.10	1.09	+ 1.00	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	377,106	3,323,855	0.881	0	0	3	30	35	68
2018	395,848	4,414,020	1.115	0	0	4	46	39	89
2019	362,197	4,354,172	1.202	0	0	1	55	42	98
2020	420,597	4,340,037	1.032	1	0	1	43	36	81
2021	418,705	2,405,901	0.575	0	0	0	0	57	57
TOTAL	1,974,453	18,837,985	0.954	1	0	9	174	209	393
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	542,540	791,232	311,947	0	0	191,290	969,986	247,358	269,502
2018	0	0	730,432	1,246,409	415,337	0	0	140,538	1,314,733	314,093	252,478
2019	0	0	206,458	1,443,631	278,767	0	0	136,744	1,614,196	370,992	303,384
2020	589,682	0	168,476	1,261,654	195,738	1,000	0	36,243	1,473,499	379,902	233,843
2021	0	0	0	0	613,862	0	0	0	0	1,432,830	359,209
TOTAL	589,682	0	1,647,906	4,742,926	1,815,651	1,000	0	504,815	5,372,414	2,745,175	1,418,416
OD	0	0	0	0	0	0	0	0	0	0	5,126

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	777,460	1,076,076	403,971	0	0	355,226	1,263,892	300,540	206,439
2018	0	1,237	1,043,800	1,516,200	517,165	0	902	283,448	1,482,390	384,114	192,388
2019	267	803	483,405	1,578,420	354,401	820	2,819	398,376	1,687,059	468,653	253,022
2020	777,134	1,703	729,077	1,272,382	313,676	3,511	9,987	551,706	1,295,897	503,787	206,717
2021	327	1,174	319,271	232,937	590,565	1,417	13,384	352,445	319,005	1,130,357	312,153
TOTAL	777,727	4,918	3,353,012	5,676,015	2,179,778	5,748	27,091	1,941,201	6,048,243	2,787,451	1,170,719
OD	0	0	0	0	0	0	0	0	0	0	4,518

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,109,697	16,691,487	1,175,237	
IBNR + FREQUENCY ADJUSTMENT	(2,457,380)	(4,222,725)	3,121	
TOTAL LOSSES	3,652,317	12,468,762	1,178,358	
EXPECTED LOSSES	4,082,668	12,607,291	1,340,035	
CREDIBILITY	0.12	0.43	0.57	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.185	0.632	0.059	0.876
INDICATED (POST-TEST)	0.172	0.589	0.055	0.817
PRESENT ON RATE LEVEL	0.186	0.574	0.061	0.821
DERIVED BY FORMULA	0.184	0.580	0.058	0.822
UNDERLYING PRESENT RATE	0.207	0.639	0.068	0.913
PROPOSED	0.184	0.579	0.058	0.821

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.868
IND. RATE				0.87	MINIMUM PREMIUM	
MAN. RATE	1.13	1.04	0.98	+ 0.87	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	78,095	997,712	1.278	0	0	1	5	10	16
2018	84,679	824,192	0.973	0	0	2	0	5	7
2019	94,755	640,004	0.675	0	0	1	0	7	8
2020	89,593	408,442	0.456	0	0	0	2	5	7
2021	102,169	229,981	0.225	0	0	0	0	7	7
TOTAL	449,291	3,100,331	0.690	0	0	4	7	34	45
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	151,423	142,215	294,903	0	0	104,407	47,859	218,587	38,318
2018	0	0	392,849	0	60,363	0	0	109,503	0	146,509	114,968
2019	0	0	201,441	0	88,817	0	0	126,719	0	140,995	82,032
2020	0	0	0	84,760	116,719	0	0	0	159,094	11,598	36,271
2021	0	0	0	0	37,791	0	0	0	0	115,620	76,570
TOTAL	0	0	745,713	226,975	598,593	0	0	340,629	206,953	633,309	348,159
OD	0	0	0	0	0	0	0	0	0	0	20,205

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	216,989	193,412	381,899	0	0	193,884	62,360	265,583	29,352
2018	0	665	533,095	3,006	75,945	0	703	182,364	2,568	171,856	87,606
2019	261	645	269,842	6,792	103,158	760	1,989	186,628	8,669	159,913	68,415
2020	26	98	46,560	94,239	134,576	164	930	52,410	137,635	23,020	32,064
2021	20	72	19,655	14,340	36,357	114	1,080	28,440	25,742	91,212	66,539
TOTAL	306	1,481	1,086,142	311,789	731,936	1,038	4,702	643,727	236,974	711,584	283,975
OD	0	0	0	0	0	0	0	0	0	0	15,399

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,737,395	1,992,283	299,374	
IBNR + FREQUENCY ADJUSTMENT	(764,931)	(386,968)	878	
TOTAL LOSSES	972,464	1,605,315	300,252	
EXPECTED LOSSES	1,280,367	1,165,846	358,738	
CREDIBILITY	0.05	0.16	0.21	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.216	0.357	0.063	0.637
INDICATED (POST-TEST)	0.202	0.333	0.059	0.594
PRESENT ON RATE LEVEL	0.256	0.233	0.072	0.561
DERIVED BY FORMULA	0.253	0.249	0.069	0.572
UNDERLYING PRESENT RATE	0.285	0.259	0.080	0.624
PROPOSED	0.254	0.249	0.069	0.572

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.605
IND. RATE				0.60	MINIMUM PREMIUM	
MAN. RATE	0.68	0.70	0.67	+ 0.60	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	47,031	520,213	1.106	0	0	1	3	4	8
2018	44,674	665,477	1.490	0	0	0	1	3	4
2019	42,929	329,251	0.767	0	0	1	1	0	2
2020	38,350	227,660	0.594	0	0	0	1	3	4
2021	37,817	101,381	0.268	0	0	0	0	2	2
TOTAL	210,801	1,843,982	0.875	0	0	2	6	12	20
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	187,649	35,350	26,697	0	0	26,741	37,093	155,552	51,131
2018	0	0	0	123,404	5,352	0	0	0	426,898	44,149	65,674
2019	0	0	206,602	777	0	0	0	51,259	8,926	0	61,687
2020	0	0	0	75,000	42,196	0	0	0	36,813	45,665	27,986
2021	0	0	0	0	32,250	0	0	0	0	19,796	49,335
TOTAL	0	0	394,251	234,531	106,495	0	0	78,000	509,730	265,162	255,813
OD	0	0	0	0	0	0	0	0	0	0	1,514

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	268,901	48,076	34,573	0	0	49,658	48,332	188,996	39,166
2018	0	0	4,889	149,266	7,626	0	0	16,062	480,297	56,856	50,044
2019	267	659	272,852	4,528	4,876	307	803	75,100	11,081	1,553	51,447
2020	20	74	34,477	77,886	51,817	44	254	14,680	34,749	50,909	24,740
2021	17	62	16,773	12,238	31,026	20	185	4,869	4,407	15,617	42,872
TOTAL	304	795	597,893	291,994	129,918	371	1,242	160,370	578,866	313,931	208,269
OD	0	0	0	0	0	0	0	0	0	0	1,253

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	760,974	1,314,709	209,521	
IBNR + FREQUENCY ADJUSTMENT	(418,509)	(260,626)	387	
TOTAL LOSSES	342,464	1,054,083	209,908	
EXPECTED LOSSES	685,084	774,581	190,300	
CREDIBILITY	0.03	0.10	0.13	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.162	0.500	0.099	0.761
INDICATED (POST-TEST)	0.151	0.466	0.092	0.710
PRESENT ON RATE LEVEL	0.292	0.330	0.081	0.704
DERIVED BY FORMULA	0.288	0.344	0.083	0.714
UNDERLYING PRESENT RATE	0.325	0.367	0.090	0.783
PROPOSED	0.286	0.342	0.082	0.710

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.750
IND. RATE				0.75	MINIMUM PREMIUM	
MAN. RATE	0.93	0.89	0.84	+ 0.75	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	41,519	262,664	0.633	0	0	1	0	0	1
2018	43,456	130,438	0.300	0	0	0	1	1	2
2019	40,314	260,756	0.647	0	0	0	1	3	4
2020	32,994	208,210	0.631	0	0	0	3	1	4
2021	32,537	336,832	1.035	0	0	0	1	4	5
TOTAL	190,820	1,198,900	0.628	0	0	1	6	9	16
OD				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	213,590	0	0	0	0	10,034	0	0	39,040
2018	0	0	0	2,338	3,597	0	0	0	463	27,132	96,908
2019	0	0	0	8,704	98,592	0	0	0	17,318	48,920	87,222
2020	0	0	0	107,448	9,040	0	0	0	10,696	53,998	27,028
2021	0	0	0	4,258	197,776	0	0	0	1,010	117,037	16,751
TOTAL	0	0	213,590	122,748	309,005	0	0	10,034	29,487	247,087	266,949
OD	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	306,074	0	0	0	0	18,633	0	0	29,905
2018	0	0	138	2,870	4,340	0	0	205	775	31,643	73,844
2019	0	4	5,538	12,983	109,503	0	11	3,299	19,361	54,967	72,743
2020	25	95	43,737	106,951	17,622	18	110	6,685	12,846	57,986	23,893
2021	108	394	106,480	78,803	190,815	118	1,104	29,389	26,732	92,427	14,557
TOTAL	133	492	461,967	201,608	322,280	137	1,226	58,210	59,715	237,024	214,941
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	522,166	820,626	214,941	
IBNR + FREQUENCY ADJUSTMENT	(349,819)	(150,217)	375	
TOTAL LOSSES	172,347	670,409	215,316	
EXPECTED LOSSES	570,415	446,418	192,248	
CREDIBILITY	0.03	0.09	0.12	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.090	0.351	0.113	0.554
INDICATED (POST-TEST)	0.084	0.328	0.105	0.517
PRESENT ON RATE LEVEL	0.269	0.210	0.091	0.570
DERIVED BY FORMULA	0.263	0.221	0.092	0.576
UNDERLYING PRESENT RATE	0.299	0.234	0.101	0.634
PROPOSED	0.260	0.218	0.091	0.570

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.602
IND. RATE				0.60	MINIMUM PREMIUM	
MAN. RATE	0.78	0.73	0.68	+ 0.60	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	176,904	1,945,266	1.100	0	0	4	7	10	21
2018	187,147	1,298,875	0.694	0	0	1	3	21	25
2019	213,592	1,739,188	0.814	0	0	3	2	9	14
2020	164,747	407,596	0.247	0	0	0	1	5	6
2021	142,198	739,032	0.520	0	0	0	3	5	8
TOTAL	884,588	6,129,957	0.693	0	0	8	16	50	74
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,033,556	162,411	46,474	0	0	349,977	134,092	105,538	113,218
2018	0	0	232,728	124,105	146,126	0	0	35,562	180,858	271,429	308,067
2019	0	0	1,007,673	12,810	185,121	0	0	305,726	48,378	50,941	128,539
2020	0	0	0	13,582	112,554	0	0	0	41,700	113,130	126,630
2021	0	0	0	268,023	119,084	0	0	0	136,995	162,245	52,685
TOTAL	0	0	2,273,957	580,931	609,359	0	0	691,265	542,023	703,283	729,139
OD	0	0	0	0	0	0	0	0	0	0	1,087

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,481,086	220,879	60,184	0	0	649,907	174,722	128,229	86,725
2018	0	394	322,086	153,154	178,675	0	228	67,453	206,241	319,109	234,747
2019	1,304	3,221	1,340,188	38,528	229,185	1,834	4,793	448,641	62,548	65,755	107,202
2020	9	35	17,788	23,554	124,910	58	342	20,276	43,507	122,785	111,941
2021	245	1,198	289,554	281,541	148,853	504	3,013	121,334	127,730	141,137	45,783
TOTAL	1,557	4,849	3,450,701	717,655	741,807	2,396	8,377	1,307,612	614,747	777,015	586,398
OD	0	0	0	0	0	0	0	0	0	0	856

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,775,492	2,851,224	587,254	
IBNR + FREQUENCY ADJUSTMENT	(1,375,600)	(626,161)	1,231	
TOTAL LOSSES	3,399,892	2,225,063	588,485	
EXPECTED LOSSES	2,258,095	1,873,403	649,205	
CREDIBILITY	0.07	0.25	0.33	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.384	0.252	0.066	0.702
INDICATED (POST-TEST)	0.358	0.235	0.062	0.655
PRESENT ON RATE LEVEL	0.229	0.190	0.066	0.486
DERIVED BY FORMULA	0.238	0.201	0.065	0.504
UNDERLYING PRESENT RATE	0.255	0.212	0.073	0.540
PROPOSED	0.238	0.201	0.065	0.504

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.533
IND. RATE				0.53	MINIMUM PREMIUM	
MAN. RATE	0.61	0.60	0.58	+ 0.53	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	19,836	369,668	1.864	0	0	1	0	3	4
2018	16,559	19,984	0.121	0	0	0	0	2	2
2019	7,356	193	0.003	0	0	0	0	0	0
2020	4,740	2,734	0.058	0	0	0	0	0	0
2021	5,455	0	0.000	0	0	0	0	0	0
TOTAL	53,946	392,579	0.728	0	0	1	0	5	6
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	198,832	0	50,823	0	0	73,027	0	31,909	15,077
2018	0	0	0	0	7,681	0	0	0	0	5,557	6,746
2019	0	0	0	0	0	0	0	0	0	0	193
2020	0	0	0	0	0	0	0	0	0	0	2,734
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	198,832	0	58,504	0	0	73,027	0	37,466	24,750
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	284,926	0	65,816	0	0	135,611	0	38,769	11,549
2018	0	0	99	92	9,220	0	0	39	52	6,480	5,140
2019	0	0	0	0	0	0	0	0	0	0	161
2020	0	0	0	0	0	0	0	0	0	0	2,417
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	285,026	92	75,035	0	0	135,650	52	45,249	19,267
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	420,675	120,429	19,267	
IBNR + FREQUENCY ADJUSTMENT	(112,834)	(67,382)	33	
TOTAL LOSSES	307,841	53,047	19,300	
EXPECTED LOSSES	173,426	192,291	26,365	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.571	0.098	0.036	0.705
INDICATED (POST-TEST)	0.532	0.092	0.033	0.657
PRESENT ON RATE LEVEL	0.289	0.320	0.044	0.653
DERIVED BY FORMULA	0.291	0.311	0.043	0.646
UNDERLYING PRESENT RATE	0.321	0.356	0.049	0.727
PROPOSED	0.295	0.315	0.044	0.653

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.690
IND. RATE				0.69	MINIMUM PREMIUM	
MAN. RATE	0.77	0.79	0.78	+ 0.69	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	237,248	1,883,853	0.794	0	0	1	17	10	28
2018	246,281	1,121,616	0.455	0	0	0	13	19	32
2019	222,415	1,942,169	0.873	0	0	0	14	21	35
2020	266,291	1,493,009	0.561	0	0	0	14	20	34
2021	272,759	489,678	0.180	0	0	0	2	14	16
TOTAL	1,244,994	6,930,325	0.557	0	0	1	60	84	145
OD				0	0	0	1	3	4

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	139,825	713,259	35,097	0	0	112,915	609,679	86,705	186,373	
2018	0	0	0	402,634	69,654	0	0	0	297,260	168,953	183,115	
2019	0	0	0	770,859	115,415	0	0	0	593,741	245,689	216,465	
2020	0	0	0	639,574	216,977	0	0	0	320,081	181,610	134,767	
2021	0	0	0	104,998	68,379	0	0	0	21,783	163,653	130,865	
TOTAL	0	0	139,825	2,631,324	505,522	0	0	112,915	1,842,544	846,610	851,585	
OD	0	0	0	105,507	2,010	0	0	0	3,929	0	6,056	

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	200,369	970,032	45,451	0	0	209,683	794,412	105,347	142,762	
2018	0	0	16,628	487,642	87,528	0	0	12,144	335,740	200,752	139,534	
2019	0	76	111,116	839,662	149,594	0	262	76,659	621,931	292,613	180,532	
2020	159	600	278,292	651,315	284,568	351	2,013	114,845	287,592	214,167	119,134	
2021	107	511	124,733	118,538	79,216	217	1,767	53,202	51,002	131,195	113,722	
TOTAL	266	1,187	731,138	3,067,189	646,357	568	4,042	466,534	2,090,676	944,074	695,683	
OD	24	92	42,191	104,401	9,742	4	23	1,277	3,380	265	4,906	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,247,347	6,866,083	700,589	
IBNR + FREQUENCY ADJUSTMENT	(1,060,924)	(1,348,936)	2,231	
TOTAL LOSSES	186,422	5,517,147	702,820	
EXPECTED LOSSES	1,765,431	4,028,268	934,796	
CREDIBILITY	0.09	0.31	0.42	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.011	0.434	0.056	0.501
INDICATED (POST-TEST)	0.011	0.404	0.052	0.467
PRESENT ON RATE LEVEL	0.127	0.291	0.067	0.486
DERIVED BY FORMULA	0.117	0.326	0.061	0.504
UNDERLYING PRESENT RATE	0.142	0.324	0.075	0.540
PROPOSED	0.113	0.314	0.059	0.486

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.514
IND. RATE				0.51	MINIMUM PREMIUM	
MAN. RATE	0.54	0.58	0.58	+ 0.51	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	559,637	1,941,871	0.347	0	0	1	21	22	44
2018	549,335	2,340,363	0.426	0	0	3	14	21	38
2019	531,558	2,770,607	0.521	0	0	2	17	24	43
2020	573,552	2,683,467	0.468	0	0	0	14	25	39
2021	606,580	637,624	0.105	0	0	0	0	18	18
TOTAL	2,820,662	10,373,932	0.368	0	0	6	66	110	182
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	185,609	332,116	101,722	0	0	69,731	548,945	294,007	409,741
2018	0	0	576,658	355,363	265,926	0	0	233,112	259,223	316,709	333,372
2019	0	0	439,971	796,790	337,025	0	0	97,695	703,390	228,407	167,329
2020	0	0	0	535,420	201,221	0	0	0	544,038	392,438	1,010,350
2021	0	0	0	0	253,831	0	0	0	0	185,144	198,649
TOTAL	0	0	1,202,238	2,019,689	1,159,725	0	0	400,538	2,055,596	1,416,705	2,119,441
OD	0	0	0	0	0	0	0	0	0	0	6,545

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	265,978	451,678	131,730	0	0	129,490	715,275	357,219	313,862
2018	0	976	798,697	436,192	327,781	0	1,496	397,821	296,909	374,732	254,029
2019	569	1,489	705,266	883,596	406,245	586	1,828	230,338	738,459	279,380	139,552
2020	134	506	235,127	547,012	259,786	609	3,497	200,176	494,471	452,843	893,149
2021	135	486	132,018	96,319	244,198	183	1,729	45,541	41,220	146,060	172,626
TOTAL	838	3,457	2,137,086	2,414,797	1,369,740	1,378	8,551	1,003,367	2,286,335	1,610,233	1,773,219
OD	0	0	0	0	0	0	0	0	0	0	5,174

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,154,676	7,681,104	1,778,393	
IBNR + FREQUENCY ADJUSTMENT	(2,032,718)	(1,721,256)	4,058	
TOTAL LOSSES	1,121,958	5,959,849	1,782,451	
EXPECTED LOSSES	3,375,763	5,142,749	1,731,830	
CREDIBILITY	0.15	0.54	0.72	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.040	0.211	0.063	0.314
INDICATED (POST-TEST)	0.037	0.197	0.059	0.293
PRESENT ON RATE LEVEL	0.108	0.164	0.055	0.327
DERIVED BY FORMULA	0.097	0.182	0.058	0.336
UNDERLYING PRESENT RATE	0.120	0.182	0.061	0.363
PROPOSED	0.094	0.177	0.056	0.327

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.346
IND. RATE				0.35	MINIMUM PREMIUM	
MAN. RATE	0.37	0.36	0.39	+ 0.35	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	56,450	378,895	0.671	0	0	0	3	10	13
2018	55,625	162,570	0.292	0	0	0	1	1	2
2019	47,837	480,573	1.005	0	0	1	0	3	4
2020	42,831	286,636	0.669	0	0	1	1	3	5
2021	40,152	60,783	0.151	0	0	0	0	3	3
TOTAL	242,895	1,369,457	0.564	0	0	2	5	20	27
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	63,224	33,892	0	0	0	40,486	204,930	36,363
2018	0	0	0	44,157	1,603	0	0	0	31,857	2,433	82,520
2019	0	0	229,265	0	2,975	0	0	166,371	0	33,088	48,874
2020	0	0	178,236	2,265	4,798	0	0	38,622	0	16,797	45,918
2021	0	0	0	0	32,714	0	0	0	0	15,271	12,798
TOTAL	0	0	407,501	109,646	75,982	0	0	204,993	72,343	272,519	226,473
OD	0	0	0	0	0	0	0	0	0	0	715

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	85,985	43,890	0	0	0	52,753	248,990	27,854
2018	0	0	1,746	53,407	2,354	0	0	1,193	35,834	3,238	62,880
2019	297	732	302,794	4,198	8,684	998	2,598	241,158	6,937	40,891	40,761
2020	181	605	219,006	11,651	14,019	243	1,215	54,393	4,070	19,525	40,592
2021	17	63	17,015	12,414	31,472	15	143	3,756	3,400	12,047	11,121
TOTAL	495	1,399	540,560	167,654	100,419	1,256	3,956	300,500	102,994	324,691	183,208
OD	0	0	0	0	0	0	0	0	0	0	596

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	848,167	695,759	183,804	
IBNR + FREQUENCY ADJUSTMENT	(250,487)	(201,118)	377	
TOTAL LOSSES	597,680	494,640	184,182	
EXPECTED LOSSES	406,913	594,892	197,742	
CREDIBILITY	0.03	0.11	0.14	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.246	0.204	0.076	0.525
INDICATED (POST-TEST)	0.229	0.190	0.070	0.490
PRESENT ON RATE LEVEL	0.151	0.220	0.073	0.444
DERIVED BY FORMULA	0.153	0.217	0.073	0.443
UNDERLYING PRESENT RATE	0.168	0.245	0.081	0.494
PROPOSED	0.153	0.218	0.073	0.444

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.469
IND. RATE				0.47	MINIMUM PREMIUM	
MAN. RATE	0.59	0.56	0.53	+ 0.47	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	51,697	289,989	0.561	0	0	0	4	5	9
2018	61,791	2,503,934	4.052	0	0	2	5	11	18
2019	58,225	4,798,359	8.241	0	0	2	1	10	13
2020	60,367	776,516	1.286	0	0	0	2	9	11
2021	61,681	2,219,558	3.598	0	0	2	1	12	15
TOTAL	293,761	10,588,356	3.604	0	0	6	13	47	66
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	53,534	18,734	0	0	0	120,365	40,831	56,525
2018	0	0	433,838	289,869	137,323	0	0	135,753	1,065,248	298,226	143,677
2019	0	0	1,046,597	21,311	63,808	0	0	3,358,232	30,098	219,492	58,821
2020	0	0	0	83,503	44,403	0	0	0	473,009	81,058	94,543
2021	0	0	591,006	27,793	206,666	0	0	410,259	6,856	896,063	80,915
TOTAL	0	0	2,071,441	476,010	470,934	0	0	3,904,244	1,695,576	1,535,670	434,481
OD	0	0	0	0	0	0	0	0	0	0	1,702

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	72,806	24,261	0	0	0	156,836	49,610	43,298
2018	0	734	600,954	354,634	171,509	0	871	266,205	1,201,739	362,425	109,482
2019	484	1,197	499,248	32,066	80,095	4,193	10,937	1,018,967	62,663	262,278	49,057
2020	22	82	38,103	86,484	54,854	493	2,808	158,590	412,351	117,836	83,576
2021	734	5,321	758,441	164,660	243,982	3,503	33,086	760,223	253,845	731,205	70,315
TOTAL	1,240	7,334	1,896,746	710,650	574,700	8,189	47,702	2,203,986	2,087,434	1,523,354	355,728
OD	0	0	0	0	0	0	0	0	0	0	1,391

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,165,196	4,896,138	357,119	
IBNR + FREQUENCY ADJUSTMENT	(1,546,709)	(829,701)	1,157	
TOTAL LOSSES	2,618,486	4,066,436	358,277	
EXPECTED LOSSES	2,570,371	2,485,385	500,892	
CREDIBILITY	0.03	0.12	0.16	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.891	1.384	0.121	2.397
INDICATED (POST-TEST)	0.831	1.291	0.113	2.235
PRESENT ON RATE LEVEL	0.786	0.760	0.153	1.700
DERIVED BY FORMULA	0.788	0.824	0.147	1.759
UNDERLYING PRESENT RATE	0.875	0.846	0.171	1.892
PROPOSED	0.788	0.824	0.147	1.759

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.859
IND. RATE				1.86	MINIMUM PREMIUM	
MAN. RATE	2.20	2.15	2.03	+ 1.86	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,352	46,333	3.427	0	0	0	1	0	1
2018	1,056	2,438	0.231	0	0	0	0	0	0
2019	936	494	0.053	0	0	0	0	0	0
2020	989	2,484	0.251	0	0	0	0	0	0
2021	1,033	9,246	0.895	0	0	0	0	1	1
TOTAL	5,366	60,995	1.137	0	0	0	1	1	2
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	18,745	0	0	0	0	22,467	0	5,121
2018	0	0	0	0	0	0	0	0	0	0	2,438
2019	0	0	0	0	0	0	0	0	0	0	494
2020	0	0	0	0	0	0	0	0	0	0	2,484
2021	0	0	0	0	4,400	0	0	0	0	4,846	0
TOTAL	0	0	0	18,745	4,400	0	0	0	22,467	4,846	10,537
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	25,493	0	0	0	0	29,275	0	3,923
2018	0	0	0	0	0	0	0	0	0	0	1,858
2019	0	0	0	0	0	0	0	0	0	0	412
2020	0	0	0	0	0	0	0	0	0	0	2,196
2021	2	8	2,288	1,670	4,233	5	45	1,192	1,079	3,823	0
TOTAL	2	8	2,288	27,163	4,233	5	45	1,192	30,353	3,823	8,388
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,541	65,572	8,388	
IBNR + FREQUENCY ADJUSTMENT	(23,351)	(11,997)	12	
TOTAL LOSSES	0	53,575	8,401	
EXPECTED LOSSES	38,191	35,458	5,852	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.998	0.157	1.155
INDICATED (POST-TEST)	0.000	0.931	0.146	1.077
PRESENT ON RATE LEVEL	0.640	0.594	0.098	1.332
DERIVED BY FORMULA	0.640	0.597	0.099	1.335
UNDERLYING PRESENT RATE	0.712	0.661	0.109	1.482
PROPOSED	0.638	0.596	0.098	1.332

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.408
IND. RATE				1.41	MINIMUM PREMIUM	
MAN. RATE	1.76	1.68	1.59	+ 1.41	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	298,939	3,358,519	1.123	0	0	3	10	62	75
2018	306,756	4,942,541	1.611	0	0	9	8	52	69
2019	290,124	3,096,517	1.067	0	0	3	10	51	64
2020	265,461	1,714,448	0.646	0	0	1	6	41	48
2021	278,284	1,457,170	0.524	0	0	0	1	44	45
TOTAL	1,439,564	14,569,195	1.012	0	0	16	35	250	301
OD				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
2017	0	0	489,900	503,580	691,243	0	0	170,306	315,113	885,798	302,579
2018	0	0	1,626,095	383,697	668,150	0	0	971,460	249,499	683,059	360,581
2019	0	0	534,328	480,071	621,147	0	0	158,414	345,178	638,992	318,387
2020	0	0	162,255	150,195	438,710	0	0	26,896	83,298	576,685	276,409
2021	0	0	0	16,414	532,911	0	0	0	10,500	661,667	235,678
TOTAL	0	0	2,812,578	1,533,957	2,952,161	0	0	1,327,076	1,003,588	3,446,201	1,493,634
OD	0	0	0	0	1,948	0	0	0	0	2,588	5,324

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	702,027	684,869	895,160	0	0	316,258	410,592	1,076,245	231,776
2018	0	2,720	2,200,200	481,254	820,006	0	5,843	1,521,826	296,798	808,093	274,763
2019	691	1,768	798,774	552,228	714,408	950	2,666	286,015	381,756	725,766	265,535
2020	221	770	306,088	196,053	501,617	333	1,834	98,517	112,628	618,383	244,346
2021	295	1,079	291,108	216,694	514,786	681	6,295	168,997	154,335	522,995	204,804
TOTAL	1,207	6,337	4,298,196	2,131,097	3,445,976	1,964	16,638	2,391,613	1,356,108	3,751,482	1,221,223
OD	0	0	25	23	2,338	0	0	18	24	3,018	4,241

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,716,000	10,690,066	1,225,464	
IBNR + FREQUENCY ADJUSTMENT	(2,635,396)	(2,698,751)	3,090	
TOTAL LOSSES	4,080,603	7,991,315	1,228,554	
EXPECTED LOSSES	4,334,561	8,043,960	1,437,752	
CREDIBILITY	0.10	0.35	0.46	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.283	0.555	0.085	0.923
INDICATED (POST-TEST)	0.264	0.517	0.079	0.861
PRESENT ON RATE LEVEL	0.271	0.502	0.090	0.863
DERIVED BY FORMULA	0.270	0.507	0.085	0.862
UNDERLYING PRESENT RATE	0.301	0.559	0.100	0.960
PROPOSED	0.270	0.507	0.085	0.862

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.911
IND. RATE				0.91	MINIMUM PREMIUM	
MAN. RATE	1.08	1.06	1.03	+ 0.91	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	108,191	399,404	0.369	0	0	0	4	9	13	
2018	94,331	692,622	0.734	0	0	0	3	17	20	
2019	87,976	1,398,894	1.590	0	0	2	4	3	9	
2020	71,629	613,552	0.857	0	0	0	1	9	10	
2021	74,503	487,706	0.655	0	0	0	3	9	12	
TOTAL	436,630	3,592,178	0.823	0	0	2	15	47	64	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	63,777	53,961	0	0	0	55,339	148,177	78,150
2018	0	0	0	115,361	261,709	0	0	0	35,470	137,796	142,286
2019	0	0	399,105	140,794	138,695	0	0	190,853	268,672	116,656	144,119
2020	0	0	0	58,382	369,477	0	0	0	9,180	106,946	69,567
2021	0	0	0	65,799	74,739	0	0	0	104,587	119,650	122,931
TOTAL	0	0	399,105	444,113	898,581	0	0	190,853	473,248	629,225	557,053
OD	0	0	0	0	0	0	0	0	0	0	2,494

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	86,737	69,879	0	0	0	72,107	180,035	59,863
2018	0	0	7,890	142,615	315,260	0	0	2,266	41,166	161,124	108,422
2019	516	1,291	552,350	164,716	167,039	1,145	3,096	310,507	288,436	143,201	120,195
2020	33	128	63,879	90,948	411,023	24	149	9,337	15,116	114,035	61,497
2021	84	381	94,751	86,385	80,320	381	2,261	91,595	96,575	104,425	106,827
TOTAL	633	1,800	718,870	571,401	1,043,521	1,550	5,506	413,704	513,400	702,821	456,804
OD	0	0	0	0	0	0	0	0	0	0	2,203

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,142,062	2,831,143	459,008	
IBNR + FREQUENCY ADJUSTMENT	(1,190,709)	(501,216)	631	
TOTAL LOSSES	0	2,329,927	459,639	
EXPECTED LOSSES	1,933,729	1,483,278	326,030	
CREDIBILITY	0.04	0.16	0.21	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.534	0.105	0.638
INDICATED (POST-TEST)	0.000	0.497	0.098	0.595
PRESENT ON RATE LEVEL	0.398	0.305	0.067	0.771
DERIVED BY FORMULA	0.382	0.336	0.074	0.792
UNDERLYING PRESENT RATE	0.443	0.340	0.075	0.857
PROPOSED	0.372	0.327	0.072	0.771

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.815
IND. RATE				0.81	MINIMUM PREMIUM	
MAN. RATE	1.04	0.97	0.92	+ 0.81	PRESENT	

+ 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	2	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	2	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(22)	(5)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	31	15	2	
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	1.391	0.682	0.071	2.144
DERIVED BY FORMULA	1.391	0.682	0.071	2.144
UNDERLYING PRESENT RATE	1.548	0.759	0.079	2.385
PROPOSED	1.391	0.682	0.071	2.144

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.266
IND. RATE				2.27	MINIMUM PREMIUM	
MAN. RATE	2.83	2.70	2.56	+ 2.27	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	196,423	5,832,549	2,969	0	0	3	18	94	115
2018	202,686	7,834,071	3,865	0	0	8	5	74	87
2019	215,071	4,620,289	2,148	0	0	2	15	90	107
2020	209,336	5,680,840	2,714	0	0	3	16	82	101
2021	226,136	7,359,999	3,255	0	0	2	19	93	114
TOTAL	1,049,652	31,327,748	2,985	0	0	18	73	433	524
OD				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	710,801	885,141	1,470,430	0	0	514,528	648,340	1,162,693	440,616
2018	0	0	1,909,517	333,929	662,681	0	0	2,648,580	713,870	1,037,750	527,744
2019	0	0	299,178	660,622	1,004,842	0	0	127,129	571,601	1,444,943	511,974
2020	0	0	556,311	1,073,611	878,760	0	0	213,985	1,232,185	1,224,143	501,845
2021	0	0	371,456	1,109,682	1,394,394	0	0	1,264,505	1,006,780	1,811,933	401,249
TOTAL	0	0	3,847,263	4,062,985	5,411,107	0	0	4,768,727	4,172,776	6,681,462	2,383,428
OD	0	0	0	0	0	0	0	0	0	0	9,335

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,018,578	1,203,792	1,904,207	0	0	955,478	844,787	1,412,672	337,512
2018	0	2,825	2,281,364	421,372	813,502	0	11,761	3,068,336	832,179	1,236,103	402,141
2019	387	1,046	530,071	757,539	1,139,166	762	2,340	288,185	638,631	1,628,652	426,986
2020	856	2,993	1,202,108	1,165,805	1,070,900	2,744	14,778	763,865	1,144,894	1,389,634	443,631
2021	1,780	8,976	1,965,397	1,536,979	1,503,184	8,668	69,163	1,940,614	1,159,906	1,565,582	348,685
TOTAL	3,023	15,840	6,997,519	5,085,487	6,430,960	12,174	98,042	7,016,479	4,620,397	7,232,643	1,958,955
OD	0	0	0	0	0	0	0	0	0	0	7,529

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,143,077	23,369,487	1,966,484	
IBNR + FREQUENCY ADJUSTMENT	(6,710,664)	(5,337,381)	5,291	
TOTAL LOSSES	7,432,412	18,032,106	1,971,775	
EXPECTED LOSSES	11,173,084	16,013,357	2,253,337	
CREDIBILITY	0.08	0.28	0.37	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.708	1.718	0.187	2.613
INDICATED (POST-TEST)	0.660	1.602	0.174	2.436
PRESENT ON RATE LEVEL	0.957	1.371	0.193	2.521
DERIVED BY FORMULA	0.933	1.436	0.186	2.555
UNDERLYING PRESENT RATE	1.064	1.526	0.215	2.805
PROPOSED	0.921	1.417	0.184	2.521

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.664
IND. RATE				2.66	MINIMUM PREMIUM	
MAN. RATE	3.23	3.15	3.01	+ 2.66	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	19,212	863,200	4.493	0	0	2	2	3	7
2018	25,462	451,584	1.774	0	0	1	2	3	6
2019	17,215	280,907	1.632	0	0	0	2	2	4
2020	17,884	300,610	1.681	0	0	0	1	2	3
2021	18,301	356,220	1.946	0	0	0	2	2	4
TOTAL	98,074	2,252,521	2.297	0	0	3	9	12	24
OD				0	0	1	0	1	2

REPORTED LOSSES												
POLICY YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	510,973	175,911	6,771	0	0	81,252	22,938	21,782	43,573	
2018	0	0	175,528	41,180	15,153	0	0	26,461	21,881	65,138	106,243	
2019	0	0	0	62,358	10,085	0	0	0	85,956	41,523	80,985	
2020	0	0	0	125,000	6,082	0	0	0	29,641	38,814	101,073	
2021	0	0	0	146,483	47,093	0	0	0	31,437	82,553	48,654	
TOTAL	0	0	686,501	550,932	85,184	0	0	107,713	191,853	249,810	380,528	
OD	0	0	176,872	0	103,328	0	0	1,045	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	732,224	239,239	8,768	0	0	150,885	29,888	26,465	33,377	
2018	0	297	239,647	50,990	20,149	0	170	45,082	25,497	76,476	80,957	
2019	0	6	9,022	67,951	12,931	0	38	11,250	90,211	48,983	67,541	
2020	29	110	50,393	124,023	15,617	36	206	11,942	28,117	43,160	89,349	
2021	124	621	148,893	147,044	64,045	161	1,115	38,991	39,401	68,142	42,280	
TOTAL	153	1,033	1,180,179	629,247	121,511	196	1,529	258,149	213,114	263,226	313,504	
OD	0	0	253,458	0	133,810	0	0	1,941	0	0	0	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,696,639	1,360,908	313,504	
IBNR + FREQUENCY ADJUSTMENT	(615,464)	(213,967)	398	
TOTAL LOSSES	1,081,175	1,146,941	313,903	
EXPECTED LOSSES	1,003,451	633,605	190,651	
CREDIBILITY	0.02	0.06	0.08	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.842	1.033	0.320	2.195
INDICATED (POST-TEST)	0.785	0.963	0.298	2.046
PRESENT ON RATE LEVEL	0.920	0.581	0.175	1.675
DERIVED BY FORMULA	0.917	0.604	0.185	1.705
UNDERLYING PRESENT RATE	1.023	0.646	0.194	1.864
PROPOSED	0.917	0.604	0.185	1.705

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.802
IND. RATE				1.80	MINIMUM PREMIUM	
MAN. RATE	2.15	2.08	2.00	+ 1.80	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	42,022	1,045,508	2.488	0	0	1	2	9	12
2018	40,503	408,600	1.009	0	0	0	4	6	10
2019	38,044	192,964	0.507	0	0	0	1	7	8
2020	38,841	830,643	2.139	0	0	0	3	14	17
2021	41,736	256,392	0.614	0	0	0	2	11	13
TOTAL	201,146	2,734,107	1.359	0	0	1	12	47	60
OD				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	156,302	61,747	37,009	0	0	621,925	49,397	75,679	43,449
2018	0	0	0	175,499	30,122	0	0	0	109,992	52,383	40,604
2019	0	0	0	35,421	33,613	0	0	0	73,760	23,095	27,075
2020	0	0	0	242,208	95,833	0	0	0	321,383	152,289	18,930
2021	0	0	0	43,980	52,909	0	0	0	46,500	46,013	66,990
TOTAL	0	0	156,302	558,855	249,486	0	0	621,925	601,032	349,459	197,048
OD	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	175,246	83,976	47,927	0	0	903,618	64,364	91,950	33,282
2018	0	0	7,245	212,549	37,865	0	0	4,423	124,135	62,467	30,940
2019	0	4	6,352	39,602	38,246	0	32	9,334	77,045	28,092	22,581
2020	61	230	106,893	247,885	122,812	349	1,995	113,527	286,732	183,160	16,734
2021	58	260	64,868	58,860	56,527	162	938	38,956	41,338	40,760	58,214
TOTAL	119	495	360,604	642,872	303,377	511	2,965	1,069,859	593,615	406,429	161,751
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,434,551	1,946,293	161,751	
IBNR + FREQUENCY ADJUSTMENT	(777,430)	(587,498)	384	
TOTAL LOSSES	657,122	1,358,796	162,135	
EXPECTED LOSSES	1,284,487	1,751,314	169,215	
CREDIBILITY	0.03	0.09	0.12	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.327	0.676	0.081	1.083
INDICATED (POST-TEST)	0.305	0.630	0.075	1.010
PRESENT ON RATE LEVEL	0.574	0.783	0.076	1.432
DERIVED BY FORMULA	0.566	0.769	0.076	1.410
UNDERLYING PRESENT RATE	0.639	0.871	0.084	1.593
PROPOSED	0.566	0.769	0.076	1.410

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.490
IND. RATE				1.49	MINIMUM PREMIUM	
MAN. RATE	1.81	1.81	1.71	+ 1.49	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	53,204	546,106	1.026	0	0	0	4	12	16	
2018	50,136	1,076,634	2.147	0	0	1	1	14	16	
2019	45,456	840,513	1.849	0	0	1	2	9	12	
2020	42,982	349,006	0.812	0	0	0	1	6	7	
2021	54,112	2,287,066	4.227	0	0	2	1	14	17	
TOTAL	245,890	5,099,325	2.074	0	0	4	9	55	68	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	56,796	71,891	0	0	0	99,358	275,014	43,047
2018	0	0	264,106	93,105	114,517	0	0	181,110	108,905	198,646	116,245
2019	0	0	211,850	153,743	104,750	0	0	137,009	68,841	107,551	56,769
2020	0	0	0	130,000	56,363	0	0	0	3,942	43,957	114,744
2021	0	0	493,251	96,259	234,009	0	0	1,062,906	37,500	227,934	135,207
TOTAL	0	0	969,207	529,903	581,530	0	0	1,381,025	318,546	853,102	466,012
OD	0	0	0	0	0	0	0	0	0	0	1,419

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	77,243	93,099	0	0	0	129,463	334,142	32,974
2018	0	447	362,984	115,476	140,711	0	1,162	305,333	126,260	234,687	88,579
2019	274	693	305,433	174,188	125,386	822	2,174	208,804	79,337	125,223	47,345
2020	33	124	57,915	133,491	71,342	10	62	3,892	6,358	46,882	101,434
2021	581	3,914	608,839	213,571	264,326	4,598	43,089	959,985	157,712	222,325	117,495
TOTAL	888	5,179	1,335,170	713,968	694,864	5,430	46,488	1,478,014	499,130	963,260	387,827
OD	0	0	0	0	0	0	0	0	0	0	1,145

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,871,169	2,871,223	388,971	
IBNR + FREQUENCY ADJUSTMENT	(1,578,574)	(568,521)	667	
TOTAL LOSSES	1,292,594	2,302,702	389,638	
EXPECTED LOSSES	2,604,167	1,694,493	283,746	
CREDIBILITY	0.03	0.11	0.14	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.526	0.936	0.158	1.620
INDICATED (POST-TEST)	0.490	0.873	0.147	1.510
PRESENT ON RATE LEVEL	0.952	0.619	0.104	1.675
DERIVED BY FORMULA	0.938	0.647	0.110	1.695
UNDERLYING PRESENT RATE	1.059	0.689	0.115	1.864
PROPOSED	0.927	0.640	0.109	1.675

YEAR	4/1/21	4/1/21	4/1/21	4-1-25	IND. RATE	1.770
IND. RATE				1.77	MINIMUM PREMIUM	
MAN. RATE	2.26	2.12	2.00	+ 1.77	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	21,090	352,013	1.669	0	0	0	3	8	11
2018	22,617	211,769	0.936	0	0	0	1	4	5
2019	26,756	282,596	1.056	0	0	0	3	10	13
2020	14,900	362,562	2.433	0	0	0	2	3	5
2021	8,726	0	0.000	0	0	0	0	0	0
TOTAL	94,089	1,208,940	1.285	0	0	0	9	25	34
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	134,205	36,340	0	0	0	100,357	30,537	50,574
2018	0	0	0	122,148	10,355	0	0	0	63,350	6,178	9,738
2019	0	0	0	146,296	37,636	0	0	0	30,002	48,882	19,780
2020	0	0	0	177,017	6,393	0	0	0	172,515	4,270	2,367
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	579,666	90,724	0	0	0	366,224	89,867	82,459
OD	0	0	0	0	0	0	0	0	0	0	911

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	182,519	47,060	0	0	0	130,765	37,102	38,740
2018	0	0	4,905	147,808	13,619	0	0	2,381	71,271	8,002	7,420
2019	0	15	21,781	159,920	45,824	0	16	4,802	32,493	55,339	16,497
2020	41	155	71,119	175,433	19,672	176	1,001	56,338	148,685	16,153	2,092
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	41	170	97,805	665,680	126,175	176	1,018	63,521	383,213	116,597	64,749
OD	0	0	0	0	0	0	0	0	0	0	702

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	162,731	1,291,665	65,451	
IBNR + FREQUENCY ADJUSTMENT	(16,476)	(47,031)	29	
TOTAL LOSSES	146,255	1,244,634	65,480	
EXPECTED LOSSES	26,488	139,999	21,912	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.155	1.323	0.069	1.547
INDICATED (POST-TEST)	0.145	1.233	0.064	1.442
PRESENT ON RATE LEVEL	0.025	0.134	0.021	0.180
DERIVED BY FORMULA	0.028	0.200	0.024	0.252
UNDERLYING PRESENT RATE	0.028	0.149	0.023	0.200
PROPOSED	0.028	0.200	0.024	0.252

YEAR	4/1/21	4/1/21	4/1/21	4-1-25	IND. RATE	0.246
IND. RATE				0.25	MINIMUM PREMIUM	
MAN. RATE	0.21	0.16	0.21	+ 0.25	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	21,150	389,613	1.842	0	0	0	2	1	3
2018	10,554	353,558	3.350	0	0	0	4	5	9
2019	13,491	562,217	4.167	0	0	1	0	0	1
2020	17,415	316,229	1.816	0	0	1	0	3	4
2021	14,690	50,307	0.342	0	0	0	0	3	3
TOTAL	77,300	1,671,924	2.163	0	0	2	6	12	20
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	252,983	2,709	0	0	0	127,453	2,310	4,158
2018	0	0	0	136,069	120,340	0	0	0	60,787	28,097	8,265
2019	0	0	350,276	0	0	0	0	211,082	0	0	859
2020	0	0	240,214	0	28,109	0	0	39,687	0	5,223	2,996
2021	0	0	0	0	11,991	0	0	0	0	13,213	25,103
TOTAL	0	0	590,490	389,052	163,149	0	0	250,769	188,240	48,843	41,381
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	344,057	3,508	0	0	0	166,071	2,807	3,185
2018	0	0	6,871	165,958	145,772	0	0	2,439	68,595	33,528	6,298
2019	453	1,118	462,415	6,250	8,230	1,266	3,293	304,899	7,573	5,196	716
2020	244	818	296,328	14,636	42,508	248	1,238	55,178	3,370	7,298	2,648
2021	6	23	6,237	4,550	11,536	13	123	3,250	2,942	10,424	21,815
TOTAL	704	1,958	771,851	535,451	211,555	1,527	4,654	365,766	248,552	59,252	34,662
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,146,460	1,054,809	34,662	
IBNR + FREQUENCY ADJUSTMENT	(59,221)	(94,304)	30	
TOTAL LOSSES	1,087,238	960,504	34,692	
EXPECTED LOSSES	97,903	278,917	13,819	
CREDIBILITY	0.01	0.05	0.07	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.407	1.243	0.045	2.694
INDICATED (POST-TEST)	1.311	1.158	0.042	2.512
PRESENT ON RATE LEVEL	0.114	0.325	0.016	0.455
DERIVED BY FORMULA	0.126	0.367	0.018	0.511
UNDERLYING PRESENT RATE	0.127	0.361	0.018	0.505
PROPOSED	0.126	0.367	0.018	0.511

YEAR	4/1/21	4/1/21	4/1/21	4-1-25	IND. RATE	0.498
IND. RATE				0.50	MINIMUM PREMIUM	
MAN. RATE	0.55	0.49	0.53	+ 0.50	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	94,021	312,794	0.333	0	0	0	3	11	14
2018	102,651	999,540	0.974	0	0	1	5	11	17
2019	82,190	1,111,442	1.352	0	0	0	2	16	18
2020	60,100	2,845,898	4.735	0	0	1	14	15	30
2021	32,638	651,561	1.996	0	0	0	0	8	8
TOTAL	371,600	5,921,235	1.593	0	0	2	24	61	87
OD				0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	77,367	81,473	0	0	0	29,435	53,607	70,912
2018	0	0	219,643	185,708	184,017	0	0	44,228	124,026	175,056	66,862
2019	0	0	0	143,042	336,378	0	0	0	370,032	216,894	45,096
2020	0	0	255,295	406,840	282,089	0	0	1,479,086	225,742	173,889	22,957
2021	0	0	0	0	314,651	0	0	0	0	301,895	35,015
TOTAL	0	0	474,938	812,957	1,198,608	0	0	1,523,314	749,235	921,341	240,842
OD	0	0	0	0	1,311	0	0	0	0	1,450	1,949

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	105,219	105,508	0	0	0	38,354	65,133	54,319
2018	0	372	307,252	228,013	224,640	0	284	79,038	141,545	206,098	50,949
2019	0	23	34,486	167,148	376,793	0	169	49,399	389,465	253,284	37,610
2020	209	746	313,721	432,273	344,422	3,832	19,285	876,632	249,528	225,038	20,294
2021	167	602	163,651	119,398	302,709	299	2,820	74,260	67,214	238,164	30,428
TOTAL	377	1,743	819,109	1,052,051	1,354,072	4,131	22,558	1,079,329	886,105	987,717	193,600
OD	1	3	682	497	1,261	1	14	357	323	1,144	1,591

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,928,304	4,283,171	195,190	
IBNR + FREQUENCY ADJUSTMENT	(349,969)	(632,070)	274	
TOTAL LOSSES	1,578,335	3,651,101	195,464	
EXPECTED LOSSES	554,859	1,851,187	215,927	
CREDIBILITY	0.04	0.14	0.19	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.424	0.982	0.052	1.458
INDICATED (POST-TEST)	0.396	0.915	0.049	1.360
PRESENT ON RATE LEVEL	0.135	0.449	0.052	0.636
DERIVED BY FORMULA	0.145	0.514	0.052	0.711
UNDERLYING PRESENT RATE	0.149	0.498	0.058	0.706
PROPOSED	0.145	0.514	0.052	0.711

YEAR	4/1/21	4/1/21	4/1/21	4-1-25	IND. RATE	0.693
IND. RATE				0.69	MINIMUM PREMIUM	
MAN. RATE	0.91	0.76	0.74	+ 0.69	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	77,062	1,143,023	1.483	0	0	0	11	23	34
2018	83,162	1,689,992	2.032	0	0	2	7	19	28
2019	71,190	1,204,296	1.692	0	0	1	1	20	22
2020	61,777	803,704	1.301	0	0	0	4	18	22
2021	23,207	191,779	0.826	0	0	0	0	7	7
TOTAL	316,398	5,032,794	1.591	0	0	3	23	87	113
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	344,815	194,958	0	0	0	348,052	118,469	136,729
2018	0	0	421,558	286,686	196,324	0	0	264,422	193,565	152,020	175,417
2019	0	0	184,086	2,548	600,736	0	0	8,473	20,550	329,751	58,152
2020	0	0	0	140,596	318,615	0	0	0	46,892	267,881	29,720
2021	0	0	0	0	89,648	0	0	0	0	68,591	33,540
TOTAL	0	0	605,644	774,645	1,400,281	0	0	272,895	609,059	936,712	433,558
OD	0	0	0	0	0	0	0	0	0	0	2,257

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	468,948	252,471	0	0	0	453,512	143,940	104,734
2018	0	714	584,953	351,422	242,189	0	1,697	446,107	221,897	182,160	133,668
2019	238	605	269,820	27,674	670,121	51	169	23,067	31,222	367,580	48,499
2020	49	189	90,986	167,578	360,882	85	511	31,155	58,420	287,249	26,272
2021	48	171	46,626	34,018	86,246	68	641	16,872	15,271	54,111	29,146
TOTAL	335	1,679	992,385	1,049,640	1,611,908	204	3,018	517,201	780,322	1,035,040	342,320
OD	0	0	0	0	0	0	0	0	0	0	1,748

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,514,821	4,476,910	344,067	
IBNR + FREQUENCY ADJUSTMENT	(622,657)	(811,781)	367	
TOTAL LOSSES	892,164	3,665,130	344,434	
EXPECTED LOSSES	991,887	2,379,054	309,622	
CREDIBILITY	0.04	0.13	0.17	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.282	1.158	0.108	1.549
INDICATED (POST-TEST)	0.263	1.080	0.101	1.444
PRESENT ON RATE LEVEL	0.282	0.677	0.088	1.048
DERIVED BY FORMULA	0.282	0.730	0.090	1.102
UNDERLYING PRESENT RATE	0.313	0.752	0.098	1.163
PROPOSED	0.282	0.730	0.090	1.102

YEAR	4/1/21	4/1/21	4/1/21	4-1-25	IND. RATE	1.074
IND. RATE				1.07	MINIMUM PREMIUM	
MAN. RATE	1.56	1.29	1.22	+ 1.07	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	99,077	3,058,459	3.087	1	0	0	13	70	84
2018	98,854	2,660,958	2.692	0	0	1	6	65	72
2019	118,871	2,049,032	1.724	0	0	0	7	60	67
2020	118,801	2,524,290	2.125	0	0	0	7	54	61
2021	72,050	715,099	0.993	0	0	0	0	25	25
TOTAL	507,653	11,007,838	2.168	1	0	1	33	274	309
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	185,000	0	0	413,904	1,153,150	19,210	0	0	216,533	823,383	247,279
2018	0	0	165,808	328,715	817,970	0	0	606,631	81,472	465,238	195,124
2019	0	0	0	149,849	1,086,747	0	0	0	100,300	572,950	139,186
2020	0	0	0	264,209	1,240,826	0	0	0	236,150	585,913	197,192
2021	0	0	0	0	420,380	0	0	0	0	215,869	78,850
TOTAL	185,000	0	165,808	1,156,677	4,719,073	19,210	0	606,631	634,455	2,663,353	857,631
OD	0	0	0	0	0	0	0	0	0	0	4,209

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	236,430	0	0	562,909	1,493,329	16,982	0	0	282,142	1,000,410	189,416
2018	0	215	195,086	407,978	986,158	0	2,975	773,870	101,001	547,829	148,684
2019	0	46	68,460	201,541	1,208,528	0	90	26,474	120,600	640,426	116,081
2020	126	489	241,633	372,746	1,385,213	322	1,890	111,573	242,688	637,277	174,318
2021	224	804	218,640	159,518	404,426	214	2,016	53,099	48,061	170,299	68,521
TOTAL	236,779	1,554	723,819	1,704,692	5,477,654	17,517	6,972	965,017	794,493	2,996,242	697,020
OD	0	0	0	0	0	0	0	0	0	0	3,364

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,951,657	10,973,080	700,384	
IBNR + FREQUENCY ADJUSTMENT	(1,147,994)	(2,074,693)	1,206	
TOTAL LOSSES	803,663	8,898,387	701,590	
EXPECTED LOSSES	1,893,792	6,194,444	673,017	
CREDIBILITY	0.05	0.17	0.23	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.158	1.753	0.138	2.049
INDICATED (POST-TEST)	0.148	1.634	0.128	1.910
PRESENT ON RATE LEVEL	0.336	1.099	0.119	1.555
DERIVED BY FORMULA	0.327	1.190	0.121	1.638
UNDERLYING PRESENT RATE	0.373	1.220	0.133	1.726
PROPOSED	0.327	1.190	0.121	1.638

YEAR	4/1/21	4/1/21	4/1/21	4-1-25	IND. RATE	1.596
IND. RATE				1.60	MINIMUM PREMIUM	
MAN. RATE	2.32	1.94	1.81	+ 1.60	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	307,186	9,220,627	3.002	0	0	1	73	192	266
2018	293,662	20,229,906	6.889	0	0	5	75	247	327
2019	318,210	9,145,443	2.874	0	0	1	48	169	218
2020	312,310	5,908,494	1.892	0	0	1	32	136	169
2021	162,827	1,984,624	1.219	0	0	0	3	69	72
TOTAL	1,394,195	46,489,094	3.334	0	0	8	231	813	1052
OD				0	0	0	2	2	4

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	168,208	2,965,372	2,431,965	0	0	25,757	1,387,418	1,450,674	791,233
2018	0	0	2,582,756	3,801,666	3,219,007	0	0	5,901,463	1,854,109	2,148,765	722,140
2019	0	0	269,989	2,123,239	2,874,694	0	0	137,779	1,662,064	1,392,123	685,555
2020	0	0	276,771	1,162,325	1,985,339	0	0	137,136	662,416	1,104,253	580,254
2021	0	0	0	145,902	869,875	0	0	0	21,587	694,224	253,036
TOTAL	0	0	3,297,724	10,198,504	11,380,880	0	0	6,202,135	5,587,594	6,790,039	3,032,218
OD	0	0	0	12,760	6,508	0	0	0	4,598	401	6,232

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	241,042	4,032,906	3,149,395	0	0	47,831	1,807,806	1,762,569	606,084
2018	0	2,127	1,891,475	4,642,312	3,912,030	0	6,782	1,833,485	2,115,917	2,538,754	550,271
2019	349	1,146	775,052	2,409,614	3,251,773	826	2,943	431,534	1,766,513	1,605,793	571,753
2020	651	2,359	1,018,679	1,340,910	2,282,450	1,684	9,081	470,532	654,778	1,221,781	512,945
2021	562	2,192	576,330	458,746	855,527	741	6,721	183,595	168,997	549,743	219,888
TOTAL	1,562	7,823	4,502,578	12,884,488	13,451,175	3,251	25,526	2,966,976	6,514,010	7,678,640	2,460,941
OD	0	0	293	16,222	8,501	0	0	148	5,276	538	4,931

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,508,157	40,558,849	2,465,872	
IBNR + FREQUENCY ADJUSTMENT	(5,456,417)	(9,843,599)	4,498	
TOTAL LOSSES	2,051,739	30,715,249	2,470,370	
EXPECTED LOSSES	8,891,465	29,168,145	2,862,383	
CREDIBILITY	0.10	0.34	0.45	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.147	2.201	0.177	2.525
INDICATED (POST-TEST)	0.137	2.052	0.165	2.354
PRESENT ON RATE LEVEL	0.573	1.880	0.185	2.638
DERIVED BY FORMULA	0.530	1.939	0.176	2.644
UNDERLYING PRESENT RATE	0.638	2.092	0.205	2.935
PROPOSED	0.528	1.934	0.175	2.638

YEAR	4/1/21	4/1/21	4/1/21	4-1-25	IND. RATE	2.788
IND. RATE				2.79	MINIMUM PREMIUM	
MAN. RATE	4.01	3.32	3.15	+ 2.79	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	125,777	2,768,401	2.201	0	0	0	21	66	87
2018	128,264	4,161,306	3.244	0	0	1	14	72	87
2019	122,978	4,827,131	3.925	0	0	2	21	76	99
2020	106,558	3,974,681	3.730	0	0	2	16	92	110
2021	32,520	761,477	2.342	0	0	0	2	23	25
TOTAL	516,097	16,492,996	3.196	0	0	5	74	329	408
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	667,667	956,032	0	0	0	330,767	553,822	260,113
2018	0	0	320,695	533,656	1,667,677	0	0	76,118	413,380	834,835	314,945
2019	0	0	496,728	1,301,633	1,271,128	0	0	55,956	707,109	604,075	390,502
2020	0	0	328,225	696,630	1,309,380	0	0	216,364	355,637	858,275	210,170
2021	0	0	0	92,905	330,376	0	0	0	82,997	200,527	54,672
TOTAL	0	0	1,145,648	3,292,491	5,534,593	0	0	348,438	1,889,890	3,051,534	1,230,402
OD	0	0	0	0	0	0	0	0	0	0	7,658

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	908,027	1,238,061	0	0	0	430,989	672,894	199,247
2018	0	543	476,953	667,077	2,009,803	0	488	147,110	473,353	979,376	239,988
2019	643	1,745	890,763	1,465,419	1,456,940	336	1,212	180,049	751,795	696,237	325,679
2020	560	1,987	821,862	822,606	1,507,349	1,831	9,549	465,722	380,307	943,759	185,790
2021	239	968	250,728	207,292	329,723	407	2,780	98,656	100,145	166,158	47,510
TOTAL	1,442	5,243	2,440,306	4,070,421	6,541,876	2,573	14,029	891,537	2,136,589	3,458,423	998,214
OD	0	0	0	0	0	0	0	0	0	0	6,088

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,355,130	16,207,309	1,004,301	
IBNR + FREQUENCY ADJUSTMENT	(5,325,244)	(3,695,781)	1,082	
TOTAL LOSSES	0	12,511,528	1,005,384	
EXPECTED LOSSES	8,503,371	10,850,177	970,120	
CREDIBILITY	0.05	0.17	0.23	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	2.424	0.194	2.618
INDICATED (POST-TEST)	0.000	2.260	0.181	2.441
PRESENT ON RATE LEVEL	1.484	1.894	0.169	3.547
DERIVED BY FORMULA	1.410	1.956	0.172	3.538
UNDERLYING PRESENT RATE	1.648	2.102	0.188	3.938
PROPOSED	1.410	1.956	0.172	3.538

YEAR	4/1/21	4/1/21	4/1/21	4-1-25	IND. RATE	3.447
IND. RATE				3.45	MINIMUM PREMIUM	
MAN. RATE	5.78	4.81	4.13	+ 3.45	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	45,380	2,212,378	4.875	0	0	2	16	22	40
2018	49,848	2,654,581	5.325	0	0	3	6	28	37
2019	50,578	2,268,674	4.485	0	0	0	4	32	36
2020	43,842	1,523,922	3.476	0	0	0	10	30	40
2021	14,814	285,054	1.924	0	0	0	0	8	8
TOTAL	204,462	8,944,609	4.375	0	0	5	36	120	161
OD				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
2017	0	0	384,154	746,052	273,109	0	0	126,416	364,190	181,789	136,668
2018	0	0	747,414	336,777	596,379	0	0	516,824	149,740	250,799	56,648
2019	0	0	0	226,896	1,365,934	0	0	0	285,276	338,571	51,997
2020	0	0	0	499,360	353,781	0	0	0	346,340	259,835	64,606
2021	0	0	0	0	103,428	0	0	0	0	164,864	16,762
TOTAL	0	0	1,131,568	1,809,085	2,692,631	0	0	643,240	1,145,546	1,195,858	326,681
OD	0	0	0	0	18,000	0	0	0	0	454	3,037

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	550,493	1,014,631	353,676	0	0	234,755	474,540	220,874	104,688
2018	0	1,265	1,033,620	418,674	725,769	0	3,316	863,176	176,310	299,137	43,166
2019	0	61	91,350	295,100	1,520,086	0	145	42,445	305,268	385,827	43,365
2020	134	507	237,569	525,133	425,207	389	2,235	128,028	315,460	298,895	57,112
2021	55	198	53,793	39,247	99,503	163	1,540	40,553	36,705	130,061	14,566
TOTAL	189	2,031	1,966,826	2,292,785	3,124,240	552	7,237	1,308,956	1,308,283	1,334,793	262,897
OD	0	1	793	648	19,947	0	0	12	13	505	2,489

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,286,595	8,081,214	265,386	
IBNR + FREQUENCY ADJUSTMENT	(4,068,851)	(2,049,786)	536	
TOTAL LOSSES	0	6,031,428	265,921	
EXPECTED LOSSES	6,542,279	6,049,186	444,087	
CREDIBILITY	0.03	0.09	0.13	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	2.940	0.129	3.068
INDICATED (POST-TEST)	0.000	2.741	0.120	2.861
PRESENT ON RATE LEVEL	2.882	2.665	0.196	5.742
DERIVED BY FORMULA	2.796	2.672	0.186	5.653
UNDERLYING PRESENT RATE	3.200	2.959	0.217	6.376
PROPOSED	2.796	2.672	0.186	5.653

YEAR	4/1/21	4/1/21	4/1/21	4-1-25	IND. RATE	6.948
IND. RATE				6.95	MINIMUM PREMIUM	
MAN. RATE	9.13	7.62	7.58	+ 6.95	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	2,094	3,373	0.161	0	0	0	0	0	0
2018	2,921	6,694	0.229	0	0	0	0	0	1
2019	2,895	7,612	0.263	0	0	0	0	0	0
2020	2,900	18,182	0.627	0	0	0	0	1	1
2021	414	75	0.018	0	0	0	0	0	0
TOTAL	11,224	35,936	0.320	0	0	0	0	2	2
OD				0	0	0	0	0	0

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	3,373
2018	0	0	0	0	2,532	0	0	0	0	1,632	2,530
2019	0	0	0	0	0	0	0	0	0	0	7,612
2020	0	0	0	0	5,650	0	0	0	0	12,392	140
2021	0	0	0	0	0	0	0	0	0	0	75
TOTAL	0	0	0	0	8,182	0	0	0	0	14,024	13,730
OD	0	0	0	0	0	0	0	0	0	0	0

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	2,584
2018	0	0	33	30	3,039	0	0	11	15	1,903	1,928
2019	0	0	0	0	0	0	0	0	0	0	6,348
2020	0	1	622	509	6,222	2	11	736	837	13,142	124
2021	0	0	0	0	0	0	0	0	0	0	65
TOTAL	0	1	654	539	9,261	2	11	747	852	15,045	11,049
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,416	25,697	11,049	
IBNR + FREQUENCY ADJUSTMENT	(307,109)	(159,339)	52	
TOTAL LOSSES	0	0	11,101	
EXPECTED LOSSES	494,584	470,405	53,672	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.099	0.099
INDICATED (POST-TEST)	0.000	0.000	0.092	0.092
PRESENT ON RATE LEVEL	3.961	3.767	0.430	8.157
DERIVED BY FORMULA	3.961	3.729	0.423	8.113
UNDERLYING PRESENT RATE	4.406	4.191	0.478	9.076
PROPOSED	3.961	3.729	0.423	8.113

YEAR	4/1/21	4/1/21	4/1/21	4-1-25	IND. RATE	8.575
IND. RATE				8.57	MINIMUM PREMIUM	
MAN. RATE	13.03	10.37	9.74	+ 8.57	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,898	16,721	0.881	0	0	0	0	1	1
2018	2,224	325,916	14.654	0	0	0	0	3	3
2019	2,472	608,467	24.614	0	0	0	0	4	4
2020	1,812	94,452	5.213	0	0	0	0	3	3
2021	0	0	0.000	0	0	0	0	0	0
TOTAL	8,406	1,045,556	12.438	0	0	0	0	11	11
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	924	0	0	0	0	12,210	3,587
2018	0	0	0	0	167,614	0	0	0	0	154,728	3,574
2019	0	0	0	0	391,275	0	0	0	0	216,349	843
2020	0	0	0	0	72,018	0	0	0	0	21,991	443
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	631,831	0	0	0	0	405,278	8,447
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	1,197	0	0	0	0	14,835	2,748
2018	0	0	2,167	2,010	201,192	0	0	1,074	1,453	180,421	2,723
2019	0	11	17,227	14,086	433,603	0	19	5,506	6,325	240,591	703
2020	4	15	7,924	6,487	79,304	3	20	1,306	1,485	23,322	392
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	4	26	27,319	22,583	715,295	3	38	7,886	9,262	459,169	6,566
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	35,276	1,206,310	6,566	
IBNR + FREQUENCY ADJUSTMENT	(379,510)	(214,258)	39	
TOTAL LOSSES	0	992,052	6,605	
EXPECTED LOSSES	601,873	630,834	61,863	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	11.802	0.079	11.880
INDICATED (POST-TEST)	0.000	11.003	0.073	11.076
PRESENT ON RATE LEVEL	6.449	6.759	0.663	13.871
DERIVED BY FORMULA	6.449	6.802	0.657	13.908
UNDERLYING PRESENT RATE	7.160	7.505	0.736	15.401
PROPOSED	6.432	6.784	0.655	13.871

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	17.047
IND. RATE				17.05	MINIMUM PREMIUM	
MAN. RATE	21.84	18.10	18.31	+ 17.05	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	111,742	1,710,683	1.531	0	0	2	5	13	20
2018	157,167	1,422,170	0.905	0	0	2	8	23	33
2019	160,948	1,672,835	1.039	0	0	0	11	19	30
2020	170,285	1,501,454	0.882	0	0	0	5	26	31
2021	201,499	2,432,723	1.207	0	0	1	4	23	28
TOTAL	801,641	8,739,865	1.090	0	0	5	33	104	142
OD				0	0	0	1	0	1

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	444,526	198,500	202,225	0	0	407,802	61,670	253,010	142,950	
2018	0	0	308,349	353,761	160,067	0	0	65,387	141,529	261,814	131,263	
2019	0	0	0	586,636	301,064	0	0	0	284,741	365,483	134,911	
2020	0	0	0	322,629	490,397	0	0	0	107,676	478,660	102,092	
2021	0	0	393,863	134,616	275,374	0	0	178,056	579,977	702,371	168,466	
TOTAL	0	0	1,146,738	1,596,142	1,429,127	0	0	651,245	1,175,593	2,061,338	679,682	
OD	0	0	0	65,000	0	0	0	0	0	0	328	

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	637,006	269,960	261,881	0	0	757,288	80,356	307,407	109,500	
2018	0	522	433,704	431,427	198,316	0	420	115,328	162,265	307,680	100,022	
2019	0	64	93,949	646,673	350,142	0	147	43,066	305,501	415,737	112,516	
2020	100	382	182,299	362,863	563,033	176	1,051	63,436	124,935	514,878	90,249	
2021	641	4,230	675,629	264,341	309,870	3,277	23,594	750,003	565,798	620,000	146,397	
TOTAL	741	5,198	2,022,588	1,975,264	1,683,243	3,453	25,211	1,729,120	1,238,855	2,165,701	558,684	
OD	0	0	0	88,400	0	0	0	0	0	0	274	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,786,312	7,151,463	558,958	
IBNR + FREQUENCY ADJUSTMENT	(2,290,643)	(1,608,779)	1,792	
TOTAL LOSSES	1,495,669	5,542,684	560,750	
EXPECTED LOSSES	3,869,708	4,868,627	673,475	
CREDIBILITY	0.07	0.23	0.31	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.187	0.680	0.070	0.937
INDICATED (POST-TEST)	0.174	0.634	0.065	0.873
PRESENT ON RATE LEVEL	0.434	0.546	0.076	1.055
DERIVED BY FORMULA	0.416	0.566	0.072	1.054
UNDERLYING PRESENT RATE	0.483	0.607	0.084	1.174
PROPOSED	0.416	0.566	0.072	1.054

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.114
IND. RATE				1.11	MINIMUM PREMIUM	
MAN. RATE	1.48	1.38	1.26	+ 1.11	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	39,570	2,022,087	5.110	0	0	2	6	18	26
2018	39,205	1,222,059	3.117	0	0	1	5	10	16
2019	44,995	2,074,349	4.610	0	0	2	4	17	23
2020	44,439	997,044	2.244	0	0	0	2	12	14
2021	49,341	875,659	1.775	0	0	0	2	12	14
TOTAL	217,550	7,191,198	3.306	0	0	5	19	69	93
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	541,530	249,652	409,054	0	0	245,897	194,275	272,274	109,405	
2018	0	0	158,650	260,218	123,746	0	0	186,149	236,058	159,938	97,300	
2019	0	0	644,452	168,175	122,622	0	0	672,312	99,219	275,060	92,509	
2020	0	0	0	246,174	258,291	0	0	0	120,442	256,881	115,256	
2021	0	0	0	180,969	143,283	0	0	0	169,798	234,116	147,493	
TOTAL	0	0	1,344,632	1,105,188	1,056,996	0	0	1,104,358	819,792	1,198,269	561,963	
OD	0	0	0	0	0	0	0	0	0	0	1,147	

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	776,012	339,527	529,725	0	0	456,631	253,140	330,813	83,804	
2018	0	269	226,737	317,023	152,479	0	1,195	318,102	268,886	191,200	74,143	
2019	619	1,545	659,354	195,220	151,849	2,609	6,851	647,129	126,380	319,831	77,153	
2020	70	267	126,347	266,435	301,989	158	926	54,413	120,945	280,540	101,886	
2021	199	929	228,209	213,956	160,997	657	4,043	158,510	165,666	200,983	128,171	
TOTAL	888	3,010	2,016,660	1,332,160	1,297,038	3,425	13,014	1,634,786	935,017	1,323,366	465,157	
OD	0	0	0	0	0	0	0	0	0	0	939	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,671,783	4,887,581	466,096	
IBNR + FREQUENCY ADJUSTMENT	(1,346,527)	(821,963)	1,377	
TOTAL LOSSES	2,325,256	4,065,618	467,473	
EXPECTED LOSSES	2,254,657	2,473,470	562,685	
CREDIBILITY	0.03	0.10	0.13	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.069	1.869	0.214	3.152
INDICATED (POST-TEST)	0.996	1.742	0.200	2.939
PRESENT ON RATE LEVEL	0.932	1.022	0.232	2.186
DERIVED BY FORMULA	0.933	1.094	0.228	2.256
UNDERLYING PRESENT RATE	1.036	1.137	0.259	2.432
PROPOSED	0.934	1.094	0.228	2.256

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.384
IND. RATE				2.38	MINIMUM PREMIUM	
MAN. RATE	2.83	2.71	2.61	+ 2.38	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	288,050	3,806,659	1.322	0	0	6	7	28	41	
2018	283,469	1,633,638	0.576	0	0	1	7	19	27	
2019	299,974	2,034,839	0.678	0	0	3	5	10	18	
2020	299,673	1,671,008	0.558	0	0	0	9	13	22	
2021	324,324	1,097,258	0.338	0	0	0	2	15	17	
TOTAL	1,495,490	10,243,402	0.685	0	0	10	30	85	125	
OD				0	0	0	0	1	1	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,416,528	319,039	691,473	0	0	488,691	168,702	594,850	127,376
2018	0	0	237,253	414,887	309,571	0	0	75,946	243,168	123,572	229,241
2019	0	0	665,719	260,482	357,762	0	0	341,864	168,655	110,017	130,340
2020	0	0	0	581,383	309,124	0	0	0	326,110	328,175	126,216
2021	0	0	0	38,128	273,142	0	0	0	79,353	528,876	177,759
TOTAL	0	0	2,319,500	1,613,919	1,941,072	0	0	906,501	985,988	1,685,490	790,932
OD	0	0	0	0	5,000	0	0	0	0	0	9,217

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	2,029,885	433,893	895,458	0	0	907,499	219,819	722,743	97,570
2018	0	402	341,689	506,711	377,734	0	487	135,606	275,336	147,860	174,682
2019	861	2,159	930,428	307,085	419,437	2,050	5,411	516,607	190,104	136,268	108,704
2020	150	568	265,284	602,133	381,885	378	2,179	125,511	302,672	370,007	111,575
2021	171	661	174,442	137,270	267,654	722	5,807	177,257	170,812	424,842	154,473
TOTAL	1,183	3,790	3,741,727	1,987,092	2,342,167	3,150	13,885	1,862,480	1,158,743	1,801,720	647,003
OD	0	1	550	450	5,506	0	0	0	0	0	7,595

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,626,766	7,295,677	654,598	
IBNR + FREQUENCY ADJUSTMENT	(3,242,329)	(1,591,083)	1,657	
TOTAL LOSSES	2,384,437	5,704,594	656,255	
EXPECTED LOSSES	5,397,737	4,769,058	702,486	
CREDIBILITY	0.10	0.35	0.47	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.159	0.381	0.043	0.584
INDICATED (POST-TEST)	0.149	0.355	0.040	0.544
PRESENT ON RATE LEVEL	0.324	0.287	0.042	0.653
DERIVED BY FORMULA	0.307	0.311	0.041	0.659
UNDERLYING PRESENT RATE	0.361	0.319	0.047	0.727
PROPOSED	0.304	0.308	0.041	0.653

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.690
IND. RATE				0.69	MINIMUM PREMIUM	
MAN. RATE	0.84	0.82	0.78	+ 0.69	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	189,950	1,385,427	0.729	0	0	3	4	8	15
2018	210,852	1,590,904	0.755	0	0	4	2	5	11
2019	202,598	1,139,847	0.563	0	0	0	3	10	13
2020	212,369	857,501	0.404	0	0	0	6	10	16
2021	224,688	577,752	0.257	0	0	0	4	6	10
TOTAL	1,040,457	5,551,431	0.534	0	0	7	19	39	65
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	685,444	75,655	86,073	0	0	278,113	46,949	157,016	56,177
2018	0	0	936,012	60,858	108,411	0	0	310,249	18,668	66,026	90,680
2019	0	0	0	222,234	377,182	0	0	0	158,415	209,840	172,176
2020	0	0	0	393,189	101,484	0	0	0	176,911	124,068	61,849
2021	0	0	0	168,693	74,954	0	0	0	179,315	114,136	40,654
TOTAL	0	0	1,621,456	920,629	748,104	0	0	588,362	580,258	671,086	421,536
OD	0	0	0	0	0	0	0	0	0	0	6,386

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	982,241	102,891	111,465	0	0	516,456	61,175	190,774	43,032
2018	0	1,585	1,272,086	80,318	139,037	0	1,991	514,948	24,985	80,110	69,098
2019	0	32	47,176	254,451	424,239	0	82	24,125	170,155	238,527	143,595
2020	96	362	167,574	397,533	139,809	197	1,134	64,883	160,553	143,496	54,675
2021	154	754	182,246	177,202	93,690	563	3,026	134,654	145,318	107,244	35,328
TOTAL	250	2,733	2,651,323	1,012,394	908,240	760	6,233	1,255,067	562,185	760,152	345,727
OD	0	0	0	0	0	0	0	0	0	0	5,326

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,916,366	3,242,971	351,053	
IBNR + FREQUENCY ADJUSTMENT	(2,022,429)	(731,557)	845	
TOTAL LOSSES	1,893,937	2,511,414	351,898	
EXPECTED LOSSES	3,364,346	2,191,067	358,525	
CREDIBILITY	0.08	0.28	0.37	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.182	0.241	0.033	0.457
INDICATED (POST-TEST)	0.170	0.225	0.031	0.426
PRESENT ON RATE LEVEL	0.291	0.189	0.031	0.511
DERIVED BY FORMULA	0.281	0.199	0.031	0.511
UNDERLYING PRESENT RATE	0.323	0.211	0.034	0.568
PROPOSED	0.281	0.199	0.031	0.511

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.540
IND. RATE				0.54	MINIMUM PREMIUM	
MAN. RATE	0.70	0.67	0.61	+ 0.54	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,111,158	2,354,398	0.212	0	0	4	8	22	34
2018	1,294,384	2,950,766	0.228	0	0	6	9	20	35
2019	1,244,599	1,683,304	0.135	0	0	2	5	18	25
2020	1,319,694	3,722,490	0.282	0	0	6	7	25	38
2021	1,436,299	2,022,713	0.141	0	0	2	10	27	39
TOTAL	6,406,134	12,733,671	0.199	0	0	20	39	112	171
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	587,800	564,660	120,061	0	0	228,086	199,980	244,687	409,124
2018	0	0	1,373,363	304,268	166,683	0	0	266,843	284,632	204,762	350,215
2019	0	0	353,020	119,758	119,800	0	0	178,536	228,842	244,109	439,239
2020	0	0	1,386,936	374,770	368,869	0	0	704,742	174,024	419,445	293,704
2021	0	0	359,180	164,673	450,786	0	0	87,318	175,894	376,626	408,236
TOTAL	0	0	4,060,299	1,528,129	1,226,199	0	0	1,465,525	1,063,372	1,489,629	1,900,518
OD	0	0	0	0	0	0	0	0	0	0	4,613

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	842,317	767,938	155,479	0	0	423,556	260,574	297,295	313,389
2018	0	2,325	1,874,963	377,853	215,238	0	1,712	453,843	324,788	244,829	266,864
2019	457	1,141	487,786	140,413	144,425	1,071	2,899	291,236	250,481	283,331	366,325
2020	1,507	5,089	1,882,734	473,310	499,647	4,632	23,283	1,055,805	231,593	487,781	259,634
2021	719	4,391	755,571	353,786	480,029	1,367	10,685	311,212	212,062	319,026	354,757
TOTAL	2,682	12,946	5,843,371	2,113,300	1,494,818	7,070	38,579	2,535,652	1,279,498	1,632,262	1,560,970
OD	0	0	0	0	0	0	0	0	0	0	3,624

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,440,300	6,519,877	1,564,593	
IBNR + FREQUENCY ADJUSTMENT	(3,459,450)	(1,670,317)		4,246
TOTAL LOSSES	4,980,850	4,849,560	1,568,839	
EXPECTED LOSSES	5,773,066	5,012,417	1,749,912	
CREDIBILITY	0.27	0.93	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.078	0.076	0.024	0.178
INDICATED (POST-TEST)	0.072	0.071	0.023	0.166
PRESENT ON RATE LEVEL	0.081	0.070	0.025	0.176
DERIVED BY FORMULA	0.079	0.071	0.023	0.172
UNDERLYING PRESENT RATE	0.090	0.078	0.027	0.196
PROPOSED	0.079	0.071	0.023	0.172

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.182
IND. RATE				0.18	MINIMUM PREMIUM	
MAN. RATE	0.26	0.24	0.21	+ 0.18	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	373,373	3,555,901	0.952	0	0	3	11	38	52
2018	327,266	2,810,774	0.859	0	0	3	10	32	45
2019	340,027	2,684,376	0.789	0	0	3	10	38	51
2020	343,014	3,945,835	1.150	0	0	3	6	27	36
2021	296,753	2,390,020	0.805	0	0	0	12	40	52
TOTAL	1,680,433	15,386,906	0.916	0	0	12	49	175	236
OD				0	0	1	1	2	4

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	685,094	679,302	301,337	0	0	712,822	313,517	485,949	377,880
2018	0	0	753,206	578,370	289,021	0	0	199,371	332,336	396,167	262,303
2019	0	0	576,337	481,527	278,907	0	0	100,964	274,711	736,069	235,861
2020	0	0	1,157,542	543,876	165,100	0	0	1,030,622	320,417	449,464	278,814
2021	0	0	0	387,865	530,422	0	0	0	499,408	713,500	258,825
TOTAL	0	0	3,172,179	2,670,940	1,564,787	0	0	2,043,779	1,740,389	2,781,149	1,413,683
OD	0	0	311,446	24,768	9,331	0	0	14,247	26,020	9,946	7,425

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	873,256	923,851	390,231	0	0	1,104,678	408,513	590,428	289,456
2018	0	1,275	1,046,931	707,122	359,242	0	1,279	345,192	379,475	467,991	199,875
2019	746	1,892	839,364	542,234	336,172	606	1,750	197,146	309,573	830,005	196,708
2020	905	3,084	1,165,789	590,554	257,312	4,421	22,341	1,024,385	355,103	526,892	246,472
2021	545	2,419	605,267	543,309	559,912	1,958	12,123	472,338	492,803	610,789	224,919
TOTAL	2,196	8,671	4,530,607	3,307,070	1,902,869	6,985	37,493	3,143,739	1,945,466	3,026,106	1,157,430
OD	21	104	471,405	24,816	12,386	73	358	43,912	19,214	11,011	5,893

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,245,565	10,248,938	1,163,323	
IBNR + FREQUENCY ADJUSTMENT	(2,852,190)	(2,034,078)	2,357	
TOTAL LOSSES	5,393,375	8,214,860	1,165,679	
EXPECTED LOSSES	4,691,401	6,048,248	1,160,640	
CREDIBILITY	0.11	0.38	0.51	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.290	0.485	0.069	0.844
INDICATED (POST-TEST)	0.271	0.452	0.064	0.787
PRESENT ON RATE LEVEL	0.251	0.323	0.062	0.637
DERIVED BY FORMULA	0.253	0.372	0.063	0.689
UNDERLYING PRESENT RATE	0.279	0.360	0.069	0.708
PROPOSED	0.253	0.373	0.063	0.689

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.728
IND. RATE				0.73	MINIMUM PREMIUM	
MAN. RATE	0.80	0.81	0.76	+ 0.73	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	204,455	2,672,213	1.307	0	0	1	9	28	38
2018	219,915	1,297,242	0.590	0	0	1	7	21	29
2019	207,638	2,304,188	1.110	0	0	2	6	25	33
2020	271,812	2,632,110	0.968	1	0	0	7	39	47
2021	287,972	2,431,360	0.844	0	0	1	7	51	59
TOTAL	1,191,792	11,337,113	0.951	1	0	5	36	164	206
OD				0	0	0	1	0	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	157,288	590,779	469,122	0	0	21,249	458,032	714,520	261,223
2018	0	0	159,564	104,643	154,485	0	0	139,560	64,592	477,138	197,260
2019	0	0	439,875	149,939	414,853	0	0	183,700	194,393	402,384	519,044
2020	593,507	0	0	329,976	446,673	118,484	0	0	258,891	655,012	229,567
2021	0	0	152,365	350,279	547,333	0	0	43,968	158,428	893,362	285,625
TOTAL	593,507	0	909,092	1,525,616	2,032,466	118,484	0	388,477	1,134,336	3,142,416	1,492,719
OD	0	0	0	43,345	0	0	0	0	0	0	16,185

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	225,394	803,459	607,513	0	0	39,459	596,816	868,142	200,097
2018	0	270	222,296	129,298	187,869	0	896	236,820	78,609	558,480	150,312
2019	569	1,430	619,589	185,297	474,287	1,102	2,979	298,638	219,626	458,343	432,883
2020	781,799	380	180,411	366,182	515,409	205,425	2,083	123,070	266,914	712,090	202,937
2021	684	3,559	743,877	532,495	582,098	1,560	12,717	371,328	310,170	722,504	248,208
TOTAL	783,052	5,638	1,991,567	2,016,732	2,367,176	208,087	18,675	1,069,316	1,472,135	3,319,559	1,234,437
OD	10	38	17,242	42,816	3,093	0	0	0	0	0	12,912

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,093,626	9,221,511	1,247,349	
IBNR + FREQUENCY ADJUSTMENT	(2,551,573)	(1,859,447)	3,193	
TOTAL LOSSES	1,542,053	7,362,064	1,250,542	
EXPECTED LOSSES	4,290,915	5,579,213	1,234,990	
CREDIBILITY	0.09	0.30	0.41	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.128	0.614	0.104	0.846
INDICATED (POST-TEST)	0.119	0.572	0.097	0.788
PRESENT ON RATE LEVEL	0.324	0.421	0.093	0.838
DERIVED BY FORMULA	0.305	0.466	0.095	0.866
UNDERLYING PRESENT RATE	0.360	0.468	0.104	0.932
PROPOSED	0.295	0.451	0.092	0.838

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.886
IND. RATE				0.89	MINIMUM PREMIUM	
MAN. RATE	1.15	1.06	1.00	+ 0.89	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	30,657	453,536	1,479	0	0	1	1	9	11
2018	39,471	449,914	1,140	0	0	0	1	6	7
2019	41,954	641,427	1,529	0	0	0	1	8	9
2020	38,949	696,615	1,789	1	0	0	2	4	7
2021	45,601	1,208,619	2,650	1	0	0	0	8	9
TOTAL	196,632	3,450,111	1,755	2	0	1	5	35	43
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	135,565	20,553	87,082	0	0	18,834	28,676	129,859	32,967
2018	0	0	0	87,219	183,768	0	0	0	17,122	127,728	34,077
2019	0	0	0	29,581	335,817	0	0	0	56,002	187,101	32,926
2020	470,853	0	0	39,204	13,667	5,998	0	0	67,911	51,647	47,335
2021	975,140	0	0	0	93,178	41,934	0	0	0	71,235	27,132
TOTAL	1,445,993	0	135,565	176,557	713,512	47,932	0	18,834	169,711	567,570	174,437
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	194,265	27,952	112,771	0	0	34,975	37,365	157,779	25,253
2018	0	0	5,783	107,656	221,431	0	0	1,519	20,446	149,153	25,967
2019	0	13	18,854	44,152	372,978	0	39	11,402	63,454	209,895	27,460
2020	620,164	37	17,099	39,957	17,847	10,458	439	25,145	61,903	59,348	41,844
2021	1,149,710	178	48,462	35,357	89,642	70,829	665	17,522	15,860	56,197	23,578
TOTAL	1,769,874	228	284,463	255,074	814,669	81,287	1,143	90,563	199,027	632,373	144,102
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,227,558	1,901,143	144,102	
IBNR + FREQUENCY ADJUSTMENT	(959,739)	(472,214)	610	
TOTAL LOSSES	1,267,819	1,428,929	144,711	
EXPECTED LOSSES	1,608,833	1,425,835	245,001	
CREDIBILITY	0.03	0.09	0.12	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.645	0.727	0.074	1.445
INDICATED (POST-TEST)	0.601	0.678	0.069	1.347
PRESENT ON RATE LEVEL	0.735	0.652	0.112	1.499
DERIVED BY FORMULA	0.731	0.654	0.107	1.492
UNDERLYING PRESENT RATE	0.818	0.725	0.125	1.668
PROPOSED	0.731	0.654	0.107	1.492

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.577
IND. RATE				1.58	MINIMUM PREMIUM	
MAN. RATE	1.98	1.89	1.79	+ 1.58	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	412,774	2,376,366	0.576	0	0	2	12	31	45	
2018	425,073	2,095,613	0.493	0	0	2	10	15	27	
2019	413,952	1,889,530	0.456	0	0	1	10	27	38	
2020	340,428	656,198	0.193	0	0	0	4	16	20	
2021	418,768	1,608,222	0.384	0	0	0	7	21	28	
TOTAL	2,010,995	8,625,929	0.429	0	0	5	43	110	158	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	413,995	292,751	413,102	0	0	311,285	355,243	389,063	200,927	
2018	0	0	588,424	294,984	244,699	0	0	303,126	283,518	156,153	224,709	
2019	0	0	274,186	398,036	592,748	0	0	15,698	285,042	176,612	147,208	
2020	0	0	0	183,127	99,113	0	0	0	164,092	76,081	133,785	
2021	0	0	0	238,627	580,753	0	0	0	281,555	307,182	200,105	
TOTAL	0	0	1,276,605	1,407,525	1,930,415	0	0	630,109	1,369,450	1,105,091	906,734	
OD	0	0	0	0	0	0	0	0	0	0	18,308	

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	593,255	398,141	534,967	0	0	578,056	462,882	472,712	153,910	
2018	0	996	812,007	363,004	301,818	0	1,945	513,553	323,475	188,472	171,228	
2019	355	930	442,814	457,649	674,515	94	376	60,970	300,854	206,099	122,771	
2020	47	179	83,752	189,820	122,208	178	1,017	57,865	146,287	91,742	118,266	
2021	471	1,975	504,704	430,804	589,240	1,010	5,947	242,908	256,664	269,346	173,891	
TOTAL	873	4,080	2,436,533	1,839,418	2,222,749	1,282	9,284	1,453,352	1,490,162	1,228,370	740,067	
OD	0	0	0	0	0	0	0	0	0	0	14,490	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,905,404	6,780,698	754,557	
IBNR + FREQUENCY ADJUSTMENT	(2,702,918)	(1,445,789)	1,761	
TOTAL LOSSES	1,202,486	5,334,909	756,318	
EXPECTED LOSSES	4,454,094	4,321,802	780,714	
CREDIBILITY	0.12	0.43	0.58	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.060	0.265	0.037	0.362
INDICATED (POST-TEST)	0.056	0.247	0.034	0.337
PRESENT ON RATE LEVEL	0.199	0.193	0.035	0.427
DERIVED BY FORMULA	0.182	0.216	0.035	0.433
UNDERLYING PRESENT RATE	0.221	0.215	0.039	0.475
PROPOSED	0.179	0.213	0.034	0.427

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.451
IND. RATE				0.45	MINIMUM PREMIUM	
MAN. RATE	0.61	0.55	0.51	+ 0.45	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	468,790	12,403,777	2,646	1	0	12	38	86	137
2018	494,848	11,492,222	2,322	1	0	13	27	82	123
2019	490,701	12,047,554	2,455	0	0	12	36	76	124
2020	489,934	12,109,987	2,472	3	0	12	33	91	139
2021	507,276	10,118,360	1,995	0	0	2	22	74	98
TOTAL	2,451,549	58,171,900	2,373	5	0	51	156	409	621
OD				0	0	0	1	3	4

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	583,380	0	2,735,219	1,714,972	1,699,742	0	0	837,425	2,342,667	1,709,564	780,808
2018	892,889	0	3,806,469	1,107,598	1,260,935	0	0	1,200,744	1,174,240	1,224,082	825,265
2019	0	0	3,036,187	1,678,184	1,301,258	0	0	1,249,480	2,264,437	1,951,861	566,147
2020	1,512,696	0	2,676,535	1,430,818	1,481,522	15,496	0	1,170,293	1,966,510	1,358,142	497,975
2021	0	0	585,328	1,567,900	1,681,292	0	0	180,500	2,184,715	3,077,763	840,862
TOTAL	2,988,965	0	12,839,738	7,499,472	7,424,749	15,496	0	4,638,442	9,932,569	9,321,412	3,511,057
OD	0	0	0	3,173	6,457	0	0	0	643	44,967	9,084

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	745,560	0	3,919,569	2,322,947	2,201,166	0	0	1,555,098	2,924,738	2,077,120	598,099
2018	1,220,430	6,444	5,217,376	1,376,377	1,558,135	0	7,705	2,040,378	1,344,553	1,453,299	628,852
2019	3,928	9,881	4,292,937	1,893,117	1,559,899	7,494	20,490	2,097,427	2,223,046	2,268,244	472,167
2020	1,686,536	10,582	3,993,139	1,665,888	1,861,120	35,644	48,135	2,291,748	1,750,050	1,615,120	440,210
2021	2,526	13,534	2,792,976	2,049,949	1,832,998	8,973	59,016	2,123,225	1,994,227	2,409,173	730,709
TOTAL	3,658,979	40,441	20,215,997	9,308,279	9,013,318	52,111	135,347	10,107,877	10,236,615	9,822,956	2,870,036
OD	0	1	455	4,683	7,618	10	76	3,416	4,473	46,677	7,179

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	34,214,710	38,444,619	2,877,215	
IBNR + FREQUENCY ADJUSTMENT	(19,265,975)	(9,151,604)	7,159	
TOTAL LOSSES	14,948,735	29,293,015	2,884,374	
EXPECTED LOSSES	31,954,458	27,381,036	3,143,041	
CREDIBILITY	0.14	0.49	0.66	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.610	1.192	0.117	1.919
INDICATED (POST-TEST)	0.568	1.112	0.109	1.789
PRESENT ON RATE LEVEL	1.174	1.006	0.115	2.295
DERIVED BY FORMULA	1.089	1.058	0.111	2.258
UNDERLYING PRESENT RATE	1.303	1.117	0.128	2.549
PROPOSED	1.089	1.058	0.111	2.258

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.775
IND. RATE				2.78	MINIMUM PREMIUM	
MAN. RATE	3.23	3.13	3.03	+ 2.78	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	101,124	3,429,968	3.392	2	0	3	4	33	42	
2018	107,971	1,843,260	1.707	1	0	2	4	12	19	
2019	112,625	2,855,658	2.536	2	0	6	3	24	35	
2020	116,377	1,781,792	1.531	0	0	2	4	26	32	
2021	123,619	2,003,071	1.620	1	0	2	1	30	34	
TOTAL	561,716	11,913,749	2.121	6	0	15	16	125	162	
OD				0	0	0	1	0	1	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	677,480	0	649,393	254,035	452,803	0	0	45,669	474,245	733,985	142,358
2018	308,918	0	654,249	26,841	172,129	14,576	0	222,414	21,708	212,827	209,598
2019	186,096	0	1,153,621	174,413	293,375	0	0	450,731	132,248	328,273	136,901
2020	0	0	537,989	35,698	250,460	0	0	210,954	16,360	527,828	202,503
2021	7,000	0	592,636	105,000	406,886	0	0	326,156	0	470,528	94,865
TOTAL	1,179,494	0	3,587,888	595,987	1,575,653	14,576	0	1,255,924	644,561	2,273,441	786,225
OD	0	0	0	50,000	0	0	0	0	0	0	2,187

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	865,819	0	930,580	345,488	586,380	0	0	84,807	617,941	891,792	109,046
2018	445,315	1,108	889,789	38,317	212,685	35,813	1,427	370,617	28,823	250,509	159,714
2019	296,592	3,705	1,559,856	220,185	357,127	2,703	7,113	675,098	162,696	380,471	114,175
2020	565	1,901	698,495	84,931	304,225	1,406	7,123	328,316	65,744	570,216	179,013
2021	10,265	5,996	929,874	308,890	446,595	2,532	23,984	541,650	144,318	389,996	82,438
TOTAL	1,618,556	12,711	5,008,594	997,809	1,907,012	42,454	39,648	2,000,488	1,019,523	2,482,983	644,386
OD	12	43	19,890	49,390	3,568	0	0	0	0	0	1,706

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,742,396	6,460,286	646,091	
IBNR + FREQUENCY ADJUSTMENT	(5,738,832)	(1,902,460)	1,960	
TOTAL LOSSES	3,003,565	4,557,825	648,052	
EXPECTED LOSSES	9,580,541	5,711,369	818,953	
CREDIBILITY	0.05	0.18	0.25	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.531	0.802	0.115	1.448
INDICATED (POST-TEST)	0.495	0.748	0.107	1.350
PRESENT ON RATE LEVEL	1.536	0.916	0.131	2.583
DERIVED BY FORMULA	1.484	0.886	0.125	2.495
UNDERLYING PRESENT RATE	1.706	1.017	0.146	2.868
PROPOSED	1.484	0.886	0.125	2.495

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	3.066
IND. RATE				3.07	MINIMUM PREMIUM	
MAN. RATE	3.53	3.47	3.41	+ 3.07	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	16,931	62,396	0.369	0	0	0	1	5	6
2018	20,394	1,369,520	6.715	0	0	2	3	3	8
2019	20,314	630,604	3.104	1	0	0	3	5	9
2020	15,716	418,963	2.666	0	0	0	2	3	5
2021	27,054	71,652	0.265	0	0	0	0	2	2
TOTAL	100,409	2,553,135	2.543	1	0	2	9	18	30
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	5,000	16,752	0	0	0	344	34,403	5,897
2018	0	0	424,438	303,525	94,494	0	0	300,635	108,439	58,585	79,404
2019	309,021	0	0	210,340	17,362	0	0	0	27,087	39,498	27,296
2020	0	0	0	113,007	19,080	0	0	0	254,461	30,476	1,939
2021	0	0	0	0	34,550	0	0	0	0	23,597	13,505
TOTAL	309,021	0	424,438	631,872	182,238	0	0	300,635	390,331	186,559	128,041
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	6,800	21,694	0	0	0	448	41,800	4,517
2018	0	719	588,196	370,577	120,150	0	1,929	502,288	125,723	72,474	60,506
2019	490,026	20	29,697	228,605	25,160	0	14	4,217	29,200	44,809	22,765
2020	27	102	47,053	113,347	29,074	263	1,499	84,536	220,943	49,467	1,714
2021	18	66	17,970	13,110	33,239	23	220	5,804	5,254	18,616	11,736
TOTAL	490,072	907	682,916	732,440	229,316	287	3,663	596,845	381,568	227,165	101,238
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,774,689	1,570,489	101,238	
IBNR + FREQUENCY ADJUSTMENT	(1,572,147)	(402,908)	417	
TOTAL LOSSES	202,542	1,167,581	101,654	
EXPECTED LOSSES	2,633,420	1,217,990	151,711	
CREDIBILITY	0.02	0.06	0.08	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.202	1.163	0.101	1.466
INDICATED (POST-TEST)	0.188	1.084	0.094	1.367
PRESENT ON RATE LEVEL	2.362	1.093	0.136	3.591
DERIVED BY FORMULA	2.319	1.092	0.133	3.544
UNDERLYING PRESENT RATE	2.623	1.213	0.151	3.987
PROPOSED	2.319	1.092	0.133	3.544

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	4.356
IND. RATE				4.36	MINIMUM PREMIUM	
MAN. RATE	4.67	4.73	4.74	+ 4.36	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	98,549	2,270,814	2.304	0	0	4	2	11	17
2018	112,722	2,732,365	2.424	0	0	6	9	14	29
2019	89,800	671,386	0.748	0	0	2	1	3	6
2020	66,864	521,157	0.779	0	0	1	2	2	5
2021	79,211	786,715	0.993	0	0	0	4	7	11
TOTAL	447,146	6,982,437	1.562	0	0	13	18	37	68
OD				0	0	1	0	0	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,059,576	30,951	554,352	0	0	133,526	13,108	419,586	59,715
2018	0	0	1,557,043	445,966	96,938	0	0	292,003	140,073	111,276	89,066
2019	0	0	328,882	124,574	25,930	0	0	53,445	57,500	52,145	28,910
2020	0	0	162,150	76,343	4,066	0	0	207,000	40,366	2,594	28,638
2021	0	0	0	140,809	147,918	0	0	0	328,532	157,113	12,343
TOTAL	0	0	3,107,651	818,643	829,204	0	0	685,974	579,579	742,714	218,672
OD	0	0	200,000	0	0	0	0	1,829	0	0	277

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,518,372	42,093	717,886	0	0	247,958	17,080	509,797	45,742
2018	0	2,636	2,128,484	549,405	134,532	0	1,874	489,526	161,684	134,233	67,868
2019	425	1,062	452,449	141,823	39,969	321	862	85,344	62,976	61,182	24,111
2020	182	615	228,756	83,949	17,725	1,333	6,669	299,458	50,636	14,644	25,316
2021	174	793	196,514	180,300	160,318	979	5,058	233,916	254,666	155,463	10,726
TOTAL	781	5,106	4,524,577	997,570	1,070,430	2,633	14,462	1,356,202	547,043	875,319	173,763
OD	259	638	264,029	3,568	4,699	11	29	2,642	66	45	245

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,171,367	3,498,739	174,008	
IBNR + FREQUENCY ADJUSTMENT	(4,602,495)	(730,591)	606	
TOTAL LOSSES	1,568,872	2,768,148	174,613	
EXPECTED LOSSES	7,457,605	2,165,517	305,774	
CREDIBILITY	0.05	0.16	0.21	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.291	0.617	0.039	0.947
INDICATED (POST-TEST)	0.271	0.575	0.036	0.883
PRESENT ON RATE LEVEL	1.502	0.436	0.062	2.000
DERIVED BY FORMULA	1.441	0.458	0.056	1.955
UNDERLYING PRESENT RATE	1.668	0.484	0.068	2.221
PROPOSED	1.440	0.458	0.056	1.955

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.403
IND. RATE				2.40	MINIMUM PREMIUM	
MAN. RATE	2.78	2.70	2.64	+ 2.40	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	558,489	13,113,143	2.348	2	1	14	18	55	90
2018	653,418	11,979,006	1.833	3	0	16	19	42	80
2019	532,650	6,104,161	1.146	0	0	10	13	32	55
2020	366,592	2,424,367	0.661	2	0	1	9	24	36
2021	413,609	4,404,336	1.065	1	0	3	11	40	55
TOTAL	2,524,758	38,025,013	1.506	8	1	44	70	193	316
OD				0	0	1	1	0	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	467,261	1,119,468	3,192,920	907,976	795,451	0	2,359,060	2,072,495	720,483	1,069,227	408,802
2018	2,069,815	0	4,554,398	923,874	1,245,781	3,147	0	1,668,844	618,867	602,014	292,266
2019	0	0	2,425,141	644,176	623,658	0	0	1,028,632	727,237	419,072	236,245
2020	365,500	0	315,498	503,960	459,073	2,344	0	83,158	272,574	239,308	182,952
2021	661,684	0	680,443	423,288	678,667	2,500	0	107,133	366,612	1,304,532	179,477
TOTAL	3,564,260	1,119,468	11,168,400	3,403,274	3,802,630	7,991	2,359,060	4,960,262	2,705,773	3,634,153	1,299,742
OD	0	0	210,890	7,200	0	0	0	107,761	98	0	2,549

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	597,160	191,100	4,391,893	1,234,847	1,030,109	0	1,029,327	2,081,874	938,789	1,299,111	313,142
2018	2,647,829	7,330	5,918,171	1,157,100	1,542,800	6,057	8,891	2,321,402	716,423	722,657	222,707
2019	3,137	7,816	3,317,607	763,922	766,236	6,170	16,377	1,582,717	802,125	515,103	197,028
2020	481,854	1,599	636,121	555,058	556,656	4,887	4,375	217,795	256,944	275,840	161,730
2021	887,093	8,386	1,434,740	701,870	754,961	7,678	22,627	678,689	548,586	1,070,488	155,966
TOTAL	4,617,072	216,231	15,698,531	4,412,797	4,650,763	24,792	1,081,597	6,882,477	3,262,868	3,883,199	1,050,572
OD	0	357	285,758	11,017	1,874	0	692	178,462	1,302	1,002	1,952

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	28,985,969	16,224,821	1,052,525	
IBNR + FREQUENCY ADJUSTMENT	(13,048,114)	(4,098,002)	2,225	
TOTAL LOSSES	15,937,854	12,126,819	1,054,749	
EXPECTED LOSSES	21,069,584	12,142,617	1,189,697	
CREDIBILITY	0.14	0.50	0.67	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.613	0.480	0.042	1.134
INDICATED (POST-TEST)	0.571	0.447	0.039	1.057
PRESENT ON RATE LEVEL	0.752	0.433	0.042	1.227
DERIVED BY FORMULA	0.726	0.440	0.040	1.207
UNDERLYING PRESENT RATE	0.835	0.481	0.047	1.363
PROPOSED	0.727	0.440	0.040	1.207

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.483
IND. RATE				1.48	MINIMUM PREMIUM	
MAN. RATE	1.58	1.63	1.62	+ 1.48	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	525,189	15,547,420	2.960	1	0	20	31	143	195
2018	548,287	11,314,257	2.064	1	0	9	41	132	183
2019	569,286	20,143,710	3.538	0	0	15	26	133	174
2020	579,078	21,772,223	3.760	0	0	14	37	116	167
2021	659,963	11,794,514	1.787	1	0	9	21	130	161
TOTAL	2,881,803	80,572,124	2.796	3	0	67	156	654	880
OD				0	0	0	0	2	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	3,000	0	4,298,342	1,535,718	1,735,725	0	0	4,084,280	1,374,999	1,678,853	836,503
2018	635,420	0	1,687,466	2,006,037	1,949,718	25,000	0	889,858	919,351	1,980,744	1,220,663
2019	0	0	4,202,149	1,260,099	2,119,036	0	0	7,959,894	1,678,057	2,215,351	709,124
2020	0	0	3,990,456	2,740,600	1,682,101	0	0	7,913,914	2,607,350	2,169,411	668,391
2021	332,000	0	1,848,516	1,238,381	1,859,913	10,000	0	1,575,667	1,370,818	2,923,959	635,260
TOTAL	970,420	0	16,026,929	8,780,835	9,346,493	35,000	0	22,423,613	7,950,575	10,968,318	4,069,941
OD	0	0	0	0	48,859	0	0	0	0	48,252	9,291

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	3,834	0	5,969,845	2,088,576	2,247,764	0	0	6,009,466	1,791,624	2,039,806	640,761
2018	915,978	2,857	2,390,102	2,458,588	2,374,822	61,425	5,710	1,521,367	1,061,745	2,329,507	930,145
2019	4,704	11,781	5,066,256	1,506,934	2,469,162	15,180	40,352	3,911,025	1,893,000	2,580,692	591,409
2020	4,054	13,876	5,302,971	3,024,931	2,206,561	21,120	107,493	5,001,374	2,610,627	2,605,383	590,858
2021	448,118	22,912	3,951,825	1,987,084	2,073,353	34,579	128,459	3,406,172	1,735,961	2,499,123	552,041
TOTAL	1,376,688	51,427	22,680,999	11,066,114	11,371,662	132,305	282,014	19,849,404	9,092,956	12,054,511	3,305,215
OD	0	0	137	112	62,690	0	0	126	145	58,117	7,240

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	44,373,100	43,706,308	3,312,454	
IBNR + FREQUENCY ADJUSTMENT	(24,005,798)	(11,249,888)	11,408	
TOTAL LOSSES	20,367,302	32,456,420	3,323,863	
EXPECTED LOSSES	40,105,957	33,788,416	4,639,485	
CREDIBILITY	0.16	0.55	0.73	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.707	1.122	0.115	1.944
INDICATED (POST-TEST)	0.659	1.046	0.107	1.812
PRESENT ON RATE LEVEL	1.254	1.056	0.145	2.455
DERIVED BY FORMULA	1.158	1.051	0.117	2.326
UNDERLYING PRESENT RATE	1.392	1.172	0.161	2.725
PROPOSED	1.158	1.050	0.117	2.326

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.859
IND. RATE				2.86	MINIMUM PREMIUM	
MAN. RATE	3.59	3.38	3.24	+ 2.86	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,504,109	27,639,598	1.838	2	0	39	51	169	261
2018	1,497,430	22,346,492	1.492	1	0	31	51	196	279
2019	1,277,378	25,497,841	1.996	2	0	32	55	163	252
2020	1,150,116	23,780,425	2.068	1	0	17	45	162	225
2021	1,258,320	13,465,232	1.070	1	0	6	33	159	199
TOTAL	6,687,353	112,729,588	1.686	7	0	125	235	849	1216
OD				0	0	0	1	2	3

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	761,802	0	10,236,197	2,331,027	2,648,577	8,406	0	5,896,485	1,575,537	3,139,469	1,042,098
2018	3,094	0	8,003,560	2,737,437	2,462,855	308,383	0	2,518,177	1,894,947	3,257,475	1,160,564
2019	467,958	0	7,630,577	3,764,894	2,736,200	295,751	0	4,801,275	1,722,581	2,825,408	1,253,197
2020	991,156	0	4,647,642	2,750,172	2,290,745	2,235	0	6,854,952	2,043,768	3,235,302	964,453
2021	7,000	0	1,719,830	2,001,057	2,403,783	0	0	1,111,650	1,602,388	3,609,240	1,010,284
TOTAL	2,231,010	0	32,237,806	13,584,587	12,542,160	614,775	0	21,182,539	8,839,221	16,066,894	5,430,596
OD	0	0	0	22,500	16,949	0	0	0	764	5,135	5,486

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	973,583	0	14,047,704	3,170,197	3,429,907	7,431	0	9,075,406	2,052,925	3,814,455	798,247
2018	4,460	13,550	10,983,686	3,385,734	3,053,988	757,697	16,159	4,262,883	2,188,152	3,845,671	884,350
2019	751,930	24,780	10,711,818	4,315,288	3,317,446	491,402	75,840	7,211,405	2,038,397	3,316,447	1,045,166
2020	1,299,027	16,486	6,266,781	3,126,071	2,912,657	29,193	128,424	5,915,131	2,254,639	3,730,923	852,576
2021	13,542	24,109	4,544,345	2,833,668	2,674,309	13,298	105,347	3,016,893	1,984,358	3,052,978	877,937
TOTAL	3,042,543	78,925	46,554,335	16,830,958	15,388,308	1,299,022	325,771	29,481,717	10,518,471	17,760,474	4,458,276
OD	3	12	5,676	26,270	20,930	2	19	583	1,236	5,412	4,306

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	80,788,606	60,552,060	4,462,583	
IBNR + FREQUENCY ADJUSTMENT	(37,283,611)	(15,886,805)	10,554	
TOTAL LOSSES	43,504,995	44,665,254	4,473,137	
EXPECTED LOSSES	60,881,510	47,124,047	5,051,569	
CREDIBILITY	0.28	0.96	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.650	0.667	0.067	1.384
INDICATED (POST-TEST)	0.606	0.622	0.062	1.291
PRESENT ON RATE LEVEL	0.820	0.635	0.068	1.523
DERIVED BY FORMULA	0.760	0.622	0.062	1.445
UNDERLYING PRESENT RATE	0.910	0.705	0.076	1.691
PROPOSED	0.760	0.622	0.062	1.445

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.776
IND. RATE				1.78	MINIMUM PREMIUM	
MAN. RATE	2.14	2.11	2.01	+ 1.78	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	9,109	35,916	0.394	0	0	0	1	0	1
2018	7,131	392,537	5.505	0	0	1	0	0	1
2019	6,521	5,404	0.083	0	0	0	0	1	1
2020	5,442	68,594	1.260	0	0	0	1	0	1
2021	5,058	9	0.000	0	0	0	0	0	0
TOTAL	33,261	502,460	1.511	0	0	1	2	1	4
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	8,932	0	0	0	0	24,700	0	2,284
2018	0	0	327,686	0	0	0	0	64,173	0	0	678
2019	0	0	0	0	1,312	0	0	0	0	3,936	156
2020	0	0	0	61,903	0	0	0	0	4,795	0	1,896
2021	0	0	0	0	0	0	0	0	0	0	9
TOTAL	0	0	327,686	70,835	1,312	0	0	64,173	29,495	3,936	5,023
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	12,148	0	0	0	0	32,184	0	1,750
2018	0	555	444,018	1,904	2,911	0	412	106,276	699	597	517
2019	0	0	58	47	1,454	0	0	100	115	4,377	130
2020	14	54	24,625	61,148	4,417	5	28	1,559	4,125	323	1,676
2021	0	0	0	0	0	0	0	0	0	0	8
TOTAL	14	608	468,701	75,246	8,783	5	440	107,935	37,123	5,297	4,080
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	577,704	126,448	4,080	
IBNR + FREQUENCY ADJUSTMENT	(784,047)	(122,580)	76	
TOTAL LOSSES	0	3,869	4,156	
EXPECTED LOSSES	1,264,190	360,663	42,506	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.012	0.012	0.024
INDICATED (POST-TEST)	0.000	0.011	0.012	0.022
PRESENT ON RATE LEVEL	3.423	0.977	0.115	4.515
DERIVED BY FORMULA	3.389	0.948	0.111	4.448
UNDERLYING PRESENT RATE	3.801	1.084	0.128	5.013
PROPOSED	3.389	0.948	0.111	4.448

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	5.467
IND. RATE				5.47	MINIMUM PREMIUM	
MAN. RATE	5.99	5.99	5.96	+ 5.47	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,854	8,888	0.479	0	0	0	0	0	0
2018	4,867	11,497	0.236	0	0	0	0	2	2
2019	7,184	4,302	0.060	0	0	0	0	0	0
2020	1,715	0	0.000	0	0	0	0	0	0
2021	2,232	164,167	7.355	0	0	0	1	1	2
TOTAL	17,852	188,854	1.058	0	0	0	1	3	4
OD				0	0	0	0	0	0

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	8,888
2018	0	0	0	0	3,887	0	0	0	0	1,602	6,008
2019	0	0	0	0	0	0	0	0	0	0	4,302
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	66,525	7,791	0	0	0	81,500	6,317	2,034
TOTAL	0	0	0	66,525	11,678	0	0	0	81,500	7,919	21,232
OD	0	0	0	0	0	0	0	0	0	0	0

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	6,808
2018	0	0	50	47	4,666	0	0	11	15	1,868	4,578
2019	0	0	0	0	0	0	0	0	0	0	3,588
2020	0	0	0	0	0	0	0	0	0	0	0
2021	49	256	60,548	61,621	16,006	211	950	49,995	55,905	12,802	1,768
TOTAL	49	256	60,599	61,667	20,672	211	950	50,006	55,920	14,670	16,742
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	112,070	152,929	16,742	
IBNR + FREQUENCY ADJUSTMENT	(354,406)	(86,463)	33	
TOTAL LOSSES	0	66,466	16,775	
EXPECTED LOSSES	580,159	266,696	21,030	
CREDIBILITY	0.01	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.372	0.094	0.466
INDICATED (POST-TEST)	0.000	0.347	0.088	0.435
PRESENT ON RATE LEVEL	2.927	1.346	0.106	4.379
DERIVED BY FORMULA	2.898	1.326	0.106	4.329
UNDERLYING PRESENT RATE	3.250	1.494	0.118	4.862
PROPOSED	2.898	1.326	0.106	4.329

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	5.320
IND. RATE				5.32	MINIMUM PREMIUM	
MAN. RATE	5.74	5.78	5.78	+ 5.32	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	370,763	5,064,232	1.366	1	0	9	8	33	51	
2018	319,282	6,106,194	1.912	0	0	10	14	46	70	
2019	354,278	3,468,642	0.979	0	0	4	11	25	40	
2020	349,197	3,736,922	1.070	0	0	4	11	27	42	
2021	371,136	2,670,300	0.719	0	0	3	1	31	35	
TOTAL	1,764,656	21,046,290	1.193	1	0	30	45	162	238	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	480,458	0	2,006,941	458,989	351,919	0	0	680,064	227,388	495,357	363,116
2018	0	0	1,976,094	679,072	765,629	0	0	643,827	839,763	960,557	241,252
2019	0	0	947,397	812,972	236,453	0	0	368,491	490,690	359,693	252,946
2020	0	0	953,971	927,127	536,521	0	0	208,316	523,020	267,988	319,979
2021	0	0	762,421	127,307	454,957	0	0	245,994	19,654	881,412	178,555
TOTAL	480,458	0	6,646,824	3,005,467	2,345,479	0	0	2,146,692	2,100,515	2,965,007	1,355,848
OD	0	0	0	0	0	0	0	0	0	0	3,374

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	614,025	0	2,875,946	624,225	455,735	0	0	1,262,879	296,287	601,859	278,147
2018	0	3,346	2,714,055	841,694	943,172	0	4,131	1,103,898	960,021	1,136,624	183,834
2019	1,226	3,106	1,372,940	906,568	307,172	2,210	5,978	599,610	531,788	425,095	210,957
2020	1,206	4,139	1,592,374	1,012,211	702,849	1,870	9,738	473,951	483,828	328,678	282,861
2021	1,109	7,555	1,154,047	364,535	507,647	2,480	23,223	549,721	239,217	711,407	155,164
TOTAL	617,565	18,146	9,709,361	3,749,234	2,916,576	6,560	43,070	3,990,059	2,511,141	3,203,663	1,110,964
OD	0	0	0	0	0	0	0	0	0	0	2,795

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,384,763	12,380,613	1,113,758	
IBNR + FREQUENCY ADJUSTMENT	(9,114,906)	(3,577,581)	3,053	
TOTAL LOSSES	5,269,857	8,803,032	1,116,811	
EXPECTED LOSSES	15,133,936	10,700,210	1,327,669	
CREDIBILITY	0.11	0.40	0.53	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.299	0.499	0.063	0.861
INDICATED (POST-TEST)	0.278	0.465	0.059	0.802
PRESENT ON RATE LEVEL	0.772	0.546	0.068	1.386
DERIVED BY FORMULA	0.718	0.514	0.063	1.295
UNDERLYING PRESENT RATE	0.858	0.606	0.075	1.539
PROPOSED	0.718	0.514	0.063	1.295

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.592
IND. RATE				1.59	MINIMUM PREMIUM	
MAN. RATE	1.96	1.93	1.83	+ 1.59	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	266,904	6,896,425	2,584	1	0	9	12	62	84	
2018	301,790	6,265,386	2,076	0	0	12	10	61	83	
2019	292,840	8,533,668	2,914	0	0	13	13	63	89	
2020	275,509	6,579,244	2,388	0	0	8	9	46	63	
2021	269,828	3,680,685	1,364	0	0	2	9	57	68	
TOTAL	1,406,871	31,955,408	2,271	1	0	44	53	289	387	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	665,307	0	1,877,151	718,663	805,045	242,963	0	875,776	364,313	1,053,049	294,158
2018	0	0	2,524,480	500,137	1,267,076	0	0	618,777	170,381	759,414	425,121
2019	0	0	2,959,535	813,472	1,108,738	0	0	1,978,827	417,283	1,047,118	208,695
2020	0	0	2,203,819	753,524	962,829	0	0	790,586	798,007	896,674	173,805
2021	0	0	348,687	533,714	908,567	0	0	78,979	276,150	1,291,432	243,156
TOTAL	665,307	0	9,913,672	3,319,510	5,052,255	242,963	0	4,342,945	2,026,134	5,047,687	1,344,935
OD	0	0	0	0	0	0	0	0	0	0	328

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	850,262	0	2,689,957	977,382	1,042,533	214,779	0	1,626,316	474,700	1,279,455	225,325
2018	0	4,274	3,456,618	634,550	1,548,203	0	3,971	1,036,312	205,398	893,417	323,942
2019	3,829	9,551	4,067,729	974,414	1,321,113	11,869	31,129	2,934,460	533,659	1,226,788	174,052
2020	2,450	8,302	3,095,943	942,103	1,220,020	5,869	29,986	1,405,688	807,082	1,039,736	153,644
2021	1,202	6,517	1,295,932	851,835	966,909	2,470	19,825	584,934	481,763	1,049,852	211,303
TOTAL	857,743	28,644	14,606,180	4,380,283	6,098,779	234,988	84,910	7,587,710	2,502,602	5,489,248	1,088,265
OD	0	0	0	0	0	0	0	0	0	0	250

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	23,400,176	18,470,912	1,088,515	
IBNR + FREQUENCY ADJUSTMENT	(13,191,314)	(4,876,302)	3,001	
TOTAL LOSSES	10,208,861	13,594,610	1,091,516	
EXPECTED LOSSES	21,779,152	14,574,891	1,393,840	
CREDIBILITY	0.10	0.34	0.45	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.726	0.966	0.078	1.770
INDICATED (POST-TEST)	0.677	0.901	0.072	1.650
PRESENT ON RATE LEVEL	1.394	0.933	0.089	2.417
DERIVED BY FORMULA	1.323	0.922	0.082	2.326
UNDERLYING PRESENT RATE	1.548	1.036	0.099	2.683
PROPOSED	1.322	0.922	0.082	2.326

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.859
IND. RATE				2.86	MINIMUM PREMIUM	
MAN. RATE	3.51	3.32	3.19	+ 2.86	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	100,481	2,458,110	2.446	0	0	4	8	22	34
2018	106,874	2,533,993	2.371	0	0	4	3	29	36
2019	108,779	2,946,775	2.709	0	0	5	9	20	34
2020	68,716	1,822,683	2.652	0	0	3	7	15	25
2021	86,696	1,190,751	1.373	0	0	1	3	17	21
TOTAL	471,546	10,952,312	2.323	0	0	17	30	103	150
OD				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	888,199	532,452	111,980	0	0	388,597	276,567	159,515	100,800
2018	0	0	654,190	197,432	214,725	0	0	507,430	263,983	449,421	246,812
2019	0	0	958,643	548,166	465,252	0	0	307,640	309,572	259,917	97,585
2020	0	0	593,338	314,684	191,301	0	0	243,222	188,033	222,416	69,689
2021	0	0	307,500	141,135	280,611	0	0	120,100	55,082	223,157	63,166
TOTAL	0	0	3,401,870	1,733,869	1,263,869	0	0	1,566,989	1,093,237	1,314,426	578,052
OD	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	1,272,789	724,135	145,014	0	0	721,625	360,367	193,811	77,213
2018	0	1,108	896,923	245,081	265,474	0	3,256	853,214	306,494	532,092	188,071
2019	1,240	3,124	1,361,435	627,992	553,534	1,845	4,947	487,697	339,162	306,725	81,386
2020	682	2,318	870,530	357,974	261,652	1,740	8,845	410,598	195,252	259,322	61,605
2021	560	3,558	592,215	263,057	309,663	1,120	9,900	244,463	101,084	188,254	54,891
TOTAL	2,482	10,107	4,993,892	2,218,238	1,535,338	4,705	26,948	2,717,597	1,302,358	1,480,204	463,166
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,755,730	6,536,139	463,166	
IBNR + FREQUENCY ADJUSTMENT	(4,244,261)	(1,656,922)	1,167	
TOTAL LOSSES	3,511,469	4,879,217	464,333	
EXPECTED LOSSES	6,930,116	4,950,952	572,716	
CREDIBILITY	0.05	0.16	0.22	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.745	1.035	0.098	1.878
INDICATED (POST-TEST)	0.694	0.965	0.092	1.751
PRESENT ON RATE LEVEL	1.324	0.946	0.109	2.379
DERIVED BY FORMULA	1.292	0.949	0.106	2.346
UNDERLYING PRESENT RATE	1.470	1.050	0.121	2.641
PROPOSED	1.292	0.949	0.106	2.346

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.883
IND. RATE				2.88	MINIMUM PREMIUM	
MAN. RATE	3.10	3.13	3.14	+ 2.88	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	45,592	1,638,907	3,595	0	0	3	3	14	20
2018	47,948	2,064,515	4,306	0	0	3	3	21	27
2019	56,194	1,520,270	2,705	0	0	1	6	18	25
2020	61,149	5,656,138	9,250	0	0	1	3	16	20
2021	63,206	1,515,690	2,398	0	0	0	5	21	26
TOTAL	274,089	12,395,520	4,522	0	0	8	20	90	118
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	707,994	242,980	244,953	0	0	146,532	53,775	169,400	73,273
2018	0	0	731,221	162,141	238,331	0	0	439,701	67,053	336,045	90,023
2019	0	0	149,274	135,606	196,784	0	0	6,153	729,896	236,218	66,339
2020	0	0	147,530	135,108	321,934	0	0	4,777,082	73,579	101,062	99,843
2021	0	0	0	571,148	239,236	0	0	0	201,013	458,074	46,219
TOTAL	0	0	1,736,019	1,246,983	1,241,238	0	0	5,369,468	1,125,316	1,300,799	375,697
OD	0	0	0	0	0	0	0	0	0	0	836

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,014,555	330,453	317,214	0	0	272,110	70,069	205,821	56,127
2018	0	1,238	1,000,228	203,143	294,150	0	2,822	732,993	83,320	396,780	68,598
2019	193	495	224,381	156,726	225,396	37	412	101,451	762,847	286,679	55,327
2020	71	261	116,529	163,586	365,224	4,617	23,070	1,033,263	125,294	144,296	88,261
2021	514	2,526	609,473	594,441	303,224	957	6,476	232,152	236,401	380,658	40,164
TOTAL	778	4,520	2,965,165	1,448,349	1,505,208	5,611	32,779	2,371,969	1,277,931	1,414,233	308,477
OD	0	0	0	0	0	0	0	0	0	0	739

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,380,823	5,645,720	309,216	
IBNR + FREQUENCY ADJUSTMENT	(3,097,096)	(1,475,321)	1,194	
TOTAL LOSSES	2,283,727	4,170,399	310,410	
EXPECTED LOSSES	5,216,797	4,449,014	477,784	
CREDIBILITY	0.03	0.11	0.15	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.833	1.522	0.113	2.468
INDICATED (POST-TEST)	0.777	1.419	0.105	2.301
PRESENT ON RATE LEVEL	1.714	1.462	0.157	3.333
DERIVED BY FORMULA	1.686	1.457	0.149	3.293
UNDERLYING PRESENT RATE	1.903	1.623	0.174	3.701
PROPOSED	1.686	1.457	0.149	3.293

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	4.047
IND. RATE				4.05	MINIMUM PREMIUM	
MAN. RATE	4.49	4.46	4.40	+ 4.05	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	135,287	5,959,167	4.405	0	0	8	13	51	72
2018	148,691	5,260,830	3.538	0	0	5	14	54	73
2019	144,025	1,903,233	1.321	0	0	0	7	43	50
2020	152,435	2,877,906	1.888	1	0	2	5	49	57
2021	181,001	4,021,525	2.222	0	0	2	11	47	60
TOTAL	761,439	20,022,661	2.630	1	0	17	50	244	312
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	2,304,102	847,685	412,552	0	0	1,473,231	188,526	571,508	161,563
2018	0	0	1,325,262	880,973	872,808	0	0	401,298	749,459	739,774	291,256
2019	0	0	0	208,781	897,950	0	0	0	220,719	433,706	142,077
2020	475,000	0	389,169	247,305	498,610	0	0	37,376	164,614	750,898	314,934
2021	0	0	446,656	842,615	506,886	0	0	97,333	565,111	682,287	880,637
TOTAL	475,000	0	4,465,189	3,027,359	3,188,806	0	0	2,009,238	1,888,429	3,178,173	1,790,467
OD	0	0	0	0	0	0	0	0	0	0	120

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	3,267,577	1,152,852	534,255	0	0	2,686,837	245,649	694,382	123,757
2018	0	2,244	1,841,442	1,083,308	1,068,006	0	2,575	697,382	853,794	875,786	221,937
2019	0	46	68,254	258,618	1,000,965	0	127	37,210	241,208	489,513	118,492
2020	626,092	1,634	628,308	308,808	585,422	505	2,786	149,789	195,133	809,081	278,402
2021	1,297	7,667	1,453,344	982,045	626,887	2,709	18,395	630,815	541,595	598,078	765,274
TOTAL	627,389	11,590	7,258,925	3,785,630	3,815,535	3,214	23,883	4,202,033	2,077,379	3,466,840	1,507,862
OD	0	0	0	0	0	0	0	0	0	0	92

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,127,034	13,145,385	1,507,954	
IBNR + FREQUENCY ADJUSTMENT	(7,743,288)	(3,505,541)	2,827	
TOTAL LOSSES	4,383,746	9,639,844	1,510,781	
EXPECTED LOSSES	12,947,773	10,526,900	1,118,466	
CREDIBILITY	0.06	0.23	0.30	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.576	1.266	0.198	2.040
INDICATED (POST-TEST)	0.537	1.180	0.185	1.902
PRESENT ON RATE LEVEL	1.532	1.245	0.132	2.909
DERIVED BY FORMULA	1.472	1.230	0.148	2.850
UNDERLYING PRESENT RATE	1.700	1.383	0.147	3.230
PROPOSED	1.472	1.230	0.148	2.850

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	3.503
IND. RATE				3.50	MINIMUM PREMIUM	
MAN. RATE	4.02	3.99	3.84	+ 3.50	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	82,139	804,408	0.979	0	0	1	3	6	10
2018	91,994	2,774,223	3.016	0	0	4	7	19	30
2019	93,290	2,206,643	2.365	0	0	3	3	30	36
2020	82,493	903,061	1.095	0	0	0	2	13	15
2021	70,454	1,432,451	2.033	0	0	1	2	10	13
TOTAL	420,370	8,120,786	1.932	0	0	9	17	78	104
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	145,028	231,642	148,692	0	0	15,440	77,759	104,487	81,360	
2018	0	0	1,049,005	477,244	265,027	0	0	445,843	256,567	219,405	61,132	
2019	0	0	535,867	135,462	657,797	0	0	255,185	74,992	484,208	63,132	
2020	0	0	0	127,336	351,621	0	0	0	201,870	206,892	15,342	
2021	0	0	205,404	265,919	133,074	0	0	486,971	108,677	187,108	45,298	
TOTAL	0	0	1,935,304	1,237,603	1,556,211	0	0	1,203,439	719,865	1,202,100	266,264	
OD	0	0	0	0	0	0	0	0	0	0	7,233	

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	207,825	315,033	192,556	0	0	28,672	101,320	126,952	62,322	
2018	0	1,776	1,443,482	586,286	332,085	0	2,861	749,349	295,328	263,215	46,583	
2019	693	1,741	755,018	180,065	745,361	1,531	4,053	389,819	100,958	547,195	52,652	
2020	48	184	89,343	157,453	396,281	234	1,353	77,916	187,614	233,013	13,562	
2021	461	2,894	513,079	306,448	176,502	3,543	32,184	746,529	173,394	186,100	39,364	
TOTAL	1,202	6,596	3,008,747	1,545,284	1,842,785	5,308	40,450	1,992,286	858,614	1,356,475	214,483	
OD	0	0	0	0	0	0	0	0	0	0	6,032	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,054,588	5,603,158	220,515	
IBNR + FREQUENCY ADJUSTMENT	(3,316,092)	(1,202,509)	722	
TOTAL LOSSES	1,738,497	4,400,649	221,237	
EXPECTED LOSSES	5,447,265	3,589,097	368,686	
CREDIBILITY	0.04	0.15	0.20	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.414	1.047	0.051	1.512
INDICATED (POST-TEST)	0.386	0.976	0.048	1.409
PRESENT ON RATE LEVEL	1.167	0.769	0.079	2.015
DERIVED BY FORMULA	1.136	0.800	0.073	2.009
UNDERLYING PRESENT RATE	1.296	0.854	0.088	2.237
PROPOSED	1.136	0.800	0.073	2.009

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.469
IND. RATE				2.47	MINIMUM PREMIUM	
MAN. RATE	2.68	2.67	2.66	+ 2.47	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	724,403	21,997,267	3,037	1	0	27	37	182	247
2018	857,786	33,687,896	3,927	0	1	31	51	200	283
2019	870,258	19,425,166	2,232	0	0	30	35	165	230
2020	880,553	18,190,276	2,066	0	0	18	39	146	203
2021	952,562	16,028,016	1,683	2	0	13	31	181	227
TOTAL	4,285,562	109,328,621	2,551	3	1	119	193	874	1190
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	23,000	0	6,327,465	1,899,168	3,529,088	537	0	4,136,680	1,667,821	3,153,575	1,259,933
2018	0	709,652	7,335,252	3,469,961	2,595,500	0	10,831,655	3,272,921	1,467,183	2,730,178	1,275,594
2019	0	0	6,554,516	1,967,126	2,612,993	0	0	2,539,409	1,398,590	2,824,185	1,528,347
2020	0	0	5,137,654	2,209,767	2,123,475	0	0	3,007,999	1,782,808	2,652,152	1,276,421
2021	1,191,963	0	2,745,618	1,511,466	2,490,784	169,124	0	729,458	1,792,614	4,194,241	1,202,748
TOTAL	1,214,963	709,652	28,100,505	11,057,488	13,351,840	169,661	10,831,655	13,686,467	8,109,016	15,554,331	6,543,043
OD	0	0	0	0	0	0	0	0	0	0	5,186

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	29,394	0	8,205,796	2,582,868	4,570,169	475	0	5,308,485	2,173,171	3,831,594	965,109
2018	0	105,330	9,973,404	4,268,526	3,213,515	0	1,146,109	4,936,124	1,706,904	3,229,317	972,003
2019	8,459	21,122	9,017,187	2,342,828	3,104,654	15,115	40,123	3,877,806	1,621,059	3,248,354	1,274,641
2020	4,703	16,018	6,046,536	2,577,734	2,690,416	13,318	68,147	3,204,507	1,848,294	3,011,847	1,128,356
2021	1,600,754	32,651	5,493,534	2,564,796	2,782,893	337,288	102,582	3,049,729	2,220,988	3,522,842	1,045,188
TOTAL	1,643,311	175,122	38,736,457	14,336,752	16,361,647	366,196	1,356,961	20,376,651	9,570,416	16,843,953	5,385,297
OD	0	0	0	0	0	0	0	0	0	0	4,372

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	62,654,698	57,112,768	5,389,669	
IBNR + FREQUENCY ADJUSTMENT	(37,579,555)	(15,673,149)	14,010	
TOTAL LOSSES	25,075,143	41,439,619	5,403,679	
EXPECTED LOSSES	62,780,036	47,120,331	5,806,850	
CREDIBILITY	0.20	0.71	0.96	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.585	0.967	0.126	1.678
INDICATED (POST-TEST)	0.545	0.901	0.117	1.564
PRESENT ON RATE LEVEL	1.319	0.990	0.122	2.432
DERIVED BY FORMULA	1.165	0.927	0.118	2.210
UNDERLYING PRESENT RATE	1.465	1.100	0.135	2.700
PROPOSED	1.165	0.927	0.118	2.210

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.716
IND. RATE				2.72	MINIMUM PREMIUM	
MAN. RATE	3.47	3.33	3.21	+ 2.72	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	488,398	22,928,796	4.695			20	67	256	344
2018	518,632	22,975,488	4.430			17	67	277	362
2019	547,218	23,878,334	4.364			21	58	217	297
2020	585,434	25,263,517	4.315			14	70	215	301
2021	646,812	15,414,369	2.383			8	35	224	267
TOTAL	2,786,494	110,460,504	3.964			80	297	1189	1571
OD						0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	3,000	0	3,970,271	3,567,972	3,065,520	0	0	3,470,830	2,801,221	4,768,285	1,281,697
2018	0	702,173	3,748,214	3,284,348	2,584,722	0	2,847,300	2,217,348	2,260,063	4,100,723	1,230,597
2019	50,000	0	4,659,962	3,767,070	2,792,880	2,210	0	3,738,333	4,106,341	3,586,764	1,174,774
2020	4,503	682,516	2,397,235	3,803,301	2,198,524	147,553	3,551,899	1,854,802	4,202,607	5,416,717	1,003,860
2021	0	0	1,552,072	1,895,439	3,003,608	0	0	525,202	1,879,285	5,506,301	1,052,462
TOTAL	57,503	1,384,689	16,327,754	16,318,130	13,645,254	149,763	6,399,199	11,806,515	15,249,517	23,378,790	5,743,390
OD	0	0	0	0	652	0	0	0	0	6,617	1,067

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	3,834	0	5,614,768	4,852,442	3,969,848	0	0	5,978,978	3,649,991	5,793,466	981,780
2018	0	314,115	5,240,582	4,023,721	3,167,788	0	1,004,469	3,784,011	2,603,223	4,830,745	937,715
2019	85,298	15,264	6,775,615	4,266,451	3,310,211	25,455	59,186	5,875,786	4,488,077	4,213,070	979,762
2020	10,654	111,862	4,689,218	4,073,613	2,764,374	271,954	1,181,810	4,260,825	4,063,720	4,980,482	887,412
2021	4,470	25,279	4,819,397	2,973,333	3,241,358	13,488	103,517	3,157,255	2,546,287	4,554,467	914,589
TOTAL	104,256	466,520	27,139,580	20,189,560	16,453,579	310,896	2,348,982	23,056,856	17,351,298	24,372,229	4,701,258
OD	0	0	8	8	783	0	0	46	62	7,716	857

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	53,427,144	78,375,234	4,702,115	
IBNR + FREQUENCY ADJUSTMENT	(29,347,784)	(20,819,620)	12,865	
TOTAL LOSSES	24,079,360	57,555,614	4,714,980	
EXPECTED LOSSES	49,191,249	62,603,146	5,157,239	
CREDIBILITY	0.15	0.54	0.72	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.864	2.065	0.169	3.099
INDICATED (POST-TEST)	0.806	1.925	0.158	2.889
PRESENT ON RATE LEVEL	1.590	2.024	0.167	3.780
DERIVED BY FORMULA	1.472	1.971	0.160	3.603
UNDERLYING PRESENT RATE	1.765	2.247	0.185	4.197
PROPOSED	1.472	1.970	0.160	3.603

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	4.428
IND. RATE				4.43	MINIMUM PREMIUM	
MAN. RATE	5.19	5.05	4.99	+ 4.43	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	295,266	13,938,488	4.721	1	0	18	22	106	147
2018	328,381	24,129,292	7.348	1	1	21	27	96	146
2019	306,432	10,760,889	3.512	0	0	14	18	83	115
2020	296,590	13,000,440	4.383	2	1	12	16	63	94
2021	355,077	8,344,938	2.350	1	0	7	24	81	113
TOTAL	1,581,746	70,174,047	4.436	5	2	72	107	429	615
OD				0	0	0	1	0	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	708,522	0	4,348,439	932,219	2,390,253	321,984	0	2,580,378	504,622	1,674,869	477,202
2018	24,683	751,900	4,782,927	1,518,626	1,455,026	991,170	7,896,500	3,559,560	1,142,287	1,544,451	462,162
2019	0	0	3,298,945	910,446	1,317,676	0	0	2,339,362	800,496	1,382,676	711,288
2020	652,917	1,156,561	2,830,043	896,136	955,169	13,163	3,000,000	2,007,757	450,059	650,003	388,632
2021	921,926	0	1,429,605	1,146,514	1,635,796	573,959	0	195,325	885,279	1,219,449	337,085
TOTAL	2,308,048	1,908,461	16,689,959	5,403,941	7,753,920	1,900,276	10,896,500	10,682,382	3,782,743	6,471,448	2,376,369
OD	0	0	0	12,398	0	0	0	0	383	0	2,109

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	905,491	0	6,093,663	1,267,818	3,095,378	284,634	0	4,363,756	657,522	2,034,966	365,537
2018	18,692	146,409	5,942,485	1,878,690	1,799,743	1,279,339	1,173,578	3,823,870	1,323,369	1,836,472	352,167
2019	4,207	10,497	4,474,880	1,092,241	1,562,230	12,944	34,109	3,247,238	946,671	1,616,874	593,214
2020	865,249	193,949	3,663,018	1,105,121	1,241,421	32,147	1,052,518	2,181,438	549,966	782,337	343,551
2021	689,526	18,951	3,341,975	1,781,079	1,821,025	616,284	32,798	1,081,206	887,168	1,058,206	292,927
TOTAL	2,483,165	369,807	23,516,021	7,124,950	9,519,797	2,225,348	2,293,002	14,697,508	4,364,696	7,328,855	1,947,396
OD	0	0	484	14,990	121	0	0	14	431	5	1,607

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	45,585,349	28,353,843	1,949,003	
IBNR + FREQUENCY ADJUSTMENT	(19,481,427)	(7,556,789)	5,027	
TOTAL LOSSES	26,103,922	20,797,054	1,954,030	
EXPECTED LOSSES	32,349,667	22,636,469	2,088,306	
CREDIBILITY	0.11	0.37	0.49	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.650	1.314	0.123	3.088
INDICATED (POST-TEST)	1.539	1.225	0.115	2.879
PRESENT ON RATE LEVEL	1.842	1.289	0.119	3.250
DERIVED BY FORMULA	1.809	1.265	0.117	3.191
UNDERLYING PRESENT RATE	2.045	1.431	0.132	3.608
PROPOSED	1.809	1.265	0.117	3.191

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	3.922
IND. RATE				3.92	MINIMUM PREMIUM	
MAN. RATE	4.25	4.28	4.29	+ 3.92	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	259,355	9,709,891	3,744	0	0	16	16	65	97
2018	250,716	4,773,285	1,904	0	0	5	11	54	70
2019	248,690	6,252,515	2,514	0	0	12	9	48	69
2020	239,790	8,510,799	3,549	0	0	9	23	43	75
2021	254,548	3,835,346	1,507	0	0	3	6	49	58
TOTAL	1,253,099	33,081,836	2,640	0	0	45	65	259	369
OD				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
2017	0	0	3,357,269	789,511	1,499,253	0	0	1,888,696	480,790	1,289,081	405,291
2018	0	0	1,216,166	583,623	718,732	0	0	321,461	434,835	1,054,591	443,877
2019	0	0	2,688,870	443,459	1,245,888	0	0	512,193	318,959	633,388	409,758
2020	0	0	2,366,322	1,569,177	487,743	0	0	1,640,428	1,119,140	779,252	548,737
2021	0	0	752,153	417,303	869,614	0	0	198,258	40,651	1,147,827	409,540
TOTAL	0	0	10,380,780	3,803,073	4,821,230	0	0	4,561,036	2,394,375	4,904,139	2,217,203
OD	0	0	0	5,724	0	0	0	0	0	0	17,759

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	4,701,734	1,073,735	1,941,533	0	0	3,010,688	626,469	1,566,233	310,453
2018	0	2,059	1,680,009	721,314	879,200	0	2,063	555,738	502,207	1,238,175	338,234
2019	3,479	8,657	3,665,554	573,478	1,456,327	3,072	8,174	793,782	367,139	727,386	341,738
2020	2,778	9,458	3,566,500	1,713,204	762,892	11,482	58,148	2,678,034	1,140,007	974,510	485,084
2021	1,515	9,315	1,605,089	776,539	942,944	2,494	23,074	565,397	306,782	920,845	355,890
TOTAL	7,772	29,488	15,218,886	4,858,270	5,982,896	17,048	91,459	7,603,640	2,942,604	5,427,149	1,831,399
OD	1	5	2,277	5,654	408	0	0	0	0	0	14,688

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	22,970,575	19,216,982	1,846,087	
IBNR + FREQUENCY ADJUSTMENT	(15,846,449)	(4,965,034)	4,467	
TOTAL LOSSES	7,124,126	14,251,948	1,850,554	
EXPECTED LOSSES	26,183,494	14,820,460	1,998,494	
CREDIBILITY	0.09	0.31	0.42	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.568	1.137	0.147	1.852
INDICATED (POST-TEST)	0.530	1.060	0.137	1.726
PRESENT ON RATE LEVEL	1.882	1.065	0.144	3.091
DERIVED BY FORMULA	1.760	1.064	0.141	2.965
UNDERLYING PRESENT RATE	2.089	1.183	0.159	3.432
PROPOSED	1.761	1.064	0.141	2.965

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	3.644
IND. RATE				3.64	MINIMUM PREMIUM	
MAN. RATE	4.51	4.28	4.08	+ 3.64	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	160,017	5,338,591	3.336	0	0	9	11	24	44	
2018	205,093	9,362,416	4.565	0	0	8	15	32	55	
2019	234,401	5,979,255	2.551	0	0	9	9	33	51	
2020	137,677	3,880,697	2.819	1	0	3	13	18	35	
2021	204,974	2,084,337	1.017	0	0	2	4	22	28	
TOTAL	942,162	26,645,296	2.828	1	0	31	52	129	213	
OD				0	0	0	0	1	1	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	2,399,515	444,717	709,261	0	0	822,749	454,870	371,440	136,039
2018	0	0	2,402,289	1,019,094	1,256,306	0	0	622,815	2,900,959	951,435	209,518
2019	0	0	2,620,597	479,401	764,451	0	0	762,282	655,673	419,787	277,064
2020	102,662	0	909,549	473,603	319,357	0	0	576,485	1,129,076	231,989	137,976
2021	0	0	404,962	38,480	636,509	0	0	71,006	30,989	750,214	152,177
TOTAL	102,662	0	8,736,912	2,455,295	3,685,884	0	0	2,855,337	5,171,567	2,724,865	912,774
OD	0	0	0	0	3,075	0	0	0	0	1,220	65

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	3,438,505	604,815	918,493	0	0	1,527,845	592,696	451,300	104,206
2018	0	4,067	3,309,427	1,206,914	1,538,806	0	3,997	1,127,314	2,734,672	1,145,678	159,653
2019	3,390	8,428	3,559,171	593,884	922,216	4,572	12,193	1,189,518	718,494	507,005	231,071
2020	136,259	3,551	1,333,844	542,422	429,215	4,779	24,652	1,177,842	1,030,716	347,655	121,971
2021	780	4,663	793,594	317,761	645,782	1,270	11,611	295,678	196,362	598,908	132,242
TOTAL	140,429	20,709	12,434,541	3,265,796	4,454,512	10,621	52,453	5,318,197	5,272,940	3,050,545	749,143
OD	0	0	40	37	3,691	0	0	8	11	1,423	50

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,976,997	16,048,956	749,192	
IBNR + FREQUENCY ADJUSTMENT	(18,546,231)	(3,657,345)	2,293	
TOTAL LOSSES	0	12,391,610	751,485	
EXPECTED LOSSES	30,741,619	11,064,128	986,686	
CREDIBILITY	0.07	0.26	0.35	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.315	0.080	1.394
INDICATED (POST-TEST)	0.000	1.226	0.074	1.300
PRESENT ON RATE LEVEL	2.939	1.058	0.094	4.091
DERIVED BY FORMULA	2.733	1.101	0.087	3.922
UNDERLYING PRESENT RATE	3.263	1.174	0.105	4.542
PROPOSED	2.733	1.101	0.087	3.922

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	4.820
IND. RATE				4.82	MINIMUM PREMIUM	
MAN. RATE	5.80	5.59	5.40	+ 4.82	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	228,072	5,688,097	2.494	1	0	6	5	30	42
2018	303,139	2,846,860	0.939	0	0	2	5	30	37
2019	302,431	3,502,628	1.158	0	0	4	10	35	49
2020	338,138	3,976,220	1.176	0	0	3	5	35	43
2021	383,836	2,005,241	0.522	0	0	1	3	26	30
TOTAL	1,555,616	18,019,046	1.158	1	0	16	28	156	201
OD				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	477,989	0	1,416,647	133,115	445,972	3,500	0	2,100,930	82,510	627,905	399,529
2018	0	0	416,661	493,866	716,300	0	0	103,363	215,649	504,008	397,013
2019	0	0	762,610	482,005	707,048	0	0	552,728	221,783	528,874	247,580
2020	0	0	1,131,534	334,121	650,395	0	0	447,625	282,583	918,768	211,194
2021	0	0	240,432	197,246	477,356	0	0	73,800	72,605	613,016	330,786
TOTAL	477,989	0	3,967,884	1,640,353	2,997,071	3,500	0	3,278,446	875,130	3,192,571	1,586,102
OD	0	0	0	0	0	0	0	0	0	0	1,641

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	610,870	0	1,838,574	181,036	577,534	3,094	0	2,058,998	107,511	762,905	306,039
2018	0	705	593,133	608,120	868,304	0	663	182,636	248,272	591,377	302,524
2019	987	2,499	1,104,188	561,489	815,020	3,315	8,758	838,150	264,924	608,985	206,482
2020	1,254	4,250	1,585,766	445,644	794,468	3,208	16,367	765,287	339,133	1,013,237	186,695
2021	634	3,590	671,002	380,190	501,398	1,256	10,952	290,315	193,983	494,826	287,453
TOTAL	613,744	11,044	5,792,663	2,176,479	3,556,724	10,873	36,741	4,135,386	1,153,822	3,471,330	1,289,193
OD	0	0	0	0	0	0	0	0	0	0	1,279

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,600,451	10,358,355	1,290,472	
IBNR + FREQUENCY ADJUSTMENT	(13,190,186)	(3,235,424)	4,229	
TOTAL LOSSES	0	7,122,931	1,294,701	
EXPECTED LOSSES	22,247,946	9,768,103	1,610,566	
CREDIBILITY	0.10	0.36	0.49	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.458	0.083	0.541
INDICATED (POST-TEST)	0.000	0.427	0.078	0.504
PRESENT ON RATE LEVEL	1.288	0.566	0.093	1.947
DERIVED BY FORMULA	1.159	0.516	0.086	1.761
UNDERLYING PRESENT RATE	1.430	0.628	0.104	2.162
PROPOSED	1.160	0.516	0.086	1.761

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.164
IND. RATE				2.16	MINIMUM PREMIUM	
MAN. RATE	3.03	2.82	2.57	+ 2.16	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	12,308	79,121	0.643	0	0	0	1	2	3
2018	16,435	71,421	0.435	0	0	0	0	3	3
2019	18,262	830,384	4.547	0	0	1	1	2	4
2020	13,174	239,402	1.817	0	0	1	0	1	2
2021	16,977	484,537	2.854	0	0	0	2	2	4
TOTAL	77,156	1,704,865	2.210	0	0	2	4	10	16
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	14,495	9,161	0	0	0	33,395	4,437	17,633
2018	0	0	0	0	20,617	0	0	0	0	36,588	14,216
2019	0	0	565,000	124,889	79,204	0	0	1	28,491	27,868	4,931
2020	0	0	192,791	0	2,581	0	0	35,678	0	1,813	6,539
2021	0	0	0	250,491	46,523	0	0	0	116,694	43,297	27,532
TOTAL	0	0	757,791	389,875	158,086	0	0	35,679	178,580	114,003	70,851
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	19,713	11,863	0	0	0	43,514	5,391	13,507
2018	0	0	267	247	24,747	0	0	254	343	42,664	10,833
2019	731	1,817	766,548	148,295	104,563	0	14	4,089	30,314	31,921	4,112
2020	195	652	235,629	9,947	12,116	223	1,110	49,433	2,835	3,504	5,780
2021	194	996	236,925	238,546	76,803	335	1,680	80,009	87,672	45,352	23,925
TOTAL	1,120	3,465	1,239,369	416,749	230,092	558	2,804	133,786	164,678	128,831	58,158
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,381,102	940,350	58,158	
IBNR + FREQUENCY ADJUSTMENT	(1,247,024)	(370,777)	218	
TOTAL LOSSES	134,078	569,573	58,376	
EXPECTED LOSSES	2,076,983	1,121,216	92,024	
CREDIBILITY	0.01	0.05	0.07	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.174	0.738	0.076	0.988
INDICATED (POST-TEST)	0.162	0.688	0.071	0.921
PRESENT ON RATE LEVEL	2.425	1.309	0.107	3.841
DERIVED BY FORMULA	2.402	1.278	0.105	3.785
UNDERLYING PRESENT RATE	2.692	1.453	0.119	4.264
PROPOSED	2.402	1.278	0.105	3.785

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	4.652
IND. RATE				4.65	MINIMUM PREMIUM	
MAN. RATE	5.18	5.15	5.07	+ 4.65	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	78,972	3,311,390	4.193	0	0	8	8	23	39	
2018	77,864	1,426,942	1.833	0	0	1	7	24	32	
2019	73,330	2,883,519	3.932	0	0	5	3	15	23	
2020	70,894	1,778,973	2.509	0	0	3	2	17	22	
2021	72,142	1,314,865	1.823	0	0	1	2	15	18	
TOTAL	373,202	10,715,689	2.871	0	0	18	22	94	134	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,705,838	565,183	174,691	0	0	467,887	166,401	126,380	105,010
2018	0	0	215,040	227,541	399,307	0	0	20,997	71,001	331,662	161,394
2019	0	0	1,126,466	176,800	275,898	0	0	692,222	48,310	459,626	104,197
2020	0	0	779,937	199,841	158,143	0	0	304,766	26,726	263,216	46,344
2021	0	0	277,088	174,494	207,200	0	0	123,000	103,412	332,934	96,737
TOTAL	0	0	4,104,369	1,343,859	1,215,239	0	0	1,608,872	415,850	1,513,818	513,682
OD	0	0	0	0	0	0	0	0	0	0	100

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	2,444,466	768,649	226,225	0	0	868,866	216,821	153,552	80,438
2018	0	364	305,432	281,146	483,425	0	135	39,696	83,156	387,825	122,982
2019	1,457	3,619	1,523,566	221,658	337,188	4,152	10,858	1,017,310	88,293	529,745	86,900
2020	842	2,842	1,048,984	250,948	225,921	1,965	9,861	445,666	63,930	294,449	40,968
2021	512	3,290	550,082	261,441	241,165	1,368	11,628	303,979	158,194	279,661	84,064
TOTAL	2,812	10,115	5,872,530	1,783,842	1,513,924	7,485	32,482	2,675,517	610,394	1,645,231	415,353
OD	0	0	0	0	0	0	0	0	0	0	88

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,600,939	5,553,390	415,441	
IBNR + FREQUENCY ADJUSTMENT	(6,755,601)	(1,683,618)	1,227	
TOTAL LOSSES	1,845,338	3,869,772	416,668	
EXPECTED LOSSES	11,116,396	5,013,055	570,041	
CREDIBILITY	0.04	0.14	0.19	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.494	1.037	0.112	1.643
INDICATED (POST-TEST)	0.461	0.967	0.104	1.532
PRESENT ON RATE LEVEL	2.683	1.210	0.138	4.030
DERIVED BY FORMULA	2.594	1.176	0.131	3.901
UNDERLYING PRESENT RATE	2.979	1.343	0.153	4.475
PROPOSED	2.594	1.176	0.131	3.901

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	4.794
IND. RATE				4.79	MINIMUM PREMIUM	
MAN. RATE	5.42	5.38	5.32	+ 4.79	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	153,921	11,686,483	7.593	0	0	16	19	73	108	
2018	176,659	10,321,576	5.843	0	0	9	15	86	110	
2019	181,513	8,316,448	4.582	2	0	10	17	83	112	
2020	180,106	10,966,316	6.089	0	0	9	20	74	103	
2021	188,942	8,914,066	4.718	0	1	7	10	70	88	
TOTAL	881,141	50,204,889	5.698	2	1	51	81	386	521	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	3,638,289	1,438,883	1,067,846	0	0	2,400,779	1,188,287	1,410,346	542,053
2018	0	0	2,268,295	642,190	2,065,499	0	0	1,952,570	639,533	2,199,924	553,565
2019	4,314	0	2,372,663	1,148,875	1,133,189	575,409	0	720,736	935,350	1,125,566	300,346
2020	0	0	1,855,966	1,232,832	1,189,065	0	0	1,556,109	2,330,835	2,495,303	306,206
2021	0	1,034,666	1,302,558	664,455	1,169,004	0	165,000	2,393,347	453,980	1,329,264	401,792
TOTAL	4,314	1,034,666	11,437,771	5,127,235	6,624,603	575,409	165,000	9,023,541	5,547,985	8,560,403	2,103,962
OD	0	0	0	0	0	0	0	0	0	0	737

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	5,077,864	1,956,881	1,382,861	0	0	4,124,540	1,548,338	1,713,570	415,213
2018	0	3,789	3,084,367	814,209	2,505,411	0	11,794	3,082,343	759,582	2,590,373	421,817
2019	9,910	7,711	3,340,185	1,328,355	1,343,858	904,361	11,719	1,180,632	1,027,210	1,299,980	250,489
2020	2,221	7,589	2,886,870	1,418,413	1,486,615	12,428	64,070	3,057,310	2,291,734	2,872,306	270,686
2021	18,316	791,643	2,636,281	1,175,834	1,298,514	12,902	292,543	2,771,322	807,078	1,187,242	349,157
TOTAL	30,447	810,732	17,025,567	6,693,691	8,017,258	929,692	380,126	14,216,145	6,433,942	9,663,471	1,707,361
OD	0	0	0	0	0	0	0	0	0	0	627

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	33,392,710	30,808,362	1,707,988	
IBNR + FREQUENCY ADJUSTMENT	(21,317,742)	(8,560,895)	5,683	
TOTAL LOSSES	12,074,968	22,247,467	1,713,671	
EXPECTED LOSSES	35,531,931	25,710,094	2,420,844	
CREDIBILITY	0.07	0.25	0.33	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.370	2.525	0.194	4.090
INDICATED (POST-TEST)	1.278	2.354	0.181	3.813
PRESENT ON RATE LEVEL	3.632	2.628	0.247	6.508
DERIVED BY FORMULA	3.467	2.560	0.226	6.252
UNDERLYING PRESENT RATE	4.032	2.918	0.275	7.225
PROPOSED	3.467	2.559	0.226	6.252

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	7.684
IND. RATE				7.68	MINIMUM PREMIUM	
MAN. RATE	9.29	8.90	8.59	+ 7.68	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	438,388	7,034,737	1.605	1	0	9	22	55	87
2018	442,886	6,772,288	1.529	0	0	12	10	42	64
2019	452,134	11,232,898	2.484	0	1	7	15	60	83
2020	432,245	5,146,769	1.191	0	0	5	16	47	68
2021	493,508	4,201,114	0.851	0	0	0	11	67	78
TOTAL	2,259,161	34,387,806	1.522	1	1	33	74	271	380
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	724,638	0	1,900,893	922,536	740,104	737,552	0	458,712	559,884	662,473	327,945
2018	0	0	2,606,906	728,219	549,022	0	0	1,378,628	648,635	503,557	357,321
2019	0	711,411	1,675,103	489,896	695,170	0	4,500,000	414,171	1,477,703	828,935	440,509
2020	0	0	1,186,428	927,680	466,762	0	0	724,367	850,951	699,110	291,471
2021	0	0	0	623,847	1,214,566	0	0	0	701,744	1,288,505	372,452
TOTAL	724,638	711,411	7,369,330	3,692,178	3,665,624	737,552	4,500,000	2,975,878	4,238,917	3,982,580	1,789,698
OD	0	0	0	0	0	0	0	0	0	0	129

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	716,199	0	2,723,980	1,254,649	958,435	504,228	0	851,828	729,529	804,905	251,206
2018	0	4,267	3,450,373	901,680	688,486	0	8,434	2,203,939	748,186	607,564	272,279
2019	4,613	144,018	2,312,710	584,504	823,483	2,484	970,640	871,715	1,517,192	978,665	367,385
2020	1,437	4,911	1,868,684	1,018,188	637,254	5,483	28,057	1,319,617	834,252	830,852	257,660
2021	1,068	4,582	1,161,498	1,011,013	1,248,281	3,034	19,705	734,040	756,123	1,083,820	323,661
TOTAL	723,318	157,778	11,517,245	4,770,034	4,355,938	515,229	1,026,836	5,981,139	4,585,282	4,305,806	1,472,190
OD	0	0	0	0	0	0	0	0	0	0	105

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,921,545	18,017,061	1,472,295	
IBNR + FREQUENCY ADJUSTMENT	(9,630,318)	(4,412,135)	4,143	
TOTAL LOSSES	10,291,227	13,604,926	1,476,438	
EXPECTED LOSSES	15,999,638	13,219,467	1,753,835	
CREDIBILITY	0.13	0.47	0.62	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.456	0.602	0.065	1.123
INDICATED (POST-TEST)	0.425	0.561	0.061	1.047
PRESENT ON RATE LEVEL	0.638	0.527	0.070	1.235
DERIVED BY FORMULA	0.610	0.543	0.064	1.218
UNDERLYING PRESENT RATE	0.708	0.585	0.078	1.371
PROPOSED	0.610	0.543	0.064	1.218

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.497
IND. RATE				1.50	MINIMUM PREMIUM	
MAN. RATE	1.65	1.67	1.63	+ 1.50	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,176,549	16,388,631	1.393			20	30	147	198
2018	1,257,488	20,530,838	1.633			17	38	175	231
2019	1,294,631	25,755,186	1.989		1	14	39	189	244
2020	1,321,669	13,791,662	1.044		0	17	28	155	200
2021	1,517,424	17,480,953	1.152		0	8	31	173	213
TOTAL	6,567,761	93,947,270	1.430		3	76	166	839	1086
OD					0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	143,000	0	5,598,826	1,246,786	2,418,668	441	0	2,351,596	1,356,577	2,095,724	1,177,013
2018	735,330	0	4,546,627	1,775,236	3,155,858	1,181	0	4,241,389	1,903,771	2,950,925	1,220,521
2019	975,607	806,242	2,959,327	2,739,779	2,374,443	10,495	8,834,783	1,381,008	1,519,546	2,840,745	1,313,211
2020	0	0	4,058,196	1,245,919	2,013,817	0	0	1,067,476	1,130,848	3,160,868	1,114,538
2021	0	917,717	1,955,973	1,666,995	2,850,835	0	2,815,000	543,759	1,152,862	4,474,510	1,103,302
TOTAL	1,853,937	1,723,959	19,118,949	8,674,715	12,813,621	12,117	11,649,783	9,585,228	7,063,604	15,522,772	5,928,585
OD	0	0	0	0	1,279	0	0	0	0	992	12,101

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	182,754	0	7,589,903	1,695,629	3,132,175	390	0	3,452,762	1,767,620	2,546,305	901,592
2018	1,060,002	6,700	5,471,891	2,207,182	3,840,500	2,902	14,326	3,787,702	2,192,080	3,485,671	930,037
2019	1,212,934	94,049	4,390,393	3,108,665	2,777,968	21,098	1,037,357	2,337,713	1,731,319	3,243,505	1,095,218
2020	4,492	15,215	5,671,140	1,616,595	2,501,675	8,250	42,542	2,031,182	1,267,291	3,475,627	985,252
2021	8,315	205,371	5,018,664	2,760,940	3,094,627	10,969	864,465	2,624,749	1,838,983	3,554,186	958,769
TOTAL	2,468,496	321,335	28,141,991	11,389,012	15,346,945	43,609	1,958,690	14,234,108	8,797,294	16,305,294	4,870,868
OD	1	2	665	485	1,230	1	9	244	221	783	10,294

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	47,169,151	51,841,264	4,881,162	
IBNR + FREQUENCY ADJUSTMENT	(22,089,972)	(12,950,215)	13,281	
TOTAL LOSSES	25,079,179	38,891,048	4,894,443	
EXPECTED LOSSES	36,929,100	38,912,371	5,363,443	
CREDIBILITY	0.27	0.95	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.382	0.592	0.074	1.048
INDICATED (POST-TEST)	0.356	0.552	0.069	0.977
PRESENT ON RATE LEVEL	0.506	0.534	0.074	1.114
DERIVED BY FORMULA	0.466	0.551	0.069	1.086
UNDERLYING PRESENT RATE	0.562	0.592	0.082	1.236
PROPOSED	0.466	0.551	0.069	1.086

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.335
IND. RATE				1.33	MINIMUM PREMIUM	
MAN. RATE	1.63	1.59	1.47	+ 1.33	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	71,482	2,561,870	3.584	0	0	3	12	29	44
2018	70,551	2,315,082	3.281	0	0	3	6	24	33
2019	77,972	3,083,656	3.955	0	0	4	9	25	38
2020	83,232	3,126,001	3.756	1	0	1	6	20	28
2021	89,290	2,236,390	2.505	1	0	1	4	32	38
TOTAL	392,527	13,322,999	3.394	2	0	12	37	130	181
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	546,549	299,176	427,575	0	0	176,817	543,372	312,710	255,671
2018	0	0	625,697	324,824	249,477	0	0	368,533	233,197	379,592	133,762
2019	0	0	1,108,394	506,654	231,619	0	0	580,427	391,275	202,506	62,781
2020	22,648	0	268,684	233,747	394,608	10,000	0	63,500	219,670	1,824,156	88,988
2021	159,134	0	253,050	347,836	473,690	0	0	131,846	165,354	488,991	216,489
TOTAL	181,782	0	2,802,374	1,712,237	1,776,969	10,000	0	1,321,123	1,552,868	3,207,955	757,691
OD	0	0	0	0	0	0	0	0	0	0	978

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	783,205	406,879	553,710	0	0	328,349	708,014	379,943	195,844
2018	0	1,059	863,740	399,356	308,175	0	2,365	621,566	269,719	448,988	101,927
2019	1,434	3,591	1,543,131	577,259	296,977	3,481	9,230	889,954	431,864	252,264	52,359
2020	30,175	1,190	462,590	278,501	446,098	18,100	4,348	232,452	277,038	1,325,450	78,665
2021	213,768	4,231	810,377	512,912	518,025	1,734	14,294	390,733	235,431	409,226	188,129
TOTAL	245,377	10,072	4,463,043	2,174,908	2,122,985	23,315	30,237	2,463,054	1,922,066	2,815,871	616,924
OD	0	0	0	0	0	0	0	0	0	0	816

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,235,098	9,035,831	617,740	
IBNR + FREQUENCY ADJUSTMENT	(3,604,156)	(2,272,418)	2,455	
TOTAL LOSSES	3,630,943	6,763,412	620,195	
EXPECTED LOSSES	6,038,266	6,829,206	999,015	
CREDIBILITY	0.04	0.15	0.19	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.925	1.723	0.158	2.806
INDICATED (POST-TEST)	0.862	1.606	0.147	2.616
PRESENT ON RATE LEVEL	1.386	1.567	0.229	3.182
DERIVED BY FORMULA	1.365	1.573	0.214	3.151
UNDERLYING PRESENT RATE	1.538	1.740	0.255	3.533
PROPOSED	1.365	1.573	0.214	3.151

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	3.873
IND. RATE				3.87	MINIMUM PREMIUM	
MAN. RATE	4.11	4.17	4.20	+ 3.87	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,148,838	31,759,136	2.764	1	0	40	46	237	324
2018	1,229,497	20,271,317	1.649	1	0	26	49	190	266
2019	1,346,592	19,612,811	1.456	0	0	24	41	210	275
2020	1,298,781	15,814,871	1.218	0	0	18	36	191	245
2021	1,612,221	18,289,555	1.134	1	0	16	25	224	266
TOTAL	6,635,929	105,747,690	1.594	3	0	124	197	1052	1376
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	15,781	0	10,936,653	2,116,234	4,737,893	605,169	0	7,112,479	1,371,086	3,313,839	1,550,002
2018	497,952	0	5,901,003	2,757,466	3,206,063	1,967	0	2,186,909	1,866,446	2,387,737	1,465,774
2019	0	0	5,681,747	2,561,082	3,220,449	0	0	1,931,952	1,812,193	3,083,922	1,321,466
2020	0	0	4,378,464	1,708,986	2,580,162	0	0	1,482,248	1,678,765	2,824,526	1,161,720
2021	3,000	0	4,411,243	1,304,202	4,290,754	315,170	0	2,571,420	636,741	3,545,839	1,211,186
TOTAL	516,733	0	31,309,110	10,447,970	18,035,321	922,306	0	15,285,008	7,365,231	15,155,863	6,710,148
OD	0	0	0	0	0	0	0	0	0	0	6,351

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	20,168	0	14,280,757	2,878,078	6,135,571	534,969	0	7,953,482	1,786,525	4,026,314	1,187,302
2018	717,814	9,898	8,071,394	3,406,332	3,927,113	4,833	13,780	3,641,727	2,143,910	2,827,703	1,116,920
2019	7,350	18,463	7,994,810	2,993,181	3,774,412	11,588	31,139	3,083,996	2,035,789	3,536,229	1,102,103
2020	4,952	16,817	6,308,620	2,141,162	3,173,767	11,349	58,299	2,762,762	1,747,437	3,174,236	1,026,960
2021	11,323	45,938	7,631,236	3,200,589	4,579,390	620,929	153,788	3,722,865	1,444,855	2,967,500	1,052,521
TOTAL	761,607	91,117	44,286,817	14,619,342	21,590,254	1,183,668	257,006	21,164,831	9,158,515	16,531,982	5,485,805
OD	0	0	0	0	0	0	0	0	0	0	5,409

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	67,745,045	61,900,093	5,491,214	
IBNR + FREQUENCY ADJUSTMENT	(32,162,740)	(16,247,297)	16,533	
TOTAL LOSSES	35,582,305	45,652,797	5,507,747	
EXPECTED LOSSES	53,975,407	48,987,511	6,434,088	
CREDIBILITY	0.27	0.96	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.536	0.688	0.083	1.307
INDICATED (POST-TEST)	0.500	0.641	0.077	1.219
PRESENT ON RATE LEVEL	0.733	0.665	0.087	1.485
DERIVED BY FORMULA	0.670	0.642	0.077	1.389
UNDERLYING PRESENT RATE	0.813	0.738	0.097	1.649
PROPOSED	0.670	0.642	0.077	1.389

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.707
IND. RATE				1.71	MINIMUM PREMIUM	
MAN. RATE	2.20	2.11	1.96	+ 1.71	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	971,600	18,337,824	1.887	0	1	17	41	213	272
2018	1,041,360	17,751,466	1.705	1	0	20	40	222	283
2019	1,059,331	17,404,519	1.643	0	0	21	32	204	257
2020	1,128,209	20,221,002	1.792	1	0	21	36	235	293
2021	1,262,631	19,057,824	1.509	1	0	11	30	220	262
TOTAL	5,463,131	92,772,635	1.698	3	1	90	179	1094	1367
OD				0	0	1	0	1	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	1,068,540	3,813,983	1,975,931	2,071,598	0	2,310,817	1,231,206	1,574,321	2,798,852	1,492,576
2018	3,000	0	4,527,968	2,121,947	2,874,824	4,847	0	1,479,823	1,571,668	3,665,607	1,501,782
2019	0	0	5,006,181	1,634,888	3,251,310	0	0	2,375,321	1,050,103	2,349,207	1,737,509
2020	183,378	0	4,573,038	2,041,855	2,851,561	0	0	2,769,023	1,999,112	4,420,369	1,382,666
2021	7,000	0	2,752,121	1,864,976	2,202,974	48,994	0	5,103,748	2,112,085	3,582,556	1,383,370
TOTAL	193,378	1,068,540	20,673,291	9,639,597	13,252,267	53,841	2,310,817	12,959,121	8,307,289	16,816,591	7,497,903
OD	0	0	178,936	0	50,000	0	0	609	0	8,426	18,474

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	175,782	5,465,438	2,687,266	2,682,719	0	971,663	2,286,350	2,051,340	3,400,605	1,143,313
2018	4,325	7,666	6,255,504	2,626,322	3,511,615	11,909	9,496	2,534,174	1,817,269	4,307,849	1,144,358
2019	6,255	15,675	6,750,587	1,975,312	3,762,646	12,150	32,228	3,110,214	1,228,616	2,696,601	1,449,083
2020	246,661	17,474	6,583,399	2,499,059	3,500,810	18,331	93,630	4,387,455	2,209,138	4,933,924	1,222,277
2021	14,316	30,989	5,332,982	2,736,713	2,530,601	112,986	153,977	4,254,891	2,406,708	3,122,382	1,202,149
TOTAL	271,557	247,586	30,387,908	12,524,672	15,988,392	155,376	1,260,994	16,573,083	9,713,071	18,461,361	6,161,179
OD	0	0	257,062	599	60,016	0	0	1,189	79	9,825	14,687

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	49,154,755	56,758,016	6,175,866	
IBNR + FREQUENCY ADJUSTMENT	(22,710,784)	(15,707,150)	16,692	
TOTAL LOSSES	26,443,971	41,050,866	6,192,557	
EXPECTED LOSSES	37,995,556	47,179,588	6,725,646	
CREDIBILITY	0.24	0.84	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.479	0.750	0.113	1.343
INDICATED (POST-TEST)	0.447	0.699	0.105	1.252
PRESENT ON RATE LEVEL	0.626	0.778	0.111	1.515
DERIVED BY FORMULA	0.583	0.712	0.105	1.401
UNDERLYING PRESENT RATE	0.695	0.864	0.123	1.682
PROPOSED	0.583	0.712	0.105	1.401

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.722
IND. RATE				1.72	MINIMUM PREMIUM	
MAN. RATE	2.12	2.02	2.00	+ 1.72	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	175,646	7,281,211	4,145	0	0	11	20	54	85
2018	191,653	5,389,917	2,812	0	0	8	17	47	72
2019	198,441	12,205,384	6,151	0	1	4	11	40	56
2020	198,019	5,708,796	2,883	1	0	3	9	46	59
2021	261,267	3,532,354	1,352	0	0	2	9	40	51
TOTAL	1,025,026	34,117,662	3,328	1	1	28	66	227	323
OD				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
2017	0	0	2,523,770	1,055,252	559,065	0	0	1,270,911	992,527	637,549	242,137
2018	0	0	1,896,109	769,270	445,941	0	0	755,675	435,794	810,195	276,933
2019	0	577,614	833,833	858,694	407,984	0	8,155,471	343,756	491,559	441,419	95,054
2020	190,000	0	1,352,244	364,609	1,176,386	0	0	1,153,108	189,395	936,576	346,478
2021	0	0	486,279	521,901	1,188,994	0	0	60,782	288,376	752,985	233,037
TOTAL	190,000	577,614	7,092,235	3,569,726	3,778,370	0	8,155,471	3,584,232	2,397,651	3,578,724	1,193,639
OD	0	0	0	0	100	0	0	0	0	10,616	2,832

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	3,533,577	1,435,143	723,989	0	0	2,193,704	1,293,263	774,622	185,477
2018	0	3,210	2,605,064	946,451	559,610	0	4,849	1,273,176	505,721	957,246	211,023
2019	2,328	73,476	1,238,741	960,972	495,895	2,062	1,102,992	663,833	561,663	516,287	79,275
2020	251,504	4,280	1,617,020	521,537	1,374,323	6,087	30,646	1,394,498	296,389	1,046,949	306,287
2021	1,484	8,134	1,577,804	962,200	1,244,868	1,853	13,836	435,992	367,851	625,197	202,509
TOTAL	255,315	89,100	10,572,206	4,826,302	4,398,685	10,002	1,152,324	5,961,202	3,024,886	3,920,301	984,571
OD	0	0	11	9	110	1	10	631	717	11,258	2,437

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	18,040,803	16,182,269	987,007	
IBNR + FREQUENCY ADJUSTMENT	(13,365,305)	(4,976,508)	3,090	
TOTAL LOSSES	4,675,498	11,205,761	990,097	
EXPECTED LOSSES	22,459,692	15,003,950	1,160,650	
CREDIBILITY	0.08	0.28	0.37	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.456	1.092	0.096	1.644
INDICATED (POST-TEST)	0.425	1.018	0.090	1.533
PRESENT ON RATE LEVEL	1.974	1.318	0.102	3.394
DERIVED BY FORMULA	1.850	1.234	0.097	3.182
UNDERLYING PRESENT RATE	2.191	1.464	0.113	3.768
PROPOSED	1.850	1.235	0.098	3.182

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	3.911
IND. RATE				3.91	MINIMUM PREMIUM	
MAN. RATE	4.69	4.61	4.48	+ 3.91	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	72,641	1,164,632	1.603	0	0	2	2	20	24
2018	81,533	2,621,636	3.215	0	0	4	6	16	26
2019	79,938	947,993	1.186	0	0	3	2	11	16
2020	77,899	2,652,733	3.405	0	0	3	4	22	29
2021	82,308	1,270,410	1.543	0	0	0	4	22	26
TOTAL	394,319	8,657,404	2.196	0	0	12	18	91	121
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	394,642	10,097	282,930	0	0	46,969	58,286	265,801	105,907
2018	0	0	876,997	333,647	398,304	0	0	257,889	443,861	197,663	113,275
2019	0	0	562,120	16,983	75,891	0	0	38,499	18,228	83,667	152,605
2020	0	0	965,236	64,913	828,396	0	0	279,548	44,790	386,161	83,689
2021	0	0	0	300,986	299,180	0	0	0	168,600	310,975	190,669
TOTAL	0	0	2,798,995	726,626	1,884,701	0	0	622,905	733,765	1,244,267	646,145
OD	0	0	0	0	0	0	0	0	0	0	1,868

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	565,522	13,732	366,394	0	0	87,221	75,947	322,948	81,125
2018	0	1,485	1,206,523	413,268	489,135	0	1,655	444,842	503,616	238,474	86,316
2019	727	1,797	747,758	31,169	97,787	231	615	59,901	22,700	94,585	127,273
2020	1,033	3,492	1,295,259	187,372	963,267	1,843	9,292	423,977	85,851	424,932	73,981
2021	363	1,662	411,216	378,948	326,331	730	4,747	176,704	181,977	261,502	165,691
TOTAL	2,123	8,436	4,226,278	1,024,489	2,242,914	2,804	16,310	1,192,645	870,091	1,342,441	534,385
OD	0	0	0	0	0	0	0	0	0	0	1,558

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,448,596	5,479,935	535,943	
IBNR + FREQUENCY ADJUSTMENT	(5,207,604)	(1,644,643)	1,362	
TOTAL LOSSES	240,992	3,835,292	537,306	
EXPECTED LOSSES	8,641,288	4,926,253	594,415	
CREDIBILITY	0.04	0.15	0.19	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.061	0.973	0.136	1.170
INDICATED (POST-TEST)	0.057	0.907	0.127	1.090
PRESENT ON RATE LEVEL	1.974	1.125	0.136	3.235
DERIVED BY FORMULA	1.897	1.092	0.134	3.124
UNDERLYING PRESENT RATE	2.191	1.249	0.151	3.591
PROPOSED	1.897	1.093	0.134	3.124

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	3.839
IND. RATE				3.84	MINIMUM PREMIUM	
MAN. RATE	4.50	4.38	4.27	+ 3.84	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	24,825	215,038	0.866	0	0	1	0	2	3
2018	24,712	120,248	0.487	0	0	0	1	2	3
2019	21,854	100,853	0.461	0	0	0	1	0	1
2020	20,908	485,017	2.320	0	0	2	0	0	2
2021	20,286	119,330	0.588	0	0	0	0	5	5
TOTAL	112,585	1,040,486	0.924	0	0	3	2	9	14
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	169,590	0	9,343	0	0	15,142	0	14,162	6,801
2018	0	0	0	94,976	6,982	0	0	0	949	12,986	4,355
2019	0	0	0	56,646	0	0	0	0	43,055	0	1,152
2020	0	0	417,790	0	0	0	0	64,464	0	0	2,763
2021	0	0	0	0	48,528	0	0	0	0	68,642	2,160
TOTAL	0	0	587,380	151,622	64,853	0	0	79,606	44,004	95,790	17,231
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	243,022	0	12,099	0	0	28,119	0	17,207	5,210
2018	0	0	3,800	114,915	9,305	0	0	125	1,189	15,154	3,319
2019	0	5	7,792	61,397	1,594	0	17	5,106	44,578	1,406	961
2020	422	1,412	510,006	21,052	20,097	402	2,003	89,122	4,901	2,857	2,442
2021	26	93	25,240	18,415	46,686	68	641	16,884	15,282	54,152	1,877
TOTAL	448	1,510	789,860	215,779	89,782	470	2,662	139,356	65,951	90,776	13,808
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	934,306	462,287	13,808	
IBNR + FREQUENCY ADJUSTMENT	(487,089)	(148,392)	65	
TOTAL LOSSES	447,217	313,896	13,874	
EXPECTED LOSSES	796,676	440,288	31,952	
CREDIBILITY	0.02	0.06	0.08	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.397	0.279	0.012	0.688
INDICATED (POST-TEST)	0.370	0.260	0.011	0.642
PRESENT ON RATE LEVEL	0.637	0.352	0.026	1.015
DERIVED BY FORMULA	0.632	0.347	0.024	1.003
UNDERLYING PRESENT RATE	0.708	0.391	0.028	1.127
PROPOSED	0.632	0.347	0.024	1.003

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.233
IND. RATE				1.23	MINIMUM PREMIUM	
MAN. RATE	1.29	1.31	1.34	+ 1.23	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	70,757	4,005,730	5.661	0	0	6	9	32	47	
2018	75,467	1,859,452	2.464	0	0	1	11	25	37	
2019	68,495	1,135,224	1.657	0	0	1	4	20	25	
2020	70,573	2,726,816	3.864	0	0	5	8	26	39	
2021	75,982	2,266,569	2.983	0	0	1	7	34	42	
TOTAL	361,274	11,993,791	3.320	0	0	14	39	137	190	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,144,921	631,883	475,991	0	0	692,630	411,406	502,455	146,444
2018	0	0	150,374	420,938	573,557	0	0	57,319	282,280	298,287	76,697
2019	0	0	179,285	196,089	356,500	0	0	87,879	83,851	147,812	83,808
2020	0	0	987,078	474,792	329,854	0	0	378,139	147,899	322,445	86,609
2021	0	0	172,554	600,630	497,530	0	0	38,698	416,911	392,187	148,059
TOTAL	0	0	2,634,212	2,324,332	2,233,432	0	0	1,254,665	1,342,347	1,663,186	541,617
OD	0	0	0	0	0	0	0	0	0	0	407

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,640,672	859,361	616,408	0	0	1,286,214	536,062	610,483	112,176
2018	0	255	227,616	516,687	693,890	0	368	107,414	320,740	351,907	58,443
2019	232	601	279,351	228,567	404,797	527	1,418	140,642	94,292	169,277	69,896
2020	1,124	3,816	1,430,113	548,448	444,588	2,554	12,895	590,017	177,740	368,678	76,562
2021	848	4,535	952,015	736,474	567,634	1,679	10,544	394,802	370,795	351,622	128,663
TOTAL	2,204	9,207	4,529,767	2,889,538	2,727,317	4,760	25,225	2,519,090	1,499,629	1,851,966	445,741
OD	0	0	0	0	0	0	0	0	0	0	312

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,090,252	8,968,450	446,052	
IBNR + FREQUENCY ADJUSTMENT	(4,802,374)	(2,189,726)	1,283	
TOTAL LOSSES	2,287,878	6,778,724	447,335	
EXPECTED LOSSES	7,946,479	6,536,624	558,341	
CREDIBILITY	0.04	0.14	0.18	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.633	1.876	0.124	2.633
INDICATED (POST-TEST)	0.590	1.749	0.115	2.455
PRESENT ON RATE LEVEL	1.981	1.630	0.139	3.750
DERIVED BY FORMULA	1.926	1.646	0.135	3.707
UNDERLYING PRESENT RATE	2.200	1.809	0.155	4.163
PROPOSED	1.926	1.646	0.135	3.707

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	4.556
IND. RATE				4.56	MINIMUM PREMIUM	
MAN. RATE	5.02	4.99	4.95	+ 4.56	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	11,109	3,024,309	27,224	0	0	5	1	5	11
2018	10,359	1,230,882	11,882	0	0	1	1	6	8
2019	10,203	130,894	1,283	0	0	0	0	2	2
2020	9,707	285,244	2,939	0	0	0	1	2	3
2021	9,597	15,410	0.161	0	0	0	0	0	0
TOTAL	50,975	4,686,739	9.194	0	0	6	3	15	24
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,610,305	68,089	32,734	0	0	1,229,751	38,596	33,432	11,402
2018	0	0	396,566	70,710	165,371	0	0	84,456	83,515	416,826	13,438
2019	0	0	0	0	84,810	0	0	0	0	43,575	2,509
2020	0	0	0	135,082	43,570	0	0	0	43,126	45,137	18,329
2021	0	0	0	0	0	0	0	0	0	0	15,410
TOTAL	0	0	2,006,871	273,881	326,485	0	0	1,314,207	165,237	538,970	61,088
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	2,145,550	92,601	42,391	0	0	1,731,585	50,291	40,620	8,734
2018	0	671	542,252	89,779	202,711	0	542	145,843	98,714	487,879	10,240
2019	0	2	3,734	3,053	93,985	0	4	1,109	1,274	48,458	2,093
2020	33	126	58,529	137,358	57,617	50	290	16,701	40,144	50,774	16,203
2021	0	0	0	0	0	0	0	0	0	0	13,391
TOTAL	33	800	2,750,065	322,791	396,703	50	836	1,895,237	190,422	627,730	50,660
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,647,021	1,537,647	50,660	
IBNR + FREQUENCY ADJUSTMENT	(761,201)	(282,811)	179	
TOTAL LOSSES	3,885,820	1,254,837	50,839	
EXPECTED LOSSES	1,251,692	841,782	84,580	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	7.623	2.462	0.100	10.184
INDICATED (POST-TEST)	7.107	2.295	0.093	9.495
PRESENT ON RATE LEVEL	2.212	1.487	0.149	3.849
DERIVED BY FORMULA	2.261	1.520	0.147	3.927
UNDERLYING PRESENT RATE	2.456	1.651	0.166	4.273
PROPOSED	2.261	1.520	0.147	3.927

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	4.826
IND. RATE				4.83	MINIMUM PREMIUM	
MAN. RATE	4.67	4.89	5.08	+ 4.83	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	70,885	598,311	0.844	0	0	1	1	17	19
2018	71,081	1,463,364	2.059	0	0	1	6	21	28
2019	72,908	1,656,174	2.272	0	0	3	2	16	21
2020	69,774	1,115,071	1.598	0	0	0	9	17	26
2021	70,681	653,328	0.924	0	0	1	0	17	18
TOTAL	355,329	5,486,248	1.544	0	0	6	18	88	112
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	148,310	25,000	144,739	0	0	55,409	46,219	130,454	48,180
2018	0	0	377,905	273,766	253,803	0	0	49,464	181,044	117,295	210,087
2019	0	0	718,853	156,130	240,018	0	0	172,707	45,416	242,851	80,199
2020	0	0	0	407,703	293,797	0	0	0	168,851	182,479	62,241
2021	0	0	187,535	0	205,934	0	0	58,100	0	175,130	26,629
TOTAL	0	0	1,432,603	862,599	1,138,291	0	0	335,680	441,530	848,209	427,336
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	212,528	34,000	187,437	0	0	102,895	60,223	158,502	36,906
2018	0	640	526,041	336,236	310,669	0	317	89,413	205,154	139,512	160,086
2019	930	2,315	981,034	190,691	287,268	1,036	2,734	261,034	60,320	275,798	66,886
2020	109	415	194,509	429,191	352,614	197	1,140	65,732	157,563	204,898	55,021
2021	302	1,925	306,174	97,732	211,320	541	5,125	118,948	46,038	141,508	23,141
TOTAL	1,341	5,295	2,220,287	1,087,850	1,349,307	1,775	9,316	638,021	529,298	920,218	342,040
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,876,034	3,886,673	342,040	
IBNR + FREQUENCY ADJUSTMENT	(3,863,344)	(1,467,341)	948	
TOTAL LOSSES	0	2,419,332	342,988	
EXPECTED LOSSES	6,391,839	4,386,266	429,416	
CREDIBILITY	0.04	0.14	0.18	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.681	0.097	0.777
INDICATED (POST-TEST)	0.000	0.635	0.090	0.725
PRESENT ON RATE LEVEL	1.620	1.112	0.109	2.841
DERIVED BY FORMULA	1.555	1.045	0.105	2.706
UNDERLYING PRESENT RATE	1.799	1.234	0.121	3.154
PROPOSED	1.555	1.045	0.105	2.706

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	3.326
IND. RATE				3.33	MINIMUM PREMIUM	
MAN. RATE	3.98	3.89	3.75	+ 3.33	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	43,014	1,118,903	2.601	0	0	2	5	10	17
2018	44,076	311,881	0.708	1	0	0	0	8	9
2019	41,803	1,025,757	2.454	0	0	1	4	8	13
2020	42,905	1,259,779	2.936	0	0	2	0	18	20
2021	48,283	565,611	1.171	0	0	0	3	12	15
TOTAL	220,081	4,281,931	1.946	1	0	5	12	56	74
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	322,863	158,013	92,130	0	0	115,280	73,967	269,858	86,792
2018	7,000	0	0	0	41,189	13,588	0	0	0	116,458	133,646
2019	0	0	271,105	295,647	47,909	0	0	32,184	240,520	60,178	78,214
2020	0	0	390,232	0	209,113	0	0	208,650	0	391,985	59,799
2021	0	0	0	115,348	49,547	0	0	0	101,810	181,820	117,086
TOTAL	7,000	0	984,200	569,008	439,888	13,588	0	356,114	416,297	1,020,299	475,537
OD	0	0	0	0	0	0	0	0	0	0	94

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	462,663	214,898	119,308	0	0	214,075	96,379	327,877	66,483
2018	10,091	0	533	494	49,440	33,386	0	808	1,093	135,796	101,838
2019	351	894	400,675	327,003	67,782	193	605	76,541	251,944	75,569	65,230
2020	405	1,363	499,375	38,498	249,040	1,356	6,835	311,744	42,326	424,949	52,862
2021	104	512	123,728	120,519	62,423	435	2,811	105,237	108,560	153,204	101,748
TOTAL	10,951	2,769	1,486,973	701,413	547,994	35,370	10,251	708,405	500,302	1,117,396	388,161
OD	0	0	0	0	0	0	0	0	0	0	72

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,254,719	2,867,105	388,233	
IBNR + FREQUENCY ADJUSTMENT	(2,275,212)	(986,458)	906	
TOTAL LOSSES	0	1,880,647	389,139	
EXPECTED LOSSES	3,776,485	2,949,651	382,093	
CREDIBILITY	0.03	0.10	0.13	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.855	0.177	1.031
INDICATED (POST-TEST)	0.000	0.797	0.165	0.961
PRESENT ON RATE LEVEL	1.546	1.207	0.156	2.909
DERIVED BY FORMULA	1.499	1.166	0.157	2.823
UNDERLYING PRESENT RATE	1.716	1.340	0.174	3.230
PROPOSED	1.499	1.166	0.157	2.823

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	3.469
IND. RATE				3.47	MINIMUM PREMIUM	
MAN. RATE	3.81	3.82	3.84	+ 3.47	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	26,452	675,429	2.553	0	0	0	5	17	22
2018	27,898	673,902	2.416	0	0	1	2	9	12
2019	29,607	1,084,237	3.662	0	0	1	4	14	19
2020	33,850	867,755	2.564	0	0	1	4	15	20
2021	43,698	913,281	2.090	0	0	0	1	12	13
TOTAL	161,505	4,214,604	2.610	0	0	3	16	67	86
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	157,283	108,359	0	0	0	140,317	224,474	44,996
2018	0	0	254,010	34,837	51,757	0	0	63,567	65,174	114,840	89,717
2019	0	0	178,154	149,723	326,918	0	0	52,931	123,296	223,340	29,875
2020	0	0	179,181	147,555	155,860	0	0	29,451	74,120	172,571	109,017
2021	0	0	0	65,540	320,844	0	0	0	120,000	317,367	89,530
TOTAL	0	0	611,345	554,938	963,738	0	0	145,949	522,907	1,052,592	363,135
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	213,905	140,325	0	0	0	182,833	272,736	34,467
2018	0	430	346,216	44,216	64,721	0	408	108,475	75,034	135,321	68,364
2019	230	592	270,178	177,228	370,683	317	895	96,761	136,087	253,696	24,916
2020	223	766	294,577	168,822	190,777	283	1,498	75,063	77,647	189,312	96,371
2021	215	851	222,531	179,544	317,052	615	4,276	149,390	150,902	261,882	77,802
TOTAL	669	2,639	1,133,502	783,714	1,083,558	1,216	7,077	429,689	622,502	1,112,948	301,920
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,574,791	3,602,722	301,920	
IBNR + FREQUENCY ADJUSTMENT	(1,248,889)	(766,168)	1,028	
TOTAL LOSSES	325,903	2,836,555	302,947	
EXPECTED LOSSES	2,114,872	2,314,033	366,312	
CREDIBILITY	0.02	0.08	0.11	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.202	1.756	0.188	2.146
INDICATED (POST-TEST)	0.188	1.637	0.175	2.000
PRESENT ON RATE LEVEL	1.179	1.291	0.204	2.674
DERIVED BY FORMULA	1.160	1.318	0.201	2.679
UNDERLYING PRESENT RATE	1.309	1.433	0.227	2.969
PROPOSED	1.157	1.316	0.201	2.674

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	3.286
IND. RATE				3.29	MINIMUM PREMIUM	
MAN. RATE	3.35	3.46	3.53	+ 3.29	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,170,212	22,233,714	1.900	3	0	34	47	117	201
2018	1,146,128	16,288,887	1.421	1	0	25	36	137	199
2019	1,267,246	14,823,830	1.170	1	0	18	36	128	183
2020	1,167,163	13,803,888	1.183	1	0	12	24	121	158
2021	1,280,938	12,971,749	1.013	1	0	10	35	146	192
TOTAL	6,031,687	80,122,068	1.328	7	0	99	178	649	933
OD				0	0	0	1	3	4

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	1,708,589	0	8,302,584	2,029,172	1,400,476	2,122	0	5,024,603	1,092,349	1,700,162	973,657
2018	256,352	0	5,703,338	1,689,382	1,638,867	0	0	3,302,349	1,164,054	1,686,045	848,500
2019	726,899	0	4,608,598	2,012,535	2,011,435	39,561	0	1,207,869	753,900	2,283,253	1,179,780
2020	1,078,356	0	2,550,591	1,174,422	2,161,193	2,256	0	2,417,453	799,151	2,101,305	1,519,161
2021	7,000	0	2,178,136	1,807,096	2,021,775	534	0	983,315	1,687,847	3,280,028	1,006,018
TOTAL	3,777,196	0	23,343,247	8,712,607	9,233,746	44,473	0	12,935,589	5,497,301	11,050,793	5,527,116
OD	0	0	0	42,302	145,144	0	0	0	63	3,010	16,135

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	2,183,577	0	11,465,414	2,759,674	1,813,616	1,876	0	7,224,709	1,423,331	2,065,697	745,821
2018	369,540	9,370	7,585,750	2,094,354	2,032,789	0	17,988	4,696,929	1,354,898	2,006,745	646,557
2019	1,158,633	14,952	6,449,412	2,335,957	2,393,955	69,125	19,346	1,892,219	890,665	2,593,453	983,937
2020	1,297,324	9,755	3,697,337	1,478,273	2,581,562	16,926	67,580	3,101,748	978,708	2,369,392	1,342,938
2021	13,899	28,192	4,898,284	2,588,251	2,329,556	14,731	108,144	3,094,081	1,978,181	2,806,200	874,230
TOTAL	5,022,973	62,269	34,096,197	11,256,509	11,151,479	102,658	213,058	20,009,686	6,625,782	11,841,486	4,593,483
OD	0	0	153	57,656	187,691	0	0	24	109	3,595	13,498

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	59,507,018	41,124,307	4,606,981	
IBNR + FREQUENCY ADJUSTMENT	(27,941,229)	(10,187,745)	10,799	
TOTAL LOSSES	31,565,789	30,936,562	4,617,780	
EXPECTED LOSSES	46,454,529	30,564,032	4,660,794	
CREDIBILITY	0.26	0.90	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.523	0.509	0.076	1.108
INDICATED (POST-TEST)	0.488	0.474	0.071	1.033
PRESENT ON RATE LEVEL	0.694	0.456	0.070	1.220
DERIVED BY FORMULA	0.640	0.473	0.071	1.184
UNDERLYING PRESENT RATE	0.770	0.507	0.077	1.354
PROPOSED	0.640	0.473	0.071	1.184

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.455
IND. RATE				1.46	MINIMUM PREMIUM	
MAN. RATE	1.79	1.74	1.61	+ 1.46	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	50,273	1,337,684	2.661	0	0	1	4	18	23	
2018	56,956	1,504,871	2.642	0	0	2	2	18	22	
2019	58,002	967,224	1.668	0	0	0	4	20	24	
2020	54,991	1,103,821	2.007	0	0	2	1	15	18	
2021	66,371	1,333,570	2.009	0	0	3	2	13	18	
TOTAL	286,593	6,247,170	2.180	0	0	8	13	84	105	
OD				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	163,486	291,253	187,630	0	0	45,656	439,065	146,947	63,647
2018	0	0	423,880	72,585	265,751	0	0	151,505	32,150	265,261	293,739
2019	0	0	0	211,228	209,778	0	0	0	139,812	345,990	60,416
2020	0	0	517,499	41,246	78,712	0	0	180,892	25,000	234,249	26,223
2021	0	0	758,405	82,235	100,278	0	0	176,381	33,313	76,827	106,131
TOTAL	0	0	1,863,270	698,547	842,149	0	0	554,434	669,340	1,069,274	550,156
OD	0	0	0	0	0	0	0	0	0	0	121

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	234,275	396,104	242,981	0	0	84,783	572,102	178,541	48,754
2018	0	718	580,634	93,408	323,461	0	972	253,934	40,281	311,122	223,829
2019	0	26	38,291	236,495	238,416	0	87	25,384	154,874	389,326	50,387
2020	536	1,801	656,791	73,909	114,512	1,186	5,976	272,127	51,072	258,123	23,181
2021	886	6,681	927,037	189,783	160,380	1,277	11,675	269,025	60,774	73,970	92,228
TOTAL	1,422	9,225	2,437,029	989,699	1,079,749	2,463	18,710	905,253	879,103	1,211,082	438,379
OD	0	0	0	0	0	0	0	0	0	0	101

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,374,103	4,159,633	438,480	
IBNR + FREQUENCY ADJUSTMENT	(2,058,065)	(1,364,419)	1,265	
TOTAL LOSSES	1,316,037	2,795,214	439,744	
EXPECTED LOSSES	3,436,166	4,103,708	511,308	
CREDIBILITY	0.03	0.12	0.16	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.459	0.975	0.153	1.588
INDICATED (POST-TEST)	0.428	0.909	0.143	1.480
PRESENT ON RATE LEVEL	1.080	1.290	0.161	2.530
DERIVED BY FORMULA	1.060	1.244	0.158	2.462
UNDERLYING PRESENT RATE	1.199	1.432	0.178	2.809
PROPOSED	1.060	1.244	0.158	2.462

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	3.026
IND. RATE				3.03	MINIMUM PREMIUM	
MAN. RATE	3.17	3.31	3.34	+ 3.03	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	119,097	1,440,846	1.210	0	0	3	1	11	15
2018	86,499	2,291,505	2.649	0	0	4	3	5	12
2019	79,597	597,814	0.751	0	0	1	2	6	9
2020	59,658	1,832,147	3.071	0	0	2	1	2	5
2021	77,186	208,230	0.270	0	0	0	0	4	4
TOTAL	422,037	6,370,542	1.509	0	0	10	7	28	45
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	696,950	65,928	379,602	0	0	90,797	5,046	134,616	67,907
2018	0	0	1,017,554	103,582	115,450	0	0	563,481	17,357	415,229	58,852
2019	0	0	150,834	111,645	176,657	0	0	11,054	37,526	93,538	16,560
2020	0	0	571,081	79,276	20,184	0	0	201,119	865,950	68,334	26,203
2021	0	0	0	0	103,901	0	0	0	0	48,805	55,524
TOTAL	0	0	2,436,419	360,431	795,794	0	0	866,451	925,879	760,522	225,046
OD	0	0	0	0	0	0	0	0	0	0	1,036

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	998,729	89,662	491,585	0	0	168,610	6,575	163,558	52,017
2018	0	1,722	1,382,901	132,526	148,617	0	3,607	934,286	29,533	489,624	44,845
2019	195	497	222,258	130,059	202,454	66	196	22,797	41,985	105,517	13,811
2020	596	2,003	730,888	108,904	55,354	2,146	11,319	563,630	764,789	139,733	23,163
2021	55	199	54,039	39,426	99,958	48	456	12,005	10,866	38,502	48,250
TOTAL	847	4,420	3,388,816	500,577	997,968	2,261	15,577	1,701,328	853,749	936,935	182,087
OD	0	0	0	0	0	0	0	0	0	0	835

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,113,248	3,289,228	182,922	
IBNR + FREQUENCY ADJUSTMENT	(2,671,129)	(634,340)	401	
TOTAL LOSSES	2,442,119	2,654,888	183,322	
EXPECTED LOSSES	4,319,456	1,870,241	199,858	
CREDIBILITY	0.04	0.15	0.20	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.579	0.629	0.043	1.251
INDICATED (POST-TEST)	0.539	0.586	0.040	1.166
PRESENT ON RATE LEVEL	0.922	0.399	0.043	1.364
DERIVED BY FORMULA	0.907	0.427	0.042	1.376
UNDERLYING PRESENT RATE	1.023	0.443	0.047	1.514
PROPOSED	0.899	0.424	0.042	1.364

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.676
IND. RATE				1.68	MINIMUM PREMIUM	
MAN. RATE	1.80	1.78	1.80	+ 1.68	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	11,105	90,394	0.814	0	0	0	0	2	2	
2018	9,669	102,483	1.060	0	0	0	1	3	4	
2019	12,118	167,341	1.381	0	0	0	0	7	7	
2020	10,930	71,442	0.654	0	0	0	0	2	2	
2021	13,484	457,811	3.395	0	0	1	1	1	3	
TOTAL	57,306	889,471	1.552	0	0	1	2	15	18	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	22,484	0	0	0	0	65,217	2,693
2018	0	0	0	6,069	17,731	0	0	0	4,383	55,174	19,126
2019	0	0	0	0	64,403	0	0	0	0	72,202	30,736
2020	0	0	0	0	10,804	0	0	0	0	15,528	45,110
2021	0	0	208,000	113,974	2,201	0	0	60,000	47,548	2,100	23,988
TOTAL	0	0	208,000	120,043	117,623	0	0	60,000	51,931	210,221	121,653
OD	0	0	0	0	0	0	0	0	0	0	361

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	29,117	0	0	0	0	79,239	2,063
2018	0	0	466	7,550	21,342	0	0	545	5,445	64,391	14,574
2019	0	2	2,836	2,319	71,370	0	6	1,837	2,111	80,292	25,634
2020	1	2	1,189	973	11,897	2	14	922	1,048	16,468	39,877
2021	291	2,115	318,728	123,067	31,340	501	4,143	107,129	39,540	9,676	20,846
TOTAL	292	2,119	323,219	133,909	165,066	504	4,163	110,433	48,144	250,066	102,993
OD	0	0	0	0	0	0	0	0	0	0	301

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	440,729	597,185	103,295	
IBNR + FREQUENCY ADJUSTMENT	(924,604)	(284,599)	311	
TOTAL LOSSES	0	312,586	103,605	
EXPECTED LOSSES	1,548,834	857,441	124,229	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.545	0.180	0.726
INDICATED (POST-TEST)	0.000	0.509	0.168	0.677
PRESENT ON RATE LEVEL	2.434	1.348	0.195	3.977
DERIVED BY FORMULA	2.410	1.314	0.194	3.918
UNDERLYING PRESENT RATE	2.703	1.496	0.217	4.416
PROPOSED	2.410	1.314	0.194	3.918

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	4.815
IND. RATE				4.82	MINIMUM PREMIUM	
MAN. RATE	5.24	5.26	5.25	+ 4.82	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	7,743	151,353	1.955	0	0	0	1	0	1
2018	7,581	75,641	0.998	0	0	0	0	2	2
2019	8,175	285,874	3.497	0	0	0	1	3	4
2020	7,416	30,321	0.409	0	0	0	0	2	2
2021	8,942	24,861	0.278	0	0	0	0	2	2
TOTAL	39,857	568,050	1.425	0	0	0	2	9	11
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	132,760	0	0	0	0	13,101	0	5,492
2018	0	0	0	0	28,960	0	0	0	0	15,886	30,795
2019	0	0	0	142,500	60,797	0	0	0	11,195	54,055	17,327
2020	0	0	0	0	4,612	0	0	0	0	17,952	7,757
2021	0	0	0	0	5,592	0	0	0	0	10,659	8,610
TOTAL	0	0	0	275,260	99,961	0	0	0	24,296	98,552	69,981
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	180,554	0	0	0	0	17,071	0	4,207
2018	0	0	374	347	34,761	0	0	110	149	18,524	23,466
2019	0	15	22,278	156,640	71,384	0	9	2,703	13,171	60,478	14,451
2020	0	1	507	415	5,079	2	16	1,066	1,212	19,038	6,857
2021	3	11	2,908	2,122	5,380	11	100	2,622	2,373	8,409	7,482
TOTAL	3	27	26,068	340,078	116,604	13	125	6,502	33,976	106,449	56,463
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	32,738	597,107	56,463	
IBNR + FREQUENCY ADJUSTMENT	(362,316)	(192,895)	181	
TOTAL LOSSES	0	404,212	56,643	
EXPECTED LOSSES	602,975	579,024	75,140	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.014	0.142	1.156
INDICATED (POST-TEST)	0.000	0.945	0.132	1.078
PRESENT ON RATE LEVEL	1.363	1.308	0.170	2.841
DERIVED BY FORMULA	1.349	1.298	0.168	2.815
UNDERLYING PRESENT RATE	1.513	1.453	0.189	3.154
PROPOSED	1.349	1.298	0.168	2.815

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	3.460
IND. RATE				3.46	MINIMUM PREMIUM	
MAN. RATE	3.98	3.89	3.75	+ 3.46	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	754	5,863	0.778	0	0	0	0	0	0
2018	579	0	0.000	0	0	0	0	0	0
2019	604	0	0.000	0	0	0	0	0	0
2020	591	0	0.000	0	0	0	0	0	0
2021	562	0	0.000	0	0	0	0	0	0
TOTAL	3,090	5,863	0.190	0	0	0	0	0	0
OD				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	5,863
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	5,863
OD	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	4,491
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	4,491
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	4,491	
IBNR + FREQUENCY ADJUSTMENT	(7,519)	(8,209)	4	
TOTAL LOSSES	0	0	4,496	
EXPECTED LOSSES	12,331	24,349	2,184	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.145	0.145
INDICATED (POST-TEST)	0.000	0.000	0.136	0.136
PRESENT ON RATE LEVEL	0.359	0.708	0.064	1.131
DERIVED BY FORMULA	0.359	0.701	0.064	1.124
UNDERLYING PRESENT RATE	0.399	0.788	0.071	1.258
PROPOSED	0.359	0.701	0.064	1.124

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.092
IND. RATE				1.09	MINIMUM PREMIUM	
MAN. RATE	1.23	1.25	1.26	+ 1.09	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	9,544	20,489	0.215	0	0	0	1	1	2
2018	10,292	208,352	2.024	0	0	1	0	1	2
2019	9,927	484,663	4.882	0	0	0	2	3	5
2020	10,637	187,834	1.766	0	0	0	0	5	5
2021	11,626	43,525	0.374	0	0	0	0	3	3
TOTAL	52,026	944,863	1.816	0	0	1	3	13	17
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	1,291	540	0	0	0	4,109	1,178	13,371
2018	0	0	144,087	0	13,838	0	0	9,772	0	37,319	3,336
2019	0	0	0	8,365	22,462	0	0	0	398,930	45,724	9,182
2020	0	0	0	0	142,830	0	0	0	0	15,244	29,760
2021	0	0	0	0	8,957	0	0	0	0	32,096	2,472
TOTAL	0	0	144,087	9,656	188,627	0	0	9,772	403,039	131,561	58,121
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	1,756	699	0	0	0	5,354	1,431	10,242
2018	0	244	195,418	1,003	17,890	0	63	16,442	457	43,607	2,542
2019	0	1	2,140	9,875	25,127	0	165	48,469	414,381	63,878	7,658
2020	7	30	15,716	12,865	157,280	2	14	905	1,029	16,166	26,308
2021	5	17	4,659	3,399	8,617	32	300	7,895	7,146	25,320	2,148
TOTAL	12	292	217,933	28,897	209,614	34	542	73,712	428,367	150,403	48,898
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	292,525	817,281	48,898	
IBNR + FREQUENCY ADJUSTMENT	(208,810)	(192,478)	151	
TOTAL LOSSES	83,715	624,803	49,049	
EXPECTED LOSSES	348,000	576,724	62,450	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.161	1.201	0.094	1.456
INDICATED (POST-TEST)	0.150	1.120	0.088	1.358
PRESENT ON RATE LEVEL	0.603	0.999	0.108	1.709
DERIVED BY FORMULA	0.598	1.003	0.107	1.709
UNDERLYING PRESENT RATE	0.669	1.109	0.120	1.897
PROPOSED	0.598	1.004	0.107	1.709

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.665
IND. RATE				1.67	MINIMUM PREMIUM	
MAN. RATE	1.91	1.96	1.99	+ 1.67	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	689	4,568	0.663	0	0	0	0	0	0
2018	778	7,843	1.008	0	0	0	0	1	1
2019	1,160	115,498	9.957	0	0	0	1	0	1
2020	1,381	2,102	0.152	0	0	0	0	0	0
2021	1,675	5,776	0.345	0	0	0	0	0	0
TOTAL	5,683	135,787	2.389	0	0	0	1	1	2
OD				0	0	0	0	0	0

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	4,568
2018	0	0	0	0	475	0	0	0	0	3,238	4,130
2019	0	0	0	51,984	0	0	0	0	62,326	0	1,188
2020	0	0	0	0	0	0	0	0	0	0	2,102
2021	0	0	0	0	0	0	0	0	0	0	5,776
TOTAL	0	0	0	51,984	475	0	0	0	62,326	3,238	17,764
OD	0	0	0	0	0	0	0	0	0	0	0

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	3,499
2018	0	0	6	6	570	0	0	22	30	3,776	3,147
2019	0	5	7,151	56,344	1,463	0	25	7,391	64,531	2,036	991
2020	0	0	0	0	0	0	0	0	0	0	1,858
2021	0	0	0	0	0	0	0	0	0	0	5,019
TOTAL	0	5	7,157	56,349	2,033	0	25	7,413	64,562	5,811	14,514
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,600	128,755	14,514	
IBNR + FREQUENCY ADJUSTMENT	(33,614)	(13,690)	20	
TOTAL LOSSES	0	115,065	14,535	
EXPECTED LOSSES	58,204	41,898	6,647	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	2.025	0.256	2.280
INDICATED (POST-TEST)	0.000	1.888	0.238	2.126
PRESENT ON RATE LEVEL	0.923	0.664	0.105	1.692
DERIVED BY FORMULA	0.923	0.676	0.107	1.706
UNDERLYING PRESENT RATE	1.024	0.737	0.117	1.878
PROPOSED	0.923	0.677	0.107	1.706

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.662
IND. RATE				1.66	MINIMUM PREMIUM	
MAN. RATE	1.86	1.91	1.97	+ 1.66	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	686	1,534	0.224	0	0	0	0	0	0	
2018	774	0	0.000	0	0	0	0	0	0	
2019	709	0	0.000	0	0	0	0	0	0	
2020	864	658	0.076	0	0	0	0	0	0	
2021	1,952	0	0.000	0	0	0	0	0	0	
TOTAL	4,985	2,192	0.044	0	0	0	0	0	0	
OD				0	0	0	0	0	0	

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	1,534
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	658
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	2,192
OD	0	0	0	0	0	0	0	0	0	0	0

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	1,175
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	582
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	1,757
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,757	
IBNR + FREQUENCY ADJUSTMENT	(41,674)	(42,197)	23	
TOTAL LOSSES	0	0	1,780	
EXPECTED LOSSES	72,216	128,929	6,094	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.036	0.036
INDICATED (POST-TEST)	0.000	0.000	0.033	0.033
PRESENT ON RATE LEVEL	1.305	2.330	0.110	3.745
DERIVED BY FORMULA	1.305	2.306	0.109	3.721
UNDERLYING PRESENT RATE	1.449	2.586	0.122	4.157
PROPOSED	1.305	2.307	0.109	3.721

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	3.626
IND. RATE				3.63	MINIMUM PREMIUM	
MAN. RATE	4.84	4.63	4.36	+ 3.63	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	458,777	1,163,475	0.254	0	0	1	9	5	15
2018	517,419	1,231,014	0.238	0	0	2	6	4	12
2019	503,218	583,435	0.116	0	0	0	7	6	13
2020	560,720	684,419	0.122	0	0	0	10	7	17
2021	466,772	594,075	0.127	0	0	0	5	12	17
TOTAL	2,506,906	4,256,418	0.170	0	0	3	37	34	74
OD				0	0	0	1	0	1

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	319,231	189,099	21,850	0	0	16,399	242,579	174,582	199,735	
2018	0	0	524,234	175,225	9,290	0	0	199,115	120,514	46,492	156,144	
2019	0	0	0	280,120	27,520	0	0	0	78,246	64,884	132,665	
2020	0	0	0	202,406	50,947	0	0	0	272,715	61,440	96,911	
2021	0	0	0	87,360	58,633	0	0	0	225,646	120,104	102,332	
TOTAL	0	0	843,465	934,210	168,240	0	0	215,514	939,700	467,502	687,787	
OD	0	0	0	6,931	0	0	0	0	0	0	14,852	

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	457,458	257,175	28,296	0	0	30,453	316,080	212,117	152,997	
2018	0	888	717,308	215,013	17,514	0	1,278	334,523	138,077	57,581	118,982	
2019	0	27	39,743	304,603	38,380	0	37	10,930	82,911	74,710	110,643	
2020	49	186	86,121	204,526	70,545	286	1,632	92,309	238,735	83,534	85,669	
2021	90	428	104,685	99,286	67,584	685	3,588	163,660	177,627	116,397	88,927	
TOTAL	140	1,529	1,405,316	1,080,603	222,319	971	6,535	631,875	953,432	544,340	557,217	
OD	0	0	271	8,380	67	0	0	0	0	0	11,827	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,046,637	2,809,141	569,044	
IBNR + FREQUENCY ADJUSTMENT	(1,455,609)	(746,439)	1,560	
TOTAL LOSSES	591,028	2,062,702	570,604	
EXPECTED LOSSES	2,412,828	2,229,331	730,491	
CREDIBILITY	0.14	0.50	0.67	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.024	0.082	0.022	0.128
INDICATED (POST-TEST)	0.022	0.076	0.021	0.119
PRESENT ON RATE LEVEL	0.087	0.080	0.026	0.193
DERIVED BY FORMULA	0.077	0.078	0.023	0.178
UNDERLYING PRESENT RATE	0.096	0.089	0.029	0.214
PROPOSED	0.077	0.078	0.023	0.178

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.188
IND. RATE				0.19	MINIMUM PREMIUM	
MAN. RATE	0.23	0.23	0.23	+ 0.19	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	123,637	473,367	0.383	0	0	0	4	8	12
2018	126,317	560,563	0.444	0	0	0	4	9	13
2019	129,363	270,752	0.209	0	0	0	3	7	10
2020	166,600	918,729	0.551	0	0	2	1	3	6
2021	169,934	170,785	0.101	0	0	0	3	1	4
TOTAL	715,851	2,394,196	0.334	0	0	2	15	28	45
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	58,833	124,433	0	0	0	113,682	151,152	25,267
2018	0	0	0	70,504	113,828	0	0	0	221,585	103,342	51,304
2019	0	0	0	59,522	58,887	0	0	0	63,939	65,595	22,809
2020	0	0	590,100	26,959	9,669	0	0	163,200	31,556	6,859	90,386
2021	0	0	0	68,315	2,950	0	0	0	62,050	8,789	28,681
TOTAL	0	0	590,100	284,133	309,767	0	0	163,200	492,812	335,737	218,447
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	80,013	161,141	0	0	0	148,128	183,650	19,355
2018	0	0	4,226	86,608	137,317	0	0	8,895	250,057	123,293	39,094
2019	0	7	10,780	66,634	66,932	0	32	9,251	68,119	75,034	19,023
2020	603	2,019	732,137	57,236	40,957	1,051	5,260	236,293	40,016	16,633	79,901
2021	48	253	59,551	61,362	11,578	164	760	39,043	43,449	12,886	24,924
TOTAL	651	2,280	806,693	351,853	417,925	1,216	6,052	293,482	549,768	411,495	182,296
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,110,373	1,731,041	182,296	
IBNR + FREQUENCY ADJUSTMENT	(1,128,207)	(452,761)	567	
TOTAL LOSSES	0	1,278,281	182,863	
EXPECTED LOSSES	1,899,750	1,359,747	221,579	
CREDIBILITY	0.06	0.22	0.29	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.179	0.026	0.204
INDICATED (POST-TEST)	0.000	0.166	0.024	0.190
PRESENT ON RATE LEVEL	0.239	0.171	0.028	0.438
DERIVED BY FORMULA	0.225	0.170	0.027	0.422
UNDERLYING PRESENT RATE	0.265	0.190	0.031	0.486
PROPOSED	0.225	0.170	0.027	0.422

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.411
IND. RATE				0.41	MINIMUM PREMIUM	
MAN. RATE	0.59	0.55	0.51	+ 0.41	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	165,736	2,786,934	1.682	0	0	1	3	3	7
2018	195,595	135,519	0.069	0	0	0	0	4	4
2019	185,406	543,072	0.293	0	0	1	2	1	4
2020	216,847	890,899	0.411	0	0	1	1	5	7
2021	216,561	160,184	0.074	0	0	0	0	8	8
TOTAL	980,145	4,516,608	0.461	0	0	3	6	21	30
OD				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	842,550	52,999	25,516	0	0	1,767,636	23,954	26,257	48,022	
2018	0	0	0	0	41,880	0	0	0	0	77,692	15,947	
2019	0	0	170,437	65,082	7,104	0	0	91,153	168,268	2,526	38,502	
2020	0	0	269,169	122,765	40,662	0	0	140,389	75,957	213,280	28,677	
2021	0	0	0	0	51,737	0	0	0	0	87,166	21,281	
TOTAL	0	0	1,282,156	240,846	166,899	0	0	1,999,178	268,179	406,921	152,429	
OD	0	0	0	0	0	0	0	0	0	0	2,200	

TRANSLATED LOSSES												
POLICY YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	349,052	72,079	33,043	0	0	948,971	31,212	31,902	36,785	
2018	0	0	541	502	50,270	0	0	539	729	90,593	12,152	
2019	220	550	234,267	73,837	13,709	547	1,490	151,684	177,566	10,549	32,111	
2020	302	1,024	381,890	138,493	66,484	983	4,993	231,451	90,410	237,524	25,350	
2021	28	99	26,909	19,632	49,773	86	814	21,441	19,407	68,765	18,493	
TOTAL	550	1,674	992,659	304,543	213,279	1,616	7,297	1,354,087	319,323	439,334	124,891	
OD	0	0	0	0	0	0	0	0	0	0	1,685	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,357,883	1,276,479	126,576	
IBNR + FREQUENCY ADJUSTMENT	(1,182,320)	(279,811)	422	
TOTAL LOSSES	1,175,564	996,668	126,998	
EXPECTED LOSSES	1,976,750	839,124	174,745	
CREDIBILITY	0.08	0.27	0.36	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.120	0.102	0.013	0.234
INDICATED (POST-TEST)	0.112	0.095	0.012	0.219
PRESENT ON RATE LEVEL	0.182	0.077	0.016	0.275
DERIVED BY FORMULA	0.176	0.082	0.015	0.273
UNDERLYING PRESENT RATE	0.202	0.086	0.018	0.305
PROPOSED	0.176	0.082	0.015	0.273

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.266
IND. RATE				0.27	MINIMUM PREMIUM	
MAN. RATE	0.39	0.35	0.32	+ 0.27	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	387,230	4,821,406	1.245	0	0	6	4	64	74	
2018	417,373	5,679,749	1.361	0	0	6	11	98	115	
2019	436,174	3,579,108	0.821	0	0	3	11	62	76	
2020	431,964	4,622,423	1.070	0	0	2	12	59	73	
2021	467,639	5,474,028	1.171	2	0	3	8	60	73	
TOTAL	2,140,380	24,176,714	1.130	2	0	20	46	343	411	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,565,195	69,631	960,675	0	0	522,109	229,098	994,197	480,501
2018	0	0	1,357,791	456,406	1,041,760	0	0	343,366	362,537	1,533,622	584,267
2019	0	0	646,381	446,672	547,818	0	0	156,206	446,115	909,423	426,493
2020	0	0	486,800	584,937	686,382	0	0	650,675	668,654	1,036,877	508,098
2021	624,845	0	708,366	643,039	1,076,389	139,716	0	247,385	636,502	829,029	568,757
TOTAL	624,845	0	4,764,533	2,200,685	4,313,024	139,716	0	1,919,741	2,342,906	5,303,148	2,568,116
OD	0	0	0	0	0	0	0	0	0	0	1,968

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	2,242,924	94,698	1,244,074	0	0	969,556	298,515	1,207,949	368,064
2018	0	2,299	1,871,120	572,198	1,266,959	0	2,203	592,672	425,671	1,796,044	445,211
2019	836	2,120	938,878	515,387	634,839	937	2,696	301,677	494,092	1,029,742	355,695
2020	631	2,191	864,281	662,578	819,476	4,454	22,873	1,083,221	689,399	1,170,451	449,159
2021	838,168	10,170	1,857,859	1,049,491	1,167,668	271,663	29,559	905,288	640,204	729,339	494,250
TOTAL	839,636	16,780	7,775,062	2,894,352	5,133,016	277,054	57,332	3,852,414	2,547,881	5,933,526	2,112,379
OD	0	0	0	0	0	0	0	0	0	0	1,554

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,818,277	16,508,775	2,113,933	
IBNR + FREQUENCY ADJUSTMENT	(7,770,958)	(4,285,674)	5,560	
TOTAL LOSSES	5,047,319	12,223,101	2,119,493	
EXPECTED LOSSES	12,956,253	12,867,519	2,339,991	
CREDIBILITY	0.13	0.45	0.60	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.236	0.571	0.099	0.906
INDICATED (POST-TEST)	0.220	0.532	0.092	0.845
PRESENT ON RATE LEVEL	0.545	0.542	0.098	1.185
DERIVED BY FORMULA	0.503	0.537	0.095	1.135
UNDERLYING PRESENT RATE	0.605	0.601	0.109	1.316
PROPOSED	0.503	0.537	0.095	1.135

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.106
IND. RATE				1.11	MINIMUM PREMIUM	
MAN. RATE	1.59	1.45	1.38	+ 1.11	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	567,619	3,630,757	0.640	0	0	2	15	29	46
2018	581,064	3,250,311	0.559	0	0	1	11	34	46
2019	564,613	2,298,902	0.407	1	0	2	6	34	43
2020	629,847	2,717,844	0.432	1	0	1	10	19	31
2021	667,474	10,582,364	1.585	0	1	0	3	23	27
TOTAL	3,010,617	22,480,178	0.747	2	1	6	45	139	193
OD				0	0	1	0	0	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	618,650	432,248	409,452	0	0	859,254	719,387	381,889	209,877
2018	0	0	358,359	349,769	300,087	0	0	1,043,396	580,429	401,213	217,058
2019	7,371	0	534,882	255,099	352,301	0	0	119,295	282,379	583,923	163,652
2020	966,847	0	190,097	457,808	256,969	714	0	2,402	321,326	317,586	204,095
2021	0	1,399,635	0	124,565	266,023	0	7,500,000	0	452,864	552,706	286,571
TOTAL	974,218	1,399,635	1,701,988	1,619,489	1,584,832	714	7,500,000	2,024,347	2,356,385	2,237,317	1,081,253
OD	0	0	144,000	0	0	0	0	1,575	0	0	1,694

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	821,144	587,857	530,240	0	0	1,490,994	937,361	463,995	160,766
2018	0	330	281,257	427,619	365,338	0	3,636	962,645	662,409	480,416	165,398
2019	12,380	1,741	756,723	298,720	410,160	716	2,026	220,661	313,722	661,513	136,486
2020	1,219,548	1,093	442,444	484,947	324,780	1,570	2,217	126,647	298,025	358,561	180,420
2021	2,510	111,786	271,549	213,809	272,509	2,072	857,650	586,334	469,454	482,994	249,030
TOTAL	1,234,438	114,949	2,573,117	2,012,951	1,903,026	4,358	865,529	3,387,282	2,680,971	2,447,479	892,100
OD	186	459	190,101	2,569	3,384	9	25	2,275	57	39	1,305

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,372,728	9,050,475	893,405	
IBNR + FREQUENCY ADJUSTMENT	(4,981,866)	(2,287,665)	2,224	
TOTAL LOSSES	3,390,862	6,762,810	895,629	
EXPECTED LOSSES	8,303,153	6,847,394	924,943	
CREDIBILITY	0.16	0.56	0.76	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.106	0.224	0.030	0.360
INDICATED (POST-TEST)	0.099	0.209	0.028	0.336
PRESENT ON RATE LEVEL	0.248	0.205	0.028	0.481
DERIVED BY FORMULA	0.225	0.207	0.028	0.460
UNDERLYING PRESENT RATE	0.276	0.227	0.031	0.534
PROPOSED	0.225	0.208	0.028	0.460

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.448
IND. RATE				0.45	MINIMUM PREMIUM	
MAN. RATE	0.71	0.64	0.56	+ 0.45	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	629,568	3,765,022	0.598	0	0	7	22	40	69
2018	618,931	3,272,889	0.529	0	0	4	7	63	74
2019	585,347	3,715,295	0.635	0	0	4	10	72	86
2020	460,747	2,883,504	0.626	0	0	3	7	47	57
2021	473,826	3,205,462	0.677	1	0	0	7	67	75
TOTAL	2,768,419	16,842,172	0.608	1	0	18	53	289	361
OD				0	0	0	0	3	3

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,715,901	555,243	311,955	0	0	328,500	336,635	283,454	233,334
2018	0	0	829,726	302,138	722,582	0	0	179,332	377,239	644,354	217,518
2019	0	0	985,631	376,678	746,203	0	0	232,618	325,881	865,232	183,052
2020	0	0	888,892	302,307	583,277	0	0	144,160	340,523	395,722	228,623
2021	7,000	0	0	374,148	1,278,376	0	0	0	311,819	1,038,606	195,513
TOTAL	7,000	0	4,420,150	1,910,514	3,642,393	0	0	884,610	1,692,097	3,227,368	1,058,040
OD	0	0	0	0	27,312	0	0	0	0	87,514	5,025

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	2,458,886	755,130	403,982	0	0	610,025	438,635	344,397	178,734
2018	0	1,405	1,145,433	378,785	877,648	0	1,151	315,386	432,063	757,770	165,749
2019	1,275	3,202	1,385,844	452,718	860,687	1,395	3,836	396,669	371,053	978,553	152,665
2020	998	3,388	1,269,527	395,946	706,618	1,301	6,803	333,512	330,591	449,000	202,103
2021	10,304	3,800	982,630	815,032	1,277,725	1,809	13,110	440,810	439,746	849,268	169,901
TOTAL	12,577	11,795	7,242,319	2,797,611	4,126,659	4,506	24,899	2,096,401	2,012,088	3,378,988	869,151
OD	0	1	539	465	32,550	1	9	1,259	1,487	100,394	4,166

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,394,308	12,450,242	873,317	
IBNR + FREQUENCY ADJUSTMENT	(6,145,782)	(2,592,337)	1,504	
TOTAL LOSSES	3,248,525	9,857,906	874,822	
EXPECTED LOSSES	10,007,774	7,698,490	771,549	
CREDIBILITY	0.15	0.53	0.71	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.117	0.351	0.031	0.500
INDICATED (POST-TEST)	0.109	0.327	0.029	0.466
PRESENT ON RATE LEVEL	0.326	0.250	0.025	0.601
DERIVED BY FORMULA	0.293	0.291	0.028	0.613
UNDERLYING PRESENT RATE	0.361	0.278	0.028	0.667
PROPOSED	0.288	0.286	0.028	0.601

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.586
IND. RATE				0.59	MINIMUM PREMIUM	
MAN. RATE	0.76	0.76	0.70	+ 0.59	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	220,236	9,023,531	4.097	0	0	13	61	71	145	
2018	252,638	7,692,336	3.045	0	0	7	61	76	144	
2019	279,745	7,477,054	2.673	1	0	7	61	90	159	
2020	378,567	9,011,161	2.380	0	0	15	19	134	168	
2021	248,306	4,119,133	1.659	0	0	5	10	55	70	
TOTAL	1,379,492	37,323,215	2.706	1	0	47	212	426	686	
OD				0	0	0	1	1	2	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	3,251,587	1,541,406	507,339	0	0	1,234,181	1,398,684	539,799	550,535
2018	0	0	1,854,727	1,948,944	940,881	0	0	557,464	1,226,829	790,013	373,478
2019	525,973	0	1,674,802	1,598,232	889,240	488	0	393,683	1,344,704	789,903	260,029
2020	0	0	3,264,265	813,524	1,956,090	0	0	750,250	330,485	1,486,724	409,823
2021	0	0	1,124,343	286,378	799,173	0	0	388,511	382,046	990,549	148,133
TOTAL	525,973	0	11,169,724	6,188,484	5,092,723	488	0	3,324,089	4,682,748	4,596,988	1,741,998
OD	0	0	0	2,604	3,746	0	0	0	5,036	11,586	5,339

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	4,659,524	2,096,312	657,004	0	0	2,291,874	1,822,485	655,856	421,710
2018	0	3,100	2,569,113	2,378,298	1,164,605	0	3,501	954,277	1,392,457	941,722	284,590
2019	836,222	5,520	2,469,977	1,794,163	1,069,767	3,125	6,754	748,217	1,429,499	932,026	216,864
2020	3,587	12,146	4,523,614	1,144,269	2,369,061	5,223	26,557	1,232,977	441,688	1,632,197	362,284
2021	1,770	11,744	1,852,343	673,229	884,627	4,400	36,763	978,067	523,130	840,484	128,728
TOTAL	841,579	32,510	16,074,571	8,086,271	6,145,065	12,747	73,575	6,205,412	5,609,259	5,002,284	1,414,175
OD	0	0	407	2,867	4,570	0	2	678	5,323	13,674	4,264

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	23,241,482	24,869,313	1,418,439	
IBNR + FREQUENCY ADJUSTMENT	(10,637,791)	(6,161,472)	4,489	
TOTAL LOSSES	12,603,690	18,707,841	1,422,928	
EXPECTED LOSSES	17,846,830	18,464,605	2,096,657	
CREDIBILITY	0.10	0.34	0.45	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.914	1.354	0.103	2.371
INDICATED (POST-TEST)	0.852	1.263	0.096	2.210
PRESENT ON RATE LEVEL	1.165	1.206	0.137	2.508
DERIVED BY FORMULA	1.134	1.225	0.118	2.478
UNDERLYING PRESENT RATE	1.294	1.339	0.152	2.784
PROPOSED	1.134	1.225	0.118	2.478

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.415
IND. RATE				2.41	MINIMUM PREMIUM	
MAN. RATE	3.25	3.08	2.92	+ 2.41	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	7,909	470	0.006	0	0	0	0	0	0
2018	10,431	150,773	1.445	0	0	0	2	0	2
2019	12,800	0	0.000	0	0	0	0	0	0
2020	12,588	39,608	0.315	0	0	0	0	1	1
2021	10,580	0	0.000	0	0	0	0	0	0
TOTAL	54,308	190,851	0.351	0	0	0	2	1	3
OD				0	0	0	0	0	0

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	470
2018	0	0	0	92,095	0	0	0	0	58,678	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	17,521	0	0	0	0	21,796	291
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	92,095	17,521	0	0	0	58,678	21,796	761
OD	0	0	0	0	0	0	0	0	0	0	0

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	360
2018	0	0	3,597	111,348	897	0	0	2,166	65,961	739	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	1	4	1,928	1,578	19,294	3	20	1,295	1,471	23,115	257
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	1	4	5,525	112,926	20,190	3	20	3,460	67,432	23,854	617
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,013	224,402	617	
IBNR + FREQUENCY ADJUSTMENT	(69,066)	(27,103)	55	
TOTAL LOSSES	0	197,299	673	
EXPECTED LOSSES	115,928	81,912	24,819	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.363	0.001	0.365
INDICATED (POST-TEST)	0.000	0.339	0.001	0.340
PRESENT ON RATE LEVEL	0.192	0.136	0.041	0.369
DERIVED BY FORMULA	0.190	0.144	0.039	0.373
UNDERLYING PRESENT RATE	0.213	0.151	0.046	0.410
PROPOSED	0.188	0.142	0.039	0.369

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.390
IND. RATE				0.39	MINIMUM PREMIUM	
MAN. RATE	0.46	0.45	0.44	+ 0.39	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	42,824	2,030,132	4,741	0	0	3	2	20	25
2018	44,729	1,482,062	3,313	1	0	0	3	30	34
2019	43,276	1,062,937	2,456	0	0	1	1	12	14
2020	44,001	985,092	2,239	0	0	0	2	27	29
2021	45,506	915,132	2,011	0	0	0	1	20	21
TOTAL	220,336	6,475,355	2,939	1	0	4	9	109	123
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	486,333	26,346	239,212	0	0	220,072	21,527	907,235	129,407
2018	175,950	0	0	169,492	456,875	0	0	0	64,909	458,298	156,538
2019	0	0	148,334	130,335	100,662	0	0	132,150	50,858	180,262	320,336
2020	0	0	0	103,411	280,632	0	0	0	102,849	398,322	99,878
2021	0	0	0	60,872	188,169	0	0	0	140,000	221,030	305,061
TOTAL	175,950	0	634,667	490,456	1,265,550	0	0	352,222	380,143	2,165,147	1,011,220
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	696,915	35,831	309,780	0	0	408,674	28,050	1,102,291	99,126
2018	253,638	0	12,528	210,403	550,050	0	0	5,577	77,268	535,218	119,282
2019	192	488	218,182	147,536	118,705	793	2,098	201,503	62,669	205,375	267,160
2020	38	148	72,015	127,426	316,403	160	951	57,095	115,360	429,353	88,292
2021	141	580	149,562	125,082	188,815	570	3,595	137,580	142,827	187,801	265,098
TOTAL	254,009	1,217	1,149,203	646,277	1,483,752	1,522	6,644	810,429	426,173	2,460,037	838,958
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,223,024	5,016,239	838,958	
IBNR + FREQUENCY ADJUSTMENT	(1,666,292)	(1,161,043)	1,734	
TOTAL LOSSES	556,732	3,855,196	840,692	
EXPECTED LOSSES	2,761,039	3,469,996	763,037	
CREDIBILITY	0.03	0.10	0.13	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.253	1.750	0.382	2.384
INDICATED (POST-TEST)	0.236	1.631	0.356	2.223
PRESENT ON RATE LEVEL	1.127	1.416	0.311	2.854
DERIVED BY FORMULA	1.100	1.437	0.317	2.854
UNDERLYING PRESENT RATE	1.253	1.575	0.346	3.174
PROPOSED	1.100	1.437	0.317	2.854

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.774
IND. RATE				2.77	MINIMUM PREMIUM	
MAN. RATE	3.80	3.59	3.18	+ 2.77	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	67,069	2,265,981	3.379	0	0	2	6	15	23	
2018	75,758	806,093	1.064	0	0	1	3	10	14	
2019	65,829	536,675	0.815	0	0	1	2	6	9	
2020	61,710	1,367,860	2.217	0	0	1	2	8	11	
2021	73,072	902,270	1.235	0	0	0	0	12	12	
TOTAL	343,438	5,878,879	1.712	0	0	5	13	51	69	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	721,472	274,327	218,938	0	0	623,332	123,098	266,505	38,309
2018	0	0	166,972	122,838	141,786	0	0	85,177	107,086	113,840	68,394
2019	0	0	150,157	57,004	71,456	0	0	36,441	124,308	75,155	22,154
2020	0	0	520,500	74,799	76,913	0	0	422,076	19,603	240,335	13,634
2021	0	0	0	0	238,208	0	0	0	0	256,983	407,079
TOTAL	0	0	1,559,101	528,968	747,301	0	0	1,167,026	374,095	952,818	549,570
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,000,811	373,085	283,525	0	0	1,104,199	160,397	323,804	29,345
2018	0	283	232,880	151,188	172,869	0	547	145,803	122,374	134,884	52,116
2019	194	487	209,216	67,036	84,318	219	625	69,291	132,211	88,534	18,476
2020	531	1,787	654,162	106,240	114,304	2,606	13,044	586,319	64,197	274,330	12,052
2021	127	456	123,892	90,391	229,168	254	2,400	63,212	57,215	202,733	353,752
TOTAL	852	3,012	2,220,963	787,940	884,184	3,079	16,617	1,968,824	536,393	1,024,285	465,741
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,213,346	3,232,800	465,741	
IBNR + FREQUENCY ADJUSTMENT	(1,906,182)	(533,422)	466	
TOTAL LOSSES	2,307,164	2,699,378	466,208	
EXPECTED LOSSES	3,144,680	1,592,433	202,491	
CREDIBILITY	0.04	0.13	0.18	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.672	0.786	0.136	1.594
INDICATED (POST-TEST)	0.626	0.733	0.127	1.486
PRESENT ON RATE LEVEL	0.825	0.418	0.053	1.295
DERIVED BY FORMULA	0.817	0.459	0.066	1.342
UNDERLYING PRESENT RATE	0.916	0.464	0.059	1.438
PROPOSED	0.817	0.459	0.066	1.342

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.649
IND. RATE				1.65	MINIMUM PREMIUM	
MAN. RATE	2.07	1.93	1.71	+ 1.65	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	3,166	221,850	7.007	0	0	0	0	4	4
2018	1,510	25,106	1.663	0	0	0	0	1	1
2019	1,718	27,053	1.575	0	0	0	0	1	1
2020	1,279	3,998	0.313	0	0	0	0	0	0
2021	1,244	59,178	4.757	0	0	0	0	1	1
TOTAL	8,917	337,185	3.781	0	0	0	0	7	7
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	136,100	0	0	0	0	75,659	10,091
2018	0	0	0	0	12,000	0	0	0	0	1,148	11,958
2019	0	0	0	0	12,500	0	0	0	0	1,261	13,292
2020	0	0	0	0	0	0	0	0	0	0	3,998
2021	0	0	0	0	25,000	0	0	0	0	773	33,405
TOTAL	0	0	0	0	185,600	0	0	0	0	78,841	72,744
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	176,250	0	0	0	0	91,926	7,730
2018	0	0	155	144	14,404	0	0	8	11	1,339	9,112
2019	0	0	550	450	13,852	0	0	32	37	1,402	11,086
2020	0	0	0	0	0	0	0	0	0	0	3,534
2021	13	48	13,003	9,487	24,051	1	7	190	172	610	29,029
TOTAL	13	48	13,708	10,080	228,557	1	7	230	220	95,276	60,490
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,008	334,133	60,490	
IBNR + FREQUENCY ADJUSTMENT	(128,893)	(76,927)	40	
TOTAL LOSSES	0	257,206	60,530	
EXPECTED LOSSES	205,936	224,512	24,428	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	2.884	0.679	3.563
INDICATED (POST-TEST)	0.000	2.689	0.633	3.322
PRESENT ON RATE LEVEL	2.080	2.268	0.247	4.595
DERIVED BY FORMULA	2.080	2.272	0.254	4.607
UNDERLYING PRESENT RATE	2.309	2.518	0.274	5.101
PROPOSED	2.075	2.266	0.254	4.595

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	4.477
IND. RATE				4.48	MINIMUM PREMIUM	
MAN. RATE	6.50	6.04	5.35	+ 4.48	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	460,131	9,235,959	2.007	1	0	2	48	126	177
2018	474,318	8,660,520	1.826	2	0	4	28	139	173
2019	365,052	5,470,192	1.498	0	0	1	21	92	114
2020	341,230	4,463,794	1.308	2	0	1	14	95	112
2021	469,141	10,038,286	2.140	1	0	1	15	171	188
TOTAL	2,109,872	37,868,751	1.795	6	0	9	126	623	764
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	18,172	0	316,278	2,230,389	1,348,852	3,312	0	24,215	1,511,528	3,068,581	714,632
2018	318,576	0	667,339	1,314,714	1,488,413	244,334	0	295,800	1,807,981	1,745,107	778,256
2019	0	0	180,017	1,254,896	925,760	0	0	31,869	841,389	1,352,025	884,236
2020	162,906	0	165,626	283,409	1,211,408	47,435	0	155,391	538,843	1,378,295	520,481
2021	157,934	0	163,810	409,577	2,511,987	1,254,258	0	299,407	1,051,754	3,544,340	645,219
TOTAL	657,588	0	1,493,070	5,492,985	7,486,420	1,549,339	0	806,682	5,751,495	11,088,348	3,542,824
OD	0	0	0	0	0	0	0	0	0	0	1,571

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	23,224	0	453,226	3,033,329	1,571,970	2,928	0	44,967	1,969,521	2,890,570	547,408
2018	459,237	1,130	974,850	1,611,283	1,805,311	600,329	1,898	568,713	2,051,982	2,060,409	593,031
2019	233	720	451,024	1,396,678	1,065,453	191	955	180,213	911,830	1,531,789	737,453
2020	214,857	1,059	448,217	397,408	1,362,156	83,809	9,179	471,873	568,369	1,504,886	460,105
2021	89,025	7,626	1,828,205	1,331,492	2,480,582	999,669	62,585	1,887,942	1,528,726	2,914,278	560,695
TOTAL	786,576	10,535	4,155,522	7,770,191	8,285,473	1,686,926	74,617	3,153,709	7,030,428	10,901,932	2,898,693
OD	0	0	0	0	0	0	0	0	0	0	1,268

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,867,884	33,988,024	2,899,961	
IBNR + FREQUENCY ADJUSTMENT	(3,902,239)	(6,836,414)	6,723	
TOTAL LOSSES	5,965,645	27,151,609	2,906,684	
EXPECTED LOSSES	6,402,895	20,313,611	2,856,410	
CREDIBILITY	0.13	0.45	0.60	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.283	1.287	0.138	1.707
INDICATED (POST-TEST)	0.264	1.200	0.128	1.592
PRESENT ON RATE LEVEL	0.273	0.867	0.122	1.263
DERIVED BY FORMULA	0.272	1.017	0.126	1.415
UNDERLYING PRESENT RATE	0.303	0.963	0.135	1.402
PROPOSED	0.272	1.017	0.126	1.415

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.379
IND. RATE				1.38	MINIMUM PREMIUM	
MAN. RATE	1.77	1.66	1.47	+ 1.38	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	55,282	2,214,352	4,006	1	0	2	1	23	27
2018	54,126	1,241,423	2,294	0	0	2	2	18	22
2019	54,098	1,023,465	1,892	0	0	2	1	17	20
2020	58,955	1,360,733	2,308	0	0	2	4	8	14
2021	58,569	1,875,804	3,203	0	0	2	2	14	18
TOTAL	281,030	7,715,777	2,746	1	0	10	10	80	101
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	818,984	0	531,986	99,823	110,960	688	0	62,062	103,191	418,203	68,455
2018	0	0	328,853	59,375	192,881	0	0	346,902	19,018	218,705	75,689
2019	0	0	369,916	113,595	211,774	0	0	46,843	41,759	209,558	30,020
2020	0	0	470,861	127,662	150,018	0	0	224,302	108,219	235,090	44,581
2021	0	0	343,435	82,555	208,230	0	0	562,746	124,729	507,267	46,842
TOTAL	818,984	0	2,045,051	483,010	873,863	688	0	1,242,855	396,916	1,588,823	265,587
OD	0	0	0	0	0	0	0	0	0	0	739

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	1,046,662	0	762,336	135,759	143,693	608	0	115,249	134,458	508,117	52,437
2018	0	557	450,413	76,011	235,020	0	2,226	576,722	27,211	258,487	57,675
2019	479	1,197	513,292	137,346	246,572	281	766	77,947	51,044	235,556	25,037
2020	513	1,733	642,081	163,343	196,955	1,542	7,807	359,246	126,014	266,547	39,410
2021	518	3,501	542,966	187,686	235,064	4,380	39,901	933,773	264,599	444,580	40,706
TOTAL	1,048,171	6,988	2,911,088	700,145	1,057,305	6,811	50,699	2,062,937	603,326	1,713,287	215,264
OD	0	0	0	0	0	0	0	0	0	0	616

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,086,695	4,074,062	215,880	
IBNR + FREQUENCY ADJUSTMENT	(1,948,724)	(1,049,433)	502	
TOTAL LOSSES	4,137,971	3,024,630	216,381	
EXPECTED LOSSES	3,237,430	3,136,075	218,362	
CREDIBILITY	0.03	0.12	0.16	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.472	1.076	0.077	2.625
INDICATED (POST-TEST)	1.373	1.003	0.072	2.448
PRESENT ON RATE LEVEL	1.038	1.005	0.070	2.113
DERIVED BY FORMULA	1.048	1.005	0.070	2.123
UNDERLYING PRESENT RATE	1.152	1.116	0.078	2.346
PROPOSED	1.048	1.005	0.070	2.123

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.069
IND. RATE				2.07	MINIMUM PREMIUM	
MAN. RATE	2.81	2.69	2.46	+ 2.07	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	56,859	3,191,290	5,613	0	0	3	11	52	66
2018	64,995	2,391,885	3,680	0	0	2	13	65	80
2019	58,345	2,071,906	3,551	0	0	0	7	50	57
2020	64,553	3,193,683	4,947	0	0	2	10	38	50
2021	68,157	2,111,953	3,099	0	0	0	7	42	49
TOTAL	312,909	12,960,717	4,142	0	0	7	48	247	302
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	634,978	665,513	401,839	0	0	126,994	669,383	461,521	231,062
2018	0	0	349,422	296,708	623,899	0	0	22,721	252,473	608,265	238,397
2019	0	0	0	325,685	783,972	0	0	0	244,028	564,083	154,138
2020	0	0	429,626	769,082	269,732	0	0	179,453	739,379	509,470	296,941
2021	0	0	0	481,037	594,793	0	0	0	207,299	663,230	165,594
TOTAL	0	0	1,414,026	2,538,025	2,674,235	0	0	329,168	2,112,562	2,806,569	1,086,132
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	909,923	905,098	520,382	0	0	235,828	872,206	560,748	176,993
2018	0	592	493,127	368,246	754,876	0	146	51,168	289,766	712,661	181,659
2019	0	54	79,316	381,223	877,947	0	148	43,292	269,154	635,261	128,551
2020	626	2,175	860,069	805,643	372,569	1,943	10,308	518,729	684,046	598,072	262,496
2021	642	2,880	717,872	649,898	633,759	1,176	8,461	286,352	286,281	543,108	143,901
TOTAL	1,268	5,699	3,060,308	3,110,107	3,159,532	3,119	19,063	1,135,370	2,401,453	3,049,849	893,600
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,224,827	11,720,941	893,600	
IBNR + FREQUENCY ADJUSTMENT	(2,917,127)	(2,414,118)	1,819	
TOTAL LOSSES	1,307,700	9,306,823	895,419	
EXPECTED LOSSES	4,849,741	7,220,535	767,135	
CREDIBILITY	0.04	0.12	0.17	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.418	2.974	0.286	3.678
INDICATED (POST-TEST)	0.390	2.773	0.267	3.429
PRESENT ON RATE LEVEL	1.393	2.074	0.220	3.688
DERIVED BY FORMULA	1.353	2.158	0.228	3.740
UNDERLYING PRESENT RATE	1.550	2.308	0.245	4.103
PROPOSED	1.334	2.128	0.225	3.688

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	3.584
IND. RATE				3.58	MINIMUM PREMIUM	
MAN. RATE	4.91	4.64	4.11	+ 3.58	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	274,468	7,877,223	2.870	0	0	6	23	184	213
2018	282,487	8,276,199	2.930	0	0	7	27	161	195
2019	291,068	6,348,142	2.181	1	0	3	11	157	172
2020	300,948	9,011,457	2.994	0	0	5	21	201	227
2021	324,386	8,776,063	2.705	2	0	1	13	184	200
TOTAL	1,473,357	40,289,084	2.735	3	0	22	95	887	1007
OD				0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,068,507	1,066,889	1,913,519	0	0	467,978	707,536	1,882,146	770,648
2018	0	0	1,571,360	1,281,486	1,418,476	0	0	646,636	1,132,328	1,454,754	771,159
2019	240,000	0	712,332	701,832	1,713,738	0	0	191,557	420,176	1,704,647	663,860
2020	0	0	1,187,538	1,425,624	2,448,010	0	0	310,126	1,069,462	1,944,075	626,622
2021	171,780	0	158,400	841,263	2,876,536	21,000	0	74,134	917,662	2,873,596	841,692
TOTAL	411,780	0	4,698,137	5,317,094	10,370,279	21,000	0	1,690,431	4,247,164	9,859,218	3,673,981
OD	0	0	0	0	1,129	0	0	0	0	526	4,341

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,531,171	1,450,969	2,478,007	0	0	869,035	921,919	2,286,807	590,316
2018	0	2,660	2,197,607	1,575,522	1,729,072	0	4,149	1,122,778	1,293,568	1,716,595	587,623
2019	381,499	2,389	1,112,375	835,097	1,935,618	1,149	3,306	369,901	491,753	1,914,096	553,659
2020	1,656	5,761	2,286,121	1,688,563	2,854,529	3,294	17,562	891,906	1,074,763	2,147,512	553,934
2021	232,212	9,842	2,378,673	1,849,937	2,886,141	45,847	41,324	1,349,081	1,262,402	2,359,282	731,430
TOTAL	615,366	20,652	9,505,946	7,400,088	11,883,367	50,290	66,342	4,602,701	5,044,405	10,424,292	3,016,963
OD	0	0	124	102	1,243	0	0	31	36	558	3,387

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,861,454	34,754,090	3,020,350	
IBNR + FREQUENCY ADJUSTMENT	(5,017,702)	(6,562,523)	6,840	
TOTAL LOSSES	9,843,752	28,191,567	3,027,190	
EXPECTED LOSSES	8,365,416	19,678,918	2,862,276	
CREDIBILITY	0.10	0.35	0.47	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.668	1.913	0.205	2.787
INDICATED (POST-TEST)	0.623	1.784	0.191	2.598
PRESENT ON RATE LEVEL	0.511	1.203	0.175	1.890
DERIVED BY FORMULA	0.523	1.406	0.183	2.112
UNDERLYING PRESENT RATE	0.568	1.336	0.194	2.098
PROPOSED	0.523	1.407	0.183	2.112

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.058
IND. RATE				2.06	MINIMUM PREMIUM	
MAN. RATE	2.51	2.35	2.20	+ 2.06	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL		
2017	833,380	33,593,797	4.031	1	0	38	139	446	624		
2018	925,590	32,708,912	3.534	0	0	31	101	551	683		
2019	1,059,601	45,451,071	4.289	1	0	47	147	672	867		
2020	1,305,028	64,454,141	4.939	2	0	54	173	1,066	1295		
2021	1,389,895	46,804,775	3.368	1	0	15	122	1,211	1349		
TOTAL	5,513,494	223,012,696	4.045	5	0	185	682	3946	4818		
OD				0	0	0	1	16	17		

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	1,039,332	0	9,359,620	6,933,374	4,174,506	0	0	3,201,059	4,224,019	3,623,992	1,037,895
2018	0	0	8,126,492	5,106,423	7,354,764	0	0	2,624,410	3,217,165	5,214,438	1,065,220
2019	320,064	0	11,597,690	9,307,299	7,610,438	0	0	4,296,276	4,539,839	6,328,493	1,450,972
2020	2,040,083	0	14,151,351	10,944,930	13,753,378	2,000	0	4,772,388	7,366,582	9,728,826	1,694,603
2021	393,000	0	3,832,640	8,058,423	15,361,960	10,000	0	901,957	4,406,426	12,024,838	1,815,531
TOTAL	3,792,479	0	47,067,793	40,350,449	48,255,046	12,000	0	15,796,090	23,754,031	36,920,587	7,064,221
OD	0	0	0	25,995	208,055	0	0	0	353	83,241	147,689

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	1,328,265	0	13,412,335	9,429,389	5,405,985	0	0	5,944,367	5,503,897	4,403,150	795,028
2018	0	13,701	11,260,302	6,309,137	8,949,736	0	16,784	4,486,411	3,693,908	6,145,152	811,698
2019	522,541	38,102	16,925,966	10,568,767	8,968,165	25,768	69,407	6,905,178	5,039,630	7,291,652	1,210,111
2020	2,704,448	60,013	23,079,411	12,760,668	16,604,083	41,763	197,995	9,498,489	7,352,340	11,023,051	1,498,029
2021	543,633	89,854	18,901,710	13,335,802	16,079,664	47,819	214,655	6,754,714	5,733,148	9,961,080	1,577,696
TOTAL	5,098,888	201,671	83,579,725	52,403,763	56,007,635	115,351	498,840	33,589,159	27,322,922	38,824,085	5,892,561
OD	35	131	44,691	59,053	222,171	49	465	13,178	12,528	76,421	128,056

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	123,142,182	174,928,577	6,020,617	
IBNR + FREQUENCY ADJUSTMENT	(38,455,014)	(35,949,501)	14,187	
TOTAL LOSSES	84,687,168	138,979,076	6,034,804	
EXPECTED LOSSES	65,311,364	108,676,098	5,280,211	
CREDIBILITY	0.24	0.85	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.535	2.514	0.107	4.156
INDICATED (POST-TEST)	1.431	2.344	0.100	3.875
PRESENT ON RATE LEVEL	1.067	1.776	0.086	2.929
DERIVED BY FORMULA	1.154	2.259	0.100	3.513
UNDERLYING PRESENT RATE	1.185	1.971	0.096	3.251
PROPOSED	1.154	2.259	0.100	3.513

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	3.423
IND. RATE				3.42	MINIMUM PREMIUM	
MAN. RATE	2.78	3.11	3.41	+ 3.42	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	268,688	8,007,195	2.980	0	0	8	28	112	148
2018	278,745	9,788,294	3.512	2	0	10	19	103	134
2019	265,667	5,976,426	2.250	0	0	6	22	69	97
2020	257,123	6,952,439	2.704	2	0	8	17	74	101
2021	269,265	3,604,124	1.339	0	0	1	8	65	74
TOTAL	1,339,488	34,328,478	2.563	4	0	33	94	423	554
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,725,419	1,251,061	1,401,859	0	0	548,345	931,920	1,716,345	432,246
2018	909,551	0	2,492,882	854,838	1,598,701	0	0	1,217,145	461,409	1,813,740	440,028
2019	0	0	1,692,340	1,239,315	858,701	0	0	515,568	597,162	830,405	242,935
2020	976,657	0	1,961,309	625,272	1,051,036	23,500	0	736,562	307,954	965,491	304,658
2021	0	0	165,970	499,838	1,048,493	0	0	21,209	311,708	1,160,236	396,670
TOTAL	1,886,208	0	8,037,920	4,470,324	5,958,790	23,500	0	3,038,829	2,610,153	6,486,217	1,816,537
OD	0	0	0	0	0	0	0	0	0	0	911

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	2,472,525	1,701,443	1,815,407	0	0	1,018,277	1,214,292	2,085,359	331,100
2018	1,311,147	4,220	3,431,945	1,067,195	1,949,434	0	7,810	2,045,324	548,964	2,132,047	335,301
2019	2,189	5,541	2,442,415	1,404,359	1,026,236	3,092	8,356	836,661	661,066	955,649	202,608
2020	1,288,521	7,390	2,758,594	811,141	1,296,333	45,716	25,535	1,175,770	386,080	1,077,301	269,318
2021	1,066	5,171	1,145,986	855,974	1,084,329	2,064	15,518	498,358	469,324	946,434	344,706
TOTAL	2,602,924	22,322	12,251,464	5,840,112	7,171,740	50,872	57,220	5,574,390	3,279,725	7,196,790	1,483,033
OD	0	0	0	0	0	0	0	0	0	0	761

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	20,559,192	23,488,367	1,483,795	
IBNR + FREQUENCY ADJUSTMENT	(9,184,483)	(5,714,779)	3,266	
TOTAL LOSSES	11,374,710	17,773,587	1,487,061	
EXPECTED LOSSES	15,165,300	17,057,748	1,471,291	
CREDIBILITY	0.09	0.33	0.44	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.849	1.327	0.111	2.287
INDICATED (POST-TEST)	0.792	1.237	0.103	2.132
PRESENT ON RATE LEVEL	1.018	1.145	0.099	2.261
DERIVED BY FORMULA	0.997	1.175	0.101	2.274
UNDERLYING PRESENT RATE	1.132	1.273	0.110	2.515
PROPOSED	0.992	1.169	0.100	2.261

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.197
IND. RATE				2.20	MINIMUM PREMIUM	
MAN. RATE	2.92	2.72	2.52	+ 2.20	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	22,942	271,333	1.183	0	0	0	1	4	5
2018	23,921	264,926	1.108	0	0	0	2	3	5
2019	28,835	989,004	3.430	0	0	0	6	5	11
2020	25,299	802,049	3.170	0	0	2	2	2	6
2021	30,323	257,759	0.850	0	0	0	0	3	3
TOTAL	131,320	2,585,071	1.969	0	0	2	11	17	30
OD				0	0	0	1	0	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	82,023	45,781	0	0	0	10,366	109,641	23,522
2018	0	0	0	21,765	16,142	0	0	0	214,595	7,214	5,210
2019	0	0	0	649,343	23,263	0	0	0	264,304	44,143	7,951
2020	0	0	325,191	149,624	16,142	0	0	165,000	85,707	51,968	8,417
2021	0	0	0	0	137,042	0	0	0	0	80,393	40,324
TOTAL	0	0	325,191	902,755	238,370	0	0	165,000	574,972	293,359	85,424
OD	0	0	0	34,344	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	111,551	59,286	0	0	0	13,507	133,214	18,018
2018	0	0	1,059	26,509	19,588	0	0	7,970	241,297	11,115	3,970
2019	0	62	90,344	704,638	44,053	0	111	32,465	274,946	57,722	6,631
2020	364	1,232	458,264	165,639	44,095	1,124	5,670	259,065	89,778	68,200	7,441
2021	73	262	71,276	52,002	131,841	80	751	19,775	17,899	63,422	35,042
TOTAL	437	1,556	620,942	1,060,339	298,863	1,203	6,532	319,275	637,426	333,672	71,101
OD	0	0	1,342	41,524	334	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	951,287	2,372,159	71,101	
IBNR + FREQUENCY ADJUSTMENT	(755,434)	(264,954)	93	
TOTAL LOSSES	195,853	2,107,205	71,194	
EXPECTED LOSSES	1,266,132	799,987	37,470	
CREDIBILITY	0.02	0.07	0.09	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.148	1.573	0.054	1.775
INDICATED (POST-TEST)	0.138	1.466	0.051	1.655
PRESENT ON RATE LEVEL	0.869	0.549	0.026	1.443
DERIVED BY FORMULA	0.854	0.613	0.028	1.495
UNDERLYING PRESENT RATE	0.964	0.609	0.029	1.602
PROPOSED	0.854	0.613	0.028	1.495

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.457
IND. RATE				1.46	MINIMUM PREMIUM	
MAN. RATE	2.04	1.90	1.68	+ 1.46	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	1,869,824	79,315,509	4,242	5	0	123	263	814	1205	
2018	1,981,961	99,657,344	5,028	4	1	134	229	798	1166	
2019	2,099,579	90,201,187	4,296	5	1	117	229	755	1107	
2020	2,170,652	86,587,995	3,989	6	0	87	310	781	1184	
2021	2,454,186	66,799,772	2,722	8	0	35	201	871	1115	
TOTAL	10,576,202	422,561,807	3,995	28	2	496	1232	4019	5777	
OD				0	0	1	2	3	6	

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	1,911,159	0	26,200,493	12,719,403	10,698,907	126,923	0	10,129,581	7,607,930	8,006,737	1,914,376
2018	747,243	572,673	31,749,228	10,632,770	12,744,712	30,180	5,049,147	16,555,614	7,244,221	11,768,705	2,562,851
2019	1,289,761	928,365	28,052,804	11,027,414	10,464,039	0	2,186,201	19,574,925	6,563,512	7,714,050	2,400,116
2020	2,733,039	0	20,541,923	15,891,422	12,315,680	75,021	0	12,000,006	10,026,198	11,150,229	1,854,477
2021	2,283,223	0	7,912,626	9,847,070	13,182,285	57,000	0	9,448,782	10,085,748	11,822,720	2,160,318
TOTAL	8,964,425	1,501,038	114,457,074	60,118,079	59,405,623	289,124	7,235,348	67,708,908	41,527,609	50,462,441	10,892,138
OD	0	0	192,368	26,000	17,784	0	0	99,442	376	32,101	9,099

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	2,442,461	0	37,519,632	17,298,388	13,855,085	112,200	0	18,726,032	9,913,133	9,728,185	1,466,412
2018	1,077,175	205,501	42,885,165	13,186,165	15,315,450	74,152	1,151,172	21,854,467	8,387,444	12,955,808	1,952,892
2019	1,934,254	397,660	37,798,520	12,816,020	12,543,863	62,789	968,296	16,167,204	7,416,930	9,051,139	2,001,697
2020	3,572,408	82,031	31,403,364	17,786,234	15,630,626	201,247	372,299	17,461,064	10,121,789	12,934,485	1,639,358
2021	3,077,569	120,707	22,997,045	14,447,610	14,457,258	176,038	506,582	15,035,672	9,802,482	10,548,837	1,877,316
TOTAL	12,103,867	805,899	172,603,727	75,534,417	71,802,282	626,425	2,998,349	89,244,439	45,641,778	55,218,455	8,937,675
OD	249	617	258,169	32,141	25,388	596	1,552	144,093	4,458	39,348	7,520

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	278,787,983	248,298,267	8,945,195	
IBNR + FREQUENCY ADJUSTMENT	(106,159,188)	(59,763,455)	21,295	
TOTAL LOSSES	172,628,795	188,534,812	8,966,490	
EXPECTED LOSSES	177,782,716	179,726,444	8,554,873	
CREDIBILITY	0.37	1.00	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.628	1.782	0.085	3.495
INDICATED (POST-TEST)	1.518	1.661	0.079	3.258
PRESENT ON RATE LEVEL	1.514	1.531	0.073	3.118
DERIVED BY FORMULA	1.516	1.661	0.079	3.256
UNDERLYING PRESENT RATE	1.681	1.699	0.081	3.461
PROPOSED	1.516	1.661	0.079	3.256

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	3.173
IND. RATE				3.17	MINIMUM PREMIUM	
MAN. RATE	3.97	3.72	3.63	+ 3.17	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	70,999	4,225,078	5.951	0	0	3	21	47	71
2018	77,656	4,118,050	5.303	0	0	6	17	23	46
2019	79,559	4,533,324	5.698	0	0	8	11	32	51
2020	78,435	2,238,050	2.853	0	0	3	10	21	34
2021	79,204	2,552,458	3.223	0	0	1	4	33	38
TOTAL	385,853	17,666,960	4.579	0	0	21	63	156	240
OD				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	626,143	1,294,697	909,591	0	0	210,079	589,267	530,227	65,074
2018	0	0	1,503,232	960,955	317,693	0	0	457,758	669,490	145,219	63,703
2019	0	0	1,513,598	821,718	668,139	0	0	528,488	509,264	443,658	48,459
2020	0	0	525,483	456,242	642,216	0	0	131,313	136,501	240,642	105,653
2021	0	0	168,254	357,706	943,073	0	0	43,300	455,191	523,703	61,231
TOTAL	0	0	4,336,710	3,891,318	3,480,712	0	0	1,370,938	2,359,713	1,883,449	344,120
OD	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	897,263	1,760,788	1,177,920	0	0	390,117	767,815	644,226	49,847
2018	0	2,545	2,078,540	1,174,389	404,046	0	2,937	783,807	758,934	182,021	48,542
2019	1,958	4,926	2,140,617	941,691	799,107	3,170	8,489	835,058	559,215	523,014	40,415
2020	670	2,306	893,624	534,999	765,023	992	5,086	240,212	143,646	270,220	93,397
2021	916	4,473	972,876	690,872	964,888	1,934	12,467	455,914	426,231	459,312	53,210
TOTAL	3,544	14,250	6,982,920	5,102,739	4,110,985	6,095	28,979	2,705,108	2,655,841	2,078,792	285,410
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,740,896	13,948,357	285,410	
IBNR + FREQUENCY ADJUSTMENT	(4,057,594)	(2,184,515)	571	
TOTAL LOSSES	5,683,301	11,763,842	285,982	
EXPECTED LOSSES	6,740,772	6,546,636	251,711	
CREDIBILITY	0.04	0.14	0.19	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.473	3.049	0.074	4.596
INDICATED (POST-TEST)	1.373	2.842	0.069	4.285
PRESENT ON RATE LEVEL	1.574	1.528	0.059	3.161
DERIVED BY FORMULA	1.566	1.712	0.061	3.339
UNDERLYING PRESENT RATE	1.747	1.697	0.065	3.509
PROPOSED	1.566	1.712	0.061	3.339

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	3.254
IND. RATE				3.25	MINIMUM PREMIUM	
MAN. RATE	4.05	3.98	3.68	+ 3.25	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	658,234	14,842,251	2,255	1	0	14	64	150	229
2018	710,278	20,926,666	2,946	2	0	17	63	155	237
2019	825,351	16,072,674	1,947	1	0	12	73	161	247
2020	881,587	21,877,982	2,482	0	1	10	92	219	322
2021	1,010,489	12,949,297	1,281	0	0	1	33	221	255
TOTAL	4,085,939	86,668,870	2,121	4	1	54	325	906	1290
OD				0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	550,687	0	2,676,574	2,869,891	2,284,054	0	0	1,321,363	1,780,309	2,043,816	1,315,557
2018	434,389	0	4,230,680	3,355,498	2,657,529	0	0	4,342,728	2,175,662	2,361,220	1,368,960
2019	7,000	0	2,234,542	3,560,551	3,483,452	242,596	0	1,086,301	1,685,086	2,297,940	1,475,206
2020	0	738,548	1,970,881	4,813,132	3,918,818	0	2,037,411	1,258,938	3,033,809	2,806,846	1,299,599
2021	0	0	198,620	1,678,430	3,825,078	0	0	15,000	1,217,456	4,656,579	1,358,134
TOTAL	992,076	738,548	11,311,297	16,277,502	16,168,931	242,596	2,037,411	8,024,330	9,892,322	14,166,401	6,817,456
OD	0	0	0	0	75,000	0	0	0	0	0	12,257

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	703,778	0	3,800,448	3,903,052	2,957,850	0	0	2,381,176	2,319,743	2,483,236	1,007,717
2018	626,186	5,900	4,886,400	4,109,084	3,253,527	0	12,023	3,199,484	2,488,272	2,798,131	1,043,148
2019	13,991	7,567	3,593,058	4,024,434	4,012,995	385,977	17,827	1,827,414	1,850,864	2,637,209	1,230,322
2020	5,211	157,012	4,769,706	5,208,803	4,753,876	11,422	903,562	2,948,853	2,905,588	3,237,567	1,148,846
2021	3,375	15,016	3,625,666	2,952,318	3,908,615	7,755	57,704	1,888,624	1,852,662	3,791,227	1,180,218
TOTAL	1,352,541	185,495	20,675,278	20,197,690	18,886,863	405,154	991,116	12,245,552	11,417,129	14,947,370	5,610,250
OD	0	0	0	0	97,125	0	0	0	0	0	10,341

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	35,855,134	65,546,177	5,620,591	
IBNR + FREQUENCY ADJUSTMENT	(16,128,060)	(16,105,182)	15,917	
TOTAL LOSSES	19,727,074	49,440,995	5,636,508	
EXPECTED LOSSES	27,249,482	48,671,511	6,058,551	
CREDIBILITY	0.20	0.69	0.93	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.483	1.208	0.138	1.828
INDICATED (POST-TEST)	0.450	1.126	0.128	1.704
PRESENT ON RATE LEVEL	0.600	1.071	0.133	1.804
DERIVED BY FORMULA	0.570	1.109	0.129	1.807
UNDERLYING PRESENT RATE	0.667	1.191	0.148	2.006
PROPOSED	0.569	1.107	0.128	1.804

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.753
IND. RATE				1.75	MINIMUM PREMIUM	
MAN. RATE	2.29	2.23	2.01	+ 1.75	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	388,539	6,871,879	1.769	1	0	8	18	78	105	
2018	437,813	6,868,268	1.569	1	1	5	12	56	75	
2019	426,388	6,515,349	1.528	1	0	5	14	70	90	
2020	421,997	5,130,970	1.216	0	0	4	17	68	89	
2021	509,397	4,507,215	0.885	0	0	3	13	79	95	
TOTAL	2,184,134	29,893,681	1.369	3	1	25	74	351	454	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	790,341	0	1,863,621	457,733	746,581	1	0	572,358	520,483	1,134,132	786,629
2018	3,000	177,033	1,260,031	560,860	806,884	0	1,062,000	354,516	1,161,234	941,772	540,938
2019	904,122	0	1,242,614	813,450	1,101,301	22,000	0	269,765	441,054	1,286,216	434,827
2020	0	0	718,392	958,634	862,746	0	0	256,046	799,278	1,169,091	366,783
2021	0	0	604,109	613,140	825,139	0	0	363,663	404,752	1,248,210	448,202
TOTAL	1,697,463	177,033	5,688,767	3,403,817	4,342,651	22,001	1,062,000	1,816,348	3,326,801	5,779,421	2,577,379
OD	0	0	0	0	0	0	0	0	0	0	15,415

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	1,010,056	0	2,670,569	622,517	966,822	1	0	1,062,869	678,189	1,377,970	602,558
2018	4,325	201,350	1,739,697	695,104	985,180	0	950,520	636,507	1,318,063	1,116,078	412,195
2019	1,122,174	4,073	1,800,813	943,489	1,272,529	28,515	4,498	474,697	503,942	1,451,386	362,646
2020	992	3,439	1,353,226	1,060,846	1,052,994	2,574	13,625	683,272	785,924	1,305,034	324,236
2021	1,472	8,730	1,591,123	916,896	914,789	4,554	37,925	1,022,494	592,665	1,044,499	389,488
TOTAL	2,139,019	217,592	9,155,428	4,238,852	5,192,314	35,643	1,006,569	3,879,838	3,878,783	6,294,967	2,091,122
OD	0	0	0	0	0	0	0	0	0	0	13,576

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	16,434,089	19,604,915	2,104,698	
IBNR + FREQUENCY ADJUSTMENT	(6,261,856)	(4,409,378)	5,600	
TOTAL LOSSES	10,172,232	15,195,537	2,110,298	
EXPECTED LOSSES	10,448,276	13,243,484	2,252,651	
CREDIBILITY	0.13	0.46	0.61	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.466	0.696	0.096	1.257
INDICATED (POST-TEST)	0.434	0.649	0.089	1.172
PRESENT ON RATE LEVEL	0.430	0.545	0.093	1.068
DERIVED BY FORMULA	0.431	0.593	0.091	1.114
UNDERLYING PRESENT RATE	0.478	0.606	0.103	1.188
PROPOSED	0.431	0.593	0.091	1.114

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.083
IND. RATE				1.08	MINIMUM PREMIUM	
MAN. RATE	1.25	1.26	1.19	+ 1.08	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,436,776	26,237,011	1.826	4	0	23	99	324	450
2018	1,587,073	41,291,830	2.602	2	0	35	101	349	487
2019	1,551,162	32,067,889	2.067	2	1	17	90	306	416
2020	1,751,127	25,110,795	1.434	0	0	22	93	326	441
2021	1,781,881	19,837,358	1.113	2	0	3	85	354	444
TOTAL	8,108,019	144,544,883	1.783	10	1	100	468	1659	2238
OD				0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	1,231,980	0	4,760,579	4,757,833	3,731,469	47,106	0	2,474,053	2,288,385	4,956,056	1,989,550
2018	916,453	0	8,918,153	4,051,851	4,124,146	7,504	0	13,788,737	2,781,623	4,462,020	2,241,343
2019	960,204	874,299	3,473,762	4,400,538	3,448,268	285,792	8,775,467	1,147,160	2,968,572	3,786,665	1,947,162
2020	0	0	4,561,318	5,013,304	3,250,104	0	0	2,648,971	4,143,190	3,645,274	1,848,634
2021	761,202	0	519,160	4,264,113	3,581,650	0	0	145,131	3,650,763	5,088,399	1,826,940
TOTAL	3,869,839	874,299	22,232,972	22,487,639	18,135,637	340,402	8,775,467	20,204,052	15,832,533	21,938,414	9,853,629
OD	0	0	0	0	88,140	0	0	0	0	20,000	11,095

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	1,574,470	0	6,537,658	6,470,653	4,832,252	41,642	0	4,129,563	2,981,766	6,021,608	1,523,995
2018	1,321,096	12,944	10,571,578	4,992,773	5,057,699	18,437	26,380	6,941,730	3,213,538	5,276,213	1,707,903
2019	1,490,243	92,396	5,345,151	4,956,507	4,026,782	453,679	910,662	2,184,808	3,247,781	4,336,892	1,623,933
2020	5,858	20,182	7,827,203	5,470,895	4,152,423	20,172	104,155	4,986,040	3,998,255	4,254,732	1,634,192
2021	1,024,288	26,530	6,035,194	5,173,579	4,027,778	15,108	96,147	3,611,057	3,591,718	4,372,824	1,587,611
TOTAL	5,415,956	152,052	36,316,784	27,064,407	22,096,934	549,038	1,137,344	21,853,199	17,033,057	24,262,268	8,077,635
OD	47	169	45,842	33,446	84,795	20	187	4,920	4,453	15,778	9,287

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	65,475,557	90,595,138	8,086,922	
IBNR + FREQUENCY ADJUSTMENT	(25,283,803)	(23,115,545)	19,845	
TOTAL LOSSES	40,191,754	67,479,594	8,106,767	
EXPECTED LOSSES	42,219,057	69,290,932	8,272,695	
CREDIBILITY	0.31	1.00	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.495	0.831	0.100	1.425
INDICATED (POST-TEST)	0.462	0.774	0.093	1.329
PRESENT ON RATE LEVEL	0.468	0.768	0.092	1.328
DERIVED BY FORMULA	0.466	0.774	0.093	1.334
UNDERLYING PRESENT RATE	0.521	0.855	0.102	1.477
PROPOSED	0.465	0.772	0.093	1.329

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.292
IND. RATE				1.29	MINIMUM PREMIUM	
MAN. RATE	1.69	1.60	1.48	+ 1.29	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	149,876	2,003,836	1.337	0	0	0	10	25	35
2018	134,430	1,478,574	1.100	0	0	1	8	20	29
2019	131,241	904,111	0.689	0	0	1	2	15	18
2020	131,747	1,017,770	0.773	0	0	0	8	19	27
2021	141,920	1,737,962	1.225	0	0	0	5	29	34
TOTAL	689,214	7,142,253	1.036	0	0	2	33	108	143
OD				0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	446,744	373,617	0	0	0	488,091	531,960	163,424
2018	0	0	140,586	248,223	438,067	0	0	24,624	305,234	238,245	83,595
2019	0	0	160,432	47,616	123,939	0	0	204,826	32,810	216,409	118,079
2020	0	0	0	395,443	158,441	0	0	0	167,729	245,181	50,976
2021	0	0	0	213,302	300,478	0	0	0	539,445	611,055	73,682
TOTAL	0	0	301,018	1,351,328	1,394,542	0	0	229,450	1,533,309	1,842,850	489,756
OD	0	0	0	0	11,005	0	0	0	0	12,862	755

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	607,572	483,834	0	0	0	635,983	646,331	125,183
2018	0	238	205,855	306,184	529,489	0	158	53,699	345,623	281,880	63,699
2019	208	520	223,800	58,934	142,456	1,229	3,227	305,260	47,647	246,771	98,478
2020	100	376	174,738	404,889	202,689	205	1,189	69,091	160,831	271,318	45,063
2021	304	1,347	337,425	302,118	316,362	1,957	11,603	470,936	496,767	533,811	64,030
TOTAL	611	2,481	941,819	1,679,697	1,674,831	3,391	16,178	898,986	1,686,851	1,980,112	396,453
OD	6	21	5,724	4,176	10,587	13	120	3,164	2,864	10,147	630

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,872,513	7,049,264	397,082	
IBNR + FREQUENCY ADJUSTMENT	(1,228,776)	(1,276,281)	1,122	
TOTAL LOSSES	643,738	5,772,983	398,204	
EXPECTED LOSSES	2,028,868	3,802,530	497,958	
CREDIBILITY	0.06	0.21	0.28	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.092	0.834	0.058	0.983
INDICATED (POST-TEST)	0.086	0.777	0.054	0.917
PRESENT ON RATE LEVEL	0.265	0.496	0.065	0.826
DERIVED BY FORMULA	0.254	0.555	0.062	0.871
UNDERLYING PRESENT RATE	0.294	0.552	0.072	0.918
PROPOSED	0.254	0.555	0.062	0.871

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.847
IND. RATE				0.85	MINIMUM PREMIUM	
MAN. RATE	1.14	1.05	0.92	+ 0.85	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	158,380	9,823,420	6.202	1	0	10	32	104	147
2018	159,688	5,279,145	3.306	1	0	4	11	59	75
2019	141,172	4,868,248	3.448	0	0	2	21	53	76
2020	104,071	2,081,725	2.000	0	0	0	8	24	32
2021	114,735	3,202,299	2.791	0	0	2	11	45	58
TOTAL	678,046	25,254,837	3.725	2	0	18	83	285	388
OD				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
2017	119,764	0	1,788,337	1,474,261	1,628,457	467	0	1,662,249	1,051,431	1,639,193	459,261
2018	195,271	0	709,197	676,105	1,198,212	9,563	0	758,591	338,321	1,039,129	354,756
2019	0	0	389,173	975,506	889,912	0	0	405,013	688,613	1,202,082	317,949
2020	0	0	397,556	344,063	344,063	0	0	0	191,224	912,093	236,789
2021	0	0	459,203	591,763	840,656	0	0	60,451	258,729	825,654	165,843
TOTAL	315,035	0	3,345,910	4,115,191	4,901,300	10,030	0	2,886,304	2,528,318	5,618,151	1,534,598
OD	0	0	0	0	60,530	0	0	0	0	13,109	11,155

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	153,058	0	2,443,698	2,004,995	2,108,852	413	0	2,241,659	1,370,015	1,991,619	351,794
2018	281,489	1,155	965,672	835,775	1,450,886	23,496	4,349	1,141,922	397,449	1,222,243	270,324
2019	503	1,360	687,131	1,096,298	1,022,779	2,429	6,701	697,272	762,653	1,369,240	265,169
2020	110	417	196,003	423,696	407,241	321	1,922	116,341	226,062	980,166	209,321
2021	1,318	7,500	1,427,222	888,798	916,782	1,849	14,171	435,813	364,166	679,662	144,118
TOTAL	436,479	10,431	5,719,726	5,249,562	5,906,540	28,508	27,143	4,633,008	3,120,344	6,242,929	1,240,727
OD	0	0	0	0	78,386	0	0	0	0	15,927	8,625

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,855,294	20,613,689	1,249,352	
IBNR + FREQUENCY ADJUSTMENT	(3,456,162)	(3,584,558)	2,364	
TOTAL LOSSES	7,399,132	17,029,132	1,251,716	
EXPECTED LOSSES	5,601,202	10,622,834	1,231,919	
CREDIBILITY	0.06	0.21	0.28	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.091	2.498	0.183	3.772
INDICATED (POST-TEST)	1.017	2.329	0.171	3.517
PRESENT ON RATE LEVEL	0.744	1.411	0.164	2.319
DERIVED BY FORMULA	0.761	1.604	0.166	2.530
UNDERLYING PRESENT RATE	0.826	1.567	0.182	2.574
PROPOSED	0.760	1.604	0.166	2.530

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.465
IND. RATE				2.47	MINIMUM PREMIUM	
MAN. RATE	2.95	2.88	2.70	+ 2.47	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	3,690,002	33,629,169	0.911	2	0	37	114	436	589
2018	3,844,685	31,002,639	0.806	1	0	33	66	460	560
2019	3,759,091	22,484,625	0.598	1	0	16	68	365	450
2020	3,979,436	22,689,195	0.570	1	0	12	77	384	474
2021	4,575,612	24,727,616	0.540	3	0	11	62	394	470
TOTAL	19,848,826	134,533,244	0.678	8	0	109	387	2039	2543
OD				0	0	0	0	3	3

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	504,568	0	7,470,196	4,724,671	5,326,330	29,638	0	3,458,570	3,271,394	6,043,381	2,800,421
2018	85,237	0	7,011,902	3,226,848	4,105,953	72,501	0	5,296,973	2,960,452	5,456,494	2,786,279
2019	639,426	0	3,726,524	3,231,067	4,010,079	166,001	0	1,528,094	2,305,320	4,464,210	2,413,904
2020	84,609	0	2,685,288	3,999,422	4,246,282	8,552	0	1,197,714	3,228,297	4,868,574	2,370,457
2021	779,872	0	2,339,233	3,721,807	4,698,952	222,253	0	990,659	2,706,425	6,476,340	2,792,075
TOTAL	2,093,712	0	23,233,143	18,903,815	22,387,596	498,945	0	12,472,010	14,471,888	27,308,999	13,163,136
OD	0	0	0	0	15,965	0	0	0	0	35,015	2,460

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	644,838	0	10,593,263	6,425,553	6,897,597	26,200	0	5,368,217	4,262,626	7,342,708	2,145,122
2018	122,872	11,271	9,199,112	3,984,001	5,019,003	178,135	20,669	5,470,721	3,100,192	6,426,281	2,123,145
2019	863,634	12,078	5,443,990	3,711,592	4,620,659	228,601	23,826	2,470,834	2,569,163	5,075,245	2,013,196
2020	115,294	13,429	5,336,167	4,468,402	5,090,443	26,238	60,247	2,994,550	3,196,689	5,433,768	2,095,484
2021	1,051,372	41,562	8,087,755	5,309,427	5,161,421	445,281	149,574	4,495,306	3,371,813	5,425,904	2,426,313
TOTAL	2,798,010	78,340	38,660,288	23,898,975	26,789,124	904,455	254,316	20,799,628	16,500,483	29,703,906	10,803,260
OD	1	4	1,294	955	19,419	11	109	3,025	2,781	36,899	2,014

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	63,499,482	96,952,542	10,805,274	
IBNR + FREQUENCY ADJUSTMENT	(23,987,837)	(23,860,823)	27,855	
TOTAL LOSSES	39,511,645	73,091,719	10,833,129	
EXPECTED LOSSES	40,020,818	71,535,956	11,284,435	
CREDIBILITY	0.57	1.00	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.199	0.368	0.055	0.622
INDICATED (POST-TEST)	0.186	0.343	0.051	0.579
PRESENT ON RATE LEVEL	0.181	0.324	0.051	0.556
DERIVED BY FORMULA	0.184	0.343	0.051	0.578
UNDERLYING PRESENT RATE	0.202	0.360	0.057	0.619
PROPOSED	0.184	0.343	0.051	0.578

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.562
IND. RATE				0.56	MINIMUM PREMIUM	
MAN. RATE	0.73	0.69	0.62	+ 0.56	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	146,788	575,512	0.392	0	0	0	2	11	13
2018	154,035	1,720,543	1.117	2	0	1	3	9	15
2019	151,563	505,300	0.333	0	0	1	3	9	13
2020	160,575	815,160	0.508	0	0	1	2	10	13
2021	231,705	800,661	0.346	0	0	1	3	5	9
TOTAL	844,666	4,417,176	0.523	2	0	4	13	44	63
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	60,779	128,503	0	0	0	27,545	228,592	130,093
2018	815,055	0	182,398	75,988	265,059	2,659	0	51,020	79,748	159,344	89,272
2019	0	0	150,733	18,769	38,542	0	0	39,000	81,038	85,734	91,484
2020	0	0	230,854	132,944	104,157	0	0	58,383	64,056	188,004	36,762
2021	0	0	296,536	80,216	15,658	0	0	123,053	214,725	19,622	50,851
TOTAL	815,055	0	860,521	368,696	551,919	2,659	0	271,456	467,112	681,296	398,462
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	82,659	166,411	0	0	0	35,891	277,739	99,651
2018	1,174,928	309	253,547	96,111	320,518	6,533	327	88,543	91,698	187,282	68,025
2019	195	484	203,268	24,420	46,781	234	649	68,125	87,811	98,948	76,298
2020	269	917	346,154	152,336	135,286	456	2,353	112,707	72,231	206,283	32,498
2021	366	2,741	391,039	107,651	46,200	1,338	9,921	293,141	162,879	43,171	44,190
TOTAL	1,175,758	4,451	1,194,008	463,178	715,197	8,560	13,250	562,516	450,510	813,423	320,661
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,958,543	2,442,308	320,661	
IBNR + FREQUENCY ADJUSTMENT	(741,605)	(628,280)	1,111	
TOTAL LOSSES	2,216,938	1,814,028	321,772	
EXPECTED LOSSES	1,249,714	1,894,104	394,902	
CREDIBILITY	0.07	0.24	0.32	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.262	0.215	0.038	0.515
INDICATED (POST-TEST)	0.245	0.200	0.036	0.480
PRESENT ON RATE LEVEL	0.135	0.204	0.043	0.382
DERIVED BY FORMULA	0.142	0.203	0.040	0.386
UNDERLYING PRESENT RATE	0.148	0.224	0.047	0.419
PROPOSED	0.142	0.203	0.040	0.386

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.363
IND. RATE				0.36	MINIMUM PREMIUM	
MAN. RATE	0.51	0.47	0.43	+ 0.36	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	59,282	1,828,946	3.085	0	0	3	7	17	27	
2018	62,787	1,443,692	2.299	0	0	0	4	29	33	
2019	72,023	2,933,162	4.073	1	0	0	5	30	36	
2020	59,716	760,695	1.274	0	0	1	2	15	18	
2021	58,587	711,610	1.215	0	0	0	0	13	13	
TOTAL	312,395	7,678,105	2.458	1	0	4	18	104	127	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	533,605	303,317	106,652	0	0	211,777	239,886	231,703	202,006
2018	0	0	0	142,889	248,779	0	0	0	151,708	658,058	242,258
2019	321,008	0	0	275,346	305,384	1,284,131	0	0	117,735	516,516	113,042
2020	0	0	148,725	70,530	93,719	0	0	44,500	62,911	180,448	159,862
2021	0	0	0	0	154,431	0	0	0	0	440,994	116,185
TOTAL	321,008	0	682,330	792,082	908,965	1,284,131	0	256,277	572,240	2,027,719	833,353
OD	0	0	0	0	0	0	0	0	0	0	2,623

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	764,656	412,511	138,114	0	0	393,270	312,571	281,519	154,737
2018	0	0	8,798	175,743	300,007	0	0	10,167	176,715	769,242	184,601
2019	218,131	35	51,320	309,432	346,169	860,726	93	27,106	137,002	578,238	94,277
2020	171	583	219,921	85,605	115,388	367	1,908	92,692	69,681	197,577	141,318
2021	82	295	80,320	58,601	148,570	436	4,119	108,475	98,183	347,899	100,965
TOTAL	218,385	914	1,125,015	1,041,892	1,048,248	861,529	6,120	631,710	794,151	2,174,476	675,897
OD	0	0	0	0	0	0	0	0	0	0	2,188

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,843,672	5,058,768	678,085	
IBNR + FREQUENCY ADJUSTMENT	(858,882)	(881,390)	1,097	
TOTAL LOSSES	1,984,791	4,177,379	679,181	
EXPECTED LOSSES	1,421,199	2,645,117	517,625	
CREDIBILITY	0.04	0.12	0.17	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.635	1.337	0.217	2.189
INDICATED (POST-TEST)	0.592	1.247	0.202	2.041
PRESENT ON RATE LEVEL	0.409	0.761	0.149	1.319
DERIVED BY FORMULA	0.416	0.819	0.158	1.394
UNDERLYING PRESENT RATE	0.455	0.847	0.166	1.467
PROPOSED	0.416	0.820	0.158	1.394

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.355
IND. RATE				1.35	MINIMUM PREMIUM	
MAN. RATE	1.54	1.57	1.47	+ 1.35	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	91,206	3,976,439	4,360	0	0	6	5	71	82	
2018	93,255	3,480,616	3,732	0	0	5	8	54	67	
2019	97,359	3,217,505	3,305	0	0	3	12	73	88	
2020	99,185	4,072,684	4,106	0	0	3	8	64	75	
2021	99,453	2,887,315	2,903	0	0	0	6	69	75	
TOTAL	480,458	17,634,559	3,670	0	0	17	39	331	387	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,364,949	301,482	546,415	0	0	326,007	33,783	1,061,659	342,144
2018	0	0	909,797	552,620	502,940	0	0	226,657	304,832	712,123	271,647
2019	0	0	451,784	898,598	528,703	0	0	168,167	406,340	532,266	231,647
2020	0	0	699,027	536,625	1,157,805	0	0	118,757	169,705	1,063,331	327,434
2021	0	0	0	217,598	977,897	0	0	0	176,703	1,257,471	257,646
TOTAL	0	0	3,425,557	2,506,923	3,713,760	0	0	839,588	1,091,363	4,626,850	1,430,518
OD	0	0	0	0	0	0	0	0	0	0	2,188

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,955,972	410,016	707,607	0	0	605,395	44,019	1,289,916	262,082
2018	0	1,540	1,260,874	679,463	617,156	0	1,454	391,559	351,821	836,320	206,995
2019	584	1,542	743,304	1,001,054	621,802	1,009	2,834	304,640	442,312	609,319	193,194
2020	890	3,070	1,194,181	669,585	1,346,858	1,061	5,624	282,511	226,791	1,144,367	289,452
2021	668	2,659	693,401	562,960	968,622	1,687	13,677	414,338	398,123	1,008,968	223,894
TOTAL	2,142	8,811	5,847,732	3,323,078	4,262,044	3,757	23,589	1,998,442	1,463,066	4,888,891	1,175,617
OD	0	0	0	0	0	0	0	0	0	0	1,676

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,884,473	13,937,079	1,177,293	
IBNR + FREQUENCY ADJUSTMENT	(3,567,215)	(2,581,533)	2,754	
TOTAL LOSSES	4,317,258	11,355,546	1,180,047	
EXPECTED LOSSES	5,930,674	7,731,614	1,205,101	
CREDIBILITY	0.05	0.17	0.22	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.899	2.363	0.245	3.507
INDICATED (POST-TEST)	0.838	2.203	0.229	3.270
PRESENT ON RATE LEVEL	1.110	1.447	0.225	2.782
DERIVED BY FORMULA	1.096	1.575	0.226	2.898
UNDERLYING PRESENT RATE	1.234	1.609	0.251	3.094
PROPOSED	1.096	1.576	0.226	2.898

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.817
IND. RATE				2.82	MINIMUM PREMIUM	
MAN. RATE	3.47	3.39	3.10	+ 2.82	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	118,820	2,738,186	2,304	0	0	3	9	30	42	
2018	122,206	3,111,720	2,546	0	0	1	17	33	51	
2019	112,007	2,266,163	2,023	0	0	3	4	34	41	
2020	81,141	2,627,544	3,238	0	0	2	10	21	33	
2021	109,348	2,028,712	1,855	0	0	0	6	35	41	
TOTAL	543,522	12,772,325	2,350	0	0	9	46	153	208	
OD				0	0	0	0	1	1	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	603,096	230,455	354,192	0	0	612,517	69,964	597,630	270,332
2018	0	0	190,164	643,987	392,614	0	0	357,375	661,915	548,865	316,800
2019	0	0	652,538	235,648	293,749	0	0	411,935	168,506	252,752	251,035
2020	0	0	406,790	599,070	318,652	0	0	258,508	295,554	674,318	74,652
2021	0	0	0	331,010	450,251	0	0	0	554,902	590,131	102,418
TOTAL	0	0	1,852,588	2,040,170	1,809,458	0	0	1,640,335	1,750,841	2,663,696	1,015,237
OD	0	0	0	0	3,128	0	0	0	0	2,020	7,989

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	864,237	313,419	458,679	0	0	1,137,444	91,163	726,120	207,074
2018	0	322	287,905	784,428	479,225	0	2,293	620,085	753,114	651,665	241,402
2019	844	2,113	906,793	277,629	347,491	2,471	6,516	621,436	196,637	296,717	209,363
2020	566	1,960	769,946	640,961	413,207	2,007	10,346	493,527	319,410	746,490	65,992
2021	464	2,060	515,286	462,750	475,510	1,975	11,577	474,976	502,445	518,787	89,001
TOTAL	1,874	6,455	3,344,166	2,479,186	2,174,111	6,453	30,733	3,347,469	1,862,769	2,939,780	812,833
OD	0	0	138	113	3,466	0	0	51	59	2,246	6,861

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,737,339	9,461,730	819,694	
IBNR + FREQUENCY ADJUSTMENT	(1,943,490)	(2,137,489)	2,007	
TOTAL LOSSES	4,793,849	7,324,241	821,701	
EXPECTED LOSSES	3,178,300	6,370,407	922,386	
CREDIBILITY	0.05	0.18	0.24	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.882	1.346	0.150	2.378
INDICATED (POST-TEST)	0.822	1.255	0.140	2.217
PRESENT ON RATE LEVEL	0.526	1.054	0.153	1.732
DERIVED BY FORMULA	0.541	1.090	0.149	1.780
UNDERLYING PRESENT RATE	0.585	1.172	0.170	1.927
PROPOSED	0.541	1.090	0.149	1.780

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.730
IND. RATE				1.73	MINIMUM PREMIUM	
MAN. RATE	2.21	2.15	1.93	+ 1.73	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	71,327	3,039,479	4,261	0	0	3	7	46	56
2018	76,286	2,865,549	3,756	0	0	1	15	37	53
2019	75,407	1,672,849	2,218	0	0	0	8	22	30
2020	53,381	2,260,556	4,235	0	0	0	4	41	45
2021	87,828	1,824,785	2,078	0	0	0	7	50	57
TOTAL	364,229	11,663,218	3,202	0	0	4	41	196	241
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	466,316	392,805	545,709	0	0	261,713	439,203	719,955	213,778
2018	0	0	188,781	784,506	419,889	0	0	55,325	667,913	327,556	421,579
2019	0	0	0	573,750	309,722	0	0	0	482,050	179,750	127,577
2020	0	0	0	164,960	670,737	0	0	0	207,268	1,033,736	183,855
2021	0	0	0	345,923	635,498	0	0	0	42,073	542,127	259,164
TOTAL	0	0	655,097	2,261,944	2,581,555	0	0	317,038	1,838,507	2,803,124	1,205,953
OD	0	0	0	0	0	0	0	0	0	0	160

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	668,231	534,215	706,693	0	0	486,001	572,282	874,745	163,754
2018	0	320	291,873	954,642	513,319	0	355	118,548	754,488	390,874	321,243
2019	0	63	92,558	633,018	359,374	0	211	61,737	504,360	215,637	106,399
2020	73	284	139,423	223,360	750,366	355	2,124	128,782	248,075	1,110,250	162,528
2021	572	2,468	624,298	546,195	655,634	642	5,524	158,358	148,833	431,719	225,214
TOTAL	645	3,135	1,816,382	2,891,430	2,985,387	996	8,213	953,426	2,228,038	3,023,225	979,138
OD	0	0	0	0	0	0	0	0	0	0	141

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,782,798	11,128,080	979,279	
IBNR + FREQUENCY ADJUSTMENT	(2,006,509)	(2,074,920)	2,324	
TOTAL LOSSES	776,289	9,053,160	981,604	
EXPECTED LOSSES	3,323,790	6,235,414	929,025	
CREDIBILITY	0.04	0.14	0.18	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.213	2.486	0.269	2.968
INDICATED (POST-TEST)	0.199	2.317	0.251	2.767
PRESENT ON RATE LEVEL	0.822	1.542	0.230	2.594
DERIVED BY FORMULA	0.797	1.651	0.234	2.681
UNDERLYING PRESENT RATE	0.913	1.712	0.255	2.880
PROPOSED	0.797	1.650	0.234	2.681

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.612
IND. RATE				2.61	MINIMUM PREMIUM	
MAN. RATE	3.55	3.36	3.02	+ 2.61	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	674,654	14,982,520	2,221	1	0	15	51	208	275
2018	735,299	21,943,754	2,984	0	0	26	55	209	290
2019	733,778	17,521,207	2,388	0	0	19	46	206	271
2020	747,512	21,093,991	2,822	0	0	14	50	198	262
2021	821,269	15,330,268	1,867	0	0	3	46	240	289
TOTAL	3,712,512	90,871,740	2,448	1	0	77	248	1061	1387
OD				0	0	0	0	2	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	233,000	0	3,281,741	2,654,888	2,370,720	0	0	1,250,486	1,204,327	2,760,849	1,226,509
2018	0	0	5,657,277	2,810,025	2,462,727	0	0	4,021,596	2,647,605	3,159,898	1,184,626
2019	0	0	4,133,826	2,182,924	2,600,761	0	0	2,855,344	1,583,802	2,940,095	1,224,455
2020	0	0	3,649,191	2,015,935	2,998,070	0	0	5,831,595	1,482,755	3,605,034	1,511,411
2021	0	0	803,456	2,660,016	3,112,689	0	0	610,107	1,800,756	5,188,778	1,154,466
TOTAL	233,000	0	17,525,491	12,323,788	13,544,967	0	0	14,569,128	8,719,245	17,654,654	6,301,467
OD	0	0	0	0	21,400	0	0	0	0	15,086	15,454

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	297,774	0	4,533,797	3,610,648	3,070,082	0	0	2,105,765	1,569,238	3,354,432	939,506
2018	0	8,907	7,270,132	3,457,564	3,030,175	0	17,339	4,594,339	3,035,313	3,743,079	902,685
2019	5,129	12,926	5,646,822	2,530,339	3,036,667	14,996	39,899	3,874,016	1,815,501	3,382,812	1,021,195
2020	3,259	11,200	4,319,144	2,392,946	3,570,838	20,629	104,550	4,822,281	1,745,739	4,055,334	1,336,087
2021	4,279	22,145	4,730,792	3,610,767	3,391,414	13,514	104,793	3,143,349	2,433,380	4,301,333	1,003,231
TOTAL	310,441	55,178	26,500,687	15,602,263	16,099,176	49,140	266,581	18,539,749	10,599,171	18,836,990	5,202,705
OD	0	0	277	257	25,687	0	0	105	142	17,591	12,958

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	45,722,157	61,181,276	5,215,663	
IBNR + FREQUENCY ADJUSTMENT	(16,805,139)	(14,689,104)	12,912	
TOTAL LOSSES	28,917,018	46,492,172	5,228,575	
EXPECTED LOSSES	28,003,442	44,060,292	5,388,102	
CREDIBILITY	0.19	0.65	0.87	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.779	1.251	0.140	2.171
INDICATED (POST-TEST)	0.726	1.166	0.131	2.024
PRESENT ON RATE LEVEL	0.678	1.067	0.130	1.876
DERIVED BY FORMULA	0.687	1.132	0.131	1.950
UNDERLYING PRESENT RATE	0.754	1.187	0.145	2.086
PROPOSED	0.687	1.132	0.131	1.950

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.895
IND. RATE				1.90	MINIMUM PREMIUM	
MAN. RATE	2.33	2.18	2.09	+ 1.90	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	143,420	4,632,583	3,230	0	0	5	18	39	62	
2018	150,079	3,061,879	2,040	0	0	3	12	42	57	
2019	148,387	4,084,189	2,752	0	0	4	11	35	50	
2020	162,480	2,812,254	1,731	0	0	1	12	32	45	
2021	181,450	3,529,180	1,945	0	0	3	7	31	41	
TOTAL	785,816	18,120,085	2,306	0	0	16	60	179	255	
OD				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	1,412,816	769,244	442,767	0	0	860,589	393,311	455,719	298,137
2018	0	0	573,651	478,865	442,026	0	0	257,341	415,906	605,217	288,873
2019	0	0	820,539	586,199	471,398	0	0	647,374	524,173	635,782	398,724
2020	0	0	266,592	741,292	392,015	0	0	339,833	423,668	345,329	303,525
2021	0	0	592,816	520,317	540,302	0	0	352,849	634,609	592,332	295,955
TOTAL	0	0	3,666,414	3,095,917	2,288,508	0	0	2,457,986	2,391,667	2,634,379	1,585,214
OD	0	0	0	0	0	0	0	0	0	0	226

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,850,980	1,046,172	573,383	0	0	1,446,432	512,484	553,699	228,373
2018	0	971	801,724	587,606	540,334	0	1,651	445,732	476,011	713,346	220,121
2019	1,062	2,687	1,184,620	666,972	558,170	3,883	10,366	1,013,441	584,534	740,079	332,536
2020	461	1,625	663,450	780,991	497,397	2,600	13,320	628,070	413,587	409,832	268,316
2021	1,247	7,757	1,352,162	725,777	628,092	4,413	33,661	983,660	599,032	548,505	257,185
TOTAL	2,769	13,040	5,852,936	3,807,517	2,797,377	10,895	58,998	4,517,335	2,585,648	2,965,461	1,306,531
OD	0	0	0	0	0	0	0	0	0	0	173

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,455,974	12,156,003	1,306,704	
IBNR + FREQUENCY ADJUSTMENT	(4,035,135)	(2,380,686)	3,109	
TOTAL LOSSES	6,420,839	9,775,317	1,309,813	
EXPECTED LOSSES	6,743,609	7,140,755	1,254,586	
CREDIBILITY	0.07	0.23	0.31	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.817	1.244	0.167	2.228
INDICATED (POST-TEST)	0.762	1.160	0.155	2.077
PRESENT ON RATE LEVEL	0.771	0.817	0.144	1.732
DERIVED BY FORMULA	0.771	0.896	0.147	1.814
UNDERLYING PRESENT RATE	0.858	0.909	0.160	1.927
PROPOSED	0.771	0.896	0.147	1.814

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.763
IND. RATE				1.76	MINIMUM PREMIUM	
MAN. RATE	2.17	2.11	1.93	+ 1.76	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	90,329	3,129,471	3.465	0	0	2	12	16	30	
2018	99,447	9,067,047	9.117	0	1	1	7	32	41	
2019	95,663	3,930,742	4.109	0	0	4	10	33	47	
2020	94,507	1,342,667	1.421	0	0	1	5	28	34	
2021	110,406	1,668,475	1.511	0	0	1	2	37	40	
TOTAL	490,352	19,138,402	3.903	0	1	9	36	146	192	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	377,547	818,375	292,165	0	0	112,914	558,924	615,536	354,010
2018	0	895,140	151,891	317,541	366,197	0	5,817,200	75,652	762,540	458,969	221,917
2019	0	0	706,821	733,180	282,534	0	0	915,216	522,790	614,906	155,295
2020	0	0	161,200	172,261	369,792	0	0	66,166	57,494	288,945	226,809
2021	0	0	280,621	21,392	360,842	0	0	5,000	19,460	768,659	212,501
TOTAL	0	895,140	1,678,080	2,062,749	1,671,530	0	5,817,200	1,174,948	1,921,208	2,747,015	1,170,532
OD	0	0	0	0	0	0	0	0	0	0	1,425

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	541,025	1,112,990	378,354	0	0	209,681	728,278	747,876	271,172
2018	0	198,498	222,952	389,197	443,997	0	1,022,697	156,616	862,315	545,489	169,101
2019	914	2,333	1,046,398	817,451	350,339	5,489	14,542	1,399,632	592,101	723,411	129,516
2020	222	772	305,994	211,589	427,250	511	2,647	127,329	73,993	313,234	200,499
2021	494	3,059	503,720	185,100	369,638	841	7,693	207,169	184,753	608,549	184,663
TOTAL	1,630	204,661	2,620,089	2,716,327	1,969,579	6,842	1,047,579	2,100,427	2,441,440	2,938,560	954,951
OD	0	0	0	0	0	0	0	0	0	0	1,226

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,981,228	10,065,906	956,177	
IBNR + FREQUENCY ADJUSTMENT	(3,483,410)	(2,011,085)	2,298	
TOTAL LOSSES	2,497,818	8,054,821	958,476	
EXPECTED LOSSES	5,795,605	6,029,325	950,221	
CREDIBILITY	0.05	0.17	0.23	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.509	1.643	0.195	2.347
INDICATED (POST-TEST)	0.475	1.531	0.182	2.188
PRESENT ON RATE LEVEL	1.063	1.105	0.174	2.342
DERIVED BY FORMULA	1.033	1.178	0.176	2.387
UNDERLYING PRESENT RATE	1.182	1.230	0.194	2.605
PROPOSED	1.014	1.156	0.173	2.342

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.276
IND. RATE				2.28	MINIMUM PREMIUM	
MAN. RATE	3.07	2.95	2.61	+ 2.28	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	25,925	922,177	3,557	0	0	1	3	12	16
2018	26,837	405,261	1,510	0	0	0	1	15	16
2019	29,211	288,788	0,989	0	0	0	2	7	9
2020	34,323	579,848	1,689	0	0	0	2	9	11
2021	37,270	473,491	1,270	0	0	0	2	11	13
TOTAL	153,566	2,669,565	1,738	0	0	1	10	54	65
OD				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	242,963	150,607	130,114	0	0	21,686	221,138	93,630	62,039
2018	0	0	0	30,257	122,350	0	0	0	20,679	133,323	98,652
2019	0	0	0	144,942	21,686	0	0	0	61,357	21,707	39,096
2020	0	0	0	228,586	73,470	0	0	0	136,910	78,291	62,591
2021	0	0	0	16,500	123,869	0	0	0	6,174	215,573	111,375
TOTAL	0	0	242,963	570,892	471,489	0	0	21,686	446,258	542,524	373,753
OD	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	348,166	204,826	168,498	0	0	40,271	288,143	113,760	47,522
2018	0	0	2,764	38,049	147,155	0	0	1,689	24,497	155,722	75,173
2019	0	14	20,892	157,878	28,111	0	27	7,828	64,162	26,143	32,606
2020	57	213	99,014	232,415	97,215	150	862	49,160	123,054	92,254	55,330
2021	77	297	78,437	61,554	121,279	229	2,081	56,696	52,124	170,657	96,785
TOTAL	134	524	549,273	694,722	562,257	379	2,970	155,643	551,980	558,537	307,416
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	708,923	2,367,496	307,416	
IBNR + FREQUENCY ADJUSTMENT	(1,140,425)	(644,577)	792	
TOTAL LOSSES	0	1,722,919	308,208	
EXPECTED LOSSES	1,922,968	1,941,224	305,285	
CREDIBILITY	0.02	0.08	0.10	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.122	0.201	1.323
INDICATED (POST-TEST)	0.000	1.046	0.187	1.233
PRESENT ON RATE LEVEL	1.126	1.136	0.179	2.441
DERIVED BY FORMULA	1.103	1.129	0.180	2.412
UNDERLYING PRESENT RATE	1.252	1.264	0.199	2.715
PROPOSED	1.103	1.129	0.180	2.412

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.344
IND. RATE				2.34	MINIMUM PREMIUM	
MAN. RATE	3.29	3.07	2.72	+ 2.34	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	14,036	316,595	2.256	0	0	1	1	2	4
2018	16,824	214,590	1.275	0	0	0	1	3	4
2019	17,293	621,525	3.594	0	0	1	1	7	9
2020	14,657	405,247	2.765	0	0	0	1	3	4
2021	12,868	221,628	1.722	0	0	0	2	4	6
TOTAL	75,678	1,779,585	2.352	0	0	2	6	19	27
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	168,809	15,000	2,885	0	0	94,535	0	18,124	17,242
2018	0	0	0	95,000	49,957	0	0	0	20,336	24,267	25,030
2019	0	0	144,749	64,785	196,127	0	0	44,460	59,743	54,913	56,748
2020	0	0	0	8,692	226,895	0	0	0	83,797	73,682	12,181
2021	0	0	0	100,037	12,293	0	0	0	82,646	8,031	18,621
TOTAL	0	0	313,558	283,514	488,157	0	0	138,995	246,522	179,017	129,822
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	241,903	20,400	3,736	0	0	175,551	0	22,021	13,207
2018	0	0	4,357	115,459	60,890	0	0	919	23,088	28,553	19,073
2019	187	474	208,636	79,862	222,568	267	723	72,702	65,057	64,112	47,328
2020	14	55	28,424	29,022	250,470	96	551	31,619	77,056	83,787	10,768
2021	74	386	91,350	92,881	24,624	215	978	51,098	57,053	14,264	16,182
TOTAL	275	915	574,670	337,624	562,288	577	2,251	331,889	222,254	212,736	106,558
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	910,578	1,334,902	106,558	
IBNR + FREQUENCY ADJUSTMENT	(649,068)	(260,653)	216	
TOTAL LOSSES	261,509	1,074,249	106,774	
EXPECTED LOSSES	1,067,747	779,745	109,040	
CREDIBILITY	0.01	0.05	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.346	1.419	0.141	1.906
INDICATED (POST-TEST)	0.322	1.323	0.132	1.777
PRESENT ON RATE LEVEL	1.268	0.926	0.130	2.324
DERIVED BY FORMULA	1.259	0.946	0.130	2.335
UNDERLYING PRESENT RATE	1.411	1.030	0.144	2.585
PROPOSED	1.253	0.942	0.129	2.324

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.259
IND. RATE				2.26	MINIMUM PREMIUM	
MAN. RATE	3.14	2.93	2.59	+ 2.26	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	59,626	1,970,380	3,305	0	0	3	1	30	34
2018	63,105	2,839,066	4,499	0	0	3	4	27	34
2019	59,066	4,061,019	6,875	0	0	3	12	36	51
2020	56,332	2,579,714	4,579	0	0	1	4	27	32
2021	80,573	1,412,639	1,753	0	0	1	1	19	21
TOTAL	318,702	12,862,818	4,036	0	0	11	22	139	172
OD				0	0	0	0	2	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	527,406	38,779	338,243	0	0	357,152	55,876	515,256	137,668
2018	0	0	571,726	430,169	440,823	0	0	206,922	659,476	343,022	186,928
2019	0	0	691,049	765,915	692,540	0	0	651,521	491,710	546,603	221,681
2020	0	0	265,134	358,235	516,776	0	0	39,084	219,902	1,091,887	88,696
2021	0	0	292,482	123,330	354,689	0	0	124,775	15,000	374,641	127,722
TOTAL	0	0	2,347,797	1,716,428	2,343,071	0	0	1,379,454	1,441,964	2,871,409	762,695
OD	0	0	0	0	6,265	0	0	0	0	5,032	2,559

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	755,773	52,739	438,025	0	0	663,231	72,806	626,036	105,454
2018	0	968	797,198	528,704	538,399	0	1,328	369,403	746,801	410,212	142,439
2019	824	2,123	975,980	866,435	803,966	3,319	8,879	871,455	544,941	637,532	184,882
2020	377	1,315	523,021	413,770	607,375	619	3,464	190,377	265,840	1,174,503	78,407
2021	572	3,513	599,681	273,897	377,595	1,199	11,158	264,006	108,575	304,184	110,990
TOTAL	1,773	7,919	3,651,652	2,135,547	2,765,360	5,137	24,828	2,358,473	1,738,962	3,152,466	622,172
OD	0	0	359	294	6,934	1	4	270	307	5,380	2,184

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,050,416	9,805,250	624,356	
IBNR + FREQUENCY ADJUSTMENT	(2,633,288)	(1,609,755)	1,746	
TOTAL LOSSES	3,417,128	8,195,496	626,102	
EXPECTED LOSSES	4,394,561	4,834,054	665,176	
CREDIBILITY	0.04	0.13	0.17	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.072	2.567	0.196	3.835
INDICATED (POST-TEST)	0.999	2.394	0.183	3.576
PRESENT ON RATE LEVEL	1.240	1.364	0.188	2.791
DERIVED BY FORMULA	1.230	1.498	0.187	2.914
UNDERLYING PRESENT RATE	1.379	1.517	0.209	3.104
PROPOSED	1.230	1.497	0.187	2.914

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.832
IND. RATE				2.83	MINIMUM PREMIUM	
MAN. RATE	3.50	3.37	3.11	+ 2.83	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	122,482	4,023,110	3,285	0	0	4	37	44	85
2018	101,780	3,151,763	3,097	0	0	1	20	38	59
2019	117,421	5,464,415	4,654	1	0	4	5	56	66
2020	125,962	3,034,542	2,409	0	0	1	8	42	51
2021	130,643	4,070,467	3,116	0	0	1	5	49	55
TOTAL	598,288	19,744,297	3,300	1	0	11	75	229	316
OD				0	0	0	1	0	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	694,784	983,920	327,707	0	0	216,798	1,059,086	308,576	432,239
2018	0	0	188,014	907,575	494,671	0	0	103,344	806,651	472,010	179,498
2019	896,183	0	1,141,114	340,327	941,166	0	0	524,490	364,799	948,357	307,979
2020	0	0	310,199	437,525	799,872	0	0	40,848	235,007	896,730	314,361
2021	0	0	705,120	245,273	597,089	0	0	1,500,000	23,644	759,938	239,403
TOTAL	896,183	0	3,039,231	2,914,620	3,160,505	0	0	2,385,480	2,489,187	3,385,611	1,473,480
OD	0	0	0	13,471	0	0	0	4,439	0	0	13,243

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	995,625	1,338,131	424,381	0	0	402,594	1,379,989	374,920	331,095
2018	0	318	296,608	1,104,331	604,273	0	663	204,195	912,325	561,509	136,777
2019	1,015,714	3,396	1,468,819	421,411	1,077,131	2,638	7,089	702,447	421,207	1,077,360	256,854
2020	456	1,595	640,724	519,862	926,937	619	3,431	186,135	265,793	968,634	277,895
2021	713	3,853	755,732	466,173	621,517	3,820	35,871	820,914	242,585	629,143	208,041
TOTAL	1,016,883	9,162	4,157,508	3,849,908	3,654,239	7,076	47,054	2,316,285	3,221,898	3,611,565	1,210,663
OD	0	0	0	18,321	0	0	0	0	5,784	0	11,410

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,553,968	14,361,716	1,222,074	
IBNR + FREQUENCY ADJUSTMENT	(2,749,048)	(2,795,509)	3,404	
TOTAL LOSSES	4,804,920	11,566,207	1,225,478	
EXPECTED LOSSES	4,588,236	8,372,683	1,431,869	
CREDIBILITY	0.06	0.19	0.26	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.803	1.929	0.203	2.935
INDICATED (POST-TEST)	0.749	1.799	0.189	2.737
PRESENT ON RATE LEVEL	0.689	1.258	0.215	2.163
DERIVED BY FORMULA	0.693	1.361	0.208	2.262
UNDERLYING PRESENT RATE	0.767	1.399	0.239	2.406
PROPOSED	0.693	1.361	0.208	2.262

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.198
IND. RATE				2.20	MINIMUM PREMIUM	
MAN. RATE	2.50	2.50	2.41	+ 2.20	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	495,466	13,223,939	2,669	0	0	15	46	164	225
2018	516,186	12,951,963	2,509	0	0	11	43	156	210
2019	537,059	18,367,555	3,420	0	0	13	49	162	224
2020	533,779	12,362,661	2,316	0	0	7	42	169	218
2021	570,555	11,045,169	1,936	0	0	4	31	183	218
TOTAL	2,653,045	67,951,287	2,561	0	0	50	211	834	1095
OD				0	0	0	0	2	2

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	2,995,147	2,045,889	1,944,216	0	0	1,624,453	1,066,700	2,291,872	1,255,662
2018	0	0	2,415,375	2,615,284	2,530,538	0	0	751,303	1,718,603	2,019,111	901,749
2019	0	0	2,811,000	3,154,826	2,449,100	0	0	5,674,222	1,502,131	1,955,155	821,121
2020	0	0	1,168,597	2,489,892	2,887,458	0	0	1,472,522	1,214,183	2,307,566	822,443
2021	0	0	685,284	2,407,158	2,662,373	0	0	447,872	1,427,711	2,454,286	960,485
TOTAL	0	0	10,075,403	12,713,049	12,473,685	0	0	9,970,372	6,929,328	11,027,990	4,761,460
OD	0	0	0	0	11,070	0	0	0	0	12,999	8,593

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	4,274,604	2,782,409	2,517,760	0	0	3,010,020	1,389,910	2,784,624	961,837
2018	0	4,089	3,407,735	3,206,393	3,084,394	0	4,821	1,321,672	1,959,046	2,383,022	687,133
2019	3,208	8,280	3,814,814	3,551,812	2,861,081	11,489	30,660	2,994,773	1,681,167	2,270,449	684,815
2020	1,802	6,367	2,609,950	2,773,324	3,408,555	6,598	34,200	1,648,964	1,261,649	2,564,816	727,040
2021	3,747	19,404	4,156,403	3,204,567	2,917,521	8,846	65,429	2,037,142	1,555,443	2,098,959	834,661
TOTAL	8,757	38,139	18,263,506	15,518,505	14,789,310	26,933	135,110	11,012,570	7,847,215	12,101,870	3,895,486
OD	0	0	126	103	13,802	0	0	17	20	15,724	6,981

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	29,485,158	50,286,550	3,902,467	
IBNR + FREQUENCY ADJUSTMENT	(13,334,017)	(11,168,246)	9,149	
TOTAL LOSSES	16,151,142	39,118,304	3,911,616	
EXPECTED LOSSES	22,196,287	33,490,224	3,899,553	
CREDIBILITY	0.15	0.52	0.69	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.609	1.473	0.147	2.229
INDICATED (POST-TEST)	0.568	1.374	0.137	2.078
PRESENT ON RATE LEVEL	0.752	1.135	0.132	2.019
DERIVED BY FORMULA	0.724	1.259	0.136	2.119
UNDERLYING PRESENT RATE	0.837	1.262	0.147	2.246
PROPOSED	0.710	1.235	0.133	2.078

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.020
IND. RATE				2.02	MINIMUM PREMIUM	
MAN. RATE	2.54	2.40	2.25	+ 2.02	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	30,523	1,249,075	4.092	0	0	1	11	8	20
2018	34,825	987,161	2.835	0	0	1	6	16	23
2019	32,521	643,679	1.979	0	0	1	1	11	13
2020	29,796	676,855	2.272	0	0	0	3	12	15
2021	39,524	715,128	1.809	0	0	1	2	13	16
TOTAL	167,189	4,271,898	2.555	0	0	4	23	60	87
OD				0	0	0	1	0	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	215,105	293,552	24,069	0	0	155,000	433,941	41,021	86,387
2018	0	0	168,752	65,407	365,025	0	0	33,688	37,957	208,899	107,433
2019	0	0	227,514	95,277	75,002	0	0	37,424	29,096	99,705	79,661
2020	0	0	0	249,585	167,027	0	0	0	122,491	100,744	37,008
2021	0	0	388,682	22,225	115,230	0	0	48,439	43,070	54,914	42,568
TOTAL	0	0	1,000,053	726,046	746,353	0	0	274,551	666,555	505,283	353,057
OD	0	0	0	6,399	0	0	0	0	2,060	0	308

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	308,245	399,231	31,169	0	0	287,835	565,425	49,841	66,172
2018	0	286	235,935	84,437	440,285	0	216	58,641	44,996	244,379	81,864
2019	294	737	316,760	110,027	91,143	224	604	60,045	34,383	112,749	66,437
2020	66	251	117,662	261,584	201,735	139	798	45,806	112,167	115,094	32,715
2021	474	3,474	491,391	103,921	141,061	469	3,893	102,361	46,902	50,245	36,992
TOTAL	835	4,748	1,469,992	959,200	905,394	832	5,512	554,688	803,873	572,307	284,180
OD	1	6	2,545	6,321	457	2	12	670	1,772	139	271

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,039,844	3,249,462	284,451	
IBNR + FREQUENCY ADJUSTMENT	(891,325)	(816,414)	722	
TOTAL LOSSES	1,148,519	2,433,049	285,173	
EXPECTED LOSSES	1,482,565	2,450,426	289,276	
CREDIBILITY	0.02	0.08	0.11	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.685	1.450	0.170	2.306
INDICATED (POST-TEST)	0.639	1.352	0.159	2.149
PRESENT ON RATE LEVEL	0.797	1.318	0.156	2.270
DERIVED BY FORMULA	0.794	1.320	0.156	2.270
UNDERLYING PRESENT RATE	0.887	1.466	0.173	2.525
PROPOSED	0.794	1.320	0.156	2.270

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.206
IND. RATE				2.21	MINIMUM PREMIUM	
MAN. RATE	3.01	2.85	2.53	+ 2.21	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	229,942	960,799	0.418	0	0	0	4	21	25
2018	242,303	1,756,666	0.725	0	0	0	6	40	46
2019	222,407	1,367,051	0.615	0	0	0	9	12	21
2020	193,853	1,476,567	0.762	0	0	1	3	25	29
2021	235,819	468,553	0.199	0	0	0	0	15	15
TOTAL	1,124,324	6,029,636	0.536	0	0	1	22	113	136
OD				0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	144,841	358,240	0	0	0	56,811	158,786	242,121
2018	0	0	0	61,087	695,151	0	0	0	170,943	639,101	190,384
2019	0	0	0	366,996	152,545	0	0	0	622,600	141,909	83,001
2020	0	0	204,605	129,356	381,095	0	0	42,854	111,130	502,740	104,787
2021	0	0	0	0	157,687	0	0	0	0	164,539	146,327
TOTAL	0	0	204,605	702,280	1,744,718	0	0	42,854	961,484	1,607,075	766,620
OD	0	0	0	0	1,562	0	0	0	0	566	12,908

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	196,984	463,921	0	0	0	74,025	192,925	185,465
2018	0	0	11,374	82,192	835,003	0	0	10,745	198,159	747,379	145,073
2019	0	39	57,198	403,266	179,375	0	264	77,440	648,777	178,146	69,223
2020	256	883	343,156	172,413	438,723	450	2,424	125,235	132,790	542,546	92,632
2021	84	302	82,013	59,836	151,703	163	1,537	40,473	36,633	129,805	127,158
TOTAL	340	1,224	493,741	914,691	2,068,725	613	4,226	253,894	1,090,384	1,790,801	619,550
OD	1	3	812	593	1,503	1	5	139	126	447	11,124

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	755,000	5,867,268	630,674	
IBNR + FREQUENCY ADJUSTMENT	(869,656)	(1,259,084)	1,464	
TOTAL LOSSES	0	4,608,184	632,138	
EXPECTED LOSSES	1,432,497	3,758,672	644,792	
CREDIBILITY	0.08	0.29	0.39	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.410	0.055	0.465
INDICATED (POST-TEST)	0.000	0.382	0.051	0.433
PRESENT ON RATE LEVEL	0.115	0.301	0.052	0.467
DERIVED BY FORMULA	0.105	0.324	0.052	0.481
UNDERLYING PRESENT RATE	0.127	0.334	0.057	0.519
PROPOSED	0.102	0.315	0.050	0.467

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.454
IND. RATE				0.45	MINIMUM PREMIUM	
MAN. RATE	0.55	0.54	0.52	+ 0.45	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	166,448	2,647,380	1.591	0	0	3	9	33	45	
2018	185,415	3,232,444	1.743	0	0	6	12	15	33	
2019	180,915	2,774,008	1.533	0	0	4	10	29	43	
2020	173,766	2,761,159	1.589	0	0	3	7	37	47	
2021	212,629	2,272,024	1.069	0	0	0	12	47	59	
TOTAL	919,173	13,687,015	1.489	0	0	16	50	161	227	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	541,948	548,886	232,234	0	0	309,834	258,084	365,398	390,996
2018	0	0	1,183,085	590,428	117,020	0	0	573,731	258,534	197,204	312,442
2019	0	0	704,968	171,732	328,106	0	0	487,959	211,223	552,783	317,237
2020	0	0	661,021	423,632	394,402	0	0	365,241	218,101	442,683	256,079
2021	0	0	0	382,236	393,836	0	0	0	267,123	929,003	299,826
TOTAL	0	0	3,091,022	2,116,914	1,465,598	0	0	1,736,765	1,213,065	2,487,071	1,576,580
OD	0	0	0	0	0	0	0	0	0	0	646

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	776,611	746,485	300,743	0	0	575,362	336,283	443,959	299,503
2018	0	2,003	1,627,669	722,136	156,721	0	3,682	961,062	298,724	238,541	238,081
2019	912	2,275	968,729	210,525	384,998	2,927	7,745	743,950	252,365	633,634	264,576
2020	786	2,683	1,018,839	487,296	496,331	2,562	13,008	602,149	245,263	500,350	226,374
2021	468	2,137	529,448	486,516	427,789	1,589	11,597	387,284	385,456	758,515	260,549
TOTAL	2,166	9,099	4,921,296	2,652,957	1,766,582	7,078	36,032	3,269,808	1,518,091	2,574,999	1,289,082
OD	0	0	0	0	0	0	0	0	0	0	492

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,245,479	8,512,630	1,289,574	
IBNR + FREQUENCY ADJUSTMENT	(2,472,161)	(1,947,390)	2,801	
TOTAL LOSSES	5,773,319	6,565,239	1,292,376	
EXPECTED LOSSES	4,119,139	5,846,785	1,136,050	
CREDIBILITY	0.07	0.26	0.34	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.628	0.714	0.141	1.483
INDICATED (POST-TEST)	0.586	0.666	0.131	1.383
PRESENT ON RATE LEVEL	0.403	0.572	0.111	1.086
DERIVED BY FORMULA	0.416	0.596	0.118	1.130
UNDERLYING PRESENT RATE	0.448	0.636	0.124	1.208
PROPOSED	0.416	0.596	0.118	1.130

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.098
IND. RATE				1.10	MINIMUM PREMIUM	
MAN. RATE	1.37	1.28	1.21	+ 1.10	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	114,100	1,285,542	1.127	0	0	1	7	20	28
2018	134,132	1,006,518	0.750	0	0	0	6	15	21
2019	134,652	2,747,844	2.041	0	0	4	5	31	40
2020	130,280	1,168,306	0.897	0	0	1	3	13	17
2021	124,837	592,634	0.475	0	0	0	1	17	18
TOTAL	638,001	6,800,844	1.066	0	0	6	22	96	124
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	209,440	369,224	124,564	0	0	60,407	122,988	205,971	192,948
2018	0	0	0	223,089	223,636	0	0	0	70,739	240,110	248,944
2019	0	0	821,388	188,927	761,544	0	0	201,943	108,208	504,263	161,571
2020	0	0	200,758	151,390	135,808	0	0	13,852	109,397	430,278	126,823
2021	0	0	0	93,990	145,502	0	0	0	78,800	203,093	71,249
TOTAL	0	0	1,231,586	1,026,620	1,391,054	0	0	276,202	490,132	1,583,715	801,535
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	300,128	502,145	161,310	0	0	112,176	160,253	250,255	147,798
2018	0	0	11,606	272,408	270,608	0	0	4,277	81,773	280,872	189,695
2019	1,063	2,660	1,143,869	246,843	868,544	1,211	3,238	317,362	134,025	569,272	134,750
2020	245	838	320,235	171,891	170,008	258	1,448	80,272	124,203	464,298	112,112
2021	141	619	155,497	138,096	152,004	399	2,758	96,793	97,909	167,779	61,915
TOTAL	1,448	4,117	1,931,334	1,331,384	1,622,475	1,867	7,444	610,880	598,163	1,732,476	646,271
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,557,091	5,284,498	646,271	
IBNR + FREQUENCY ADJUSTMENT	(1,157,433)	(1,045,102)	1,637	
TOTAL LOSSES	1,399,659	4,239,396	647,907	
EXPECTED LOSSES	1,918,846	3,131,131	745,381	
CREDIBILITY	0.06	0.20	0.27	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.219	0.664	0.102	0.985
INDICATED (POST-TEST)	0.205	0.619	0.095	0.919
PRESENT ON RATE LEVEL	0.270	0.441	0.105	0.817
DERIVED BY FORMULA	0.266	0.477	0.102	0.846
UNDERLYING PRESENT RATE	0.301	0.491	0.117	0.908
PROPOSED	0.267	0.477	0.102	0.846

YEAR	4/1/21	4/1/21	4/1/21	4-1-25	IND. RATE	0.822
IND. RATE				0.82	MINIMUM PREMIUM	
MAN. RATE	0.97	0.96	0.91	+ 0.82	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	191,089	593,249	0.310	0	0	0	8			16
2018	199,548	863,929	0.433	0	0	1	6			17
2019	192,454	1,286,844	0.669	0	0	2	2			14
2020	154,962	427,342	0.276	0	0	1	2			9
2021	192,530	666,776	0.346	0	0	1	1			10
TOTAL	930,583	3,838,140	0.412	0	0	5	19			66
OD				0	0	0	0			0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	278,555	28,259	0	0	0	131,706	45,522	109,207
2018	0	0	147,715	103,773	128,191	0	0	81,435	141,761	124,553	136,501
2019	0	0	484,507	61,624	74,332	0	0	278,232	18,955	287,202	81,992
2020	0	0	218,101	40,987	26,078	0	0	16,483	0	48,152	77,541
2021	0	0	172,253	11,317	25,803	0	0	82,139	3,014	278,961	93,289
TOTAL	0	0	1,022,576	496,256	282,663	0	0	458,289	295,436	784,390	498,530
OD	0	0	0	0	0	0	0	0	0	0	573

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	378,835	36,595	0	0	0	171,613	55,309	83,653
2018	0	250	205,866	127,862	156,194	0	523	140,960	161,412	147,778	104,014
2019	627	1,554	651,369	78,113	95,492	1,669	4,373	411,451	38,005	326,851	68,381
2020	231	778	285,415	53,826	42,133	110	555	25,648	4,504	51,796	68,546
2021	198	1,497	205,877	37,762	38,397	804	7,572	177,671	74,086	225,095	81,068
TOTAL	1,056	4,078	1,348,527	676,398	368,811	2,582	13,023	755,730	449,620	806,829	405,662
OD	0	0	0	0	0	0	0	0	0	0	491

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,124,997	2,301,658	406,153	
IBNR + FREQUENCY ADJUSTMENT	(572,967)	(476,539)	994	
TOTAL LOSSES	1,552,030	1,825,119	407,147	
EXPECTED LOSSES	943,234	1,424,236	443,198	
CREDIBILITY	0.07	0.26	0.35	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.167	0.196	0.044	0.407
INDICATED (POST-TEST)	0.155	0.183	0.041	0.379
PRESENT ON RATE LEVEL	0.092	0.139	0.043	0.275
DERIVED BY FORMULA	0.097	0.151	0.042	0.290
UNDERLYING PRESENT RATE	0.101	0.153	0.048	0.302
PROPOSED	0.097	0.151	0.042	0.290

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.273
IND. RATE				0.27	MINIMUM PREMIUM	
MAN. RATE	0.35	0.35	0.31	+ 0.27	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,162,928	2,537,334	0.218	1	0	1	9	22	33
2018	1,229,755	1,376,006	0.112	0	0	1	5	34	40
2019	1,182,347	1,848,226	0.156	0	0	1	6	25	32
2020	1,218,404	361,844	0.030	0	0	0	2	13	15
2021	412,760	288,174	0.070	0	0	0	1	7	8
TOTAL	5,206,194	6,411,584	0.123	1	0	3	23	101	128
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	1,749	0	818,143	375,140	321,907	2,966	0	481,848	120,457	251,493	163,631
2018	0	0	148,222	270,944	407,219	0	0	43,578	59,137	344,507	102,399
2019	0	0	212,883	416,814	482,617	0	0	65,223	286,776	268,315	115,598
2020	0	0	53,345	91,405	91,405	0	0	0	69,484	50,418	97,192
2021	0	0	0	48,564	184,106	0	0	0	10,266	26,281	18,957
TOTAL	1,749	0	1,179,248	1,164,807	1,487,254	2,966	0	590,649	546,120	941,014	497,777
OD	0	0	0	0	0	0	0	0	0	0	6,015

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	2,235	0	540,899	510,190	416,870	2,622	0	412,822	156,955	305,564	125,341
2018	0	251	216,691	333,330	492,751	0	280	76,743	70,186	402,864	78,028
2019	275	733	359,620	472,943	551,558	391	1,157	135,046	307,107	309,353	96,409
2020	17	65	31,278	60,927	104,459	78	447	25,584	63,173	58,151	85,918
2021	131	528	136,997	112,687	183,332	52	358	12,566	12,716	21,718	16,474
TOTAL	2,659	1,577	1,285,484	1,490,077	1,748,969	3,143	2,241	662,761	610,137	1,097,649	402,169
OD	0	0	0	0	0	0	0	0	0	0	4,610

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,957,865	4,946,833	406,779	
IBNR + FREQUENCY ADJUSTMENT	(1,316,591)	(1,155,762)	715	
TOTAL LOSSES	641,274	3,791,071	407,495	
EXPECTED LOSSES	2,123,683	3,402,879	560,312	
CREDIBILITY	0.23	0.81	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.012	0.073	0.008	0.093
INDICATED (POST-TEST)	0.011	0.068	0.007	0.087
PRESENT ON RATE LEVEL	0.037	0.060	0.010	0.106
DERIVED BY FORMULA	0.031	0.066	0.007	0.105
UNDERLYING PRESENT RATE	0.041	0.065	0.011	0.117
PROPOSED	0.031	0.066	0.007	0.105

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.099
IND. RATE				0.10	MINIMUM PREMIUM	
MAN. RATE	0.18	0.19	0.12	+ 0.10	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	119,884	269,939	0.225	0	0	0	3	6	9
2018	122,601	82,367	0.067	0	0	0	0	2	2
2019	119,942	307,712	0.257	1	0	0	2	3	6
2020	117,031	89,436	0.076	0	0	0	0	4	4
2021	119,590	198,813	0.166	0	0	0	1	9	10
TOTAL	599,048	948,267	0.158	1	0	0	6	24	31
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	50,847	36,960	0	0	0	28,689	108,750	44,693
2018	0	0	0	0	6,782	0	0	0	0	18,161	57,424
2019	4,174	0	0	37,589	4,849	124,438	0	0	39,519	50,756	46,387
2020	0	0	0	0	21,580	0	0	0	0	32,632	35,224
2021	0	0	0	385	29,197	0	0	0	2,475	121,786	44,970
TOTAL	4,174	0	0	88,821	99,368	124,438	0	0	70,683	332,085	228,698
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	69,152	47,863	0	0	0	37,382	132,131	34,235
2018	0	0	88	81	8,141	0	0	126	170	21,177	43,757
2019	6,619	4	5,384	40,916	6,431	194,642	20	5,978	42,401	57,734	38,687
2020	1	5	2,375	1,944	23,763	5	29	1,938	2,203	34,606	31,138
2021	16	57	15,512	11,419	28,138	127	1,165	31,428	28,769	96,314	39,079
TOTAL	6,636	65	23,359	123,512	114,337	194,774	1,214	39,470	110,926	341,963	186,896
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	265,518	690,737	186,896	
IBNR + FREQUENCY ADJUSTMENT	(180,089)	(184,444)	576	
TOTAL LOSSES	85,428	506,293	187,472	
EXPECTED LOSSES	297,620	550,754	260,566	
CREDIBILITY	0.06	0.19	0.26	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.014	0.085	0.031	0.130
INDICATED (POST-TEST)	0.013	0.079	0.029	0.121
PRESENT ON RATE LEVEL	0.045	0.084	0.040	0.169
DERIVED BY FORMULA	0.043	0.083	0.037	0.163
UNDERLYING PRESENT RATE	0.050	0.092	0.043	0.185
PROPOSED	0.043	0.083	0.037	0.163

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.153
IND. RATE				0.15	MINIMUM PREMIUM	
MAN. RATE	0.23	0.22	0.19	+ 0.15	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,093,248	9,184,572	0.840	0	0	4	35	192	231
2018	1,143,983	7,988,890	0.698	0	0	0	30	173	203
2019	1,098,193	6,227,465	0.567	0	0	2	27	114	143
2020	1,075,786	4,357,745	0.405	0	0	1	18	108	127
2021	1,299,206	6,891,154	0.530	0	0	0	22	159	181
TOTAL	5,710,416	34,649,826	0.607	0	0	7	132	746	885
OD				0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	598,848	1,228,362	1,965,364	0	0	748,773	1,093,256	2,331,489	1,218,480
2018	0	0	0	1,643,257	1,673,072	0	0	0	1,183,013	2,309,074	1,180,474
2019	0	0	314,796	1,242,721	1,346,979	0	0	89,824	788,502	1,541,000	903,643
2020	0	0	170,925	708,892	911,586	0	0	29,678	542,549	1,290,782	703,333
2021	0	0	0	937,906	1,503,207	0	0	0	934,012	2,253,144	1,262,885
TOTAL	0	0	1,084,569	5,761,138	7,400,208	0	0	868,275	4,541,332	9,725,489	5,268,815
OD	0	0	0	0	3,147	0	0	0	0	196	14,561

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	829,234	1,670,572	2,545,146	0	0	1,284,660	1,424,513	2,832,759	933,356
2018	0	0	85,819	2,006,847	2,024,232	0	0	59,690	1,351,519	2,707,403	899,521
2019	407	1,161	645,822	1,401,051	1,535,064	539	1,854	262,465	864,676	1,741,639	753,638
2020	384	1,383	590,949	790,963	1,062,619	917	5,215	294,080	556,091	1,406,757	621,746
2021	1,435	6,272	1,578,335	1,397,490	1,566,145	4,571	31,254	1,109,373	1,126,206	1,867,105	1,097,447
TOTAL	2,225	8,816	3,730,159	7,266,924	8,733,206	6,027	38,324	3,010,268	5,323,004	10,555,663	4,305,709
OD	0	0	139	113	3,487	0	0	5	6	218	11,246

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,795,962	31,882,621	4,316,954	
IBNR + FREQUENCY ADJUSTMENT	(3,066,281)	(7,388,840)	9,545	
TOTAL LOSSES	3,729,680	24,493,780	4,326,499	
EXPECTED LOSSES	5,097,037	22,133,773	3,925,676	
CREDIBILITY	0.25	0.87	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.065	0.429	0.076	0.570
INDICATED (POST-TEST)	0.061	0.400	0.070	0.531
PRESENT ON RATE LEVEL	0.081	0.353	0.063	0.497
DERIVED BY FORMULA	0.076	0.394	0.070	0.540
UNDERLYING PRESENT RATE	0.089	0.388	0.069	0.546
PROPOSED	0.075	0.387	0.069	0.531

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.499
IND. RATE				0.50	MINIMUM PREMIUM	
MAN. RATE	0.65	0.61	0.56	+ 0.50	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	90,531	1,428,171	1.578	0	0	2	5	9	16
2018	96,727	381,914	0.395	0	0	0	2	9	11
2019	90,047	270,199	0.300	0	0	0	2	9	11
2020	95,891	172,603	0.180	0	0	0	1	3	4
2021	96,144	318,330	0.331	0	0	0	2	10	12
TOTAL	469,340	2,571,217	0.548	0	0	2	12	40	54
OD				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	360,245	348,858	63,500	0	0	228,307	198,327	163,784	65,150	
2018	0	0	0	160,094	37,917	0	0	0	23,592	100,008	60,303	
2019	0	0	0	79,398	31,248	0	0	0	30,889	72,886	55,778	
2020	0	0	0	38,273	20,008	0	0	0	1,892	49,620	62,810	
2021	0	0	0	56,571	86,978	0	0	0	41,714	97,295	35,772	
TOTAL	0	0	360,245	683,194	239,651	0	0	228,307	296,414	483,593	279,813	
OD	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	639	4,326	711,692	369,358	131,079	2,106	17,410	456,301	196,776	161,393	56,615	
2018	0	0	6,744	194,017	47,071	0	0	1,565	27,459	116,912	45,951	
2019	0	8	12,297	87,182	36,863	0	19	5,518	34,113	82,062	46,519	
2020	10	37	17,426	39,608	24,763	9	55	3,562	4,977	52,750	55,524	
2021	85	371	93,280	82,891	90,914	201	1,365	48,726	49,556	80,758	31,086	
TOTAL	733	4,743	841,439	773,057	330,691	2,316	18,849	515,672	312,881	493,874	235,695	
OD	0	0	0	0	0	0	0	0	0	0	0	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,383,751	1,910,502	235,695	
IBNR + FREQUENCY ADJUSTMENT	(335,724)	(390,138)	555	
TOTAL LOSSES	1,048,027	1,520,364	236,250	
EXPECTED LOSSES	556,100	1,164,844	245,351	
CREDIBILITY	0.05	0.16	0.22	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.223	0.324	0.050	0.598
INDICATED (POST-TEST)	0.208	0.302	0.047	0.557
PRESENT ON RATE LEVEL	0.108	0.226	0.048	0.382
DERIVED BY FORMULA	0.113	0.238	0.047	0.399
UNDERLYING PRESENT RATE	0.118	0.248	0.052	0.419
PROPOSED	0.113	0.238	0.048	0.399

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.375
IND. RATE				0.38	MINIMUM PREMIUM	
MAN. RATE	0.46	0.46	0.43	+ 0.38	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	345,161	1,689,459	0.489	0	0	1	6	34	41
2018	401,152	2,814,932	0.702	0	0	2	9	46	57
2019	381,928	1,900,725	0.498	0	0	1	8	29	38
2020	410,457	1,204,610	0.293	0	0	0	3	33	36
2021	408,606	2,803,491	0.686	0	0	3	4	40	47
TOTAL	1,947,304	10,413,217	0.535	0	0	7	30	182	219
OD				0	0	0	0	3	3

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	317,657	245,366	198,015	0	0	31,980	161,320	337,694	397,427
2018	0	0	437,650	522,130	480,529	0	0	33,701	290,930	586,389	463,603
2019	0	0	145,050	403,248	184,107	0	0	78,962	184,165	428,372	476,821
2020	0	0	0	84,375	303,076	0	0	0	21,293	452,109	343,757
2021	0	0	715,966	251,100	424,351	0	0	208,062	195,940	581,216	426,856
TOTAL	0	0	1,616,323	1,506,219	1,590,078	0	0	352,705	853,648	2,385,780	2,108,464
OD	0	0	0	0	18,275	0	0	0	0	16,724	13,851

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	455,202	333,698	256,429	0	0	59,387	210,200	410,298	304,429
2018	0	741	619,629	639,588	585,764	0	216	70,620	332,911	687,738	353,265
2019	188	506	255,061	446,282	218,780	474	1,344	146,797	206,038	484,331	397,669
2020	35	137	66,912	110,643	339,759	84	528	33,775	48,837	480,899	303,881
2021	1,129	7,566	1,193,947	457,235	490,769	2,385	20,067	531,125	285,661	489,309	370,938
TOTAL	1,352	8,950	2,590,752	1,987,446	1,891,501	2,943	22,155	841,704	1,083,647	2,552,576	1,730,182
OD	8	30	8,175	5,965	18,427	13	120	3,186	2,890	14,779	11,196

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,479,387	7,557,229	1,741,378	
IBNR + FREQUENCY ADJUSTMENT	(874,458)	(1,497,372)	3,819	
TOTAL LOSSES	2,604,930	6,059,858	1,745,197	
EXPECTED LOSSES	1,454,612	4,484,216	1,650,205	
CREDIBILITY	0.12	0.42	0.56	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.133	0.309	0.089	0.531
INDICATED (POST-TEST)	0.124	0.288	0.083	0.495
PRESENT ON RATE LEVEL	0.068	0.210	0.077	0.355
DERIVED BY FORMULA	0.075	0.243	0.080	0.398
UNDERLYING PRESENT RATE	0.075	0.230	0.085	0.390
PROPOSED	0.075	0.243	0.080	0.398

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.374
IND. RATE				0.37	MINIMUM PREMIUM	
MAN. RATE	0.45	0.44	0.40	+ 0.37	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	178,443	1,270,915	0.712	0	0	0	8	27	35
2018	186,118	928,987	0.499	0	0	0	2	26	28
2019	170,670	1,004,303	0.588	0	0	0	3	22	25
2020	143,781	833,119	0.579	0	0	1	0	22	23
2021	190,708	972,552	0.510	0	0	0	1	31	32
TOTAL	869,720	5,009,876	0.576	0	0	1	14	128	143
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	331,169	144,968	0	0	0	256,073	291,676	247,029
2018	0	0	0	18,598	301,427	0	0	0	17,879	449,825	141,258
2019	0	0	0	123,194	276,465	0	0	0	103,575	347,392	153,677
2020	0	0	154,538	0	153,758	0	0	93,829	0	393,715	37,279
2021	0	0	0	10,211	314,376	0	0	0	4,260	469,748	173,957
TOTAL	0	0	154,538	483,172	1,190,994	0	0	93,829	381,787	1,952,356	753,200
OD	0	0	0	0	0	0	0	0	0	0	113

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	450,390	187,734	0	0	0	333,663	354,386	189,224
2018	0	0	4,624	26,100	361,992	0	0	3,782	24,321	524,745	107,639
2019	0	20	29,118	143,479	309,840	0	72	21,123	117,396	389,701	128,167
2020	164	554	205,567	21,636	176,747	640	3,268	153,105	33,713	421,695	32,955
2021	174	638	172,179	128,298	303,751	475	4,434	118,080	107,433	370,992	151,169
TOTAL	338	1,212	411,488	769,903	1,340,064	1,115	7,775	296,090	616,526	2,061,520	609,153
OD	0	0	0	0	0	0	0	0	0	0	94

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	718,018	4,788,013	609,247	
IBNR + FREQUENCY ADJUSTMENT	(702,090)	(1,056,139)	1,486	
TOTAL LOSSES	15,929	3,731,874	610,733	
EXPECTED LOSSES	1,157,630	3,155,655	635,196	
CREDIBILITY	0.07	0.25	0.33	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.002	0.429	0.070	0.501
INDICATED (POST-TEST)	0.002	0.400	0.065	0.467
PRESENT ON RATE LEVEL	0.120	0.326	0.066	0.512
DERIVED BY FORMULA	0.111	0.345	0.066	0.522
UNDERLYING PRESENT RATE	0.133	0.363	0.073	0.569
PROPOSED	0.109	0.338	0.064	0.512

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.498
IND. RATE				0.50	MINIMUM PREMIUM	
MAN. RATE	0.66	0.64	0.57	+ 0.50	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,800,696	18,813,586	1.045	0	0	5	83	378	466
2018	1,872,707	16,328,770	0.872	1	0	8	74	407	490
2019	1,931,258	17,041,626	0.882	1	0	5	62	383	451
2020	1,953,368	15,047,487	0.770	0	0	2	71	405	478
2021	2,264,005	17,455,845	0.771	0	0	0	52	435	487
TOTAL	9,822,034	84,687,314	0.862	2	0	20	342	2008	2372
OD				0	0	0	1	2	3

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,106,214	2,213,169	3,105,542	0	0	3,611,426	2,328,466	3,753,527	2,695,242
2018	6,965	0	1,336,900	1,982,801	3,596,691	308,784	0	414,468	2,166,100	4,194,686	2,321,375
2019	272,644	0	1,000,492	2,705,250	3,692,767	15,323	0	2,012,770	1,696,253	3,477,334	2,168,793
2020	0	0	368,845	3,015,762	3,052,118	0	0	189,416	2,550,808	3,399,006	2,471,532
2021	0	0	0	1,830,245	4,337,131	0	0	0	2,600,149	6,435,371	2,252,949
TOTAL	279,609	0	3,812,451	11,747,227	17,784,249	324,107	0	6,228,080	11,341,776	21,259,924	11,909,891
OD	0	0	0	1,867	554	0	0	0	3,216	1,853	27,357

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,177,256	3,009,910	4,021,677	0	0	1,224,964	3,033,991	4,560,535	2,064,555
2018	10,040	2,263	1,935,468	2,448,204	4,348,387	758,682	2,660	795,459	2,478,838	4,922,363	1,768,888
2019	433,508	3,239	1,724,439	3,081,150	4,189,556	29,552	15,513	1,634,439	1,891,337	3,945,300	1,808,773
2020	1,228	4,499	1,985,740	3,272,459	3,593,844	4,252	23,679	1,293,025	2,438,048	3,784,947	2,184,834
2021	3,547	14,924	3,810,080	3,259,754	4,406,675	12,887	88,530	3,128,411	3,171,468	5,326,295	1,957,813
TOTAL	448,323	24,925	10,632,983	15,071,476	20,560,139	805,373	130,381	8,076,298	13,013,682	22,539,440	9,784,863
OD	0	0	96	2,276	637	0	0	132	3,633	2,201	22,168

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	20,118,511	71,193,485	9,807,031	
IBNR + FREQUENCY ADJUSTMENT	(7,150,704)	(16,525,478)		24,688
TOTAL LOSSES	12,967,807	54,668,006	9,831,719	
EXPECTED LOSSES	11,943,603	49,627,595	10,000,589	
CREDIBILITY	0.36	1.00	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.132	0.556	0.100	0.788
INDICATED (POST-TEST)	0.123	0.519	0.093	0.735
PRESENT ON RATE LEVEL	0.109	0.454	0.092	0.655
DERIVED BY FORMULA	0.114	0.519	0.093	0.726
UNDERLYING PRESENT RATE	0.122	0.505	0.102	0.729
PROPOSED	0.114	0.519	0.093	0.726

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.706
IND. RATE				0.71	MINIMUM PREMIUM	
MAN. RATE	0.78	0.75	0.73	+ 0.71	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	797,350	9,934,336	1.246	0	0	7	52	150	209
2018	849,659	9,685,297	1.140	0	0	5	46	133	184
2019	750,617	9,384,951	1.250	0	0	6	28	110	144
2020	604,139	6,802,549	1.126	0	0	5	30	104	139
2021	860,289	7,060,573	0.821	0	0	2	25	126	153
TOTAL	3,862,054	42,867,706	1.110	0	0	25	181	623	829
OD				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
2017	0	0	1,773,772	1,677,809	1,483,514	0	0	821,763	1,231,537	1,536,865	1,409,076
2018	0	0	1,152,492	2,107,885	1,519,410	0	0	614,068	1,270,022	1,754,832	1,266,588
2019	0	0	1,486,092	1,681,220	1,941,817	0	0	558,603	1,003,647	1,673,242	1,040,330
2020	0	0	996,623	1,618,019	994,942	0	0	507,827	992,864	893,388	798,886
2021	0	0	359,459	1,332,914	1,568,919	0	0	137,638	697,890	2,082,832	880,921
TOTAL	0	0	5,768,438	8,417,847	7,508,602	0	0	2,639,899	5,195,960	7,941,159	5,395,801
OD	0	0	0	0	36,757	0	0	0	0	41,065	12,022

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	2,541,815	2,281,820	1,921,151	0	0	1,526,014	1,604,693	1,867,291	1,079,352
2018	0	1,951	1,662,938	2,573,459	1,854,546	0	3,938	1,075,378	1,450,810	2,067,930	965,140
2019	1,923	4,957	2,278,611	1,918,638	2,234,113	3,350	9,265	968,473	1,108,118	1,907,265	867,635
2020	1,432	4,978	1,969,714	1,738,114	1,259,002	4,303	22,323	1,077,922	952,976	1,036,852	706,215
2021	2,105	10,762	2,329,535	1,808,303	1,705,201	4,683	35,350	1,106,870	947,089	1,718,026	765,520
TOTAL	5,459	22,648	10,782,613	10,320,334	8,974,012	12,337	70,876	5,754,659	6,063,686	8,597,364	4,383,863
OD	2	8	4,044	3,311	40,476	6	37	2,439	2,772	43,550	9,912

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	16,655,127	34,045,504	4,393,775	
IBNR + FREQUENCY ADJUSTMENT	(5,377,352)	(8,273,503)	10,854	
TOTAL LOSSES	11,277,776	25,772,001	4,404,629	
EXPECTED LOSSES	8,851,847	24,711,366	4,602,300	
CREDIBILITY	0.19	0.67	0.89	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.292	0.665	0.114	1.071
INDICATED (POST-TEST)	0.272	0.620	0.106	0.998
PRESENT ON RATE LEVEL	0.206	0.575	0.107	0.888
DERIVED BY FORMULA	0.219	0.605	0.106	0.930
UNDERLYING PRESENT RATE	0.229	0.640	0.119	0.988
PROPOSED	0.219	0.605	0.106	0.930

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.904
IND. RATE				0.90	MINIMUM PREMIUM	
MAN. RATE	1.03	1.07	0.99	+ 0.90	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	244,089	1,627,248	0.667	0	0	0	8	41	49
2018	253,835	2,272,548	0.895	0	0	2	1	47	50
2019	239,035	2,331,824	0.976	0	0	0	9	36	45
2020	188,315	844,377	0.448	0	0	0	2	24	26
2021	267,478	973,819	0.364	0	0	0	4	39	43
TOTAL	1,192,752	8,049,816	0.675	0	0	2	24	187	213
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	397,625	226,727	0	0	0	208,544	570,933	223,419
2018	0	0	357,880	3,436	374,382	0	0	594,875	2,291	735,413	204,271
2019	0	0	0	484,869	565,788	0	0	0	516,060	623,262	141,845
2020	0	0	0	86,915	201,392	0	0	0	43,030	383,452	129,588
2021	0	0	0	114,712	146,744	0	0	0	165,050	409,716	137,597
TOTAL	0	0	357,880	1,087,557	1,515,033	0	0	594,875	934,975	2,722,776	836,720
OD	0	0	0	0	0	0	0	0	0	0	414

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	540,770	293,611	0	0	0	271,733	693,684	171,139
2018	0	581	469,139	10,633	452,458	0	3,483	904,056	15,393	862,607	155,655
2019	0	62	91,606	545,902	640,640	0	263	77,056	552,540	709,956	118,299
2020	31	118	56,734	103,994	227,969	97	592	36,764	62,900	409,553	114,556
2021	156	696	173,741	156,841	155,850	819	5,631	198,882	201,587	339,058	119,572
TOTAL	186	1,457	791,220	1,358,139	1,770,528	916	9,969	1,216,759	1,104,153	3,014,858	679,220
OD	0	0	0	0	0	0	0	0	0	0	360

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,020,508	7,247,678	679,580	
IBNR + FREQUENCY ADJUSTMENT	(800,603)	(1,572,125)	1,807	
TOTAL LOSSES	1,219,904	5,675,553	681,387	
EXPECTED LOSSES	1,320,842	4,704,121	761,486	
CREDIBILITY	0.09	0.30	0.41	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.102	0.476	0.057	0.635
INDICATED (POST-TEST)	0.095	0.444	0.053	0.592
PRESENT ON RATE LEVEL	0.100	0.355	0.057	0.512
DERIVED BY FORMULA	0.099	0.381	0.056	0.536
UNDERLYING PRESENT RATE	0.111	0.394	0.064	0.569
PROPOSED	0.099	0.381	0.056	0.536

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.521
IND. RATE				0.52	MINIMUM PREMIUM	
MAN. RATE	0.58	0.60	0.57	+ 0.52	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	396	3,926	0.991	0	0	0	0	0	0
2018	557	5,769	1.036	0	0	0	0	1	1
2019	267	705	0.264	0	0	0	0	0	0
2020	267	79,131	29.637	0	0	0	2	0	2
2021	330	0	0.000	0	0	0	0	0	0
TOTAL	1,817	89,531	4.927	0	0	0	2	1	3
OD				0	0	0	0	0	0

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	3,926
2018	0	0	0	0	1,464	0	0	0	0	4,045	260
2019	0	0	0	0	0	0	0	0	0	0	705
2020	0	0	0	12,976	0	0	0	58,475	0	0	7,680
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	12,976	1,464	0	0	58,475	0	4,045	12,571
OD	0	0	0	0	0	0	0	0	0	0	0

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	3,007
2018	0	0	19	18	1,757	0	0	28	38	4,717	198
2019	0	0	0	0	0	0	0	0	0	0	588
2020	3	11	5,162	12,818	926	60	338	19,010	50,300	3,940	6,789
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	3	11	5,181	12,835	2,683	60	338	19,038	50,338	8,657	10,583
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	24,631	74,513	10,583	
IBNR + FREQUENCY ADJUSTMENT	(649)	(3,138)	36	
TOTAL LOSSES	23,982	71,375	10,618	
EXPECTED LOSSES	1,041	9,198	17,776	
CREDIBILITY	0.00	0.01	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	13.198	39.282	5.844	58.324
INDICATED (POST-TEST)	12.305	36.622	5.448	54.376
PRESENT ON RATE LEVEL	0.516	4.560	8.813	13.889
DERIVED BY FORMULA	0.516	4.881	8.678	14.075
UNDERLYING PRESENT RATE	0.573	5.062	9.783	15.418
PROPOSED	0.516	4.881	8.678	14.075

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	13.715
IND. RATE				13.71	MINIMUM PREMIUM	
MAN. RATE	18.49	17.60	16.17	+ 13.71	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	2	0	0.000	0	0	0	0	0	0
2018	0	0	0.000	0	0	0	0	0	0
2019	1	0	0.000	0	0	0	0	0	0
2020	1	0	0.000	0	0	0	0	0	0
2021	1	0	0.000	0	0	0	0	0	0
TOTAL	5	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	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	2	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.009	0.044	0.308	0.361
DERIVED BY FORMULA	0.009	0.044	0.308	0.361
UNDERLYING PRESENT RATE	0.010	0.049	0.342	0.400
PROPOSED	0.009	0.044	0.308	0.361

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.352
IND. RATE				0.35	MINIMUM PREMIUM	
MAN. RATE	0.51	0.48	0.42	+ 0.35	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	272,001	560,417	0.206	1	0	0	1	3	5
2018	278,606	144,038	0.052	0	0	0	0	4	4
2019	279,637	135,275	0.048	0	0	0	0	2	2
2020	282,054	75,510	0.027	0	0	0	0	2	2
2021	289,417	144,003	0.050	0	0	0	0	2	2
TOTAL	1,401,715	1,059,243	0.076	1	0	0	1	13	15
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	152,100	0	0	130,397	41,136	0	0	0	23,602	80,645	132,537
2018	0	0	0	0	52,713	0	0	0	0	81,679	9,646
2019	0	0	0	0	26,440	0	0	0	0	53,106	55,729
2020	0	0	0	0	43,758	0	0	0	0	30,316	1,436
2021	0	0	0	0	24,200	0	0	0	0	113,627	6,176
TOTAL	152,100	0	0	130,397	188,247	0	0	0	23,602	359,373	205,524
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	194,384	0	0	177,340	53,271	0	0	0	30,753	97,984	101,523
2018	0	0	682	632	63,273	0	0	567	767	95,242	7,350
2019	0	1	1,164	952	29,300	0	5	1,351	1,553	59,057	46,478
2020	2	9	4,815	3,941	48,185	4	27	1,801	2,047	32,150	1,269
2021	13	46	12,586	9,183	23,282	112	1,061	27,950	25,298	89,640	5,367
TOTAL	194,399	56	19,247	192,048	217,311	117	1,093	31,669	60,417	374,073	161,988
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	246,581	843,849	161,988	
IBNR + FREQUENCY ADJUSTMENT	(178,135)	(175,382)	620	
TOTAL LOSSES	68,446	668,466	162,608	
EXPECTED LOSSES	295,489	524,577	272,486	
CREDIBILITY	0.10	0.34	0.45	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.005	0.048	0.012	0.064
INDICATED (POST-TEST)	0.005	0.044	0.011	0.060
PRESENT ON RATE LEVEL	0.019	0.034	0.018	0.071
DERIVED BY FORMULA	0.018	0.038	0.015	0.070
UNDERLYING PRESENT RATE	0.021	0.037	0.019	0.078
PROPOSED	0.018	0.038	0.015	0.070

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.066
IND. RATE				0.07	MINIMUM PREMIUM	
MAN. RATE	0.10	0.09	0.08	+ 0.07	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	16,379	3,449	0.021	0	0	0	0	0	0
2018	14,136	246,771	1.746	0	0	1	1	0	2
2019	14,195	192,021	1.353	0	0	0	1	1	2
2020	12,674	981,662	7.745	0	0	0	1	5	6
2021	11,252	437,815	3.891	0	0	1	0	2	3
TOTAL	68,636	1,861,718	2.712	0	0	2	3	8	13
OD				0	0	0	0	0	0

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	3,449
2018	0	0	167,890	18,901	0	0	0	50,590	9,151	0	239
2019	0	0	0	110,923	3,881	0	0	0	58,627	7,386	11,204
2020	0	0	0	8,000	398,240	0	0	0	15,408	531,194	28,820
2021	0	0	286,948	0	26,984	0	0	109,000	0	4,025	10,858
TOTAL	0	0	454,838	137,824	429,105	0	0	159,590	83,186	542,605	54,570
OD	0	0	0	0	0	0	0	0	0	0	0

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	2,642
2018	0	284	228,231	23,828	1,676	0	325	84,119	10,838	586	182
2019	0	11	15,429	120,365	7,422	0	24	7,140	60,917	10,129	9,344
2020	23	90	47,002	43,772	439,100	89	565	36,560	49,113	564,373	25,477
2021	308	2,394	318,629	40,210	46,159	695	6,584	143,328	14,117	9,457	9,436
TOTAL	331	2,779	609,291	228,175	494,358	784	7,498	271,147	134,985	584,544	47,081
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	891,829	1,442,062	47,081	
IBNR + FREQUENCY ADJUSTMENT	(119,115)	(90,529)	54	
TOTAL LOSSES	772,714	1,351,533	47,134	
EXPECTED LOSSES	194,286	268,343	28,204	
CREDIBILITY	0.01	0.05	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.126	1.969	0.069	3.164
INDICATED (POST-TEST)	1.050	1.836	0.064	2.949
PRESENT ON RATE LEVEL	0.255	0.352	0.037	0.644
DERIVED BY FORMULA	0.263	0.426	0.039	0.728
UNDERLYING PRESENT RATE	0.283	0.391	0.041	0.715
PROPOSED	0.263	0.426	0.039	0.728

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.709
IND. RATE				0.71	MINIMUM PREMIUM	
MAN. RATE	0.77	0.75	0.75	+ 0.71	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	414,016	262,196	0.063	0	0	0	2	1	3
2018	437,153	534,247	0.122	0	0	1	0	4	5
2019	460,522	98,126	0.021	0	0	0	0	2	2
2020	444,406	164,667	0.037	0	0	0	0	2	2
2021	496,581	44,887	0.009	0	0	0	0	0	0
TOTAL	2,252,678	1,104,123	0.049	0	0	1	2	9	12
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	94,328	3,289	0	0	0	143,211	11,279	10,089
2018	0	0	178,027	0	49,702	0	0	181,178	0	73,837	51,503
2019	0	0	0	0	6,028	0	0	0	0	22,042	70,056
2020	0	0	0	0	5,224	0	0	0	0	143,783	15,660
2021	0	0	0	0	0	0	0	0	0	0	44,887
TOTAL	0	0	178,027	94,328	64,243	0	0	181,178	143,211	250,941	192,195
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	128,286	4,259	0	0	0	186,604	13,704	7,728
2018	0	301	241,871	1,630	61,240	0	1,163	300,560	2,667	87,783	39,245
2019	0	0	265	217	6,680	0	2	561	644	24,512	58,427
2020	0	1	575	471	5,753	20	129	8,540	9,706	152,483	13,843
2021	0	0	0	0	0	0	0	0	0	0	39,007
TOTAL	0	303	242,711	130,604	77,932	20	1,293	309,661	199,622	278,481	158,250
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	553,989	686,639	158,250	
IBNR + FREQUENCY ADJUSTMENT	(106,986)	(192,606)	289	
TOTAL LOSSES	447,003	494,032	158,540	
EXPECTED LOSSES	178,304	578,345	121,265	
CREDIBILITY	0.13	0.47	0.62	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.020	0.022	0.007	0.049
INDICATED (POST-TEST)	0.018	0.020	0.007	0.046
PRESENT ON RATE LEVEL	0.007	0.023	0.005	0.035
DERIVED BY FORMULA	0.009	0.022	0.006	0.037
UNDERLYING PRESENT RATE	0.008	0.026	0.005	0.039
PROPOSED	0.009	0.022	0.006	0.037

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.035
IND. RATE				0.03	MINIMUM PREMIUM	
MAN. RATE	0.04	0.04	0.04	+ 0.03	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	141,709	3,605,591	2,544	0	0	4	10	66	80	
2018	145,833	5,382,808	3,691	0	0	5	14	55	74	
2019	151,999	4,355,806	2,866	2	0	4	6	50	62	
2020	141,564	2,976,528	2,103	0	0	1	7	42	50	
2021	164,429	3,093,001	1,881	0	0	2	13	41	56	
TOTAL	745,534	19,413,734	2,604	2	0	16	50	254	322	
OD				0	0	0	0	1	1	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	816,987	594,929	782,411	0	0	317,179	202,030	666,434	225,621
2018	0	0	1,269,021	982,880	476,642	0	0	528,569	707,136	984,950	433,610
2019	900,394	0	755,554	199,922	1,047,845	30,730	0	329,264	206,678	662,224	223,195
2020	0	0	214,873	473,846	748,674	0	0	373,773	314,071	572,713	278,578
2021	0	0	510,884	617,965	482,461	0	0	235,387	300,782	725,939	219,583
TOTAL	900,394	0	3,567,319	2,869,542	3,538,033	30,730	0	1,784,172	1,730,697	3,612,260	1,380,587
OD	0	0	0	0	5,501	0	0	0	0	1,808	105

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,170,742	809,103	1,013,222	0	0	589,001	263,245	809,717	172,826
2018	0	2,031	1,670,237	1,201,041	592,355	0	3,075	826,454	809,369	1,161,866	330,411
2019	1,428,766	2,460	1,071,076	267,893	1,184,580	50,042	5,278	516,968	245,165	751,283	186,145
2020	365	1,294	533,172	546,325	868,566	2,731	13,944	652,868	337,243	645,093	246,263
2021	1,198	7,331	1,318,035	781,381	579,171	2,964	24,206	664,721	391,304	615,113	190,818
TOTAL	1,430,329	13,116	5,763,263	3,605,743	4,237,894	55,737	46,503	3,250,012	2,046,325	3,983,073	1,126,462
OD	3	11	2,861	2,087	5,292	2	17	445	403	1,426	91

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,562,298	13,882,243	1,126,553	
IBNR + FREQUENCY ADJUSTMENT	(2,979,218)	(2,982,620)	2,686	
TOTAL LOSSES	7,583,080	10,899,623	1,129,239	
EXPECTED LOSSES	4,955,103	8,948,441	1,129,135	
CREDIBILITY	0.06	0.22	0.30	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.017	1.461	0.151	2.629
INDICATED (POST-TEST)	0.948	1.362	0.141	2.451
PRESENT ON RATE LEVEL	0.598	1.079	0.136	1.813
DERIVED BY FORMULA	0.619	1.141	0.138	1.897
UNDERLYING PRESENT RATE	0.665	1.200	0.151	2.016
PROPOSED	0.618	1.141	0.138	1.897

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.844
IND. RATE				1.84	MINIMUM PREMIUM	
MAN. RATE	2.23	2.17	2.02	+ 1.84	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	579	3,392	0.586	0	0	0	0	1	1
2018	603	58,578	9.714	0	0	0	0	0	0
2019	532	56,540	10.628	0	0	0	0	2	2
2020	560	418	0.075	0	0	0	0	0	0
2021	548	128,451	23.440	0	0	0	0	2	2
TOTAL	2,822	247,379	8.766	0	0	0	0	5	5
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	673	0	0	0	0	1,099	1,620
2018	0	0	0	0	0	0	0	0	0	0	58,578
2019	0	0	0	0	29,995	0	0	0	0	26,545	0
2020	0	0	0	0	0	0	0	0	0	0	418
2021	0	0	0	0	29,767	0	0	0	0	67,949	30,735
TOTAL	0	0	0	0	60,435	0	0	0	0	95,593	91,351
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	872	0	0	0	0	1,335	1,241
2018	0	0	0	0	0	0	0	0	0	0	44,636
2019	0	1	1,321	1,080	33,240	0	2	676	776	29,519	0
2020	0	0	0	0	0	0	0	0	0	0	370
2021	16	57	15,482	11,295	28,637	67	635	16,714	15,128	53,605	26,709
TOTAL	16	58	16,803	12,375	62,749	67	637	17,390	15,904	84,460	72,956
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	34,970	175,488	72,956	
IBNR + FREQUENCY ADJUSTMENT	(50,054)	(38,205)	22	
TOTAL LOSSES	0	137,283	72,977	
EXPECTED LOSSES	82,427	113,662	9,998	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	48.647	25.860	74.507
INDICATED (POST-TEST)	0.000	45.354	24.109	69.463
PRESENT ON RATE LEVEL	26.259	36.209	3.185	65.652
DERIVED BY FORMULA	25.996	36.483	3.813	66.292
UNDERLYING PRESENT RATE	29.209	40.277	3.543	73.028
PROPOSED	25.996	36.483	3.813	66.292

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	64.429
IND. RATE				64.43	MINIMUM PREMIUM	
MAN. RATE	88.48	82.67	73.16	+ 64.43	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	201	4,371	2.175	0	0	0	0	1	1
2018	173	46,323	26.776	0	0	0	0	1	1
2019	168	167,052	99.436	0	0	0	0	1	1
2020	169	436	0.258	0	0	0	0	0	0
2021	152	531	0.349	0	0	0	0	0	0
TOTAL	863	218,713	25.343	0	0	0	0	3	3
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	855	0	0	0	0	182	3,334
2018	0	0	0	0	58	0	0	0	0	45,625	640
2019	0	0	0	0	129,250	0	0	0	0	37,802	0
2020	0	0	0	0	0	0	0	0	0	0	436
2021	0	0	0	0	0	0	0	0	0	0	531
TOTAL	0	0	0	0	130,163	0	0	0	0	83,609	4,941
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	1,107	0	0	0	0	221	2,554
2018	0	0	1	1	70	0	0	317	428	53,201	488
2019	0	4	5,691	4,653	143,232	0	3	962	1,105	42,038	0
2020	0	0	0	0	0	0	0	0	0	0	385
2021	0	0	0	0	0	0	0	0	0	0	461
TOTAL	0	4	5,691	4,654	144,409	0	3	1,279	1,534	95,460	3,888
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,977	246,057	3,888	
IBNR + FREQUENCY ADJUSTMENT	(7,787)	(4,114)	6	
TOTAL LOSSES	0	241,943	3,894	
EXPECTED LOSSES	12,758	12,198	2,972	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	280.351	4.513	284.863
INDICATED (POST-TEST)	0.000	261.371	4.207	265.578
PRESENT ON RATE LEVEL	13.290	12.707	3.096	29.093
DERIVED BY FORMULA	13.290	15.194	3.107	31.591
UNDERLYING PRESENT RATE	14.783	14.135	3.444	32.362
PROPOSED	13.290	15.194	3.107	31.591

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	30.703
IND. RATE				30.70	MINIMUM PREMIUM	
MAN. RATE	32.52	33.55	32.42	+ 30.70	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	49,081	1,358,489	2.768	0	0	1	8	8	17
2018	57,025	1,257,862	2.206	0	0	1	4	8	13
2019	51,887	290,379	0.560	0	0	1	1	5	7
2020	69,504	482,815	0.695	0	0	0	5	4	9
2021	88,442	1,157,605	1.309	0	0	0	7	15	22
TOTAL	315,939	4,547,150	1.439	0	0	3	25	40	68
OD				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	217,111	356,681	143,560	0	0	80,063	204,408	268,918	87,748
2018	0	0	295,818	248,730	171,113	0	0	303,145	45,795	131,629	61,632
2019	0	0	145,888	26,947	14,454	0	0	8,467	10,822	52,410	31,391
2020	0	0	0	103,252	13,337	0	0	0	192,393	59,989	113,844
2021	0	0	0	281,783	113,337	0	0	0	310,170	129,493	322,822
TOTAL	0	0	658,817	1,017,393	455,801	0	0	391,675	763,588	642,439	617,437
OD	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	311,120	485,086	185,910	0	0	148,677	266,344	326,735	67,215
2018	0	501	412,765	304,498	210,441	0	1,945	504,640	56,017	156,882	46,964
2019	189	468	196,936	32,330	20,204	51	141	14,847	13,041	58,845	26,180
2020	25	92	42,540	103,194	22,054	204	1,166	66,110	169,545	76,583	100,638
2021	251	1,237	298,250	291,494	145,084	906	4,599	216,208	236,238	131,912	280,532
TOTAL	464	2,299	1,261,612	1,216,602	583,694	1,161	7,852	950,482	741,185	750,958	521,529
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,223,870	3,292,439	521,529	
IBNR + FREQUENCY ADJUSTMENT	(1,326,783)	(1,006,055)	1,134	
TOTAL LOSSES	897,087	2,286,384	522,663	
EXPECTED LOSSES	2,250,744	3,033,501	392,421	
CREDIBILITY	0.04	0.13	0.17	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.284	0.724	0.165	1.173
INDICATED (POST-TEST)	0.265	0.675	0.154	1.094
PRESENT ON RATE LEVEL	0.640	0.863	0.112	1.615
DERIVED BY FORMULA	0.625	0.839	0.119	1.583
UNDERLYING PRESENT RATE	0.712	0.960	0.124	1.797
PROPOSED	0.625	0.839	0.119	1.583

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.539
IND. RATE				1.54	MINIMUM PREMIUM	
MAN. RATE	2.27	2.12	1.80	+ 1.54	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	541,782	16,433,816	3.033	1	0	22	97	206	326
2018	554,955	20,223,592	3.644	2	0	23	99	228	352
2019	612,704	23,053,494	3.763	0	0	24	118	263	405
2020	612,725	25,075,806	4.093	0	0	22	145	245	412
2021	710,455	20,041,495	2.821	1	0	7	98	333	439
TOTAL	3,032,621	104,828,203	3.457	4	0	98	557	1275	1934
OD				0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	65,000	0	4,957,565	3,324,209	2,192,553	0	0	1,330,639	1,700,520	1,712,036	1,151,294
2018	832,693	0	5,202,019	3,973,410	2,370,719	5,062	0	2,081,648	2,224,016	2,111,016	1,423,009
2019	0	0	5,402,363	5,119,351	4,318,508	0	0	1,969,982	2,666,612	2,278,689	1,297,989
2020	0	0	4,273,459	6,600,003	3,796,800	0	0	2,502,993	4,371,382	2,225,123	1,306,046
2021	430,000	0	1,485,657	4,725,506	4,933,083	10,000	0	448,157	3,103,539	3,555,244	1,350,309
TOTAL	1,327,693	0	21,321,063	23,742,479	17,611,663	15,062	0	8,333,419	14,066,069	11,882,108	6,528,647
OD	0	0	0	0	3,089	0	0	0	0	1,492	5,798

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	83,070	0	7,104,191	4,520,924	2,839,356	0	0	2,470,997	2,215,778	2,080,124	881,891
2018	1,200,354	8,619	7,084,027	4,862,070	2,929,552	12,437	12,698	3,373,639	2,541,423	2,507,966	1,084,333
2019	6,961	17,775	7,996,883	5,800,150	5,056,167	11,681	31,656	3,187,124	2,897,450	2,669,056	1,082,523
2020	6,038	20,954	8,259,918	7,076,802	4,857,462	20,377	105,054	5,013,727	4,100,754	2,765,242	1,154,545
2021	582,953	38,676	8,155,847	6,194,217	5,454,984	33,298	94,045	3,304,387	2,921,207	3,128,288	1,173,419
TOTAL	1,879,376	86,025	38,600,867	28,454,163	21,137,520	77,793	243,453	17,349,873	14,676,612	13,150,675	5,376,710
OD	0	0	136	111	3,423	0	0	38	44	1,659	4,740

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	58,237,561	77,424,206	5,381,450	
IBNR + FREQUENCY ADJUSTMENT	(19,121,557)	(16,860,734)	13,256	
TOTAL LOSSES	39,116,004	60,563,472	5,394,707	
EXPECTED LOSSES	32,045,195	50,751,906	5,293,322	
CREDIBILITY	0.16	0.57	0.76	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.290	1.997	0.178	3.464
INDICATED (POST-TEST)	1.203	1.862	0.166	3.230
PRESENT ON RATE LEVEL	0.950	1.505	0.157	2.611
DERIVED BY FORMULA	0.990	1.708	0.164	2.862
UNDERLYING PRESENT RATE	1.057	1.674	0.175	2.905
PROPOSED	0.990	1.708	0.164	2.862

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.782
IND. RATE				2.78	MINIMUM PREMIUM	
MAN. RATE	2.99	2.92	2.91	+ 2.78	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	426	268,923	63.127	0	0	1	0	3	4
2018	400	104,580	26.145	0	0	0	0	2	2
2019	398	60,278	15.145	0	0	0	0	1	1
2020	400	592,149	148.037	0	0	1	0	2	3
2021	408	120,400	29.510	0	0	0	0	2	2
TOTAL	2,032	1,146,330	56.414	0	0	2	0	10	12
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	191,062	0	5,658	0	0	13,328	0	48,325	10,550	
2018	0	0	0	0	12,200	0	0	0	0	55,024	37,356	
2019	0	0	0	0	10,940	0	0	0	0	24,973	24,365	
2020	0	0	202,310	0	14,661	0	0	63,894	0	295,379	15,905	
2021	0	0	0	0	26,361	0	0	0	0	92,209	1,830	
TOTAL	0	0	393,372	0	69,820	0	0	77,222	0	515,910	90,006	
OD	0	0	0	0	0	0	0	0	0	0	0	

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	273,792	0	7,327	0	0	24,750	0	58,715	8,081	
2018	0	0	158	146	14,644	0	0	382	517	64,161	28,465	
2019	0	0	482	394	12,123	0	2	636	730	27,771	20,320	
2020	205	687	248,578	11,515	25,876	440	2,250	105,879	24,798	316,083	14,060	
2021	14	50	13,710	10,003	25,361	91	861	22,681	20,529	72,744	1,590	
TOTAL	219	737	536,719	22,058	85,331	531	3,114	154,328	46,574	539,473	72,517	
OD	0	0	0	0	0	0	0	0	0	0	0	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	695,648	693,437	72,517	
IBNR + FREQUENCY ADJUSTMENT	(138,707)	(66,607)	165	
TOTAL LOSSES	556,941	626,830	72,682	
EXPECTED LOSSES	229,227	198,655	74,295	
CREDIBILITY	0.02	0.04	0.10	

PURE PREMIUMS				
INDICATED (PRE-TEST)	274.085	308.479	35.769	618.333
INDICATED (POST-TEST)	255.530	287.595	33.347	576.472
PRESENT ON RATE LEVEL	101.415	87.889	32.870	222.174
DERIVED BY FORMULA	104.497	95.877	32.917	233.292
UNDERLYING PRESENT RATE	112.809	97.763	36.562	247.134
PROPOSED	104.497	95.877	32.917	233.292

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	226.736
IND. RATE				226.74	MINIMUM PREMIUM	
MAN. RATE	269.45	263.34	247.58	+ 226.74	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,080	76,653	7.098	0	0	0	1	0	1
2018	1,131	711,635	62.921	0	0	1	3	4	8
2019	1,100	95,160	8.651	0	0	0	0	2	2
2020	1,085	674,539	62.169	0	0	0	4	2	6
2021	1,049	423,705	40.391	0	0	0	3	5	8
TOTAL	5,445	1,981,692	36.395	0	0	1	11	13	25
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	52,300	0	0	0	0	21,608	0	2,745
2018	0	0	138,380	348,960	52,884	0	0	43,983	45,644	20,739	61,045
2019	0	0	0	0	29,032	0	0	0	0	54,639	11,489
2020	0	0	0	278,043	14,111	0	0	0	299,197	36,754	46,434
2021	0	0	0	164,851	79,755	0	0	0	94,902	62,840	21,357
TOTAL	0	0	138,380	844,154	175,782	0	0	43,983	461,351	174,972	143,070
OD	0	0	0	0	0	0	0	0	0	0	944

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	71,128	0	0	0	0	28,155	0	2,103
2018	0	234	201,821	423,350	68,105	0	282	74,668	51,983	25,167	46,516
2019	0	1	1,278	1,045	32,173	0	5	1,390	1,597	60,761	9,582
2020	65	244	112,156	275,922	35,380	310	1,763	99,452	259,849	59,139	41,048
2021	154	750	181,480	175,636	97,818	300	1,624	71,864	77,451	58,679	18,559
TOTAL	219	1,228	496,735	947,081	233,475	610	3,674	247,375	419,035	203,746	117,808
OD	0	0	0	0	0	0	0	0	0	0	723

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	749,842	1,803,337	118,531	
IBNR + FREQUENCY ADJUSTMENT	(176,438)	(217,953)	110	
TOTAL LOSSES	573,404	1,585,383	118,641	
EXPECTED LOSSES	291,306	650,479	51,008	
CREDIBILITY	0.02	0.09	0.08	

PURE PREMIUMS				
INDICATED (PRE-TEST)	105.308	291.163	21.656	418.128
INDICATED (POST-TEST)	98.179	271.451	20.190	389.820
PRESENT ON RATE LEVEL	48.096	107.398	8.422	163.916
DERIVED BY FORMULA	49.098	122.163	9.363	180.624
UNDERLYING PRESENT RATE	53.500	119.464	9.368	182.331
PROPOSED	49.098	122.163	9.363	180.624

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	175.548
IND. RATE				175.55	MINIMUM PREMIUM	
MAN. RATE	192.39	187.92	182.66	+ 175.55	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	352,041	5,710,175	1.622	0	0	6	28	79	113
2018	564,552	6,065,830	1.074	0	0	2	53	91	146
2019	595,851	6,915,422	1.161	0	0	6	52	104	162
2020	589,824	6,041,439	1.024	0	0	0	67	77	144
2021	695,993	6,412,908	0.921	0	0	1	15	186	202
TOTAL	2,798,261	31,145,774	1.113	0	0	15	215	537	767
OD				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
2017	0	0	1,098,114	1,570,924	407,621	0	0	508,285	722,561	971,972	430,698
2018	0	0	339,015	2,151,778	649,373	0	0	32,352	1,265,012	928,248	700,052
2019	0	0	1,118,986	1,777,373	674,618	0	0	502,447	1,531,378	670,231	640,389
2020	0	0	0	2,493,666	341,291	0	0	0	2,103,836	590,030	512,616
2021	0	0	187,070	902,396	1,852,364	0	0	38,912	360,274	2,414,767	657,125
TOTAL	0	0	2,743,185	8,896,137	3,925,267	0	0	1,081,996	5,983,061	5,575,248	2,940,880
OD	0	0	0	0	1,186	0	0	0	0	16,866	4,802

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,573,597	2,136,457	527,869	0	0	943,885	941,497	1,180,946	329,915
2018	0	574	551,815	2,611,373	803,422	0	208	106,709	1,431,085	1,098,619	533,440
2019	1,448	3,758	1,751,410	1,970,684	823,909	3,014	8,516	924,413	1,623,181	807,719	534,084
2020	593	2,232	1,029,515	2,493,985	553,767	2,225	12,694	719,003	1,849,538	767,498	453,153
2021	1,788	8,338	1,928,349	1,518,207	1,910,677	3,539	28,831	858,930	783,255	1,941,811	571,042
TOTAL	3,829	14,902	6,834,687	10,730,705	4,619,643	8,778	50,248	3,552,941	6,628,556	5,796,593	2,421,633
OD	0	0	15	14	1,424	0	0	117	158	19,667	3,990

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,465,517	27,796,760	2,425,623	
IBNR + FREQUENCY ADJUSTMENT	(3,901,753)	(6,179,690)	6,810	
TOTAL LOSSES	6,563,764	21,617,070	2,432,433	
EXPECTED LOSSES	6,599,129	18,756,420	2,576,692	
CREDIBILITY	0.15	0.54	0.72	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.235	0.772	0.087	1.093
INDICATED (POST-TEST)	0.219	0.720	0.081	1.019
PRESENT ON RATE LEVEL	0.212	0.603	0.083	0.897
DERIVED BY FORMULA	0.213	0.666	0.081	0.960
UNDERLYING PRESENT RATE	0.236	0.670	0.092	0.998
PROPOSED	0.213	0.666	0.081	0.960

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.933
IND. RATE				0.93	MINIMUM PREMIUM	
MAN. RATE	1.05	1.08	1.00	+ 0.93	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	52,424	688,312	1.313	0	0	1	0	15	16
2018	51,099	755,611	1.479	0	0	0	4	13	17
2019	56,948	606,310	1.065	0	0	1	0	15	16
2020	62,945	495,897	0.788	0	0	0	2	16	18
2021	68,661	557,200	0.812	0	0	0	2	14	16
TOTAL	292,077	3,103,330	1.063	0	0	2	8	73	83
OD				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	136,899	0	159,375	0	0	61,614	0	223,143	107,281
2018	0	0	0	160,962	169,957	0	0	0	204,425	148,001	72,266
2019	0	0	207,559	0	88,828	0	0	196,542	0	57,553	55,828
2020	0	0	0	19,243	55,602	0	0	0	10,641	316,402	94,009
2021	0	0	0	15,484	114,022	0	0	0	29,778	340,097	57,819
TOTAL	0	0	344,458	195,689	587,784	0	0	258,156	244,844	1,085,196	387,203
OD	0	0	0	0	0	0	0	0	0	0	69

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	196,176	0	206,391	0	0	114,417	0	271,119	82,177
2018	0	0	8,485	196,650	205,571	0	0	8,572	231,186	175,152	55,067
2019	269	665	277,919	6,901	103,314	1,179	3,071	285,361	8,734	68,840	46,561
2020	7	28	13,773	24,016	62,600	55	345	22,252	30,513	336,263	83,104
2021	71	274	72,453	56,921	111,676	411	3,502	101,356	95,631	271,159	50,245
TOTAL	347	967	568,806	284,488	689,552	1,645	6,918	531,958	366,065	1,122,532	317,153
OD	0	0	0	0	0	0	0	0	0	0	58

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,110,641	2,462,638	317,211	
IBNR + FREQUENCY ADJUSTMENT	(434,934)	(522,056)	815	
TOTAL LOSSES	675,707	1,940,581	318,026	
EXPECTED LOSSES	730,689	1,570,241	323,032	
CREDIBILITY	0.03	0.12	0.16	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.231	0.664	0.109	1.005
INDICATED (POST-TEST)	0.216	0.619	0.101	0.937
PRESENT ON RATE LEVEL	0.225	0.483	0.099	0.808
DERIVED BY FORMULA	0.225	0.500	0.100	0.824
UNDERLYING PRESENT RATE	0.250	0.538	0.111	0.898
PROPOSED	0.225	0.500	0.100	0.824

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.801
IND. RATE				0.80	MINIMUM PREMIUM	
MAN. RATE	1.02	0.98	0.90	+ 0.80	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,226,324	15,599,245	1.272	0	0	9	73	195	277
2018	1,226,281	13,192,096	1.076	0	0	6	50	217	273
2019	1,265,854	13,397,709	1.058	0	0	6	62	169	237
2020	1,218,093	11,913,899	0.978	0	1	0	93	170	264
2021	1,422,911	10,157,032	0.714	0	0	1	32	222	255
TOTAL	6,359,463	64,259,981	1.010	0	1	22	310	973	1306
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,768,113	3,734,742	3,387,839	0	0	660,011	2,224,745	2,431,053	1,392,742
2018	0	0	1,146,546	2,585,469	3,232,920	0	0	377,930	1,265,088	2,938,366	1,645,777
2019	0	0	1,164,075	2,777,336	3,490,698	0	0	362,813	1,437,318	2,304,856	1,860,613
2020	0	283,630	0	3,492,563	1,871,218	0	46,359	0	3,055,653	1,772,929	1,391,547
2021	0	0	165,679	1,796,855	2,812,512	0	0	499,999	1,066,859	2,529,582	1,285,546
TOTAL	0	283,630	4,244,413	14,386,965	14,795,187	0	46,359	1,900,753	9,049,663	11,976,786	7,576,225
OD	0	0	0	0	0	0	0	0	0	0	9,759

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	2,533,706	5,079,249	4,387,252	0	0	1,225,640	2,898,843	2,953,729	1,066,840
2018	0	1,941	1,696,373	3,171,395	3,915,920	0	2,425	692,974	1,453,806	3,445,740	1,254,082
2019	1,506	4,078	2,072,471	3,156,696	3,973,832	2,176	6,442	753,162	1,568,574	2,618,998	1,551,751
2020	5,659	366,310	1,640,089	3,623,763	2,310,566	3,372	144,154	1,106,885	2,749,725	2,086,206	1,230,128
2021	2,878	13,201	3,159,578	2,668,582	2,946,974	8,255	64,456	1,890,483	1,335,488	2,125,919	1,117,139
TOTAL	10,043	385,530	11,102,217	17,699,686	17,534,542	13,803	217,477	5,669,144	10,006,436	13,230,592	6,219,941
OD	0	0	0	0	0	0	0	0	0	0	8,097

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,398,215	58,471,256	6,228,037	
IBNR + FREQUENCY ADJUSTMENT	(7,654,558)	(12,590,959)	14,445	
TOTAL LOSSES	9,743,657	45,880,297	6,242,482	
EXPECTED LOSSES	12,737,982	37,753,455	6,005,905	
CREDIBILITY	0.27	0.93	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.153	0.721	0.098	0.973
INDICATED (POST-TEST)	0.143	0.673	0.091	0.907
PRESENT ON RATE LEVEL	0.180	0.534	0.085	0.799
DERIVED BY FORMULA	0.170	0.663	0.091	0.924
UNDERLYING PRESENT RATE	0.200	0.594	0.094	0.888
PROPOSED	0.167	0.650	0.090	0.907

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.882
IND. RATE				0.88	MINIMUM PREMIUM	
MAN. RATE	0.88	0.94	0.89	+ 0.88	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	2,654,670	44,852,492	1,690	0	0	40	291	612	943
2018	2,426,117	35,518,162	1,464	0	0	27	236	504	767
2019	2,354,725	32,574,497	1,383	1	0	17	216	503	737
2020	2,515,093	37,358,391	1,485	0	1	17	256	578	852
2021	2,666,661	27,620,879	1,036	0	0	7	149	626	782
TOTAL	12,617,266	177,924,421	1,410	1	1	108	1148	2823	4081
OD				0	0	0	1	2	3

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	8,283,321	9,902,386	5,238,799	0	0	3,729,744	7,476,711	5,733,103	4,488,428
2018	0	0	5,670,104	8,197,357	4,187,660	0	0	1,379,878	7,082,215	4,728,691	4,272,257
2019	78,904	0	3,601,056	7,694,678	5,330,184	104,561	0	1,451,122	5,055,196	5,829,168	3,429,628
2020	0	332,715	3,228,245	6,796,423	6,464,521	0	3,629,773	1,863,584	5,710,054	6,376,596	2,956,480
2021	0	0	1,360,592	5,436,478	5,571,379	0	0	1,501,306	4,724,762	6,148,184	2,878,178
TOTAL	78,904	332,715	22,143,318	38,027,322	26,792,543	104,561	3,629,773	9,925,634	30,048,938	28,815,742	18,024,971
OD	0	0	0	7,662	8,221	0	0	0	1,413	4,542	38,581

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	11,611,719	13,467,245	6,784,245	0	0	6,684,509	9,742,154	6,965,720	3,438,136
2018	0	9,599	8,057,140	9,986,273	5,156,682	0	8,855	2,557,800	7,362,293	5,608,557	3,255,460
2019	129,780	12,372	6,047,027	8,596,135	6,207,957	172,255	25,189	2,843,880	5,456,540	6,683,177	2,860,310
2020	5,671	57,226	7,350,729	7,458,601	7,758,514	18,299	994,243	4,843,323	5,493,829	7,229,618	2,613,528
2021	7,910	40,441	8,827,509	7,037,401	6,142,497	23,385	160,777	5,444,839	4,632,664	5,353,174	2,501,137
TOTAL	143,360	119,638	41,894,123	46,545,655	32,049,894	213,939	1,189,064	22,374,351	32,687,481	31,840,245	14,668,570
OD	0	0	340	10,699	9,177	0	0	32	1,884	5,296	31,522

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	65,934,847	143,150,331	14,700,093	
IBNR + FREQUENCY ADJUSTMENT	(26,612,182)	(34,959,166)	35,513	
TOTAL LOSSES	39,322,665	108,191,165	14,735,606	
EXPECTED LOSSES	44,079,995	104,252,238	15,396,982	
CREDIBILITY	0.42	1.00	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.312	0.857	0.117	1.285
INDICATED (POST-TEST)	0.291	0.799	0.109	1.198
PRESENT ON RATE LEVEL	0.314	0.743	0.110	1.167
DERIVED BY FORMULA	0.304	0.799	0.109	1.212
UNDERLYING PRESENT RATE	0.349	0.826	0.122	1.298
PROPOSED	0.301	0.790	0.107	1.198

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.164
IND. RATE				1.16	MINIMUM PREMIUM	
MAN. RATE	1.29	1.31	1.30	+ 1.16	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	142,512	1,151,023	0.808	0	0	0	7	32	39
2018	144,191	1,452,350	1.007	0	0	0	6	48	54
2019	143,510	1,294,931	0.902	0	0	0	8	24	32
2020	162,241	2,122,314	1.308	0	0	0	9	25	34
2021	203,106	550,156	0.271	0	0	0	0	27	27
TOTAL	795,560	6,570,774	0.826	0	0	0	30	156	186
OD				0	0	0	1	1	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	216,240	379,571	0	0	0	98,182	295,772	161,258
2018	0	0	0	194,666	298,846	0	0	0	197,938	504,557	256,343
2019	0	0	0	412,840	248,471	0	0	0	162,367	326,459	144,794
2020	0	0	0	259,470	245,138	0	0	0	1,290,129	225,527	102,050
2021	0	0	0	0	133,621	0	0	0	0	213,138	203,397
TOTAL	0	0	0	1,083,216	1,305,647	0	0	0	1,748,616	1,565,453	867,842
OD	0	0	0	15,966	25,128	0	0	0	15,750	21,567	6,062

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	294,086	491,544	0	0	0	127,931	359,363	123,524
2018	0	0	11,468	238,945	360,608	0	0	10,808	227,242	590,833	195,333
2019	0	46	67,727	456,408	286,969	0	94	27,562	177,656	368,343	120,758
2020	66	248	116,940	245,484	286,078	817	4,659	263,952	678,180	291,107	90,212
2021	71	256	69,497	50,704	128,550	211	1,991	52,427	47,453	168,144	176,752
TOTAL	137	550	265,631	1,285,627	1,553,749	1,028	6,744	354,749	1,258,462	1,777,791	706,579
OD	12	63	16,324	16,343	29,713	42	191	10,642	11,988	24,383	4,640

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	656,114	5,958,055	711,220	
IBNR + FREQUENCY ADJUSTMENT	(856,558)	(1,407,387)	2,033	
TOTAL LOSSES	0	4,550,668	713,253	
EXPECTED LOSSES	1,439,810	4,231,624	761,003	
CREDIBILITY	0.07	0.23	0.31	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.562	0.089	0.651
INDICATED (POST-TEST)	0.000	0.524	0.083	0.607
PRESENT ON RATE LEVEL	0.163	0.478	0.086	0.727
DERIVED BY FORMULA	0.151	0.489	0.085	0.725
UNDERLYING PRESENT RATE	0.181	0.532	0.096	0.809
PROPOSED	0.151	0.489	0.085	0.725

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.705
IND. RATE				0.70	MINIMUM PREMIUM	
MAN. RATE	0.94	0.87	0.81	+ 0.70	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	72,421	486,221	0.671	0	0	0	6	12	18	
2018	70,131	1,522,245	2.171	0	0	2	9	19	30	
2019	66,221	890,402	1.345	0	0	0	2	11	13	
2020	65,098	1,238,246	1.902	0	0	0	4	20	24	
2021	78,783	704,086	0.894	0	0	0	4	19	23	
TOTAL	352,654	4,841,200	1.373	0	0	2	25	81	108	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	91,734	76,209	0	0	0	130,392	116,115	71,771
2018	0	0	357,942	473,835	46,270	0	0	184,132	200,060	163,445	96,561
2019	0	0	0	97,190	161,673	0	0	0	128,802	315,451	187,286
2020	0	0	0	249,058	223,531	0	0	0	340,855	278,202	146,600
2021	0	0	0	69,046	171,601	0	0	0	174,462	189,611	99,366
TOTAL	0	0	357,942	980,863	679,284	0	0	184,132	974,571	1,062,824	601,584
OD	0	0	0	0	0	0	0	0	0	0	546

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	124,758	98,691	0	0	0	169,901	141,080	54,977
2018	0	606	504,122	575,527	63,332	0	1,182	313,458	228,431	194,817	73,579
2019	0	14	20,487	111,161	181,898	0	80	23,301	142,582	355,005	156,197
2020	69	263	123,669	266,153	263,918	386	2,220	127,336	311,982	318,004	129,594
2021	138	578	147,887	126,003	173,922	625	3,678	150,335	158,876	166,321	86,349
TOTAL	207	1,461	796,166	1,203,603	781,761	1,011	7,159	614,430	1,011,771	1,175,226	500,696
OD	0	0	0	0	0	0	0	0	0	0	425

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,420,434	4,172,361	501,121	
IBNR + FREQUENCY ADJUSTMENT	(494,205)	(622,170)	920	
TOTAL LOSSES	926,229	3,550,191	502,041	
EXPECTED LOSSES	818,823	1,858,765	384,979	
CREDIBILITY	0.04	0.14	0.18	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.263	1.007	0.142	1.412
INDICATED (POST-TEST)	0.245	0.939	0.133	1.316
PRESENT ON RATE LEVEL	0.209	0.474	0.098	0.781
DERIVED BY FORMULA	0.210	0.539	0.104	0.853
UNDERLYING PRESENT RATE	0.232	0.527	0.109	0.868
PROPOSED	0.210	0.539	0.104	0.853

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.829
IND. RATE				0.83	MINIMUM PREMIUM	
MAN. RATE	0.90	0.89	0.87	+ 0.83	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	267,808	657,133	0.245	0	0	0	3	10	13
2018	272,528	321,445	0.118	0	0	0	1	7	8
2019	262,224	550,641	0.210	0	0	0	2	8	10
2020	270,422	260,872	0.096	0	0	0	3	3	6
2021	307,978	359,726	0.117	0	0	0	2	7	9
TOTAL	1,380,960	2,149,817	0.156	0	0	0	11	35	46
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	207,642	64,771	0	0	0	137,174	210,538	37,008
2018	0	0	0	25,000	153,255	0	0	0	0	93,679	49,511
2019	0	0	0	203,780	78,515	0	0	0	123,686	82,654	62,006
2020	0	0	0	113,429	20,771	0	0	0	49,035	12,224	65,413
2021	0	0	0	134,651	55,735	0	0	0	34,769	102,764	31,807
TOTAL	0	0	0	684,502	373,047	0	0	0	344,664	501,859	245,745
OD	0	0	0	0	0	0	0	0	0	0	85

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	282,393	83,878	0	0	0	178,738	255,804	28,348
2018	0	0	2,958	32,064	184,200	0	0	650	879	109,235	37,727
2019	0	22	31,488	223,697	92,743	0	57	16,770	130,479	95,956	51,713
2020	27	103	47,407	113,916	30,967	52	294	16,667	43,005	16,268	57,825
2021	121	594	143,340	139,890	70,846	189	1,340	45,943	46,129	84,406	27,640
TOTAL	148	718	225,192	791,959	462,634	241	1,692	80,031	399,230	561,668	203,254
OD	0	0	0	0	0	0	0	0	0	0	71

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	308,022	2,215,490	203,325	
IBNR + FREQUENCY ADJUSTMENT	(444,674)	(464,500)	515	
TOTAL LOSSES	0	1,750,990	203,839	
EXPECTED LOSSES	739,168	1,389,971	214,268	
CREDIBILITY	0.10	0.34	0.45	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.127	0.015	0.142
INDICATED (POST-TEST)	0.000	0.118	0.014	0.132
PRESENT ON RATE LEVEL	0.048	0.090	0.014	0.153
DERIVED BY FORMULA	0.043	0.100	0.014	0.157
UNDERLYING PRESENT RATE	0.054	0.101	0.016	0.170
PROPOSED	0.042	0.097	0.014	0.153

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.149
IND. RATE				0.15	MINIMUM PREMIUM	
MAN. RATE	0.21	0.20	0.17	+ 0.15	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	43,532	2,538,747	5.832	0	0	1	5	9	15
2018	48,900	1,316,769	2.693	0	0	0	5	9	14
2019	53,134	1,219,590	2.295	0	0	3	4	11	18
2020	49,010	823,182	1.680	0	0	0	5	16	21
2021	58,061	894,056	1.540	0	0	0	2	15	17
TOTAL	252,637	6,792,344	2.689	0	0	4	21	60	85
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	197,003	307,790	66,627	0	0	93,383	1,741,486	76,312	56,146
2018	0	0	0	522,954	320,144	0	0	0	234,890	176,513	62,268
2019	0	0	543,499	164,088	68,958	0	0	66,593	106,360	180,810	89,282
2020	0	0	0	295,839	175,882	0	0	0	136,213	163,414	51,834
2021	0	0	0	124,592	135,437	0	0	0	31,749	400,861	201,417
TOTAL	0	0	740,502	1,415,263	767,048	0	0	159,976	2,250,698	997,910	460,947
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	282,305	366,467	86,282	0	0	173,412	1,034,887	92,719	43,008
2018	0	0	24,566	636,119	389,369	0	0	9,894	265,700	208,782	47,448
2019	703	1,751	743,105	190,029	93,806	399	1,098	113,404	117,799	206,183	74,461
2020	77	293	137,035	308,071	214,787	161	934	53,989	128,201	182,480	45,821
2021	36	710	176,250	161,263	146,236	476	4,091	117,474	110,478	319,284	175,031
TOTAL	816	2,755	1,363,262	1,661,949	930,480	1,037	6,123	468,174	1,657,065	1,009,449	385,770
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,842,167	5,258,944	385,770	
IBNR + FREQUENCY ADJUSTMENT	(1,489,385)	(797,243)	806	
TOTAL LOSSES	352,782	4,461,701	386,576	
EXPECTED LOSSES	2,490,945	2,402,086	327,141	
CREDIBILITY	0.03	0.11	0.14	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.140	1.766	0.153	2.059
INDICATED (POST-TEST)	0.130	1.646	0.143	1.919
PRESENT ON RATE LEVEL	0.886	0.855	0.116	1.858
DERIVED BY FORMULA	0.864	0.942	0.120	1.926
UNDERLYING PRESENT RATE	0.986	0.951	0.129	2.066
PROPOSED	0.861	0.939	0.120	1.919

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.865
IND. RATE				1.87	MINIMUM PREMIUM	
MAN. RATE	2.41	2.34	2.07	+ 1.87	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	448,834	7,576,777	1.688	0	0	4	33	139	176
2018	447,722	9,519,187	2.126	1	0	9	25	140	175
2019	450,063	7,324,440	1.627	0	0	9	22	107	138
2020	418,473	8,318,939	1.988	0	0	6	24	79	109
2021	503,571	7,060,121	1.402	1	0	3	17	135	156
TOTAL	2,268,663	39,799,464	1.754	2	0	31	121	600	754
OD				0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	692,883	1,325,775	1,775,011	0	0	219,023	830,284	1,944,314	789,487
2018	379,148	0	1,786,546	1,518,115	1,599,746	0	0	1,495,110	688,122	1,401,830	650,570
2019	0	0	1,681,541	1,103,056	1,063,167	0	0	703,572	600,325	1,606,793	565,986
2020	0	0	1,264,921	1,041,993	907,198	0	0	2,698,758	853,482	1,002,239	550,348
2021	3,882	0	519,931	660,750	1,397,212	23,986	0	200,734	1,807,548	1,901,499	544,579
TOTAL	383,030	0	5,945,822	5,649,689	6,742,334	23,986	0	5,317,197	4,779,761	7,856,675	3,100,970
OD	0	0	0	0	8,467	0	0	0	0	5,030	11,179

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	992,901	1,803,054	2,298,639	0	0	406,726	1,081,860	2,362,342	604,747
2018	546,554	2,754	2,282,690	1,864,109	1,949,443	0	7,551	1,983,609	799,508	1,654,216	495,734
2019	2,175	5,500	2,418,418	1,263,841	1,248,733	4,220	11,358	1,128,357	693,785	1,823,764	472,032
2020	1,456	5,002	1,926,382	1,169,280	1,128,979	7,902	40,174	1,864,752	885,838	1,169,363	486,508
2021	6,909	9,252	1,825,911	1,152,810	1,463,233	52,637	45,202	1,566,449	1,388,900	1,646,687	473,239
TOTAL	557,094	22,508	9,446,302	7,253,094	8,089,027	64,759	104,285	6,949,893	4,849,891	8,656,373	2,532,260
OD	0	0	373	305	9,383	0	0	128	147	5,594	8,952

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,145,343	28,863,813	2,541,213	
IBNR + FREQUENCY ADJUSTMENT	(6,619,941)	(6,729,581)	6,193	
TOTAL LOSSES	10,525,402	22,134,232	2,547,406	
EXPECTED LOSSES	10,987,119	20,155,802	2,599,312	
CREDIBILITY	0.13	0.47	0.63	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.464	0.975	0.112	1.551
INDICATED (POST-TEST)	0.433	0.909	0.104	1.446
PRESENT ON RATE LEVEL	0.435	0.799	0.103	1.337
DERIVED BY FORMULA	0.435	0.851	0.104	1.389
UNDERLYING PRESENT RATE	0.484	0.888	0.115	1.487
PROPOSED	0.435	0.850	0.104	1.389

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.350
IND. RATE				1.35	MINIMUM PREMIUM	
MAN. RATE	1.66	1.56	1.49	+ 1.35	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	179,885	2,841,522	1.580	0	0	2	13	25	40
2018	187,073	2,034,912	1.088	0	0	0	14	28	42
2019	196,389	2,201,879	1.121	0	0	1	15	22	38
2020	204,550	3,815,472	1.865	0	0	3	17	25	45
2021	216,729	999,894	0.461	0	0	0	4	22	26
TOTAL	984,626	11,893,679	1.208	0	0	6	63	122	191
OD				0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	314,358	604,173	585,701	0	0	124,989	585,865	399,770	226,666
2018	0	0	0	341,410	386,939	0	0	0	707,488	390,266	208,809
2019	0	0	150,226	702,332	299,291	0	0	49,469	584,797	220,574	195,190
2020	0	0	602,459	838,444	462,836	0	0	227,541	1,032,211	388,251	263,730
2021	0	0	0	180,179	226,116	0	0	0	161,437	243,796	188,366
TOTAL	0	0	1,067,043	2,666,538	1,960,883	0	0	401,999	3,071,798	1,642,657	1,082,761
OD	0	0	0	0	7,500	0	0	0	0	921	6,190

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	450,475	821,675	758,483	0	0	232,105	763,382	485,721	173,626
2018	0	0	18,339	417,423	467,777	0	0	28,820	798,961	463,981	159,112
2019	194	554	308,106	774,688	354,963	297	1,027	146,415	613,711	265,609	162,788
2020	826	2,859	1,119,890	900,261	598,472	2,525	13,388	673,212	931,412	491,382	233,137
2021	242	1,085	270,620	244,691	240,585	646	4,042	155,922	162,230	207,817	163,690
TOTAL	1,263	4,499	2,167,429	3,158,738	2,420,280	3,468	18,457	1,236,474	3,269,696	1,914,510	892,354
OD	0	0	0	0	9,713	0	0	0	0	1,119	4,915

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,431,589	10,774,055	897,270	
IBNR + FREQUENCY ADJUSTMENT	(2,013,723)	(2,221,220)	2,347	
TOTAL LOSSES	1,417,866	8,552,835	899,616	
EXPECTED LOSSES	3,361,676	6,666,070	980,215	
CREDIBILITY	0.08	0.27	0.36	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.144	0.868	0.091	1.102
INDICATED (POST-TEST)	0.134	0.809	0.085	1.028
PRESENT ON RATE LEVEL	0.307	0.609	0.089	1.005
DERIVED BY FORMULA	0.293	0.663	0.088	1.044
UNDERLYING PRESENT RATE	0.341	0.677	0.100	1.118
PROPOSED	0.289	0.653	0.086	1.028

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.999
IND. RATE				1.00	MINIMUM PREMIUM	
MAN. RATE	1.19	1.17	1.12	+ 1.00	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,449,595	38,453,583	2,653	1	0	30	123	667	821
2018	1,514,416	36,617,092	2,418	1	0	31	140	514	686
2019	1,618,481	41,242,108	2,548	3	0	25	170	585	783
2020	1,944,008	43,539,064	2,240	1	0	14	224	708	947
2021	2,373,668	35,932,419	1,514	0	0	3	70	810	883
TOTAL	8,900,168	195,784,266	2,200	6	0	103	727	3284	4120
OD				0	0	0	5	2	7

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	374,683	0	5,764,987	4,737,380	11,743,207	3,000	0	2,779,665	2,739,933	8,025,239	2,285,489
2018	287,670	0	6,158,651	6,417,968	8,751,061	290	0	2,953,550	3,891,703	6,176,379	1,979,820
2019	556,798	0	4,524,182	8,689,269	10,113,601	227,399	0	2,098,485	5,820,153	6,471,916	2,740,305
2020	6,875	0	3,064,656	12,093,531	8,476,475	0	0	766,666	9,032,377	6,638,989	3,459,495
2021	0	0	798,983	3,428,443	12,241,859	0	0	1,828,864	2,226,250	11,190,258	4,217,762
TOTAL	1,226,026	0	20,311,459	35,366,591	51,326,203	230,689	0	10,427,230	23,710,416	38,502,781	14,682,871
OD	0	0	0	129,943	62,500	0	0	0	49,655	0	37,968

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	478,845	0	8,261,226	6,442,837	15,207,453	2,652	0	5,161,838	3,570,133	9,750,665	1,750,685
2018	414,686	10,427	8,708,881	7,900,373	10,621,335	713	18,953	5,077,857	4,464,879	7,278,466	1,508,623
2019	888,788	15,549	7,613,104	9,862,818	11,558,522	368,277	35,653	3,886,035	6,290,580	7,438,867	2,285,414
2020	15,383	22,610	9,484,509	12,863,895	10,344,443	14,906	81,998	4,390,684	8,276,065	7,683,311	3,058,194
2021	9,408	40,399	9,872,314	7,727,064	12,255,237	21,708	176,777	5,117,585	4,076,840	9,087,527	3,665,235
TOTAL	1,807,111	88,985	43,940,033	44,796,986	59,986,990	408,256	313,380	23,633,999	26,678,497	41,238,837	12,268,151
OD	1	4	4,838	172,275	74,370	0	1	462	62,924	146	30,792

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	70,197,069	173,011,025	12,298,942	
IBNR + FREQUENCY ADJUSTMENT	(27,940,925)	(42,158,853)	33,238	
TOTAL LOSSES	42,256,144	130,852,172	12,332,180	
EXPECTED LOSSES	47,351,847	127,269,803	11,945,451	
CREDIBILITY	0.33	1.00	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.475	1.467	0.138	2.080
INDICATED (POST-TEST)	0.443	1.367	0.129	1.939
PRESENT ON RATE LEVEL	0.478	1.286	0.121	1.885
DERIVED BY FORMULA	0.467	1.367	0.129	1.963
UNDERLYING PRESENT RATE	0.532	1.430	0.134	2.096
PROPOSED	0.461	1.351	0.127	1.939

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.885
IND. RATE				1.88	MINIMUM PREMIUM	
MAN. RATE	2.07	2.11	2.10	+ 1.88	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	349,886	5,040,950	1.441	0	0	3	11	58	72
2018	365,558	3,918,184	1.072	0	0	3	11	68	82
2019	372,849	4,163,456	1.117	1	0	4	13	73	91
2020	408,239	3,341,127	0.818	0	0	1	16	62	79
2021	457,605	3,917,607	0.856	0	0	2	16	81	99
TOTAL	1,954,137	20,381,324	1.043	1	0	13	67	342	423
OD				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	834,090	417,750	649,828	0	0	1,504,658	202,052	1,020,298	412,274
2018	0	0	632,795	613,505	680,602	0	0	260,586	454,100	888,121	388,475
2019	159,841	0	747,001	434,038	716,150	96,179	0	423,230	337,527	927,751	321,739
2020	0	0	178,715	992,308	349,203	0	0	6,385	456,032	826,106	532,378
2021	0	0	380,844	479,309	823,410	0	0	139,687	624,200	1,037,361	432,796
TOTAL	159,841	0	2,773,445	2,936,910	3,219,193	96,179	0	2,334,546	2,073,911	4,699,637	2,087,662
OD	0	0	0	0	0	0	0	0	0	0	111

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	811,376	568,140	841,527	0	0	1,623,897	263,274	1,239,662	315,802
2018	0	1,071	890,208	753,597	828,540	0	1,672	454,479	521,637	1,043,739	296,018
2019	254,432	2,445	1,077,385	509,549	823,390	152,979	6,819	674,972	391,778	1,053,150	268,330
2020	428	1,537	651,318	1,020,660	463,939	619	3,575	206,150	448,529	907,103	470,622
2021	1,152	6,420	1,239,573	774,903	880,288	3,477	24,902	808,584	665,298	886,304	376,100
TOTAL	256,013	11,473	4,669,861	3,626,850	3,837,684	157,074	36,968	3,768,082	2,290,516	5,129,959	1,726,872
OD	0	0	0	0	0	0	0	0	0	0	98

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,899,470	14,885,008	1,726,970	
IBNR + FREQUENCY ADJUSTMENT	(3,178,119)	(3,357,475)	4,411	
TOTAL LOSSES	5,721,351	11,527,533	1,731,382	
EXPECTED LOSSES	5,322,660	10,083,923	1,758,869	
CREDIBILITY	0.12	0.42	0.57	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.293	0.590	0.089	0.971
INDICATED (POST-TEST)	0.273	0.550	0.083	0.906
PRESENT ON RATE LEVEL	0.245	0.464	0.081	0.790
DERIVED BY FORMULA	0.248	0.500	0.082	0.830
UNDERLYING PRESENT RATE	0.272	0.516	0.090	0.878
PROPOSED	0.248	0.500	0.082	0.830

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.807
IND. RATE				0.81	MINIMUM PREMIUM	
MAN. RATE	0.97	0.95	0.88	+ 0.81	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	404,167	5,233,597	1.295	0	0	4	27	53	84
2018	458,025	7,374,727	1.610	1	0	8	30	85	124
2019	442,267	7,844,372	1.774	0	0	6	30	66	102
2020	449,344	6,011,000	1.338	0	0	0	26	75	101
2021	491,342	6,708,767	1.365	1	0	2	22	74	99
TOTAL	2,245,145	33,172,463	1.478	2	0	20	135	353	510
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	737,249	1,176,195	453,546	0	0	415,828	1,190,977	641,932	617,870
2018	610,993	0	1,546,674	1,484,187	821,889	0	0	744,142	591,783	1,012,279	562,780
2019	0	0	1,408,219	1,748,063	879,242	0	0	1,936,152	695,654	635,930	541,112
2020	0	0	1,539,406	1,296,895	1,296,895	0	0	0	1,047,152	1,531,599	595,948
2021	559,790	0	598,735	1,230,416	1,010,111	15,000	0	180,640	1,193,529	1,418,631	501,915
TOTAL	1,170,783	0	4,290,877	7,178,267	4,461,683	15,000	0	3,276,762	4,719,095	5,240,371	2,819,625
OD	0	0	0	0	0	0	0	0	0	0	7,440

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,056,478	1,599,625	587,342	0	0	772,193	1,551,843	779,947	473,288
2018	880,766	2,619	2,164,361	1,813,303	1,014,726	0	4,775	1,261,236	682,842	1,194,744	428,838
2019	1,404	3,652	1,711,066	1,945,670	1,049,038	5,167	13,773	1,342,762	769,761	751,110	451,287
2020	423	1,606	755,066	1,637,436	1,537,952	1,279	7,426	431,400	1,004,148	1,694,833	526,818
2021	751,333	11,275	2,205,843	1,530,862	1,171,331	34,279	37,145	1,294,238	1,135,857	1,244,066	436,164
TOTAL	1,633,926	19,151	7,892,814	8,526,896	5,360,390	40,725	63,119	5,101,828	5,144,450	5,664,700	2,316,396
OD	0	0	0	0	0	0	0	0	0	0	5,782

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,751,563	24,696,436	2,322,178	
IBNR + FREQUENCY ADJUSTMENT	(5,717,677)	(5,206,060)	5,806	
TOTAL LOSSES	9,033,886	19,490,376	2,327,984	
EXPECTED LOSSES	9,515,019	15,607,125	2,443,431	
CREDIBILITY	0.13	0.46	0.62	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.402	0.868	0.103	1.374
INDICATED (POST-TEST)	0.375	0.809	0.096	1.281
PRESENT ON RATE LEVEL	0.381	0.625	0.098	1.104
DERIVED BY FORMULA	0.380	0.710	0.097	1.187
UNDERLYING PRESENT RATE	0.424	0.695	0.109	1.228
PROPOSED	0.380	0.710	0.097	1.187

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.154
IND. RATE				1.15	MINIMUM PREMIUM	
MAN. RATE	1.41	1.32	1.23	+ 1.15	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,404,581	10,388,026	0.740	0	0	9	26	126	161
2018	1,659,381	10,993,995	0.663	1	0	9	34	140	184
2019	1,699,347	7,690,929	0.453	0	0	9	30	103	142
2020	1,639,913	8,424,178	0.514	1	0	8	79	66	154
2021	2,095,523	7,952,998	0.380	1	0	1	49	138	189
TOTAL	8,498,745	45,450,126	0.535	3	0	36	218	573	830
OD				0	0	0	0	2	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,837,377	1,639,437	2,479,581	0	0	1,264,083	677,467	1,639,818	850,263
2018	32,084	0	1,791,409	2,306,096	2,053,043	0	0	633,794	1,341,493	2,020,665	815,411
2019	0	0	1,755,770	1,126,027	1,847,396	0	0	630,399	753,187	888,460	689,690
2020	517,233	0	1,662,473	2,199,980	813,057	0	0	315,843	1,665,604	668,117	581,871
2021	7,000	0	300,000	1,732,164	1,109,159	17,241	0	950,719	1,760,597	1,251,734	824,384
TOTAL	556,317	0	7,347,029	9,003,704	8,302,236	17,241	0	3,794,838	6,198,348	6,468,794	3,761,619
OD	0	0	0	0	10,572	0	0	0	0	2,060	46,682

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	2,438,921	2,229,634	3,211,057	0	0	1,923,791	882,740	1,992,379	651,301
2018	46,250	3,033	2,544,003	2,823,218	2,502,690	0	4,067	1,113,159	1,533,866	2,378,992	621,343
2019	2,271	5,762	2,554,099	1,318,296	2,120,190	3,781	10,216	1,022,508	828,429	1,028,132	575,201
2020	683,470	7,694	2,994,019	2,330,145	1,132,274	3,760	20,045	1,017,830	1,501,859	834,776	514,374
2021	11,302	9,738	2,222,670	1,965,567	1,300,252	41,992	62,270	2,035,652	1,519,265	1,186,460	716,390
TOTAL	743,293	26,227	12,753,711	10,666,861	10,266,464	49,533	96,598	7,112,940	6,266,158	7,420,739	3,078,610
OD	4	14	4,000	2,931	10,631	0	0	52	60	2,291	38,419

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	20,786,372	34,636,135	3,117,029	
IBNR + FREQUENCY ADJUSTMENT	(6,676,758)	(9,267,973)	8,481	
TOTAL LOSSES	14,109,615	25,368,162	3,125,510	
EXPECTED LOSSES	11,201,587	27,950,130	3,265,519	
CREDIBILITY	0.32	1.00	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.166	0.298	0.036	0.501
INDICATED (POST-TEST)	0.155	0.278	0.034	0.467
PRESENT ON RATE LEVEL	0.118	0.296	0.035	0.449
DERIVED BY FORMULA	0.130	0.278	0.034	0.442
UNDERLYING PRESENT RATE	0.132	0.329	0.038	0.499
PROPOSED	0.132	0.282	0.034	0.449

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.436
IND. RATE				0.44	MINIMUM PREMIUM	
MAN. RATE	0.49	0.51	0.50	+ 0.44	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	3,369,939	47,597,491	1.412	1	0	38	364	596	999
2018	3,302,237	46,746,188	1.416	0	0	21	222	739	982
2019	3,405,411	42,101,747	1.236	0	0	16	230	664	910
2020	3,291,914	37,391,675	1.136	1	0	9	270	587	867
2021	3,889,840	40,090,463	1.031	0	0	6	211	751	968
TOTAL	17,259,341	213,927,564	1.239	2	0	90	1297	3337	4726
OD				0	0	1	5	8	14

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	3,000	0	7,227,691	11,119,769	6,608,676	0	0	3,258,229	7,738,961	6,212,973	5,428,192
2018	0	0	4,173,635	9,007,825	11,365,011	0	0	2,354,013	5,835,094	8,861,992	5,148,618
2019	0	0	3,210,489	8,838,240	8,817,334	0	0	1,481,314	5,738,896	9,005,996	5,009,478
2020	7,478	0	1,973,981	10,021,852	6,638,180	293,450	0	852,801	6,212,322	6,399,284	4,992,327
2021	0	0	1,132,692	7,922,939	8,834,876	0	0	418,929	6,121,565	9,918,616	5,740,846
TOTAL	10,478	0	17,718,488	46,910,625	42,264,077	293,450	0	8,365,286	31,646,838	40,398,861	26,319,461
OD	0	0	149,524	112,883	202,726	0	0	1,607	21,984	52,487	97,426

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	3,834	0	10,301,480	15,122,886	8,558,235	0	0	5,955,206	10,083,866	7,548,762	4,157,995
2018	0	6,982	6,086,277	11,051,171	13,766,066	0	14,513	4,022,283	6,667,147	10,428,076	3,923,247
2019	4,153	11,335	5,842,256	9,954,176	10,095,350	8,885	26,213	3,049,410	6,258,392	10,239,051	4,177,905
2020	14,502	16,744	7,126,724	10,596,956	8,119,870	520,436	68,153	3,578,728	5,840,638	7,242,890	4,413,217
2021	11,177	54,601	12,470,384	10,399,885	9,584,536	26,122	177,326	6,223,450	5,900,438	8,371,327	4,988,795
TOTAL	33,667	89,662	41,827,121	57,125,073	50,124,057	555,444	286,204	22,829,077	34,750,482	43,830,107	21,661,159
OD	32	407	255,030	132,265	239,973	13	94	8,940	23,830	58,551	80,518

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	65,885,691	186,284,338	21,741,677	
IBNR + FREQUENCY ADJUSTMENT	(26,367,332)	(42,193,755)	50,449	
TOTAL LOSSES	39,518,359	144,090,583	21,792,126	
EXPECTED LOSSES	43,877,504	126,481,202	20,875,138	
CREDIBILITY	0.52	1.00	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.227	0.832	0.126	1.185
INDICATED (POST-TEST)	0.212	0.776	0.117	1.105
PRESENT ON RATE LEVEL	0.229	0.659	0.109	0.996
DERIVED BY FORMULA	0.220	0.776	0.117	1.113
UNDERLYING PRESENT RATE	0.254	0.733	0.121	1.108
PROPOSED	0.218	0.770	0.116	1.105

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.074
IND. RATE				1.07	MINIMUM PREMIUM	
MAN. RATE	1.16	1.15	1.11	+ 1.07	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	163,440	629,693	0.385	0	0	0	4	5	9
2018	166,337	2,001,606	1.203	0	0	1	8	7	16
2019	159,203	555,821	0.349	0	0	0	3	10	13
2020	145,366	571,543	0.393	0	0	0	5	5	10
2021	148,861	167,910	0.113	0	0	0	1	8	9
TOTAL	783,207	3,926,573	0.501	0	0	1	21	35	57
OD				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	188,093	21,161	0	0	0	202,201	68,874	149,364
2018	0	0	383,576	396,536	134,090	0	0	678,163	234,816	105,457	68,968
2019	0	0	0	128,357	180,699	0	0	0	75,922	100,598	70,245
2020	0	0	0	257,113	44,884	0	0	0	120,989	52,710	95,847
2021	0	0	0	3,102	38,702	0	0	0	5,000	68,361	52,745
TOTAL	0	0	383,576	973,201	419,536	0	0	678,163	638,928	396,000	437,169
OD	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	255,806	27,403	0	0	0	263,468	83,682	114,413
2018	0	420	353,559	482,484	167,018	0	2,817	736,168	269,731	130,007	52,554
2019	0	17	25,612	145,627	203,859	0	39	11,563	81,549	114,350	58,584
2020	62	232	107,216	258,019	67,772	131	747	42,464	107,632	64,052	84,729
2021	23	85	22,763	17,421	37,630	80	693	19,787	18,563	54,410	45,835
TOTAL	84	755	509,150	1,159,358	503,683	211	4,296	809,983	740,944	446,500	356,115
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,324,479	2,850,486	356,115	
IBNR + FREQUENCY ADJUSTMENT	(534,627)	(573,623)	646	
TOTAL LOSSES	789,853	2,276,863	356,761	
EXPECTED LOSSES	878,986	1,709,470	304,193	
CREDIBILITY	0.07	0.23	0.31	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.101	0.291	0.046	0.437
INDICATED (POST-TEST)	0.094	0.271	0.042	0.408
PRESENT ON RATE LEVEL	0.101	0.196	0.035	0.332
DERIVED BY FORMULA	0.100	0.213	0.037	0.351
UNDERLYING PRESENT RATE	0.112	0.218	0.039	0.369
PROPOSED	0.100	0.213	0.037	0.351

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.341
IND. RATE				0.34	MINIMUM PREMIUM	
MAN. RATE	0.44	0.42	0.37	+ 0.34	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	102,652	1,960,872	1.910	0	0	3	5	15	23
2018	112,102	1,548,028	1.381	0	0	1	7	20	28
2019	106,463	1,735,146	1.630	0	0	2	8	13	23
2020	97,570	1,161,231	1.190	0	0	0	11	17	28
2021	108,640	7,754,254	7.138	0	1	0	9	18	28
TOTAL	527,427	14,159,531	2.685	0	1	6	40	83	130
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	563,834	39,360	396,877	0	0	385,758	28,429	324,851	221,763
2018	0	0	235,871	202,878	338,391	0	0	175,316	141,831	253,392	200,349
2019	0	0	548,635	294,310	138,006	0	0	207,171	162,203	263,127	121,694
2020	0	0	0	441,888	143,892	0	0	0	245,880	207,034	122,537
2021	0	524,941	0	181,844	149,529	0	6,022,854	0	467,093	233,667	174,326
TOTAL	0	524,941	1,348,340	1,160,280	1,166,695	0	6,022,854	768,245	1,045,436	1,282,071	840,669
OD	0	0	0	0	0	0	0	0	0	0	1,642

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	807,974	53,530	513,956	0	0	716,353	37,043	394,694	169,870
2018	0	399	331,908	250,718	410,251	0	1,125	297,333	163,723	298,885	152,666
2019	710	1,782	770,838	333,749	174,109	1,243	3,320	325,180	183,068	303,008	101,493
2020	110	413	191,613	449,457	189,982	279	1,607	92,233	225,481	236,129	108,323
2021	1,210	49,778	244,275	218,427	167,402	1,770	806,900	506,068	405,474	232,471	151,489
TOTAL	2,029	52,372	2,346,607	1,305,881	1,455,700	3,291	812,952	1,937,166	1,014,789	1,465,188	683,841
OD	0	0	0	0	0	0	0	0	0	0	1,319

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,154,419	5,241,558	685,160	
IBNR + FREQUENCY ADJUSTMENT	(1,896,113)	(1,117,314)	1,669	
TOTAL LOSSES	3,258,306	4,124,243	686,829	
EXPECTED LOSSES	3,132,363	3,340,314	740,066	
CREDIBILITY	0.05	0.18	0.24	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.618	0.782	0.130	1.530
INDICATED (POST-TEST)	0.576	0.729	0.121	1.426
PRESENT ON RATE LEVEL	0.534	0.569	0.126	1.229
DERIVED BY FORMULA	0.536	0.598	0.125	1.259
UNDERLYING PRESENT RATE	0.594	0.633	0.140	1.368
PROPOSED	0.536	0.598	0.125	1.259

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.224
IND. RATE				1.22	MINIMUM PREMIUM	
MAN. RATE	1.66	1.55	1.37	+ 1.22	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	458,354	9,472,322	2.067	0	0	4	36	124	164
2018	537,930	11,906,033	2.213	0	0	8	51	141	200
2019	461,607	9,283,500	2.011	2	0	8	45	99	154
2020	467,154	7,552,745	1.617	0	0	3	57	99	159
2021	513,236	6,503,557	1.267	2	0	1	33	100	136
TOTAL	2,438,281	44,718,157	1.834	4	0	24	222	563	813
OD				0	0	0	1	1	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	887,224	1,082,168	2,018,871	0	0	895,995	1,088,855	2,252,751	1,246,458
2018	0	0	1,623,684	1,936,643	2,616,238	0	0	983,243	1,311,252	2,455,347	979,626
2019	81,793	0	1,388,823	1,767,464	1,031,159	343,539	0	913,368	1,273,798	1,817,028	666,528
2020	0	0	683,885	1,845,203	782,232	0	0	610,727	1,629,523	1,182,514	818,661
2021	428,398	0	214,369	864,699	1,207,154	0	0	22,750	1,155,722	1,971,254	639,211
TOTAL	510,191	0	4,797,985	7,496,177	7,655,654	343,539	0	3,426,083	6,459,150	9,678,894	4,350,484
OD	0	0	0	1,456	85	0	0	0	735	13,661	677

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,264,878	1,471,748	2,614,438	0	0	1,647,843	1,418,778	2,737,092	954,787
2018	0	2,749	2,309,584	2,382,307	3,173,621	0	6,309	1,693,780	1,507,759	2,888,723	746,475
2019	131,499	4,628	2,121,970	1,977,595	1,225,082	542,832	14,921	1,516,610	1,404,760	2,084,719	555,884
2020	1,157	4,073	1,654,914	1,927,609	1,025,940	5,634	29,461	1,444,334	1,527,968	1,390,933	723,696
2021	574,912	7,190	1,589,738	1,242,983	1,287,052	4,992	32,411	1,201,520	1,214,461	1,667,303	555,474
TOTAL	707,569	18,641	8,941,084	9,002,242	9,326,134	553,459	83,102	7,504,087	7,073,726	10,768,770	3,536,317
OD	0	0	44	2,012	82	14	128	3,360	3,999	10,777	518

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,811,487	36,187,743	3,536,835	
IBNR + FREQUENCY ADJUSTMENT	(4,985,152)	(8,891,477)		8,428
TOTAL LOSSES	12,826,335	27,296,266	3,545,263	
EXPECTED LOSSES	8,239,402	26,546,603	3,669,490	
CREDIBILITY	0.14	0.49	0.66	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.526	1.119	0.145	1.790
INDICATED (POST-TEST)	0.490	1.043	0.136	1.669
PRESENT ON RATE LEVEL	0.304	0.979	0.135	1.418
DERIVED BY FORMULA	0.330	1.010	0.135	1.476
UNDERLYING PRESENT RATE	0.338	1.089	0.150	1.577
PROPOSED	0.330	1.011	0.135	1.476

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.435
IND. RATE				1.43	MINIMUM PREMIUM	
MAN. RATE	1.74	1.64	1.58	+ 1.43	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	53,489	709,423	1.326	0	0	0	3	6	9
2018	58,851	278,717	0.474	0	0	0	2	15	17
2019	54,137	837,798	1.548	0	0	2	0	12	14
2020	57,559	258,260	0.449	0	0	0	0	7	7
2021	64,857	441,885	0.681	0	0	0	1	7	8
TOTAL	288,893	2,526,083	0.874	0	0	2	6	47	55
OD				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
2017	0	0	0	242,368	18,307	0	0	0	209,194	136,483	103,071
2018	0	0	0	18,167	63,705	0	0	0	8,061	141,883	46,901
2019	0	0	362,737	0	88,974	0	0	150,417	0	140,617	95,053
2020	0	0	0	0	70,254	0	0	0	0	152,670	35,336
2021	0	0	0	117,114	46,877	0	0	0	32,132	148,398	97,364
TOTAL	0	0	362,737	377,649	288,117	0	0	150,417	249,387	720,051	377,725
OD	0	0	0	0	10,000	0	0	0	0	10,221	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	329,620	23,708	0	0	0	272,580	165,827	78,952
2018	0	0	1,533	22,729	76,644	0	0	1,282	10,393	165,545	35,739
2019	469	1,160	482,783	9,675	107,122	902	2,359	220,849	9,508	160,076	79,274
2020	4	15	7,730	6,328	77,362	21	137	9,068	10,306	161,907	31,237
2021	104	514	123,840	121,064	60,080	227	1,737	55,601	54,526	120,153	84,609
TOTAL	577	1,688	615,886	489,416	344,916	1,151	4,233	286,801	357,313	773,508	309,811
OD	0	0	0	0	12,950	0	0	0	0	12,419	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	910,336	1,990,521	309,811	
IBNR + FREQUENCY ADJUSTMENT	(240,118)	(378,261)	689	
TOTAL LOSSES	670,218	1,612,260	310,501	
EXPECTED LOSSES	399,448	1,132,294	285,008	
CREDIBILITY	0.03	0.12	0.16	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.232	0.549	0.107	0.889
INDICATED (POST-TEST)	0.216	0.512	0.100	0.829
PRESENT ON RATE LEVEL	0.124	0.352	0.089	0.565
DERIVED BY FORMULA	0.127	0.372	0.091	0.589
UNDERLYING PRESENT RATE	0.138	0.392	0.099	0.629
PROPOSED	0.127	0.371	0.091	0.589

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.572
IND. RATE				0.57	MINIMUM PREMIUM	
MAN. RATE	0.67	0.67	0.63	+ 0.57	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	773,631	1,979,355	0.256	0	0	1	12	20	33
2018	755,209	5,947,738	0.788	1	0	6	11	59	77
2019	790,068	3,206,876	0.406	0	0	3	7	26	36
2020	786,639	1,114,273	0.142	0	0	1	4	14	19
2021	950,484	7,063,789	0.743	0	0	3	3	72	78
TOTAL	4,056,031	19,312,031	0.476	1	0	14	37	191	243
OD				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
2017	0	0	155,488	623,354	239,724	0	0	0	587,491	219,630	153,668
2018	750,000	0	1,837,737	719,905	738,740	14,368	0	753,253	250,703	548,519	334,513
2019	0	0	1,037,954	343,593	520,145	0	0	407,718	211,353	263,394	422,719
2020	0	0	340,745	235,732	87,464	0	0	56,009	135,439	167,631	91,253
2021	0	0	980,241	69,048	1,065,038	0	0	3,139,747	471,467	1,007,727	330,521
TOTAL	750,000	0	4,352,165	1,991,632	2,651,111	14,368	0	4,356,727	1,656,453	2,206,901	1,332,674
OD	0	0	0	0	434	0	0	0	0	0	4,559

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	222,814	847,761	310,443	0	0	0	765,501	266,850	117,710
2018	1,081,149	2,794	2,273,459	888,848	908,398	35,302	4,027	1,052,126	293,805	648,594	254,899
2019	1,343	3,359	1,440,414	409,654	610,472	2,445	6,469	620,697	241,160	309,847	352,548
2020	403	1,374	519,352	257,904	129,525	511	2,674	131,421	132,079	189,382	80,668
2021	1,182	6,816	1,201,449	522,974	1,072,505	6,895	59,268	1,499,991	629,899	883,118	287,223
TOTAL	1,084,077	14,344	5,657,488	2,927,141	3,031,343	45,153	72,437	3,304,235	2,062,443	2,297,791	1,093,047
OD	0	1	226	165	418	0	0	0	0	0	3,591

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,177,961	10,319,301	1,096,637	
IBNR + FREQUENCY ADJUSTMENT	(3,653,808)	(2,105,474)	2,530	
TOTAL LOSSES	6,524,153	8,213,826	1,099,167	
EXPECTED LOSSES	6,100,810	6,320,442	1,014,838	
CREDIBILITY	0.20	0.69	0.92	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.161	0.202	0.027	0.390
INDICATED (POST-TEST)	0.150	0.189	0.025	0.364
PRESENT ON RATE LEVEL	0.137	0.142	0.023	0.302
DERIVED BY FORMULA	0.140	0.174	0.025	0.339
UNDERLYING PRESENT RATE	0.150	0.156	0.025	0.331
PROPOSED	0.140	0.174	0.025	0.339

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.319
IND. RATE				0.32	MINIMUM PREMIUM	
MAN. RATE	0.36	0.37	0.34	+ 0.32	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	6,174	157,230	2,547	0	0	0	0	5	5
2018	7,375	395,659	5,365	0	0	0	0	1	6
2019	11,103	406,257	3,659	0	0	0	0	1	4
2020	2,657	44,320	1,668	0	0	0	0	1	1
2021	9,025	10,856	0.120	0	0	0	0	0	0
TOTAL	36,334	1,014,322	2,792	0	0	0	0	3	16
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	22,856	0	0	0	0	125,460	8,914
2018	0	0	0	44,064	142,819	0	0	0	12,148	135,057	61,571
2019	0	0	0	66,087	151,540	0	0	0	53,950	54,809	79,871
2020	0	0	0	11,025	3,847	0	0	0	23,609	1,739	4,100
2021	0	0	0	0	0	0	0	0	0	0	10,856
TOTAL	0	0	0	121,176	321,062	0	0	0	89,707	317,065	165,312
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	29,599	0	0	0	0	152,434	6,828
2018	0	0	3,568	54,988	171,859	0	0	1,386	14,924	157,637	46,917
2019	0	11	15,763	77,085	169,793	0	27	7,792	57,461	62,713	66,612
2020	3	10	4,809	11,237	5,023	24	138	7,779	20,426	3,435	3,624
2021	0	0	0	0	0	0	0	0	0	0	9,434
TOTAL	3	21	24,139	143,310	376,273	24	165	16,957	92,811	376,218	133,416
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	41,309	988,612	133,416	
IBNR + FREQUENCY ADJUSTMENT	(160,572)	(165,410)	317	
TOTAL LOSSES	0	823,203	133,733	
EXPECTED LOSSES	267,012	507,695	126,050	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	2.266	0.368	2.634
INDICATED (POST-TEST)	0.000	2.112	0.343	2.455
PRESENT ON RATE LEVEL	0.662	1.259	0.313	2.233
DERIVED BY FORMULA	0.655	1.284	0.314	2.253
UNDERLYING PRESENT RATE	0.735	1.397	0.347	2.479
PROPOSED	0.655	1.284	0.314	2.253

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.195
IND. RATE				2.20	MINIMUM PREMIUM	
MAN. RATE	2.85	2.78	2.60	+ 2.20	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	127,107	865,828	0.681	0	0	0	2	42	44
2018	137,518	1,558,749	1.133	0	0	0	4	43	47
2019	143,585	1,668,310	1.162	0	0	2	3	30	35
2020	142,609	1,960,652	1.375	0	0	1	0	52	53
2021	186,809	2,003,028	1.072	0	0	0	5	54	59
TOTAL	737,628	8,056,567	1.092	0	0	3	14	221	238
OD				0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	57,566	355,435	0	0	0	15,630	218,780	218,417
2018	0	0	0	194,698	588,557	0	0	0	92,010	452,300	231,184
2019	0	0	498,290	246,926	216,696	0	0	177,832	95,517	276,037	157,012
2020	0	0	191,174	0	885,825	0	0	80,381	0	604,049	199,223
2021	0	0	0	245,316	674,186	0	0	0	88,607	700,658	294,261
TOTAL	0	0	689,464	744,506	2,720,699	0	0	258,213	291,764	2,251,824	1,100,097
OD	0	0	0	0	75,629	0	0	0	0	0	283

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	78,290	460,288	0	0	0	20,366	265,818	167,307
2018	0	0	15,215	242,457	708,356	0	0	6,535	107,676	528,565	176,162
2019	645	1,619	701,322	284,326	258,795	1,067	2,837	275,222	113,347	314,465	130,948
2020	239	832	330,841	89,419	984,639	585	3,039	147,006	46,889	644,160	176,113
2021	525	2,178	558,979	472,157	679,983	915	7,513	225,012	215,245	561,248	255,713
TOTAL	1,409	4,629	1,606,357	1,166,648	3,092,062	2,567	13,389	653,775	503,523	2,314,255	906,244
OD	0	2	3,330	2,723	83,811	0	0	0	0	0	217

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,285,457	7,163,022	906,460	
IBNR + FREQUENCY ADJUSTMENT	(1,632,862)	(1,714,951)	3,224	
TOTAL LOSSES	652,595	5,448,072	909,684	
EXPECTED LOSSES	2,743,183	5,170,036	1,216,904	
CREDIBILITY	0.06	0.22	0.30	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.088	0.727	0.123	0.938
INDICATED (POST-TEST)	0.082	0.678	0.115	0.875
PRESENT ON RATE LEVEL	0.334	0.630	0.148	1.113
DERIVED BY FORMULA	0.319	0.641	0.138	1.098
UNDERLYING PRESENT RATE	0.372	0.701	0.165	1.238
PROPOSED	0.319	0.641	0.138	1.098

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.067
IND. RATE				1.07	MINIMUM PREMIUM	
MAN. RATE	1.70	1.50	1.24	+ 1.07	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,204,677	24,013,272	1.993	1	0	23	64	343	431
2018	1,317,809	24,210,803	1.837	1	0	18	76	388	483
2019	1,373,996	17,397,771	1.266	0	0	8	51	328	387
2020	1,456,355	19,789,710	1.359	0	0	10	58	363	431
2021	1,559,160	18,557,531	1.190	1	0	14	45	323	383
TOTAL	6,911,997	103,969,087	1.504	3	0	73	294	1745	2115
OD				0	0	0	0	3	3

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	1,155,331	0	4,422,748	3,576,314	3,771,565	0	0	2,504,107	2,089,465	3,835,168	2,658,574
2018	270,383	0	3,861,379	4,226,160	5,192,634	100,383	0	1,502,251	2,323,228	4,631,937	2,102,448
2019	0	0	1,759,662	3,062,906	3,689,240	0	0	1,369,759	1,653,393	3,591,731	2,271,080
2020	0	0	2,074,863	3,503,965	5,085,997	0	0	1,373,776	1,899,466	3,763,195	2,088,448
2021	111,000	0	2,723,623	2,545,106	4,399,130	5,000	0	889,650	1,240,289	4,561,392	2,082,341
TOTAL	1,536,714	0	14,842,275	16,914,451	22,138,566	105,383	0	7,639,543	9,205,841	20,383,423	11,202,891
OD	0	0	0	0	23,876	0	0	0	0	8,080	5,870

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	1,014,350	0	6,197,059	4,863,787	4,884,177	0	0	4,167,153	2,722,573	4,659,729	2,036,468
2018	389,766	6,537	5,464,428	5,194,348	6,308,310	246,641	9,640	2,605,763	2,671,424	5,444,315	1,602,065
2019	2,276	6,011	2,906,755	3,483,990	4,215,883	8,216	22,349	2,266,024	1,866,046	4,081,914	1,894,081
2020	3,101	10,884	4,403,120	4,020,429	5,947,114	10,487	54,354	2,620,577	1,985,818	4,175,928	1,846,188
2021	155,440	39,865	7,340,536	4,198,145	4,749,500	22,839	109,597	3,020,942	1,952,825	3,768,732	1,809,554
TOTAL	1,564,933	63,297	26,311,898	21,760,699	26,104,984	288,183	195,939	14,680,458	11,198,686	22,130,618	9,188,356
OD	0	0	7	6	30,891	0	0	111	128	9,366	4,831

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	43,104,826	81,235,378	9,193,187	
IBNR + FREQUENCY ADJUSTMENT	(14,001,892)	(21,101,497)	23,804	
TOTAL LOSSES	29,102,935	60,133,881	9,216,991	
EXPECTED LOSSES	23,431,812	63,417,022	9,744,942	
CREDIBILITY	0.28	0.98	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.421	0.869	0.133	1.424
INDICATED (POST-TEST)	0.393	0.811	0.124	1.327
PRESENT ON RATE LEVEL	0.305	0.825	0.127	1.256
DERIVED BY FORMULA	0.329	0.811	0.124	1.264
UNDERLYING PRESENT RATE	0.339	0.917	0.141	1.397
PROPOSED	0.329	0.811	0.124	1.264

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.228
IND. RATE				1.23	MINIMUM PREMIUM	
MAN. RATE	1.56	1.50	1.40	+ 1.23	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	950,152	18,941,815	1.994	0	0	17	39	289	345
2018	1,040,518	17,595,530	1.691	0	0	18	52	321	391
2019	1,044,301	19,226,397	1.841	0	0	11	69	297	377
2020	1,034,239	19,413,956	1.877	0	0	21	74	267	362
2021	1,493,130	15,740,732	1.054	0	0	7	69	248	324
TOTAL	5,562,340	90,918,430	1.635	0	0	74	303	1422	1799
OD				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
2017	0	0	4,104,079	1,884,024	4,351,058	0	0	2,338,390	1,160,518	3,966,632	1,137,114
2018	0	0	3,381,379	2,751,962	3,937,480	0	0	1,277,655	1,862,449	3,000,950	1,383,655
2019	0	0	2,161,983	4,509,951	3,760,675	0	0	2,545,115	2,315,560	3,026,512	906,601
2020	0	0	4,037,393	3,742,912	4,161,399	0	0	1,155,608	2,502,290	2,839,566	974,788
2021	0	0	1,350,344	3,141,127	4,519,511	0	0	476,708	1,509,355	3,811,627	932,060
TOTAL	0	0	15,035,178	16,029,976	20,730,123	0	0	7,793,476	9,350,172	16,645,287	5,334,218
OD	0	0	0	0	992	0	0	0	0	113	13,261

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	5,616,269	2,562,273	5,634,620	0	0	3,996,927	1,512,155	4,819,458	871,029
2018	0	5,725	4,740,211	3,394,124	4,783,098	0	8,199	2,205,484	2,135,697	3,534,605	1,054,345
2019	2,576	6,888	3,414,306	5,059,090	4,341,203	6,909	19,168	2,015,305	2,527,295	3,469,624	756,105
2020	5,159	17,758	6,875,336	4,275,509	5,043,710	10,152	52,924	2,579,799	2,432,008	3,231,204	861,713
2021	5,913	31,043	6,451,584	4,625,984	4,844,891	10,576	80,732	2,457,201	1,915,734	3,179,258	809,960
TOTAL	13,648	61,415	27,097,706	19,916,980	24,647,522	27,638	161,022	13,254,715	10,522,889	18,234,149	4,353,152
OD	0	0	13	12	1,191	0	0	1	1	132	11,047

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	40,616,157	73,322,876	4,364,200	
IBNR + FREQUENCY ADJUSTMENT	(15,726,716)	(17,130,984)	14,191	
TOTAL LOSSES	24,889,441	56,191,892	4,378,391	
EXPECTED LOSSES	26,464,800	51,685,212	5,134,904	
CREDIBILITY	0.24	0.85	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.447	1.010	0.079	1.536
INDICATED (POST-TEST)	0.417	0.942	0.073	1.432
PRESENT ON RATE LEVEL	0.428	0.835	0.083	1.346
DERIVED BY FORMULA	0.425	0.926	0.073	1.424
UNDERLYING PRESENT RATE	0.476	0.929	0.092	1.497
PROPOSED	0.425	0.926	0.073	1.424

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.384
IND. RATE				1.38	MINIMUM PREMIUM	
MAN. RATE	1.50	1.57	1.50	+ 1.38	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,815,098	16,600,846	0.915	0	0	4	63	415	482
2018	2,359,622	19,054,395	0.808	0	0	9	64	357	430
2019	2,893,665	21,714,045	0.750	0	0	12	61	354	427
2020	3,167,444	25,068,409	0.791	0	1	14	75	334	424
2021	3,613,950	16,343,825	0.452	0	0	4	38	328	370
TOTAL	13,849,779	98,781,520	0.713	0	1	43	301	1788	2133
OD				0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	875,445	3,371,654	5,385,184	0	0	407,151	1,699,071	3,785,453	1,076,888
2018	0	0	1,555,537	3,777,851	5,538,382	0	0	700,125	2,097,708	4,260,389	1,124,403
2019	0	0	2,097,508	3,829,476	5,876,330	0	0	2,330,979	1,987,373	4,097,685	1,494,694
2020	0	323,165	2,890,574	4,665,265	5,064,033	0	503,700	4,413,582	2,714,597	3,599,803	893,690
2021	0	0	1,444,361	1,972,291	5,741,338	0	0	609,268	1,978,677	3,855,385	742,505
TOTAL	0	323,165	8,863,425	17,616,537	27,605,267	0	503,700	8,461,105	10,477,426	19,598,715	5,332,180
OD	0	0	0	0	1,367	0	0	0	0	10,234	8,481

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,207,599	4,585,449	6,973,813	0	0	703,358	2,213,890	4,599,325	824,896
2018	0	2,634	2,326,945	4,643,068	6,698,471	0	4,493	1,266,465	2,405,687	5,000,772	856,795
2019	2,583	6,901	3,420,098	4,397,798	6,666,690	10,079	27,373	2,767,163	2,237,779	4,663,116	1,246,575
2020	6,902	230,273	5,738,512	5,203,771	6,039,742	14,504	783,580	3,617,271	2,723,182	4,080,412	790,022
2021	5,541	27,298	5,853,823	4,035,223	5,854,862	11,959	87,809	2,780,359	2,242,414	3,260,279	645,237
TOTAL	15,025	267,106	18,546,977	22,865,310	32,233,578	36,542	903,254	11,134,616	11,822,951	21,603,903	4,363,525
OD	0	0	18	16	1,641	0	0	71	96	11,933	7,245

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	30,903,609	88,539,429	4,370,770	
IBNR + FREQUENCY ADJUSTMENT	(10,817,904)	(26,141,558)	15,799	
TOTAL LOSSES	20,085,705	62,397,871	4,386,569	
EXPECTED LOSSES	18,453,995	79,503,620	5,728,755	
CREDIBILITY	0.45	1.00	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.145	0.450	0.032	0.627
INDICATED (POST-TEST)	0.135	0.420	0.029	0.585
PRESENT ON RATE LEVEL	0.120	0.516	0.037	0.673
DERIVED BY FORMULA	0.127	0.420	0.029	0.576
UNDERLYING PRESENT RATE	0.133	0.574	0.041	0.749
PROPOSED	0.129	0.426	0.030	0.585

YEAR	4/1/21	4/1/21	4/1/21	4-1-25	IND. RATE	0.569
IND. RATE				0.57	MINIMUM PREMIUM	
MAN. RATE	1.05	0.89	0.75	+ 0.57	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	394,450	5,364,922	1.360	0	0	6	15	72	93
2018	400,606	3,480,011	0.869	0	0	0	11	88	99
2019	396,483	3,070,485	0.774	2	0	1	9	71	83
2020	381,745	4,805,377	1.259	1	0	4	10	58	73
2021	459,136	3,427,167	0.746	0	0	0	4	102	106
TOTAL	2,032,420	20,147,962	0.991	3	0	11	49	391	454
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,449,520	613,785	809,626	0	0	734,759	247,534	1,031,731	477,967
2018	0	0	0	596,263	682,352	0	0	0	524,762	1,059,361	617,273
2019	251,524	0	155,046	444,254	305,701	33,434	0	79,500	645,300	677,759	477,967
2020	369,862	0	930,414	582,668	635,245	1	0	500,993	518,133	871,566	396,495
2021	0	0	0	142,581	814,666	0	0	0	221,299	1,811,358	437,263
TOTAL	621,386	0	2,534,980	2,379,551	3,247,590	33,435	0	1,315,252	2,157,028	5,451,775	2,406,965
OD	0	0	0	0	0	0	0	0	0	0	3,229

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	2,056,531	834,748	1,048,466	0	0	1,335,581	322,537	1,253,553	366,123
2018	0	0	32,113	729,096	824,851	0	0	26,721	599,838	1,241,881	470,362
2019	399,052	546	279,251	495,283	354,917	52,773	1,560	208,603	690,799	776,738	398,624
2020	488,247	3,782	1,437,457	679,659	785,847	3,776	19,345	912,843	542,623	981,417	350,502
2021	530	2,075	544,796	434,868	801,989	2,347	19,339	577,088	551,261	1,450,207	379,982
TOTAL	887,829	6,402	4,350,149	3,173,654	3,816,069	58,896	40,244	3,060,837	2,707,057	5,703,796	1,965,592
OD	0	0	0	0	0	0	0	0	0	0	2,669

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,404,357	15,400,576	1,968,261	
IBNR + FREQUENCY ADJUSTMENT	(1,931,249)	(3,307,409)	5,069	
TOTAL LOSSES	6,473,108	12,093,168	1,973,330	
EXPECTED LOSSES	3,210,111	9,909,301	2,096,300	
CREDIBILITY	0.12	0.43	0.58	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.318	0.595	0.097	1.010
INDICATED (POST-TEST)	0.297	0.555	0.090	0.942
PRESENT ON RATE LEVEL	0.142	0.438	0.093	0.673
DERIVED BY FORMULA	0.161	0.488	0.091	0.740
UNDERLYING PRESENT RATE	0.158	0.488	0.103	0.749
PROPOSED	0.161	0.488	0.091	0.740

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.719
IND. RATE				0.72	MINIMUM PREMIUM	
MAN. RATE	0.81	0.78	0.75	+ 0.72	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	258,165	2,735,941	1.060	0	0	0	20	59	79
2018	281,996	4,364,104	1.548	0	0	0	18	58	76
2019	233,451	3,581,038	1.534	0	0	0	16	61	77
2020	137,810	1,664,478	1.208	0	0	1	9	33	43
2021	221,698	2,974,586	1.342	0	0	1	7	45	53
TOTAL	1,133,120	15,320,147	1.352	0	0	2	70	256	328
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	623,705	603,437	0	0	0	528,975	534,949	444,875
2018	0	0	0	1,021,267	964,190	0	0	0	857,839	1,012,383	508,425
2019	0	0	0	1,058,865	782,383	0	0	0	487,358	879,406	373,026
2020	0	0	161,353	379,042	231,288	0	0	144,632	156,536	390,677	200,950
2021	0	0	252,988	449,879	379,806	0	0	281,737	643,924	699,993	266,259
TOTAL	0	0	414,341	3,532,758	2,961,104	0	0	426,369	2,674,632	3,517,408	1,793,535
OD	0	0	0	0	0	0	0	0	0	0	7,994

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	848,239	781,451	0	0	0	689,254	649,963	340,774
2018	0	0	52,358	1,246,328	1,167,286	0	0	38,688	973,813	1,191,297	387,420
2019	0	123	180,098	1,175,833	896,819	0	274	80,171	530,312	993,864	311,104
2020	263	922	373,197	403,380	289,497	1,116	5,750	274,050	172,021	431,273	177,640
2021	765	4,421	848,142	567,266	440,754	4,092	30,498	922,818	620,605	630,234	231,379
TOTAL	1,028	5,466	1,453,794	4,241,047	3,575,808	5,208	36,521	1,315,727	2,986,006	3,896,631	1,448,317
OD	0	0	0	0	0	0	0	0	0	0	6,714

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,817,744	14,699,491	1,455,030	
IBNR + FREQUENCY ADJUSTMENT	(1,809,205)	(2,809,079)	3,159	
TOTAL LOSSES	1,008,539	11,890,412	1,458,189	
EXPECTED LOSSES	2,931,449	8,346,998	1,502,761	
CREDIBILITY	0.08	0.29	0.39	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.089	1.049	0.128	1.266
INDICATED (POST-TEST)	0.083	0.978	0.119	1.181
PRESENT ON RATE LEVEL	0.233	0.662	0.119	1.014
DERIVED BY FORMULA	0.221	0.754	0.119	1.094
UNDERLYING PRESENT RATE	0.259	0.737	0.133	1.128
PROPOSED	0.221	0.754	0.119	1.094

YEAR	4/1/21	4/1/21	4/1/21	4-1-25	IND. RATE	1.063
IND. RATE				1.06	MINIMUM PREMIUM	
MAN. RATE	1.31	1.22	1.13	+ 1.06	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	344,926	6,039,906	1.751	0	0	7	28	76	111
2018	362,568	8,756,134	2.415	0	0	13	27	82	122
2019	404,114	9,174,515	2.270	0	0	13	21	114	148
2020	610,613	7,572,778	1.240	0	0	7	35	103	145
2021	266,661	1,791,466	0.672	0	0	1	5	43	49
TOTAL	1,988,882	33,334,799	1.676	0	0	41	116	418	575
OD				0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,424,314	1,124,858	1,080,863	0	0	501,890	864,704	704,863	338,414
2018	0	0	3,690,648	1,191,489	1,606,579	0	0	700,471	765,132	511,655	290,160
2019	0	0	2,833,536	1,189,129	1,998,152	0	0	1,247,445	552,520	1,065,083	288,650
2020	0	0	1,481,460	1,758,526	1,522,080	0	0	655,187	1,062,634	822,378	270,513
2021	0	0	161,295	273,964	663,024	0	0	58,969	63,116	498,205	72,893
TOTAL	0	0	9,591,253	5,537,966	6,870,698	0	0	3,163,962	3,308,106	3,602,184	1,260,630
OD	0	0	0	0	1,199	0	0	0	0	509	8,472

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	2,041,042	1,529,807	1,399,718	0	0	932,010	1,126,709	856,409	259,225
2018	0	6,245	5,065,294	1,481,265	1,972,791	0	4,490	1,190,534	872,522	612,759	221,102
2019	3,666	9,210	3,992,225	1,411,347	2,314,355	7,482	19,776	1,894,504	647,965	1,233,180	240,734
2020	1,982	6,849	2,675,461	1,948,816	1,872,819	5,284	27,242	1,300,114	1,019,403	972,777	239,133
2021	703	3,577	748,717	510,031	684,264	1,025	8,885	237,066	160,278	402,487	63,344
TOTAL	6,351	25,882	14,522,738	6,881,267	8,243,946	13,791	60,393	5,554,229	3,826,877	4,077,612	1,023,539
OD	0	0	16	14	1,439	0	0	4	5	594	6,977

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	20,183,403	23,031,753	1,030,515	
IBNR + FREQUENCY ADJUSTMENT	(8,098,029)	(5,729,678)		2,018
TOTAL LOSSES	12,085,374	17,302,075	1,032,533	
EXPECTED LOSSES	13,495,751	17,052,556	1,121,557	
CREDIBILITY	0.12	0.43	0.57	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.608	0.870	0.052	1.529
INDICATED (POST-TEST)	0.567	0.811	0.048	1.426
PRESENT ON RATE LEVEL	0.611	0.772	0.051	1.434
DERIVED BY FORMULA	0.606	0.789	0.049	1.444
UNDERLYING PRESENT RATE	0.679	0.857	0.056	1.592
PROPOSED	0.602	0.783	0.049	1.434

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.397
IND. RATE				1.40	MINIMUM PREMIUM	
MAN. RATE	2.15	1.94	1.67	+ 1.40	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	228,357	1,627,279	0.713	0	0	0	18	15	33
2018	236,368	2,856,424	1.208	0	0	2	27	21	50
2019	209,505	1,101,486	0.526	0	0	0	8	14	22
2020	188,295	1,264,313	0.671	0	0	0	10	11	21
2021	177,432	946,565	0.533	0	0	1	2	18	21
TOTAL	1,039,957	7,796,067	0.750	0	0	3	65	79	147
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	597,665	138,544	0	0	0	441,963	149,263	299,844
2018	0	0	413,852	1,257,793	199,059	0	0	103,553	468,432	145,860	267,875
2019	0	0	0	265,280	212,074	0	0	0	292,785	140,863	190,484
2020	0	0	0	274,586	294,655	0	0	0	202,571	322,763	169,738
2021	0	0	203,665	40,000	196,630	0	0	23,500	8,845	320,247	153,678
TOTAL	0	0	617,517	2,435,324	1,040,962	0	0	127,053	1,414,596	1,078,996	1,081,619
OD	0	0	0	0	0	0	0	0	0	0	815

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	812,824	179,414	0	0	0	575,878	181,355	229,681
2018	0	701	612,478	1,525,532	254,858	0	664	189,794	529,069	176,943	204,121
2019	0	31	45,827	295,163	242,482	0	131	38,304	307,262	166,210	158,864
2020	79	300	141,650	297,776	344,059	251	1,460	85,027	196,039	355,942	150,048
2021	340	2,184	352,427	131,159	208,622	488	4,500	114,718	80,065	254,845	133,546
TOTAL	419	3,215	1,152,383	3,062,454	1,229,435	739	6,755	427,843	1,688,312	1,135,295	876,259
OD	0	0	0	0	0	0	0	0	0	0	669

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,591,354	7,115,497	876,928	
IBNR + FREQUENCY ADJUSTMENT	(1,185,021)	(1,473,267)	1,945	
TOTAL LOSSES	406,334	5,642,230	878,873	
EXPECTED LOSSES	1,932,541	4,370,250	992,466	
CREDIBILITY	0.08	0.28	0.37	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.039	0.543	0.084	0.666
INDICATED (POST-TEST)	0.036	0.506	0.079	0.621
PRESENT ON RATE LEVEL	0.169	0.383	0.087	0.639
DERIVED BY FORMULA	0.159	0.417	0.084	0.660
UNDERLYING PRESENT RATE	0.186	0.420	0.095	0.701
PROPOSED	0.154	0.404	0.081	0.639

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.601
IND. RATE				0.60	MINIMUM PREMIUM	
MAN. RATE	0.89	0.81	0.72	+ 0.60	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	71,996	23,807	0.033	0	0	0	0	3	3
2018	74,504	149,852	0.201	0	0	0	1	0	1
2019	82,112	103,419	0.126	0	0	0	0	1	1
2020	75,264	35,763	0.048	0	0	0	0	2	2
2021	23,355	200,308	0.858	0	0	0	1	2	3
TOTAL	327,231	513,149	0.157	0	0	0	2	8	10
OD				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	11,256	0	0	0	0	8,716	3,835
2018	0	0	0	85,393	0	0	0	20,905	0	0	43,554
2019	0	0	0	0	90,359	0	0	0	0	3,450	9,610
2020	0	0	0	0	5,777	0	0	0	0	26,907	3,079
2021	0	0	0	110,540	7,303	0	0	0	69,640	7,975	4,850
TOTAL	0	0	0	195,933	114,695	0	0	0	90,545	47,048	64,928
OD	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	14,577	0	0	0	0	10,590	2,938
2018	0	0	3,336	103,245	831	0	0	772	23,500	263	33,188
2019	0	3	3,978	3,253	100,134	0	0	88	101	3,837	8,015
2020	0	1	636	520	6,361	4	24	1,598	1,816	28,535	2,722
2021	79	414	97,674	100,250	21,167	183	836	43,354	48,343	12,972	4,215
TOTAL	79	418	105,624	207,268	143,071	186	860	45,811	73,760	56,197	51,077
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	152,978	480,296	51,077	
IBNR + FREQUENCY ADJUSTMENT	(153,081)	(93,067)	63	
TOTAL LOSSES	0	387,229	51,140	
EXPECTED LOSSES	247,262	275,081	51,535	
CREDIBILITY	0.04	0.13	0.17	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.118	0.016	0.134
INDICATED (POST-TEST)	0.000	0.110	0.015	0.125
PRESENT ON RATE LEVEL	0.069	0.077	0.014	0.160
DERIVED BY FORMULA	0.066	0.081	0.014	0.161
UNDERLYING PRESENT RATE	0.076	0.084	0.016	0.175
PROPOSED	0.065	0.080	0.014	0.160

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.150
IND. RATE				0.15	MINIMUM PREMIUM	
MAN. RATE	0.23	0.21	0.18	+ 0.15	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	17,993,978	30,007,987	0.167	3	0	36	100	271	410
2018	18,906,256	32,321,520	0.171	0	0	30	113	281	424
2019	19,462,045	29,418,489	0.151	1	0	28	97	266	392
2020	18,964,951	25,167,206	0.133	2	0	23	66	206	297
2021	21,107,353	30,127,346	0.143	6	0	15	86	324	431
TOTAL	96,434,583	147,042,548	0.152	12	0	132	462	1348	1954
OD				0	0	0	1	4	5

REPORTED LOSSES												
POLICY YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	1,050,627	0	8,027,340	3,903,979	3,453,771	298,472	0	2,592,022	2,621,232	3,737,611	4,322,933	
2018	0	0	6,902,130	4,269,079	4,009,045	0	0	4,564,167	3,807,533	5,283,433	3,486,133	
2019	7,000	0	6,763,802	4,566,851	4,273,669	464	0	3,541,548	2,991,773	4,654,083	2,619,299	
2020	172,380	0	5,198,524	2,846,763	2,776,331	480	0	4,000,859	2,930,556	4,321,544	2,919,769	
2021	2,237,946	0	3,272,760	4,071,407	4,716,221	50,421	0	861,820	3,216,061	6,464,308	5,236,402	
TOTAL	3,467,953	0	30,164,556	19,658,079	19,229,037	349,837	0	15,560,416	15,567,155	24,460,979	18,584,536	
OD	0	0	0	36,126	23,646	0	0	0	2,187	28,896	9,466	

TRANSLATED LOSSES												
POLICY YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	966,456	0	11,429,651	5,309,411	4,472,633	189,509	0	4,772,832	3,415,465	4,541,197	3,311,367	
2018	0	11,107	9,106,062	5,246,376	4,776,657	0	22,722	6,039,728	4,366,501	6,020,649	2,656,433	
2019	19,667	21,682	9,558,047	5,221,853	5,020,103	19,389	50,156	4,967,815	3,345,335	5,349,896	2,184,495	
2020	233,002	20,310	7,671,999	3,304,372	3,505,151	23,791	117,034	5,461,945	2,699,432	4,893,342	2,581,076	
2021	3,004,392	50,482	9,384,569	5,721,775	5,288,474	116,521	147,293	4,627,014	3,694,297	5,457,878	4,550,433	
TOTAL	4,223,518	103,581	47,150,328	24,803,788	23,063,018	349,210	337,205	25,869,334	17,521,029	26,262,963	15,283,805	
OD	0	0	1,607	43,860	29,540	0	0	239	2,672	34,022	7,544	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	78,035,023	91,760,892	15,291,348	
IBNR + FREQUENCY ADJUSTMENT	(25,645,120)	(21,773,553)	33,560	
TOTAL LOSSES	52,389,903	69,987,339	15,324,908	
EXPECTED LOSSES	42,686,857	65,311,430	14,144,792	
CREDIBILITY	1.00	1.00	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.054	0.072	0.016	0.143
INDICATED (POST-TEST)	0.051	0.068	0.015	0.133
PRESENT ON RATE LEVEL	0.040	0.062	0.013	0.115
DERIVED BY FORMULA	0.051	0.068	0.015	0.133
UNDERLYING PRESENT RATE	0.044	0.068	0.015	0.127
PROPOSED	0.051	0.068	0.015	0.133

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.125
IND. RATE				0.13	MINIMUM PREMIUM	
MAN. RATE	0.14	0.15	0.13	+ 0.13	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	705,135	7,537,339	1.069	0	1	8	10	43	62
2018	746,109	4,502,121	0.603	1	0	5	17	42	65
2019	753,545	3,428,880	0.455	1	0	2	10	31	44
2020	782,653	2,194,125	0.280	0	0	2	10	29	41
2021	819,780	2,063,082	0.252	0	0	0	3	47	50
TOTAL	3,807,222	19,725,547	0.518	2	1	17	50	192	262
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	761,947	1,704,081	466,032	399,365	0	2,376,281	796,528	155,954	484,969	392,182
2018	501,090	0	1,262,948	308,852	386,554	0	0	602,278	501,181	503,539	435,679
2019	955,691	0	352,318	586,265	356,818	8,994	0	132,667	480,225	346,910	208,992
2020	0	0	492,474	354,166	312,199	0	0	77,452	267,512	346,728	343,594
2021	0	0	0	65,807	878,283	0	0	0	27,975	867,185	223,832
TOTAL	1,456,781	761,947	3,811,821	1,781,122	2,333,219	8,994	2,376,281	1,608,925	1,432,847	2,549,331	1,604,279
OD	0	0	0	0	0	0	0	0	0	0	2,750

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	127,899	2,441,948	633,804	517,178	0	1,019,538	1,479,152	203,208	589,237	300,411
2018	722,337	2,138	1,728,371	385,390	478,218	0	3,865	1,019,421	574,673	599,066	331,987
2019	1,137,366	1,190	561,464	654,564	420,195	11,350	2,294	257,406	512,118	404,733	174,299
2020	595	2,036	776,411	402,781	392,747	804	4,264	214,641	259,408	389,166	303,737
2021	512	1,918	512,683	391,306	853,370	928	8,406	229,936	211,777	686,805	194,510
TOTAL	1,860,811	135,182	6,020,878	2,467,844	2,661,708	13,082	1,038,367	3,200,556	1,761,184	2,669,007	1,304,945
OD	0	0	0	0	0	0	0	0	0	0	2,106

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,268,875	9,559,742	1,307,051	
IBNR + FREQUENCY ADJUSTMENT	(4,423,143)	(2,427,070)	3,113	
TOTAL LOSSES	7,845,732	7,132,672	1,310,163	
EXPECTED LOSSES	7,364,926	7,273,323	1,323,301	
CREDIBILITY	0.19	0.66	0.88	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.206	0.187	0.034	0.428
INDICATED (POST-TEST)	0.192	0.175	0.032	0.399
PRESENT ON RATE LEVEL	0.174	0.172	0.031	0.377
DERIVED BY FORMULA	0.177	0.174	0.032	0.383
UNDERLYING PRESENT RATE	0.193	0.191	0.035	0.419
PROPOSED	0.177	0.174	0.032	0.383

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.372
IND. RATE				0.37	MINIMUM PREMIUM	
MAN. RATE	0.45	0.43	0.42	+ 0.37	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	63,648,629	47,159,293	0.074			43	187	482	713
2018	66,233,138	56,117,271	0.085			48	174	542	765
2019	71,023,676	42,195,687	0.059			35	148	499	682
2020	74,381,120	34,167,310	0.046			19	117	414	551
2021	82,611,181	37,978,145	0.046			6	118	561	686
TOTAL	357,897,744	217,617,706	0.061			151	744	2498	3397
OD						0	0	13	17

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	197,798	0	8,201,218	6,805,381	6,477,879	1,810,005	0	2,563,326	7,102,298	6,797,472	7,203,916
2018	0	189,499	10,059,977	7,072,446	7,052,827	0	8,154,226	3,427,876	4,731,492	7,973,223	7,455,705
2019	0	0	7,345,827	5,992,597	6,745,084	0	0	2,792,348	4,697,389	8,000,487	6,621,955
2020	959,595	0	3,788,730	5,632,933	5,566,507	94,032	0	1,564,678	4,576,499	6,846,650	5,137,686
2021	370,000	0	1,237,801	5,292,923	7,838,337	525,000	0	1,064,929	3,044,312	11,893,925	6,710,918
TOTAL	1,527,393	189,499	30,633,553	30,796,280	33,680,634	2,429,037	8,154,226	11,413,157	24,151,990	41,511,757	33,130,180
OD	0	0	148,219	103,486	328,053	0	0	50,096	84,125	116,982	155,479

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	147,193	0	11,752,345	9,246,033	8,388,853	931,674	0	4,760,096	9,160,021	8,258,928	5,518,200
2018	0	47,731	13,998,830	8,693,976	8,623,931	0	1,070,140	5,906,852	5,430,934	9,388,669	5,681,247
2019	9,375	23,882	10,687,653	6,867,289	7,813,677	16,172	44,656	4,655,221	5,194,230	9,116,759	5,522,710
2020	961,193	18,850	7,478,232	6,256,500	6,713,881	138,450	81,217	4,057,673	4,517,839	7,638,640	4,541,714
2021	364,965	44,087	9,862,389	7,768,842	8,303,579	748,507	203,234	6,014,831	4,802,635	9,731,629	5,831,788
TOTAL	1,482,726	134,549	53,779,449	38,832,640	39,843,920	1,834,803	1,399,248	25,394,674	29,105,658	44,134,626	27,095,660
OD	50	506	272,694	113,801	397,703	116	1,013	118,251	84,254	127,226	127,260

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	84,418,078	152,639,829	27,222,919	
IBNR + FREQUENCY ADJUSTMENT	(27,647,989)	(33,937,173)	64,498	
TOTAL LOSSES	56,770,089	118,702,656	27,287,417	
EXPECTED LOSSES	46,315,134	102,044,561	25,990,190	
CREDIBILITY	1.00	1.00	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.016	0.033	0.008	0.056
INDICATED (POST-TEST)	0.015	0.031	0.007	0.052
PRESENT ON RATE LEVEL	0.012	0.026	0.007	0.044
DERIVED BY FORMULA	0.015	0.031	0.007	0.052
UNDERLYING PRESENT RATE	0.013	0.029	0.007	0.049
PROPOSED	0.015	0.030	0.007	0.052

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.049
IND. RATE				0.05	MINIMUM PREMIUM	
MAN. RATE	0.07	0.06	0.05	+ 0.05	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	571,295	8,225,960	1.440			6	24	106	137
2018	621,052	7,011,894	1.129			6	29	89	124
2019	630,304	6,972,279	1.106			9	21	74	105
2020	432,398	2,503,070	0.579			0	16	43	59
2021	687,689	6,153,241	0.895			0	17	97	116
TOTAL	2,942,738	30,866,444	1.049			23	107	409	541
OD						0	0	1	1

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	495,447	0	1,183,160	1,167,572	1,379,386	47,825	0	980,510	943,071	1,571,205	457,784
2018	0	0	952,123	1,304,663	1,390,661	0	0	648,252	915,889	1,247,809	552,497
2019	721,402	0	1,693,101	813,483	1,038,909	0	0	686,641	700,706	858,399	459,638
2020	0	0	541,051	890,451	890,451	0	0	0	456,084	475,639	139,845
2021	0	0	415,972	925,319	1,474,108	0	0	1,009,865	618,602	1,447,077	262,298
TOTAL	1,216,849	0	4,244,356	4,752,088	6,173,515	47,825	0	3,325,268	3,634,352	5,600,129	1,872,062
OD	0	0	0	0	3,170	0	0	0	0	1,924	11,879

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	633,181	0	1,695,468	1,587,898	1,786,305	42,277	0	1,820,807	1,228,822	1,909,014	350,663
2018	0	1,612	1,359,079	1,599,614	1,690,409	0	4,160	1,116,030	1,048,340	1,472,575	421,003
2019	1,146,145	5,509	2,392,779	949,316	1,213,973	4,118	11,069	1,096,759	775,230	994,373	383,338
2020	171	656	313,205	614,653	1,019,146	531	3,063	176,524	424,430	535,151	123,623
2021	1,796	9,241	1,951,690	1,414,627	1,563,012	8,274	70,429	1,814,023	837,111	1,249,065	227,937
TOTAL	1,781,294	17,017	7,712,221	6,166,107	7,272,845	55,200	88,722	6,024,143	4,313,932	6,160,179	1,506,563
OD	2	6	1,649	1,203	3,050	2	18	473	428	1,518	9,714

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	15,680,748	23,919,262	1,516,278	
IBNR + FREQUENCY ADJUSTMENT	(4,684,086)	(5,842,753)	3,956	
TOTAL LOSSES	10,996,662	18,076,509	1,520,234	
EXPECTED LOSSES	7,752,229	17,565,550	1,618,868	
CREDIBILITY	0.16	0.56	0.74	

PURE PREMIUMS			
INDICATED (PRE-TEST)	0.374	0.614	1.039
INDICATED (POST-TEST)	0.348	0.572	0.969
PRESENT ON RATE LEVEL	0.237	0.538	0.825
DERIVED BY FORMULA	0.255	0.557	0.861
UNDERLYING PRESENT RATE	0.263	0.597	0.915
PROPOSED	0.255	0.557	0.861

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.839
IND. RATE				0.84	MINIMUM PREMIUM	
MAN. RATE	1.05	0.98	0.96	+ 0.84	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	5,902,339	6,799,570	0.115	1	0	6	26	71	104	
2018	6,413,070	8,088,787	0.126	2	0	6	27	69	104	
2019	6,574,902	9,078,624	0.138	1	0	12	23	75	111	
2020	6,578,565	5,793,064	0.088	0	0	2	28	72	102	
2021	6,958,575	7,516,272	0.108	1	0	2	13	85	101	
TOTAL	32,427,451	37,276,317	0.115	5	0	28	117	372	522	
OD				0	0	0	0	1	1	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	250,120	0	1,292,728	790,876	1,085,651	0	0	584,471	773,896	1,093,231	928,597
2018	1,298,616	0	1,446,222	1,045,729	784,225	6	0	408,187	1,068,564	1,086,064	951,174
2019	205,573	0	2,278,972	947,580	1,240,599	0	0	724,290	1,106,512	1,528,236	1,046,862
2020	0	0	320,627	1,487,442	921,867	0	0	88,229	1,172,044	948,980	853,875
2021	315,386	0	599,187	882,395	983,207	1,373	0	230,978	2,366,791	1,202,359	934,596
TOTAL	2,069,695	0	5,937,736	5,154,022	5,015,549	1,379	0	2,036,155	6,487,807	5,858,870	4,715,104
OD	0	0	0	0	3,297	0	0	0	0	14,583	12,053

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	319,653	0	1,852,479	1,075,591	1,405,918	0	0	1,085,363	1,008,386	1,328,276	711,305
2018	1,609,796	2,448	2,010,634	1,282,148	964,356	15	2,619	722,972	1,215,831	1,283,662	724,795
2019	328,933	7,396	3,193,539	1,112,373	1,455,022	4,344	11,879	1,216,309	1,216,328	1,753,449	873,083
2020	715	2,565	1,084,526	1,568,484	1,136,698	1,876	10,369	559,375	1,078,956	1,089,287	754,826
2021	423,870	9,710	1,836,386	1,151,096	1,091,861	8,835	40,577	1,438,850	1,242,403	1,097,668	812,164
TOTAL	2,682,967	22,121	9,977,565	6,189,693	6,053,855	15,070	65,444	5,022,869	5,761,905	6,552,342	3,876,172
OD	0	0	145	119	3,654	0	1	371	426	16,217	9,925

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,786,554	24,578,210	3,886,098	
IBNR + FREQUENCY ADJUSTMENT	(6,452,290)	(5,605,344)	9,465	
TOTAL LOSSES	11,334,264	18,972,867	3,895,562	
EXPECTED LOSSES	10,743,964	16,814,278	4,035,824	
CREDIBILITY	0.79	1.00	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.035	0.058	0.012	0.105
INDICATED (POST-TEST)	0.033	0.054	0.011	0.098
PRESENT ON RATE LEVEL	0.030	0.047	0.011	0.089
DERIVED BY FORMULA	0.032	0.054	0.011	0.098
UNDERLYING PRESENT RATE	0.033	0.052	0.012	0.097
PROPOSED	0.032	0.055	0.011	0.098

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.092
IND. RATE				0.09	MINIMUM PREMIUM	
MAN. RATE	0.11	0.12	0.10	+ 0.09	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	3,776,186	2,258,436	0.060	0	0	4	10	24	38	
2018	3,966,696	1,234,532	0.031	0	0	1	1	25	27	
2019	3,981,003	2,745,474	0.069	0	1	1	2	9	13	
2020	3,989,757	1,048,005	0.026	0	0	0	3	14	17	
2021	4,403,356	638,188	0.014	0	0	0	0	11	11	
TOTAL	20,116,998	7,924,635	0.039	0	1	6	16	83	106	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	816,594	140,570	221,427	0	0	98,379	244,743	363,631	373,092
2018	0	0	299,615	2,036	261,242	0	0	60,621	10,545	397,656	202,817
2019	0	522,748	216,501	230,520	77,533	0	926,147	127,422	52,180	114,397	478,026
2020	0	0	0	118,706	253,220	0	0	0	32,052	445,838	198,189
2021	0	0	0	0	94,748	0	0	0	0	295,813	247,627
TOTAL	0	522,748	1,332,710	491,832	908,170	0	926,147	286,422	339,520	1,617,335	1,499,751
OD	0	0	0	0	0	0	0	0	0	0	1,641

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,170,179	191,175	286,748	0	0	182,690	318,900	441,812	285,788
2018	0	507	409,439	7,334	316,257	0	389	103,543	16,247	464,385	154,547
2019	6,560	356,494	330,396	260,016	97,583	764	694,745	254,870	79,285	132,618	398,674
2020	41	156	75,083	140,065	287,309	94	584	36,901	57,668	474,974	175,199
2021	50	181	49,279	35,953	91,152	293	2,763	72,764	65,860	233,366	215,188
TOTAL	6,651	357,339	2,034,376	634,544	1,079,049	1,151	698,482	650,768	537,960	1,747,155	1,229,396
OD	0	0	0	0	0	0	0	0	0	0	1,266

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,748,767	3,998,708	1,230,661	
IBNR + FREQUENCY ADJUSTMENT	(1,479,746)	(1,290,720)	3,583	
TOTAL LOSSES	2,269,021	2,707,988	1,234,244	
EXPECTED LOSSES	2,462,093	3,868,315	1,509,589	
CREDIBILITY	0.57	1.00	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.011	0.013	0.006	0.031
INDICATED (POST-TEST)	0.011	0.013	0.006	0.029
PRESENT ON RATE LEVEL	0.011	0.018	0.007	0.035
DERIVED BY FORMULA	0.011	0.013	0.006	0.029
UNDERLYING PRESENT RATE	0.012	0.019	0.008	0.039
PROPOSED	0.011	0.013	0.006	0.029

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.027
IND. RATE				0.03	MINIMUM PREMIUM	
MAN. RATE	0.06	0.05	0.04	+ 0.03	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	10,397,931	27,449,114	0.264	2	0	38	95	267	402
2018	10,640,891	26,795,273	0.252	0	0	31	69	299	399
2019	10,824,630	23,974,005	0.221	0	0	25	85	241	351
2020	11,203,732	20,453,117	0.183	2	0	23	80	244	349
2021	10,721,049	16,091,451	0.150	2	0	4	34	307	347
TOTAL	53,788,233	114,762,960	0.213	6	0	121	363	1358	1848
OD				0	0	0	2	3	5

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	562,188	0	8,630,019	3,831,685	3,118,777	399,692	0	2,301,812	2,161,098	3,199,959	3,243,884
2018	0	0	7,256,801	3,777,231	4,657,751	0	0	1,715,383	1,814,000	4,132,285	3,441,822
2019	0	0	5,099,895	4,552,623	3,767,716	0	0	1,566,244	3,202,576	3,182,924	2,602,027
2020	105,611	0	4,702,627	4,019,247	2,193,403	10,850	0	1,751,761	2,302,281	2,861,854	2,505,483
2021	14,000	0	844,900	2,103,436	4,302,105	1,061	0	274,266	1,351,584	4,721,113	2,478,986
TOTAL	681,799	0	26,534,242	18,284,222	18,039,752	411,603	0	7,609,466	10,831,539	18,098,135	14,272,202
OD	0	0	0	102,321	17,964	0	0	0	26,190	8,171	85,838

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	718,476	0	12,258,857	5,211,092	4,038,816	353,328	0	4,197,763	2,815,911	3,887,950	2,484,815
2018	0	12,286	10,040,813	4,664,880	5,692,070	0	11,008	2,936,467	2,096,625	4,857,263	2,622,668
2019	6,598	16,811	7,524,720	5,161,063	4,423,256	9,394	26,005	2,723,140	3,465,137	3,682,737	2,170,091
2020	144,891	19,833	7,580,781	4,404,738	2,928,333	32,450	70,314	3,340,290	2,306,793	3,267,782	2,214,847
2021	23,319	22,744	4,920,728	3,575,620	4,467,403	11,830	75,344	2,322,782	1,988,167	3,869,947	2,154,239
TOTAL	893,284	71,673	42,325,899	23,017,393	21,549,879	407,002	182,671	15,520,441	12,672,632	19,565,678	11,646,660
OD	0	0	482	139,553	20,829	0	1	932	30,855	9,334	71,173

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	59,402,385	77,006,154	11,717,833	
IBNR + FREQUENCY ADJUSTMENT	(22,140,422)	(17,192,595)	25,466	
TOTAL LOSSES	37,261,962	59,813,559	11,743,298	
EXPECTED LOSSES	36,721,069	51,401,470	11,448,624	
CREDIBILITY	1.00	1.00	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.069	0.111	0.022	0.202
INDICATED (POST-TEST)	0.065	0.103	0.020	0.188
PRESENT ON RATE LEVEL	0.062	0.087	0.019	0.169
DERIVED BY FORMULA	0.065	0.103	0.020	0.188
UNDERLYING PRESENT RATE	0.068	0.096	0.021	0.185
PROPOSED	0.065	0.103	0.020	0.188

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.177
IND. RATE				0.18	MINIMUM PREMIUM	
MAN. RATE	0.21	0.21	0.19	+ 0.18	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	679,227	11,955,365	1.760	0	0	15	44	83	142
2018	685,431	10,228,198	1.492	0	0	14	28	83	125
2019	748,144	9,334,628	1.248	0	0	10	29	94	133
2020	840,045	7,213,157	0.859	0	0	3	32	112	147
2021	865,545	6,574,827	0.760	0	0	1	26	151	178
TOTAL	3,818,392	45,306,175	1.187	0	0	43	159	523	725
OD				0	0	0	2	1	3

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	3,343,692	1,672,719	1,111,142	0	0	3,365,642	860,256	778,254	823,660
2018	0	0	3,348,743	1,586,492	1,194,380	0	0	1,662,526	757,715	917,902	760,440
2019	0	0	2,180,162	1,224,483	1,840,218	0	0	1,217,475	739,374	1,391,429	741,487
2020	0	0	549,090	1,660,831	1,407,044	0	0	420,566	1,299,812	1,211,190	664,624
2021	0	0	213,160	873,864	2,399,670	0	0	16,806	701,660	1,748,253	621,414
TOTAL	0	0	9,634,847	7,018,389	7,952,454	0	0	6,683,015	4,358,817	6,047,028	3,611,625
OD	0	0	0	33,341	62,500	0	0	0	3,071	604	14,759

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	4,104,490	2,274,898	1,438,929	0	0	3,636,808	1,120,914	945,579	630,924
2018	0	5,669	4,614,998	1,951,930	1,478,843	0	10,668	2,787,634	878,488	1,095,324	579,455
2019	2,754	6,962	3,059,826	1,431,408	2,123,772	6,783	18,060	1,756,480	846,787	1,599,327	618,400
2020	1,011	3,589	1,485,775	1,794,970	1,694,323	4,116	21,670	1,075,948	1,231,831	1,390,700	587,528
2021	2,087	9,495	2,216,468	1,703,453	2,435,398	3,596	25,008	869,024	860,463	1,447,475	540,009
TOTAL	5,852	25,715	15,481,556	9,156,658	9,171,265	14,495	75,407	10,125,894	4,938,482	6,478,404	2,956,315
OD	0	5	7,338	38,387	70,200	0	1	380	3,197	772	11,548

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	25,736,643	29,857,366	2,967,863	
IBNR + FREQUENCY ADJUSTMENT	(7,140,367)	(6,733,522)	7,700	
TOTAL LOSSES	18,596,277	23,123,843	2,975,564	
EXPECTED LOSSES	11,977,853	20,234,085	3,130,526	
CREDIBILITY	0.19	0.66	0.89	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.487	0.603	0.078	1.167
INDICATED (POST-TEST)	0.454	0.562	0.072	1.088
PRESENT ON RATE LEVEL	0.286	0.483	0.075	0.843
DERIVED BY FORMULA	0.318	0.535	0.073	0.925
UNDERLYING PRESENT RATE	0.314	0.530	0.082	0.926
PROPOSED	0.318	0.535	0.073	0.925

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.870
IND. RATE				0.87	MINIMUM PREMIUM	
MAN. RATE	0.85	0.92	0.95	+ 0.87	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	613,098	4,546,984	0.742	0	0	2	11	87	100
2018	646,522	6,430,802	0.995	0	0	2	36	85	123
2019	675,224	4,918,187	0.728	1	0	0	24	81	106
2020	779,612	6,370,015	0.817	0	0	1	27	101	129
2021	882,416	6,098,856	0.691	0	0	0	15	130	145
TOTAL	3,596,872	28,364,844	0.789	1	0	5	113	484	603
OD				0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	375,203	388,149	736,412	0	0	152,491	215,752	1,022,980	1,655,997
2018	0	0	543,808	952,346	452,197	0	0	166,381	1,006,398	1,066,887	2,242,785
2019	4,167	0	0	766,329	427,722	1,937	0	0	541,887	900,894	2,275,251
2020	0	0	152,515	907,506	833,194	0	0	141,182	751,985	1,256,090	2,327,543
2021	0	0	0	388,818	873,829	0	0	0	451,635	1,773,710	2,610,864
TOTAL	4,167	0	1,071,526	3,403,148	3,323,354	1,937	0	460,054	2,967,657	6,020,561	11,112,440
OD	0	0	0	0	822	0	0	0	0	85	78,339

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	537,666	527,883	953,654	0	0	283,176	281,125	1,242,921	1,268,494
2018	0	921	779,912	1,160,019	556,888	0	1,068	320,091	1,143,135	1,258,269	1,709,002
2019	6,608	85	124,243	845,996	495,559	3,030	298	87,184	587,398	1,019,541	1,897,559
2020	407	1,476	638,857	979,165	989,583	1,821	9,860	514,263	742,382	1,389,020	2,057,548
2021	728	3,079	784,683	674,459	890,408	2,887	21,504	704,732	696,903	1,442,604	2,268,841
TOTAL	7,743	5,561	2,865,361	4,187,522	3,886,091	7,738	32,730	1,909,447	3,450,943	6,352,355	9,201,444
OD	0	2	428	312	791	0	1	21	19	67	65,727

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,829,030	17,878,099	9,267,171	
IBNR + FREQUENCY ADJUSTMENT	(2,754,567)	(4,106,140)	22,149	
TOTAL LOSSES	2,074,464	13,771,959	9,289,320	
EXPECTED LOSSES	4,637,701	12,359,187	8,494,936	
CREDIBILITY	0.18	0.64	0.85	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.058	0.383	0.256	0.697
INDICATED (POST-TEST)	0.054	0.357	0.239	0.650
PRESENT ON RATE LEVEL	0.116	0.309	0.212	0.637
DERIVED BY FORMULA	0.105	0.340	0.235	0.679
UNDERLYING PRESENT RATE	0.129	0.344	0.236	0.709
PROPOSED	0.100	0.325	0.225	0.650

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.632
IND. RATE				0.63	MINIMUM PREMIUM	
MAN. RATE	0.82	0.77	0.71	+ 0.63	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	1,935,953	30,371,322	1.569	0	0	24	101	411	536
2018	1,858,492	31,786,358	1.710	0	0	23	101	423	547
2019	1,856,513	32,281,060	1.739	0	0	24	99	359	482
2020	1,731,940	27,762,624	1.603	0	0	20	53	377	450
2021	1,836,153	23,915,495	1.302	0	0	10	34	430	474
TOTAL	9,219,051	146,116,859	1.585	0	0	101	388	2000	2489
OD				0	0	0	0	2	2

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	4,790,039	4,905,991	6,310,972	0	0	2,115,901	3,204,704	5,213,700	3,830,015
2018	0	0	4,344,725	6,088,397	6,821,381	0	0	1,564,709	3,589,433	5,461,929	3,915,784
2019	0	0	4,927,797	6,189,580	5,606,037	0	0	2,490,975	3,999,830	5,575,420	3,491,421
2020	0	0	4,319,369	3,236,911	6,988,330	0	0	2,157,241	2,150,866	5,534,336	3,375,571
2021	0	0	2,111,322	2,514,956	6,291,989	0	0	917,997	1,112,324	7,135,710	3,831,197
TOTAL	0	0	20,493,252	22,935,835	32,018,709	0	0	9,246,823	14,057,157	28,921,095	18,443,988
OD	0	0	0	0	10,480	0	0	0	0	567	31,140

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	6,688,710	6,672,148	8,172,709	0	0	3,665,250	4,175,729	6,334,646	2,933,791
2018	0	7,356	6,213,167	7,468,230	8,285,764	0	10,041	2,761,693	4,103,255	6,428,658	2,983,827
2019	6,308	16,303	7,534,373	6,997,479	6,501,237	14,587	40,042	4,129,149	4,391,610	6,390,669	2,911,845
2020	5,474	18,866	7,329,324	4,044,509	8,134,094	16,417	84,431	4,010,380	2,387,787	6,109,730	2,984,005
2021	7,212	38,378	7,649,455	4,825,872	6,523,563	15,665	133,947	3,615,127	2,443,841	5,788,965	3,329,310
TOTAL	18,994	80,903	35,415,029	30,008,239	37,617,367	46,669	268,461	18,181,598	17,502,222	31,052,668	15,142,779
OD	1	2	1,153	944	11,540	0	1	34	38	601	24,542

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	54,012,845	116,193,619	15,167,321	
IBNR + FREQUENCY ADJUSTMENT	(18,519,035)	(27,633,315)	32,798	
TOTAL LOSSES	35,493,809	88,560,304	15,200,119	
EXPECTED LOSSES	30,549,562	82,452,447	14,912,140	
CREDIBILITY	0.34	1.00	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.385	0.960	0.165	1.510
INDICATED (POST-TEST)	0.359	0.895	0.153	1.408
PRESENT ON RATE LEVEL	0.298	0.804	0.145	1.247
DERIVED BY FORMULA	0.319	0.895	0.153	1.368
UNDERLYING PRESENT RATE	0.331	0.894	0.162	1.387
PROPOSED	0.319	0.896	0.154	1.368

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.330
IND. RATE				1.33	MINIMUM PREMIUM	
MAN. RATE	1.39	1.39	1.39	+ 1.33	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	3,867,861	22,845,956	0.591	1	0	18	76	260	355
2018	3,936,744	20,390,255	0.518	1	0	20	65	206	292
2019	3,933,734	22,280,673	0.566	0	0	28	46	207	281
2020	3,512,377	13,945,181	0.397	0	0	12	50	156	218
2021	4,849,085	10,446,030	0.215	0	0	5	20	134	159
TOTAL	20,099,801	89,908,095	0.447	2	0	83	257	963	1305
OD				0	0	0	2	8	10

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	804,176	0	4,224,161	3,151,077	2,738,460	387,183	0	1,479,574	2,314,101	3,565,572	4,181,652
2018	250,215	0	4,092,985	2,818,325	1,973,190	0	0	2,094,510	2,192,637	2,794,226	4,174,167
2019	0	0	6,559,124	1,732,863	2,034,551	0	0	4,476,325	1,516,192	2,939,378	3,022,240
2020	0	0	2,394,226	2,192,946	2,241,419	0	0	824,276	1,693,522	2,341,641	2,257,151
2021	0	0	1,357,923	912,429	2,155,157	0	0	839,842	385,564	2,745,515	2,049,600
TOTAL	1,054,391	0	18,628,419	10,807,640	11,142,777	387,183	0	9,714,527	8,102,016	14,386,332	15,684,810
OD	0	0	0	108,277	26,255	0	0	0	23,049	7,674	127,351

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	809,323	0	6,053,223	4,285,465	3,546,306	269,531	0	2,747,569	3,015,274	4,332,170	3,203,145
2018	360,693	6,929	5,681,640	3,454,944	2,432,275	0	13,440	3,569,023	2,513,825	3,305,307	3,180,715
2019	8,106	20,212	8,598,446	2,063,215	2,450,620	22,794	60,152	5,743,748	1,792,121	3,411,806	2,520,548
2020	3,041	10,460	4,041,656	2,488,721	2,739,840	7,192	37,505	1,829,222	1,677,506	2,633,970	1,995,321
2021	3,115	18,191	3,295,418	1,760,133	2,282,912	8,346	74,056	1,865,402	958,336	2,245,330	1,781,102
TOTAL	1,184,278	55,793	27,670,383	14,052,478	13,451,952	307,863	185,152	15,754,963	9,957,061	15,928,583	12,680,833
OD	1	13	16,705	118,842	32,219	0	12	3,005	24,177	9,201	104,583

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	45,178,170	53,574,513	12,785,415	
IBNR + FREQUENCY ADJUSTMENT	(19,397,079)	(14,829,418)	38,479	
TOTAL LOSSES	25,781,091	38,745,095	12,823,894	
EXPECTED LOSSES	32,300,546	44,528,762	15,211,902	
CREDIBILITY	0.57	1.00	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.128	0.192	0.063	0.383
INDICATED (POST-TEST)	0.119	0.179	0.059	0.357
PRESENT ON RATE LEVEL	0.146	0.202	0.069	0.417
DERIVED BY FORMULA	0.131	0.179	0.059	0.369
UNDERLYING PRESENT RATE	0.161	0.222	0.076	0.458
PROPOSED	0.131	0.179	0.059	0.369

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.347
IND. RATE				0.35	MINIMUM PREMIUM	
MAN. RATE	0.55	0.54	0.47	+ 0.35	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	2,183,277	532,442	0.024	0	0	0	1	10	11
2018	2,194,647	1,209,485	0.055	0	0	1	3	5	9
2019	2,432,195	154,320	0.006	0	0	0	2	0	2
2020	2,512,468	633,162	0.025	0	0	0	3	4	7
2021	2,757,828	496,804	0.018	0	0	0	2	5	7
TOTAL	12,080,415	3,026,213	0.025	0	0	1	11	24	36
OD				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	21,275	22,266	0	0	0	228,737	112,680	147,484
2018	0	0	665,846	40,670	12,609	0	0	261,746	30,183	21,629	176,802
2019	0	0	0	16,745	0	0	0	0	24,972	0	112,603
2020	0	0	0	320,521	23,298	0	0	0	163,208	39,395	86,740
2021	0	0	0	40,222	45,899	0	0	0	64,853	161,854	183,976
TOTAL	0	0	665,846	439,433	104,072	0	0	261,746	511,953	335,558	707,605
OD	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	28,934	28,834	0	0	0	298,044	136,906	112,973
2018	0	899	720,865	52,406	20,246	0	1,340	346,762	36,406	27,541	134,723
2019	0	2	2,303	18,149	471	0	10	2,961	25,856	816	93,911
2020	75	283	130,064	318,709	48,527	172	979	55,399	143,050	52,776	76,678
2021	52	233	58,031	52,886	49,303	323	2,221	78,359	79,402	133,908	159,875
TOTAL	127	1,417	911,263	471,085	147,382	494	4,549	483,481	582,757	351,948	578,160
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,401,332	1,553,172	578,160	
IBNR + FREQUENCY ADJUSTMENT	(385,778)	(328,044)	1,776	
TOTAL LOSSES	1,015,553	1,225,128	579,936	
EXPECTED LOSSES	646,149	986,451	721,390	
CREDIBILITY	0.41	1.00	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.008	0.010	0.005	0.023
INDICATED (POST-TEST)	0.008	0.009	0.004	0.022
PRESENT ON RATE LEVEL	0.005	0.007	0.005	0.018
DERIVED BY FORMULA	0.006	0.009	0.004	0.020
UNDERLYING PRESENT RATE	0.005	0.008	0.006	0.019
PROPOSED	0.006	0.009	0.004	0.020

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.019
IND. RATE				0.02	MINIMUM PREMIUM	
MAN. RATE	0.03	0.02	0.02	+ 0.02	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	1,045,958	2,812,720	0.269	2	0	2	9	32	45	
2018	1,057,063	2,671,609	0.253	0	0	0	13	32	45	
2019	1,084,282	2,108,688	0.194	0	0	0	10	34	44	
2020	1,076,049	1,850,966	0.172	0	0	1	7	20	28	
2021	1,115,321	2,328,899	0.209	0	0	1	10	31	42	
TOTAL	5,378,673	11,772,882	0.219	2	0	4	49	149	204	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	375,463	0	512,310	372,908	120,379	57,233	0	159,105	201,510	407,428	606,384
2018	0	0	0	412,803	235,788	0	0	0	335,728	848,360	838,930
2019	0	0	0	167,065	144,759	0	0	0	588,386	594,994	613,484
2020	0	0	350,000	185,959	118,387	0	0	90,000	305,429	390,150	411,041
2021	0	0	250,787	266,892	240,619	0	0	1	626,812	431,011	512,777
TOTAL	375,463	0	1,113,097	1,405,627	859,932	57,233	0	249,106	2,057,865	2,671,943	2,982,616
OD	0	0	0	0	0	0	0	0	0	0	8,095

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	479,842	0	734,140	507,155	155,891	50,594	0	295,458	262,568	495,025	464,490
2018	0	0	19,173	501,929	287,042	0	0	18,280	385,361	993,462	639,265
2019	0	20	29,354	186,287	165,120	0	290	84,913	626,599	680,883	511,646
2020	403	1,369	514,253	211,990	160,470	927	4,912	246,895	295,909	438,326	363,360
2021	565	3,474	618,013	352,855	283,285	1,998	10,877	478,579	515,104	400,156	445,603
TOTAL	480,810	4,863	1,914,933	1,760,216	1,051,808	53,519	16,079	1,124,124	2,085,540	3,007,852	2,424,364
OD	0	0	0	0	0	0	0	0	0	0	7,144

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,594,327	7,905,416	2,431,508	
IBNR + FREQUENCY ADJUSTMENT	(978,247)	(2,192,515)	5,237	
TOTAL LOSSES	2,616,081	5,712,901	2,436,745	
EXPECTED LOSSES	1,623,456	6,561,484	2,295,942	
CREDIBILITY	0.24	0.83	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.049	0.106	0.045	0.200
INDICATED (POST-TEST)	0.045	0.099	0.042	0.186
PRESENT ON RATE LEVEL	0.027	0.111	0.039	0.177
DERIVED BY FORMULA	0.032	0.101	0.042	0.175
UNDERLYING PRESENT RATE	0.030	0.122	0.043	0.195
PROPOSED	0.032	0.102	0.043	0.177

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.166
IND. RATE				0.17	MINIMUM PREMIUM	
MAN. RATE	0.23	0.20	0.20	+ 0.17	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	124,205	750,754	0.604	0	0	0	3	22	25
2018	128,831	633,243	0.492	0	0	0	2	13	15
2019	114,967	779,168	0.678	0	0	0	1	20	21
2020	109,554	276,417	0.252	0	0	0	1	12	13
2021	123,920	1,129,331	0.911	0	0	0	4	24	28
TOTAL	601,477	3,568,913	0.593	0	0	0	11	91	102
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	50,113	108,628	0	0	0	57,679	345,598	188,736
2018	0	0	0	138,807	31,710	0	0	0	129,694	157,387	175,645
2019	0	0	0	92,977	162,049	0	0	0	129,683	204,062	190,397
2020	0	0	0	3,042	105,090	0	0	0	5,308	58,942	104,035
2021	0	0	0	207,573	246,381	0	0	0	147,883	348,664	178,830
TOTAL	0	0	0	492,512	653,858	0	0	0	470,247	1,114,653	837,643
OD	0	0	0	0	0	0	0	0	0	0	682

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	68,154	140,673	0	0	0	75,156	419,902	144,572
2018	0	0	5,832	168,206	39,414	0	0	5,879	147,268	185,155	133,841
2019	0	13	19,924	106,608	182,196	0	70	20,571	140,237	231,163	158,791
2020	6	25	12,773	12,470	115,939	14	83	5,227	8,545	62,866	91,967
2021	272	1,223	304,424	276,538	263,585	716	4,873	173,661	176,515	289,247	155,403
TOTAL	278	1,261	342,953	631,976	741,807	729	5,027	205,338	547,721	1,188,334	684,575
OD	0	0	0	0	0	0	0	0	0	0	520

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	555,586	3,109,838	685,094	
IBNR + FREQUENCY ADJUSTMENT	(700,772)	(772,837)	1,945	
TOTAL LOSSES	0	2,337,001	687,040	
EXPECTED LOSSES	1,154,241	2,303,137	865,461	
CREDIBILITY	0.06	0.19	0.26	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.389	0.114	0.503
INDICATED (POST-TEST)	0.000	0.362	0.106	0.469
PRESENT ON RATE LEVEL	0.173	0.344	0.129	0.646
DERIVED BY FORMULA	0.162	0.348	0.123	0.633
UNDERLYING PRESENT RATE	0.192	0.383	0.144	0.719
PROPOSED	0.162	0.348	0.123	0.633

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.615
IND. RATE				0.62	MINIMUM PREMIUM	
MAN. RATE	0.92	0.84	0.72	+ 0.62	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	14,293,267	57,331,357	0.401	1	0	38	115	1,019	1173
2018	14,546,273	58,747,967	0.404	1	0	41	135	909	1086
2019	13,271,029	44,661,846	0.337	1	0	25	86	707	819
2020	14,543,991	32,577,436	0.224	2	0	15	100	643	760
2021	15,570,328	43,558,286	0.280	1	0	8	59	922	990
TOTAL	72,224,888	236,876,892	0.328	6	0	127	495	4200	4828
OD				0	0	3	3	97	103

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	644,128	0	8,016,471	6,290,340	10,890,331	133,113	0	3,750,877	3,203,068	14,628,954	9,774,075
2018	7,000	0	8,301,825	6,584,718	8,965,564	87,596	0	4,205,641	6,165,760	13,762,119	10,667,744
2019	27,055	0	5,384,032	4,068,919	9,404,054	0	0	3,037,106	3,466,821	11,970,438	7,303,421
2020	11,015	0	2,930,880	4,285,632	5,600,155	530,968	0	1,046,901	3,223,401	9,560,211	5,388,273
2021	631,255	0	1,904,973	3,682,208	9,417,879	512,000	0	974,386	1,889,999	15,955,123	8,590,463
TOTAL	1,320,453	0	26,538,181	24,911,817	44,277,983	1,263,677	0	13,014,911	17,949,049	65,876,845	41,723,976
OD	0	0	495,726	247,463	1,062,034	0	0	252,889	210,934	1,599,412	1,207,417

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	823,196	0	11,367,091	8,554,862	14,102,979	117,672	0	6,766,883	4,173,598	17,774,179	7,486,941
2018	10,091	13,896	11,494,592	8,116,457	10,898,636	215,223	25,485	6,899,978	7,103,482	16,161,951	8,128,821
2019	49,689	17,392	7,894,602	4,830,450	10,610,431	16,477	45,231	4,664,134	3,879,339	13,414,370	6,091,053
2020	18,749	14,791	5,898,791	4,885,439	6,613,524	930,134	59,731	3,063,118	3,497,729	10,402,264	4,763,233
2021	450,667	45,718	9,893,710	7,004,672	9,655,425	537,853	216,878	6,073,863	4,911,362	12,813,561	7,465,112
TOTAL	1,352,391	91,797	46,548,786	33,391,880	51,880,995	1,817,359	347,324	27,467,975	23,565,510	70,566,326	33,935,161
OD	131	1,315	824,714	410,822	1,234,169	309	4,542	521,246	331,146	1,737,571	981,375

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	78,977,890	183,118,419	34,916,536	
IBNR + FREQUENCY ADJUSTMENT	(29,251,048)	(43,492,090)	76,881	
TOTAL LOSSES	49,726,841	139,626,329	34,993,418	
EXPECTED LOSSES	48,508,758	129,808,579	32,788,788	
CREDIBILITY	1.00	1.00	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.067	0.188	0.047	0.302
INDICATED (POST-TEST)	0.062	0.175	0.044	0.282
PRESENT ON RATE LEVEL	0.061	0.164	0.041	0.266
DERIVED BY FORMULA	0.062	0.175	0.044	0.282
UNDERLYING PRESENT RATE	0.067	0.180	0.045	0.292
PROPOSED	0.062	0.176	0.044	0.282

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.265
IND. RATE				0.27	MINIMUM PREMIUM	
MAN. RATE	0.36	0.34	0.30	+ 0.27	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	69,297	834,027	1.204	0	0	0	10	7	17
2018	73,390	1,281,070	1.746	0	0	2	7	11	20
2019	67,031	1,021,758	1.524	0	0	1	9	9	19
2020	56,847	2,001,056	3.520	0	0	1	13	8	22
2021	69,006	202,990	0.294	0	0	0	2	4	6
TOTAL	335,571	5,340,901	1.592	0	0	4	41	39	84
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	396,353	39,155	0	0	0	260,022	73,097	65,400
2018	0	0	488,849	246,746	49,711	0	0	87,239	208,637	50,687	149,201
2019	0	0	182,370	361,198	52,433	0	0	58,151	185,896	156,896	24,814
2020	0	0	536,140	734,344	53,858	0	0	100,000	463,640	88,393	24,681
2021	0	0	0	89,293	11,016	0	0	0	72,942	13,900	15,839
TOTAL	0	0	1,207,359	1,827,934	206,173	0	0	245,390	1,191,137	382,973	279,935
OD	0	0	0	0	0	0	0	0	0	0	452

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	539,040	50,706	0	0	0	338,809	88,813	50,096
2018	0	828	672,677	301,765	66,415	0	560	152,528	235,958	62,543	113,691
2019	236	618	292,747	396,631	72,555	349	996	110,033	199,147	181,980	20,695
2020	714	2,459	952,521	757,253	137,500	1,108	5,868	294,231	412,391	129,415	21,818
2021	66	344	81,561	82,922	22,021	197	927	46,774	51,870	17,963	13,764
TOTAL	1,016	4,249	1,999,507	2,077,611	349,196	1,654	8,351	603,566	1,238,174	480,714	220,065
OD	0	0	0	0	0	0	0	0	0	0	344

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,618,342	4,145,696	220,409	
IBNR + FREQUENCY ADJUSTMENT	(1,195,323)	(797,132)	698	
TOTAL LOSSES	1,423,020	3,348,564	221,107	
EXPECTED LOSSES	1,965,440	2,378,312	312,289	
CREDIBILITY	0.04	0.13	0.17	

PURE PREMIUMS			
INDICATED (PRE-TEST)	0.424	0.998	1.488
INDICATED (POST-TEST)	0.395	0.930	1.387
PRESENT ON RATE LEVEL	0.527	0.637	1.247
DERIVED BY FORMULA	0.521	0.675	1.276
UNDERLYING PRESENT RATE	0.586	0.709	1.387
PROPOSED	0.521	0.675	1.276

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.240
IND. RATE				1.24	MINIMUM PREMIUM	
MAN. RATE	1.63	1.54	1.39	+ 1.24	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	313,053	2,455,956	0.785	0	0	1	12	21	34
2018	315,011	2,403,282	0.763	0	0	2	10	32	44
2019	277,216	715,447	0.258	0	0	0	3	18	21
2020	178,723	1,432,176	0.801	0	0	0	6	10	16
2021	307,732	1,866,987	0.607	0	0	0	6	28	34
TOTAL	1,391,735	8,873,848	0.638	0	0	3	37	109	149
OD				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	347,250	542,650	214,604	0	0	165,009	226,281	215,180	744,982
2018	0	0	310,957	360,448	249,981	0	0	144,154	174,518	394,390	768,834
2019	0	0	0	83,805	110,796	0	0	0	45,132	140,071	335,643
2020	0	0	0	253,132	92,569	0	0	0	622,101	155,122	309,252
2021	0	0	0	240,337	355,681	0	0	0	148,159	691,083	431,727
TOTAL	0	0	658,207	1,480,372	1,023,631	0	0	309,163	1,216,191	1,595,846	2,590,438
OD	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	497,609	738,004	277,912	0	0	306,422	294,844	261,444	570,656
2018	0	526	438,662	440,605	306,331	0	925	247,911	201,451	463,418	585,852
2019	0	11	16,406	94,822	125,140	0	30	8,916	50,824	157,240	279,926
2020	63	239	110,880	258,382	119,998	655	3,736	211,459	545,599	206,428	273,379
2021	352	1,551	389,096	346,905	372,929	1,055	8,075	258,053	252,935	559,408	375,171
TOTAL	415	2,327	1,452,652	1,878,718	1,202,310	1,711	12,766	1,032,761	1,345,654	1,647,938	2,084,984
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,502,632	6,074,620	2,084,984	
IBNR + FREQUENCY ADJUSTMENT	(1,390,138)	(1,309,762)		4,743
TOTAL LOSSES	1,112,494	4,764,858	2,089,727	
EXPECTED LOSSES	2,272,693	3,905,353	2,049,474	
CREDIBILITY	0.10	0.34	0.45	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.080	0.342	0.150	0.572
INDICATED (POST-TEST)	0.075	0.319	0.140	0.534
PRESENT ON RATE LEVEL	0.147	0.253	0.133	0.533
DERIVED BY FORMULA	0.140	0.275	0.136	0.551
UNDERLYING PRESENT RATE	0.163	0.281	0.147	0.591
PROPOSED	0.135	0.267	0.132	0.534

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.520
IND. RATE				0.52	MINIMUM PREMIUM	
MAN. RATE	0.75	0.70	0.62	+ 0.52	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	156,216	725,070	0.464	0	0	0	1	24	25
2018	167,946	1,119,391	0.667	0	0	0	5	29	34
2019	168,729	1,692,518	1.003	0	0	1	1	23	25
2020	145,617	896,472	0.616	0	0	1	2	18	21
2021	198,199	994,956	0.502	0	0	0	1	27	28
TOTAL	836,707	5,428,407	0.649	0	0	2	10	121	133
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	44,180	143,343	0	0	0	10,800	226,632	300,115
2018	0	0	0	208,264	196,181	0	0	0	171,892	351,172	191,882
2019	0	0	253,367	6,239	305,674	0	0	327,556	48,134	543,743	207,805
2020	0	0	155,000	145,659	81,034	0	0	95,000	26,602	306,192	86,985
2021	0	0	0	21,212	150,270	0	0	0	3,750	621,428	198,296
TOTAL	0	0	408,367	425,554	876,502	0	0	422,556	261,178	2,049,167	985,083
OD	0	0	0	0	0	0	0	0	0	0	58

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	60,085	185,629	0	0	0	14,072	275,358	229,888
2018	0	0	10,671	254,155	237,509	0	0	8,782	196,523	411,650	146,214
2019	328	818	348,798	22,288	344,871	1,965	5,176	492,686	77,487	614,305	173,309
2020	194	667	256,071	158,991	107,082	662	3,380	158,174	50,776	330,721	76,895
2021	94	364	96,170	75,727	147,281	624	5,846	155,087	140,862	490,603	172,319
TOTAL	617	1,849	711,710	571,245	1,022,372	3,251	14,402	814,728	479,720	2,122,638	798,626
OD	0	0	0	0	0	0	0	0	0	0	48

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,546,557	4,195,975	798,674	
IBNR + FREQUENCY ADJUSTMENT	(724,812)	(1,112,907)	2,191	
TOTAL LOSSES	821,745	3,083,069	800,865	
EXPECTED LOSSES	1,206,408	3,344,543	877,855	
CREDIBILITY	0.07	0.24	0.32	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.098	0.368	0.096	0.562
INDICATED (POST-TEST)	0.092	0.344	0.089	0.524
PRESENT ON RATE LEVEL	0.130	0.359	0.094	0.583
DERIVED BY FORMULA	0.127	0.356	0.093	0.575
UNDERLYING PRESENT RATE	0.144	0.400	0.105	0.649
PROPOSED	0.127	0.355	0.093	0.575

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.559
IND. RATE				0.56	MINIMUM PREMIUM	
MAN. RATE	0.72	0.73	0.65	+ 0.56	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	298,147	2,853,916	0.957	0	0	0	13	72	85
2018	306,885	4,558,793	1.486	0	0	2	14	67	83
2019	292,353	4,713,717	1.612	0	0	2	13	59	74
2020	240,114	2,173,852	0.905	0	0	0	6	55	61
2021	338,089	3,818,132	1.129	0	0	1	6	75	82
TOTAL	1,475,588	18,118,410	1.228	0	0	5	52	328	385
OD				0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	189,237	428,909	0	0	0	279,540	1,062,182	894,048
2018	0	0	373,298	584,368	449,527	0	0	712,867	590,657	846,513	1,001,563
2019	0	0	554,527	451,593	457,065	0	0	1,128,694	386,847	924,138	810,853
2020	0	0	0	27,459	336,019	0	0	0	234,976	1,005,053	570,345
2021	0	0	170,078	135,133	516,401	0	0	626,701	617,543	1,180,395	571,881
TOTAL	0	0	1,097,903	1,387,790	2,187,921	0	0	2,468,262	2,109,563	5,018,281	3,848,690
OD	0	0	0	0	960	0	0	0	0	687	17,816

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	257,362	555,437	0	0	0	364,241	1,290,551	684,841
2018	0	562	477,853	713,849	548,214	0	3,542	941,847	677,927	999,652	763,191
2019	471	1,219	563,231	512,422	527,780	3,820	10,171	989,246	450,401	1,056,001	676,251
2020	24	94	47,896	57,389	371,973	379	2,258	136,086	269,973	1,081,699	504,185
2021	525	2,743	547,854	331,308	525,001	6,335	52,075	1,403,130	745,015	1,023,367	496,965
TOTAL	1,021	4,618	1,636,834	1,872,330	2,528,406	10,533	68,046	3,470,309	2,507,557	5,451,269	3,125,433
OD	1	2	499	364	924	1	6	169	153	542	14,970

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,192,040	12,361,545	3,140,403	
IBNR + FREQUENCY ADJUSTMENT	(1,509,463)	(2,592,285)	8,534	
TOTAL LOSSES	3,682,577	9,769,260	3,148,936	
EXPECTED LOSSES	2,496,469	7,762,446	3,529,422	
CREDIBILITY	0.10	0.35	0.47	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.250	0.662	0.212	1.124
INDICATED (POST-TEST)	0.233	0.617	0.198	1.048
PRESENT ON RATE LEVEL	0.152	0.474	0.215	0.842
DERIVED BY FORMULA	0.160	0.524	0.207	0.892
UNDERLYING PRESENT RATE	0.169	0.526	0.239	0.934
PROPOSED	0.160	0.524	0.207	0.892

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.869
IND. RATE				0.87	MINIMUM PREMIUM	
MAN. RATE	1.16	1.08	0.98	+ 0.87	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	67,094	4,185,244	6,238	0	0	3	6	31	40
2018	80,218	3,520,522	4,389	0	0	2	5	19	26
2019	82,985	2,625,373	3,164	0	0	2	10	14	26
2020	84,654	1,525,714	1,802	0	0	1	4	0	5
2021	82,700	2,091,866	2,529	0	0	1	4	4	9
TOTAL	397,651	13,948,719	3,508	0	0	9	29	68	106
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	652,347	252,843	662,391	0	0	181,437	346,282	264,085	1,825,859
2018	0	0	631,808	295,771	394,935	0	0	85,109	114,269	69,689	1,928,941
2019	0	0	338,642	376,242	345,550	0	0	14,467	47,439	109,103	1,393,930
2020	0	0	274,514	258,061	0	0	0	30,113	15,568	0	947,458
2021	0	0	255,731	294,304	12,095	0	0	11,156	41,551	61,817	1,415,212
TOTAL	0	0	2,153,042	1,477,221	1,414,971	0	0	322,282	565,109	504,694	7,511,400
OD	0	0	0	0	0	0	0	0	0	0	1,421

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	934,813	343,866	857,796	0	0	336,929	451,205	320,863	1,398,608
2018	0	1,070	872,767	366,009	482,544	0	546	145,649	130,033	83,492	1,469,853
2019	438	1,126	514,024	426,278	401,477	87	254	29,299	52,826	123,234	1,162,538
2020	337	1,151	437,760	268,746	31,620	204	1,026	46,693	15,681	2,383	837,553
2021	467	3,176	527,685	290,828	67,288	236	1,702	54,470	42,901	53,396	1,229,819
TOTAL	1,242	6,523	3,287,049	1,695,727	1,840,726	527	3,528	613,040	692,646	583,369	6,098,371
OD	0	0	0	0	0	0	0	0	0	0	1,185

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,911,909	4,812,468	6,099,556	
IBNR + FREQUENCY ADJUSTMENT	(1,104,950)	(1,806,843)	17,592	
TOTAL LOSSES	2,806,959	3,005,624	6,117,148	
EXPECTED LOSSES	1,842,848	5,427,662	7,630,488	
CREDIBILITY	0.04	0.15	0.20	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.706	0.756	1.538	3.000
INDICATED (POST-TEST)	0.658	0.705	1.434	2.797
PRESENT ON RATE LEVEL	0.417	1.230	1.729	3.376
DERIVED BY FORMULA	0.427	1.151	1.670	3.247
UNDERLYING PRESENT RATE	0.463	1.365	1.919	3.747
PROPOSED	0.427	1.151	1.669	3.247

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	3.164
IND. RATE				3.16	MINIMUM PREMIUM	
MAN. RATE	4.60	4.54	3.93	+ 3.16	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	1,567,396	32,428,012	2.069	0	0	22	174	362	558	
2018	1,578,932	38,352,355	2.429	2	0	25	185	405	617	
2019	1,599,562	41,454,301	2.592	1	1	33	126	333	494	
2020	1,645,219	26,893,896	1.635	1	0	15	114	350	480	
2021	1,964,065	26,433,754	1.346	2	0	4	83	413	502	
TOTAL	8,355,174	165,562,318	1.982	6	1	99	682	1863	2651	
OD				0	0	0	4	5	9	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	4,767,183	7,434,368	4,512,639	0	0	2,108,768	5,991,649	4,979,358	2,634,047
2018	6,750	0	5,143,539	8,700,006	5,781,465	12,210	0	3,709,239	5,727,619	5,666,444	3,605,083
2019	479,911	724,342	7,080,919	6,799,461	5,173,650	20,089	3,407,487	6,828,264	4,398,068	4,679,361	1,862,749
2020	2,020	0	3,293,265	6,252,342	4,446,958	0	0	1,522,821	3,934,662	5,241,676	2,200,152
2021	380,155	0	858,402	4,510,894	6,009,164	87,701	0	242,750	5,561,529	6,996,837	1,786,322
TOTAL	868,836	724,342	21,143,308	33,697,071	25,923,876	120,000	3,407,487	14,411,842	25,613,527	27,563,676	12,088,353
OD	0	0	0	120,215	107,632	0	0	0	15,731	7,808	89,717

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	6,801,861	10,098,854	5,843,868	0	0	3,863,642	7,679,379	6,049,920	2,017,680
2018	9,730	8,559	7,264,564	10,617,470	7,069,265	30,000	20,930	5,652,284	6,527,228	6,709,840	2,747,073
2019	772,631	180,782	10,171,534	7,679,211	6,084,987	59,377	892,907	7,445,474	4,878,177	5,462,730	1,553,533
2020	7,661	17,472	6,993,257	6,739,800	5,467,822	14,221	74,668	3,689,157	3,846,637	5,772,559	1,944,934
2021	515,994	34,724	7,840,877	6,320,208	6,414,615	189,261	135,617	5,066,180	4,993,979	6,022,533	1,552,314
TOTAL	1,306,016	241,536	39,072,093	41,455,544	30,880,557	292,859	1,124,123	25,716,738	27,925,400	30,017,582	9,815,534
OD	2	8	6,454	148,153	139,074	0	0	442	18,520	9,440	71,861

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	67,760,271	130,594,268	9,887,395	
IBNR + FREQUENCY ADJUSTMENT	(28,195,609)	(31,763,889)	25,541	
TOTAL LOSSES	39,564,662	98,830,379	9,912,936	
EXPECTED LOSSES	47,091,809	95,323,622	10,209,033	
CREDIBILITY	0.32	1.00	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.473	1.179	0.118	1.770
INDICATED (POST-TEST)	0.441	1.099	0.110	1.650
PRESENT ON RATE LEVEL	0.507	1.026	0.110	1.642
DERIVED BY FORMULA	0.486	1.099	0.110	1.695
UNDERLYING PRESENT RATE	0.564	1.141	0.122	1.827
PROPOSED	0.473	1.070	0.107	1.650

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.604
IND. RATE				1.60	MINIMUM PREMIUM	
MAN. RATE	1.95	2.01	1.83	+ 1.60	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	482,159	1,381,236	0.286	0	0	3	6	16	25
2018	469,749	900,218	0.192	0	0	1	9	6	16
2019	471,493	1,475,318	0.313	0	0	3	6	9	18
2020	464,440	653,331	0.141	0	0	0	6	7	13
2021	413,079	574,769	0.139	0	0	0	4	8	12
TOTAL	2,300,920	4,984,872	0.217	0	0	7	31	46	84
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	416,084	214,575	106,069	0	0	387,443	71,579	151,628	33,858
2018	0	0	164,441	346,623	12,399	0	0	58,555	259,495	26,765	31,940
2019	0	0	505,406	238,713	106,716	0	0	393,794	43,148	101,121	86,420
2020	0	0	0	378,846	45,978	0	0	0	166,813	30,969	30,725
2021	0	0	0	188,328	170,557	0	0	0	81,489	108,304	26,091
TOTAL	0	0	1,085,931	1,367,085	441,719	0	0	839,792	622,524	418,787	209,034
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	596,248	291,822	137,359	0	0	719,482	93,267	184,228	25,935
2018	0	278	236,519	420,190	19,718	0	376	106,736	292,591	35,022	24,338
2019	654	1,638	704,744	271,592	136,854	2,362	6,169	576,509	61,760	123,554	72,074
2020	90	338	155,761	378,366	77,664	174	992	56,070	145,582	44,084	27,161
2021	218	1,008	248,644	230,795	188,177	311	1,902	75,075	78,604	93,258	22,673
TOTAL	962	3,263	1,941,917	1,592,764	559,773	2,848	9,440	1,533,871	671,805	480,146	172,182
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,492,299	3,304,488	172,182	
IBNR + FREQUENCY ADJUSTMENT	(2,002,942)	(1,069,027)	369	
TOTAL LOSSES	1,489,357	2,235,461	172,551	
EXPECTED LOSSES	3,297,039	3,183,842	179,776	
CREDIBILITY	0.14	0.47	0.63	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.065	0.097	0.007	0.169
INDICATED (POST-TEST)	0.060	0.091	0.007	0.158
PRESENT ON RATE LEVEL	0.129	0.124	0.007	0.260
DERIVED BY FORMULA	0.119	0.109	0.007	0.235
UNDERLYING PRESENT RATE	0.143	0.138	0.008	0.289
PROPOSED	0.119	0.109	0.007	0.235

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.228
IND. RATE				0.23	MINIMUM PREMIUM	
MAN. RATE	0.42	0.36	0.29	+ 0.23	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	737,055	9,959,215	1.351	0	0	5	63	172	240
2018	783,823	12,478,878	1.592	0	0	8	73	197	278
2019	713,515	9,678,206	1.356	0	0	7	50	152	209
2020	523,589	7,119,233	1.360	0	0	1	27	119	147
2021	697,471	6,110,447	0.876	0	0	0	15	161	176
TOTAL	3,455,453	45,345,979	1.312	0	0	21	228	801	1050
OD				0	0	0	4	5	9

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	799,084	2,047,357	2,251,601	0	0	308,717	1,300,674	1,967,400	1,284,382
2018	0	0	1,438,820	2,920,660	2,192,079	0	0	1,115,575	1,603,413	1,980,091	1,228,240
2019	0	0	1,192,324	2,120,898	1,638,848	0	0	439,245	1,195,070	2,199,644	892,177
2020	0	0	181,861	1,548,908	1,777,460	0	0	85,761	1,221,688	1,611,652	691,903
2021	0	0	0	752,742	1,838,055	0	0	0	634,585	2,121,634	763,431
TOTAL	0	0	3,612,089	9,390,565	9,698,043	0	0	1,949,298	5,955,430	9,880,421	4,860,133
OD	0	0	0	21,875	179,148	0	0	0	5,406	83,617	56,664

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,145,087	2,784,406	2,915,823	0	0	573,287	1,694,778	2,390,391	983,837
2018	0	2,358	2,029,046	3,565,609	2,672,017	0	6,093	1,645,170	1,831,352	2,337,914	935,919
2019	1,542	4,052	1,937,934	2,379,041	1,903,840	2,635	7,527	832,161	1,317,422	2,495,966	744,076
2020	634	2,329	1,033,726	1,699,271	2,076,561	2,003	11,172	611,462	1,166,207	1,795,291	611,642
2021	1,488	6,242	1,595,240	1,361,268	1,864,597	3,690	26,754	899,054	896,702	1,734,631	663,422
TOTAL	3,664	14,981	7,741,033	11,789,594	11,432,838	8,328	51,545	4,561,134	6,906,461	10,754,193	3,938,895
OD	0	0	1,391	27,358	229,433	0	1	370	6,977	100,435	45,338

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,382,448	41,247,288	3,984,233	
IBNR + FREQUENCY ADJUSTMENT	(6,293,763)	(10,057,493)	9,180	
TOTAL LOSSES	6,088,685	31,189,794	3,993,413	
EXPECTED LOSSES	10,301,271	29,992,746	4,201,091	
CREDIBILITY	0.18	0.62	0.83	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.176	0.892	0.114	1.182
INDICATED (POST-TEST)	0.164	0.832	0.107	1.102
PRESENT ON RATE LEVEL	0.268	0.780	0.109	1.158
DERIVED BY FORMULA	0.249	0.812	0.107	1.168
UNDERLYING PRESENT RATE	0.298	0.868	0.122	1.288
PROPOSED	0.247	0.805	0.106	1.158

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.125
IND. RATE				1.13	MINIMUM PREMIUM	
MAN. RATE	1.44	1.36	1.29	+ 1.13	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	927,031	12,070,694	1.302	0	0	7	33	206	246
2018	954,601	13,679,186	1.433	0	0	13	38	194	245
2019	1,028,090	12,068,614	1.174	0	0	4	38	190	232
2020	1,093,256	11,324,943	1.036	0	0	6	23	212	241
2021	1,064,515	9,853,027	0.926	0	0	1	20	194	215
TOTAL	5,067,493	58,996,464	1.164	0	0	31	152	996	1179
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,386,391	2,339,021	1,966,501	0	0	518,535	1,343,647	2,481,313	2,035,286
2018	0	0	2,493,410	2,512,260	2,176,842	0	0	969,121	1,418,951	2,046,473	2,062,129
2019	0	0	746,900	2,366,915	2,584,324	0	0	634,429	1,310,225	2,698,552	1,727,269
2020	0	0	1,211,977	1,453,722	2,735,531	0	0	404,796	803,903	2,751,765	1,963,249
2021	0	0	175,365	1,412,983	2,182,208	0	0	46,374	949,422	3,284,057	1,802,618
TOTAL	0	0	6,014,043	10,084,901	11,645,406	0	0	2,573,255	5,826,148	13,262,160	9,590,551
OD	0	0	0	0	0	0	0	0	0	0	3,617

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,986,698	3,181,069	2,546,619	0	0	962,919	1,750,772	3,014,795	1,559,029
2018	0	4,221	3,504,876	3,078,044	2,659,534	0	6,219	1,671,529	1,624,833	2,413,179	1,571,342
2019	966	2,682	1,425,378	2,671,781	2,948,054	3,805	10,661	1,140,448	1,458,240	3,059,343	1,440,542
2020	1,702	5,929	2,358,768	1,743,446	3,174,319	3,726	19,691	984,428	908,053	2,990,373	1,735,512
2021	2,297	10,722	2,521,091	2,092,402	2,292,498	5,924	43,838	1,432,672	1,371,657	2,684,541	1,566,475
TOTAL	4,965	23,554	11,796,811	12,766,743	13,621,024	13,455	80,410	6,191,996	7,113,556	14,162,232	7,872,901
OD	0	0	0	0	0	0	0	0	0	0	2,910

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	18,111,191	47,663,554	7,875,811	
IBNR + FREQUENCY ADJUSTMENT	(6,705,716)	(11,373,589)	18,130	
TOTAL LOSSES	11,405,476	36,289,965	7,893,941	
EXPECTED LOSSES	11,188,747	34,113,729	7,810,425	
CREDIBILITY	0.23	0.80	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.225	0.716	0.156	1.097
INDICATED (POST-TEST)	0.210	0.668	0.145	1.023
PRESENT ON RATE LEVEL	0.198	0.605	0.139	0.942
DERIVED BY FORMULA	0.201	0.655	0.145	1.001
UNDERLYING PRESENT RATE	0.221	0.673	0.154	1.048
PROPOSED	0.201	0.655	0.145	1.001

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.973
IND. RATE				0.97	MINIMUM PREMIUM	
MAN. RATE	1.08	1.05	1.05	+ 0.97	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	2,629,032	24,690,480	0.939	1	0	15	92	496	604
2018	2,771,596	22,795,434	0.822	0	0	9	114	517	640
2019	2,520,255	16,931,885	0.672	0	0	3	69	444	516
2020	2,170,578	18,187,538	0.838	0	0	8	72	336	416
2021	2,815,336	14,100,982	0.501	0	0	1	47	460	508
TOTAL	12,906,797	96,706,319	0.749	1	0	36	394	2253	2684
OD				0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	399,300	0	2,963,591	3,662,829	4,785,455	108,132	0	844,724	2,907,782	5,671,005	3,347,662
2018	0	0	1,799,114	3,314,176	4,888,005	0	0	695,797	3,013,956	5,530,175	3,554,211
2019	0	0	601,148	3,343,997	3,560,227	0	0	144,626	1,578,278	4,812,804	2,890,805
2020	0	0	1,469,226	2,138,139	2,958,048	0	0	543,409	5,216,282	3,810,801	2,051,633
2021	0	0	228,989	1,146,391	3,386,841	0	0	249,526	1,239,225	5,578,620	2,271,390
TOTAL	399,300	0	7,062,068	13,605,532	19,578,576	108,132	0	2,478,082	13,955,523	25,403,405	14,115,701
OD	0	0	0	0	50,000	0	0	0	0	3,293	30,319

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	510,305	0	4,246,826	4,981,447	6,197,164	95,589	0	1,568,652	3,788,840	6,890,271	2,564,309
2018	0	3,046	2,630,474	4,076,076	5,915,455	0	4,465	1,301,928	3,447,528	6,492,909	2,708,309
2019	778	2,338	1,410,332	3,763,340	4,053,602	867	3,313	518,538	1,780,017	5,407,201	2,410,931
2020	2,118	7,384	2,944,325	2,389,906	3,476,040	7,610	41,243	2,155,068	3,414,030	4,309,516	1,813,644
2021	2,813	12,499	2,978,143	2,320,024	3,421,083	10,207	80,640	2,434,621	2,100,948	4,534,228	1,973,838
TOTAL	516,013	25,266	14,210,100	17,530,794	23,063,345	114,273	129,661	7,978,807	14,531,363	27,634,125	11,471,031
OD	0	0	0	0	64,750	0	0	0	0	4,001	25,203

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	22,974,121	82,828,378	11,496,234	
IBNR + FREQUENCY ADJUSTMENT	(11,178,992)	(22,191,937)		27,758
TOTAL LOSSES	11,795,129	60,636,441	11,523,992	
EXPECTED LOSSES	18,435,097	66,295,278	11,896,361	
CREDIBILITY	0.43	1.00	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.091	0.469	0.089	0.650
INDICATED (POST-TEST)	0.085	0.438	0.083	0.606
PRESENT ON RATE LEVEL	0.128	0.462	0.083	0.673
DERIVED BY FORMULA	0.110	0.438	0.083	0.630
UNDERLYING PRESENT RATE	0.143	0.514	0.092	0.749
PROPOSED	0.110	0.437	0.083	0.630

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.612
IND. RATE				0.61	MINIMUM PREMIUM	
MAN. RATE	0.78	0.78	0.75	+ 0.61	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	531,646	3,126,979	0.588	0	0	2	10	79	91
2018	583,621	3,655,070	0.626	0	0	2	13	74	89
2019	535,527	4,096,877	0.765	0	0	1	13	88	102
2020	502,704	3,414,901	0.679	0	0	1	16	48	65
2021	579,506	4,103,152	0.708	0	0	2	16	73	91
TOTAL	2,733,004	18,396,979	0.673	0	0	8	68	362	438
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	328,025	142,444	621,430	0	0	65,236	214,737	918,954	836,153	
2018	0	0	506,199	511,947	483,664	0	0	262,583	261,198	761,953	867,526	
2019	0	0	163,269	717,424	1,054,621	0	0	75,000	404,175	1,036,879	645,509	
2020	0	0	199,827	799,818	529,888	0	0	51,663	574,286	833,871	425,548	
2021	0	0	447,256	224,858	765,843	0	0	168,030	352,497	1,595,101	549,567	
TOTAL	0	0	1,644,576	2,396,491	3,455,446	0	0	622,512	1,806,893	5,146,758	3,324,303	
OD	0	0	0	0	0	0	0	0	0	0	5,199	

POLICY YEAR	INDEMNITY						MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	0	0	470,060	193,724	804,752	0	0	121,143	279,802	1,116,529	640,493	
2018	0	857	712,156	627,712	590,036	0	1,685	449,791	303,630	894,209	661,055	
2019	211	619	360,656	818,472	1,192,735	450	1,424	182,649	451,481	1,168,111	538,355	
2020	414	1,479	620,400	847,857	650,183	1,023	5,673	307,654	554,218	925,313	376,184	
2021	1,018	5,930	1,064,037	535,611	797,028	3,527	28,844	821,296	611,225	1,301,873	477,574	
TOTAL	1,643	8,886	3,227,310	3,023,374	4,034,736	4,999	37,626	1,882,532	2,200,356	5,406,036	2,693,661	
OD	0	0	0	0	0	0	0	0	0	0	4,163	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,162,996	14,664,502	2,697,824	
IBNR + FREQUENCY ADJUSTMENT	(1,699,997)	(3,057,960)	6,405	
TOTAL LOSSES	3,462,999	11,606,541	2,704,229	
EXPECTED LOSSES	2,809,746	9,139,136	2,782,775	
CREDIBILITY	0.15	0.53	0.71	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.127	0.425	0.099	0.650
INDICATED (POST-TEST)	0.118	0.396	0.092	0.606
PRESENT ON RATE LEVEL	0.092	0.301	0.092	0.485
DERIVED BY FORMULA	0.096	0.351	0.092	0.539
UNDERLYING PRESENT RATE	0.103	0.334	0.102	0.539
PROPOSED	0.096	0.351	0.092	0.539

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.524
IND. RATE				0.52	MINIMUM PREMIUM	
MAN. RATE	0.57	0.59	0.54	+ 0.52	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	703,058	4,621,703	0.657	0	0	2	22	39	63	
2018	720,895	4,066,944	0.564	0	0	3	20	50	73	
2019	659,645	1,498,835	0.227	0	0	1	6	30	37	
2020	641,676	1,444,063	0.225	0	0	1	10	25	36	
2021	751,370	1,840,076	0.245	0	0	0	10	36	46	
TOTAL	3,476,644	13,471,621	0.387	0	0	7	68	180	255	
OD				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
2017	0	0	500,752	1,272,006	622,378	0	0	813,824	884,255	390,803	137,685
2018	0	0	981,944	903,290	400,344	0	0	638,403	501,548	447,000	194,415
2019	0	0	155,926	350,051	304,314	0	0	42,359	140,437	405,134	100,614
2020	0	0	150,055	398,949	243,879	0	0	35,195	358,849	172,986	84,150
2021	0	0	0	474,702	489,482	0	0	0	202,105	565,230	108,557
TOTAL	0	0	1,788,677	3,398,998	2,060,397	0	0	1,529,781	2,087,194	1,981,153	625,421
OD	0	0	0	5,000	0	0	0	6,549	0	0	1,588

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	644,638	1,729,928	805,980	0	0	1,262,778	1,152,184	474,826	105,467
2018	0	1,598	1,319,407	1,102,411	497,724	0	3,524	930,830	573,976	532,648	148,144
2019	202	539	267,394	393,146	350,749	254	753	88,149	158,770	456,160	83,912
2020	256	904	368,709	423,609	304,239	609	3,324	175,594	323,033	209,193	74,389
2021	582	2,655	657,720	604,350	531,634	1,066	7,489	259,159	260,989	465,298	94,336
TOTAL	1,040	5,697	3,257,868	4,253,444	2,490,326	1,929	15,089	2,716,511	2,468,952	2,138,124	506,248
OD	0	0	195	6,045	49	0	0	242	7,362	82	1,324

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,998,570	11,364,385	507,572	
IBNR + FREQUENCY ADJUSTMENT	(2,444,784)	(2,412,906)	1,291	
TOTAL LOSSES	3,553,787	8,951,479	508,863	
EXPECTED LOSSES	4,042,001	7,203,776	553,535	
CREDIBILITY	0.18	0.62	0.83	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.102	0.257	0.015	0.374
INDICATED (POST-TEST)	0.095	0.240	0.014	0.349
PRESENT ON RATE LEVEL	0.105	0.186	0.014	0.305
DERIVED BY FORMULA	0.103	0.219	0.014	0.336
UNDERLYING PRESENT RATE	0.116	0.207	0.016	0.339
PROPOSED	0.103	0.219	0.014	0.336

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.327
IND. RATE				0.33	MINIMUM PREMIUM	
MAN. RATE	0.33	0.35	0.34	+ 0.33	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	112,437	6,298,941	5.602	0	0	1	5	27	33
2018	113,997	1,623,916	1.425	0	0	1	6	21	28
2019	112,698	2,778,827	2.466	0	0	2	3	26	31
2020	88,609	943,229	1.064	0	0	0	2	15	17
2021	124,728	1,475,819	1.183	0	0	0	4	11	15
TOTAL	552,469	13,120,732	2.375	0	0	4	20	100	124
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	354,343	159,780	218,206	0	0	3,768,155	119,003	980,159	699,295
2018	0	0	143,640	172,232	126,667	0	0	11,992	50,161	162,963	956,261
2019	0	0	481,065	152,949	205,546	0	0	321,453	236,828	886,106	494,880
2020	0	0	0	38,845	49,810	0	0	0	397,327	176,997	280,250
2021	0	0	0	99,852	212,384	0	0	0	249,175	321,837	592,571
TOTAL	0	0	979,048	623,658	812,613	0	0	4,101,600	1,052,494	2,528,062	3,023,257
OD	0	0	0	0	0	0	0	0	0	0	6,330

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	72,993	217,301	282,577	0	0	1,005,886	155,061	1,190,893	535,660
2018	0	243	202,999	210,591	154,995	0	77	22,842	58,047	190,767	728,671
2019	622	1,555	665,164	181,759	243,390	1,928	5,187	514,958	282,647	1,001,044	412,730
2020	12	44	20,933	42,857	57,621	429	2,456	139,684	353,727	214,480	247,741
2021	181	768	195,260	168,645	217,098	943	5,730	227,267	238,275	277,801	514,944
TOTAL	814	2,610	1,157,349	821,153	955,680	3,301	13,450	1,910,638	1,087,757	2,874,985	2,439,746
OD	0	0	0	0	0	0	0	0	0	0	5,091

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,088,162	5,739,576	2,444,837	
IBNR + FREQUENCY ADJUSTMENT	(938,469)	(1,319,768)	5,161	
TOTAL LOSSES	2,149,693	4,419,808	2,449,997	
EXPECTED LOSSES	1,551,377	3,954,057	2,160,062	
CREDIBILITY	0.05	0.18	0.24	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.389	0.800	0.443	1.632
INDICATED (POST-TEST)	0.363	0.746	0.413	1.521
PRESENT ON RATE LEVEL	0.252	0.643	0.351	1.247
DERIVED BY FORMULA	0.258	0.662	0.366	1.286
UNDERLYING PRESENT RATE	0.281	0.716	0.391	1.387
PROPOSED	0.258	0.662	0.366	1.286

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.250
IND. RATE				1.25	MINIMUM PREMIUM	
MAN. RATE	1.47	1.48	1.39	+ 1.25	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	466,400	8,062,099	1.729	0	0	4	24	134	162
2018	500,155	8,355,334	1.671	0	0	3	26	139	168
2019	508,530	10,261,512	2.018	0	0	6	35	120	161
2020	517,941	7,398,892	1.429	0	0	3	22	104	129
2021	569,991	7,472,985	1.311	0	0	1	21	120	142
TOTAL	2,563,017	41,550,822	1.621	0	0	17	128	617	762
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	719,174	1,099,384	1,684,878	0	0	611,544	864,080	1,442,899	1,640,140
2018	0	0	479,805	1,437,311	2,134,173	0	0	113,882	952,702	1,866,227	1,371,234
2019	0	0	1,152,089	1,623,838	1,617,974	0	0	381,975	2,691,000	1,401,703	1,392,933
2020	0	0	532,140	1,329,238	1,560,377	0	0	205,766	1,342,892	1,440,089	988,390
2021	0	0	166,290	1,300,533	1,857,887	0	0	51,600	1,023,789	2,002,367	1,070,519
TOTAL	0	0	3,049,498	6,790,304	8,855,289	0	0	1,364,767	6,874,463	8,153,285	6,463,216
OD	0	0	0	0	0	0	0	0	0	0	35,609

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	938,653	1,495,162	2,181,917	0	0	926,588	1,125,896	1,753,122	1,256,347
2018	0	812	733,878	1,766,163	2,579,962	0	731	236,715	1,089,706	2,189,178	1,044,880
2019	1,490	3,875	1,813,790	1,825,134	1,865,419	2,291	6,764	787,635	1,802,858	1,623,319	1,161,706
2020	926	3,277	1,350,050	1,480,379	1,838,691	2,852	15,449	806,584	1,268,008	1,626,833	873,737
2021	2,039	9,621	2,247,280	1,869,224	1,965,461	4,875	32,992	1,168,430	1,136,664	1,680,853	930,281
TOTAL	4,455	17,585	7,083,651	8,436,062	10,431,450	10,018	55,936	3,925,952	6,423,134	8,873,306	5,266,951
OD	0	0	0	0	0	0	0	0	0	0	28,182

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,097,597	34,163,951	5,295,133	
IBNR + FREQUENCY ADJUSTMENT	(5,200,643)	(8,304,147)	13,978	
TOTAL LOSSES	5,896,955	25,859,804	5,309,111	
EXPECTED LOSSES	8,672,973	24,918,647	5,807,795	
CREDIBILITY	0.15	0.51	0.68	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.230	1.009	0.206	1.445
INDICATED (POST-TEST)	0.215	0.941	0.192	1.347
PRESENT ON RATE LEVEL	0.304	0.874	0.204	1.382
DERIVED BY FORMULA	0.291	0.908	0.196	1.395
UNDERLYING PRESENT RATE	0.338	0.972	0.227	1.537
PROPOSED	0.288	0.900	0.194	1.382

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.343
IND. RATE				1.34	MINIMUM PREMIUM	
MAN. RATE	1.74	1.70	1.54	+ 1.34	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	394,544	14,786,099	3,748	0	0	17	30	190	237
2018	415,788	13,273,347	3,192	1	0	13	40	208	262
2019	400,936	9,576,469	2,389	1	0	8	20	174	203
2020	399,416	8,808,311	2,205	1	0	1	35	158	195
2021	415,918	10,101,526	2,429	0	0	5	7	187	199
TOTAL	2,026,602	56,545,752	2,790	3	0	44	132	917	1096
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	3,846,471	1,318,000	1,689,511	0	0	2,946,419	1,186,851	2,728,147	1,070,700
2018	4,398	0	2,923,349	1,621,273	2,001,672	0	0	1,054,597	1,743,934	2,903,562	1,020,562
2019	470,721	0	1,681,621	941,141	1,843,974	1,293	0	426,076	572,254	2,394,429	1,244,960
2020	133,838	0	1,727,977	1,727,562	1,949,502	4,044	0	68,049	1,302,815	2,506,223	943,301
2021	0	0	1,192,639	309,044	2,363,299	0	0	641,703	354,343	4,114,790	1,125,708
TOTAL	608,957	0	9,817,057	5,917,020	9,847,958	5,337	0	5,136,844	5,160,197	14,647,151	5,405,231
OD	0	0	0	0	0	0	0	0	0	0	87,863

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	4,983,540	1,792,480	2,187,917	0	0	3,095,890	1,546,467	3,314,699	820,156
2018	6,340	4,949	4,050,380	2,001,189	2,444,417	0	6,767	1,831,029	1,999,129	3,417,479	777,668
2019	748,616	5,508	2,430,629	1,116,459	2,109,453	4,578	7,086	744,241	677,793	2,691,910	1,038,297
2020	176,951	2,490	1,112,879	1,890,793	2,278,330	9,099	11,892	666,483	1,295,035	2,748,671	833,878
2021	2,674	15,257	2,742,081	1,292,349	2,396,071	8,904	79,695	2,035,598	1,228,562	3,316,018	978,240
TOTAL	934,581	28,204	15,319,510	8,093,271	11,416,188	22,581	105,441	8,373,241	6,746,985	15,488,776	4,448,239
OD	0	0	0	0	0	0	0	0	0	0	67,708

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	24,783,556	41,745,219	4,515,947	
IBNR + FREQUENCY ADJUSTMENT	(10,485,514)	(8,754,631)	10,449	
TOTAL LOSSES	14,298,042	32,990,588	4,526,397	
EXPECTED LOSSES	17,359,739	26,163,078	4,623,491	
CREDIBILITY	0.12	0.43	0.58	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.706	1.628	0.220	2.553
INDICATED (POST-TEST)	0.658	1.518	0.205	2.381
PRESENT ON RATE LEVEL	0.770	1.161	0.205	2.136
DERIVED BY FORMULA	0.757	1.314	0.205	2.276
UNDERLYING PRESENT RATE	0.857	1.291	0.228	2.376
PROPOSED	0.757	1.314	0.205	2.276

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.212
IND. RATE				2.21	MINIMUM PREMIUM	
MAN. RATE	2.71	2.58	2.38	+ 2.21	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	431,437	3,090,481	0.716	0	0	2	9	63	74
2018	468,924	4,860,589	1.037	0	0	3	11	77	91
2019	372,426	3,136,208	0.842	0	0	3	8	49	60
2020	311,965	1,858,143	0.596	0	0	2	14	35	51
2021	465,247	3,002,712	0.645	0	0	0	11	49	60
TOTAL	2,049,999	15,948,133	0.778	0	0	10	53	273	336
OD				0	0	0	0	2	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	347,716	309,887	924,823	0	0	122,233	178,076	849,990	357,756
2018	0	0	680,125	608,309	1,490,156	0	0	291,066	303,321	1,161,511	326,101
2019	0	0	540,042	542,669	715,141	0	0	70,100	425,481	572,513	270,262
2020	0	0	346,227	502,212	344,311	0	0	63,721	166,009	311,891	123,772
2021	0	0	0	251,459	520,335	0	0	0	1,327,046	614,907	288,965
TOTAL	0	0	1,914,110	2,214,536	3,994,766	0	0	547,120	2,399,933	3,510,812	1,366,856
OD	0	0	0	0	1,916	0	0	0	0	18,488	15,012

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	498,277	421,446	1,197,646	0	0	226,987	232,033	1,032,738	274,041
2018	0	1,151	964,605	757,296	1,800,639	0	1,868	501,289	355,043	1,360,911	248,489
2019	699	1,795	819,067	623,561	820,466	420	1,315	166,280	459,788	652,287	225,399
2020	484	1,677	660,309	544,544	431,637	610	3,219	160,590	168,700	344,773	109,414
2021	414	1,725	441,722	375,107	526,362	2,340	13,288	561,518	598,468	551,318	251,111
TOTAL	1,596	6,349	3,383,980	2,721,954	4,776,750	3,370	19,691	1,616,664	1,814,031	3,942,027	1,108,454
OD	0	0	20	19	2,333	0	0	101	137	21,747	12,831

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,031,772	13,278,999	1,121,285	
IBNR + FREQUENCY ADJUSTMENT	(2,659,092)	(3,463,698)	3,043	
TOTAL LOSSES	2,372,680	9,815,301	1,124,327	
EXPECTED LOSSES	4,366,425	10,318,914	1,275,871	
CREDIBILITY	0.13	0.44	0.58	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.116	0.478	0.054	0.648
INDICATED (POST-TEST)	0.108	0.445	0.051	0.604
PRESENT ON RATE LEVEL	0.191	0.453	0.056	0.700
DERIVED BY FORMULA	0.181	0.449	0.053	0.683
UNDERLYING PRESENT RATE	0.213	0.503	0.062	0.779
PROPOSED	0.181	0.449	0.053	0.683

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.664
IND. RATE				0.66	MINIMUM PREMIUM	
MAN. RATE	0.88	0.88	0.78	+ 0.66	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	3,188	12,353	0.387	0	0	0	0	1	1
2018	3,823	16,211	0.424	0	0	0	0	2	2
2019	3,866	9,194	0.238	0	0	0	0	1	1
2020	3,365	3,878	0.115	0	0	0	0	0	0
2021	2,850	4,204	0.148	0	0	0	0	0	0
TOTAL	17,092	45,840	0.268	0	0	0	0	4	4
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	1,185	0	0	0	0	7,767	3,401
2018	0	0	0	0	9,956	0	0	0	0	4,552	1,703
2019	0	0	0	0	2,000	0	0	0	0	0	7,194
2020	0	0	0	0	0	0	0	0	0	0	3,878
2021	0	0	0	0	0	0	0	0	0	0	4,204
TOTAL	0	0	0	0	13,141	0	0	0	0	12,319	20,380
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	1,535	0	0	0	0	9,437	2,605
2018	0	0	129	119	11,950	0	0	32	43	5,308	1,298
2019	0	0	88	72	2,216	0	0	0	0	0	6,000
2020	0	0	0	0	0	0	0	0	0	0	3,428
2021	0	0	0	0	0	0	0	0	0	0	3,653
TOTAL	0	0	217	191	15,701	0	0	32	43	14,745	16,984
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	248	30,680	16,984	
IBNR + FREQUENCY ADJUSTMENT	(4,266)	(5,850)	4	
TOTAL LOSSES	0	24,831	16,988	
EXPECTED LOSSES	7,012	17,482	2,071	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.453	0.994	2.447
INDICATED (POST-TEST)	0.000	1.354	0.927	2.281
PRESENT ON RATE LEVEL	0.370	0.921	0.109	1.400
DERIVED BY FORMULA	0.370	0.926	0.117	1.413
UNDERLYING PRESENT RATE	0.410	1.023	0.121	1.554
PROPOSED	0.370	0.926	0.117	1.413

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.377
IND. RATE				1.38	MINIMUM PREMIUM	
MAN. RATE	1.93	1.83	1.63	+ 1.38	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	109,862	4,782,706	4.353	0	0	7	8	63	78
2018	114,029	4,387,253	3.847	0	0	6	6	64	76
2019	115,391	4,724,612	4.094	0	0	9	3	59	71
2020	118,160	5,981,381	5.062	0	0	11	6	69	86
2021	127,217	5,700,804	4.481	0	0	10	11	80	101
TOTAL	584,659	25,576,756	4.375	0	0	43	34	335	412
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,263,961	452,648	547,507	0	0	699,694	718,873	812,484	287,539
2018	0	0	1,299,565	317,519	971,193	0	0	354,695	220,571	899,300	324,410
2019	0	0	1,880,051	324,486	683,799	0	0	747,412	122,177	774,467	192,220
2020	0	0	2,351,279	687,880	746,240	0	0	668,213	304,289	892,041	331,439
2021	0	0	2,041,637	1,004,348	916,297	0	0	549,119	329,015	687,492	172,896
TOTAL	0	0	8,836,493	2,786,881	3,865,036	0	0	3,019,133	1,694,925	4,065,784	1,308,504
OD	0	0	0	0	0	0	0	0	0	0	5,891

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,811,256	615,601	709,022	0	0	1,299,332	936,692	987,168	220,255
2018	0	2,200	1,785,885	403,091	1,180,386	0	2,276	601,791	260,254	1,054,708	247,200
2019	2,432	6,049	2,556,682	409,861	811,079	4,483	11,776	1,113,801	175,959	883,636	160,311
2020	2,573	8,698	3,226,006	865,183	983,928	4,602	23,324	1,075,722	372,772	996,131	292,992
2021	3,258	22,056	3,496,698	1,446,614	1,153,728	4,984	42,998	1,081,731	439,676	605,572	150,247
TOTAL	8,262	39,003	12,876,528	3,740,350	4,838,143	14,069	80,374	5,172,377	2,185,352	4,527,215	1,071,005
OD	0	0	0	0	0	0	0	0	0	0	4,715

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	18,190,614	15,291,060	1,075,720	
IBNR + FREQUENCY ADJUSTMENT	(4,843,113)	(2,585,741)	2,913	
TOTAL LOSSES	13,347,501	12,705,319	1,078,633	
EXPECTED LOSSES	8,062,140	7,748,369	1,230,805	
CREDIBILITY	0.05	0.19	0.25	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.283	2.173	0.184	4.640
INDICATED (POST-TEST)	2.128	2.026	0.171	4.326
PRESENT ON RATE LEVEL	1.240	1.191	0.189	2.620
DERIVED BY FORMULA	1.284	1.350	0.185	2.819
UNDERLYING PRESENT RATE	1.379	1.325	0.211	2.915
PROPOSED	1.284	1.350	0.185	2.819

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.740
IND. RATE				2.74	MINIMUM PREMIUM	
MAN. RATE	3.25	3.13	2.92	+ 2.74	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	5,250,566	4,291,876	0.082	1	0	4	19	48	72
2018	4,999,644	4,673,122	0.093	0	0	6	19	30	55
2019	5,446,967	3,512,590	0.064	1	0	3	12	44	60
2020	5,697,438	1,928,756	0.034	0	0	2	4	24	30
2021	5,845,717	1,197,284	0.020	0	0	0	5	16	21
TOTAL	27,240,332	15,603,628	0.057	2	0	15	59	162	238
OD				0	0	0	1	1	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	970,750	0	748,727	346,502	347,908	0	0	188,251	544,853	543,664	601,221
2018	0	0	1,185,328	635,143	545,761	0	0	488,616	647,420	577,305	593,549
2019	75,000	0	756,357	428,861	542,038	0	0	207,177	433,219	620,084	449,854
2020	0	0	514,246	92,500	340,889	0	0	167,071	49,171	413,622	351,257
2021	0	0	0	253,398	238,051	0	0	0	160,171	295,194	250,470
TOTAL	1,045,750	0	3,204,658	1,756,404	2,014,647	0	0	1,051,115	1,834,834	2,449,869	2,246,351
OD	0	0	0	3,839	1,350	0	0	0	28,288	11,593	15,657

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	1,014,355	0	1,072,926	471,243	450,541	0	0	349,582	709,943	660,552	460,535
2018	0	2,007	1,637,999	781,352	671,806	0	3,135	837,095	738,517	685,866	452,284
2019	119,909	2,469	1,081,358	497,836	630,516	1,243	3,461	366,410	474,109	708,816	375,178
2020	559	1,889	702,057	147,988	406,714	1,150	5,847	271,531	82,922	449,366	310,511
2021	298	1,373	339,008	313,787	261,434	694	4,508	167,812	172,827	248,244	217,658
TOTAL	1,135,120	7,738	4,833,348	2,212,206	2,421,011	3,086	16,951	1,992,431	2,178,318	2,752,843	1,816,167
OD	0	0	528	4,161	1,856	0	11	3,354	29,289	15,009	12,825

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,992,568	9,614,694	1,828,992	
IBNR + FREQUENCY ADJUSTMENT	(3,249,883)	(3,500,571)	6,266	
TOTAL LOSSES	4,742,685	6,114,123	1,835,259	
EXPECTED LOSSES	5,418,459	10,491,847	2,667,873	
CREDIBILITY	0.70	1.00	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.017	0.022	0.007	0.046
INDICATED (POST-TEST)	0.016	0.021	0.006	0.043
PRESENT ON RATE LEVEL	0.018	0.035	0.009	0.062
DERIVED BY FORMULA	0.017	0.021	0.006	0.044
UNDERLYING PRESENT RATE	0.020	0.039	0.010	0.068
PROPOSED	0.017	0.021	0.006	0.044

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.041
IND. RATE				0.04	MINIMUM PREMIUM	
MAN. RATE	0.09	0.09	0.07	+ 0.04	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	578,862	14,503,049	2,505	0	0	16	32	177	225
2018	590,170	13,973,162	2,368	2	0	21	20	187	230
2019	593,052	15,467,401	2,608	1	0	17	22	174	214
2020	593,584	15,126,393	2,548	1	0	20	30	154	205
2021	614,618	7,867,622	1,280	1	0	3	11	143	158
TOTAL	2,970,286	66,937,627	2,254	5	0	77	115	835	1032
OD				0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	3,692,411	1,446,245	3,651,925	0	0	1,279,278	1,399,097	2,101,713	932,380
2018	925,431	0	5,348,966	805,014	1,991,888	0	0	1,505,733	503,458	1,931,366	961,306
2019	234,404	0	4,127,616	746,420	4,102,976	25,336	0	1,667,393	670,778	2,846,820	1,045,658
2020	226,246	0	5,040,823	1,279,223	3,061,889	0	0	1,669,651	797,561	2,261,534	789,466
2021	32,000	0	670,281	688,824	2,594,762	60,271	0	308,992	243,748	2,321,989	946,755
TOTAL	1,418,081	0	18,880,097	4,965,726	15,403,440	85,607	0	6,431,047	3,614,642	11,463,422	4,675,565
OD	0	0	0	0	9,611	0	0	0	0	24,121	16,744

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	5,290,170	1,966,893	4,729,243	0	0	2,373,049	1,823,023	2,553,581	714,203
2018	1,256,312	9,056	7,305,110	1,028,261	2,446,276	0	9,662	2,525,621	600,480	2,272,418	732,515
2019	377,043	13,358	5,732,375	1,030,376	4,664,826	49,631	26,529	2,560,466	837,566	3,228,764	872,079
2020	303,532	18,784	6,999,227	1,793,407	3,705,424	11,542	58,524	2,701,930	965,673	2,526,104	697,888
2021	45,370	12,930	2,646,023	1,662,052	2,631,592	120,338	42,912	1,119,532	717,438	1,873,005	822,730
TOTAL	1,982,257	54,128	27,972,904	7,480,989	18,177,360	181,511	137,627	11,280,599	4,944,180	12,453,873	3,839,415
OD	0	0	0	0	12,446	0	0	0	0	29,307	14,522

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	41,609,026	43,098,155	3,853,937	
IBNR + FREQUENCY ADJUSTMENT	(14,908,738)	(9,319,523)	7,914	
TOTAL LOSSES	26,700,288	33,778,633	3,861,851	
EXPECTED LOSSES	24,726,170	27,875,042	3,475,709	
CREDIBILITY	0.16	0.56	0.75	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.899	1.136	0.130	2.164
INDICATED (POST-TEST)	0.838	1.059	0.121	2.018
PRESENT ON RATE LEVEL	0.750	0.845	0.105	1.701
DERIVED BY FORMULA	0.764	0.965	0.117	1.846
UNDERLYING PRESENT RATE	0.832	0.938	0.117	1.888
PROPOSED	0.764	0.965	0.117	1.846

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.799
IND. RATE				1.80	MINIMUM PREMIUM	
MAN. RATE	1.97	1.98	1.98	+ 1.80	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	191,116	1,363,635	0.714	0	0	0	6	23	29
2018	205,315	3,538,726	1.724	1	0	2	14	38	55
2019	210,801	1,750,575	0.830	0	0	2	8	20	30
2020	225,319	757,716	0.336	0	0	0	3	16	19
2021	253,674	12,041,547	4.747	0	0	0	6	30	36
TOTAL	1,086,225	19,452,199	1.791	1	0	4	37	127	169
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	480,151	95,040	0	0	0	366,968	177,109	244,367
2018	204,318	0	300,525	841,276	415,056	95,429	0	143,502	651,145	533,029	354,446
2019	0	0	310,000	384,472	202,444	0	0	83,954	295,597	289,836	184,272
2020	0	0	0	180,495	209,069	0	0	0	51,875	185,269	131,008
2021	0	0	0	442,394	649,817	0	0	0	207,680	10,564,364	177,292
TOTAL	204,318	0	610,525	2,328,788	1,571,426	95,429	0	227,456	1,573,265	11,749,607	1,091,385
OD	0	0	0	0	0	0	0	0	0	0	515

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	653,005	123,077	0	0	0	478,159	215,187	187,185
2018	294,531	509	445,442	1,023,871	509,064	234,469	921	265,385	738,529	631,075	270,088
2019	401	1,031	471,044	429,535	242,448	504	1,454	163,696	317,541	334,034	153,683
2020	53	200	94,804	197,124	243,100	79	466	27,869	57,130	199,975	115,811
2021	619	2,750	687,583	617,665	633,492	1,774	14,097	434,863	420,750	1,018,720	154,067
TOTAL	295,604	4,490	1,698,873	2,921,200	1,751,181	236,825	16,938	891,813	2,012,109	2,398,991	880,834
OD	0	0	0	0	0	0	0	0	0	0	455

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,144,543	9,083,482	881,289	
IBNR + FREQUENCY ADJUSTMENT	(914,571)	(1,738,922)		2,624
TOTAL LOSSES	2,229,972	7,344,560	883,913	
EXPECTED LOSSES	1,531,792	5,226,416	1,048,535	
CREDIBILITY	0.08	0.29	0.38	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.205	0.676	0.081	0.963
INDICATED (POST-TEST)	0.191	0.630	0.076	0.898
PRESENT ON RATE LEVEL	0.127	0.433	0.087	0.646
DERIVED BY FORMULA	0.132	0.490	0.083	0.704
UNDERLYING PRESENT RATE	0.141	0.481	0.097	0.719
PROPOSED	0.132	0.490	0.083	0.704

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.684
IND. RATE				0.68	MINIMUM PREMIUM	
MAN. RATE	0.74	0.76	0.72	+ 0.68	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	29,236	79,602	0.272	0	0	0	0	1	1
2018	9,333	0	0.000	0	0	0	0	0	0
2019	8,986	5,113	0.057	0	0	0	0	1	1
2020	7,826	8,500	0.109	0	0	0	0	0	0
2021	8,468	475	0.006	0	0	0	0	0	0
TOTAL	63,849	93,690	0.147	0	0	0	0	2	2
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	50,000	0	0	0	0	29,120	482
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	2,014	0	0	0	0	2,039	1,060
2020	0	0	0	0	0	0	0	0	0	0	8,500
2021	0	0	0	0	0	0	0	0	0	0	475
TOTAL	0	0	0	0	52,014	0	0	0	0	31,159	10,517
OD	0	0	0	0	0	0	0	0	0	0	15,724

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	64,750	0	0	0	0	35,381	369
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	89	73	2,232	0	0	52	60	2,267	884
2020	0	0	0	0	0	0	0	0	0	0	7,514
2021	0	0	0	0	0	0	0	0	0	0	413
TOTAL	0	0	89	73	66,982	0	0	52	60	37,648	9,180
OD	0	0	0	0	0	0	0	0	0	0	12,026

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	141	104,762	21,206	
IBNR + FREQUENCY ADJUSTMENT	(69,052)	(14,951)	7	
TOTAL LOSSES	0	89,812	21,213	
EXPECTED LOSSES	108,428	42,822	4,270	
CREDIBILITY	0.01	0.04	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.141	0.014	0.155
INDICATED (POST-TEST)	0.000	0.131	0.013	0.145
PRESENT ON RATE LEVEL	0.155	0.061	0.006	0.222
DERIVED BY FORMULA	0.153	0.064	0.007	0.224
UNDERLYING PRESENT RATE	0.170	0.067	0.007	0.244
PROPOSED	0.152	0.063	0.006	0.222

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.209
IND. RATE				0.21	MINIMUM PREMIUM	
MAN. RATE	0.30	0.28	0.25	+ 0.21	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	5,232,273	11,656,809	0.223	0	1	4	32	57	94
2018	5,223,520	4,353,389	0.083	1	0	4	18	54	77
2019	5,567,429	4,429,286	0.080	1	0	3	14	43	61
2020	5,536,981	3,504,599	0.063	0	0	4	19	53	76
2021	6,271,599	3,386,712	0.054	0	0	1	10	55	66
TOTAL	27,831,802	27,330,795	0.098	2	1	16	93	262	374
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	886,673	637,385	638,650	486,861	0	5,801,105	175,225	844,805	1,145,044	1,041,061
2018	583,302	0	836,996	579,001	253,678	38,141	0	249,647	525,348	489,853	797,423
2019	845,536	0	525,119	673,093	294,011	0	0	203,566	528,450	691,458	668,053
2020	0	0	704,663	681,843	248,118	0	0	182,909	653,585	511,181	522,300
2021	0	0	200,909	748,470	452,852	0	0	49,821	544,111	875,980	514,569
TOTAL	1,428,838	886,673	2,905,072	3,321,057	1,735,520	38,141	5,801,105	861,168	3,096,299	3,713,516	3,543,406
OD	0	0	0	0	0	0	0	0	0	0	2,813

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	57,237	913,373	868,564	630,485	0	957,161	325,393	1,100,781	1,391,228	797,453
2018	840,848	1,417	1,160,035	707,948	317,570	93,712	1,602	436,228	597,870	580,132	607,636
2019	1,015,034	1,748	798,765	749,496	357,098	1,221	3,449	374,303	574,666	791,209	557,156
2020	882	3,024	1,158,732	731,381	355,773	1,878	9,921	495,717	610,625	594,258	461,713
2021	953	5,217	1,084,429	852,853	545,561	2,547	17,121	603,934	564,913	746,129	447,160
TOTAL	1,857,717	68,642	5,115,334	3,910,242	2,206,486	99,358	989,255	2,235,575	3,448,855	4,102,957	2,871,119
OD	0	0	0	0	0	0	0	0	0	0	2,159

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,365,881	13,668,540	2,873,278	
IBNR + FREQUENCY ADJUSTMENT	(4,356,096)	(3,735,052)	7,794	
TOTAL LOSSES	6,009,784	9,933,488	2,881,072	
EXPECTED LOSSES	7,269,003	11,212,491	3,211,726	
CREDIBILITY	0.71	1.00	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.022	0.036	0.010	0.068
INDICATED (POST-TEST)	0.020	0.033	0.010	0.063
PRESENT ON RATE LEVEL	0.024	0.037	0.011	0.071
DERIVED BY FORMULA	0.021	0.033	0.010	0.064
UNDERLYING PRESENT RATE	0.026	0.040	0.012	0.078
PROPOSED	0.021	0.033	0.010	0.064

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.060
IND. RATE				0.06	MINIMUM PREMIUM	
MAN. RATE	0.12	0.09	0.08	+ 0.06	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	39,320	1,376,836	3,502	0	0	1	13	8	22
2018	40,082	1,284,361	3,204	0	0	1	5	6	12
2019	45,291	1,046,508	2,311	0	0	0	5	1	6
2020	37,714	671,195	1,780	0	0	0	2	1	3
2021	46,181	886,519	1,920	0	0	0	3	5	8
TOTAL	208,588	5,265,419	2,524	0	0	2	28	21	51
OD				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	363,866	233,885	79,437	0	0	32,376	90,146	102,746	474,380
2018	0	0	224,973	119,582	49,705	0	0	157,491	82,773	58,023	591,814
2019	0	0	0	123,822	2,774	0	0	0	54,628	4,115	861,169
2020	0	0	0	166,916	9,384	0	0	0	121,608	20,000	353,287
2021	0	0	0	80,888	10,636	0	0	0	36,205	111,411	647,379
TOTAL	0	0	588,839	725,093	151,936	0	0	189,867	385,360	296,295	2,928,029
OD	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	521,420	318,084	102,871	0	0	60,122	117,460	124,836	363,375
2018	0	381	310,155	146,484	62,825	0	1,011	264,277	95,307	70,165	450,962
2019	0	12	17,154	134,306	6,559	0	22	6,583	56,681	6,360	718,215
2020	39	147	67,430	165,725	22,244	127	721	40,723	105,957	29,405	312,306
2021	60	313	74,226	75,366	20,580	201	1,436	48,924	49,015	91,365	562,572
TOTAL	99	852	990,385	839,965	215,080	328	3,191	420,629	424,419	322,132	2,407,430
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,415,484	1,801,595	2,407,430	
IBNR + FREQUENCY ADJUSTMENT	(441,599)	(417,514)	5,769	
TOTAL LOSSES	973,885	1,384,081	2,413,200	
EXPECTED LOSSES	735,008	1,256,052	2,424,268	
CREDIBILITY	0.03	0.10	0.13	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.467	0.664	1.157	2.287
INDICATED (POST-TEST)	0.435	0.619	1.079	2.133
PRESENT ON RATE LEVEL	0.317	0.542	1.047	1.907
DERIVED BY FORMULA	0.321	0.550	1.051	1.922
UNDERLYING PRESENT RATE	0.352	0.602	1.162	2.117
PROPOSED	0.321	0.550	1.051	1.922

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.873
IND. RATE				1.87	MINIMUM PREMIUM	
MAN. RATE	2.58	2.48	2.22	+ 1.87	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	47,651	1,429,037	2,999	0	0	2	1	15	18
2018	58,124	818,479	1,408	0	0	0	3	17	20
2019	52,487	9,434,801	17,976	0	0	4	5	8	17
2020	55,452	566,923	1,022	0	0	0	1	18	19
2021	64,192	1,125,087	1,753	0	0	1	5	21	27
TOTAL	277,906	13,374,327	4,813	0	0	7	15	79	101
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	297,711	60,905	404,196	0	0	379,970	5,307	158,949	121,999
2018	0	0	0	166,971	217,815	0	0	0	57,979	300,484	75,230
2019	0	0	1,747,188	380,973	112,989	0	0	6,981,255	72,215	98,913	41,268
2020	0	0	0	16,168	250,069	0	0	0	11,126	255,147	34,413
2021	0	0	174,838	207,542	266,664	0	0	64,701	141,055	226,850	43,437
TOTAL	0	0	2,219,737	832,559	1,251,733	0	0	7,425,926	287,682	1,040,343	316,347
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	426,620	82,831	523,434	0	0	705,604	6,915	193,123	93,451
2018	0	0	9,338	204,489	263,075	0	0	4,226	67,996	351,111	57,325
2019	972	2,437	1,048,737	430,390	153,580	8,207	21,382	1,987,394	126,753	146,034	34,418
2020	17	66	33,947	38,494	276,522	47	293	18,772	26,795	271,335	30,421
2021	461	2,689	500,537	302,468	295,402	988	7,547	224,129	152,676	196,222	37,747
TOTAL	1,450	5,192	2,019,180	1,058,672	1,512,013	9,242	29,222	2,940,124	381,134	1,157,825	253,362
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,004,410	4,109,644	253,362	
IBNR + FREQUENCY ADJUSTMENT	(2,204,174)	(877,319)	915	
TOTAL LOSSES	2,800,236	3,232,325	254,277	
EXPECTED LOSSES	3,675,773	2,631,971	369,837	
CREDIBILITY	0.03	0.12	0.15	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.008	1.163	0.091	2.262
INDICATED (POST-TEST)	0.939	1.084	0.085	2.109
PRESENT ON RATE LEVEL	1.191	0.853	0.120	2.164
DERIVED BY FORMULA	1.184	0.881	0.115	2.179
UNDERLYING PRESENT RATE	1.323	0.947	0.133	2.403
PROPOSED	1.175	0.875	0.114	2.164

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.109
IND. RATE				2.11	MINIMUM PREMIUM	
MAN. RATE	2.92	2.72	2.52	+ 2.11	PRESENT	

+ PROPOSED

POLICY YEAR	COMPANIES REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	405	91,995	22.715	0	0	0	1	3	4
2018	389	265,696	68.302	0	0	1	0	3	4
2019	378	101,129	26.754	0	0	0	0	3	3
2020	376	71,243	18.948	0	0	0	0	3	3
2021	381	375,858	98.650	0	0	1	0	4	5
TOTAL	1,929	905,921	46.963	0	0	2	1	16	19
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	4,393	10,130	0	0	0	3,166	9,755	64,551
2018	0	0	141,037	0	18,975	0	0	50,000	0	34,367	21,317
2019	0	0	0	0	24,849	0	0	0	0	51,249	25,031
2020	0	0	0	0	28,362	0	0	0	0	27,750	15,131
2021	0	0	228,213	0	37,629	0	0	20,000	0	34,427	55,589
TOTAL	0	0	369,250	4,393	119,945	0	0	70,000	3,166	157,548	181,619
OD	0	0	0	0	0	0	0	0	0	0	398

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	5,974	13,118	0	0	0	4,125	11,852	49,446
2018	0	239	191,352	1,047	24,029	0	321	83,043	867	40,539	16,244
2019	0	1	1,094	895	27,537	0	4	1,304	1,498	56,992	20,876
2020	1	6	3,121	2,555	31,231	4	25	1,648	1,873	29,429	13,376
2021	254	1,935	261,818	38,115	52,266	161	1,523	34,585	10,091	28,312	48,307
TOTAL	255	2,180	457,385	48,585	148,182	165	1,873	120,581	18,455	167,124	148,248
OD	0	0	0	0	0	0	0	0	0	0	337

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	582,439	382,346	148,585	
IBNR + FREQUENCY ADJUSTMENT	(112,188)	(81,485)	280	
TOTAL LOSSES	470,252	300,861	148,865	
EXPECTED LOSSES	185,098	242,862	127,803	
CREDIBILITY	0.02	0.05	0.15	

PURE PREMIUMS				
INDICATED (PRE-TEST)	243.780	155.967	76.998	476.745
INDICATED (POST-TEST)	227.276	145.408	71.785	444.469
PRESENT ON RATE LEVEL	86.437	113.411	59.681	259.529
DERIVED BY FORMULA	89.253	115.011	61.497	265.761
UNDERLYING PRESENT RATE	95.955	125.901	66.254	288.110
PROPOSED	89.253	115.011	61.497	265.761

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	258.958
IND. RATE				258.96	MINIMUM PREMIUM	
MAN. RATE	364.47	341.96	302.16	+ 258.96	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	9,509,778	8,620,530	0.091	2	0	10	15	134	161
2018	9,624,861	15,582,040	0.162	1	1	10	28	133	173
2019	9,672,208	8,279,632	0.086	3	0	3	13	121	140
2020	9,576,785	9,561,852	0.100	1	0	8	24	112	145
2021	9,411,673	9,594,356	0.102	1	0	5	17	105	128
TOTAL	47,795,305	51,638,410	0.108	8	1	36	97	605	747
OD				5	0	0	2	2	9

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	153,000	0	2,521,302	593,115	983,802	2,292	0	1,125,305	372,371	1,459,950	1,409,393
2018	190,281	629,697	2,731,192	1,070,388	1,049,023	5,918	2,200,000	2,915,096	1,607,628	1,555,410	1,627,407
2019	852,879	0	564,152	457,524	1,605,299	484,920	0	177,859	418,141	2,111,711	1,607,147
2020	204,959	0	2,125,283	880,796	1,581,915	0	0	910,000	778,624	1,633,151	1,447,124
2021	262,301	0	1,063,178	988,823	1,136,774	0	0	1,783,903	1,108,749	1,550,313	1,700,315
TOTAL	1,663,420	629,697	9,005,107	3,990,646	6,356,813	493,130	2,200,000	6,912,163	4,285,513	8,310,535	7,791,386
OD	506,100	0	0	180,000	30,000	10,000	0	0	10,000	19,953	55,698

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	195,534	0	3,613,026	806,636	1,274,024	2,026	0	2,089,691	485,199	1,773,839	1,079,595
2018	274,296	327,577	3,288,056	1,320,595	1,290,787	14,541	905,340	2,249,622	1,836,097	1,846,176	1,240,084
2019	1,351,641	1,890	878,376	563,753	1,805,091	757,093	3,127	360,233	501,056	2,366,369	1,340,361
2020	272,377	8,264	3,113,846	1,119,421	1,906,847	6,689	34,202	1,606,319	849,102	1,824,699	1,279,258
2021	353,253	12,571	2,317,250	1,390,548	1,278,906	10,217	82,543	2,256,687	1,199,550	1,383,088	1,477,574
TOTAL	2,447,101	350,302	13,210,554	5,200,953	7,555,654	790,565	1,025,212	8,562,551	4,871,004	9,194,171	6,416,871
OD	754,709	0	2,732	236,103	36,594	8,840	0	508	11,428	23,392	46,506

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	27,153,073	27,129,300	6,463,377	
IBNR + FREQUENCY ADJUSTMENT	(9,461,785)	(5,843,043)	12,369	
TOTAL LOSSES	17,691,288	21,286,257	6,475,746	
EXPECTED LOSSES	15,650,878	17,453,468	5,632,554	
CREDIBILITY	0.29	0.85	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.354	0.439	0.135	0.928
INDICATED (POST-TEST)	0.330	0.409	0.125	0.865
PRESENT ON RATE LEVEL	0.295	0.329	0.106	0.730
DERIVED BY FORMULA	0.305	0.397	0.125	0.828
UNDERLYING PRESENT RATE	0.327	0.365	0.118	0.810
PROPOSED	0.305	0.397	0.125	0.828

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.807
IND. RATE				0.81	MINIMUM PREMIUM	
MAN. RATE	0.88	0.86	0.85	+ 0.81	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	489,333	20,224,770	4.133	4	0	25	60	164	253
2018	506,172	23,603,847	4.663	5	0	17	65	181	268
2019	568,336	22,398,744	3.941	2	0	29	53	160	244
2020	507,688	20,278,993	3.994	5	0	15	69	135	224
2021	589,782	13,949,342	2.365	0	0	5	51	216	272
TOTAL	2,661,311	100,455,696	3.775	16	0	91	298	856	1261
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	1,472,602	0	5,753,851	2,164,054	2,116,013	4,508	0	3,833,330	1,103,592	2,714,352	1,062,468
2018	1,983,052	0	3,994,777	2,468,740	3,330,552	364,323	0	6,080,313	1,989,517	2,276,545	1,116,028
2019	1,059,584	0	6,640,470	2,075,782	2,041,837	310,800	0	4,668,312	2,486,626	2,165,994	949,339
2020	2,074,419	0	3,857,059	3,459,911	1,688,456	10,849	0	2,606,248	3,748,519	1,698,575	1,134,957
2021	0	0	1,038,684	2,334,577	3,247,164	0	0	397,410	2,148,646	3,426,803	1,356,058
TOTAL	6,589,657	0	21,284,841	12,503,064	12,424,022	690,480	0	17,585,613	11,476,900	12,282,269	5,618,850
OD	0	0	0	0	0	0	0	0	0	0	2,182

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	1,881,985	0	7,885,263	2,943,113	2,740,237	3,985	0	6,199,880	1,437,980	3,297,938	813,850
2018	1,925,731	6,287	5,170,859	3,046,345	4,054,776	452,491	18,203	4,786,761	2,288,720	2,706,006	850,413
2019	1,596,036	20,926	8,928,550	2,438,973	2,473,373	456,874	58,356	5,642,921	2,769,403	2,580,115	791,749
2020	2,736,937	16,262	6,220,320	3,704,189	2,286,418	38,157	98,986	4,638,952	2,873,930	2,116,538	1,003,302
2021	4,371	23,144	4,774,048	3,399,379	3,495,710	11,296	79,361	2,638,966	2,247,927	2,932,430	1,178,414
TOTAL	8,145,060	66,620	32,979,041	15,532,000	15,050,515	962,803	254,907	23,907,480	11,617,959	13,633,026	4,637,729
OD	0	0	0	0	0	0	0	0	0	0	1,746

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	66,315,910	55,833,501	4,639,475	
IBNR + FREQUENCY ADJUSTMENT	(20,087,832)	(12,117,458)	9,905	
TOTAL LOSSES	46,228,078	43,716,043	4,649,380	
EXPECTED LOSSES	33,500,463	36,455,065	4,141,225	
CREDIBILITY	0.15	0.52	0.70	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.737	1.643	0.175	3.554
INDICATED (POST-TEST)	1.619	1.531	0.163	3.314
PRESENT ON RATE LEVEL	1.134	1.234	0.140	2.508
DERIVED BY FORMULA	1.207	1.389	0.156	2.751
UNDERLYING PRESENT RATE	1.259	1.370	0.156	2.784
PROPOSED	1.207	1.388	0.156	2.751

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.681
IND. RATE				2.68	MINIMUM PREMIUM	
MAN. RATE	2.94	3.00	2.92	+ 2.68	PRESENT	

+ PROPOSED

POLICY YEAR	TEAMS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	4	0	0.000	0	0	0	0	0	0
2018	4	4,462	111.550	0	0	0	0	0	0
2019	4	491	12.275	0	0	0	0	0	0
2020	4	0	0.000	0	0	0	0	0	0
2021	4	0	0.000	0	0	0	0	0	0
TOTAL	20	4,953	24.765	0	0	0	0	0	0
OD				0	0	0	0	0	0

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	4,462
2019	0	0	0	0	0	0	0	0	0	0	491
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	4,953
OD	0	0	0	0	0	0	0	0	0	0	0

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	3,400
2019	0	0	0	0	0	0	0	0	0	0	409
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	3,810
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	3,810	
IBNR + FREQUENCY ADJUSTMENT	(1,380)	(811)	2	
TOTAL LOSSES	0	0	3,812	
EXPECTED LOSSES	2,284	2,423	1,055	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	190.594	190.594
INDICATED (POST-TEST)	0.000	0.000	177.691	177.691
PRESENT ON RATE LEVEL	102.852	109.150	47.527	259.529
DERIVED BY FORMULA	102.852	109.150	48.829	260.831
UNDERLYING PRESENT RATE	114.178	121.170	52.761	288.110
PROPOSED	102.339	108.605	48.585	259.529

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	252.885
IND. RATE				252.89	MINIMUM PREMIUM	
MAN. RATE	364.47	341.96	302.16	+ 252.89	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	134,798	736,327	0.546	0	0	0	3	13	16	
2018	135,843	374,637	0.276	0	0	0	0	11	11	
2019	135,826	562,219	0.414	0	0	0	4	8	12	
2020	141,007	407,904	0.289	0	0	0	1	7	8	
2021	150,488	394,827	0.262	0	0	0	2	6	8	
TOTAL	697,962	2,475,914	0.355	0	0	0	10	45	55	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	149,472	148,331	0	0	0	166,593	210,294	61,637
2018	0	0	0	0	120,377	0	0	0	0	180,993	73,267
2019	0	0	0	230,280	32,462	0	0	0	122,750	78,555	98,172
2020	0	0	0	107,451	65,403	0	0	0	38,926	82,720	113,404
2021	0	0	0	29,625	93,801	0	0	0	36,697	172,821	61,883
TOTAL	0	0	0	516,828	460,374	0	0	0	364,966	725,383	408,363
OD	0	0	0	0	0	0	0	0	0	0	303

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	203,282	192,089	0	0	0	217,071	255,507	47,214
2018	0	0	1,556	1,443	144,492	0	0	1,256	1,699	211,048	55,829
2019	0	23	33,105	250,761	42,454	0	56	16,555	129,390	91,367	81,875
2020	28	107	49,940	112,031	79,687	51	299	17,568	39,068	90,348	100,249
2021	70	287	73,945	61,718	94,031	263	2,015	64,322	63,016	139,859	53,776
TOTAL	98	416	158,546	629,235	552,753	314	2,371	99,701	450,243	788,128	338,944
OD	0	0	0	0	0	0	0	0	0	0	232

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	261,447	2,420,360	339,176	
IBNR + FREQUENCY ADJUSTMENT	(507,812)	(435,476)	847	
TOTAL LOSSES	0	1,984,885	340,023	
EXPECTED LOSSES	844,282	1,303,308	360,551	
CREDIBILITY	0.06	0.21	0.29	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.284	0.049	0.333
INDICATED (POST-TEST)	0.000	0.265	0.045	0.311
PRESENT ON RATE LEVEL	0.109	0.168	0.046	0.323
DERIVED BY FORMULA	0.102	0.188	0.046	0.337
UNDERLYING PRESENT RATE	0.121	0.187	0.052	0.359
PROPOSED	0.098	0.181	0.044	0.323

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	0.314
IND. RATE				0.31	MINIMUM PREMIUM	
MAN. RATE	0.41	0.41	0.36	+ 0.31	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	47,202	4,752,491	10,068	0	0	3	8	25	36
2018	46,777	707,965	1,513	0	0	0	1	12	13
2019	40,997	1,083,545	2,643	0	0	0	2	12	14
2020	44,935	558,000	1,242	0	0	1	1	8	10
2021	53,081	1,236,836	2,330	0	0	0	3	15	18
TOTAL	232,992	8,338,837	3,579	0	0	4	15	72	91
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,003,390	359,024	178,001	0	0	1,798,393	311,555	220,851	881,277
2018	0	0	0	78,158	276,139	0	0	0	65,533	197,942	90,193
2019	0	0	0	154,973	208,564	0	0	0	448,947	207,569	63,492
2020	0	0	259,642	52,116	76,231	0	0	55,273	7,511	46,155	61,072
2021	0	0	0	225,313	93,381	0	0	0	718,557	130,819	68,766
TOTAL	0	0	1,263,032	869,584	832,316	0	0	1,853,666	1,552,103	803,336	1,164,800
OD	0	0	0	0	0	0	0	0	0	0	701

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	968,939	488,273	230,511	0	0	1,173,111	405,956	268,334	675,058
2018	0	0	6,623	97,808	332,218	0	0	3,793	75,525	231,636	68,727
2019	0	21	30,500	175,478	235,488	0	200	58,519	470,899	245,492	52,952
2020	278	939	346,070	71,430	100,152	359	1,802	81,599	13,779	51,903	53,988
2021	202	995	239,914	234,124	118,662	1,931	9,075	459,267	509,618	172,137	59,758
TOTAL	480	1,954	1,592,046	1,067,113	1,017,030	2,290	11,077	1,776,288	1,475,778	969,502	910,483
OD	0	0	0	0	0	0	0	0	0	0	568

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,384,136	4,529,423	911,050	
IBNR + FREQUENCY ADJUSTMENT	(1,249,153)	(912,874)		1,742
TOTAL LOSSES	2,134,984	3,616,549	912,793	
EXPECTED LOSSES	2,072,006	2,723,750	716,215	
CREDIBILITY	0.03	0.10	0.14	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.916	1.552	0.392	2.860
INDICATED (POST-TEST)	0.854	1.447	0.365	2.666
PRESENT ON RATE LEVEL	0.799	1.051	0.276	2.127
DERIVED BY FORMULA	0.801	1.091	0.289	2.180
UNDERLYING PRESENT RATE	0.889	1.169	0.307	2.366
PROPOSED	0.801	1.090	0.289	2.180

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.119
IND. RATE				2.12	MINIMUM PREMIUM	
MAN. RATE	2.53	2.57	2.37	+ 2.12	PRESENT	

+ 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	131	0	0.000	0	0	0	0	0	0
TOTAL	131	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,573)	(1,705)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	3,151	5,627	335	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	2.167	3.869	0.230	6.265
DERIVED BY FORMULA	2.167	3.869	0.230	6.265
UNDERLYING PRESENT RATE	2.405	4.295	0.255	6.956
PROPOSED	2.166	3.868	0.230	6.265

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	7.700
IND. RATE				7.70	MINIMUM PREMIUM	
MAN. RATE	12.00	10.43	8.27	+ 7.70	PRESENT	

+ 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	6	0	0.000	0	0	0	0	0	0
TOTAL	6	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(154)	(150)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	309	496	16	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	4.636	7.444	0.237	12.317
DERIVED BY FORMULA	4.636	7.444	0.237	12.317
UNDERLYING PRESENT RATE	5.146	8.263	0.263	13.673
PROPOSED	4.636	7.444	0.237	12.317

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	12.002
IND. RATE				12.00	MINIMUM PREMIUM	
MAN. RATE	21.14	18.47	14.34	+ 12.00	PRESENT	

+ 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	321	227	0.071	0	0	0	0	0	0
TOTAL	321	227	0.071	0	0	0	0	0	0
OD				0	0	0	0	0	0

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	227
TOTAL	0	0	0	0	0	0	0	0	0	0	227
OD	0	0	0	0	0	0	0	0	0	0	0

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	197
TOTAL	0	0	0	0	0	0	0	0	0	0	197
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	197	
IBNR + FREQUENCY ADJUSTMENT	(726)	(1,332)	4	
TOTAL LOSSES	0	0	202	
EXPECTED LOSSES	1,454	4,396	526	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.063	0.063
INDICATED (POST-TEST)	0.000	0.000	0.059	0.059
PRESENT ON RATE LEVEL	0.407	1.231	0.147	1.786
DERIVED BY FORMULA	0.407	1.231	0.147	1.786
UNDERLYING PRESENT RATE	0.453	1.369	0.164	1.986
PROPOSED	0.407	1.231	0.147	1.786

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.736
IND. RATE				1.74	MINIMUM PREMIUM	
MAN. RATE	2.60	2.25	1.99	+ 1.74	PRESENT	

+ 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	486	48,778	10.037	0	0	0	0	1	1
TOTAL	486	48,778	10.037	0	0	0	0	1	1
OD				0	0	0	0	0	0

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	17,544	0	0	0	0	18,685	12,549
TOTAL	0	0	0	0	17,544	0	0	0	0	18,685	12,549
OD	0	0	0	0	0	0	0	0	0	0	0

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	9	34	9,125	6,657	16,878	18	175	4,596	4,160	14,741	10,905
TOTAL	9	34	9,125	6,657	16,878	18	175	4,596	4,160	14,741	10,905
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,957	42,436	10,905	
IBNR + FREQUENCY ADJUSTMENT	(1,846)	(4,538)	8	
TOTAL LOSSES	12,111	37,898	10,913	
EXPECTED LOSSES	3,698	14,976	988	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.492	7.798	2.246	12.535
INDICATED (POST-TEST)	2.323	7.270	2.094	11.687
PRESENT ON RATE LEVEL	0.685	2.776	0.183	3.644
DERIVED BY FORMULA	0.685	2.776	0.183	3.644
UNDERLYING PRESENT RATE	0.761	3.082	0.203	4.046
PROPOSED	0.685	2.776	0.183	3.644

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	4.478
IND. RATE				4.48	MINIMUM PREMIUM	
MAN. RATE	5.96	5.34	4.81	+ 4.48	PRESENT	

+ 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	618	20	0.003	0	0	0	0	0	0	
TOTAL	618	20	0.003	0	0	0	0	0	0	
OD				0	0	0	0	0	0	

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	20
TOTAL	0	0	0	0	0	0	0	0	0	0	20
OD	0	0	0	0	0	0	0	0	0	0	0

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	17
TOTAL	0	0	0	0	0	0	0	0	0	0	17
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	17	
IBNR + FREQUENCY ADJUSTMENT	(1,587)	(2,678)	12	
TOTAL LOSSES	0	0	30	
EXPECTED LOSSES	3,179	8,838	1,431	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.005	0.005
INDICATED (POST-TEST)	0.000	0.000	0.004	0.004
PRESENT ON RATE LEVEL	0.462	1.286	0.208	1.956
DERIVED BY FORMULA	0.462	1.286	0.208	1.956
UNDERLYING PRESENT RATE	0.514	1.430	0.232	2.176
PROPOSED	0.462	1.286	0.208	1.956

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.901
IND. RATE				1.90	MINIMUM PREMIUM	
MAN. RATE	2.99	2.56	2.18	+ 1.90	PRESENT	

+ 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	8	0	0.000	0	0	0	0	0	0
TOTAL	8	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(65)	(46)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	130	153	8	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.467	1.727	0.096	3.290
DERIVED BY FORMULA	1.467	1.727	0.096	3.290
UNDERLYING PRESENT RATE	1.628	1.918	0.106	3.652
PROPOSED	1.467	1.728	0.096	3.290

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	3.206
IND. RATE				3.21	MINIMUM PREMIUM	
MAN. RATE	4.55	4.10	3.83	+ 3.21	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	520	3,417	0.657	0	0	0	0	0	0	0
TOTAL	520	3,417	0.657	0	0	0	0	0	0	0
OD				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	3,417
TOTAL	0	0	0	0	0	0	0	0	0	0	3,417
OD	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	2,969
TOTAL	0	0	0	0	0	0	0	0	0	0	2,969
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	2,969	
IBNR + FREQUENCY ADJUSTMENT	(2,056)	(1,756)	3	
TOTAL LOSSES	0	0	2,972	
EXPECTED LOSSES	4,117	5,796	350	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.572	0.572
INDICATED (POST-TEST)	0.000	0.000	0.533	0.533
PRESENT ON RATE LEVEL	0.713	1.004	0.061	1.778
DERIVED BY FORMULA	0.713	1.004	0.061	1.778
UNDERLYING PRESENT RATE	0.792	1.115	0.067	1.974
PROPOSED	0.713	1.004	0.061	1.778

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.732
IND. RATE				1.73	MINIMUM PREMIUM	
MAN. RATE	2.41	2.19	2.07	+ 1.73	PRESENT	

+ 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	80	0	0.000	0	0	0	0	0	0
TOTAL	80	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(516)	(561)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,033	1,853	150	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.163	2.086	0.169	3.418
DERIVED BY FORMULA	1.163	2.086	0.169	3.418
UNDERLYING PRESENT RATE	1.291	2.316	0.188	3.795
PROPOSED	1.163	2.086	0.169	3.418

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	3.330
IND. RATE				3.33	MINIMUM PREMIUM	
MAN. RATE	4.43	4.10	3.98	+ 3.33	PRESENT	

+ 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	67	0	0.000	0	0	0	0	0	0
TOTAL	67	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(525)	(483)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	1,051	1,596	183	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.413	2.145	0.246	3.805
DERIVED BY FORMULA	1.413	2.145	0.246	3.805
UNDERLYING PRESENT RATE	1.569	2.382	0.274	4.224
PROPOSED	1.413	2.145	0.246	3.805

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	3.708
IND. RATE				3.71	MINIMUM PREMIUM	
MAN. RATE	5.30	4.68	4.43	+ 3.71	PRESENT	

+ 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	249	0	0.000	0	0	0	0	0	0
TOTAL	249	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2,619)	(2,477)	6	
TOTAL LOSSES	0	0	6	
EXPECTED LOSSES	5,246	8,174	757	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.894	2.950	0.273	5.117
DERIVED BY FORMULA	1.894	2.950	0.273	5.117
UNDERLYING PRESENT RATE	2.107	3.283	0.304	5.693
PROPOSED	1.894	2.950	0.273	5.117

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	5.408
IND. RATE				5.41	MINIMUM PREMIUM	
MAN. RATE	6.99	6.36	6.11	+ 5.41	PRESENT	

+ 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	1,934	86,338	4.464	0	0	0	1	0	1
TOTAL	1,934	86,338	4.464	0	0	0	1	0	1
OD				0	0	0	0	0	0

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	61,732	0	0	0	18,054	0	0	6,552
TOTAL	0	0	0	61,732	0	0	0	18,054	0	0	6,552
OD	0	0	0	0	0	0	0	0	0	0	0

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	42	224	52,426	54,438	7,897	45	197	10,731	12,073	1,732	5,694
TOTAL	42	224	52,426	54,438	7,897	45	197	10,731	12,073	1,732	5,694
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	63,664	76,140	5,694	
IBNR + FREQUENCY ADJUSTMENT	(6,668)	(11,781)	39	
TOTAL LOSSES	56,996	64,359	5,732	
EXPECTED LOSSES	13,355	38,880	4,532	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.947	3.328	0.296	6.571
INDICATED (POST-TEST)	2.748	3.102	0.276	6.126
PRESENT ON RATE LEVEL	0.621	1.807	0.211	2.638
DERIVED BY FORMULA	0.621	1.807	0.211	2.639
UNDERLYING PRESENT RATE	0.691	2.010	0.234	2.935
PROPOSED	0.621	1.807	0.211	2.639

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.789
IND. RATE				2.79	MINIMUM PREMIUM	
MAN. RATE	3.48	3.21	3.15	+ 2.79	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	15	0	0.000	0	0	0	0	0	0	0
TOTAL	15	0	0.000	0	0	0	0	0	0	0
OD										0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(29)	(25)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	58	84	16	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.345	0.503	0.098	0.946
DERIVED BY FORMULA	0.345	0.503	0.098	0.946
UNDERLYING PRESENT RATE	0.384	0.560	0.109	1.053
PROPOSED	0.345	0.503	0.098	0.946

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.000
IND. RATE				1.00	MINIMUM PREMIUM	
MAN. RATE	1.34	1.19	1.13	+ 1.00	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	56,973	1,544,477	2,711	0	0	0	9	46	55
2018	50,958	1,279,974	2,512	0	0	0	13	33	46
2019	55,872	3,031,536	5,426	0	0	0	17	40	57
2020	67,826	2,761,161	4,071	0	0	1	16	65	82
2021	77,909	3,724,333	4,780	0	0	0	11	50	61
TOTAL	309,538	12,341,481	3,987	0	0	1	66	234	301
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	317,625	376,576	0	0	0	100,992	464,153	285,131
2018	0	0	0	347,768	331,104	0	0	0	117,438	263,832	219,832
2019	0	0	0	889,308	652,615	0	0	0	547,359	723,990	218,264
2020	0	0	200,000	642,890	834,262	0	0	50,000	440,699	433,928	159,382
2021	0	0	0	708,015	504,994	0	0	0	712,562	1,583,504	215,258
TOTAL	0	0	200,000	2,905,606	2,699,551	0	0	50,000	1,919,050	3,469,407	1,097,867
OD	0	0	0	0	0	0	0	0	0	0	899

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	431,970	487,666	0	0	0	131,593	563,946	218,410
2018	0	0	17,865	424,440	400,819	0	0	6,166	134,491	309,121	167,512
2019	0	103	151,061	987,385	748,241	0	284	83,331	587,892	822,993	182,032
2020	394	1,408	591,678	720,266	974,161	821	4,491	238,171	412,181	492,096	140,894
2021	745	3,519	860,726	813,644	570,483	2,988	19,129	722,164	746,788	1,026,148	187,059
TOTAL	1,139	5,030	1,621,330	3,377,706	3,181,369	3,809	23,904	1,049,831	2,012,945	3,214,304	895,907
OD	0	0	0	0	0	0	0	0	0	0	708

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,705,043	11,786,324	896,616	
IBNR + FREQUENCY ADJUSTMENT	(1,638,606)	(1,937,478)	2,854	
TOTAL LOSSES	1,066,437	9,848,846	899,470	
EXPECTED LOSSES	2,762,903	5,825,350	1,074,069	
CREDIBILITY	0.04	0.12	0.17	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.345	3.182	0.290	3.817
INDICATED (POST-TEST)	0.321	2.966	0.271	3.558
PRESENT ON RATE LEVEL	0.802	1.691	0.312	2.806
DERIVED BY FORMULA	0.783	1.844	0.305	2.932
UNDERLYING PRESENT RATE	0.893	1.882	0.347	3.122
PROPOSED	0.783	1.844	0.305	2.932

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	3.099
IND. RATE				3.10	MINIMUM PREMIUM	
MAN. RATE	4.41	3.90	3.35	+ 3.10	PRESENT	

+ 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	8,151	784,344	9.623	1	0	0	1	5	7
TOTAL	8,151	784,344	9.623	1	0	0	1	5	7
OD				0	0	0	1	0	1

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	441,500	0	0	46,440	171,187	3,500	0	0	19,650	40,525	61,542
TOTAL	441,500	0	0	46,440	171,187	3,500	0	0	19,650	40,525	61,542
OD	0	0	0	56,260	0	0	0	0	6,000	0	0

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	591,127	496	128,474	105,911	170,631	6,795	593	21,648	22,162	33,855	53,480
TOTAL	591,127	496	128,474	105,911	170,631	6,795	593	21,648	22,162	33,855	53,480
OD	38	204	47,779	49,612	7,197	15	66	3,566	4,012	576	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	800,799	393,958	53,480	
IBNR + FREQUENCY ADJUSTMENT	(41,889)	(66,658)	141	
TOTAL LOSSES	758,910	327,299	53,621	
EXPECTED LOSSES	83,896	219,994	16,624	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	8.677	3.262	0.658	12.597
INDICATED (POST-TEST)	8.089	3.041	0.613	11.744
PRESENT ON RATE LEVEL	0.925	2.426	0.183	3.534
DERIVED BY FORMULA	0.925	2.432	0.188	3.545
UNDERLYING PRESENT RATE	1.029	2.699	0.204	3.932
PROPOSED	0.925	2.432	0.188	3.545

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	3.747
IND. RATE				3.75	MINIMUM PREMIUM	
MAN. RATE	4.60	4.27	4.22	+ 3.75	PRESENT	

+ 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	4,438	29,988	0.676	0	0	0	0	4	4
TOTAL	4,438	29,988	0.676	0	0	0	0	4	4
OD				0	0	0	0	0	0

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	11,826	0	0	0	0	6,413	11,749
TOTAL	0	0	0	0	11,826	0	0	0	0	6,413	11,749
OD	0	0	0	0	0	0	0	0	0	0	0

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	6	23	6,151	4,488	11,377	6	60	1,577	1,428	5,059	10,210
TOTAL	6	23	6,151	4,488	11,377	6	60	1,577	1,428	5,059	10,210
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,823	22,352	10,210	
IBNR + FREQUENCY ADJUSTMENT	(24,446)	(47,380)	160	
TOTAL LOSSES	0	0	10,370	
EXPECTED LOSSES	48,961	156,369	18,805	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.234	0.234
INDICATED (POST-TEST)	0.000	0.000	0.218	0.218
PRESENT ON RATE LEVEL	0.992	3.167	0.381	4.539
DERIVED BY FORMULA	0.992	3.135	0.379	4.506
UNDERLYING PRESENT RATE	1.103	3.523	0.424	5.050
PROPOSED	0.992	3.135	0.379	4.506

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	4.762
IND. RATE				4.76	MINIMUM PREMIUM	
MAN. RATE	6.62	5.82	5.42	+ 4.76	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	40,157	837,145	2.085	0	0	0	7	16	23	
2018	40,700	1,139,965	2.801	0	0	0	4	19	23	
2019	36,767	758,094	2.062	0	0	0	2	16	18	
2020	37,909	860,181	2.269	0	0	0	6	11	17	
2021	48,118	577,494	1.200	0	0	0	2	17	19	
TOTAL	203,651	4,172,879	2.049	0	0	0	21	79	100	
OD				0	0	0	0	1	1	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	153,985	225,188	0	0	0	81,746	247,383	128,843
2018	0	0	0	315,260	289,088	0	0	0	217,290	205,243	113,084
2019	0	0	0	168,258	228,915	0	0	0	76,955	155,923	128,043
2020	0	0	0	324,041	188,775	0	0	0	110,828	163,625	72,912
2021	0	0	0	98,391	248,596	0	0	0	26,814	168,878	34,815
TOTAL	0	0	0	1,059,935	1,180,562	0	0	0	513,633	941,052	477,697
OD	0	0	0	0	2,530	0	0	0	0	367	1,098

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	209,420	291,618	0	0	0	106,515	300,570	98,694
2018	0	0	16,052	384,633	350,070	0	0	9,444	246,186	242,061	86,170
2019	0	23	33,223	190,610	258,414	0	45	13,093	84,236	175,908	106,788
2020	85	320	149,673	337,091	230,997	136	787	45,749	106,379	180,993	64,454
2021	199	832	212,854	181,098	251,749	234	1,871	57,478	55,529	135,800	30,254
TOTAL	284	1,175	411,801	1,302,851	1,382,847	370	2,703	125,764	598,846	1,035,333	386,360
OD	0	0	111	91	2,804	0	0	9	11	408	858

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	542,217	4,323,190	387,218	
IBNR + FREQUENCY ADJUSTMENT	(963,311)	(956,140)	1,465	
TOTAL LOSSES	0	3,367,050	388,683	
EXPECTED LOSSES	1,601,095	2,859,782	586,792	
CREDIBILITY	0.03	0.09	0.13	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.652	0.190	1.842
INDICATED (POST-TEST)	0.000	1.540	0.178	1.717
PRESENT ON RATE LEVEL	0.707	1.262	0.259	2.228
DERIVED BY FORMULA	0.685	1.287	0.248	2.221
UNDERLYING PRESENT RATE	0.786	1.404	0.288	2.479
PROPOSED	0.685	1.287	0.248	2.221

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.347
IND. RATE				2.35	MINIMUM PREMIUM	
MAN. RATE	3.14	2.82	2.66	+ 2.35	PRESENT	

+ 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	1,079	421	0.039	0	0	0	0	0	0
TOTAL	1,079	421	0.039	0	0	0	0	0	0
OD				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	421
TOTAL	0	0	0	0	0	0	0	0	0	0	421
OD	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	366
TOTAL	0	0	0	0	0	0	0	0	0	0	366
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	366	
IBNR + FREQUENCY ADJUSTMENT	(3,487)	(3,777)	16	
TOTAL LOSSES	0	0	382	
EXPECTED LOSSES	6,985	12,465	1,865	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.035	0.035
INDICATED (POST-TEST)	0.000	0.000	0.033	0.033
PRESENT ON RATE LEVEL	0.582	1.038	0.155	1.776
DERIVED BY FORMULA	0.582	1.038	0.155	1.776
UNDERLYING PRESENT RATE	0.647	1.155	0.173	1.975
PROPOSED	0.582	1.039	0.155	1.776

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.877
IND. RATE				1.88	MINIMUM PREMIUM	
MAN. RATE	2.63	2.28	2.12	+ 1.88	PRESENT	

+ 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	1,851	2,192	0.118	0	0	0	0	1	1
TOTAL	1,851	2,192	0.118	0	0	0	0	1	1
OD				0	0	0	0	0	0

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	172	0	0	0	0	1,820	200
TOTAL	0	0	0	0	172	0	0	0	0	1,820	200
OD	0	0	0	0	0	0	0	0	0	0	0

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	89	65	165	2	17	448	405	1,436	174
TOTAL	0	0	89	65	165	2	17	448	405	1,436	174
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	556	2,072	174	
IBNR + FREQUENCY ADJUSTMENT	(8,921)	(12,180)	30	
TOTAL LOSSES	0	0	204	
EXPECTED LOSSES	17,866	40,199	3,509	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.011	0.011
INDICATED (POST-TEST)	0.000	0.000	0.010	0.010
PRESENT ON RATE LEVEL	0.868	1.952	0.170	2.990
DERIVED BY FORMULA	0.868	1.952	0.169	2.988
UNDERLYING PRESENT RATE	0.965	2.172	0.190	3.327
PROPOSED	0.867	1.952	0.169	2.988

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	3.158
IND. RATE				3.16	MINIMUM PREMIUM	
MAN. RATE	4.32	3.70	3.57	+ 3.16	PRESENT	

+ 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	78	508	0.651	0	0	0	0	0	0
TOTAL	78	508	0.651	0	0	0	0	0	0
OD				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	508
TOTAL	0	0	0	0	0	0	0	0	0	0	508
OD	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	441
TOTAL	0	0	0	0	0	0	0	0	0	0	441
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	441	
IBNR + FREQUENCY ADJUSTMENT	(263)	(364)	1	
TOTAL LOSSES	0	0	443	
EXPECTED LOSSES	527	1,201	169	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.568	0.568
INDICATED (POST-TEST)	0.000	0.000	0.529	0.529
PRESENT ON RATE LEVEL	0.607	1.384	0.195	2.186
DERIVED BY FORMULA	0.607	1.384	0.195	2.186
UNDERLYING PRESENT RATE	0.675	1.540	0.217	2.432
PROPOSED	0.607	1.384	0.195	2.186

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.310
IND. RATE				2.31	MINIMUM PREMIUM	
MAN. RATE	3.26	2.86	2.61	+ 2.31	PRESENT	

+ 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	2,295	272,476	11.873	0	0	0	2	5	7
TOTAL	2,295	272,476	11.873	0	0	0	2	5	7
OD				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	33,538	134,085	0	0	0	27,100	73,953	3,800
TOTAL	0	0	0	33,538	134,085	0	0	0	27,100	73,953	3,800
OD	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	94	378	98,220	80,455	133,287	141	987	34,298	34,586	60,941	3,302
TOTAL	94	378	98,220	80,455	133,287	141	987	34,298	34,586	60,941	3,302
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	134,118	309,270	3,302	
IBNR + FREQUENCY ADJUSTMENT	(7,263)	(28,432)	115	
TOTAL LOSSES	126,856	280,838	3,417	
EXPECTED LOSSES	14,546	93,833	13,514	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	5.527	12.237	0.149	17.913
INDICATED (POST-TEST)	5.153	11.409	0.139	16.701
PRESENT ON RATE LEVEL	0.570	3.675	0.529	4.774
DERIVED BY FORMULA	0.570	3.675	0.525	4.770
UNDERLYING PRESENT RATE	0.634	4.089	0.589	5.311
PROPOSED	0.570	3.678	0.526	4.774

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	5.046
IND. RATE				5.05	MINIMUM PREMIUM	
MAN. RATE	6.93	6.33	5.70	+ 5.05	PRESENT	

+ 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	2,614	2,915	0.112	0	0	0	0	1	1
TOTAL	2,614	2,915	0.112	0	0	0	0	1	1
OD				0	0	0	0	0	0

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	579	0	0	0	0	1,267	1,069
TOTAL	0	0	0	0	579	0	0	0	0	1,267	1,069
OD	0	0	0	0	0	0	0	0	0	0	0

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	1	301	220	557	1	12	312	282	1,000	929
TOTAL	0	1	301	220	557	1	12	312	282	1,000	929
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	627	2,058	929	
IBNR + FREQUENCY ADJUSTMENT	(26,795)	(23,748)	49	
TOTAL LOSSES	0	0	978	
EXPECTED LOSSES	53,666	78,375	5,821	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.037	0.037
INDICATED (POST-TEST)	0.000	0.000	0.035	0.035
PRESENT ON RATE LEVEL	1.845	2.695	0.200	4.740
DERIVED BY FORMULA	1.845	2.668	0.199	4.712
UNDERLYING PRESENT RATE	2.053	2.998	0.223	5.274
PROPOSED	1.845	2.668	0.199	4.712

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	4.980
IND. RATE				4.98	MINIMUM PREMIUM	
MAN. RATE	7.91	6.44	5.66	+ 4.98	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	6,733	151,475	2,250	0	0	0	3	3	6
2018	8,533	43,864	0,514	0	0	0	0	3	3
2019	4,289	160,223	3,736	0	0	0	2	3	5
2020	5,531	59,903	1,083	0	0	0	2	1	3
2021	6,988	195,557	2,798	0	0	0	1	4	5
TOTAL	32,074	611,022	1,905	0	0	0	8	14	22
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	67,656	3,084	0	0	0	36,781	36,160	7,794
2018	0	0	0	0	26,948	0	0	0	0	9,315	7,601
2019	0	0	0	84,312	10,585	0	0	0	17,370	34,536	13,420
2020	0	0	0	28,331	62	0	0	0	20,822	2,047	8,641
2021	0	0	0	62,750	23,546	0	0	0	50,750	47,285	11,226
TOTAL	0	0	0	243,049	64,225	0	0	0	125,723	129,343	48,682
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	92,012	3,994	0	0	0	47,926	43,934	5,970
2018	0	0	348	323	32,346	0	0	65	87	10,862	5,792
2019	0	8	12,063	91,764	14,103	0	10	2,939	18,994	38,973	11,192
2020	7	25	11,277	27,991	2,090	21	122	6,891	18,049	3,574	7,639
2021	55	272	65,537	64,270	30,680	174	996	41,795	44,464	42,172	9,755
TOTAL	62	305	89,225	276,360	83,213	196	1,129	51,689	129,520	139,515	40,348
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	142,605	628,608	40,348	
IBNR + FREQUENCY ADJUSTMENT	(124,583)	(139,180)	103	
TOTAL LOSSES	18,022	489,428	40,452	
EXPECTED LOSSES	202,916	410,030	44,558	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.056	1.526	0.126	1.708
INDICATED (POST-TEST)	0.052	1.423	0.118	1.593
PRESENT ON RATE LEVEL	0.569	1.149	0.125	1.843
DERIVED BY FORMULA	0.563	1.157	0.125	1.845
UNDERLYING PRESENT RATE	0.633	1.278	0.139	2.050
PROPOSED	0.563	1.156	0.124	1.843

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	1.948
IND. RATE				1.95	MINIMUM PREMIUM	
MAN. RATE	2.48	2.21	2.20	+ 1.95	PRESENT	

+ 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	17	0	0.000	0	0	0	0	0	0
TOTAL	17	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(153)	(132)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	307	435	53	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.624	2.299	0.282	4.204
DERIVED BY FORMULA	1.624	2.299	0.282	4.204
UNDERLYING PRESENT RATE	1.807	2.557	0.314	4.678
PROPOSED	1.624	2.298	0.282	4.204

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	4.443
IND. RATE				4.44	MINIMUM PREMIUM	
MAN. RATE	6.47	5.48	5.02	+ 4.44	PRESENT	

+ 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	52	0	0.000	0	0	0	0	0	0
TOTAL	52	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(136)	(219)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	273	724	108	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.472	1.251	0.187	1.910
DERIVED BY FORMULA	0.472	1.251	0.187	1.910
UNDERLYING PRESENT RATE	0.525	1.392	0.208	2.125
PROPOSED	0.472	1.251	0.187	1.910

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.019
IND. RATE				2.02	MINIMUM PREMIUM	
MAN. RATE	2.80	2.51	2.28	+ 2.02	PRESENT	

+ 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	5,699	281,113	4.933	0	0	0	0	9	9
TOTAL	5,699	281,113	4.933	0	0	0	0	9	9
OD				0	0	0	0	0	0

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	156,110	0	0	0	0	111,425	13,578
TOTAL	0	0	0	0	156,110	0	0	0	0	111,425	13,578
OD	0	0	0	0	0	0	0	0	0	0	0

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	83	299	81,193	59,238	150,185	110	1,041	27,408	24,808	87,903	11,799
TOTAL	83	299	81,193	59,238	150,185	110	1,041	27,408	24,808	87,903	11,799
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	110,134	322,134	11,799	
IBNR + FREQUENCY ADJUSTMENT	(20,986)	(42,099)	222	
TOTAL LOSSES	89,148	280,035	12,021	
EXPECTED LOSSES	42,030	138,940	26,133	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.564	4.914	0.211	6.689
INDICATED (POST-TEST)	1.458	4.581	0.197	6.236
PRESENT ON RATE LEVEL	0.663	2.191	0.412	3.266
DERIVED BY FORMULA	0.663	2.215	0.410	3.288
UNDERLYING PRESENT RATE	0.738	2.438	0.459	3.634
PROPOSED	0.663	2.215	0.410	3.288

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	3.475
IND. RATE				3.48	MINIMUM PREMIUM	
MAN. RATE	4.09	3.98	3.90	+ 3.48	PRESENT	

+ 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	86	0	0.000	0	0	0	0	0	0
TOTAL	86	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(662)	(497)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,326	1,642	141	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.386	1.716	0.148	3.250
DERIVED BY FORMULA	1.386	1.716	0.148	3.250
UNDERLYING PRESENT RATE	1.542	1.909	0.164	3.615
PROPOSED	1.386	1.716	0.148	3.250

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	3.435
IND. RATE				3.43	MINIMUM PREMIUM	
MAN. RATE	5.51	4.76	3.88	+ 3.43	PRESENT	

+ 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	723	6,642	0.919	0	0	0	0	1	1
TOTAL	723	6,642	0.919	0	0	0	0	1	1
OD				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	2,737	0	0	0	0	3,905	0
TOTAL	0	0	0	0	2,737	0	0	0	0	3,905	0
OD	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	1	5	1,424	1,039	2,633	4	36	961	869	3,081	0
TOTAL	1	5	1,424	1,039	2,633	4	36	961	869	3,081	0
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,431	7,622	0	
IBNR + FREQUENCY ADJUSTMENT	(1,817)	(3,233)	12	
TOTAL LOSSES	614	4,388	12	
EXPECTED LOSSES	3,640	10,671	1,453	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.085	0.607	0.002	0.694
INDICATED (POST-TEST)	0.079	0.566	0.002	0.647
PRESENT ON RATE LEVEL	0.453	1.327	0.181	1.960
DERIVED BY FORMULA	0.453	1.327	0.181	1.960
UNDERLYING PRESENT RATE	0.503	1.476	0.201	2.180
PROPOSED	0.453	1.327	0.181	1.960

YEAR	4/1/22	4/1/23	4/1/24	4-1-25	IND. RATE	2.072
IND. RATE				2.07	MINIMUM PREMIUM	
MAN. RATE	2.96	2.61	2.34	+ 2.07	PRESENT	

+ 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	0	
2018	0	0	0.000	0	0	0	0	0	0	0	
2019	0	0	0.000	0	0	0	0	0	0	0	
2020	0	0	0.000	0	0	0	0	0	0	0	
2021	68	0	0.000	0	0	0	0	0	0	0	
TOTAL	68	0	0.000	0	0	0	0	0	0	0	
OD										0	

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(285)	(271)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	570	894	126	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.754	1.182	0.167	2.102
DERIVED BY FORMULA	0.754	1.182	0.167	2.102
UNDERLYING PRESENT RATE	0.838	1.315	0.186	2.339
PROPOSED	0.753	1.181	0.167	2.102

YEAR	4/1/14	4/1/15	4/1/16	4-1-25	IND. RATE	2.222
IND. RATE				2.22	MINIMUM PREMIUM	
MAN. RATE	3.18	2.71	2.51	+ 2.22	PRESENT	

+ 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	64	0	0.000	0	0	0	0	0	0
TOTAL	64	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(189)	(283)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	378	935	77	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.531	1.313	0.108	1.951
DERIVED BY FORMULA	0.531	1.313	0.108	1.951
UNDERLYING PRESENT RATE	0.590	1.460	0.120	2.171
PROPOSED	0.531	1.312	0.108	1.951

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.062
IND. RATE				2.06	MINIMUM PREMIUM	
MAN. RATE	3.17	2.65	2.33	+ 2.06	PRESENT	

+ 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	277	0	0.000	0	0	0	0	0	0
TOTAL	277	0	0.000	0	0	0	0	0	0
OD									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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,694)	(1,426)	6	
TOTAL LOSSES	0	0	6	
EXPECTED LOSSES	3,392	4,707	728	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.101	1.527	0.236	2.864
DERIVED BY FORMULA	1.101	1.527	0.236	2.864
UNDERLYING PRESENT RATE	1.225	1.699	0.263	3.187
PROPOSED	1.101	1.527	0.236	2.864

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.027
IND. RATE				3.03	MINIMUM PREMIUM	
MAN. RATE	4.51	3.79	3.42	+ 3.03	PRESENT	

+ 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	966	852	0.088	0	0	0	0	0	0
TOTAL	966	852	0.088	0	0	0	0	0	0
OD				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	852
TOTAL	0	0	0	0	0	0	0	0	0	0	852
OD	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	740
TOTAL	0	0	0	0	0	0	0	0	0	0	740
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	740	
IBNR + FREQUENCY ADJUSTMENT	(3,816)	(11,230)	27	
TOTAL LOSSES	0	0	767	
EXPECTED LOSSES	7,642	37,062	3,122	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.079	0.079
INDICATED (POST-TEST)	0.000	0.000	0.074	0.074
PRESENT ON RATE LEVEL	0.711	3.449	0.291	4.451
DERIVED BY FORMULA	0.711	3.449	0.291	4.451
UNDERLYING PRESENT RATE	0.791	3.837	0.323	4.951
PROPOSED	0.711	3.449	0.291	4.451

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	4.326
IND. RATE				4.33	MINIMUM PREMIUM	
MAN. RATE	5.81	5.14	4.96	+ 4.33	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	30	0	0.000	0	0	0	0	0	0	0
TOTAL	30	0	0.000	0	0	0	0	0	0	0
OD										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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(67)	(173)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	134	570	39	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.401	1.707	0.117	2.226
DERIVED BY FORMULA	0.401	1.707	0.117	2.226
UNDERLYING PRESENT RATE	0.446	1.899	0.131	2.476
PROPOSED	0.401	1.708	0.117	2.226

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.163
IND. RATE				2.16	MINIMUM PREMIUM	
MAN. RATE	2.71	2.53	2.48	+ 2.16	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	12,016	721,719	6.006	0	0	0	2	11	13
2018	14,846	345,333	2.326	0	0	0	0	8	8
2019	13,525	212,376	1.570	0	0	0	2	3	5
2020	5,362	39,219	0.731	0	0	0	1	2	3
2021	5,127	67,457	1.316	0	0	0	0	2	2
TOTAL	50,876	1,386,104	2.724	0	0	0	5	26	31
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	138,701	152,059	0	0	0	277,675	109,626	43,658
2018	0	0	0	0	192,795	0	0	0	0	127,547	24,991
2019	0	0	0	68,974	19,319	0	0	0	34,398	13,963	75,722
2020	0	0	0	13,783	10,434	0	0	0	9,293	3,991	1,718
2021	0	0	0	0	31,204	0	0	0	0	31,155	5,098
TOTAL	0	0	0	221,458	405,811	0	0	0	321,366	286,282	151,187
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	188,633	196,916	0	0	0	361,811	133,196	33,442
2018	0	0	2,493	2,311	231,417	0	0	885	1,197	148,727	19,043
2019	0	7	10,338	75,454	23,350	0	15	4,434	36,023	16,651	63,152
2020	4	14	6,631	14,555	12,473	10	57	3,258	8,263	4,859	1,519
2021	17	60	16,229	11,841	30,020	31	291	7,663	6,936	24,578	4,430
TOTAL	20	81	35,691	292,794	494,176	41	363	16,241	414,231	328,010	121,586
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	52,438	1,529,211	121,586	
IBNR + FREQUENCY ADJUSTMENT	(203,949)	(225,574)	152	
TOTAL LOSSES	0	1,303,637	121,738	
EXPECTED LOSSES	322,932	667,264	114,370	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	2.562	0.239	2.802
INDICATED (POST-TEST)	0.000	2.389	0.223	2.612
PRESENT ON RATE LEVEL	0.571	1.179	0.202	1.951
DERIVED BY FORMULA	0.565	1.227	0.203	1.995
UNDERLYING PRESENT RATE	0.635	1.312	0.225	2.171
PROPOSED	0.565	1.227	0.203	1.995

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.109
IND. RATE				2.11	MINIMUM PREMIUM	
MAN. RATE	2.85	2.56	2.33	+ 2.11	PRESENT	

+ 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	1,282	190	0.015	0	0	0	0	0	0
TOTAL	1,282	190	0.015	0	0	0	0	0	0
OD				0	0	0	0	0	0

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	190
TOTAL	0	0	0	0	0	0	0	0	0	0	190
OD	0	0	0	0	0	0	0	0	0	0	0

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	165
TOTAL	0	0	0	0	0	0	0	0	0	0	165
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	165	
IBNR + FREQUENCY ADJUSTMENT	(4,774)	(10,212)	34	
TOTAL LOSSES	0	0	199	
EXPECTED LOSSES	9,561	33,704	4,040	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.016	0.016
INDICATED (POST-TEST)	0.000	0.000	0.015	0.015
PRESENT ON RATE LEVEL	0.670	2.363	0.283	3.317
DERIVED BY FORMULA	0.670	2.363	0.283	3.317
UNDERLYING PRESENT RATE	0.746	2.629	0.315	3.690
PROPOSED	0.670	2.363	0.283	3.317

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.506
IND. RATE				3.51	MINIMUM PREMIUM	
MAN. RATE	4.63	4.10	3.96	+ 3.51	PRESENT	

+ 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	525	0	0.000	0	0	0	0	0	0
TOTAL	525	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(3,421)	(6,004)	12	
TOTAL LOSSES	0	0	12	
EXPECTED LOSSES	6,851	19,815	1,463	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.173	3.392	0.250	4.816
DERIVED BY FORMULA	1.173	3.392	0.250	4.816
UNDERLYING PRESENT RATE	1.305	3.774	0.279	5.358
PROPOSED	1.173	3.393	0.250	4.816

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	5.090
IND. RATE				5.09	MINIMUM PREMIUM	
MAN. RATE	6.84	5.99	5.75	+ 5.09	PRESENT	

+ 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	143	7,351	5.141	0	0	0	0	1	1
TOTAL	143	7,351	5.141	0	0	0	0	1	1
OD				0	0	0	0	0	0

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	3,543	0	0	0	0	3,808	0
TOTAL	0	0	0	0	3,543	0	0	0	0	3,808	0
OD	0	0	0	0	0	0	0	0	0	0	0

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	2	7	1,843	1,344	3,409	4	36	937	848	3,004	0
TOTAL	2	7	1,843	1,344	3,409	4	36	937	848	3,004	0
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,827	8,605	0	
IBNR + FREQUENCY ADJUSTMENT	(501)	(740)	3	
TOTAL LOSSES	2,327	7,865	3	
EXPECTED LOSSES	1,003	2,442	312	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.627	5.500	0.002	7.129
INDICATED (POST-TEST)	1.517	5.128	0.002	6.646
PRESENT ON RATE LEVEL	0.630	1.535	0.196	2.362
DERIVED BY FORMULA	0.630	1.535	0.196	2.362
UNDERLYING PRESENT RATE	0.701	1.708	0.218	2.628
PROPOSED	0.630	1.535	0.196	2.362

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.496
IND. RATE				2.50	MINIMUM PREMIUM	
MAN. RATE	3.92	3.45	2.82	+ 2.50	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	86	6,920	8.047	0	0	0	0	0	1	1
TOTAL	86	6,920	8.047	0	0	0	0	0	1	1
OD				0	0	0	0	0	0	0

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	4,999	0	0	0	0	1,687	234
TOTAL	0	0	0	0	4,999	0	0	0	0	1,687	234
OD	0	0	0	0	0	0	0	0	0	0	0

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	3	10	2,600	1,897	4,809	2	16	415	376	1,331	203
TOTAL	3	10	2,600	1,897	4,809	2	16	415	376	1,331	203
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,045	8,413	203	
IBNR + FREQUENCY ADJUSTMENT	(231)	(602)	2	
TOTAL LOSSES	2,814	7,811	205	
EXPECTED LOSSES	463	1,987	187	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	3.272	9.082	0.238	12.592
INDICATED (POST-TEST)	3.050	8.467	0.222	11.740
PRESENT ON RATE LEVEL	0.484	2.076	0.195	2.755
DERIVED BY FORMULA	0.484	2.076	0.195	2.755
UNDERLYING PRESENT RATE	0.538	2.310	0.217	3.066
PROPOSED	0.483	2.076	0.195	2.755

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.912
IND. RATE				2.91	MINIMUM PREMIUM	
MAN. RATE	4.05	3.58	3.29	+ 2.91	PRESENT	

+ 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	1,526	2,084	0.137	0	0	0	0	0	0
TOTAL	1,526	2,084	0.137	0	0	0	0	0	0
OD				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	2,084
TOTAL	0	0	0	0	0	0	0	0	0	0	2,084
OD	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	1,811
TOTAL	0	0	0	0	0	0	0	0	0	0	1,811
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,811	
IBNR + FREQUENCY ADJUSTMENT	(5,525)	(6,697)	14	
TOTAL LOSSES	0	0	1,825	
EXPECTED LOSSES	11,065	22,102	1,670	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.120	0.120
INDICATED (POST-TEST)	0.000	0.000	0.112	0.112
PRESENT ON RATE LEVEL	0.652	1.302	0.098	2.052
DERIVED BY FORMULA	0.652	1.302	0.098	2.052
UNDERLYING PRESENT RATE	0.725	1.448	0.109	2.283
PROPOSED	0.652	1.302	0.098	2.052

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.169
IND. RATE				2.17	MINIMUM PREMIUM	
MAN. RATE	3.10	2.68	2.45	+ 2.17	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	33,602	375,116	1.116	0	0	0	4	7	11
2018	32,317	292,078	0.904	0	0	0	2	9	11
2019	30,111	391,914	1.302	0	0	0	0	15	15
2020	24,462	381,804	1.561	0	0	1	0	8	9
2021	27,321	332,260	1.216	0	0	0	0	8	8
TOTAL	147,813	1,773,172	1.200	0	0	1	6	47	54
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	190,395	47,455	0	0	0	59,413	16,428	61,425
2018	0	0	0	52,074	80,384	0	0	0	34,268	48,859	76,493
2019	0	0	0	0	220,463	0	0	0	0	131,366	40,085
2020	0	0	156,086	0	67,947	0	0	40,000	0	66,169	51,602
2021	0	0	0	0	94,447	0	0	0	0	197,277	40,536
TOTAL	0	0	156,086	242,469	510,696	0	0	40,000	93,681	460,099	270,141
OD	0	0	0	0	0	0	0	0	0	0	191

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	258,937	61,454	0	0	0	77,415	19,960	47,052
2018	0	0	3,073	63,924	96,994	0	0	1,604	38,980	57,404	58,288
2019	0	6	9,707	7,937	244,313	0	11	3,343	3,841	146,086	33,431
2020	161	542	198,014	13,985	82,329	259	1,302	59,231	7,508	71,945	45,616
2021	50	181	49,122	35,839	90,863	195	1,843	48,526	43,922	155,631	35,226
TOTAL	211	729	259,916	380,622	575,953	454	3,156	112,704	171,666	451,026	219,612
OD	0	0	0	0	0	0	0	0	0	0	146

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	377,171	1,579,267	219,758	
IBNR + FREQUENCY ADJUSTMENT	(562,818)	(675,043)	755	
TOTAL LOSSES	0	904,224	220,513	
EXPECTED LOSSES	918,975	2,005,917	366,907	
CREDIBILITY	0.02	0.08	0.10	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.612	0.149	0.761
INDICATED (POST-TEST)	0.000	0.570	0.139	0.709
PRESENT ON RATE LEVEL	0.559	1.220	0.223	2.002
DERIVED BY FORMULA	0.548	1.168	0.215	1.930
UNDERLYING PRESENT RATE	0.622	1.357	0.248	2.227
PROPOSED	0.548	1.168	0.215	1.930

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.040
IND. RATE				2.04	MINIMUM PREMIUM	
MAN. RATE	2.61	2.51	2.39	+ 2.04	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	29,060	853,499	2,937	0	0	0	7	18	25
2018	26,231	582,788	2,222	0	0	1	2	14	17
2019	24,808	401,354	1,618	0	0	0	2	14	16
2020	23,393	633,566	2,708	0	0	0	4	12	16
2021	31,922	582,865	1,826	0	0	0	0	15	15
TOTAL	135,414	3,054,072	2,255	0	0	1	15	73	89
OD				0	0	0	0	1	1

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	199,586	202,736	0	0	0	114,926	226,676	109,575
2018	0	0	230,264	50,854	126,186	0	0	38,687	3,856	69,177	63,764
2019	0	0	0	6,874	168,575	0	0	0	8,003	146,324	71,578
2020	0	0	0	295,660	72,485	0	0	0	134,693	27,567	103,161
2021	0	0	0	0	371,808	0	0	0	0	182,349	28,708
TOTAL	0	0	230,264	552,974	941,790	0	0	38,687	261,478	652,093	376,786
OD	0	0	0	0	52	0	0	0	0	1,633	2,354

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	271,437	262,543	0	0	0	149,749	275,411	83,934
2018	0	390	315,628	64,336	154,005	0	248	64,692	5,405	81,072	48,588
2019	0	6	8,368	13,519	187,005	0	16	4,673	12,564	162,981	59,696
2020	72	271	125,587	298,582	100,916	141	804	45,426	117,723	38,311	91,194
2021	198	711	193,378	141,087	357,697	180	1,703	44,854	40,598	143,855	24,947
TOTAL	270	1,378	642,961	788,961	1,062,167	321	2,771	159,644	326,039	701,631	308,360
OD	0	0	0	0	67	0	0	0	0	1,984	1,916

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	807,346	2,880,850	310,276	
IBNR + FREQUENCY ADJUSTMENT	(611,373)	(619,923)	779	
TOTAL LOSSES	195,973	2,260,927	311,055	
EXPECTED LOSSES	1,013,076	1,852,066	314,562	
CREDIBILITY	0.02	0.07	0.10	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.145	1.668	0.228	2.041
INDICATED (POST-TEST)	0.135	1.555	0.213	1.903
PRESENT ON RATE LEVEL	0.672	1.229	0.209	2.111
DERIVED BY FORMULA	0.662	1.252	0.209	2.123
UNDERLYING PRESENT RATE	0.748	1.368	0.232	2.348
PROPOSED	0.658	1.245	0.208	2.111

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.231
IND. RATE				2.23	MINIMUM PREMIUM	
MAN. RATE	2.91	2.75	2.52	+ 2.23	PRESENT	

+ 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	3,506	19,115	0.545	0	0	0	0	3	3
TOTAL	3,506	19,115	0.545	0	0	0	0	3	3
OD				0	0	0	0	0	0

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	7,667	0	0	0	0	2,844	8,604
TOTAL	0	0	0	0	7,667	0	0	0	0	2,844	8,604
OD	0	0	0	0	0	0	0	0	0	0	0

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	4	15	3,988	2,909	7,376	3	27	700	633	2,244	7,477
TOTAL	4	15	3,988	2,909	7,376	3	27	700	633	2,244	7,477
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,735	13,162	7,477	
IBNR + FREQUENCY ADJUSTMENT	(8,433)	(18,524)	73	
TOTAL LOSSES	0	0	7,550	
EXPECTED LOSSES	16,891	61,136	8,546	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.215	0.215
INDICATED (POST-TEST)	0.000	0.000	0.201	0.201
PRESENT ON RATE LEVEL	0.433	1.567	0.219	2.219
DERIVED BY FORMULA	0.433	1.552	0.219	2.204
UNDERLYING PRESENT RATE	0.482	1.744	0.244	2.469
PROPOSED	0.433	1.552	0.219	2.204

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.329
IND. RATE				2.33	MINIMUM PREMIUM	
MAN. RATE	2.97	2.66	2.65	+ 2.33	PRESENT	

+ 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	54	0	0.000	0	0	0	0	0	0
TOTAL	54	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(197)	(362)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	394	1,196	116	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.655	1.991	0.193	2.839
DERIVED BY FORMULA	0.655	1.991	0.193	2.839
UNDERLYING PRESENT RATE	0.729	2.215	0.214	3.159
PROPOSED	0.655	1.991	0.193	2.839

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.001
IND. RATE				3.00	MINIMUM PREMIUM	
MAN. RATE	3.73	3.44	3.39	+ 3.00	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	9,071	163,420	1.802	0	0	0	2	7	9
2018	11,213	398,967	3.558	0	0	0	1	6	7
2019	5,701	14,840	0.260	0	0	0	0	1	1
2020	4,077	10,226	0.251	0	0	0	1	1	2
2021	3,947	13,904	0.352	0	0	0	0	1	1
TOTAL	34,009	601,357	1.768	0	0	0	4	16	20
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	49,092	41,373	0	0	0	14,107	47,234	11,614
2018	0	0	0	30,272	268,067	0	0	0	21,337	66,784	12,507
2019	0	0	0	0	5,152	0	0	0	0	2,468	7,220
2020	0	0	0	1,614	1,242	0	0	0	129	3,466	3,775
2021	0	0	0	0	1,745	0	0	0	0	1,666	10,493
TOTAL	0	0	0	80,978	317,579	0	0	0	35,573	121,618	45,609
OD	0	0	0	0	0	0	0	0	0	0	166

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	66,765	53,578	0	0	0	18,381	57,389	8,896
2018	0	0	4,648	39,814	322,063	0	0	1,251	24,612	78,142	9,530
2019	0	0	227	185	5,709	0	0	63	72	2,745	6,021
2020	0	2	779	1,706	1,483	1	4	248	345	3,684	3,337
2021	1	3	908	662	1,679	2	16	410	371	1,314	9,118
TOTAL	1	5	6,562	109,133	384,512	2	20	1,971	43,782	143,275	36,904
OD	0	0	0	0	0	0	0	0	0	0	126

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,561	680,702	37,030	
IBNR + FREQUENCY ADJUSTMENT	(147,012)	(101,032)	59	
TOTAL LOSSES	0	579,670	37,089	
EXPECTED LOSSES	230,106	292,985	40,984	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.704	0.109	1.813
INDICATED (POST-TEST)	0.000	1.589	0.101	1.690
PRESENT ON RATE LEVEL	0.608	0.774	0.108	1.491
DERIVED BY FORMULA	0.602	0.799	0.108	1.509
UNDERLYING PRESENT RATE	0.677	0.861	0.121	1.659
PROPOSED	0.602	0.799	0.108	1.509

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.595
IND. RATE				1.59	MINIMUM PREMIUM	
MAN. RATE	2.24	1.91	1.78	+ 1.59	PRESENT	

+ 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	8,307	4,247	0.051	0	0	0	0	0	0
TOTAL	8,307	4,247	0.051	0	0	0	0	0	0
OD				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	4,247
TOTAL	0	0	0	0	0	0	0	0	0	0	4,247
OD	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	3,691
TOTAL	0	0	0	0	0	0	0	0	0	0	3,691
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	3,691	
IBNR + FREQUENCY ADJUSTMENT	(23,200)	(42,043)	117	
TOTAL LOSSES	0	0	3,807	
EXPECTED LOSSES	46,465	138,757	13,708	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.046	0.046
INDICATED (POST-TEST)	0.000	0.000	0.043	0.043
PRESENT ON RATE LEVEL	0.503	1.501	0.148	2.152
DERIVED BY FORMULA	0.503	1.486	0.147	2.136
UNDERLYING PRESENT RATE	0.559	1.670	0.165	2.395
PROPOSED	0.503	1.486	0.147	2.136

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.258
IND. RATE				2.26	MINIMUM PREMIUM	
MAN. RATE	2.84	2.64	2.57	+ 2.26	PRESENT	

+ 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	6,466	98,424	1.522	0	0	0	0	1	1
TOTAL	6,466	98,424	1.522	0	0	0	0	1	1
OD				0	0	0	0	0	0

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	33,735	0	0	0	0	60,513	4,176
TOTAL	0	0	0	0	33,735	0	0	0	0	60,513	4,176
OD	0	0	0	0	0	0	0	0	0	0	0

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	18	65	17,546	12,801	32,455	60	565	14,885	13,473	47,739	3,629
TOTAL	18	65	17,546	12,801	32,455	60	565	14,885	13,473	47,739	3,629
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	33,138	106,467	3,629	
IBNR + FREQUENCY ADJUSTMENT	(23,308)	(33,767)	105	
TOTAL LOSSES	9,830	72,700	3,734	
EXPECTED LOSSES	46,682	111,443	12,383	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.152	1.124	0.058	1.334
INDICATED (POST-TEST)	0.142	1.048	0.054	1.244
PRESENT ON RATE LEVEL	0.649	1.549	0.172	2.370
DERIVED BY FORMULA	0.649	1.544	0.171	2.364
UNDERLYING PRESENT RATE	0.722	1.724	0.192	2.637
PROPOSED	0.649	1.544	0.171	2.364

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.499
IND. RATE				2.50	MINIMUM PREMIUM	
MAN. RATE	3.37	3.03	2.83	+ 2.50	PRESENT	

+ 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	149	0	0.000	0	0	0	0	0	0
TOTAL	149	0	0.000	0	0	0	0	0	0
OD									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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(421)	(368)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	843	1,213	137	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.508	0.732	0.083	1.323
DERIVED BY FORMULA	0.508	0.732	0.083	1.323
UNDERLYING PRESENT RATE	0.566	0.814	0.092	1.472
PROPOSED	0.508	0.732	0.083	1.323

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.398
IND. RATE				1.40	MINIMUM PREMIUM	
MAN. RATE	1.95	1.71	1.58	+ 1.40	PRESENT	

+ 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	557	0	0.000	0	0	0	0	0	0
TOTAL	557	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,236)	(2,865)	9	
TOTAL LOSSES	0	0	9	
EXPECTED LOSSES	2,476	9,454	1,046	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.399	1.526	0.169	2.094
DERIVED BY FORMULA	0.399	1.526	0.169	2.094
UNDERLYING PRESENT RATE	0.444	1.697	0.188	2.330
PROPOSED	0.400	1.526	0.169	2.094

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.213
IND. RATE				2.21	MINIMUM PREMIUM	
MAN. RATE	2.81	2.58	2.50	+ 2.21	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	24,960	628,058	2.516	0	0	0	6	14	20
2018	27,112	987,733	3.643	0	0	0	6	15	21
2019	24,695	449,794	1.821	0	0	0	6	9	15
2020	23,838	304,964	1.279	0	0	0	1	14	15
2021	25,876	90,230	0.349	0	0	0	0	5	5
TOTAL	126,481	2,460,779	1.946	0	0	0	19	57	76
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	248,667	97,182	0	0	0	139,391	112,467	30,351
2018	0	0	0	340,601	234,982	0	0	0	241,081	140,207	30,862
2019	0	0	0	197,523	82,095	0	0	0	70,836	73,391	25,949
2020	0	0	0	23,494	77,697	0	0	0	75,590	110,160	18,023
2021	0	0	0	0	51,338	0	0	0	0	35,125	3,767
TOTAL	0	0	0	810,285	543,294	0	0	0	526,898	471,350	108,952
OD	0	0	0	0	0	0	0	0	0	0	169

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	338,187	125,851	0	0	0	181,626	136,647	23,249
2018	0	0	16,342	414,623	285,371	0	0	9,871	272,319	166,525	23,517
2019	0	21	30,784	217,044	96,535	0	35	10,268	75,488	83,928	21,641
2020	9	37	17,895	30,205	87,234	92	536	31,117	72,459	121,919	15,932
2021	27	98	26,701	19,481	49,390	35	328	8,640	7,820	27,710	3,274
TOTAL	37	156	91,723	1,019,540	644,380	127	899	59,896	609,712	536,730	87,613
OD	0	0	0	0	0	0	0	0	0	0	129

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	152,837	2,810,362	87,742	
IBNR + FREQUENCY ADJUSTMENT	(797,050)	(439,760)	503	
TOTAL LOSSES	0	2,370,602	88,245	
EXPECTED LOSSES	1,315,467	1,312,490	224,134	
CREDIBILITY	0.02	0.07	0.09	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.874	0.070	1.944
INDICATED (POST-TEST)	0.000	1.747	0.065	1.812
PRESENT ON RATE LEVEL	0.935	0.933	0.159	2.027
DERIVED BY FORMULA	0.916	0.990	0.151	2.057
UNDERLYING PRESENT RATE	1.040	1.038	0.177	2.255
PROPOSED	0.903	0.975	0.149	2.027

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.142
IND. RATE				2.14	MINIMUM PREMIUM	
MAN. RATE	3.06	2.69	2.42	+ 2.14	PRESENT	

+ 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	82	0	0.000	0	0	0	0	0	0
TOTAL	82	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(487)	(812)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	976	2,679	196	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.070	2.937	0.214	4.221
DERIVED BY FORMULA	1.070	2.937	0.214	4.221
UNDERLYING PRESENT RATE	1.190	3.267	0.239	4.696
PROPOSED	1.070	2.937	0.214	4.221

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	4.461
IND. RATE				4.46	MINIMUM PREMIUM	
MAN. RATE	5.77	5.25	5.04	+ 4.46	PRESENT	

+ 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	168	0	0.000	0	0	0	0	0	0	
TOTAL	168	0	0.000	0	0	0	0	0	0	
OD									0	

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(364)	(516)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	730	1,702	245	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.390	0.911	0.131	1.432
DERIVED BY FORMULA	0.390	0.911	0.131	1.432
UNDERLYING PRESENT RATE	0.434	1.013	0.146	1.593
PROPOSED	0.390	0.911	0.131	1.432

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.513
IND. RATE				1.51	MINIMUM PREMIUM	
MAN. RATE	2.00	1.80	1.71	+ 1.51	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	297	417	0.140	0	0	0	0	0	0	0
TOTAL	297	417	0.140	0	0	0	0	0	0	0
OD				0	0	0	0	0	0	0

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	417
TOTAL	0	0	0	0	0	0	0	0	0	0	417
OD	0	0	0	0	0	0	0	0	0	0	0

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	362
TOTAL	0	0	0	0	0	0	0	0	0	0	362
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	362	
IBNR + FREQUENCY ADJUSTMENT	(1,560)	(3,401)	7	
TOTAL LOSSES	0	0	370	
EXPECTED LOSSES	3,125	11,223	873	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.125	0.125
INDICATED (POST-TEST)	0.000	0.000	0.116	0.116
PRESENT ON RATE LEVEL	0.946	3.396	0.264	4.606
DERIVED BY FORMULA	0.946	3.396	0.264	4.606
UNDERLYING PRESENT RATE	1.052	3.779	0.294	5.125
PROPOSED	0.946	3.396	0.264	4.606

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	4.868
IND. RATE				4.87	MINIMUM PREMIUM	
MAN. RATE	6.60	5.80	5.50	+ 4.87	PRESENT	

+ 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	4,401	196,885	4.474	0	0	0	1	6	7
TOTAL	4,401	196,885	4.474	0	0	0	1	6	7
OD				0	0	0	0	0	0

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	25,056	65,190	0	0	0	29,580	69,581	7,478
TOTAL	0	0	0	25,056	65,190	0	0	0	29,580	69,581	7,478
OD	0	0	0	0	0	0	0	0	0	0	0

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	52	215	55,184	46,832	65,921	143	973	34,697	35,271	57,730	6,498
TOTAL	52	215	55,184	46,832	65,921	143	973	34,697	35,271	57,730	6,498
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	91,264	205,755	6,498	
IBNR + FREQUENCY ADJUSTMENT	(14,870)	(39,461)	125	
TOTAL LOSSES	76,394	166,294	6,623	
EXPECTED LOSSES	29,782	130,233	14,681	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.736	3.779	0.150	5.665
INDICATED (POST-TEST)	1.618	3.523	0.140	5.281
PRESENT ON RATE LEVEL	0.608	2.660	0.300	3.568
DERIVED BY FORMULA	0.608	2.668	0.298	3.575
UNDERLYING PRESENT RATE	0.677	2.959	0.334	3.969
PROPOSED	0.608	2.668	0.298	3.575

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.778
IND. RATE				3.78	MINIMUM PREMIUM	
MAN. RATE	5.60	4.89	4.26	+ 3.78	PRESENT	

+ 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	782	0	0.000	0	0	0	0	0	0
TOTAL	782	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(3,186)	(4,730)	11	
TOTAL LOSSES	0	0	11	
EXPECTED LOSSES	6,381	15,610	1,327	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.733	1.794	0.153	2.680
DERIVED BY FORMULA	0.733	1.794	0.153	2.680
UNDERLYING PRESENT RATE	0.816	1.996	0.170	2.982
PROPOSED	0.733	1.794	0.153	2.680

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.832
IND. RATE				2.83	MINIMUM PREMIUM	
MAN. RATE	3.98	3.58	3.20	+ 2.83	PRESENT	

+ 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	1,297	28,746	2.216	0	0	0	0	2	2
TOTAL	1,297	28,746	2.216	0	0	0	0	2	2
OD				0	0	0	0	0	0

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	10,938	0	0	0	0	17,303	505
TOTAL	0	0	0	0	10,938	0	0	0	0	17,303	505
OD	0	0	0	0	0	0	0	0	0	0	0

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	6	21	5,689	4,151	10,523	17	162	4,256	3,852	13,650	439
TOTAL	6	21	5,689	4,151	10,523	17	162	4,256	3,852	13,650	439
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,151	32,176	439	
IBNR + FREQUENCY ADJUSTMENT	(3,137)	(8,641)	29	
TOTAL LOSSES	7,014	23,535	468	
EXPECTED LOSSES	6,283	28,519	3,389	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.541	1.815	0.036	2.391
INDICATED (POST-TEST)	0.504	1.692	0.034	2.229
PRESENT ON RATE LEVEL	0.435	1.976	0.235	2.647
DERIVED BY FORMULA	0.435	1.976	0.235	2.647
UNDERLYING PRESENT RATE	0.484	2.199	0.261	2.944
PROPOSED	0.435	1.977	0.235	2.647

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.798
IND. RATE				2.80	MINIMUM PREMIUM	
MAN. RATE	3.77	3.34	3.16	+ 2.80	PRESENT	

+ 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	205	0	0.000	0	0	0	0	0	0	
TOTAL	205	0	0.000	0	0	0	0	0	0	
OD									0	

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(987)	(1,767)	5	
TOTAL LOSSES	0	0	5	
EXPECTED LOSSES	1,977	5,832	614	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.867	2.557	0.269	3.693
DERIVED BY FORMULA	0.867	2.557	0.269	3.693
UNDERLYING PRESENT RATE	0.965	2.845	0.300	4.109
PROPOSED	0.867	2.557	0.269	3.693

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.903
IND. RATE				3.90	MINIMUM PREMIUM	
MAN. RATE	5.03	4.55	4.41	+ 3.90	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	909	1,896	0.209	0	0	0	0	0	0	0
TOTAL	909	1,896	0.209	0	0	0	0	0	0	0
OD				0	0	0	0	0	0	0

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	1,896
TOTAL	0	0	0	0	0	0	0	0	0	0	1,896
OD	0	0	0	0	0	0	0	0	0	0	0

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	1,648
TOTAL	0	0	0	0	0	0	0	0	0	0	1,648
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,648	
IBNR + FREQUENCY ADJUSTMENT	(2,322)	(7,369)	22	
TOTAL LOSSES	0	0	1,670	
EXPECTED LOSSES	4,650	24,319	2,625	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.184	0.184
INDICATED (POST-TEST)	0.000	0.000	0.171	0.171
PRESENT ON RATE LEVEL	0.460	2.405	0.260	3.124
DERIVED BY FORMULA	0.460	2.405	0.260	3.124
UNDERLYING PRESENT RATE	0.512	2.675	0.289	3.476
PROPOSED	0.460	2.405	0.260	3.124

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.302
IND. RATE				3.30	MINIMUM PREMIUM	
MAN. RATE	3.88	3.76	3.73	+ 3.30	PRESENT	

+ 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	3,587	6,634	0.185	0	0	0	0	1	1
TOTAL	3,587	6,634	0.185	0	0	0	0	1	1
OD				0	0	0	0	0	0

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	2,081	0	0	0	0	886	3,667
TOTAL	0	0	0	0	2,081	0	0	0	0	886	3,667
OD	0	0	0	0	0	0	0	0	0	0	0

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	1	4	1,082	790	2,002	1	8	218	197	699	3,187
TOTAL	1	4	1,082	790	2,002	1	8	218	197	699	3,187
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,315	3,688	3,187	
IBNR + FREQUENCY ADJUSTMENT	(12,083)	(14,084)	27	
TOTAL LOSSES	0	0	3,214	
EXPECTED LOSSES	24,200	46,483	3,183	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.090	0.090
INDICATED (POST-TEST)	0.000	0.000	0.084	0.084
PRESENT ON RATE LEVEL	0.606	1.165	0.080	1.851
DERIVED BY FORMULA	0.606	1.153	0.080	1.839
UNDERLYING PRESENT RATE	0.675	1.296	0.089	2.059
PROPOSED	0.606	1.153	0.080	1.839

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.944
IND. RATE				1.94	MINIMUM PREMIUM	
MAN. RATE	2.74	2.36	2.21	+ 1.94	PRESENT	

+ 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	2,810	1,926	0.069	0	0	0	0	1	1
TOTAL	2,810	1,926	0.069	0	0	0	0	1	1
OD				0	0	0	0	0	0

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	430	0	0	0	0	1,386	110
TOTAL	0	0	0	0	430	0	0	0	0	1,386	110
OD	0	0	0	0	0	0	0	0	0	0	0

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	1	224	163	414	1	13	341	309	1,093	96
TOTAL	0	1	224	163	414	1	13	341	309	1,093	96
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	580	1,979	96	
IBNR + FREQUENCY ADJUSTMENT	(11,037)	(13,551)	42	
TOTAL LOSSES	0	0	137	
EXPECTED LOSSES	22,106	44,722	4,915	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.005	0.005
INDICATED (POST-TEST)	0.000	0.000	0.005	0.005
PRESENT ON RATE LEVEL	0.707	1.430	0.157	2.295
DERIVED BY FORMULA	0.707	1.416	0.156	2.279
UNDERLYING PRESENT RATE	0.787	1.592	0.175	2.553
PROPOSED	0.707	1.416	0.156	2.279

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.409
IND. RATE				2.41	MINIMUM PREMIUM	
MAN. RATE	3.64	3.10	2.74	+ 2.41	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	7,279	79,798	1.096	0	0	0	2	2	4
2018	4,868	148,873	3.058	0	0	0	0	5	5
2019	2,678	34,534	1.290	0	0	0	0	4	4
2020	1,600	4,113	0.257	0	0	0	0	0	0
2021	4,008	21,538	0.537	0	0	0	0	1	1
TOTAL	20,433	288,856	1.414	0	0	0	2	12	14
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	14,618	3,727	0	0	0	44,115	8,193	9,145
2018	0	0	0	0	40,153	0	0	0	0	94,988	13,732
2019	0	0	0	0	10,065	0	0	0	0	15,163	9,306
2020	0	0	0	0	0	0	0	0	0	0	4,113
2021	0	0	0	0	2,270	0	0	0	0	7,525	11,743
TOTAL	0	0	0	14,618	56,215	0	0	0	44,115	125,869	48,039
OD	0	0	0	0	0	0	0	0	0	0	259

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	12	60	14,353	14,305	5,456	119	559	28,236	31,323	10,696	7,947
2018	21	77	20,884	15,237	38,629	94	887	23,365	21,148	74,936	11,933
2019	5	19	5,235	3,819	9,683	15	142	3,730	3,376	11,962	8,087
2020	0	0	0	0	0	0	0	0	0	0	3,574
2021	1	4	1,181	861	2,184	7	70	1,851	1,675	5,936	10,205
TOTAL	40	160	41,652	34,222	55,952	235	1,658	57,182	57,523	103,530	41,746
OD	0	0	0	0	0	0	0	0	0	0	225

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	100,927	251,227	41,971	
IBNR + FREQUENCY ADJUSTMENT	(135,326)	(68,281)	88	
TOTAL LOSSES	0	182,946	42,059	
EXPECTED LOSSES	213,723	197,807	43,514	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.895	0.205	1.100
INDICATED (POST-TEST)	0.000	0.835	0.191	1.026
PRESENT ON RATE LEVEL	0.940	0.870	0.191	2.002
DERIVED BY FORMULA	0.931	0.869	0.191	1.992
UNDERLYING PRESENT RATE	1.046	0.968	0.213	2.227
PROPOSED	0.931	0.870	0.191	1.992

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.105
IND. RATE				2.11	MINIMUM PREMIUM	
MAN. RATE	3.01	2.62	2.39	+ 2.11	PRESENT	

+ 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	4,822	380,128	7.883	0	0	1	0	2	3
TOTAL	4,822	380,128	7.883	0	0	1	0	2	3
OD				0	0	0	0	0	0

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	343,694	0	9,144	0	0	5,000	0	21,342	948
TOTAL	0	0	343,694	0	9,144	0	0	5,000	0	21,342	948
OD	0	0	0	0	0	0	0	0	0	0	0

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	357	2,823	369,586	39,368	32,991	53	500	11,779	5,358	17,125	824
TOTAL	357	2,823	369,586	39,368	32,991	53	500	11,779	5,358	17,125	824
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	385,097	94,841	824	
IBNR + FREQUENCY ADJUSTMENT	(16,422)	(29,354)	47	
TOTAL LOSSES	368,675	65,487	870	
EXPECTED LOSSES	32,891	96,879	5,474	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	7.646	1.358	0.018	9.022
INDICATED (POST-TEST)	7.128	1.266	0.017	8.411
PRESENT ON RATE LEVEL	0.613	1.806	0.102	2.521
DERIVED BY FORMULA	0.613	1.800	0.101	2.515
UNDERLYING PRESENT RATE	0.682	2.009	0.114	2.805
PROPOSED	0.615	1.805	0.101	2.521

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.664
IND. RATE				2.66	MINIMUM PREMIUM	
MAN. RATE	3.13	3.06	3.01	+ 2.66	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	366	0	0.000	0	0	0	0	0	0	0
TOTAL	366	0	0.000	0	0	0	0	0	0	0
OD										0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,262)	(1,803)	7	
TOTAL LOSSES	0	0	7	
EXPECTED LOSSES	2,528	5,951	832	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.621	1.461	0.204	2.286
DERIVED BY FORMULA	0.621	1.461	0.204	2.286
UNDERLYING PRESENT RATE	0.691	1.626	0.227	2.544
PROPOSED	0.621	1.461	0.204	2.286

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.416
IND. RATE				2.42	MINIMUM PREMIUM	
MAN. RATE	3.13	2.85	2.73	+ 2.42	PRESENT	

+ 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	1,158	8,396	0.725	0	0	0	0	1	1
TOTAL	1,158	8,396	0.725	0	0	0	0	1	1
OD				0	0	0	0	0	0

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	3,604	0	0	0	0	3,549	1,243
TOTAL	0	0	0	0	3,604	0	0	0	0	3,549	1,243
OD	0	0	0	0	0	0	0	0	0	0	0

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	2	7	1,874	1,368	3,467	4	33	873	790	2,800	1,080
TOTAL	2	7	1,874	1,368	3,467	4	33	873	790	2,800	1,080
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,793	8,425	1,080	
IBNR + FREQUENCY ADJUSTMENT	(3,917)	(5,068)	45	
TOTAL LOSSES	0	3,357	1,125	
EXPECTED LOSSES	7,845	16,726	5,318	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.290	0.097	0.387
INDICATED (POST-TEST)	0.000	0.270	0.091	0.361
PRESENT ON RATE LEVEL	0.609	1.298	0.413	2.320
DERIVED BY FORMULA	0.609	1.298	0.413	2.320
UNDERLYING PRESENT RATE	0.677	1.444	0.459	2.581
PROPOSED	0.609	1.298	0.413	2.320

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.452
IND. RATE				2.45	MINIMUM PREMIUM	
MAN. RATE	3.86	3.36	2.77	+ 2.45	PRESENT	

+ 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	1,300	8,146	0.627	0	0	0	0	2	2
TOTAL	1,300	8,146	0.627	0	0	0	0	2	2
OD				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	4,134	0	0	0	0	690	3,322
TOTAL	0	0	0	0	4,134	0	0	0	0	690	3,322
OD	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	2	8	2,150	1,569	3,977	1	6	170	154	544	2,887
TOTAL	2	8	2,150	1,569	3,977	1	6	170	154	544	2,887
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,337	6,244	2,887	
IBNR + FREQUENCY ADJUSTMENT	(6,348)	(10,092)	32	
TOTAL LOSSES	0	0	2,919	
EXPECTED LOSSES	12,714	33,307	3,766	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.225	0.225
INDICATED (POST-TEST)	0.000	0.000	0.209	0.209
PRESENT ON RATE LEVEL	0.879	2.303	0.260	3.442
DERIVED BY FORMULA	0.879	2.303	0.260	3.442
UNDERLYING PRESENT RATE	0.978	2.562	0.290	3.830
PROPOSED	0.879	2.303	0.260	3.442

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.638
IND. RATE				3.64	MINIMUM PREMIUM	
MAN. RATE	5.39	4.59	4.11	+ 3.64	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	3,532	1,580	0.045	0	0	0	0	0	0	0
TOTAL	3,532	1,580	0.045	0	0	0	0	0	0	0
OD				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	1,580
TOTAL	0	0	0	0	0	0	0	0	0	0	1,580
OD	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	1,373
TOTAL	0	0	0	0	0	0	0	0	0	0	1,373
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,373	
IBNR + FREQUENCY ADJUSTMENT	(20,900)	(28,599)	81	
TOTAL LOSSES	0	0	1,454	
EXPECTED LOSSES	41,859	94,385	9,553	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.041	0.041
INDICATED (POST-TEST)	0.000	0.000	0.038	0.038
PRESENT ON RATE LEVEL	1.065	2.402	0.243	3.710
DERIVED BY FORMULA	1.065	2.378	0.241	3.684
UNDERLYING PRESENT RATE	1.185	2.672	0.270	4.128
PROPOSED	1.065	2.378	0.241	3.684

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.894
IND. RATE				3.89	MINIMUM PREMIUM	
MAN. RATE	5.87	5.19	4.43	+ 3.89	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	1,245	446	0.036	0	0	0	0	0	0	0
TOTAL	1,245	446	0.036	0	0	0	0	0	0	0
OD				0	0	0	0	0	0	0

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	446
TOTAL	0	0	0	0	0	0	0	0	0	0	446
OD	0	0	0	0	0	0	0	0	0	0	0

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	388
TOTAL	0	0	0	0	0	0	0	0	0	0	388
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	388	
IBNR + FREQUENCY ADJUSTMENT	(4,799)	(7,909)	24	
TOTAL LOSSES	0	0	411	
EXPECTED LOSSES	9,611	26,104	2,800	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.033	0.033
INDICATED (POST-TEST)	0.000	0.000	0.031	0.031
PRESENT ON RATE LEVEL	0.694	1.885	0.202	2.781
DERIVED BY FORMULA	0.694	1.885	0.202	2.781
UNDERLYING PRESENT RATE	0.772	2.097	0.225	3.094
PROPOSED	0.694	1.885	0.202	2.781

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.939
IND. RATE				2.94	MINIMUM PREMIUM	
MAN. RATE	3.98	3.52	3.32	+ 2.94	PRESENT	

+ 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	1,185	680	0.057	0	0	0	0	0	0
TOTAL	1,185	680	0.057	0	0	0	0	0	0
OD				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	680
TOTAL	0	0	0	0	0	0	0	0	0	0	680
OD	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	591
TOTAL	0	0	0	0	0	0	0	0	0	0	591
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	591	
IBNR + FREQUENCY ADJUSTMENT	(2,506)	(4,829)	9	
TOTAL LOSSES	0	0	600	
EXPECTED LOSSES	5,020	15,938	1,015	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.051	0.051
INDICATED (POST-TEST)	0.000	0.000	0.047	0.047
PRESENT ON RATE LEVEL	0.381	1.209	0.077	1.667
DERIVED BY FORMULA	0.381	1.209	0.077	1.667
UNDERLYING PRESENT RATE	0.424	1.345	0.086	1.854
PROPOSED	0.381	1.209	0.077	1.667

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.762
IND. RATE				1.76	MINIMUM PREMIUM	
MAN. RATE	2.46	2.19	1.99	+ 1.76	PRESENT	

+ 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	216	600	0.278	0	0	0	0	0	0	
TOTAL	216	600	0.278	0	0	0	0	0	0	
OD				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	600
TOTAL	0	0	0	0	0	0	0	0	0	0	600
OD	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	521
TOTAL	0	0	0	0	0	0	0	0	0	0	521
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	521	
IBNR + FREQUENCY ADJUSTMENT	(1,672)	(2,592)	8	
TOTAL LOSSES	0	0	529	
EXPECTED LOSSES	3,348	8,555	898	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.245	0.245
INDICATED (POST-TEST)	0.000	0.000	0.228	0.228
PRESENT ON RATE LEVEL	1.393	3.560	0.374	5.327
DERIVED BY FORMULA	1.393	3.560	0.374	5.327
UNDERLYING PRESENT RATE	1.550	3.961	0.416	5.926
PROPOSED	1.393	3.560	0.374	5.327

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	5.630
IND. RATE				5.63	MINIMUM PREMIUM	
MAN. RATE	6.93	6.88	6.36	+ 5.63	PRESENT	

+ 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	874	876	0.100	0	0	0	0	0	0	
TOTAL	874	876	0.100	0	0	0	0	0	0	
OD				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	876
TOTAL	0	0	0	0	0	0	0	0	0	0	876
OD	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	761
TOTAL	0	0	0	0	0	0	0	0	0	0	761
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	761	
IBNR + FREQUENCY ADJUSTMENT	(6,829)	(10,763)	27	
TOTAL LOSSES	0	0	788	
EXPECTED LOSSES	13,677	35,521	3,168	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.090	0.090
INDICATED (POST-TEST)	0.000	0.000	0.084	0.084
PRESENT ON RATE LEVEL	1.406	3.653	0.326	5.385
DERIVED BY FORMULA	1.406	3.653	0.326	5.385
UNDERLYING PRESENT RATE	1.565	4.064	0.363	5.991
PROPOSED	1.406	3.653	0.326	5.385

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	5.691
IND. RATE				5.69	MINIMUM PREMIUM	
MAN. RATE	8.53	7.27	6.43	+ 5.69	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	23	0	0.000	0	0	0	0	0	0	0
TOTAL	23	0	0.000	0	0	0	0	0	0	0
OD										0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(105)	(275)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	211	908	71	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.824	3.547	0.277	4.648
DERIVED BY FORMULA	0.824	3.547	0.277	4.648
UNDERLYING PRESENT RATE	0.917	3.947	0.308	5.171
PROPOSED	0.824	3.547	0.277	4.648

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	4.912
IND. RATE				4.91	MINIMUM PREMIUM	
MAN. RATE	6.00	5.71	5.55	+ 4.91	PRESENT	

+ 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	155	0	0.000	0	0	0	0	0	0
TOTAL	155	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(602)	(688)	4	
TOTAL LOSSES	0	0	4	
EXPECTED LOSSES	1,206	2,270	423	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.700	1.316	0.245	2.261
DERIVED BY FORMULA	0.700	1.316	0.245	2.261
UNDERLYING PRESENT RATE	0.778	1.465	0.273	2.516
PROPOSED	0.699	1.316	0.245	2.261

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.390
IND. RATE				2.39	MINIMUM PREMIUM	
MAN. RATE	3.63	3.03	2.70	+ 2.39	PRESENT	

+ 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	187	0	0.000	0	0	0	0	0	0	
TOTAL	187	0	0.000	0	0	0	0	0	0	
OD									0	

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,173)	(1,577)		4
TOTAL LOSSES	0	0	4	
EXPECTED LOSSES	2,349	5,204	480	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.129	2.501	0.231	3.861
DERIVED BY FORMULA	1.129	2.501	0.231	3.861
UNDERLYING PRESENT RATE	1.256	2.783	0.257	4.296
PROPOSED	1.129	2.501	0.231	3.861

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	4.081
IND. RATE				4.08	MINIMUM PREMIUM	
MAN. RATE	5.87	5.19	4.61	+ 4.08	PRESENT	

+ 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	1,211	86,534	7.146	0	0	0	1	2	3
TOTAL	1,211	86,534	7.146	0	0	0	1	2	3
OD				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	21,708	15,889	0	0	0	38,500	8,951	1,486
TOTAL	0	0	0	21,708	15,889	0	0	0	38,500	8,951	1,486
OD	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	23	109	26,699	25,172	18,063	105	504	25,085	27,737	10,755	1,291
TOTAL	23	109	26,699	25,172	18,063	105	504	25,085	27,737	10,755	1,291
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	52,526	81,728	1,291	
IBNR + FREQUENCY ADJUSTMENT	(4,457)	(6,838)	34	
TOTAL LOSSES	48,069	74,890	1,326	
EXPECTED LOSSES	8,927	22,567	4,051	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	3.969	6.184	0.109	10.263
INDICATED (POST-TEST)	3.701	5.765	0.102	9.568
PRESENT ON RATE LEVEL	0.663	1.675	0.301	2.638
DERIVED BY FORMULA	0.663	1.675	0.301	2.638
UNDERLYING PRESENT RATE	0.737	1.863	0.335	2.935
PROPOSED	0.663	1.675	0.301	2.638

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.788
IND. RATE				2.79	MINIMUM PREMIUM	
MAN. RATE	4.05	3.58	3.15	+ 2.79	PRESENT	

+ 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	625	162	0.026	0	0	0	0	0	0
TOTAL	625	162	0.026	0	0	0	0	0	0
OD				0	0	0	0	0	0

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	162
TOTAL	0	0	0	0	0	0	0	0	0	0	162
OD	0	0	0	0	0	0	0	0	0	0	0

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	141
TOTAL	0	0	0	0	0	0	0	0	0	0	141
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	141	
IBNR + FREQUENCY ADJUSTMENT	(2,605)	(3,643)	10	
TOTAL LOSSES	0	0	151	
EXPECTED LOSSES	5,217	12,025	1,161	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.024	0.024
INDICATED (POST-TEST)	0.000	0.000	0.022	0.022
PRESENT ON RATE LEVEL	0.750	1.729	0.167	2.647
DERIVED BY FORMULA	0.750	1.729	0.167	2.647
UNDERLYING PRESENT RATE	0.835	1.924	0.186	2.944
PROPOSED	0.750	1.730	0.167	2.647

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.798
IND. RATE				2.80	MINIMUM PREMIUM	
MAN. RATE	3.77	3.27	3.16	+ 2.80	PRESENT	

+ 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	2,203	4,628	0.210	0	0	0	0	1	1
TOTAL	2,203	4,628	0.210	0	0	0	0	1	1
OD				0	0	0	0	0	0

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	2,220	0	0	0	0	529	1,879
TOTAL	0	0	0	0	2,220	0	0	0	0	529	1,879
OD	0	0	0	0	0	0	0	0	0	0	0

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	1	4	1,155	842	2,136	1	5	130	118	417	1,633
TOTAL	1	4	1,155	842	2,136	1	5	130	118	417	1,633
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,296	3,513	1,633	
IBNR + FREQUENCY ADJUSTMENT	(2,645)	(4,163)	14	
TOTAL LOSSES	0	0	1,647	
EXPECTED LOSSES	5,298	13,738	1,696	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.075	0.075
INDICATED (POST-TEST)	0.000	0.000	0.070	0.070
PRESENT ON RATE LEVEL	0.216	0.561	0.069	0.846
DERIVED BY FORMULA	0.216	0.561	0.069	0.846
UNDERLYING PRESENT RATE	0.241	0.624	0.077	0.941
PROPOSED	0.216	0.561	0.069	0.846

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.894
IND. RATE				0.89	MINIMUM PREMIUM	
MAN. RATE	1.18	1.03	1.01	+ 0.89	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	21,764	1,233,493	5,668	0	0	1	8	20	29
2018	22,028	847,124	3,846	0	0	0	4	19	23
2019	16,574	1,136,645	6,858	0	0	0	3	14	17
2020	19,542	969,631	4,962	0	0	1	7	12	20
2021	20,238	206,118	1,018	0	0	0	0	5	5
TOTAL	100,146	4,393,011	4,387	0	0	2	22	70	94
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	171,984	318,844	203,023	0	0	47,850	322,384	102,346	67,062
2018	0	0	0	400,260	175,283	0	0	0	120,318	76,020	75,243
2019	0	0	0	76,471	376,457	0	0	0	54,205	568,812	60,700
2020	0	0	182,403	145,552	37,067	0	0	441,168	28,566	43,132	91,743
2021	0	0	0	0	68,212	0	0	0	0	119,044	18,862
TOTAL	0	0	354,387	941,127	860,042	0	0	489,018	525,473	909,354	313,610
OD	0	0	0	0	0	0	0	0	0	0	419

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	500	2,947	558,930	376,171	248,215	1,213	7,353	279,275	244,165	114,426	58,277
2018	364	1,785	431,085	419,478	219,836	377	2,025	90,213	97,381	71,515	65,386
2019	252	997	260,739	210,286	371,953	699	5,906	172,133	162,887	453,935	52,748
2020	305	2,087	336,508	161,470	67,121	2,909	27,212	603,687	82,215	62,193	79,725
2021	36	130	35,477	25,884	65,623	118	1,112	29,282	26,504	93,914	16,391
TOTAL	1,457	7,946	1,622,739	1,193,289	972,748	5,316	43,608	1,174,590	613,151	795,982	272,527
OD	0	0	0	0	0	0	0	0	0	0	364

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,855,656	3,575,170	272,891	
IBNR + FREQUENCY ADJUSTMENT	(349,234)	(413,297)	444	
TOTAL LOSSES	2,506,422	3,161,873	273,335	
EXPECTED LOSSES	573,324	1,223,953	199,686	
CREDIBILITY	0.02	0.06	0.08	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.503	3.157	0.273	5.933
INDICATED (POST-TEST)	2.333	2.944	0.254	5.531
PRESENT ON RATE LEVEL	0.515	1.098	0.179	1.792
DERIVED BY FORMULA	0.551	1.209	0.185	1.945
UNDERLYING PRESENT RATE	0.572	1.222	0.199	1.994
PROPOSED	0.551	1.209	0.185	1.945

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.056
IND. RATE				2.06	MINIMUM PREMIUM	
MAN. RATE	2.51	2.22	2.14	+ 2.06	PRESENT	

+ 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	3,254	4,641	0.143	0	0	0	0	1	1
TOTAL	3,254	4,641	0.143	0	0	0	0	1	1
OD				0	0	0	0	0	0

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	2,410	0	0	0	0	1,060	1,171
TOTAL	0	0	0	0	2,410	0	0	0	0	1,060	1,171
OD	0	0	0	0	0	0	0	0	0	0	0

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	1	5	1,253	915	2,319	1	10	261	236	836	1,018
TOTAL	1	5	1,253	915	2,319	1	10	261	236	836	1,018
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,531	4,305	1,018	
IBNR + FREQUENCY ADJUSTMENT	(3,696)	(8,325)	33	
TOTAL LOSSES	0	0	1,051	
EXPECTED LOSSES	7,403	27,474	3,934	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.032	0.032
INDICATED (POST-TEST)	0.000	0.000	0.030	0.030
PRESENT ON RATE LEVEL	0.204	0.759	0.109	1.072
DERIVED BY FORMULA	0.204	0.751	0.108	1.064
UNDERLYING PRESENT RATE	0.227	0.844	0.121	1.193
PROPOSED	0.205	0.752	0.108	1.064

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.125
IND. RATE				1.12	MINIMUM PREMIUM	
MAN. RATE	1.47	1.37	1.28	+ 1.12	PRESENT	

+ 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	345	0	0.000	0	0	0	0	0	0
TOTAL	345	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,164)	(2,350)	7	
TOTAL LOSSES	0	0	7	
EXPECTED LOSSES	2,331	7,754	780	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.607	2.020	0.203	2.831
DERIVED BY FORMULA	0.607	2.020	0.203	2.831
UNDERLYING PRESENT RATE	0.676	2.248	0.226	3.149
PROPOSED	0.607	2.020	0.203	2.831

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.992
IND. RATE				2.99	MINIMUM PREMIUM	
MAN. RATE	4.10	3.64	3.38	+ 2.99	PRESENT	

+ 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	732	8,630	1.179	0	0	0	0	2	2
TOTAL	732	8,630	1.179	0	0	0	0	2	2
OD				0	0	0	0	0	0

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	6,288	0	0	0	0	2,185	157
TOTAL	0	0	0	0	6,288	0	0	0	0	2,185	157
OD	0	0	0	0	0	0	0	0	0	0	0

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	3	12	3,270	2,386	6,049	2	20	537	486	1,724	136
TOTAL	3	12	3,270	2,386	6,049	2	20	537	486	1,724	136
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,846	10,646	136	
IBNR + FREQUENCY ADJUSTMENT	(1,543)	(2,585)	14	
TOTAL LOSSES	2,302	8,060	150	
EXPECTED LOSSES	3,091	8,532	1,609	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.315	1.101	0.021	1.436
INDICATED (POST-TEST)	0.293	1.027	0.019	1.339
PRESENT ON RATE LEVEL	0.380	1.048	0.198	1.625
DERIVED BY FORMULA	0.380	1.048	0.198	1.625
UNDERLYING PRESENT RATE	0.422	1.166	0.220	1.808
PROPOSED	0.380	1.048	0.198	1.625

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.717
IND. RATE				1.72	MINIMUM PREMIUM	
MAN. RATE	2.39	2.13	1.94	+ 1.72	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	13,415	598,667	4.463	0	0	0	9	6	15
2018	9,795	312,206	3.187	0	0	0	3	4	7
2019	9,591	536,402	5.593	0	0	1	1	9	11
2020	7,054	75,051	1.064	0	0	0	1	5	6
2021	8,738	528,495	6.048	0	0	0	0	7	7
TOTAL	48,593	2,050,821	4.220	0	0	1	14	31	46
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	326,195	8,797	0	0	0	192,707	22,716	48,252
2018	0	0	0	145,907	38,346	0	0	0	67,197	27,486	33,270
2019	0	0	145,774	56,170	161,410	0	0	14,735	41,858	85,460	30,995
2020	0	0	0	6,820	21,454	0	0	0	4,500	22,773	19,504
2021	0	0	0	0	270,083	0	0	0	0	234,084	24,328
TOTAL	0	0	145,774	535,092	500,090	0	0	14,735	306,262	392,519	156,349
OD	0	0	0	0	0	0	0	0	0	0	510

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	225	1,198	281,595	290,989	50,194	506	2,318	120,127	133,919	36,408	41,931
2018	119	602	143,855	143,217	55,557	196	991	46,701	51,054	28,130	28,912
2019	273	1,702	286,390	126,007	172,732	283	2,141	65,142	48,804	72,284	26,935
2020	16	66	16,950	14,155	21,512	34	262	8,276	8,079	18,397	16,949
2021	144	517	140,471	102,486	259,833	232	2,187	57,580	52,116	184,668	21,141
TOTAL	777	4,084	869,262	676,855	559,827	1,250	7,899	297,826	293,972	339,888	135,867
OD	0	0	0	0	0	0	0	0	0	0	443

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,181,097	1,870,542	136,310	
IBNR + FREQUENCY ADJUSTMENT	(438,182)	(279,298)	216	
TOTAL LOSSES	742,915	1,591,244	136,526	
EXPECTED LOSSES	709,863	825,064	108,700	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.529	3.275	0.280	5.084
INDICATED (POST-TEST)	1.425	3.053	0.261	4.739
PRESENT ON RATE LEVEL	1.313	1.526	0.201	3.040
DERIVED BY FORMULA	1.314	1.587	0.204	3.105
UNDERLYING PRESENT RATE	1.461	1.698	0.224	3.382
PROPOSED	1.314	1.587	0.204	3.105

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.282
IND. RATE				3.28	MINIMUM PREMIUM	
MAN. RATE	4.22	3.83	3.63	+ 3.28	PRESENT	

+ 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	8,695	237,087	2.727	0	0	0	3	3	6
TOTAL	8,695	237,087	2.727	0	0	0	3	3	6
OD				0	0	0	0	0	0

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	102,324	26,413	0	0	0	80,250	19,473	8,627
TOTAL	0	0	0	102,324	26,413	0	0	0	80,250	19,473	8,627
OD	0	0	0	0	0	0	0	0	0	0	127

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	83	421	100,636	100,256	38,501	221	1,059	52,488	57,998	23,061	7,497
TOTAL	83	421	100,636	100,256	38,501	221	1,059	52,488	57,998	23,061	7,497
OD	0	0	0	0	0	0	0	0	0	0	110

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	154,908	219,816	7,607	
IBNR + FREQUENCY ADJUSTMENT	(21,789)	(57,994)	206	
TOTAL LOSSES	133,119	161,822	7,813	
EXPECTED LOSSES	43,639	191,399	24,226	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.531	1.861	0.089	3.481
INDICATED (POST-TEST)	1.427	1.735	0.083	3.245
PRESENT ON RATE LEVEL	0.451	1.978	0.250	2.680
DERIVED BY FORMULA	0.451	1.976	0.247	2.674
UNDERLYING PRESENT RATE	0.502	2.201	0.279	2.982
PROPOSED	0.452	1.980	0.248	2.680

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.832
IND. RATE				2.83	MINIMUM PREMIUM	
MAN. RATE	3.64	3.39	3.20	+ 2.83	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	6,612	139,997	2.117	0	0	0	0	0	2	2
TOTAL	6,612	139,997	2.117	0	0	0	0	0	2	2
OD				0	0	0	0	0	0	0

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	109,299	0	0	0	0	23,126	7,572
TOTAL	0	0	0	0	109,299	0	0	0	0	23,126	7,572
OD	0	0	0	0	0	0	0	0	0	0	0

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	58	209	56,847	41,475	105,151	23	216	5,688	5,149	18,244	6,580
TOTAL	58	209	56,847	41,475	105,151	23	216	5,688	5,149	18,244	6,580
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	63,041	170,019	6,580	
IBNR + FREQUENCY ADJUSTMENT	(18,180)	(37,675)	142	
TOTAL LOSSES	44,861	132,344	6,722	
EXPECTED LOSSES	36,411	124,340	16,688	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.678	2.002	0.102	2.782
INDICATED (POST-TEST)	0.633	1.866	0.095	2.593
PRESENT ON RATE LEVEL	0.495	1.690	0.227	2.412
DERIVED BY FORMULA	0.495	1.692	0.226	2.412
UNDERLYING PRESENT RATE	0.551	1.881	0.252	2.684
PROPOSED	0.495	1.692	0.225	2.412

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.549
IND. RATE				2.55	MINIMUM PREMIUM	
MAN. RATE	3.88	3.39	2.88	+ 2.55	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	388	591	0.152	0	0	0	0	1	1	1
TOTAL	388	591	0.152	0	0	0	0	1	1	1
OD				0	0	0	0	0	0	0

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	144	0	0	0	0	447	0
TOTAL	0	0	0	0	144	0	0	0	0	447	0
OD	0	0	0	0	0	0	0	0	0	0	0

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	75	55	139	0	4	110	100	353	0
TOTAL	0	0	75	55	139	0	4	110	100	353	0
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	190	645	0	
IBNR + FREQUENCY ADJUSTMENT	(1,182)	(2,043)	8	
TOTAL LOSSES	0	0	8	
EXPECTED LOSSES	2,367	6,743	977	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.548	1.562	0.226	2.337
DERIVED BY FORMULA	0.548	1.562	0.226	2.337
UNDERLYING PRESENT RATE	0.610	1.738	0.252	2.600
PROPOSED	0.548	1.562	0.226	2.337

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.470
IND. RATE				2.47	MINIMUM PREMIUM	
MAN. RATE	4.05	3.58	2.79	+ 2.47	PRESENT	

+ 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	26	0	0.000	0	0	0	0	0	0
TOTAL	26	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(52)	(45)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	104	149	31	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.358	0.513	0.108	0.980
DERIVED BY FORMULA	0.358	0.513	0.108	0.980
UNDERLYING PRESENT RATE	0.399	0.571	0.121	1.090
PROPOSED	0.358	0.513	0.108	0.980

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.036
IND. RATE				1.04	MINIMUM PREMIUM	
MAN. RATE	1.65	1.35	1.17	+ 1.04	PRESENT	

+ 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	781	0	0.000	0	0	0	0	0	0
TOTAL	781	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(489)	(1,189)	7	
TOTAL LOSSES	0	0	7	
EXPECTED LOSSES	979	3,925	772	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.113	0.452	0.089	0.653
DERIVED BY FORMULA	0.113	0.452	0.089	0.653
UNDERLYING PRESENT RATE	0.125	0.503	0.099	0.727
PROPOSED	0.113	0.452	0.089	0.653

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.690
IND. RATE				0.69	MINIMUM PREMIUM	
MAN. RATE	0.88	0.79	0.78	+ 0.69	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	15,676	371,393	2,369	0	0	0	3	6	9	
TOTAL	15,676	371,393	2,369	0	0	0	3	6	9	
OD				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	169,304	96,942	0	0	0	66,700	19,387	19,060
TOTAL	0	0	0	169,304	96,942	0	0	0	66,700	19,387	19,060
OD	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	166	799	194,201	186,084	114,922	186	910	44,413	48,918	21,693	16,563
TOTAL	166	799	194,201	186,084	114,922	186	910	44,413	48,918	21,693	16,563
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	240,675	371,618	16,563	
IBNR + FREQUENCY ADJUSTMENT	(32,259)	(69,793)	212	
TOTAL LOSSES	208,416	301,825	16,775	
EXPECTED LOSSES	64,609	230,340	24,942	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.330	1.925	0.107	3.362
INDICATED (POST-TEST)	1.240	1.795	0.100	3.134
PRESENT ON RATE LEVEL	0.370	1.321	0.143	1.834
DERIVED BY FORMULA	0.370	1.330	0.142	1.843
UNDERLYING PRESENT RATE	0.412	1.469	0.159	2.041
PROPOSED	0.370	1.330	0.142	1.843

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.948
IND. RATE				1.95	MINIMUM PREMIUM	
MAN. RATE	2.55	2.29	2.19	+ 1.95	PRESENT	

+ 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	2,530	1,898	0.075	0	0	0	0	1	1
TOTAL	2,530	1,898	0.075	0	0	0	0	1	1
OD				0	0	0	0	0	0

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	344	0	0	0	0	509	1,045
TOTAL	0	0	0	0	344	0	0	0	0	509	1,045
OD	0	0	0	0	0	0	0	0	0	0	0

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	1	179	131	331	1	5	125	113	402	908
TOTAL	0	1	179	131	331	1	5	125	113	402	908
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	310	976	908	
IBNR + FREQUENCY ADJUSTMENT	(4,727)	(11,379)	49	
TOTAL LOSSES	0	0	957	
EXPECTED LOSSES	9,467	37,553	5,787	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.038	0.038
INDICATED (POST-TEST)	0.000	0.000	0.035	0.035
PRESENT ON RATE LEVEL	0.336	1.334	0.206	1.876
DERIVED BY FORMULA	0.336	1.321	0.204	1.861
UNDERLYING PRESENT RATE	0.374	1.484	0.229	2.087
PROPOSED	0.336	1.321	0.204	1.861

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.967
IND. RATE				1.97	MINIMUM PREMIUM	
MAN. RATE	2.79	2.38	2.24	+ 1.97	PRESENT	

+ 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	2,050	23,495	1.146	0	0	0	0	1	1
TOTAL	2,050	23,495	1.146	0	0	0	0	1	1
OD				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	15,144	0	0	0	0	6,987	1,364
TOTAL	0	0	0	0	15,144	0	0	0	0	6,987	1,364
OD	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	8	29	7,876	5,747	14,569	7	65	1,719	1,556	5,512	1,185
TOTAL	8	29	7,876	5,747	14,569	7	65	1,719	1,556	5,512	1,185
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,704	27,383	1,185	
IBNR + FREQUENCY ADJUSTMENT	(6,930)	(9,987)	42	
TOTAL LOSSES	2,774	17,397	1,227	
EXPECTED LOSSES	13,880	32,960	4,926	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.135	0.849	0.060	1.044
INDICATED (POST-TEST)	0.126	0.791	0.056	0.973
PRESENT ON RATE LEVEL	0.609	1.445	0.216	2.270
DERIVED BY FORMULA	0.609	1.445	0.214	2.268
UNDERLYING PRESENT RATE	0.677	1.608	0.240	2.525
PROPOSED	0.609	1.445	0.214	2.268

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.397
IND. RATE				2.40	MINIMUM PREMIUM	
MAN. RATE	3.56	2.99	2.71	+ 2.40	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	609	1,753	0.288	0	0	0	0	1	1	1
TOTAL	609	1,753	0.288	0	0	0	0	1	1	1
OD				0	0	0	0	0	0	0

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	179	0	0	0	0	1,038	536
TOTAL	0	0	0	0	179	0	0	0	0	1,038	536
OD	0	0	0	0	0	0	0	0	0	0	0

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	93	68	172	1	10	255	231	819	466
TOTAL	0	0	93	68	172	1	10	255	231	819	466
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	360	1,290	466	
IBNR + FREQUENCY ADJUSTMENT	(2,739)	(3,057)	8	
TOTAL LOSSES	0	0	473	
EXPECTED LOSSES	5,486	10,088	883	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.078	0.078
INDICATED (POST-TEST)	0.000	0.000	0.072	0.072
PRESENT ON RATE LEVEL	0.810	1.489	0.130	2.429
DERIVED BY FORMULA	0.810	1.489	0.130	2.429
UNDERLYING PRESENT RATE	0.901	1.656	0.145	2.702
PROPOSED	0.810	1.489	0.130	2.429

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.567
IND. RATE				2.57	MINIMUM PREMIUM	
MAN. RATE	3.85	3.21	2.90	+ 2.57	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	1,963	209	0.011	0	0	0	0	0	0	0
TOTAL	1,963	209	0.011	0	0	0	0	0	0	0
OD				0	0	0	0	0	0	0

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	209
TOTAL	0	0	0	0	0	0	0	0	0	0	209
OD	0	0	0	0	0	0	0	0	0	0	0

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	182
TOTAL	0	0	0	0	0	0	0	0	0	0	182
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	182	
IBNR + FREQUENCY ADJUSTMENT	(1,405)	(5,194)	20	
TOTAL LOSSES	0	0	202	
EXPECTED LOSSES	2,813	17,142	2,360	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.010	0.010
INDICATED (POST-TEST)	0.000	0.000	0.010	0.010
PRESENT ON RATE LEVEL	0.129	0.785	0.108	1.022
DERIVED BY FORMULA	0.129	0.785	0.107	1.021
UNDERLYING PRESENT RATE	0.143	0.873	0.120	1.137
PROPOSED	0.129	0.785	0.107	1.021

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.079
IND. RATE				1.08	MINIMUM PREMIUM	
MAN. RATE	1.57	1.39	1.22	+ 1.08	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	16,600	495,070	2.982	0	0	0	6	4	10
2018	17,266	159,625	0.925	0	0	0	0	2	2
2019	16,761	146,802	0.876	0	0	0	1	5	6
2020	8,526	119,940	1.407	0	0	0	0	3	3
2021	8,626	30,516	0.354	0	0	0	0	2	2
TOTAL	67,779	951,953	1.404	0	0	0	7	16	23
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	295,351	55,093	0	0	0	77,321	31,979	35,326
2018	0	0	0	0	107,482	0	0	0	0	19,932	32,211
2019	0	0	0	921	92,027	0	0	0	3,677	40,718	9,459
2020	0	0	0	0	94,793	0	0	0	0	22,268	2,879
2021	0	0	0	0	6,939	0	0	0	0	10,175	13,402
TOTAL	0	0	0	296,272	356,334	0	0	0	80,998	125,072	93,277
OD	0	0	0	0	0	0	0	0	0	0	3,992

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	229	1,175	279,480	281,357	90,787	226	1,144	53,823	58,824	32,646	30,698
2018	57	206	55,902	40,785	103,403	20	186	4,903	4,438	15,724	27,991
2019	50	179	48,646	35,733	88,652	50	421	12,201	11,524	32,475	8,220
2020	50	181	49,302	35,970	91,195	22	208	5,477	4,958	17,567	2,502
2021	4	13	3,609	2,633	6,676	10	95	2,503	2,265	8,027	11,646
TOTAL	390	1,754	436,938	396,479	380,713	327	2,054	78,908	82,009	106,440	81,058
OD	0	0	0	0	0	0	0	0	0	0	3,469

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	520,371	965,640	84,527	
IBNR + FREQUENCY ADJUSTMENT	(32,919)	(94,188)	64	
TOTAL LOSSES	487,452	871,452	84,591	
EXPECTED LOSSES	52,667	278,936	41,021	
CREDIBILITY	0.01	0.05	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.719	1.286	0.120	2.125
INDICATED (POST-TEST)	0.670	1.199	0.112	1.981
PRESENT ON RATE LEVEL	0.070	0.370	0.054	0.494
DERIVED BY FORMULA	0.076	0.411	0.058	0.545
UNDERLYING PRESENT RATE	0.078	0.412	0.061	0.550
PROPOSED	0.076	0.411	0.058	0.545

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.576
IND. RATE				0.58	MINIMUM PREMIUM	
MAN. RATE	0.87	0.68	0.59	+ 0.58	PRESENT	

+ 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	10,421	332,125	3.187	0	0	0	1	5	6
TOTAL	10,421	332,125	3.187	0	0	0	1	5	6
OD				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	83,416	118,892	0	0	0	37,300	72,915	19,602
TOTAL	0	0	0	83,416	118,892	0	0	0	37,300	72,915	19,602
OD	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	120	529	132,677	118,674	125,051	166	1,089	40,105	41,176	61,101	17,034
TOTAL	120	529	132,677	118,674	125,051	166	1,089	40,105	41,176	61,101	17,034
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	174,686	346,002	17,034	
IBNR + FREQUENCY ADJUSTMENT	(19,306)	(48,650)	155	
TOTAL LOSSES	155,380	297,353	17,190	
EXPECTED LOSSES	38,666	160,560	18,284	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.491	2.853	0.165	4.509
INDICATED (POST-TEST)	1.390	2.660	0.154	4.204
PRESENT ON RATE LEVEL	0.333	1.385	0.158	1.876
DERIVED BY FORMULA	0.333	1.398	0.158	1.889
UNDERLYING PRESENT RATE	0.371	1.541	0.175	2.087
PROPOSED	0.334	1.398	0.158	1.889

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.996
IND. RATE				2.00	MINIMUM PREMIUM	
MAN. RATE	2.40	2.22	2.24	+ 2.00	PRESENT	

+ 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	7,111	191,968	2.700	0	0	0	1	1	2
TOTAL	7,111	191,968	2.700	0	0	0	1	1	2
OD				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	105,768	33,079	0	0	0	22,656	22,194	8,271
TOTAL	0	0	0	105,768	33,079	0	0	0	22,656	22,194	8,271
OD	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	89	446	107,028	105,822	45,355	79	455	18,925	20,091	19,682	7,187
TOTAL	89	446	107,028	105,822	45,355	79	455	18,925	20,091	19,682	7,187
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	127,022	190,950	7,187	
IBNR + FREQUENCY ADJUSTMENT	(14,237)	(29,527)	106	
TOTAL LOSSES	112,785	161,423	7,294	
EXPECTED LOSSES	28,513	97,449	12,521	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.586	2.270	0.103	3.959
INDICATED (POST-TEST)	1.479	2.116	0.096	3.691
PRESENT ON RATE LEVEL	0.360	1.232	0.158	1.750
DERIVED BY FORMULA	0.360	1.241	0.158	1.759
UNDERLYING PRESENT RATE	0.401	1.370	0.176	1.947
PROPOSED	0.360	1.241	0.158	1.759

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.859
IND. RATE				1.86	MINIMUM PREMIUM	
MAN. RATE	2.37	2.14	2.09	+ 1.86	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	3,406	36,980	1.086	0	0	0	0	1	1
2018	3,081	18,860	0.612	0	0	0	0	0	0
2019	3,538	8,020	0.227	0	0	0	0	0	0
2020	1,933	3,217	0.166	0	0	0	0	0	0
2021	1,315	1,169	0.089	0	0	0	0	0	0
TOTAL	13,273	68,246	0.514	0	0	0	0	1	1
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	7,500	0	0	0	0	19,308	10,172
2018	0	0	0	0	0	0	0	0	0	0	18,860
2019	0	0	0	0	0	0	0	0	0	0	8,020
2020	0	0	0	0	0	0	0	0	0	0	3,217
2021	0	0	0	0	0	0	0	0	0	0	1,169
TOTAL	0	0	0	0	7,500	0	0	0	0	19,308	41,438
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	4	14	3,901	2,846	7,215	19	180	4,749	4,299	15,232	8,839
2018	0	0	0	0	0	0	0	0	0	0	16,389
2019	0	0	0	0	0	0	0	0	0	0	6,969
2020	0	0	0	0	0	0	0	0	0	0	2,796
2021	0	0	0	0	0	0	0	0	0	0	1,016
TOTAL	4	14	3,901	2,846	7,215	19	180	4,749	4,299	15,232	36,010
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,868	29,592	36,010	
IBNR + FREQUENCY ADJUSTMENT	(70,162)	(44,564)	19	
TOTAL LOSSES	0	0	36,029	
EXPECTED LOSSES	112,272	131,961	14,253	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.271	0.271
INDICATED (POST-TEST)	0.000	0.000	0.253	0.253
PRESENT ON RATE LEVEL	0.760	0.894	0.097	1.750
DERIVED BY FORMULA	0.760	0.876	0.100	1.736
UNDERLYING PRESENT RATE	0.846	0.994	0.107	1.947
PROPOSED	0.760	0.876	0.100	1.736

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.835
IND. RATE				1.83	MINIMUM PREMIUM	
MAN. RATE	2.56	2.24	2.09	+ 1.83	PRESENT	

+ 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	1,473	1,987	0.135	0	0	0	0	0	0
TOTAL	1,473	1,987	0.135	0	0	0	0	0	0
OD				0	0	0	0	0	0

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	1,987
TOTAL	0	0	0	0	0	0	0	0	0	0	1,987
OD	0	0	0	0	0	0	0	0	0	0	0

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	1,727
TOTAL	0	0	0	0	0	0	0	0	0	0	1,727
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,727	
IBNR + FREQUENCY ADJUSTMENT	(2,346)	(2,920)	16	
TOTAL LOSSES	0	0	1,743	
EXPECTED LOSSES	4,698	9,636	1,862	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.118	0.118
INDICATED (POST-TEST)	0.000	0.000	0.110	0.110
PRESENT ON RATE LEVEL	0.287	0.588	0.114	0.988
DERIVED BY FORMULA	0.287	0.588	0.114	0.988
UNDERLYING PRESENT RATE	0.319	0.654	0.126	1.100
PROPOSED	0.287	0.588	0.114	0.988

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.044
IND. RATE				1.04	MINIMUM PREMIUM	
MAN. RATE	1.34	1.27	1.18	+ 1.04	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	2	0	0.000	0	0	0	0	0	0	0
TOTAL	2	0	0.000	0	0	0	0	0	0	0
OD										0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(4)	(6)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	7	19	3	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.327	0.834	0.129	1.290
DERIVED BY FORMULA	0.327	0.834	0.129	1.290
UNDERLYING PRESENT RATE	0.364	0.928	0.143	1.435
PROPOSED	0.327	0.834	0.129	1.290

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.363
IND. RATE				1.36	MINIMUM PREMIUM	
MAN. RATE	1.89	1.67	1.54	+ 1.36	PRESENT	

+ 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	2,474	15,744	0.636	0	0	0	0	1	1
TOTAL	2,474	15,744	0.636	0	0	0	0	1	1
OD				0	0	0	0	0	0

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	6,480	0	0	0	0	7,885	1,379
TOTAL	0	0	0	0	6,480	0	0	0	0	7,885	1,379
OD	0	0	0	0	0	0	0	0	0	0	0

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	3	12	3,370	2,459	6,234	8	74	1,940	1,756	6,220	1,198
TOTAL	3	12	3,370	2,459	6,234	8	74	1,940	1,756	6,220	1,198
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,407	16,669	1,198	
IBNR + FREQUENCY ADJUSTMENT	(4,120)	(4,413)	33	
TOTAL LOSSES	1,287	12,256	1,232	
EXPECTED LOSSES	8,252	14,565	3,925	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.052	0.495	0.050	0.597
INDICATED (POST-TEST)	0.049	0.462	0.046	0.557
PRESENT ON RATE LEVEL	0.300	0.529	0.143	0.972
DERIVED BY FORMULA	0.300	0.529	0.142	0.971
UNDERLYING PRESENT RATE	0.334	0.589	0.159	1.081
PROPOSED	0.300	0.529	0.142	0.971

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.026
IND. RATE				1.03	MINIMUM PREMIUM	
MAN. RATE	1.54	1.30	1.16	+ 1.03	PRESENT	

+ 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	1,498	145	0.010	0	0	0	0	0	0
TOTAL	1,498	145	0.010	0	0	0	0	0	0
OD				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	145
TOTAL	0	0	0	0	0	0	0	0	0	0	145
OD	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	126
TOTAL	0	0	0	0	0	0	0	0	0	0	126
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	126	
IBNR + FREQUENCY ADJUSTMENT	(2,124)	(2,414)	15	
TOTAL LOSSES	0	0	141	
EXPECTED LOSSES	4,254	7,968	1,736	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.009	0.009
INDICATED (POST-TEST)	0.000	0.000	0.009	0.009
PRESENT ON RATE LEVEL	0.255	0.478	0.104	0.838
DERIVED BY FORMULA	0.255	0.478	0.104	0.838
UNDERLYING PRESENT RATE	0.284	0.532	0.116	0.932
PROPOSED	0.255	0.478	0.104	0.838

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.886
IND. RATE				0.89	MINIMUM PREMIUM	
MAN. RATE	1.22	1.08	1.00	+ 0.89	PRESENT	

+ 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	84	210	0.250	0	0	0	0	0	0
TOTAL	84	210	0.250	0	0	0	0	0	0
OD				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	210
TOTAL	0	0	0	0	0	0	0	0	0	0	210
OD	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	182
TOTAL	0	0	0	0	0	0	0	0	0	0	182
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	182	
IBNR + FREQUENCY ADJUSTMENT	(150)	(228)	1	
TOTAL LOSSES	0	0	183	
EXPECTED LOSSES	301	753	65	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.218	0.218
INDICATED (POST-TEST)	0.000	0.000	0.203	0.203
PRESENT ON RATE LEVEL	0.322	0.806	0.069	1.198
DERIVED BY FORMULA	0.322	0.806	0.069	1.198
UNDERLYING PRESENT RATE	0.359	0.897	0.077	1.332
PROPOSED	0.322	0.806	0.069	1.198

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.266
IND. RATE				1.27	MINIMUM PREMIUM	
MAN. RATE	1.57	1.49	1.43	+ 1.27	PRESENT	

+ 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	10,279	194,670	1.894	0	0	0	2	4	6
TOTAL	10,279	194,670	1.894	0	0	0	2	4	6
OD				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	88,890	54,780	0	0	0	35,000	4,758	11,242
TOTAL	0	0	0	88,890	54,780	0	0	0	35,000	4,758	11,242
OD	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	89	427	103,981	99,173	64,073	92	427	21,973	24,464	7,111	9,769
TOTAL	89	427	103,981	99,173	64,073	92	427	21,973	24,464	7,111	9,769
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	126,989	194,821	9,769	
IBNR + FREQUENCY ADJUSTMENT	(8,127)	(25,347)	103	
TOTAL LOSSES	118,862	169,474	9,872	
EXPECTED LOSSES	16,277	83,652	12,134	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.156	1.649	0.096	2.901
INDICATED (POST-TEST)	1.078	1.537	0.090	2.705
PRESENT ON RATE LEVEL	0.142	0.731	0.106	0.980
DERIVED BY FORMULA	0.142	0.740	0.106	0.988
UNDERLYING PRESENT RATE	0.158	0.814	0.118	1.090
PROPOSED	0.142	0.740	0.106	0.988

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.044
IND. RATE				1.04	MINIMUM PREMIUM	
MAN. RATE	1.13	1.17	1.17	+ 1.04	PRESENT	

+ 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	5,431	47,050	0.866	0	0	0	1	0	1
TOTAL	5,431	47,050	0.866	0	0	0	1	0	1
OD				0	0	0	0	0	0

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	35,000	0	0	0	0	10,150	0	1,900
TOTAL	0	0	0	35,000	0	0	0	0	10,150	0	1,900
OD	0	0	0	0	0	0	0	0	0	0	0

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	24	127	29,724	30,864	4,478	25	111	6,033	6,787	974	1,651
TOTAL	24	127	29,724	30,864	4,478	25	111	6,033	6,787	974	1,651
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	36,043	43,103	1,651	
IBNR + FREQUENCY ADJUSTMENT	(3,621)	(7,559)	45	
TOTAL LOSSES	32,422	35,543	1,696	
EXPECTED LOSSES	7,253	24,949	5,247	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.597	0.654	0.031	1.283
INDICATED (POST-TEST)	0.557	0.610	0.029	1.196
PRESENT ON RATE LEVEL	0.120	0.413	0.087	0.620
DERIVED BY FORMULA	0.120	0.415	0.086	0.621
UNDERLYING PRESENT RATE	0.134	0.459	0.097	0.690
PROPOSED	0.120	0.415	0.086	0.621

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.656
IND. RATE				0.66	MINIMUM PREMIUM	
MAN. RATE	0.87	0.75	0.74	+ 0.66	PRESENT	

+ 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	103	11,662	11.322	0	0	0	1	1	2
TOTAL	103	11,662	11.322	0	0	0	1	1	2
OD				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	1,500	6,025	0	0	0	3,500	637	0
TOTAL	0	0	0	1,500	6,025	0	0	0	3,500	637	0
OD	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	4	17	4,407	3,609	5,988	9	44	2,237	2,482	838	0
TOTAL	4	17	4,407	3,609	5,988	9	44	2,237	2,482	838	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,719	12,918	0	
IBNR + FREQUENCY ADJUSTMENT	(502)	(664)	2	
TOTAL LOSSES	6,217	12,254	2	
EXPECTED LOSSES	1,006	2,192	276	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	6.036	11.897	0.002	17.935
INDICATED (POST-TEST)	5.627	11.091	0.002	16.721
PRESENT ON RATE LEVEL	0.878	1.913	0.241	3.032
DERIVED BY FORMULA	0.878	1.913	0.241	3.032
UNDERLYING PRESENT RATE	0.976	2.128	0.268	3.373
PROPOSED	0.878	1.913	0.241	3.032

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.205
IND. RATE				3.20	MINIMUM PREMIUM	
MAN. RATE	4.51	4.01	3.62	+ 3.20	PRESENT	

+ 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	25	0	0.000	0	0	0	0	0	0
TOTAL	25	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(99)	(126)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	198	416	43	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.713	1.494	0.154	2.362
DERIVED BY FORMULA	0.713	1.494	0.154	2.362
UNDERLYING PRESENT RATE	0.794	1.663	0.171	2.628
PROPOSED	0.713	1.494	0.154	2.362

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.496
IND. RATE				2.50	MINIMUM PREMIUM	
MAN. RATE	3.97	3.51	2.82	+ 2.50	PRESENT	

+ 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	1,556	123,899	7.963	0	0	0	2	1	3
TOTAL	1,556	123,899	7.963	0	0	0	2	1	3
OD				0	0	0	0	0	0

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	48,480	30,424	0	0	0	41,300	1,859	1,836
TOTAL	0	0	0	48,480	30,424	0	0	0	41,300	1,859	1,836
OD	0	0	0	0	0	0	0	0	0	0	0

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	49	234	56,995	54,296	35,471	105	469	25,005	28,031	5,429	1,595
TOTAL	49	234	56,995	54,296	35,471	105	469	25,005	28,031	5,429	1,595
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	82,857	123,227	1,595	
IBNR + FREQUENCY ADJUSTMENT	(2,609)	(6,634)	21	
TOTAL LOSSES	80,247	116,593	1,616	
EXPECTED LOSSES	5,226	21,895	2,457	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	5.157	7.493	0.104	12.754
INDICATED (POST-TEST)	4.808	6.986	0.097	11.891
PRESENT ON RATE LEVEL	0.302	1.265	0.142	1.709
DERIVED BY FORMULA	0.302	1.265	0.142	1.709
UNDERLYING PRESENT RATE	0.336	1.407	0.158	1.901
PROPOSED	0.302	1.265	0.142	1.709

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.806
IND. RATE				1.81	MINIMUM PREMIUM	
MAN. RATE	2.37	2.12	2.04	+ 1.81	PRESENT	

+ 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	150	0	0.000	0	0	0	0	0	0	
TOTAL	150	0	0.000	0	0	0	0	0	0	
OD										

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(371)	(390)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	744	1,288	177	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.446	0.772	0.106	1.323
DERIVED BY FORMULA	0.446	0.772	0.106	1.323
UNDERLYING PRESENT RATE	0.496	0.858	0.118	1.472
PROPOSED	0.446	0.771	0.106	1.323

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.398
IND. RATE				1.40	MINIMUM PREMIUM	
MAN. RATE	2.24	1.94	1.58	+ 1.40	PRESENT	

+ 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	3,016	6,971	0.231	0	0	0	0	0	0
TOTAL	3,016	6,971	0.231	0	0	0	0	0	0
OD				0	0	0	0	0	0

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	6,971
TOTAL	0	0	0	0	0	0	0	0	0	0	6,971
OD	0	0	0	0	0	0	0	0	0	0	0

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	6,058
TOTAL	0	0	0	0	0	0	0	0	0	0	6,058
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	6,058	
IBNR + FREQUENCY ADJUSTMENT	(17,898)	(35,098)	87	
TOTAL LOSSES	0	0	6,144	
EXPECTED LOSSES	35,847	115,834	10,193	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.204	0.204
INDICATED (POST-TEST)	0.000	0.000	0.190	0.190
PRESENT ON RATE LEVEL	1.068	3.452	0.304	4.824
DERIVED BY FORMULA	1.068	3.417	0.303	4.788
UNDERLYING PRESENT RATE	1.189	3.841	0.338	5.367
PROPOSED	1.068	3.417	0.303	4.788

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	5.060
IND. RATE				5.06	MINIMUM PREMIUM	
MAN. RATE	6.84	6.17	5.76	+ 5.06	PRESENT	

+ 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	9	0	0.000	0	0	0	0	0	0
TOTAL	9	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(51)	(44)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	103	146	28	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.027	1.462	0.275	2.764
DERIVED BY FORMULA	1.027	1.462	0.275	2.764
UNDERLYING PRESENT RATE	1.143	1.626	0.306	3.075
PROPOSED	1.027	1.462	0.275	2.764

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.921
IND. RATE				2.92	MINIMUM PREMIUM	
MAN. RATE	4.12	3.57	3.30	+ 2.92	PRESENT	

+ 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	3,710	8,487	0.229	0	0	0	0	1	1
TOTAL	3,710	8,487	0.229	0	0	0	0	1	1
OD				0	0	0	0	0	0

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	3,390	0	0	0	0	1,818	3,279
TOTAL	0	0	0	0	3,390	0	0	0	0	1,818	3,279
OD	0	0	0	0	0	0	0	0	0	0	0

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	2	6	1,763	1,286	3,261	2	17	447	405	1,434	2,849
TOTAL	2	6	1,763	1,286	3,261	2	17	447	405	1,434	2,849
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,237	6,387	2,849	
IBNR + FREQUENCY ADJUSTMENT	(13,205)	(24,641)	42	
TOTAL LOSSES	0	0	2,891	
EXPECTED LOSSES	26,446	81,324	4,928	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.078	0.078
INDICATED (POST-TEST)	0.000	0.000	0.073	0.073
PRESENT ON RATE LEVEL	0.641	1.970	0.119	2.730
DERIVED BY FORMULA	0.641	1.950	0.119	2.710
UNDERLYING PRESENT RATE	0.713	2.192	0.133	3.038
PROPOSED	0.641	1.950	0.119	2.710

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.864
IND. RATE				2.86	MINIMUM PREMIUM	
MAN. RATE	3.79	3.54	3.26	+ 2.86	PRESENT	

+ 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	215	129	0.060	0	0	0	0	0	0
TOTAL	215	129	0.060	0	0	0	0	0	0
OD				0	0	0	0	0	0

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	129
TOTAL	0	0	0	0	0	0	0	0	0	0	129
OD	0	0	0	0	0	0	0	0	0	0	0

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	112
TOTAL	0	0	0	0	0	0	0	0	0	0	112
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	112	
IBNR + FREQUENCY ADJUSTMENT	(1,271)	(1,131)	3	
TOTAL LOSSES	0	0	115	
EXPECTED LOSSES	2,546	3,734	391	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.054	0.054
INDICATED (POST-TEST)	0.000	0.000	0.050	0.050
PRESENT ON RATE LEVEL	1.064	1.561	0.164	2.789
DERIVED BY FORMULA	1.064	1.561	0.164	2.789
UNDERLYING PRESENT RATE	1.184	1.737	0.182	3.103
PROPOSED	1.064	1.561	0.164	2.789

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.948
IND. RATE				2.95	MINIMUM PREMIUM	
MAN. RATE	4.34	3.64	3.33	+ 2.95	PRESENT	

+ 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	13,956	212,352	1.522	0	0	0	0	12	12
TOTAL	13,956	212,352	1.522	0	0	0	0	12	12
OD				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	84,849	0	0	0	0	118,625	8,878
TOTAL	0	0	0	0	84,849	0	0	0	0	118,625	8,878
OD	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	45	162	44,130	32,197	81,629	117	1,108	29,179	26,411	93,583	7,715
TOTAL	45	162	44,130	32,197	81,629	117	1,108	29,179	26,411	93,583	7,715
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	74,742	233,820	7,715	
IBNR + FREQUENCY ADJUSTMENT	(37,543)	(64,592)	158	
TOTAL LOSSES	37,199	169,227	7,872	
EXPECTED LOSSES	75,192	213,176	18,531	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.267	1.213	0.056	1.536
INDICATED (POST-TEST)	0.249	1.130	0.053	1.432
PRESENT ON RATE LEVEL	0.484	1.373	0.119	1.977
DERIVED BY FORMULA	0.484	1.368	0.118	1.970
UNDERLYING PRESENT RATE	0.539	1.527	0.133	2.199
PROPOSED	0.484	1.368	0.118	1.970

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.082
IND. RATE				2.08	MINIMUM PREMIUM	
MAN. RATE	3.11	2.66	2.36	+ 2.08	PRESENT	

+ 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	626	344	0.055	0	0	0	0	1	1
TOTAL	626	344	0.055	0	0	0	0	1	1
OD				0	0	0	0	0	0

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	222	0	0	0	0	122	0
TOTAL	0	0	0	0	222	0	0	0	0	122	0
OD	0	0	0	0	0	0	0	0	0	0	0

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	115	84	214	0	1	30	27	96	0
TOTAL	0	0	115	84	214	0	1	30	27	96	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	147	421	0	
IBNR + FREQUENCY ADJUSTMENT	(3,615)	(5,429)	22	
TOTAL LOSSES	0	0	22	
EXPECTED LOSSES	7,240	17,916	2,551	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	1.039	2.572	0.366	3.978
DERIVED BY FORMULA	1.039	2.572	0.366	3.978
UNDERLYING PRESENT RATE	1.156	2.862	0.407	4.426
PROPOSED	1.039	2.572	0.366	3.978

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	4.204
IND. RATE				4.20	MINIMUM PREMIUM	
MAN. RATE	5.87	5.19	4.75	+ 4.20	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	8,090	3,025	0.037	0	0	0	0	0	0	0
TOTAL	8,090	3,025	0.037	0	0	0	0	0	0	0
OD				0	0	0	0	0	0	0

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	3,025
TOTAL	0	0	0	0	0	0	0	0	0	0	3,025
OD	0	0	0	0	0	0	0	0	0	0	0

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	2,629
TOTAL	0	0	0	0	0	0	0	0	0	0	2,629
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	2,629	
IBNR + FREQUENCY ADJUSTMENT	(16,251)	(19,631)	50	
TOTAL LOSSES	0	0	2,679	
EXPECTED LOSSES	32,548	64,787	5,939	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.033	0.033
INDICATED (POST-TEST)	0.000	0.000	0.031	0.031
PRESENT ON RATE LEVEL	0.362	0.720	0.066	1.147
DERIVED BY FORMULA	0.362	0.713	0.066	1.140
UNDERLYING PRESENT RATE	0.402	0.801	0.073	1.277
PROPOSED	0.362	0.713	0.066	1.140

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.205
IND. RATE				1.20	MINIMUM PREMIUM	
MAN. RATE	1.68	1.49	1.37	+ 1.20	PRESENT	

+ 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	547	0	0.000	0	0	0	0	0	0
TOTAL	547	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(991)	(883)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	1,984	2,915	300	
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	0.326	0.479	0.049	0.854
DERIVED BY FORMULA	0.326	0.479	0.049	0.854
UNDERLYING PRESENT RATE	0.363	0.533	0.055	0.950
PROPOSED	0.326	0.479	0.049	0.854

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.903
IND. RATE				0.90	MINIMUM PREMIUM	
MAN. RATE	1.45	1.23	1.02	+ 0.90	PRESENT	

+ 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	28,046	1,975	0.007	0	0	0	0	0	0
TOTAL	28,046	1,975	0.007	0	0	0	0	0	0
OD				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	1,975
TOTAL	0	0	0	0	0	0	0	0	0	0	1,975
OD	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	1,716
TOTAL	0	0	0	0	0	0	0	0	0	0	1,716
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,716	
IBNR + FREQUENCY ADJUSTMENT	(14,671)	(17,394)	106	
TOTAL LOSSES	0	0	1,823	
EXPECTED LOSSES	29,384	57,407	12,515	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.006	0.006
INDICATED (POST-TEST)	0.000	0.000	0.006	0.006
PRESENT ON RATE LEVEL	0.094	0.184	0.040	0.318
DERIVED BY FORMULA	0.093	0.178	0.039	0.311
UNDERLYING PRESENT RATE	0.105	0.205	0.045	0.354
PROPOSED	0.093	0.179	0.039	0.311

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.329
IND. RATE				0.33	MINIMUM PREMIUM	
MAN. RATE	0.60	0.53	0.38	+ 0.33	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	6,436	24,632	0.383	0	0	0	0	3	3
2018	4,463	2,880	0.065	0	0	0	0	0	0
2019	4,784	252,349	5.275	0	0	0	1	2	3
2020	5,496	28,134	0.512	0	0	0	0	4	4
2021	4,460	177,762	3.986	0	0	0	1	6	7
TOTAL	25,639	485,757	1.895	0	0	0	2	15	17
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	9,432	0	0	0	0	6,569	8,631
2018	0	0	0	0	0	0	0	0	0	0	2,880
2019	0	0	0	137,634	22,942	0	0	0	79,102	8,146	4,525
2020	0	0	0	0	13,366	0	0	0	0	13,102	1,666
2021	0	0	0	123,650	19,313	0	0	0	20,629	7,574	6,596
TOTAL	0	0	0	261,284	65,053	0	0	0	99,731	35,391	24,298
OD	0	0	0	0	0	0	0	0	0	0	139

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	5	18	4,906	3,579	9,074	6	61	1,616	1,463	5,182	7,500
2018	0	0	0	0	0	0	0	0	0	0	2,503
2019	105	542	128,817	130,076	39,679	206	941	49,020	54,708	14,015	3,932
2020	7	26	6,952	5,072	12,859	13	122	3,223	2,917	10,336	1,448
2021	94	485	115,054	116,368	34,399	59	296	14,124	15,481	7,954	5,732
TOTAL	211	1,071	255,729	255,095	96,010	285	1,421	67,982	74,569	37,487	21,115
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	326,699	463,162	21,115	
IBNR + FREQUENCY ADJUSTMENT	(92,916)	(55,929)	42	
TOTAL LOSSES	233,783	407,233	21,157	
EXPECTED LOSSES	152,656	165,489	21,098	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.912	1.588	0.083	2.583
INDICATED (POST-TEST)	0.850	1.481	0.077	2.408
PRESENT ON RATE LEVEL	0.535	0.580	0.074	1.189
DERIVED BY FORMULA	0.538	0.598	0.074	1.211
UNDERLYING PRESENT RATE	0.595	0.645	0.082	1.323
PROPOSED	0.539	0.598	0.074	1.211

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.280
IND. RATE				1.28	MINIMUM PREMIUM	
MAN. RATE	1.70	1.55	1.42	+ 1.28	PRESENT	

+ 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	18,252	594,602	3.258	0	0	0	7	20	27
TOTAL	18,252	594,602	3.258	0	0	0	7	20	27
OD				0	0	0	0	0	0

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	153,822	155,770	0	0	0	128,878	98,853	57,279
TOTAL	0	0	0	153,822	155,770	0	0	0	128,878	98,853	57,279
OD	0	0	0	0	0	0	0	0	0	0	0

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	187	855	211,649	194,755	169,537	421	2,332	100,917	108,188	90,349	49,775
TOTAL	187	855	211,649	194,755	169,537	421	2,332	100,917	108,188	90,349	49,775
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	316,361	562,829	49,775	
IBNR + FREQUENCY ADJUSTMENT	(36,578)	(65,120)	254	
TOTAL LOSSES	279,782	497,709	50,029	
EXPECTED LOSSES	73,259	214,917	29,859	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.533	2.727	0.274	4.534
INDICATED (POST-TEST)	1.429	2.542	0.256	4.227
PRESENT ON RATE LEVEL	0.361	1.058	0.147	1.566
DERIVED BY FORMULA	0.371	1.088	0.150	1.610
UNDERLYING PRESENT RATE	0.401	1.177	0.164	1.742
PROPOSED	0.371	1.088	0.150	1.610

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.702
IND. RATE				1.70	MINIMUM PREMIUM	
MAN. RATE	2.36	2.01	1.87	+ 1.70	PRESENT	

+ 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	1,949	135	0.007	0	0	0	0	0	0
TOTAL	1,949	135	0.007	0	0	0	0	0	0
OD				0	0	0	0	0	0

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	135
TOTAL	0	0	0	0	0	0	0	0	0	0	135
OD	0	0	0	0	0	0	0	0	0	0	0

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	117
TOTAL	0	0	0	0	0	0	0	0	0	0	117
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	117	
IBNR + FREQUENCY ADJUSTMENT	(8,887)	(10,780)	33	
TOTAL LOSSES	0	0	150	
EXPECTED LOSSES	17,798	35,577	3,831	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.008	0.008
INDICATED (POST-TEST)	0.000	0.000	0.007	0.007
PRESENT ON RATE LEVEL	0.821	1.641	0.177	2.638
DERIVED BY FORMULA	0.821	1.641	0.175	2.636
UNDERLYING PRESENT RATE	0.913	1.825	0.197	2.935
PROPOSED	0.821	1.640	0.175	2.636

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.786
IND. RATE				2.79	MINIMUM PREMIUM	
MAN. RATE	3.94	3.42	3.15	+ 2.79	PRESENT	

+ 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	1,202	0	0.000	0	0	0	0	0	0
TOTAL	1,202	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,482)	(1,966)	6	
TOTAL LOSSES	0	0	6	
EXPECTED LOSSES	2,968	6,488	736	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.222	0.485	0.055	0.762
DERIVED BY FORMULA	0.222	0.485	0.055	0.762
UNDERLYING PRESENT RATE	0.247	0.540	0.061	0.848
PROPOSED	0.222	0.485	0.055	0.762

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.805
IND. RATE				0.81	MINIMUM PREMIUM	
MAN. RATE	1.20	1.00	0.91	+ 0.81	PRESENT	

+ 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	870	0	0.000	0	0	0	0	0	0	
TOTAL	870	0	0.000	0	0	0	0	0	0	
OD									0	

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	0
IBNR + FREQUENCY ADJUSTMENT	(6,831)	(7,710)	15	
TOTAL LOSSES	0	0	15	
EXPECTED LOSSES	13,682	25,445	1,778	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.416	2.634	0.184	4.235
DERIVED BY FORMULA	1.416	2.634	0.184	4.235
UNDERLYING PRESENT RATE	1.573	2.925	0.204	4.702
PROPOSED	1.417	2.634	0.184	4.235

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	5.205
IND. RATE				5.20	MINIMUM PREMIUM	
MAN. RATE	6.34	5.69	5.59	+ 5.20	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	107	0	0.000	0	0	0	0	0	0	0
TOTAL	107	0	0.000	0	0	0	0	0	0	0
OD										0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,100)	(863)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	2,203	2,849	249	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.854	2.398	0.209	4.462
DERIVED BY FORMULA	1.854	2.398	0.209	4.462
UNDERLYING PRESENT RATE	2.059	2.663	0.233	4.954
PROPOSED	1.854	2.398	0.209	4.462

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	5.484
IND. RATE				5.48	MINIMUM PREMIUM	
MAN. RATE	6.93	6.10	5.89	+ 5.48	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	177	0	0.000	0	0	0	0	0	0	0
TOTAL	177	0	0.000	0	0	0	0	0	0	0
OD										0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,778)	(680)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	3,562	2,245	193	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.812	1.143	0.098	3.053
DERIVED BY FORMULA	1.812	1.143	0.098	3.053
UNDERLYING PRESENT RATE	2.012	1.268	0.109	3.390
PROPOSED	1.812	1.142	0.098	3.053

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.752
IND. RATE				3.75	MINIMUM PREMIUM	
MAN. RATE	5.02	4.27	4.03	+ 3.75	PRESENT	

+ 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	2,056	173,370	8.432	0	0	0	1	1	2
TOTAL	2,056	173,370	8.432	0	0	0	1	1	2
OD				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	29,512	60,256	0	0	0	52,750	30,852	0
TOTAL	0	0	0	29,512	60,256	0	0	0	52,750	30,852	0
OD	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	52	222	56,402	48,890	61,745	163	865	38,942	42,142	29,400	0
TOTAL	52	222	56,402	48,890	61,745	163	865	38,942	42,142	29,400	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	96,646	182,176	0	
IBNR + FREQUENCY ADJUSTMENT	(10,318)	(7,835)	13	
TOTAL LOSSES	86,328	174,341	13	
EXPECTED LOSSES	20,665	25,858	1,551	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	4.199	8.480	0.001	12.679
INDICATED (POST-TEST)	3.915	7.906	0.001	11.821
PRESENT ON RATE LEVEL	0.905	1.133	0.068	2.106
DERIVED BY FORMULA	0.905	1.133	0.067	2.105
UNDERLYING PRESENT RATE	1.005	1.258	0.075	2.338
PROPOSED	0.906	1.133	0.067	2.106

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.588
IND. RATE				2.59	MINIMUM PREMIUM	
MAN. RATE	3.11	2.88	2.78	+ 2.59	PRESENT	

+ 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	353	0	0.000	0	0	0	0	0	0
TOTAL	353	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2,959)	(3,283)	8	
TOTAL LOSSES	0	0	8	
EXPECTED LOSSES	5,927	10,833	906	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.512	2.764	0.231	4.508
DERIVED BY FORMULA	1.512	2.764	0.231	4.508
UNDERLYING PRESENT RATE	1.679	3.069	0.257	5.005
PROPOSED	1.512	2.764	0.231	4.508

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	5.540
IND. RATE				5.54	MINIMUM PREMIUM	
MAN. RATE	7.25	6.23	5.95	+ 5.54	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	2,372	18,670	0.787	0	0	0	0	1	1
2018	2,448	65,313	2.668	0	0	0	0	1	1
2019	1,721	111,900	6.502	0	0	0	2	1	3
2020	1,139	377,390	33.133	0	0	1	1	0	2
2021	3,817	281,384	7.372	0	0	0	1	3	4
TOTAL	11,497	854,657	7.434	0	0	1	4	6	11
OD				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	5,678	0	0	0	0	8,699	4,293
2018	0	0	0	0	52,025	0	0	0	0	11,078	2,210
2019	0	0	0	35,275	1,853	0	0	0	71,568	1,255	1,949
2020	0	0	209,594	44,280	0	0	0	85,034	28,500	0	9,982
2021	0	0	0	14,472	184,817	0	0	0	13,600	65,716	2,779
TOTAL	0	0	209,594	94,027	244,373	0	0	85,034	113,668	86,748	21,213
OD	0	0	0	0	0	0	0	0	0	0	67

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	3	11	2,953	2,155	5,463	9	81	2,140	1,937	6,863	3,731
2018	28	100	27,058	19,741	50,051	11	103	2,725	2,466	8,739	1,920
2019	25	131	30,921	31,810	6,295	181	794	42,847	48,136	7,856	1,694
2020	245	1,871	260,088	60,939	20,419	610	5,419	127,981	29,372	7,635	8,674
2021	108	406	108,414	82,893	179,654	99	762	24,248	23,725	53,148	2,415
TOTAL	408	2,519	429,434	197,538	261,882	910	7,160	199,940	105,636	84,241	18,434
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	640,371	649,297	18,434	
IBNR + FREQUENCY ADJUSTMENT	(111,866)	(51,686)	33	
TOTAL LOSSES	528,505	597,611	18,467	
EXPECTED LOSSES	186,370	155,305	10,318	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	4.597	5.198	0.161	9.955
INDICATED (POST-TEST)	4.286	4.846	0.150	9.282
PRESENT ON RATE LEVEL	1.460	1.217	0.081	2.758
DERIVED BY FORMULA	1.460	1.253	0.082	2.795
UNDERLYING PRESENT RATE	1.621	1.351	0.090	3.062
PROPOSED	1.460	1.253	0.082	2.795

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.435
IND. RATE				3.44	MINIMUM PREMIUM	
MAN. RATE	4.21	3.89	3.64	+ 3.44	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	5	0	0.000	0	0	0	0	0	0	0
TOTAL	5	0	0.000	0	0	0	0	0	0	0
OD										0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(26)	(24)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	52	79	6	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.932	1.430	0.108	2.470
DERIVED BY FORMULA	0.932	1.430	0.108	2.470
UNDERLYING PRESENT RATE	1.035	1.587	0.120	2.742
PROPOSED	0.932	1.430	0.108	2.470

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.036
IND. RATE				3.04	MINIMUM PREMIUM	
MAN. RATE	3.98	3.52	3.26	+ 3.04	PRESENT	

+ 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	372	374	0.101	0	0	0	0	0	0	
TOTAL	372	374	0.101	0	0	0	0	0	0	
OD				0	0	0	0	0	0	

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	374
TOTAL	0	0	0	0	0	0	0	0	0	0	374
OD	0	0	0	0	0	0	0	0	0	0	0

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	325
TOTAL	0	0	0	0	0	0	0	0	0	0	325
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	325	
IBNR + FREQUENCY ADJUSTMENT	(3,474)	(3,061)	5	
TOTAL LOSSES	0	0	330	
EXPECTED LOSSES	6,957	10,103	586	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.089	0.089
INDICATED (POST-TEST)	0.000	0.000	0.083	0.083
PRESENT ON RATE LEVEL	1.685	2.446	0.142	4.273
DERIVED BY FORMULA	1.685	2.446	0.142	4.273
UNDERLYING PRESENT RATE	1.870	2.716	0.158	4.744
PROPOSED	1.685	2.446	0.142	4.273

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	5.252
IND. RATE				5.25	MINIMUM PREMIUM	
MAN. RATE	6.95	5.96	5.64	+ 5.25	PRESENT	

+ 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	213	0	0.000	0	0	0	0	0	0
TOTAL	213	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,887)	(1,775)		4
TOTAL LOSSES	0	0	4	
EXPECTED LOSSES	3,780	5,858	413	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.598	2.477	0.175	4.250
DERIVED BY FORMULA	1.598	2.477	0.175	4.250
UNDERLYING PRESENT RATE	1.775	2.750	0.194	4.719
PROPOSED	1.598	2.477	0.175	4.250

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	5.223
IND. RATE				5.22	MINIMUM PREMIUM	
MAN. RATE	6.18	5.67	5.61	+ 5.22	PRESENT	

+ 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	127	0	0.000	0	0	0	0	0	0	
TOTAL	127	0	0.000	0	0	0	0	0	0	
OD										

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,458)	(1,637)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	2,919	5,402	353	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	2.071	3.831	0.250	6.152
DERIVED BY FORMULA	2.071	3.831	0.250	6.152
UNDERLYING PRESENT RATE	2.299	4.253	0.278	6.830
PROPOSED	2.071	3.831	0.250	6.152

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	7.561
IND. RATE				7.56	MINIMUM PREMIUM	
MAN. RATE	9.30	8.39	8.12	+ 7.56	PRESENT	

+ 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	916	0	0.000	0	0	0	0	0	0
TOTAL	916	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(9,383)	(10,045)	18	
TOTAL LOSSES	0	0	18	
EXPECTED LOSSES	18,791	33,153	2,141	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.848	3.260	0.211	5.318
DERIVED BY FORMULA	1.848	3.260	0.211	5.318
UNDERLYING PRESENT RATE	2.051	3.619	0.234	5.905
PROPOSED	1.848	3.260	0.211	5.318

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	6.536
IND. RATE				6.54	MINIMUM PREMIUM	
MAN. RATE	8.43	7.47	7.02	+ 6.54	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	3,991	768,572	19,258	0	0	2	4	11	17
2018	2,596	577,688	22,253	0	0	0	3	6	9
2019	3,045	55,401	1,819	0	0	0	1	3	4
2020	4,092	176,031	4,302	0	0	0	1	1	2
2021	8,285	579,074	6,989	0	0	1	2	6	9
TOTAL	22,009	2,156,766	9,799	0	0	3	11	27	41
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	375,701	174,611	48,373	0	0	64,463	15,636	45,702	44,086
2018	0	0	0	198,392	177,605	0	0	0	129,574	59,782	12,335
2019	0	0	0	5,631	29,055	0	0	0	766	13,664	6,285
2020	0	0	0	129,852	1,081	0	0	0	36,941	1,989	6,168
2021	0	0	236,500	149,726	18,855	0	0	86,035	49,300	27,886	10,772
TOTAL	0	0	612,201	658,212	274,969	0	0	150,498	232,217	149,023	79,646
OD	0	0	0	0	0	0	0	0	0	0	2,725

POLICY YEAR	INDEMNITY						MEDICAL				
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	529	3,792	572,252	211,575	95,322	493	4,470	104,714	28,450	41,269	38,311
2018	229	1,058	260,856	242,344	196,245	384	1,975	91,720	99,955	59,592	10,719
2019	19	76	19,894	15,991	28,673	15	136	3,816	3,554	10,853	5,462
2020	88	472	110,839	114,919	17,652	95	422	22,446	25,145	5,113	5,360
2021	353	2,509	388,005	163,890	53,942	696	5,967	148,510	49,610	31,687	9,361
TOTAL	1,218	7,907	1,351,846	748,719	391,834	1,683	12,969	371,207	206,714	148,515	69,212
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,746,830	1,495,782	69,212	
IBNR + FREQUENCY ADJUSTMENT	(334,767)	(148,042)	149	
TOTAL LOSSES	1,412,063	1,347,740	69,361	
EXPECTED LOSSES	578,929	449,987	41,065	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	6.416	6.124	0.315	12.855
INDICATED (POST-TEST)	5.981	5.709	0.294	11.984
PRESENT ON RATE LEVEL	2.369	1.842	0.168	4.379
DERIVED BY FORMULA	2.405	1.919	0.172	4.496
UNDERLYING PRESENT RATE	2.630	2.045	0.187	4.862
PROPOSED	2.405	1.919	0.172	4.496

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	5.526
IND. RATE				5.53	MINIMUM PREMIUM	
MAN. RATE	7.44	6.54	5.78	+ 5.53	PRESENT	

+ 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	743	1,019	0.137	0	0	0	0	1	1
TOTAL	743	1,019	0.137	0	0	0	0	1	1
OD				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	477	0	0	0	0	542	0
TOTAL	0	0	0	0	477	0	0	0	0	542	0
OD	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	1	248	181	459	1	5	133	121	428	0
TOTAL	0	1	248	181	459	1	5	133	121	428	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	388	1,188	0	
IBNR + FREQUENCY ADJUSTMENT	(7,905)	(13,248)	19	
TOTAL LOSSES	0	0	19	
EXPECTED LOSSES	15,832	43,722	2,190	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.919	5.300	0.265	7.485
DERIVED BY FORMULA	1.919	5.300	0.265	7.485
UNDERLYING PRESENT RATE	2.131	5.885	0.295	8.310
PROPOSED	1.919	5.300	0.265	7.485

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	9.199
IND. RATE				9.20	MINIMUM PREMIUM	
MAN. RATE	11.04	9.98	9.88	+ 9.20	PRESENT	

+ 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	1,531	56,617	3.698	0	0	0	1	2	3
TOTAL	1,531	56,617	3.698	0	0	0	1	2	3
OD				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	20,216	9,205	0	0	0	12,000	3,142	12,054
TOTAL	0	0	0	20,216	9,205	0	0	0	12,000	3,142	12,054
OD	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	19	91	21,956	21,320	11,442	33	160	7,905	8,724	3,630	10,475
TOTAL	19	91	21,956	21,320	11,442	33	160	7,905	8,724	3,630	10,475
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	30,164	45,116	10,475	
IBNR + FREQUENCY ADJUSTMENT	(18,864)	(17,384)	27	
TOTAL LOSSES	11,300	27,731	10,502	
EXPECTED LOSSES	37,781	57,374	3,227	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.738	1.811	0.686	3.235
INDICATED (POST-TEST)	0.688	1.689	0.640	3.016
PRESENT ON RATE LEVEL	2.223	3.375	0.190	5.788
DERIVED BY FORMULA	2.223	3.375	0.190	5.788
UNDERLYING PRESENT RATE	2.468	3.747	0.211	6.426
PROPOSED	2.223	3.375	0.190	5.788

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	7.113
IND. RATE				7.11	MINIMUM PREMIUM	
MAN. RATE	8.71	7.71	7.64	+ 7.11	PRESENT	

+ 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	1,294	94,508	7.304	0	0	0	0	2	2
TOTAL	1,294	94,508	7.304	0	0	0	0	2	2
OD				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	73,121	0	0	0	0	19,929	1,458
TOTAL	0	0	0	0	73,121	0	0	0	0	19,929	1,458
OD	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	39	140	38,030	27,747	70,346	20	186	4,902	4,437	15,722	1,267
TOTAL	39	140	38,030	27,747	70,346	20	186	4,902	4,437	15,722	1,267
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	43,317	118,251	1,267	
IBNR + FREQUENCY ADJUSTMENT	(16,285)	(12,141)	28	
TOTAL LOSSES	27,032	106,110	1,295	
EXPECTED LOSSES	32,616	40,069	3,284	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.089	8.200	0.100	10.389
INDICATED (POST-TEST)	1.948	7.645	0.093	9.686
PRESENT ON RATE LEVEL	2.270	2.789	0.229	5.288
DERIVED BY FORMULA	2.270	2.789	0.229	5.288
UNDERLYING PRESENT RATE	2.521	3.097	0.254	5.871
PROPOSED	2.270	2.789	0.229	5.288

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	6.499
IND. RATE				6.50	MINIMUM PREMIUM	
MAN. RATE	9.30	8.17	6.98	+ 6.50	PRESENT	

+ 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	645	196,968	30.538	0	0	0	0	3	3
TOTAL	645	196,968	30.538	0	0	0	0	3	3
OD				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	65,319	0	0	0	0	121,295	10,354
TOTAL	0	0	0	0	65,319	0	0	0	0	121,295	10,354
OD	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	35	125	33,973	24,786	62,840	120	1,133	29,836	27,005	95,689	8,998
TOTAL	35	125	33,973	24,786	62,840	120	1,133	29,836	27,005	95,689	8,998
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	65,221	210,321	8,998	
IBNR + FREQUENCY ADJUSTMENT	(12,687)	(6,012)	9	
TOTAL LOSSES	52,535	204,309	9,007	
EXPECTED LOSSES	25,409	19,842	1,080	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	8.145	31.676	1.396	41.217
INDICATED (POST-TEST)	7.593	29.531	1.302	38.427
PRESENT ON RATE LEVEL	3.548	2.771	0.151	6.470
DERIVED BY FORMULA	3.548	2.771	0.151	6.470
UNDERLYING PRESENT RATE	3.939	3.076	0.167	7.183
PROPOSED	3.548	2.771	0.151	6.470

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	7.952
IND. RATE				7.95	MINIMUM PREMIUM	
MAN. RATE	10.52	8.98	8.54	+ 7.95	PRESENT	

+ 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	24	0	0.000	0	0	0	0	0	0
TOTAL	24	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(207)	(120)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	415	395	40	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.557	1.483	0.149	3.189
DERIVED BY FORMULA	1.557	1.483	0.149	3.189
UNDERLYING PRESENT RATE	1.729	1.647	0.166	3.541
PROPOSED	1.557	1.483	0.149	3.189

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.919
IND. RATE				3.92	MINIMUM PREMIUM	
MAN. RATE	5.77	4.73	4.21	+ 3.92	PRESENT	

+ 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	53	0	0.000	0	0	0	0	0	0
TOTAL	53	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(859)	(611)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,721	2,016	101	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	2.925	3.426	0.171	6.523
DERIVED BY FORMULA	2.925	3.426	0.171	6.523
UNDERLYING PRESENT RATE	3.248	3.804	0.190	7.242
PROPOSED	2.925	3.426	0.171	6.523

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	8.017
IND. RATE				8.02	MINIMUM PREMIUM	
MAN. RATE	10.18	9.02	8.61	+ 8.02	PRESENT	

+ 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	47	0	0.000	0	0	0	0	0	0	
TOTAL	47	0	0.000	0	0	0	0	0	0	
OD									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	0
2018	0	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0	0
OD												

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	0
2018	0	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0	0
OD												

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(844)	(501)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,691	1,654	114	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	3.240	3.170	0.219	6.629
DERIVED BY FORMULA	3.240	3.170	0.219	6.629
UNDERLYING PRESENT RATE	3.597	3.519	0.243	7.360
PROPOSED	3.240	3.170	0.219	6.629

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	8.147
IND. RATE				8.15	MINIMUM PREMIUM	
MAN. RATE	10.42	9.12	8.75	+ 8.15	PRESENT	

+ 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	656	146,057	22.265	0	0	0	1	0	1
TOTAL	656	146,057	22.265	0	0	0	1	0	1
OD				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	126,896	0	0	0	0	19,000	0	161
TOTAL	0	0	0	126,896	0	0	0	0	19,000	0	161
OD	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	86	460	107,766	111,902	16,234	48	208	11,293	12,705	1,823	140
TOTAL	86	460	107,766	111,902	16,234	48	208	11,293	12,705	1,823	140
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	119,860	142,663	140	
IBNR + FREQUENCY ADJUSTMENT	(15,940)	(15,187)	24	
TOTAL LOSSES	103,920	127,477	164	
EXPECTED LOSSES	31,925	50,122	2,870	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	15.841	19.432	0.025	35.299
INDICATED (POST-TEST)	14.769	18.117	0.023	32.909
PRESENT ON RATE LEVEL	4.383	6.882	0.394	11.659
DERIVED BY FORMULA	4.383	6.882	0.394	11.659
UNDERLYING PRESENT RATE	4.867	7.641	0.437	12.945
PROPOSED	4.383	6.882	0.394	11.659

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	14.329
IND. RATE				14.33	MINIMUM PREMIUM	
MAN. RATE	18.87	16.25	15.39	+ 14.33	PRESENT	

+ 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	218	0	0.000	0	0	0	0	0	0
TOTAL	218	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(932)	(1,014)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	1,866	3,346	271	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.771	1.382	0.112	2.265
DERIVED BY FORMULA	0.771	1.382	0.112	2.265
UNDERLYING PRESENT RATE	0.856	1.535	0.124	2.515
PROPOSED	0.771	1.382	0.112	2.265

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.784
IND. RATE				2.78	MINIMUM PREMIUM	
MAN. RATE	3.36	3.11	2.99	+ 2.78	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	20,724	786,775	3,796	0	0	3	3	4	10
2018	25,163	372,397	1,480	0	0	0	0	8	8
2019	18,361	601,927	3,278	0	0	1	2	5	8
2020	16,656	638,664	3,834	0	0	1	1	7	9
2021	18,448	486,480	2,637	0	0	0	0	4	4
TOTAL	99,352	2,886,243	2,905	0	0	5	6	28	39
OD				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	508,138	62,269	3,047	0	0	118,484	27,698	26,189	40,950
2018	0	0	0	0	262,989	0	0	0	0	86,097	23,311
2019	0	0	144,862	159,325	105,892	0	0	78,309	35,508	54,442	23,589
2020	0	0	215,045	109,274	65,732	0	0	23,368	7,241	200,222	17,782
2021	0	0	0	0	154,272	0	0	0	0	316,299	15,909
TOTAL	0	0	868,045	330,868	591,932	0	0	220,161	70,447	683,249	121,541
OD	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	564	4,379	593,853	109,141	46,667	846	7,664	177,627	38,723	30,146	35,586
2018	140	503	136,781	99,794	253,008	85	804	21,178	19,169	67,922	20,257
2019	312	1,962	344,151	195,811	132,453	639	5,600	136,756	45,363	50,869	20,499
2020	329	2,277	355,258	143,766	92,355	364	3,353	84,069	52,254	159,996	15,453
2021	82	295	80,237	58,540	148,417	313	2,955	77,803	70,421	249,528	13,825
TOTAL	1,428	9,417	1,510,281	607,052	672,901	2,247	20,375	497,433	225,929	558,461	105,619
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,041,181	2,064,343	105,619	
IBNR + FREQUENCY ADJUSTMENT	(760,914)	(335,911)	238	
TOTAL LOSSES	1,280,266	1,728,432	105,857	
EXPECTED LOSSES	1,238,019	995,164	114,992	
CREDIBILITY	0.02	0.06	0.08	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.289	1.740	0.107	3.135
INDICATED (POST-TEST)	1.201	1.622	0.099	2.923
PRESENT ON RATE LEVEL	1.122	0.902	0.104	2.129
DERIVED BY FORMULA	1.124	0.945	0.104	2.173
UNDERLYING PRESENT RATE	1.246	1.002	0.116	2.363
PROPOSED	1.124	0.945	0.104	2.173

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.671
IND. RATE				2.67	MINIMUM PREMIUM	
MAN. RATE	3.33	3.03	2.81	+ 2.67	PRESENT	

+ 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	136	0	0.000	0	0	0	0	0	0
TOTAL	136	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,222)	(1,631)		4
TOTAL LOSSES	0	0	4	
EXPECTED LOSSES	2,447	5,383	475	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	1.621	3.565	0.315	5.500
DERIVED BY FORMULA	1.621	3.565	0.315	5.500
UNDERLYING PRESENT RATE	1.799	3.958	0.349	6.106
PROPOSED	1.621	3.565	0.315	5.500

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	6.760
IND. RATE				6.76	MINIMUM PREMIUM	
MAN. RATE	6.99	7.46	7.26	+ 6.76	PRESENT	

+ 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	2,438	7,421	0.304	0	0	0	0	0	0
TOTAL	2,438	7,421	0.304	0	0	0	0	0	0
OD				0	0	0	0	0	0

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	7,421
TOTAL	0	0	0	0	0	0	0	0	0	0	7,421
OD	0	0	0	0	0	0	0	0	0	0	0

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	6,449
TOTAL	0	0	0	0	0	0	0	0	0	0	6,449
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	6,449	
IBNR + FREQUENCY ADJUSTMENT	(11,954)	(14,286)	32	
TOTAL LOSSES	0	0	6,481	
EXPECTED LOSSES	23,942	47,148	3,757	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.266	0.266
INDICATED (POST-TEST)	0.000	0.000	0.248	0.248
PRESENT ON RATE LEVEL	0.885	1.742	0.139	2.765
DERIVED BY FORMULA	0.885	1.742	0.140	2.766
UNDERLYING PRESENT RATE	0.982	1.934	0.154	3.070
PROPOSED	0.884	1.741	0.140	2.765

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.398
IND. RATE				3.40	MINIMUM PREMIUM	
MAN. RATE	4.50	3.93	3.65	+ 3.40	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	636	31,478	4.949	0	0	0	0	1	1	1
TOTAL	636	31,478	4.949	0	0	0	0	1	1	1
OD				0	0	0	0	0	0	0

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	23,335	0	0	0	0	8,143	0
TOTAL	0	0	0	0	23,335	0	0	0	0	8,143	0
OD	0	0	0	0	0	0	0	0	0	0	0

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	12	45	12,137	8,855	22,449	8	76	2,003	1,813	6,424	0
TOTAL	12	45	12,137	8,855	22,449	8	76	2,003	1,813	6,424	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,281	39,541	0	
IBNR + FREQUENCY ADJUSTMENT	(2,666)	(4,358)	11	
TOTAL LOSSES	11,614	35,183	11	
EXPECTED LOSSES	5,340	14,382	1,247	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.826	5.532	0.002	7.360
INDICATED (POST-TEST)	1.703	5.157	0.002	6.862
PRESENT ON RATE LEVEL	0.756	2.037	0.177	2.970
DERIVED BY FORMULA	0.756	2.037	0.177	2.970
UNDERLYING PRESENT RATE	0.840	2.261	0.196	3.297
PROPOSED	0.756	2.037	0.177	2.970

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.650
IND. RATE				3.65	MINIMUM PREMIUM	
MAN. RATE	4.43	3.93	3.92	+ 3.65	PRESENT	

+ 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	89	0	0.000	0	0	0	0	0	0
TOTAL	89	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,176)	(1,034)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	2,355	3,413	161	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	2.383	3.454	0.163	6.000
DERIVED BY FORMULA	2.383	3.454	0.163	6.000
UNDERLYING PRESENT RATE	2.646	3.835	0.181	6.662
PROPOSED	2.383	3.454	0.163	6.000

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	7.374
IND. RATE				7.37	MINIMUM PREMIUM	
MAN. RATE	9.38	8.32	7.92	+ 7.37	PRESENT	

+ 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	57	0	0.000	0	0	0	0	0	0
TOTAL	57	0	0.000	0	0	0	0	0	0
OD									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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(753)	(565)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,508	1,865	137	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	2.383	2.947	0.216	5.545
DERIVED BY FORMULA	2.383	2.947	0.216	5.545
UNDERLYING PRESENT RATE	2.645	3.271	0.240	6.157
PROPOSED	2.383	2.946	0.216	5.545

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	6.815
IND. RATE				6.81	MINIMUM PREMIUM	
MAN. RATE	9.15	8.04	7.32	+ 6.81	PRESENT	

+ 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	139	0	0.000	0	0	0	0	0	0
TOTAL	139	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,842)	(1,995)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	3,689	6,585	342	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	2.391	4.267	0.221	6.879
DERIVED BY FORMULA	2.391	4.267	0.221	6.879
UNDERLYING PRESENT RATE	2.654	4.737	0.246	7.637
PROPOSED	2.391	4.267	0.221	6.879

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	8.454
IND. RATE				8.45	MINIMUM PREMIUM	
MAN. RATE	10.32	9.30	9.08	+ 8.45	PRESENT	

+ 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	50	0	0.000	0	0	0	0	0	0
TOTAL	50	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(542)	(490)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,085	1,616	96	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.954	2.910	0.173	5.038
DERIVED BY FORMULA	1.954	2.910	0.173	5.038
UNDERLYING PRESENT RATE	2.170	3.231	0.193	5.593
PROPOSED	1.954	2.910	0.173	5.038

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	6.192
IND. RATE				6.19	MINIMUM PREMIUM	
MAN. RATE	6.99	7.11	6.65	+ 6.19	PRESENT	

+ 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	34	0	0.000	0	0	0	0	0	0
TOTAL	34	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(326)	(348)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	652	1,148	93	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.727	3.041	0.247	5.015
DERIVED BY FORMULA	1.727	3.041	0.247	5.015
UNDERLYING PRESENT RATE	1.917	3.377	0.274	5.568
PROPOSED	1.727	3.041	0.247	5.015

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	6.163
IND. RATE				6.16	MINIMUM PREMIUM	
MAN. RATE	6.99	6.80	6.62	+ 6.16	PRESENT	

+ 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	58	0	0.000	0	0	0	0	0	0
TOTAL	58	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(458)	(659)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	917	2,176	210	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	1.424	3.379	0.326	5.129
DERIVED BY FORMULA	1.424	3.379	0.326	5.129
UNDERLYING PRESENT RATE	1.581	3.752	0.362	5.694
PROPOSED	1.424	3.379	0.326	5.129

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	6.304
IND. RATE				6.30	MINIMUM PREMIUM	
MAN. RATE	6.99	6.70	6.77	+ 6.30	PRESENT	

+ 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	9,269	757	0.008	0	0	0	0	0	0
TOTAL	9,269	757	0.008	0	0	0	0	0	0
OD				0	0	0	0	0	0

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	757
TOTAL	0	0	0	0	0	0	0	0	0	0	757
OD	0	0	0	0	0	0	0	0	0	0	0

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	658
TOTAL	0	0	0	0	0	0	0	0	0	0	658
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	658	
IBNR + FREQUENCY ADJUSTMENT	(43,038)	(37,278)	97	
TOTAL LOSSES	0	0	755	
EXPECTED LOSSES	86,196	123,030	11,406	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.008	0.008
INDICATED (POST-TEST)	0.000	0.000	0.008	0.008
PRESENT ON RATE LEVEL	0.838	1.196	0.111	2.144
DERIVED BY FORMULA	0.838	1.184	0.109	2.130
UNDERLYING PRESENT RATE	0.930	1.327	0.123	2.380
PROPOSED	0.838	1.184	0.109	2.130

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.618
IND. RATE				2.62	MINIMUM PREMIUM	
MAN. RATE	4.01	3.52	2.83	+ 2.62	PRESENT	

+ 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	1,054	0	0.000	0	0	0	0	0	0
TOTAL	1,054	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(7,619)	(11,981)	26	
TOTAL LOSSES	0	0	26	
EXPECTED LOSSES	15,259	39,541	3,001	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.304	3.379	0.256	4.939
DERIVED BY FORMULA	1.304	3.379	0.256	4.939
UNDERLYING PRESENT RATE	1.448	3.752	0.285	5.484
PROPOSED	1.304	3.379	0.256	4.939

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	6.070
IND. RATE				6.07	MINIMUM PREMIUM	
MAN. RATE	6.71	6.49	6.52	+ 6.07	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	379	0	0.000	0	0	0	0	0	0	0
TOTAL	379	0	0.000	0	0	0	0	0	0	0
OD										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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2,339)	(1,334)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	4,684	4,401	287	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.113	1.046	0.068	2.227
DERIVED BY FORMULA	1.113	1.046	0.068	2.227
UNDERLYING PRESENT RATE	1.236	1.161	0.076	2.473
PROPOSED	1.113	1.046	0.068	2.227

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.737
IND. RATE				2.74	MINIMUM PREMIUM	
MAN. RATE	3.41	2.98	2.94	+ 2.74	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	41	611	1.490	0	0	0	0	0	0	0
TOTAL	41	611	1.490	0	0	0	0	0	0	0
OD				0	0	0	0	0	0	0

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	611
TOTAL	0	0	0	0	0	0	0	0	0	0	611
OD	0	0	0	0	0	0	0	0	0	0	0

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	531
TOTAL	0	0	0	0	0	0	0	0	0	0	531
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	531	
IBNR + FREQUENCY ADJUSTMENT	(668)	(487)	1	
TOTAL LOSSES	0	0	532	
EXPECTED LOSSES	1,338	1,607	142	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	1.298	1.298
INDICATED (POST-TEST)	0.000	0.000	1.210	1.210
PRESENT ON RATE LEVEL	2.939	3.531	0.311	6.780
DERIVED BY FORMULA	2.939	3.531	0.311	6.780
UNDERLYING PRESENT RATE	3.263	3.920	0.345	7.528
PROPOSED	2.939	3.530	0.311	6.780

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	8.333
IND. RATE				8.33	MINIMUM PREMIUM	
MAN. RATE	10.30	9.23	8.95	+ 8.33	PRESENT	

+ 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	63	0	0.000	0	0	0	0	0	0	
TOTAL	63	0	0.000	0	0	0	0	0	0	
OD									0	

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(574)	(726)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	1,150	2,397	189	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.644	3.426	0.270	5.341
DERIVED BY FORMULA	1.644	3.426	0.270	5.341
UNDERLYING PRESENT RATE	1.825	3.804	0.300	5.930
PROPOSED	1.644	3.426	0.270	5.341

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	6.564
IND. RATE				6.56	MINIMUM PREMIUM	
MAN. RATE	6.99	7.44	7.05	+ 6.56	PRESENT	

+ 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	2,118	0	0.000	0	0	0	0	0	0
TOTAL	2,118	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(17,524)	(39,808)	32	
TOTAL LOSSES	0	0	32	
EXPECTED LOSSES	35,097	131,380	3,768	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.493	5.588	0.160	7.241
DERIVED BY FORMULA	1.493	5.588	0.159	7.239
UNDERLYING PRESENT RATE	1.657	6.203	0.178	8.038
PROPOSED	1.493	5.588	0.159	7.239

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	7.054
IND. RATE				7.05	MINIMUM PREMIUM	
MAN. RATE	10.72	9.24	8.43	+ 7.05	PRESENT	

+ 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	2,672	1,546	0.058	0	0	0	0	1	1
TOTAL	2,672	1,546	0.058	0	0	0	0	1	1
OD				0	0	0	0	0	0

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	366	0	0	0	0	587	593
TOTAL	0	0	0	0	366	0	0	0	0	587	593
OD	0	0	0	0	0	0	0	0	0	0	0

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	1	190	139	352	1	5	144	131	463	515
TOTAL	0	1	190	139	352	1	5	144	131	463	515
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	342	1,085	515	
IBNR + FREQUENCY ADJUSTMENT	(1,413)	(1,793)	10	
TOTAL LOSSES	0	0	526	
EXPECTED LOSSES	2,831	5,919	1,210	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.020	0.020
INDICATED (POST-TEST)	0.000	0.000	0.018	0.018
PRESENT ON RATE LEVEL	0.095	0.199	0.041	0.335
DERIVED BY FORMULA	0.095	0.197	0.040	0.333
UNDERLYING PRESENT RATE	0.106	0.222	0.045	0.373
PROPOSED	0.095	0.197	0.040	0.333

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.352
IND. RATE				0.35	MINIMUM PREMIUM	
MAN. RATE	0.46	0.41	0.40	+ 0.35	PRESENT	

+ 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	709	0	0.000	0	0	0	0	0	0
TOTAL	709	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,072)	(974)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	2,147	3,213	319	
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	0.273	0.408	0.040	0.721
DERIVED BY FORMULA	0.273	0.408	0.040	0.721
UNDERLYING PRESENT RATE	0.303	0.453	0.045	0.801
PROPOSED	0.273	0.408	0.040	0.721

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.703
IND. RATE				0.70	MINIMUM PREMIUM	
MAN. RATE	1.10	0.94	0.84	+ 0.70	PRESENT	

+ 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	4,950	150	0.003	0	0	0	0	0	0
TOTAL	4,950	150	0.003	0	0	0	0	0	0
OD				0	0	0	0	0	0

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	150
TOTAL	0	0	0	0	0	0	0	0	0	0	150
OD	0	0	0	0	0	0	0	0	0	0	0

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	130
TOTAL	0	0	0	0	0	0	0	0	0	0	130
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	130	
IBNR + FREQUENCY ADJUSTMENT	(5,656)	(3,053)	11	
TOTAL LOSSES	0	0	141	
EXPECTED LOSSES	11,328	10,074	1,253	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	0.206	0.183	0.023	0.412
DERIVED BY FORMULA	0.206	0.181	0.023	0.410
UNDERLYING PRESENT RATE	0.229	0.204	0.025	0.458
PROPOSED	0.206	0.181	0.023	0.410

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.400
IND. RATE				0.40	MINIMUM PREMIUM	
MAN. RATE	0.83	0.69	0.48	+ 0.40	PRESENT	

+ 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	311	0	0.000	0	0	0	0	0	0
TOTAL	311	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,073)	(1,356)	4	
TOTAL LOSSES	0	0	4	
EXPECTED LOSSES	2,149	4,474	494	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.622	1.296	0.143	2.061
DERIVED BY FORMULA	0.622	1.296	0.143	2.061
UNDERLYING PRESENT RATE	0.691	1.439	0.159	2.288
PROPOSED	0.622	1.296	0.143	2.061

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.008
IND. RATE				2.01	MINIMUM PREMIUM	
MAN. RATE	3.05	2.59	2.40	+ 2.01	PRESENT	

+ 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	13,282	0	0.000	0	0	0	0	0	0
TOTAL	13,282	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	0
IBNR + FREQUENCY ADJUSTMENT	(20,937)	(21,968)	50	
TOTAL LOSSES	0	0	50	
EXPECTED LOSSES	41,933	72,501	5,878	
CREDIBILITY	0.00	0.02	0.02	

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	0.284	0.492	0.040	0.816
DERIVED BY FORMULA	0.284	0.482	0.039	0.805
UNDERLYING PRESENT RATE	0.316	0.546	0.044	0.906
PROPOSED	0.284	0.482	0.039	0.805

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.784
IND. RATE				0.78	MINIMUM PREMIUM	
MAN. RATE	1.34	1.11	0.95	+ 0.78	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	4,546	2,079	0.046	0	0	0	0	0	0	0
TOTAL	4,546	2,079	0.046	0	0	0	0	0	0	0
OD				0	0	0	0	0	0	0

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	2,079
TOTAL	0	0	0	0	0	0	0	0	0	0	2,079
OD	0	0	0	0	0	0	0	0	0	0	0

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	1,807
TOTAL	0	0	0	0	0	0	0	0	0	0	1,807
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,807	
IBNR + FREQUENCY ADJUSTMENT	(9,423)	(9,223)	16	
TOTAL LOSSES	0	0	1,822	
EXPECTED LOSSES	18,872	30,438	1,838	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.040	0.040
INDICATED (POST-TEST)	0.000	0.000	0.037	0.037
PRESENT ON RATE LEVEL	0.374	0.603	0.036	1.014
DERIVED BY FORMULA	0.374	0.597	0.036	1.007
UNDERLYING PRESENT RATE	0.415	0.670	0.040	1.125
PROPOSED	0.374	0.597	0.036	1.007

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.981
IND. RATE				0.98	MINIMUM PREMIUM	
MAN. RATE	1.41	1.31	1.18	+ 0.98	PRESENT	

+ 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	627	0	0.000	0	0	0	0	0	0
TOTAL	627	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(4,632)	(6,098)	12	
TOTAL LOSSES	0	0	12	
EXPECTED LOSSES	9,278	20,125	1,386	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.333	2.891	0.199	4.423
DERIVED BY FORMULA	1.333	2.891	0.199	4.423
UNDERLYING PRESENT RATE	1.480	3.210	0.221	4.911
PROPOSED	1.333	2.891	0.199	4.423

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	4.310
IND. RATE				4.31	MINIMUM PREMIUM	
MAN. RATE	6.33	5.59	5.15	+ 4.31	PRESENT	

+ 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	257	0	0.000	0	0	0	0	0	0
TOTAL	257	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,880)	(2,788)	10	
TOTAL LOSSES	0	0	10	
EXPECTED LOSSES	3,765	9,202	1,219	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.004	0.004
INDICATED (POST-TEST)	0.000	0.000	0.004	0.004
PRESENT ON RATE LEVEL	1.317	3.219	0.426	4.963
DERIVED BY FORMULA	1.317	3.219	0.426	4.963
UNDERLYING PRESENT RATE	1.465	3.581	0.474	5.520
PROPOSED	1.317	3.219	0.427	4.963

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	4.824
IND. RATE				4.82	MINIMUM PREMIUM	
MAN. RATE	7.41	6.47	5.53	+ 4.82	PRESENT	

+ 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	494	0	0.000	0	0	0	0	0	0	
TOTAL	494	0	0.000	0	0	0	0	0	0	
OD									0	

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(3,252)	(4,008)	5	
TOTAL LOSSES	0	0	5	
EXPECTED LOSSES	6,513	13,228	560	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.188	2.412	0.102	3.702
DERIVED BY FORMULA	1.188	2.412	0.102	3.702
UNDERLYING PRESENT RATE	1.318	2.678	0.113	4.110
PROPOSED	1.188	2.412	0.102	3.702

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.607
IND. RATE				3.61	MINIMUM PREMIUM	
MAN. RATE	5.87	5.16	4.31	+ 3.61	PRESENT	

+ 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	353	16,662	4.720	0	0	0	0	1	1
TOTAL	353	16,662	4.720	0	0	0	0	1	1
OD				0	0	0	0	0	0

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	15,304	0	0	0	0	0	1,358
TOTAL	0	0	0	0	15,304	0	0	0	0	0	1,358
OD	0	0	0	0	0	0	0	0	0	0	0

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	8	29	7,960	5,807	14,723	0	0	0	0	0	1,180
TOTAL	8	29	7,960	5,807	14,723	0	0	0	0	0	1,180
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,997	20,530	1,180	
IBNR + FREQUENCY ADJUSTMENT	(3,195)	(5,613)	10	
TOTAL LOSSES	4,802	14,917	1,190	
EXPECTED LOSSES	6,399	18,526	1,186	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.360	4.226	0.337	5.923
INDICATED (POST-TEST)	1.268	3.940	0.314	5.522
PRESENT ON RATE LEVEL	1.630	4.718	0.302	6.650
DERIVED BY FORMULA	1.630	4.718	0.302	6.650
UNDERLYING PRESENT RATE	1.813	5.248	0.336	7.397
PROPOSED	1.630	4.718	0.302	6.650

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	6.463
IND. RATE				6.46	MINIMUM PREMIUM	
MAN. RATE	9.93	8.63	7.41	+ 6.46	PRESENT	

+ 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	73	0	0.000	0	0	0	0	0	0
TOTAL	73	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(237)	(709)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	474	2,340	206	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.585	2.888	0.255	3.728
DERIVED BY FORMULA	0.585	2.888	0.255	3.728
UNDERLYING PRESENT RATE	0.650	3.206	0.283	4.138
PROPOSED	0.585	2.888	0.255	3.728

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.633
IND. RATE				3.63	MINIMUM PREMIUM	
MAN. RATE	5.87	5.16	4.34	+ 3.63	PRESENT	

+ 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	3,515	10,341	0.294	0	0	0	0	1	1
TOTAL	3,515	10,341	0.294	0	0	0	0	1	1
OD				0	0	0	0	0	0

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	6,025	0	0	0	0	3,232	1,084
TOTAL	0	0	0	0	6,025	0	0	0	0	3,232	1,084
OD	0	0	0	0	0	0	0	0	0	0	0

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	3	12	3,134	2,286	5,796	3	30	795	720	2,550	942
TOTAL	3	12	3,134	2,286	5,796	3	30	795	720	2,550	942
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,977	11,352	942	
IBNR + FREQUENCY ADJUSTMENT	(23,808)	(50,379)	42	
TOTAL LOSSES	0	0	984	
EXPECTED LOSSES	47,683	166,268	4,905	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.028	0.028
INDICATED (POST-TEST)	0.000	0.000	0.026	0.026
PRESENT ON RATE LEVEL	1.222	4.261	0.126	5.609
DERIVED BY FORMULA	1.222	4.218	0.125	5.565
UNDERLYING PRESENT RATE	1.357	4.730	0.140	6.226
PROPOSED	1.222	4.218	0.125	5.565

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	5.423
IND. RATE				5.42	MINIMUM PREMIUM	
MAN. RATE	5.54	5.95	6.53	+ 5.42	PRESENT	

+ 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	1,522	104,276	6.851	0	0	0	0	1	1
TOTAL	1,522	104,276	6.851	0	0	0	0	1	1
OD				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	59,963	0	0	0	0	43,638	675
TOTAL	0	0	0	0	59,963	0	0	0	0	43,638	675
OD	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	32	115	31,187	22,754	57,687	43	408	10,734	9,716	34,426	587
TOTAL	32	115	31,187	22,754	57,687	43	408	10,734	9,716	34,426	587
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	42,518	124,582	587	
IBNR + FREQUENCY ADJUSTMENT	(10,061)	(13,362)	20	
TOTAL LOSSES	32,458	111,220	606	
EXPECTED LOSSES	20,150	44,099	2,295	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.133	7.308	0.040	9.480
INDICATED (POST-TEST)	1.988	6.813	0.037	8.838
PRESENT ON RATE LEVEL	1.190	2.605	0.136	3.931
DERIVED BY FORMULA	1.190	2.605	0.136	3.931
UNDERLYING PRESENT RATE	1.324	2.897	0.151	4.372
PROPOSED	1.190	2.605	0.136	3.931

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.821
IND. RATE				3.82	MINIMUM PREMIUM	
MAN. RATE	5.87	5.16	4.38	+ 3.82	PRESENT	

+ 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	23,464	87,862	0.374	0	0	0	1	8	9
TOTAL	23,464	87,862	0.374	0	0	0	1	8	9
OD				0	0	0	0	0	0

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	1,800	51,772	0	0	0	2,500	30,911	879
TOTAL	0	0	0	1,800	51,772	0	0	0	2,500	30,911	879
OD	0	0	0	0	0	0	0	0	0	0	0

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	29	106	28,455	21,233	50,037	37	316	9,089	8,554	24,625	764
TOTAL	29	106	28,455	21,233	50,037	37	316	9,089	8,554	24,625	764
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	38,032	104,449	764	
IBNR + FREQUENCY ADJUSTMENT	(225,144)	(289,539)	235	
TOTAL LOSSES	0	0	999	
EXPECTED LOSSES	450,919	955,574	27,612	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.004	0.004
INDICATED (POST-TEST)	0.000	0.000	0.004	0.004
PRESENT ON RATE LEVEL	1.731	3.669	0.106	5.506
DERIVED BY FORMULA	1.714	3.595	0.103	5.412
UNDERLYING PRESENT RATE	1.922	4.073	0.118	6.112
PROPOSED	1.714	3.595	0.103	5.412

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	5.273
IND. RATE				5.27	MINIMUM PREMIUM	
MAN. RATE	7.62	6.67	6.41	+ 5.27	PRESENT	

+ 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	53	0	0.000	0	0	0	0	0	0
TOTAL	53	0	0.000	0	0	0	0	0	0
OD									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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(529)	(653)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	1,059	2,155	50	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.800	3.663	0.086	5.549
DERIVED BY FORMULA	1.800	3.663	0.086	5.549
UNDERLYING PRESENT RATE	1.998	4.067	0.095	6.160
PROPOSED	1.800	3.663	0.086	5.549

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	5.407
IND. RATE				5.41	MINIMUM PREMIUM	
MAN. RATE	7.82	7.16	6.46	+ 5.41	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	114,382	5,377,459	4.701	0	0	1	30	95	126
2018	127,947	6,394,798	4.998	0	0	4	32	94	130
2019	141,284	6,611,198	4.679	0	0	3	32	98	133
2020	170,653	6,142,986	3.600	0	0	2	27	132	161
2021	174,062	4,140,302	2.379	1	0	0	4	87	92
TOTAL	728,328	28,666,743	3.936	1	0	10	125	506	642
OD				0	0	0	1	2	3

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	175,175	1,573,906	1,378,767	0	0	329,832	664,323	819,657	435,799
2018	0	0	687,984	1,329,627	1,465,711	0	0	492,708	679,069	1,089,478	650,221
2019	0	0	467,349	1,714,314	1,399,016	0	0	87,604	1,479,445	856,540	606,930
2020	0	0	409,197	1,368,771	2,133,803	0	0	91,254	636,811	1,165,483	337,667
2021	4,279	0	0	299,365	1,595,939	62	0	0	282,237	1,669,343	289,077
TOTAL	4,279	0	1,739,705	6,285,983	7,973,236	62	0	1,001,398	3,741,885	5,600,501	2,319,694
OD	0	0	0	67,478	7,008	0	0	0	10,888	592	6,197

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	1,978	9,767	2,239,682	1,929,415	1,540,123	4,567	34,727	1,027,182	666,721	729,366	378,709
2018	2,384	13,235	2,621,793	1,800,554	1,628,615	5,902	47,191	1,315,008	756,410	953,029	565,042
2019	2,383	12,699	2,679,596	2,091,433	1,598,133	5,112	29,431	1,204,425	1,190,618	822,700	527,422
2020	2,481	12,379	2,706,581	2,059,470	2,256,735	3,328	23,327	784,348	696,381	985,798	293,433
2021	6,780	4,137	1,084,286	869,589	1,573,669	2,478	18,678	578,375	560,392	1,344,018	251,208
TOTAL	16,005	52,216	11,331,938	8,750,460	8,597,275	21,387	153,355	4,909,338	3,870,522	4,834,911	2,015,814
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	16,484,239	26,053,168	2,015,814	
IBNR + FREQUENCY ADJUSTMENT	(4,417,571)	(5,707,986)	5,718	
TOTAL LOSSES	12,066,668	20,345,182	2,021,532	
EXPECTED LOSSES	7,466,756	17,214,631	2,218,243	
CREDIBILITY	0.06	0.22	0.29	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.657	2.793	0.278	4.728
INDICATED (POST-TEST)	1.545	2.604	0.259	4.408
PRESENT ON RATE LEVEL	0.922	2.125	0.274	3.320
DERIVED BY FORMULA	0.959	2.230	0.269	3.459
UNDERLYING PRESENT RATE	1.025	2.364	0.305	3.693
PROPOSED	0.959	2.230	0.269	3.459

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.362
IND. RATE				3.36	MINIMUM PREMIUM	
MAN. RATE	4.65	4.25	3.70	+ 3.36	PRESENT	

+ 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	3,029	586	0.019	0	0	0	0	0	0
TOTAL	3,029	586	0.019	0	0	0	0	0	0
OD				0	0	0	0	0	0

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	586
TOTAL	0	0	0	0	0	0	0	0	0	0	586
OD	0	0	0	0	0	0	0	0	0	0	0

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	509
TOTAL	0	0	0	0	0	0	0	0	0	0	509
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	509	
IBNR + FREQUENCY ADJUSTMENT	(8,446)	(12,631)	36	
TOTAL LOSSES	0	0	546	
EXPECTED LOSSES	16,916	41,687	4,287	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.018	0.018
INDICATED (POST-TEST)	0.000	0.000	0.017	0.017
PRESENT ON RATE LEVEL	0.502	1.237	0.127	1.867
DERIVED BY FORMULA	0.502	1.225	0.126	1.853
UNDERLYING PRESENT RATE	0.558	1.376	0.142	2.076
PROPOSED	0.502	1.225	0.126	1.853

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.801
IND. RATE				1.80	MINIMUM PREMIUM	
MAN. RATE	2.43	2.27	2.08	+ 1.80	PRESENT	

+ 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	1,132	15,447	1.365	0	0	0	0	2	2
TOTAL	1,132	15,447	1.365	0	0	0	0	2	2
OD				0	0	0	0	0	0

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	9,140	0	0	0	0	2,951	3,356
TOTAL	0	0	0	0	9,140	0	0	0	0	2,951	3,356
OD	0	0	0	0	0	0	0	0	0	0	0

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	5	17	4,754	3,468	8,793	3	28	726	657	2,328	2,916
TOTAL	5	17	4,754	3,468	8,793	3	28	726	657	2,328	2,916
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,532	15,246	2,916	
IBNR + FREQUENCY ADJUSTMENT	(3,444)	(6,674)	13	
TOTAL LOSSES	2,089	8,572	2,930	
EXPECTED LOSSES	6,897	22,028	1,584	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.185	0.757	0.259	1.201
INDICATED (POST-TEST)	0.172	0.706	0.241	1.119
PRESENT ON RATE LEVEL	0.548	1.749	0.126	2.423
DERIVED BY FORMULA	0.548	1.749	0.126	2.423
UNDERLYING PRESENT RATE	0.609	1.946	0.140	2.695
PROPOSED	0.548	1.749	0.126	2.423

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.355
IND. RATE				2.35	MINIMUM PREMIUM	
MAN. RATE	3.35	2.98	2.70	+ 2.35	PRESENT	

+ 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	62	0	0.000	0	0	0	0	0	0	
TOTAL	62	0	0.000	0	0	0	0	0	0	
OD									0	

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(106)	(236)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	213	778	61	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.309	1.127	0.089	1.526
DERIVED BY FORMULA	0.309	1.127	0.089	1.526
UNDERLYING PRESENT RATE	0.344	1.254	0.099	1.697
PROPOSED	0.309	1.128	0.089	1.526

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.483
IND. RATE				1.48	MINIMUM PREMIUM	
MAN. RATE	2.37	2.08	1.70	+ 1.48	PRESENT	

+ 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	4,633	0	0.000	0	0	0	0	0	0	
TOTAL	4,633	0	0.000	0	0	0	0	0	0	
OD										

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	0
IBNR + FREQUENCY ADJUSTMENT	(21,866)	(52,760)	104	
TOTAL LOSSES	0	0	104	
EXPECTED LOSSES	43,793	174,125	12,237	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.851	3.386	0.238	4.475
DERIVED BY FORMULA	0.851	3.352	0.236	4.439
UNDERLYING PRESENT RATE	0.945	3.758	0.264	4.968
PROPOSED	0.852	3.352	0.236	4.439

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	4.325
IND. RATE				4.33	MINIMUM PREMIUM	
MAN. RATE	6.10	5.64	5.21	+ 4.33	PRESENT	

+ 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	2,041	61,353	3.006	0	0	0	2	0	2
TOTAL	2,041	61,353	3.006	0	0	0	2	0	2
OD				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	36,110	0	0	0	0	19,700	0	5,543
TOTAL	0	0	0	36,110	0	0	0	0	19,700	0	5,543
OD	0	0	0	0	0	0	0	0	0	0	483

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	24	131	30,666	31,843	4,620	49	215	11,709	13,173	1,890	4,817
TOTAL	24	131	30,666	31,843	4,620	49	215	11,709	13,173	1,890	4,817
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	42,795	51,526	4,817	
IBNR + FREQUENCY ADJUSTMENT	(2,411)	(5,088)	14	
TOTAL LOSSES	40,384	46,437	4,830	
EXPECTED LOSSES	4,829	16,794	1,603	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.979	2.275	0.237	4.491
INDICATED (POST-TEST)	1.845	2.121	0.221	4.187
PRESENT ON RATE LEVEL	0.213	0.740	0.071	1.023
DERIVED BY FORMULA	0.213	0.740	0.072	1.025
UNDERLYING PRESENT RATE	0.237	0.823	0.079	1.138
PROPOSED	0.213	0.740	0.072	1.025

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.996
IND. RATE				1.00	MINIMUM PREMIUM	
MAN. RATE	1.57	1.38	1.14	+ 1.00	PRESENT	

+ 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	2	0	0.000	0	0	0	0	0	0
TOTAL	2	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1)	(2)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	2	6	1	
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	0.090	0.286	0.023	0.399
DERIVED BY FORMULA	0.090	0.286	0.023	0.399
UNDERLYING PRESENT RATE	0.099	0.314	0.026	0.438
PROPOSED	0.090	0.286	0.023	0.399

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.375
IND. RATE				0.38	MINIMUM PREMIUM	
MAN. RATE	0.31	0.38	0.45	+ 0.38	PRESENT	

+ 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	173	0	0.000	0	0	0	0	0	0	
TOTAL	173	0	0.000	0	0	0	0	0	0	
OD										

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(459)	(1,010)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	920	3,333	393	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.478	1.732	0.204	2.414
DERIVED BY FORMULA	0.478	1.732	0.204	2.414
UNDERLYING PRESENT RATE	0.532	1.927	0.227	2.685
PROPOSED	0.478	1.732	0.204	2.414

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.346
IND. RATE				2.35	MINIMUM PREMIUM	
MAN. RATE	2.82	2.97	2.69	+ 2.35	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	524	1,194	0.228	0	0	0	0	0	0	0
TOTAL	524	1,194	0.228	0	0	0	0	0	0	0
OD				0	0	0	0	0	0	0

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	1,194
TOTAL	0	0	0	0	0	0	0	0	0	0	1,194
OD	0	0	0	0	0	0	0	0	0	0	0

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	1,038
TOTAL	0	0	0	0	0	0	0	0	0	0	1,038
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,038	
IBNR + FREQUENCY ADJUSTMENT	(3,779)	(5,815)	15	
TOTAL LOSSES	0	0	1,053	
EXPECTED LOSSES	7,568	19,190	1,801	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.201	0.201
INDICATED (POST-TEST)	0.000	0.000	0.187	0.187
PRESENT ON RATE LEVEL	1.298	3.292	0.309	4.900
DERIVED BY FORMULA	1.298	3.292	0.309	4.900
UNDERLYING PRESENT RATE	1.444	3.662	0.344	5.450
PROPOSED	1.298	3.293	0.309	4.900

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	4.762
IND. RATE				4.76	MINIMUM PREMIUM	
MAN. RATE	6.86	6.19	5.46	+ 4.76	PRESENT	

+ 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	64	0	0.000	0	0	0	0	0	0	
TOTAL	64	0	0.000	0	0	0	0	0	0	
OD										

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(218)	(517)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	438	1,707	149	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.615	2.397	0.209	3.222
DERIVED BY FORMULA	0.615	2.397	0.209	3.222
UNDERLYING PRESENT RATE	0.684	2.667	0.233	3.584
PROPOSED	0.615	2.398	0.209	3.222

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.131
IND. RATE				3.13	MINIMUM PREMIUM	
MAN. RATE	4.56	4.15	3.59	+ 3.13	PRESENT	

+ 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	6,316	274,461	4,345	0	0	0	0	9	9
TOTAL	6,316	274,461	4,345	0	0	0	0	9	9
OD				0	0	0	0	0	0

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	165,976	0	0	0	0	99,346	9,139
TOTAL	0	0	0	0	165,976	0	0	0	0	99,346	9,139
OD	0	0	0	0	0	0	0	0	0	0	0

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	88	317	86,324	62,982	159,677	98	928	24,437	22,118	78,374	7,942
TOTAL	88	317	86,324	62,982	159,677	98	928	24,437	22,118	78,374	7,942
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	112,194	323,151	7,942	
IBNR + FREQUENCY ADJUSTMENT	(27,827)	(51,696)	107	
TOTAL LOSSES	84,367	271,454	8,049	
EXPECTED LOSSES	55,732	170,615	12,598	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.336	4.298	0.127	5.761
INDICATED (POST-TEST)	1.245	4.007	0.119	5.371
PRESENT ON RATE LEVEL	0.793	2.428	0.179	3.401
DERIVED BY FORMULA	0.793	2.444	0.179	3.416
UNDERLYING PRESENT RATE	0.882	2.701	0.199	3.783
PROPOSED	0.793	2.444	0.179	3.416

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.320
IND. RATE				3.32	MINIMUM PREMIUM	
MAN. RATE	4.63	4.01	3.79	+ 3.32	PRESENT	

+ 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	5,620	1,782	0.032	0	0	0	0	0	0
TOTAL	5,620	1,782	0.032	0	0	0	0	0	0
OD				0	0	0	0	0	0

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	1,782
TOTAL	0	0	0	0	0	0	0	0	0	0	1,782
OD	0	0	0	0	0	0	0	0	0	0	0

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	1,549
TOTAL	0	0	0	0	0	0	0	0	0	0	1,549
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,549	
IBNR + FREQUENCY ADJUSTMENT	(28,189)	(35,248)	105	
TOTAL LOSSES	0	0	1,653	
EXPECTED LOSSES	56,457	116,331	12,338	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.029	0.029
INDICATED (POST-TEST)	0.000	0.000	0.027	0.027
PRESENT ON RATE LEVEL	0.903	1.861	0.197	2.961
DERIVED BY FORMULA	0.903	1.842	0.196	2.941
UNDERLYING PRESENT RATE	1.005	2.070	0.220	3.294
PROPOSED	0.903	1.842	0.196	2.941

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.858
IND. RATE				2.86	MINIMUM PREMIUM	
MAN. RATE	4.18	3.72	3.30	+ 2.86	PRESENT	

+ 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	248	0	0.000	0	0	0	0	0	0
TOTAL	248	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,711)	(2,100)	6	
TOTAL LOSSES	0	0	6	
EXPECTED LOSSES	3,426	6,932	658	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.242	2.513	0.239	3.993
DERIVED BY FORMULA	1.242	2.513	0.239	3.993
UNDERLYING PRESENT RATE	1.381	2.795	0.265	4.442
PROPOSED	1.242	2.513	0.238	3.993

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.881
IND. RATE				3.88	MINIMUM PREMIUM	
MAN. RATE	5.90	5.19	4.45	+ 3.88	PRESENT	

+ 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	103	0	0.000	0	0	0	0	0	0
TOTAL	103	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(753)	(897)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	1,508	2,961	281	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.316	2.585	0.245	4.146
DERIVED BY FORMULA	1.316	2.585	0.245	4.146
UNDERLYING PRESENT RATE	1.464	2.875	0.273	4.612
PROPOSED	1.316	2.585	0.245	4.146

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	4.029
IND. RATE				4.03	MINIMUM PREMIUM	
MAN. RATE	6.31	5.41	4.62	+ 4.03	PRESENT	

+ 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	4,334	25,662	0.592	0	0	0	0	1	1
TOTAL	4,334	25,662	0.592	0	0	0	0	1	1
OD				0	0	0	0	0	0

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	16,783	0	0	0	0	5,181	3,698
TOTAL	0	0	0	0	16,783	0	0	0	0	5,181	3,698
OD	0	0	0	0	0	0	0	0	0	0	0

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	9	32	8,729	6,369	16,146	5	48	1,274	1,153	4,087	3,214
TOTAL	9	32	8,729	6,369	16,146	5	48	1,274	1,153	4,087	3,214
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,098	27,755	3,214	
IBNR + FREQUENCY ADJUSTMENT	(34,898)	(45,321)	106	
TOTAL LOSSES	0	0	3,319	
EXPECTED LOSSES	69,894	149,574	12,416	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.077	0.077
INDICATED (POST-TEST)	0.000	0.000	0.071	0.071
PRESENT ON RATE LEVEL	1.450	3.103	0.258	4.810
DERIVED BY FORMULA	1.450	3.072	0.256	4.777
UNDERLYING PRESENT RATE	1.613	3.451	0.286	5.350
PROPOSED	1.450	3.072	0.256	4.777

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	4.643
IND. RATE				4.64	MINIMUM PREMIUM	
MAN. RATE	6.77	5.97	5.36	+ 4.64	PRESENT	

+ 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	2,729	0	0.000	0	0	0	0	0	0
TOTAL	2,729	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	0
IBNR + FREQUENCY ADJUSTMENT	(12,203)	(26,288)	76	
TOTAL LOSSES	0	0	76	
EXPECTED LOSSES	24,441	86,759	8,932	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	0.805	2.858	0.294	3.957
DERIVED BY FORMULA	0.805	2.829	0.291	3.926
UNDERLYING PRESENT RATE	0.896	3.179	0.327	4.402
PROPOSED	0.805	2.830	0.291	3.926

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.816
IND. RATE				3.82	MINIMUM PREMIUM	
MAN. RATE	5.02	4.70	4.41	+ 3.82	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	2,416	1,851	0.077	0	0	0	0	0	0	0
TOTAL	2,416	1,851	0.077	0	0	0	0	0	0	0
OD				0	0	0	0	0	0	0

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	1,851
TOTAL	0	0	0	0	0	0	0	0	0	0	1,851
OD	0	0	0	0	0	0	0	0	0	0	0

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	1,609
TOTAL	0	0	0	0	0	0	0	0	0	0	1,609
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,609	
IBNR + FREQUENCY ADJUSTMENT	(11,805)	(21,027)	41	
TOTAL LOSSES	0	0	1,650	
EXPECTED LOSSES	23,643	69,395	4,875	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.068	0.068
INDICATED (POST-TEST)	0.000	0.000	0.064	0.064
PRESENT ON RATE LEVEL	0.880	2.582	0.181	3.643
DERIVED BY FORMULA	0.880	2.582	0.180	3.642
UNDERLYING PRESENT RATE	0.979	2.872	0.202	4.053
PROPOSED	0.880	2.582	0.180	3.642

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.540
IND. RATE				3.54	MINIMUM PREMIUM	
MAN. RATE	5.60	4.88	4.06	+ 3.54	PRESENT	

+ 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	24	0	0.000	0	0	0	0	0	0	
TOTAL	24	0	0.000	0	0	0	0	0	0	
OD									0	

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(124)	(242)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	248	799	57	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.931	2.993	0.213	4.137
DERIVED BY FORMULA	0.931	2.993	0.213	4.137
UNDERLYING PRESENT RATE	1.035	3.329	0.237	4.602
PROPOSED	0.931	2.993	0.213	4.137

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	4.021
IND. RATE				4.02	MINIMUM PREMIUM	
MAN. RATE	6.17	5.41	4.61	+ 4.02	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	278	43,818	15.762	0	0	0	0	1	1	1
TOTAL	278	43,818	15.762	0	0	0	0	1	1	1
OD				0	0	0	0	0	0	0

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	35,184	0	0	0	0	8,634	0
TOTAL	0	0	0	0	35,184	0	0	0	0	8,634	0
OD	0	0	0	0	0	0	0	0	0	0	0

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	19	67	18,299	13,351	33,849	9	81	2,124	1,922	6,811	0
TOTAL	19	67	18,299	13,351	33,849	9	81	2,124	1,922	6,811	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	20,598	55,933	0	
IBNR + FREQUENCY ADJUSTMENT	(207)	(641)	2	
TOTAL LOSSES	20,391	55,293	2	
EXPECTED LOSSES	415	2,114	218	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	7.335	19.889	0.001	27.225
INDICATED (POST-TEST)	6.838	18.543	0.001	25.382
PRESENT ON RATE LEVEL	0.134	0.684	0.071	0.888
DERIVED BY FORMULA	0.134	0.684	0.071	0.888
UNDERLYING PRESENT RATE	0.149	0.761	0.078	0.988
PROPOSED	0.134	0.683	0.070	0.888

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.863
IND. RATE				0.86	MINIMUM PREMIUM	
MAN. RATE	1.12	1.05	0.99	+ 0.86	PRESENT	

+ 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	1,424	1,603	0.113	0	0	0	0	0	0
TOTAL	1,424	1,603	0.113	0	0	0	0	0	0
OD				0	0	0	0	0	0

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	1,603
TOTAL	0	0	0	0	0	0	0	0	0	0	1,603
OD	0	0	0	0	0	0	0	0	0	0	0

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	1,393
TOTAL	0	0	0	0	0	0	0	0	0	0	1,393
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,393	
IBNR + FREQUENCY ADJUSTMENT	(3,716)	(6,230)	21	
TOTAL LOSSES	0	0	1,414	
EXPECTED LOSSES	7,443	20,562	2,414	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.099	0.099
INDICATED (POST-TEST)	0.000	0.000	0.093	0.093
PRESENT ON RATE LEVEL	0.470	1.298	0.152	1.920
DERIVED BY FORMULA	0.470	1.298	0.152	1.920
UNDERLYING PRESENT RATE	0.523	1.444	0.169	2.136
PROPOSED	0.470	1.298	0.152	1.920

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.866
IND. RATE				1.87	MINIMUM PREMIUM	
MAN. RATE	2.69	2.33	2.14	+ 1.87	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	1,407	5,770	0.410	0	0	0	0	1	1	1
TOTAL	1,407	5,770	0.410	0	0	0	0	1	1	1
OD				0	0	0	0	0	0	0

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	1,579	0	0	0	0	150	4,041
TOTAL	0	0	0	0	1,579	0	0	0	0	150	4,041
OD	0	0	0	0	0	0	0	0	0	0	0

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	1	3	821	599	1,519	0	1	37	33	118	3,512
TOTAL	1	3	821	599	1,519	0	1	37	33	118	3,512
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	864	2,270	3,512	
IBNR + FREQUENCY ADJUSTMENT	(2,472)	(4,755)	19	
TOTAL LOSSES	0	0	3,531	
EXPECTED LOSSES	4,951	15,694	2,248	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.251	0.251
INDICATED (POST-TEST)	0.000	0.000	0.234	0.234
PRESENT ON RATE LEVEL	0.316	1.003	0.144	1.463
DERIVED BY FORMULA	0.316	1.003	0.144	1.463
UNDERLYING PRESENT RATE	0.352	1.115	0.160	1.627
PROPOSED	0.316	1.003	0.144	1.463

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.422
IND. RATE				1.42	MINIMUM PREMIUM	
MAN. RATE	1.87	1.75	1.63	+ 1.42	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	12	0	0.000	0	0	0	0	0	0	0
TOTAL	12	0	0.000	0	0	0	0	0	0	0
OD										0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(12)	(23)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	24	77	9	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.185	0.586	0.072	0.843
DERIVED BY FORMULA	0.185	0.586	0.072	0.843
UNDERLYING PRESENT RATE	0.204	0.643	0.079	0.926
PROPOSED	0.185	0.586	0.072	0.843

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.793
IND. RATE				0.79	MINIMUM PREMIUM	
MAN. RATE	1.00	1.08	0.95	+ 0.79	PRESENT	

+ 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	42	0	0.000	0	0	0	0	0	0
TOTAL	42	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(21)	(49)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	42	161	30	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.091	0.350	0.065	0.506
DERIVED BY FORMULA	0.091	0.350	0.065	0.506
UNDERLYING PRESENT RATE	0.100	0.384	0.072	0.555
PROPOSED	0.091	0.350	0.065	0.506

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.476
IND. RATE				0.48	MINIMUM PREMIUM	
MAN. RATE	0.66	0.67	0.57	+ 0.48	PRESENT	

+ 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	431	0	0.000	0	0	0	0	0	0
TOTAL	431	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(382)	(2,115)	4	
TOTAL LOSSES	0	0	4	
EXPECTED LOSSES	766	6,980	485	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.162	1.475	0.103	1.739
DERIVED BY FORMULA	0.162	1.475	0.103	1.739
UNDERLYING PRESENT RATE	0.178	1.619	0.113	1.910
PROPOSED	0.162	1.475	0.102	1.739

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.636
IND. RATE				1.64	MINIMUM PREMIUM	
MAN. RATE	1.87	2.13	1.96	+ 1.64	PRESENT	

+ 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	373	0	0.000	0	0	0	0	0	0
TOTAL	373	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(442)	(1,176)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	885	3,882	321	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.216	0.948	0.078	1.242
DERIVED BY FORMULA	0.216	0.948	0.078	1.242
UNDERLYING PRESENT RATE	0.237	1.041	0.086	1.364
PROPOSED	0.216	0.948	0.078	1.242

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.168
IND. RATE				1.17	MINIMUM PREMIUM	
MAN. RATE	1.11	1.35	1.40	+ 1.17	PRESENT	

+ 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	1,235	0	0.000	0	0	0	0	0	0
TOTAL	1,235	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(917)	(3,592)	15	
TOTAL LOSSES	0	0	15	
EXPECTED LOSSES	1,836	11,855	1,710	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.135	0.874	0.126	1.136
DERIVED BY FORMULA	0.135	0.874	0.126	1.136
UNDERLYING PRESENT RATE	0.149	0.960	0.138	1.247
PROPOSED	0.135	0.874	0.126	1.136

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.068
IND. RATE				1.07	MINIMUM PREMIUM	
MAN. RATE	1.11	1.35	1.28	+ 1.07	PRESENT	

+ 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	479	2,181	0.455	0	0	0	0	1	1
TOTAL	479	2,181	0.455	0	0	0	0	1	1
OD				0	0	0	0	0	0

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	1,721	0	0	0	0	460	0
TOTAL	0	0	0	0	1,721	0	0	0	0	460	0
OD	0	0	0	0	0	0	0	0	0	0	0

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	1	3	895	653	1,656	0	4	113	102	363	0
TOTAL	1	3	895	653	1,656	0	4	113	102	363	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,017	2,774	0	
IBNR + FREQUENCY ADJUSTMENT	(371)	(1,195)	4	
TOTAL LOSSES	646	1,579	4	
EXPECTED LOSSES	743	3,942	479	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.135	0.330	0.001	0.466
INDICATED (POST-TEST)	0.126	0.307	0.001	0.434
PRESENT ON RATE LEVEL	0.139	0.740	0.090	0.969
DERIVED BY FORMULA	0.139	0.740	0.090	0.969
UNDERLYING PRESENT RATE	0.155	0.823	0.100	1.078
PROPOSED	0.139	0.740	0.090	0.969

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.942
IND. RATE				0.94	MINIMUM PREMIUM	
MAN. RATE	1.37	1.25	1.08	+ 0.94	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	387	0	0.000	0	0	0	0	0	0	0
TOTAL	387	0	0.000	0	0	0	0	0	0	0
OD										0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(274)	(1,345)	5	
TOTAL LOSSES	0	0	5	
EXPECTED LOSSES	548	4,438	537	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.127	1.031	0.125	1.283
DERIVED BY FORMULA	0.127	1.031	0.125	1.283
UNDERLYING PRESENT RATE	0.142	1.147	0.139	1.427
PROPOSED	0.127	1.031	0.125	1.283

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.247
IND. RATE				1.25	MINIMUM PREMIUM	
MAN. RATE	1.63	1.51	1.43	+ 1.25	PRESENT	

+ 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	2,254	0	0.000	0	0	0	0	0	0
TOTAL	2,254	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(3,016)	(9,938)	31	
TOTAL LOSSES	0	0	31	
EXPECTED LOSSES	6,041	32,798	3,685	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.241	1.308	0.147	1.696
DERIVED BY FORMULA	0.241	1.308	0.146	1.695
UNDERLYING PRESENT RATE	0.268	1.455	0.163	1.887
PROPOSED	0.241	1.308	0.146	1.695

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.647
IND. RATE				1.65	MINIMUM PREMIUM	
MAN. RATE	2.37	2.12	1.89	+ 1.65	PRESENT	

+ 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	182	0	0.000	0	0	0	0	0	0
TOTAL	182	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(39)	(88)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	77	290	58	
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	0.039	0.145	0.029	0.213
DERIVED BY FORMULA	0.039	0.145	0.029	0.213
UNDERLYING PRESENT RATE	0.042	0.159	0.032	0.234
PROPOSED	0.039	0.145	0.029	0.213

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.200
IND. RATE				0.20	MINIMUM PREMIUM	
MAN. RATE	0.27	0.26	0.24	+ 0.20	PRESENT	

+ 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	2	0	0.000	0	0	0	0	0	0
TOTAL	2	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1)	(2)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	2	6	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	0.095	0.274	0.017	0.387
DERIVED BY FORMULA	0.095	0.274	0.017	0.387
UNDERLYING PRESENT RATE	0.105	0.305	0.019	0.429
PROPOSED	0.095	0.275	0.017	0.387

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.377
IND. RATE				0.38	MINIMUM PREMIUM	
MAN. RATE	0.31	0.38	0.45	+ 0.38	PRESENT	

+ 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	604	0	0.000	0	0	0	0	0	0
TOTAL	604	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(49)	(203)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	98	668	57	
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	0.015	0.101	0.009	0.124
DERIVED BY FORMULA	0.015	0.101	0.009	0.124
UNDERLYING PRESENT RATE	0.016	0.111	0.009	0.136
PROPOSED	0.015	0.101	0.009	0.124

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.117
IND. RATE				0.12	MINIMUM PREMIUM	
MAN. RATE	0.12	0.13	0.14	+ 0.12	PRESENT	

+ 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	4,562	14,611	0.320	0	0	0	0	1	1
TOTAL	4,562	14,611	0.320	0	0	0	0	1	1
OD				0	0	0	0	0	0

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	10,000	0	0	0	0	802	3,809
TOTAL	0	0	0	0	10,000	0	0	0	0	802	3,809
OD	0	0	0	0	0	0	0	0	0	0	0

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	5	19	5,201	3,795	9,620	1	7	197	179	633	3,310
TOTAL	5	19	5,201	3,795	9,620	1	7	197	179	633	3,310
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,431	14,226	3,310	
IBNR + FREQUENCY ADJUSTMENT	(17,700)	(37,712)	81	
TOTAL LOSSES	0	0	3,391	
EXPECTED LOSSES	35,450	124,463	9,488	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.074	0.074
INDICATED (POST-TEST)	0.000	0.000	0.069	0.069
PRESENT ON RATE LEVEL	0.699	2.453	0.187	3.338
DERIVED BY FORMULA	0.699	2.428	0.186	3.313
UNDERLYING PRESENT RATE	0.777	2.728	0.208	3.713
PROPOSED	0.699	2.429	0.186	3.313

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.220
IND. RATE				3.22	MINIMUM PREMIUM	
MAN. RATE	4.55	4.12	3.72	+ 3.22	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	211	198	0.094	0	0	0	0	0	0	0
TOTAL	211	198	0.094	0	0	0	0	0	0	0
OD				0	0	0	0	0	0	0

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	198
TOTAL	0	0	0	0	0	0	0	0	0	0	198
OD	0	0	0	0	0	0	0	0	0	0	0

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	172
TOTAL	0	0	0	0	0	0	0	0	0	0	172
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	172	
IBNR + FREQUENCY ADJUSTMENT	(877)	(1,395)	3	
TOTAL LOSSES	0	0	175	
EXPECTED LOSSES	1,756	4,604	359	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.083	0.083
INDICATED (POST-TEST)	0.000	0.000	0.077	0.077
PRESENT ON RATE LEVEL	0.748	1.962	0.153	2.863
DERIVED BY FORMULA	0.748	1.962	0.153	2.863
UNDERLYING PRESENT RATE	0.832	2.182	0.170	3.184
PROPOSED	0.748	1.962	0.153	2.863

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.783
IND. RATE				2.78	MINIMUM PREMIUM	
MAN. RATE	4.52	3.93	3.19	+ 2.78	PRESENT	

+ 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	9,547	356,728	3.737	0	0	0	0	5	5
TOTAL	9,547	356,728	3.737	0	0	0	0	5	5
OD				0	0	0	0	0	0

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	290,959	0	0	0	0	59,977	5,792
TOTAL	0	0	0	0	290,959	0	0	0	0	59,977	5,792
OD	0	0	0	0	0	0	0	0	0	0	0

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	155	557	151,328	110,408	279,917	59	560	14,753	13,353	47,316	5,033
TOTAL	155	557	151,328	110,408	279,917	59	560	14,753	13,353	47,316	5,033
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	167,412	450,993	5,033	
IBNR + FREQUENCY ADJUSTMENT	(58,862)	(110,094)	195	
TOTAL LOSSES	108,550	340,899	5,228	
EXPECTED LOSSES	117,889	363,348	22,890	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.137	3.571	0.055	4.763
INDICATED (POST-TEST)	1.060	3.329	0.051	4.440
PRESENT ON RATE LEVEL	1.110	3.421	0.216	4.747
DERIVED BY FORMULA	1.110	3.421	0.212	4.743
UNDERLYING PRESENT RATE	1.235	3.806	0.240	5.280
PROPOSED	1.110	3.421	0.212	4.743

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	4.610
IND. RATE				4.61	MINIMUM PREMIUM	
MAN. RATE	5.95	5.40	5.29	+ 4.61	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	9,077	67,363	0.742	0	0	0	1	3	4
2018	7,296	11,638	0.160	0	0	0	0	1	1
2019	3,126	14,963	0.479	0	0	0	1	1	2
2020	2,882	24,648	0.855	0	0	0	0	2	2
2021	2,736	1,400	0.051	0	0	0	0	0	0
TOTAL	25,117	120,012	0.478	0	0	0	2	7	9
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	10,149	2,996	0	0	0	27,745	22,556	3,917
2018	0	0	0	0	220	0	0	0	0	487	10,931
2019	0	0	0	2,500	3,500	0	0	0	4,509	550	3,904
2020	0	0	0	0	11,907	0	0	0	0	5,216	7,525
2021	0	0	0	0	0	0	0	0	0	0	1,400
TOTAL	0	0	0	12,649	18,623	0	0	0	32,254	28,809	27,677
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	8	42	10,177	10,087	4,181	92	514	22,039	23,575	20,456	3,404
2018	0	0	114	83	212	0	5	120	108	384	9,499
2019	4	16	3,943	3,533	3,687	12	54	2,815	3,138	866	3,393
2020	6	23	6,193	4,518	11,455	5	49	1,283	1,161	4,115	6,539
2021	0	0	0	0	0	0	0	0	0	0	1,217
TOTAL	18	81	20,428	18,221	19,534	109	622	26,257	27,982	25,822	24,051
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	47,516	91,559	24,051	
IBNR + FREQUENCY ADJUSTMENT	(79,565)	(114,340)	46	
TOTAL LOSSES	0	0	24,098	
EXPECTED LOSSES	123,133	326,457	34,296	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.096	0.096
INDICATED (POST-TEST)	0.000	0.000	0.089	0.089
PRESENT ON RATE LEVEL	0.441	1.168	0.123	1.732
DERIVED BY FORMULA	0.436	1.145	0.122	1.703
UNDERLYING PRESENT RATE	0.490	1.300	0.137	1.927
PROPOSED	0.436	1.145	0.122	1.703

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.655
IND. RATE				1.66	MINIMUM PREMIUM	
MAN. RATE	2.18	2.13	1.93	+ 1.66	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	117	0	0.000	0	0	0	0	0	0	0
TOTAL	117	0	0.000	0	0	0	0	0	0	0
OD										0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(171)	(434)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	342	1,431	177	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.263	1.100	0.136	1.499
DERIVED BY FORMULA	0.263	1.100	0.136	1.499
UNDERLYING PRESENT RATE	0.292	1.223	0.151	1.667
PROPOSED	0.263	1.100	0.136	1.499

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.457
IND. RATE				1.46	MINIMUM PREMIUM	
MAN. RATE	2.08	1.87	1.67	+ 1.46	PRESENT	

+ 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	25,751	226,954	0.881	0	0	0	2	8	10
TOTAL	25,751	226,954	0.881	0	0	0	2	8	10
OD				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	132,016	34,611	0	0	0	31,200	16,598	12,529
TOTAL	0	0	0	132,016	34,611	0	0	0	31,200	16,598	12,529
OD	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	108	544	130,115	129,550	50,186	95	496	22,627	24,559	16,087	10,888
TOTAL	108	544	130,115	129,550	50,186	95	496	22,627	24,559	16,087	10,888
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	153,985	220,382	10,888	
IBNR + FREQUENCY ADJUSTMENT	(30,163)	(105,546)	284	
TOTAL LOSSES	123,822	114,836	11,171	
EXPECTED LOSSES	60,411	348,337	33,372	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.481	0.446	0.043	0.970
INDICATED (POST-TEST)	0.448	0.416	0.040	0.904
PRESENT ON RATE LEVEL	0.211	1.216	0.117	1.543
DERIVED BY FORMULA	0.213	1.200	0.114	1.528
UNDERLYING PRESENT RATE	0.235	1.353	0.130	1.717
PROPOSED	0.213	1.200	0.114	1.528

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.485
IND. RATE				1.49	MINIMUM PREMIUM	
MAN. RATE	1.81	1.83	1.72	+ 1.49	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	6,282	195,161	3.107	0	0	0	1	8	9	
TOTAL	6,282	195,161	3.107	0	0	0	1	8	9	
OD				0	0	0	0	0	0	

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	34,888	39,413	0	0	0	20,600	95,049	5,211
TOTAL	0	0	0	34,888	39,413	0	0	0	20,600	95,049	5,211
OD	0	0	0	0	0	0	0	0	0	0	0

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	45	202	50,127	45,721	42,380	146	1,113	35,624	34,937	76,960	4,528
TOTAL	45	202	50,127	45,721	42,380	146	1,113	35,624	34,937	76,960	4,528
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	87,256	199,999	4,528	
IBNR + FREQUENCY ADJUSTMENT	(12,822)	(35,782)	89	
TOTAL LOSSES	74,434	164,217	4,617	
EXPECTED LOSSES	25,680	118,092	10,487	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.185	2.614	0.074	3.872
INDICATED (POST-TEST)	1.105	2.437	0.069	3.610
PRESENT ON RATE LEVEL	0.368	1.690	0.150	2.208
DERIVED BY FORMULA	0.368	1.697	0.149	2.214
UNDERLYING PRESENT RATE	0.409	1.880	0.167	2.456
PROPOSED	0.367	1.697	0.149	2.214

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.152
IND. RATE				2.15	MINIMUM PREMIUM	
MAN. RATE	2.65	2.53	2.46	+ 2.15	PRESENT	

+ 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	63	0	0.000	0	0	0	0	0	0	
TOTAL	63	0	0.000	0	0	0	0	0	0	
OD									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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(66)	(230)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	133	760	82	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.189	1.084	0.117	1.391
DERIVED BY FORMULA	0.189	1.084	0.117	1.391
UNDERLYING PRESENT RATE	0.211	1.206	0.130	1.547
PROPOSED	0.189	1.084	0.117	1.391

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.352
IND. RATE				1.35	MINIMUM PREMIUM	
MAN. RATE	2.19	1.87	1.55	+ 1.35	PRESENT	

+ 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	41	70,674	172.376	0	0	0	1	1	2
TOTAL	41	70,674	172.376	0	0	0	1	1	2
OD				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	54,278	4,166	0	0	0	9,845	2,385	0
TOTAL	0	0	0	54,278	4,166	0	0	0	9,845	2,385	0
OD	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	39	205	48,262	49,445	10,952	27	130	6,438	7,114	2,826	0
TOTAL	39	205	48,262	49,445	10,952	27	130	6,438	7,114	2,826	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	55,101	70,337	0	
IBNR + FREQUENCY ADJUSTMENT	(55)	(149)	1	
TOTAL LOSSES	55,045	70,189	1	
EXPECTED LOSSES	111	491	61	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	134.257	171.192	0.001	305.450
INDICATED (POST-TEST)	125.168	159.602	0.001	284.771
PRESENT ON RATE LEVEL	0.244	1.076	0.134	1.454
DERIVED BY FORMULA	0.244	1.076	0.134	1.454
UNDERLYING PRESENT RATE	0.271	1.197	0.149	1.617
PROPOSED	0.244	1.076	0.134	1.454

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.413
IND. RATE				1.41	MINIMUM PREMIUM	
MAN. RATE	1.84	1.70	1.62	+ 1.41	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	826	11,416	1.382	0	0	0	1	0	1
2018	1,515	175,980	11.616	0	0	0	1	0	1
2019	1,367	31,401	2.297	0	0	0	0	1	1
2020	734	3,859	0.526	0	0	0	0	1	1
2021	1,608	3,165	0.197	0	0	0	0	1	1
TOTAL	6,050	225,821	3.733	0	0	0	2	3	5
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	401	0	0	0	0	843	0	10,172
2018	0	0	0	76,677	0	0	0	0	84,369	0	14,934
2019	0	0	0	0	25,000	0	0	0	0	1,821	4,580
2020	0	0	0	0	196	0	0	0	0	1,067	2,596
2021	0	0	0	0	1,425	0	0	0	0	894	846
TOTAL	0	0	0	77,078	26,621	0	0	0	85,212	3,782	33,128
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	1	341	354	51	2	9	501	564	81	8,839
2018	52	278	65,118	67,617	9,809	212	922	50,146	56,417	8,094	12,978
2019	13	48	13,003	9,487	24,051	2	17	448	405	1,437	3,980
2020	0	0	102	74	189	1	10	262	238	842	2,256
2021	1	3	741	541	1,371	1	8	220	199	705	735
TOTAL	66	330	79,304	78,072	35,471	217	967	51,578	57,823	11,158	28,788
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	132,462	182,524	28,788	
IBNR + FREQUENCY ADJUSTMENT	(71,152)	(24,513)	50	
TOTAL LOSSES	61,310	158,012	28,838	
EXPECTED LOSSES	118,442	74,432	18,495	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.013	2.612	0.477	4.102
INDICATED (POST-TEST)	0.945	2.435	0.444	3.824
PRESENT ON RATE LEVEL	1.760	1.106	0.275	3.141
DERIVED BY FORMULA	1.760	1.119	0.277	3.156
UNDERLYING PRESENT RATE	1.958	1.230	0.306	3.494
PROPOSED	1.760	1.119	0.277	3.156

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.067
IND. RATE				3.07	MINIMUM PREMIUM	
MAN. RATE	4.65	4.09	3.50	+ 3.07	PRESENT	

+ 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	1,760	6,169	0.351	0	0	0	0	0	0
TOTAL	1,760	6,169	0.351	0	0	0	0	0	0
OD				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	6,169
TOTAL	0	0	0	0	0	0	0	0	0	0	6,169
OD	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	5,361
TOTAL	0	0	0	0	0	0	0	0	0	0	5,361
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	5,361	
IBNR + FREQUENCY ADJUSTMENT	(4,978)	(10,781)	23	
TOTAL LOSSES	0	0	5,384	
EXPECTED LOSSES	9,970	35,582	2,760	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.306	0.306
INDICATED (POST-TEST)	0.000	0.000	0.285	0.285
PRESENT ON RATE LEVEL	0.509	1.818	0.141	2.468
DERIVED BY FORMULA	0.509	1.818	0.142	2.469
UNDERLYING PRESENT RATE	0.566	2.022	0.157	2.745
PROPOSED	0.509	1.817	0.142	2.468

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.399
IND. RATE				2.40	MINIMUM PREMIUM	
MAN. RATE	3.42	2.96	2.75	+ 2.40	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	84,141	1,265,753	1,504	0	0	0	4	33	37	
2018	96,004	2,226,362	2,319	1	0	1	7	51	60	
2019	112,726	1,461,308	1,296	0	0	0	2	42	44	
2020	93,730	1,826,008	1,948	0	0	0	5	35	40	
2021	129,373	736,632	0,569	0	0	0	2	21	23	
TOTAL	515,974	7,516,063	1,457	1	0	1	20	182	204	
OD				0	0	0	0	0	0	

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	94,913	559,751	0	0	0	34,789	362,688	213,612
2018	7,000	0	185,409	226,909	801,580	103,254	0	43,787	136,847	519,866	201,710
2019	0	0	0	100,903	727,466	0	0	0	47,417	397,399	188,123
2020	0	0	0	306,318	591,888	0	0	0	175,470	633,616	118,716
2021	0	0	0	67,166	265,146	0	0	0	12,137	177,434	214,749
TOTAL	7,000	0	185,409	796,209	2,945,831	103,254	0	43,787	406,660	2,091,003	936,910
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	362	1,414	371,732	296,102	550,650	446	3,768	109,891	104,012	289,461	185,629
2018	10,140	3,869	806,416	523,631	813,239	198,958	8,982	266,393	212,562	425,773	175,286
2019	455	1,757	464,048	365,025	712,766	512	4,230	125,935	120,184	318,056	163,479
2020	522	2,241	567,982	494,722	608,612	1,067	7,836	260,150	258,404	516,692	103,164
2021	187	750	194,943	159,842	263,676	206	1,790	50,859	47,620	141,142	186,617
TOTAL	11,667	10,032	2,405,121	1,839,322	2,948,943	201,188	26,606	813,227	742,782	1,691,125	814,175
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,467,842	7,222,172	814,175	
IBNR + FREQUENCY ADJUSTMENT	(1,520,380)	(2,375,354)	2,520	
TOTAL LOSSES	1,947,462	4,846,818	816,695	
EXPECTED LOSSES	2,557,006	7,195,510	960,425	
CREDIBILITY	0.05	0.17	0.23	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.377	0.939	0.158	1.475
INDICATED (POST-TEST)	0.352	0.876	0.148	1.375
PRESENT ON RATE LEVEL	0.446	1.254	0.167	1.867
DERIVED BY FORMULA	0.441	1.189	0.163	1.793
UNDERLYING PRESENT RATE	0.496	1.395	0.186	2.076
PROPOSED	0.441	1.189	0.163	1.793

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.743
IND. RATE				1.74	MINIMUM PREMIUM	
MAN. RATE	2.41	2.21	2.08	+ 1.74	PRESENT	

+ 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	54,197	1,539,727	2.841	0	0	0	3	39	42
TOTAL	54,197	1,539,727	2.841	0	0	0	3	39	42
OD				0	0	0	0	0	0

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	188,750	667,871	0	0	0	93,260	528,349	61,497
TOTAL	0	0	0	188,750	667,871	0	0	0	93,260	528,349	61,497
OD	0	0	0	0	0	0	0	0	0	0	219

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	483	1,961	507,656	419,878	666,671	757	5,955	185,393	179,994	425,760	53,441
TOTAL	483	1,961	507,656	419,878	666,671	757	5,955	185,393	179,994	425,760	53,441
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	702,205	1,692,304	53,441	
IBNR + FREQUENCY ADJUSTMENT	(160,898)	(592,064)	977	
TOTAL LOSSES	541,307	1,100,239	54,418	
EXPECTED LOSSES	322,247	1,954,007	114,942	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.999	2.030	0.100	3.129
INDICATED (POST-TEST)	0.931	1.893	0.094	2.917
PRESENT ON RATE LEVEL	0.535	3.241	0.191	3.966
DERIVED BY FORMULA	0.538	3.187	0.186	3.912
UNDERLYING PRESENT RATE	0.595	3.605	0.212	4.412
PROPOSED	0.539	3.188	0.186	3.912

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.802
IND. RATE				3.80	MINIMUM PREMIUM	
MAN. RATE	4.54	4.41	4.42	+ 3.80	PRESENT	

+ 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	2,582	48,876	1.893	0	0	0	0	1	1
TOTAL	2,582	48,876	1.893	0	0	0	0	1	1
OD				0	0	0	0	0	0

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	45,000	0	0	0	0	100	3,776
TOTAL	0	0	0	0	45,000	0	0	0	0	100	3,776
OD	0	0	0	0	0	0	0	0	0	0	0

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	24	86	23,405	17,076	43,292	0	1	25	22	79	3,281
TOTAL	24	86	23,405	17,076	43,292	0	1	25	22	79	3,281
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	23,540	60,469	3,281	
IBNR + FREQUENCY ADJUSTMENT	(4,106)	(9,190)	27	
TOTAL LOSSES	19,435	51,279	3,309	
EXPECTED LOSSES	8,223	30,330	3,200	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.753	1.986	0.128	2.867
INDICATED (POST-TEST)	0.702	1.852	0.119	2.673
PRESENT ON RATE LEVEL	0.286	1.056	0.111	1.454
DERIVED BY FORMULA	0.286	1.064	0.112	1.462
UNDERLYING PRESENT RATE	0.318	1.175	0.124	1.617
PROPOSED	0.286	1.064	0.112	1.462

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.421
IND. RATE				1.42	MINIMUM PREMIUM	
MAN. RATE	1.96	1.80	1.62	+ 1.42	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	8,013	91,097	1.137	0	0	0	1	6	7
2018	10,275	277,443	2.700	0	0	0	1	9	10
2019	11,322	354,084	3.127	0	0	0	4	5	9
2020	9,724	404,846	4.163	0	0	0	2	4	6
2021	14,186	268,895	1.895	0	0	0	1	9	10
TOTAL	53,520	1,396,365	2.609	0	0	0	9	33	42
OD				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	25,837	12,520	0	0	0	8,357	33,252	11,131
2018	0	0	0	34,620	131,332	0	0	0	6,173	77,899	27,419
2019	0	0	0	206,018	40,226	0	0	0	70,973	15,642	21,225
2020	0	0	0	181,502	149,610	0	0	0	26,365	36,640	10,729
2021	0	0	0	25,089	154,086	0	0	0	14,357	58,810	16,553
TOTAL	0	0	0	473,066	487,774	0	0	0	126,225	222,243	87,057
OD	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	24	118	28,454	27,535	15,350	54	402	13,146	12,991	27,034	9,673
2018	93	377	97,707	80,365	130,777	93	795	22,831	21,471	62,047	23,827
2019	161	823	195,882	196,939	65,055	193	922	46,032	50,942	19,149	18,445
2020	202	943	231,952	216,827	167,152	102	630	24,683	25,788	31,435	9,324
2021	99	386	101,447	80,594	151,448	94	706	22,999	22,694	47,772	14,385
TOTAL	580	2,646	655,442	602,259	529,782	536	3,455	129,691	133,886	187,436	75,653
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	792,351	1,453,363	75,653	
IBNR + FREQUENCY ADJUSTMENT	(316,903)	(193,366)	192	
TOTAL LOSSES	475,448	1,259,997	75,844	
EXPECTED LOSSES	534,719	586,733	69,895	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.888	2.354	0.142	3.384
INDICATED (POST-TEST)	0.828	2.195	0.132	3.155
PRESENT ON RATE LEVEL	0.898	0.986	0.117	2.001
DERIVED BY FORMULA	0.897	1.034	0.118	2.050
UNDERLYING PRESENT RATE	0.999	1.096	0.131	2.226
PROPOSED	0.898	1.034	0.118	2.050

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.992
IND. RATE				1.99	MINIMUM PREMIUM	
MAN. RATE	2.83	2.44	2.23	+ 1.99	PRESENT	

+ 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	5,357	0	0.000	0	0	0	0	0	0
TOTAL	5,357	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(4,132)	(12,196)	24	
TOTAL LOSSES	0	0	24	
EXPECTED LOSSES	8,275	40,250	2,809	
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	0.139	0.675	0.047	0.861
DERIVED BY FORMULA	0.139	0.669	0.047	0.854
UNDERLYING PRESENT RATE	0.154	0.751	0.052	0.958
PROPOSED	0.139	0.669	0.047	0.854

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.830
IND. RATE				0.83	MINIMUM PREMIUM	
MAN. RATE	1.00	0.98	0.96	+ 0.83	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	40,798	2,062,175	5,055	0	0	2	15	22	39
2018	30,409	1,073,729	3,531	0	0	0	8	22	30
2019	30,854	1,486,981	4,819	0	0	0	8	17	25
2020	37,683	435,506	1,156	0	0	0	4	16	20
2021	39,191	620,614	1,584	0	0	0	1	28	29
TOTAL	178,935	5,679,005	3,174	0	0	2	36	105	143
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	363,482	854,880	199,912	0	0	82,426	356,873	96,722	107,880
2018	0	0	0	313,516	247,524	0	0	0	329,494	142,808	40,387
2019	0	0	0	530,025	337,815	0	0	0	349,182	196,547	73,412
2020	0	0	0	65,469	195,729	0	0	0	15,433	130,699	28,176
2021	0	0	0	55,000	257,716	0	0	0	50,000	232,098	25,800
TOTAL	0	0	363,482	1,818,890	1,238,696	0	0	82,426	1,100,982	798,874	275,655
OD	0	0	0	0	0	0	0	0	0	0	734

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	1,057	6,445	1,215,814	867,689	327,277	1,513	9,754	343,542	270,170	115,290	93,748
2018	344	1,609	394,990	370,396	278,238	968	4,935	230,969	252,125	144,270	35,096
2019	538	2,565	625,820	595,584	392,801	1,070	5,652	255,889	277,254	188,554	63,795
2020	148	611	157,398	132,005	196,676	168	1,390	41,322	39,419	104,589	24,485
2021	174	692	180,747	146,294	254,971	355	2,714	86,810	85,109	187,898	22,420
TOTAL	2,262	11,923	2,574,770	2,111,968	1,449,964	4,073	24,446	958,531	924,076	740,602	239,544
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,576,005	5,226,610	239,544	
IBNR + FREQUENCY ADJUSTMENT	(659,830)	(817,823)	652	
TOTAL LOSSES	2,916,176	4,408,787	240,196	
EXPECTED LOSSES	1,096,068	2,433,662	274,725	
CREDIBILITY	0.02	0.09	0.12	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.630	2.464	0.134	4.228
INDICATED (POST-TEST)	1.519	2.297	0.125	3.942
PRESENT ON RATE LEVEL	0.551	1.223	0.138	1.911
DERIVED BY FORMULA	0.570	1.319	0.136	2.026
UNDERLYING PRESENT RATE	0.613	1.360	0.154	2.126
PROPOSED	0.570	1.319	0.136	2.026

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.969
IND. RATE				1.97	MINIMUM PREMIUM	
MAN. RATE	2.38	2.25	2.13	+ 1.97	PRESENT	

+ 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	114	0	0.000	0	0	0	0	0	0
TOTAL	114	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(74)	(171)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	149	565	60	
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	0.118	0.445	0.047	0.610
DERIVED BY FORMULA	0.118	0.445	0.047	0.610
UNDERLYING PRESENT RATE	0.131	0.495	0.053	0.679
PROPOSED	0.118	0.445	0.047	0.610

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.593
IND. RATE				0.59	MINIMUM PREMIUM	
MAN. RATE	0.93	0.81	0.68	+ 0.59	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	13	0	0.000	0	0	0	0	0	0	0
TOTAL	13	0	0.000	0	0	0	0	0	0	0
OD										0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(45)	(57)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	90	187	25	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.624	1.294	0.173	2.091
DERIVED BY FORMULA	0.624	1.294	0.173	2.091
UNDERLYING PRESENT RATE	0.694	1.440	0.192	2.326
PROPOSED	0.624	1.294	0.173	2.091

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.032
IND. RATE				2.03	MINIMUM PREMIUM	
MAN. RATE	3.14	2.71	2.33	+ 2.03	PRESENT	

+ 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	5,198	96,629	1.859	0	0	0	0	9	9
TOTAL	5,198	96,629	1.859	0	0	0	0	9	9
OD				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	40,985	0	0	0	0	42,265	13,379
TOTAL	0	0	0	0	40,985	0	0	0	0	42,265	13,379
OD	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	22	78	21,316	15,552	39,430	42	395	10,396	9,410	33,343	11,626
TOTAL	22	78	21,316	15,552	39,430	42	395	10,396	9,410	33,343	11,626
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	32,249	97,734	11,626	
IBNR + FREQUENCY ADJUSTMENT	(10,253)	(38,955)	91	
TOTAL LOSSES	21,996	58,779	11,717	
EXPECTED LOSSES	20,535	128,565	10,710	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.423	1.131	0.225	1.779
INDICATED (POST-TEST)	0.395	1.054	0.210	1.659
PRESENT ON RATE LEVEL	0.355	2.224	0.185	2.764
DERIVED BY FORMULA	0.355	2.212	0.185	2.752
UNDERLYING PRESENT RATE	0.395	2.473	0.206	3.074
PROPOSED	0.355	2.211	0.185	2.752

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.675
IND. RATE				2.67	MINIMUM PREMIUM	
MAN. RATE	3.96	3.48	3.08	+ 2.67	PRESENT	

+ 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	788	6,288	0.798	0	0	0	0	3	3
TOTAL	788	6,288	0.798	0	0	0	0	3	3
OD				0	0	0	0	0	0

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	3,430	0	0	0	0	873	1,985
TOTAL	0	0	0	0	3,430	0	0	0	0	873	1,985
OD	0	0	0	0	0	0	0	0	0	0	0

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	2	7	1,784	1,302	3,300	1	8	215	194	689	1,725
TOTAL	2	7	1,784	1,302	3,300	1	8	215	194	689	1,725
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,016	5,484	1,725	
IBNR + FREQUENCY ADJUSTMENT	(636)	(2,127)	9	
TOTAL LOSSES	1,380	3,358	1,734	
EXPECTED LOSSES	1,275	7,018	1,067	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.175	0.426	0.220	0.821
INDICATED (POST-TEST)	0.163	0.397	0.205	0.766
PRESENT ON RATE LEVEL	0.145	0.801	0.122	1.068
DERIVED BY FORMULA	0.145	0.801	0.122	1.068
UNDERLYING PRESENT RATE	0.162	0.891	0.135	1.188
PROPOSED	0.145	0.801	0.122	1.068

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.038
IND. RATE				1.04	MINIMUM PREMIUM	
MAN. RATE	1.37	1.30	1.19	+ 1.04	PRESENT	

+ 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	7,043	52,920	0.751	0	0	0	1	0	1
TOTAL	7,043	52,920	0.751	0	0	0	1	0	1
OD				0	0	0	0	0	0

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	34,920	0	0	0	0	18,000	0	0
TOTAL	0	0	0	34,920	0	0	0	0	18,000	0	0
OD	0	0	0	0	0	0	0	0	0	0	0

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	24	126	29,656	30,794	4,467	45	197	10,699	12,036	1,727	0
TOTAL	24	126	29,656	30,794	4,467	45	197	10,699	12,036	1,727	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	40,746	49,024	0	
IBNR + FREQUENCY ADJUSTMENT	(10,553)	(13,926)	25	
TOTAL LOSSES	30,193	35,099	25	
EXPECTED LOSSES	21,136	45,959	2,897	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.429	0.498	0.000	0.927
INDICATED (POST-TEST)	0.400	0.465	0.000	0.865
PRESENT ON RATE LEVEL	0.273	0.594	0.037	0.905
DERIVED BY FORMULA	0.273	0.593	0.037	0.904
UNDERLYING PRESENT RATE	0.300	0.653	0.041	0.994
PROPOSED	0.273	0.593	0.037	0.904

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.850
IND. RATE				0.85	MINIMUM PREMIUM	
MAN. RATE	1.04	1.13	1.02	+ 0.85	PRESENT	

+ 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	4,224	9,314	0.221	0	0	0	0	0	0
TOTAL	4,224	9,314	0.221	0	0	0	0	0	0
OD				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	9,314
TOTAL	0	0	0	0	0	0	0	0	0	0	9,314
OD	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	8,094
TOTAL	0	0	0	0	0	0	0	0	0	0	8,094
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	8,094	
IBNR + FREQUENCY ADJUSTMENT	(15,641)	(37,506)	97	
TOTAL LOSSES	0	0	8,191	
EXPECTED LOSSES	31,325	123,781	11,442	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.194	0.194
INDICATED (POST-TEST)	0.000	0.000	0.181	0.181
PRESENT ON RATE LEVEL	0.667	2.634	0.244	3.545
DERIVED BY FORMULA	0.667	2.608	0.243	3.518
UNDERLYING PRESENT RATE	0.742	2.930	0.271	3.943
PROPOSED	0.667	2.608	0.243	3.518

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.419
IND. RATE				3.42	MINIMUM PREMIUM	
MAN. RATE	2.82	3.44	3.95	+ 3.42	PRESENT	

+ 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	1,141	1,320	0.116	0	0	0	0	0	0
TOTAL	1,141	1,320	0.116	0	0	0	0	0	0
OD				0	0	0	0	0	0

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	1,320
TOTAL	0	0	0	0	0	0	0	0	0	0	1,320
OD	0	0	0	0	0	0	0	0	0	0	0

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	1,147
TOTAL	0	0	0	0	0	0	0	0	0	0	1,147
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,147	
IBNR + FREQUENCY ADJUSTMENT	(2,258)	(7,212)	19	
TOTAL LOSSES	0	0	1,166	
EXPECTED LOSSES	4,522	23,801	2,201	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.102	0.102
INDICATED (POST-TEST)	0.000	0.000	0.095	0.095
PRESENT ON RATE LEVEL	0.356	1.875	0.173	2.405
DERIVED BY FORMULA	0.356	1.875	0.173	2.405
UNDERLYING PRESENT RATE	0.396	2.086	0.193	2.675
PROPOSED	0.356	1.875	0.173	2.405

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.337
IND. RATE				2.34	MINIMUM PREMIUM	
MAN. RATE	2.82	2.95	2.68	+ 2.34	PRESENT	

+ 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	4,784	334	0.007	0	0	0	0	0	0
TOTAL	4,784	334	0.007	0	0	0	0	0	0
OD				0	0	0	0	0	0

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	334
TOTAL	0	0	0	0	0	0	0	0	0	0	334
OD	0	0	0	0	0	0	0	0	0	0	0

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	290
TOTAL	0	0	0	0	0	0	0	0	0	0	290
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	290	
IBNR + FREQUENCY ADJUSTMENT	(4,424)	(16,096)	58	
TOTAL LOSSES	0	0	348	
EXPECTED LOSSES	8,861	53,123	6,782	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.007	0.007
INDICATED (POST-TEST)	0.000	0.000	0.007	0.007
PRESENT ON RATE LEVEL	0.167	0.998	0.127	1.292
DERIVED BY FORMULA	0.167	0.988	0.126	1.281
UNDERLYING PRESENT RATE	0.185	1.110	0.142	1.437
PROPOSED	0.167	0.988	0.126	1.281

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.245
IND. RATE				1.25	MINIMUM PREMIUM	
MAN. RATE	1.68	1.54	1.44	+ 1.25	PRESENT	

+ 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	1,763	12,580	0.714	0	0	0	0	4	4
TOTAL	1,763	12,580	0.714	0	0	0	0	4	4
OD				0	0	0	0	0	0

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	6,801	0	0	0	0	5,358	421
TOTAL	0	0	0	0	6,801	0	0	0	0	5,358	421
OD	0	0	0	0	0	0	0	0	0	0	0

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	4	13	3,537	2,581	6,543	5	50	1,318	1,193	4,227	366
TOTAL	4	13	3,537	2,581	6,543	5	50	1,318	1,193	4,227	366
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,927	14,543	366	
IBNR + FREQUENCY ADJUSTMENT	(2,658)	(8,937)	27	
TOTAL LOSSES	2,269	5,606	393	
EXPECTED LOSSES	5,323	29,495	3,194	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.129	0.318	0.022	0.469
INDICATED (POST-TEST)	0.120	0.296	0.021	0.437
PRESENT ON RATE LEVEL	0.271	1.504	0.163	1.938
DERIVED BY FORMULA	0.271	1.504	0.161	1.937
UNDERLYING PRESENT RATE	0.302	1.673	0.181	2.156
PROPOSED	0.271	1.504	0.161	1.937

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.883
IND. RATE				1.88	MINIMUM PREMIUM	
MAN. RATE	2.71	2.39	2.16	+ 1.88	PRESENT	

+ 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	4,220	7,917	0.188	0	0	0	0	1	1
TOTAL	4,220	7,917	0.188	0	0	0	0	1	1
OD				0	0	0	0	0	0

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	3,353	0	0	0	0	2,635	1,929
TOTAL	0	0	0	0	3,353	0	0	0	0	2,635	1,929
OD	0	0	0	0	0	0	0	0	0	0	0

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	2	6	1,744	1,272	3,226	3	25	648	587	2,079	1,676
TOTAL	2	6	1,744	1,272	3,226	3	25	648	587	2,079	1,676
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,427	7,163	1,676	
IBNR + FREQUENCY ADJUSTMENT	(7,825)	(22,517)	56	
TOTAL LOSSES	0	0	1,733	
EXPECTED LOSSES	15,672	74,312	6,638	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.041	0.041
INDICATED (POST-TEST)	0.000	0.000	0.038	0.038
PRESENT ON RATE LEVEL	0.338	1.604	0.143	2.086
DERIVED BY FORMULA	0.338	1.588	0.142	2.069
UNDERLYING PRESENT RATE	0.371	1.761	0.157	2.290
PROPOSED	0.338	1.588	0.142	2.069

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.946
IND. RATE				1.95	MINIMUM PREMIUM	
MAN. RATE	2.68	2.64	2.35	+ 1.95	PRESENT	

+ 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	93,838	71,695	0.076	0	0	0	1	0	1
TOTAL	93,838	71,695	0.076	0	0	0	1	0	1
OD				0	0	0	0	0	0

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	31,668	0	0	0	0	40,027	0	0
TOTAL	0	0	0	31,668	0	0	0	0	40,027	0	0
OD	0	0	0	0	0	0	0	0	0	0	0

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	21	115	26,894	27,926	4,051	100	437	23,791	26,766	3,840	0
TOTAL	21	115	26,894	27,926	4,051	100	437	23,791	26,766	3,840	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	51,359	62,583	0	
IBNR + FREQUENCY ADJUSTMENT	(41,836)	(81,242)	195	
TOTAL LOSSES	9,523	0	195	
EXPECTED LOSSES	83,790	268,127	22,932	
CREDIBILITY	0.02	0.06	0.07	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.010	0.000	0.000	0.010
INDICATED (POST-TEST)	0.009	0.000	0.000	0.010
PRESENT ON RATE LEVEL	0.081	0.260	0.022	0.364
DERIVED BY FORMULA	0.080	0.245	0.021	0.345
UNDERLYING PRESENT RATE	0.089	0.286	0.024	0.399
PROPOSED	0.080	0.244	0.021	0.345

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.324
IND. RATE				0.32	MINIMUM PREMIUM	
MAN. RATE	0.31	0.38	0.41	+ 0.32	PRESENT	

+ 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	8,142	32,641	0.401	0	0	0	0	1	1
TOTAL	8,142	32,641	0.401	0	0	0	0	1	1
OD				0	0	0	0	0	0

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	28,751	0	0	0	0	2,074	1,816
TOTAL	0	0	0	0	28,751	0	0	0	0	2,074	1,816
OD	0	0	0	0	0	0	0	0	0	0	0

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	15	55	14,953	10,910	27,660	2	19	510	462	1,636	1,578
TOTAL	15	55	14,953	10,910	27,660	2	19	510	462	1,636	1,578
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	15,555	40,668	1,578	
IBNR + FREQUENCY ADJUSTMENT	(9,204)	(10,725)	33	
TOTAL LOSSES	6,351	29,942	1,611	
EXPECTED LOSSES	18,434	35,397	3,873	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.078	0.368	0.020	0.466
INDICATED (POST-TEST)	0.073	0.343	0.018	0.434
PRESENT ON RATE LEVEL	0.204	0.391	0.043	0.637
DERIVED BY FORMULA	0.204	0.390	0.043	0.636
UNDERLYING PRESENT RATE	0.226	0.435	0.048	0.709
PROPOSED	0.203	0.390	0.042	0.636

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.618
IND. RATE				0.62	MINIMUM PREMIUM	
MAN. RATE	0.88	0.76	0.71	+ 0.62	PRESENT	

+ 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	749,055	6,787,889	0.906	0	0	0	34	110	144
TOTAL	749,055	6,787,889	0.906	0	0	0	34	110	144
OD				0	0	0	0	0	0

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	1,558,320	2,961,557	0	0	0	848,021	1,219,843	200,148
TOTAL	0	0	0	1,558,320	2,961,557	0	0	0	848,021	1,219,843	200,148
OD	0	0	0	0	0	0	0	0	0	0	610

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	2,630	11,308	2,863,710	2,497,982	3,048,518	3,333	20,663	804,093	838,650	1,043,686	173,929
TOTAL	2,630	11,308	2,863,710	2,497,982	3,048,518	3,333	20,663	804,093	838,650	1,043,686	173,929
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,705,737	7,428,837	173,929	
IBNR + FREQUENCY ADJUSTMENT	(96,103)	(268,273)	763	
TOTAL LOSSES	3,609,634	7,160,564	174,692	
EXPECTED LOSSES	192,476	885,389	89,822	
CREDIBILITY	0.06	0.22	0.30	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.482	0.956	0.023	1.461
INDICATED (POST-TEST)	0.449	0.891	0.022	1.362
PRESENT ON RATE LEVEL	0.023	0.108	0.011	0.142
DERIVED BY FORMULA	0.049	0.280	0.014	0.343
UNDERLYING PRESENT RATE	0.026	0.118	0.012	0.156
PROPOSED	0.049	0.280	0.014	0.343

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.323
IND. RATE				0.32	MINIMUM PREMIUM	
MAN. RATE	0.21	0.19	0.16	+ 0.32	PRESENT	

+ 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	2,559	153,453	5.997	0	0	0	0	2	2
TOTAL	2,559	153,453	5.997	0	0	0	0	2	2
OD				0	0	0	0	0	0

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	67,453	0	0	0	0	86,000	0
TOTAL	0	0	0	0	67,453	0	0	0	0	86,000	0
OD	0	0	0	0	0	0	0	0	0	0	0

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	36	129	35,082	25,596	64,893	85	803	21,154	19,147	67,845	0
TOTAL	36	129	35,082	25,596	64,893	85	803	21,154	19,147	67,845	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	57,290	177,481	0	
IBNR + FREQUENCY ADJUSTMENT	(3,852)	(11,087)	17	
TOTAL LOSSES	53,438	166,395	17	
EXPECTED LOSSES	7,715	36,589	2,056	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.088	6.502	0.001	8.591
INDICATED (POST-TEST)	1.947	6.062	0.001	8.010
PRESENT ON RATE LEVEL	0.272	1.288	0.072	1.632
DERIVED BY FORMULA	0.272	1.336	0.072	1.679
UNDERLYING PRESENT RATE	0.301	1.430	0.080	1.812
PROPOSED	0.272	1.336	0.072	1.679

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.636
IND. RATE				1.64	MINIMUM PREMIUM	
MAN. RATE	2.37	2.08	1.90	+ 1.64	PRESENT	

+ 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	18,355	128,861	0.702	0	0	0	1	1	2
TOTAL	18,355	128,861	0.702	0	0	0	1	1	2
OD				0	0	0	0	0	0

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	66,100	11,314	0	0	0	44,150	7,297	0
TOTAL	0	0	0	66,100	11,314	0	0	0	44,150	7,297	0
OD	0	0	0	0	0	0	0	0	0	0	0

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	51	261	62,020	62,583	19,341	118	551	28,036	31,147	9,992	0
TOTAL	51	261	62,020	62,583	19,341	118	551	28,036	31,147	9,992	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	91,036	123,063	0	
IBNR + FREQUENCY ADJUSTMENT	(6,029)	(12,006)	32	
TOTAL LOSSES	85,008	111,057	32	
EXPECTED LOSSES	12,074	39,623	3,741	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.463	0.605	0.000	1.068
INDICATED (POST-TEST)	0.432	0.564	0.000	0.996
PRESENT ON RATE LEVEL	0.060	0.197	0.019	0.275
DERIVED BY FORMULA	0.064	0.204	0.018	0.286
UNDERLYING PRESENT RATE	0.066	0.216	0.020	0.302
PROPOSED	0.064	0.204	0.018	0.286

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.269
IND. RATE				0.27	MINIMUM PREMIUM	
MAN. RATE	0.31	0.36	0.31	+ 0.27	PRESENT	

+ 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	1,252	0	0.000	0	0	0	0	0	0
TOTAL	1,252	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(153)	(305)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	306	1,005	153	
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	0.022	0.073	0.011	0.106
DERIVED BY FORMULA	0.022	0.073	0.011	0.106
UNDERLYING PRESENT RATE	0.024	0.080	0.012	0.117
PROPOSED	0.022	0.073	0.011	0.106

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.100
IND. RATE				0.10	MINIMUM PREMIUM	
MAN. RATE	0.17	0.15	0.12	+ 0.10	PRESENT	

+ 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	45,453	36,254	0.080	0	0	0	1	1	2
TOTAL	45,453	36,254	0.080	0	0	0	1	1	2
OD				0	0	0	0	0	0

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	11,872	5,671	0	0	0	15,500	2,670	541
TOTAL	0	0	0	11,872	5,671	0	0	0	15,500	2,670	541
OD	0	0	0	0	0	0	0	0	0	0	0

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	11	54	13,032	12,621	6,975	42	194	9,869	10,959	3,593	470
TOTAL	11	54	13,032	12,621	6,975	42	194	9,869	10,959	3,593	470
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	23,202	34,148	470	
IBNR + FREQUENCY ADJUSTMENT	(31,061)	(55,418)	137	
TOTAL LOSSES	0	0	608	
EXPECTED LOSSES	62,210	182,896	16,175	
CREDIBILITY	0.01	0.03	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.125	0.367	0.032	0.524
DERIVED BY FORMULA	0.123	0.356	0.031	0.510
UNDERLYING PRESENT RATE	0.137	0.402	0.036	0.575
PROPOSED	0.123	0.356	0.031	0.510

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.480
IND. RATE				0.48	MINIMUM PREMIUM	
MAN. RATE	0.97	0.70	0.59	+ 0.48	PRESENT	

+ 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	3,721	5,636	0.151	0	0	0	0	1	1
TOTAL	3,721	5,636	0.151	0	0	0	0	1	1
OD				0	0	0	0	0	0

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	1,291	0	0	0	0	2,791	1,554
TOTAL	0	0	0	0	1,291	0	0	0	0	2,791	1,554
OD	0	0	0	0	0	0	0	0	0	0	315

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	1	2	671	490	1,242	3	26	687	621	2,202	1,350
TOTAL	1	2	671	490	1,242	3	26	687	621	2,202	1,350
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,390	4,555	1,350	
IBNR + FREQUENCY ADJUSTMENT	(11,641)	(25,029)	43	
TOTAL LOSSES	0	0	1,393	
EXPECTED LOSSES	23,315	82,606	5,016	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.037	0.037
INDICATED (POST-TEST)	0.000	0.000	0.035	0.035
PRESENT ON RATE LEVEL	0.571	2.022	0.123	2.716
DERIVED BY FORMULA	0.571	2.002	0.122	2.695
UNDERLYING PRESENT RATE	0.627	2.220	0.135	2.981
PROPOSED	0.571	2.002	0.122	2.695

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.535
IND. RATE				2.53	MINIMUM PREMIUM	
MAN. RATE	2.57	3.02	3.06	+ 2.53	PRESENT	

+ 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	354	0	0.000	0	0	0	0	0	0
TOTAL	354	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(267)	(840)	10	
TOTAL LOSSES	0	0	10	
EXPECTED LOSSES	535	2,771	1,147	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	0.136	0.704	0.291	1.131
DERIVED BY FORMULA	0.136	0.704	0.291	1.131
UNDERLYING PRESENT RATE	0.151	0.783	0.324	1.258
PROPOSED	0.136	0.704	0.291	1.131

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.099
IND. RATE				1.10	MINIMUM PREMIUM	
MAN. RATE	1.56	1.40	1.26	+ 1.10	PRESENT	

+ 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	145,006	1,424,443	0.982	0	0	2	8	26	36
TOTAL	145,006	1,424,443	0.982	0	0	2	8	26	36
OD				0	0	0	0	0	0

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	397,707	333,500	290,192	0	0	80,616	153,333	136,821	32,274
TOTAL	0	0	397,707	333,500	290,192	0	0	80,616	153,333	136,821	32,274
OD	0	0	0	0	0	0	0	0	0	0	2,284

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	787	5,009	856,318	445,749	349,840	1,031	7,796	230,064	142,772	127,294	28,046
TOTAL	787	5,009	856,318	445,749	349,840	1,031	7,796	230,064	142,772	127,294	28,046
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,101,005	1,065,655	28,046	
IBNR + FREQUENCY ADJUSTMENT	(280,573)	(894,312)		2,739
TOTAL LOSSES	820,432	171,343	30,786	
EXPECTED LOSSES	561,933	2,951,524	322,285	
CREDIBILITY	0.02	0.07	0.10	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.566	0.118	0.021	0.705
INDICATED (POST-TEST)	0.527	0.110	0.020	0.657
PRESENT ON RATE LEVEL	0.348	1.830	0.200	2.378
DERIVED BY FORMULA	0.352	1.709	0.182	2.243
UNDERLYING PRESENT RATE	0.388	2.035	0.222	2.645
PROPOSED	0.352	1.709	0.182	2.243

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.180
IND. RATE				2.18	MINIMUM PREMIUM	
MAN. RATE	2.82	2.73	2.65	+ 2.18	PRESENT	

+ 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	532,178	1,653,160	0.311	0	0	1	1	41	43
TOTAL	532,178	1,653,160	0.311	0	0	1	1	41	43
OD				0	0	0	0	0	0

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	177,410	34,278	966,336	0	0	38,177	30,000	302,591	104,368
TOTAL	0	0	177,410	34,278	966,336	0	0	38,177	30,000	302,591	104,368
OD	0	0	0	0	0	0	0	0	0	0	4,039

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	719	3,421	720,024	415,445	946,536	616	5,447	142,115	92,060	243,792	90,696
TOTAL	719	3,421	720,024	415,445	946,536	616	5,447	142,115	92,060	243,792	90,696
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	872,343	1,697,833	90,696	
IBNR + FREQUENCY ADJUSTMENT	(884,842)	(1,548,821)	5,834	
TOTAL LOSSES	0	149,012	96,530	
EXPECTED LOSSES	1,772,165	5,111,620	686,330	
CREDIBILITY	0.05	0.18	0.24	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.028	0.018	0.046
INDICATED (POST-TEST)	0.000	0.026	0.017	0.043
PRESENT ON RATE LEVEL	0.303	0.875	0.117	1.296
DERIVED BY FORMULA	0.288	0.722	0.093	1.104
UNDERLYING PRESENT RATE	0.333	0.961	0.129	1.422
PROPOSED	0.288	0.722	0.093	1.104

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.038
IND. RATE				1.04	MINIMUM PREMIUM	
MAN. RATE	1.54	1.65	1.46	+ 1.04	PRESENT	

+ 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	1,191	0	0.000	0	0	0	0	0	0
TOTAL	1,191	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(68)	(133)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	136	439	121	
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	0.010	0.034	0.009	0.053
DERIVED BY FORMULA	0.010	0.034	0.009	0.053
UNDERLYING PRESENT RATE	0.011	0.037	0.010	0.058
PROPOSED	0.010	0.033	0.009	0.053

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.050
IND. RATE				0.05	MINIMUM PREMIUM	
MAN. RATE	0.10	0.07	0.06	+ 0.05	PRESENT	

+ 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	30	0	0.000	0	0	0	0	0	0
TOTAL	30	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(9)	(46)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	18	151	21	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.054	0.460	0.063	0.577
DERIVED BY FORMULA	0.054	0.460	0.063	0.577
UNDERLYING PRESENT RATE	0.059	0.505	0.069	0.633
PROPOSED	0.054	0.460	0.063	0.577

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.543
IND. RATE				0.54	MINIMUM PREMIUM	
MAN. RATE	0.68	0.63	0.65	+ 0.54	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	8	0	0.000	0	0	0	0	0	0	0
TOTAL	8	0	0.000	0	0	0	0	0	0	0
OD										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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(9)	(21)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	18	69	16	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.201	0.780	0.177	1.158
DERIVED BY FORMULA	0.201	0.780	0.177	1.158
UNDERLYING PRESENT RATE	0.223	0.868	0.197	1.288
PROPOSED	0.201	0.780	0.177	1.158

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.125
IND. RATE				1.13	MINIMUM PREMIUM	
MAN. RATE	1.97	1.58	1.29	+ 1.13	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	152,158	2,039,329	1.340	0	0	1	16	36	53
2018	172,590	1,909,626	1.106	0	0	1	19	40	60
2019	180,098	2,701,053	1.500	0	0	0	19	46	65
2020	113,115	770,162	0.681	0	0	0	4	19	23
2021	156,924	1,716,163	1.094	0	0	0	7	43	50
TOTAL	774,885	9,136,333	1.179	0	0	2	65	184	251
OD				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	219,370	417,304	358,438	0	0	137,839	235,412	398,852	272,114	
2018	0	0	177,132	233,898	423,373	0	0	31,704	378,863	335,115	329,541	
2019	0	0	0	613,877	704,813	0	0	0	624,328	538,759	219,276	
2020	0	0	0	90,645	107,783	0	0	0	166,913	263,392	141,429	
2021	0	0	0	209,684	424,069	0	0	0	177,718	718,855	185,837	
TOTAL	0	0	396,502	1,565,408	2,018,476	0	0	169,543	1,583,234	2,254,973	1,148,197	
OD	0	0	0	0	0	0	0	0	0	0	311	

TRANSLATED LOSSES												
POLICY YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2017	698	3,988	773,679	526,920	413,663	1,858	14,577	418,027	262,937	345,182	236,467	
2018	565	3,103	606,859	385,415	449,697	1,482	9,175	349,016	331,798	302,544	286,371	
2019	790	3,571	887,908	808,789	756,598	2,099	11,856	503,604	537,432	484,920	190,551	
2020	119	534	133,038	120,834	115,289	679	4,285	163,997	170,255	223,802	122,902	
2021	368	1,570	398,633	345,825	434,800	1,157	8,657	282,453	278,884	584,153	161,492	
TOTAL	2,539	12,766	2,800,117	2,187,783	2,170,047	7,275	48,550	1,717,098	1,581,306	1,940,601	997,783	
OD												

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,588,345	7,879,737	997,783	
IBNR + FREQUENCY ADJUSTMENT	(885,590)	(1,639,642)	2,406	
TOTAL LOSSES	3,702,756	6,240,094	1,000,189	
EXPECTED LOSSES	1,455,556	4,921,736	1,096,916	
CREDIBILITY	0.07	0.23	0.31	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.478	0.805	0.129	1.412
INDICATED (POST-TEST)	0.445	0.751	0.120	1.317
PRESENT ON RATE LEVEL	0.171	0.579	0.129	0.879
DERIVED BY FORMULA	0.190	0.618	0.126	0.935
UNDERLYING PRESENT RATE	0.188	0.635	0.142	0.965
PROPOSED	0.190	0.618	0.126	0.935

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.879
IND. RATE				0.88	MINIMUM PREMIUM	
MAN. RATE	1.01	1.13	0.99	+ 0.88	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	768	0	0.000	0	0	0	0	0	0	0
TOTAL	768	0	0.000	0	0	0	0	0	0	0
OD										0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2,628)	(3,753)	8	
TOTAL LOSSES	0	0	8	
EXPECTED LOSSES	5,263	12,385	980	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.616	1.450	0.115	2.181
DERIVED BY FORMULA	0.616	1.450	0.115	2.181
UNDERLYING PRESENT RATE	0.685	1.613	0.128	2.426
PROPOSED	0.616	1.450	0.115	2.181

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.120
IND. RATE				2.12	MINIMUM PREMIUM	
MAN. RATE	3.23	2.80	2.43	+ 2.12	PRESENT	

+ 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	26	0	0.000	0	0	0	0	0	0
TOTAL	26	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(24)	(53)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	49	176	56	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.169	0.609	0.193	0.971
DERIVED BY FORMULA	0.169	0.609	0.193	0.971
UNDERLYING PRESENT RATE	0.187	0.676	0.215	1.077
PROPOSED	0.169	0.609	0.193	0.971

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.946
IND. RATE				0.95	MINIMUM PREMIUM	
MAN. RATE	1.47	1.31	1.13	+ 0.95	PRESENT	

+ 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	9	0	0.000	0	0	0	0	0	0
TOTAL	9	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(8)	(25)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	15	82	13	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.151	0.815	0.129	1.095
DERIVED BY FORMULA	0.151	0.815	0.129	1.095
UNDERLYING PRESENT RATE	0.168	0.906	0.143	1.218
PROPOSED	0.151	0.815	0.129	1.095

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.064
IND. RATE				1.06	MINIMUM PREMIUM	
MAN. RATE	1.57	1.41	1.22	+ 1.06	PRESENT	

+ 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	385	0	0.000	0	0	0	0	0	0
TOTAL	385	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(373)	(1,470)	11	
TOTAL LOSSES	0	0	11	
EXPECTED LOSSES	746	4,852	1,340	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	0.175	1.135	0.313	1.623
DERIVED BY FORMULA	0.175	1.135	0.313	1.623
UNDERLYING PRESENT RATE	0.194	1.260	0.348	1.802
PROPOSED	0.175	1.135	0.313	1.623

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.581
IND. RATE				1.58	MINIMUM PREMIUM	
MAN. RATE	2.31	2.10	1.89	+ 1.58	PRESENT	

+ 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	10,413	372,854	3.581	0	0	0	0	5	5
TOTAL	10,413	372,854	3.581	0	0	0	0	5	5
OD				0	0	0	0	0	0

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	196,691	0	0	0	0	168,464	7,699
TOTAL	0	0	0	0	196,691	0	0	0	0	168,464	7,699
OD	0	0	0	0	0	0	0	0	0	0	0

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	105	376	102,299	74,637	189,226	167	1,574	41,439	37,507	132,901	6,690
TOTAL	105	376	102,299	74,637	189,226	167	1,574	41,439	37,507	132,901	6,690
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	145,959	434,271	6,690	
IBNR + FREQUENCY ADJUSTMENT	(34,301)	(81,917)	149	
TOTAL LOSSES	111,658	352,354	6,839	
EXPECTED LOSSES	68,699	270,353	17,471	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.072	3.384	0.066	4.522
INDICATED (POST-TEST)	1.000	3.155	0.061	4.216
PRESENT ON RATE LEVEL	0.593	2.334	0.151	3.078
DERIVED BY FORMULA	0.593	2.342	0.149	3.084
UNDERLYING PRESENT RATE	0.660	2.596	0.168	3.424
PROPOSED	0.593	2.342	0.149	3.084

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.997
IND. RATE				3.00	MINIMUM PREMIUM	
MAN. RATE	4.05	3.88	3.43	+ 3.00	PRESENT	

+ 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	5,926	2,696	0.045	0	0	0	0	0	0
TOTAL	5,926	2,696	0.045	0	0	0	0	0	0
OD				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	2,696
TOTAL	0	0	0	0	0	0	0	0	0	0	2,696
OD	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	2,343
TOTAL	0	0	0	0	0	0	0	0	0	0	2,343
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	2,343	
IBNR + FREQUENCY ADJUSTMENT	(10,306)	(35,393)	84	
TOTAL LOSSES	0	0	2,426	
EXPECTED LOSSES	20,640	116,810	9,842	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.041	0.041
INDICATED (POST-TEST)	0.000	0.000	0.038	0.038
PRESENT ON RATE LEVEL	0.313	1.772	0.149	2.234
DERIVED BY FORMULA	0.313	1.754	0.148	2.216
UNDERLYING PRESENT RATE	0.348	1.971	0.166	2.486
PROPOSED	0.313	1.755	0.148	2.216

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.154
IND. RATE				2.15	MINIMUM PREMIUM	
MAN. RATE	2.99	2.69	2.49	+ 2.15	PRESENT	

+ 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	14,928	346,787	2.323	0	0	0	2	2	4
TOTAL	14,928	346,787	2.323	0	0	0	2	2	4
OD				0	0	0	0	0	0

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	173,221	13,603	0	0	0	140,000	9,106	10,857
TOTAL	0	0	0	173,221	13,603	0	0	0	140,000	9,106	10,857
OD	0	0	0	0	0	0	0	0	0	0	0

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	124	653	154,182	157,915	35,247	360	1,615	85,452	95,644	20,614	9,435
TOTAL	124	653	154,182	157,915	35,247	360	1,615	85,452	95,644	20,614	9,435
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	242,387	309,420	9,435	
IBNR + FREQUENCY ADJUSTMENT	(19,207)	(69,124)	267	
TOTAL LOSSES	223,180	240,296	9,702	
EXPECTED LOSSES	38,468	228,132	31,423	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.495	1.610	0.065	3.170
INDICATED (POST-TEST)	1.394	1.501	0.061	2.955
PRESENT ON RATE LEVEL	0.232	1.374	0.189	1.795
DERIVED BY FORMULA	0.232	1.376	0.187	1.795
UNDERLYING PRESENT RATE	0.258	1.528	0.210	1.996
PROPOSED	0.232	1.377	0.187	1.795

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.745
IND. RATE				1.74	MINIMUM PREMIUM	
MAN. RATE	2.37	2.08	2.00	+ 1.74	PRESENT	

+ 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	1,172	455	0.039	0	0	0	0	1	1
TOTAL	1,172	455	0.039	0	0	0	0	1	1
OD				0	0	0	0	0	0

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	130	0	0	0	0	159	166
TOTAL	0	0	0	0	130	0	0	0	0	159	166
OD	0	0	0	0	0	0	0	0	0	0	0

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	68	49	125	0	1	39	35	125	144
TOTAL	0	0	68	49	125	0	1	39	35	125	144
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	109	335	144	
IBNR + FREQUENCY ADJUSTMENT	(975)	(4,136)	13	
TOTAL LOSSES	0	0	157	
EXPECTED LOSSES	1,953	13,649	1,479	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.013	0.013
INDICATED (POST-TEST)	0.000	0.000	0.012	0.012
PRESENT ON RATE LEVEL	0.150	1.047	0.113	1.310
DERIVED BY FORMULA	0.150	1.047	0.113	1.310
UNDERLYING PRESENT RATE	0.167	1.165	0.126	1.457
PROPOSED	0.150	1.047	0.113	1.310

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.273
IND. RATE				1.27	MINIMUM PREMIUM	
MAN. RATE	1.62	1.55	1.46	+ 1.27	PRESENT	

+ 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	94	0	0.000	0	0	0	0	0	0
TOTAL	94	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(56)	(216)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	113	713	131	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.108	0.682	0.125	0.915
DERIVED BY FORMULA	0.108	0.682	0.125	0.915
UNDERLYING PRESENT RATE	0.120	0.759	0.139	1.018
PROPOSED	0.108	0.682	0.125	0.915

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.889
IND. RATE				0.89	MINIMUM PREMIUM	
MAN. RATE	1.14	1.15	1.02	+ 0.89	PRESENT	

+ 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	179	0	0.000	0	0	0	0	0	0
TOTAL	179	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(121)	(256)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	243	843	39	
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	0.122	0.424	0.020	0.565
DERIVED BY FORMULA	0.122	0.424	0.020	0.565
UNDERLYING PRESENT RATE	0.136	0.471	0.022	0.629
PROPOSED	0.122	0.423	0.020	0.565

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.549
IND. RATE				0.55	MINIMUM PREMIUM	
MAN. RATE	0.68	0.66	0.63	+ 0.55	PRESENT	

+ 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	48	0	0.000	0	0	0	0	0	0
TOTAL	48	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(79)	(237)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	158	782	258	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.005	0.005
INDICATED (POST-TEST)	0.000	0.000	0.004	0.004
PRESENT ON RATE LEVEL	0.295	1.465	0.483	2.243
DERIVED BY FORMULA	0.295	1.465	0.483	2.243
UNDERLYING PRESENT RATE	0.328	1.630	0.537	2.496
PROPOSED	0.295	1.465	0.483	2.243

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.180
IND. RATE				2.18	MINIMUM PREMIUM	
MAN. RATE	2.90	2.77	2.50	+ 2.18	PRESENT	

+ 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	9,431	60,908	0.646	0	0	0	0	1	1
TOTAL	9,431	60,908	0.646	0	0	0	0	1	1
OD				0	0	0	0	0	0

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	12,288	0	0	0	0	44,157	4,463
TOTAL	0	0	0	0	12,288	0	0	0	0	44,157	4,463
OD	0	0	0	0	0	0	0	0	0	0	0

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	7	24	6,391	4,663	11,822	44	412	10,862	9,831	34,835	3,878
TOTAL	7	24	6,391	4,663	11,822	44	412	10,862	9,831	34,835	3,878
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,739	61,151	3,878	
IBNR + FREQUENCY ADJUSTMENT	(18,601)	(63,125)	249	
TOTAL LOSSES	0	0	4,127	
EXPECTED LOSSES	37,253	208,334	29,302	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.044	0.044
INDICATED (POST-TEST)	0.000	0.000	0.041	0.041
PRESENT ON RATE LEVEL	0.355	1.986	0.279	2.620
DERIVED BY FORMULA	0.355	1.966	0.275	2.596
UNDERLYING PRESENT RATE	0.395	2.209	0.311	2.915
PROPOSED	0.355	1.966	0.275	2.596

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.523
IND. RATE				2.52	MINIMUM PREMIUM	
MAN. RATE	2.82	3.33	2.92	+ 2.52	PRESENT	

+ 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	276	0	0.000	0	0	0	0	0	0
TOTAL	276	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,381)	(2,456)	7	
TOTAL LOSSES	0	0	7	
EXPECTED LOSSES	2,765	8,106	865	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.901	2.640	0.282	3.823
DERIVED BY FORMULA	0.901	2.640	0.282	3.823
UNDERLYING PRESENT RATE	1.002	2.937	0.313	4.252
PROPOSED	0.901	2.641	0.282	3.823

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.716
IND. RATE				3.72	MINIMUM PREMIUM	
MAN. RATE	5.87	5.16	4.26	+ 3.72	PRESENT	

+ 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	148	5,454	3.685	0	0	0	0	0	0
TOTAL	148	5,454	3.685	0	0	0	0	0	0
OD				0	0	0	0	0	0

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	5,454
TOTAL	0	0	0	0	0	0	0	0	0	0	5,454
OD	0	0	0	0	0	0	0	0	0	0	0

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	4,740
TOTAL	0	0	0	0	0	0	0	0	0	0	4,740
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	4,740	
IBNR + FREQUENCY ADJUSTMENT	(184)	(513)	1	
TOTAL LOSSES	0	0	4,741	
EXPECTED LOSSES	368	1,692	126	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	3.203	3.203
INDICATED (POST-TEST)	0.000	0.000	2.986	2.986
PRESENT ON RATE LEVEL	0.223	1.028	0.077	1.328
DERIVED BY FORMULA	0.223	1.028	0.077	1.328
UNDERLYING PRESENT RATE	0.248	1.144	0.085	1.477
PROPOSED	0.223	1.028	0.077	1.328

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.291
IND. RATE				1.29	MINIMUM PREMIUM	
MAN. RATE	1.79	1.71	1.48	+ 1.29	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	323	0	0.000	0	0	0	0	0	0	0
TOTAL	323	0	0.000	0	0	0	0	0	0	0
OD										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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2,598)	(2,947)	8	
TOTAL LOSSES	0	0	8	
EXPECTED LOSSES	5,204	9,727	932	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.448	2.707	0.259	4.415
DERIVED BY FORMULA	1.448	2.707	0.259	4.415
UNDERLYING PRESENT RATE	1.611	3.011	0.289	4.911
PROPOSED	1.448	2.707	0.259	4.415

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	4.291
IND. RATE				4.29	MINIMUM PREMIUM	
MAN. RATE	6.17	5.44	4.92	+ 4.29	PRESENT	

+ 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	6,354	3,118	0.049	0	0	0	0	1	1
TOTAL	6,354	3,118	0.049	0	0	0	0	1	1
OD				0	0	0	0	0	0

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	350	0	0	0	0	1,532	1,236
TOTAL	0	0	0	0	350	0	0	0	0	1,532	1,236
OD	0	0	0	0	0	0	0	0	0	0	0

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	1	182	133	337	2	14	377	341	1,209	1,074
TOTAL	0	1	182	133	337	2	14	377	341	1,209	1,074
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	576	2,019	1,074	
IBNR + FREQUENCY ADJUSTMENT	(1,253)	(3,062)	9	
TOTAL LOSSES	0	0	1,083	
EXPECTED LOSSES	2,509	10,107	1,004	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.017	0.017
INDICATED (POST-TEST)	0.000	0.000	0.016	0.016
PRESENT ON RATE LEVEL	0.036	0.145	0.014	0.195
DERIVED BY FORMULA	0.036	0.143	0.014	0.194
UNDERLYING PRESENT RATE	0.039	0.159	0.016	0.214
PROPOSED	0.036	0.144	0.014	0.194

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.182
IND. RATE				0.18	MINIMUM PREMIUM	
MAN. RATE	0.24	0.28	0.22	+ 0.18	PRESENT	

+ 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	0
2018	0	0	0.000	0	0	0	0	0	0	0
2019	0	0	0.000	0	0	0	0	0	0	0
2020	0	0	0.000	0	0	0	0	0	0	0
2021	345	0	0.000	0	0	0	0	0	0	0
TOTAL	345	0	0.000	0	0	0	0	0	0	0
OD										0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(284)	(1,141)	4	
TOTAL LOSSES	0	0	4	
EXPECTED LOSSES	568	3,765	454	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.148	0.981	0.118	1.247
DERIVED BY FORMULA	0.148	0.981	0.118	1.247
UNDERLYING PRESENT RATE	0.165	1.091	0.132	1.387
PROPOSED	0.148	0.981	0.118	1.247

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.212
IND. RATE				1.21	MINIMUM PREMIUM	
MAN. RATE	1.57	1.51	1.39	+ 1.21	PRESENT	

+ 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	31	0	0.000	0	0	0	0	0	0	
TOTAL	31	0	0.000	0	0	0	0	0	0	
OD									0	

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(53)	(26)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	105	87	4	
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	0.310	0.257	0.010	0.577
DERIVED BY FORMULA	0.310	0.257	0.010	0.577
UNDERLYING PRESENT RATE	0.340	0.282	0.011	0.633
PROPOSED	0.310	0.257	0.010	0.577

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.543
IND. RATE				0.54	MINIMUM PREMIUM	
MAN. RATE	0.93	0.81	0.65	+ 0.54	PRESENT	

+ 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	8,038	0	0.000	0	0	0	0	0	0
TOTAL	8,038	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2,112)	(4,176)	13	
TOTAL LOSSES	0	0	13	
EXPECTED LOSSES	4,229	13,783	1,566	
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	0.048	0.156	0.018	0.222
DERIVED BY FORMULA	0.048	0.155	0.018	0.220
UNDERLYING PRESENT RATE	0.053	0.171	0.019	0.244
PROPOSED	0.048	0.155	0.018	0.220

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.207
IND. RATE				0.21	MINIMUM PREMIUM	
MAN. RATE	0.24	0.28	0.25	+ 0.21	PRESENT	

+ 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	84	0	0.000	0	0	0	0	0	0
TOTAL	84	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(634)	(578)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,270	1,907	163	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.362	2.045	0.174	3.582
DERIVED BY FORMULA	1.362	2.045	0.174	3.582
UNDERLYING PRESENT RATE	1.512	2.270	0.194	3.976
PROPOSED	1.362	2.045	0.175	3.582

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.490
IND. RATE				3.49	MINIMUM PREMIUM	
MAN. RATE	5.87	5.16	4.17	+ 3.49	PRESENT	

+ 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	3,992	16,559	0.415	0	0	0	0	2	2
TOTAL	3,992	16,559	0.415	0	0	0	0	2	2
OD				0	0	0	0	0	0

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	6,623	0	0	0	0	8,393	1,543
TOTAL	0	0	0	0	6,623	0	0	0	0	8,393	1,543
OD	0	0	0	0	0	0	0	0	0	0	0

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	4	13	3,445	2,513	6,372	8	78	2,064	1,869	6,621	1,341
TOTAL	4	13	3,445	2,513	6,372	8	78	2,064	1,869	6,621	1,341
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,612	17,375	1,341	
IBNR + FREQUENCY ADJUSTMENT	(28,687)	(39,712)	77	
TOTAL LOSSES	0	0	1,418	
EXPECTED LOSSES	57,455	131,062	9,034	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.036	0.036
INDICATED (POST-TEST)	0.000	0.000	0.033	0.033
PRESENT ON RATE LEVEL	1.296	2.957	0.204	4.458
DERIVED BY FORMULA	1.296	2.928	0.202	4.426
UNDERLYING PRESENT RATE	1.439	3.283	0.226	4.949
PROPOSED	1.296	2.928	0.202	4.426

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	4.313
IND. RATE				4.31	MINIMUM PREMIUM	
MAN. RATE	5.76	5.48	5.19	+ 4.31	PRESENT	

+ 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	104	0	0.000	0	0	0	0	0	0	
TOTAL	104	0	0.000	0	0	0	0	0	0	
OD									0	

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(540)	(838)	4	
TOTAL LOSSES	0	0	4	
EXPECTED LOSSES	1,082	2,766	439	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.004	0.004
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	0.936	2.391	0.379	3.706
DERIVED BY FORMULA	0.936	2.391	0.379	3.706
UNDERLYING PRESENT RATE	1.041	2.660	0.422	4.123
PROPOSED	0.935	2.391	0.379	3.706

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.602
IND. RATE				3.60	MINIMUM PREMIUM	
MAN. RATE	4.92	4.66	4.13	+ 3.60	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	7,909	14,832	0.188	0	0	0	0	1	1
2018	10,431	552,613	5.298	0	0	1	2	5	8
2019	12,800	215,705	1.685	0	0	0	1	7	8
2020	12,588	323,114	2.567	0	0	1	0	4	5
2021	10,580	19,188	0.181	0	0	0	1	1	2
TOTAL	54,308	1,125,452	2.072	0	0	2	4	18	24
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	190	0	0	0	0	7,496	7,146
2018	0	0	212,993	71,433	60,552	0	0	114,339	31,122	39,381	22,793
2019	0	0	0	37,775	29,628	0	0	0	10,968	117,221	20,113
2020	0	0	186,594	0	13,626	0	0	46,772	0	57,065	19,057
2021	0	0	0	750	3,830	0	0	0	901	4,792	8,915
TOTAL	0	0	399,587	109,958	107,826	0	0	161,111	42,991	225,955	78,024
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	99	72	183	7	70	1,844	1,669	5,914	6,210
2018	299	2,113	318,249	108,216	82,386	841	7,575	177,494	43,447	40,643	19,807
2019	41	193	47,490	44,554	33,336	143	1,215	35,353	33,432	93,528	17,478
2020	198	1,549	205,156	24,660	26,244	353	3,342	75,114	18,378	47,714	16,561
2021	3	10	2,629	2,115	3,781	7	55	1,714	1,669	3,867	7,747
TOTAL	541	3,866	573,622	179,617	145,929	1,352	12,257	291,519	98,596	191,665	67,803
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	883,158	615,807	67,803	
IBNR + FREQUENCY ADJUSTMENT	(295,161)	(104,804)	152	
TOTAL LOSSES	587,997	511,003	67,955	
EXPECTED LOSSES	495,431	316,742	68,341	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.083	0.941	0.125	2.149
INDICATED (POST-TEST)	1.009	0.877	0.117	2.003
PRESENT ON RATE LEVEL	0.820	0.524	0.113	1.457
DERIVED BY FORMULA	0.822	0.538	0.113	1.473
UNDERLYING PRESENT RATE	0.912	0.583	0.126	1.621
PROPOSED	0.822	0.538	0.113	1.473

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.557
IND. RATE				1.56	MINIMUM PREMIUM	
MAN. RATE	1.86	1.80	1.74	+ 1.56	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	8,778	4,565,773	52.014	1	0	0	0	3	4
2018	8,292	57,450	0.693	0	0	0	0	2	2
2019	7,748	383,623	4.951	0	0	1	0	1	2
2020	6,288	10,677	0.170	0	0	0	0	1	1
2021	9,272	172,880	1.865	0	0	0	0	2	2
TOTAL	40,378	5,190,403	12.855	1	0	1	0	9	11
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	184,150	0	0	0	81,530	4,225,780	0	0	0	61,989	12,324
2018	0	0	0	0	4,611	0	0	0	0	16,395	36,444
2019	0	0	274,676	0	9,000	0	0	69,548	0	7,970	22,429
2020	0	0	0	0	1,988	0	0	0	0	6,760	1,929
2021	0	0	0	0	41,188	0	0	0	0	113,556	18,136
TOTAL	184,150	0	274,676	0	138,317	4,225,780	0	69,548	0	206,670	91,262
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	83,539	156	42,404	30,938	78,436	5,508,673	579	15,248	13,801	48,903	10,710
2018	2	9	2,398	1,750	4,436	16	153	4,033	3,650	12,934	31,670
2019	286	2,260	296,249	32,104	27,994	449	4,252	92,780	10,210	10,296	19,491
2020	1	4	1,034	754	1,913	7	63	1,663	1,505	5,333	1,676
2021	22	79	21,422	15,629	39,625	112	1,061	27,932	25,282	89,584	15,760
TOTAL	83,850	2,507	363,507	81,175	152,403	5,509,257	6,108	141,656	54,449	167,050	79,307
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,106,883	455,077	79,307	
IBNR + FREQUENCY ADJUSTMENT	(331,340)	(91,914)	98	
TOTAL LOSSES	5,775,544	363,162	79,405	
EXPECTED LOSSES	546,408	274,545	40,642	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS				
INDICATED (PRE-TEST)	14.304	0.899	0.197	15.400
INDICATED (POST-TEST)	13.335	0.839	0.183	14.357
PRESENT ON RATE LEVEL	1.216	0.611	0.090	1.918
DERIVED BY FORMULA	1.337	0.618	0.094	2.050
UNDERLYING PRESENT RATE	1.353	0.680	0.101	2.134
PROPOSED	1.338	0.618	0.094	2.050

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.167
IND. RATE				2.17	MINIMUM PREMIUM	
MAN. RATE	2.73	2.56	2.29	+ 2.17	PRESENT	

+ 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	2,759	0	0.000	0	0	0	0	0	0
TOTAL	2,759	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(20,822)	(14,316)	37	
TOTAL LOSSES	0	0	37	
EXPECTED LOSSES	41,701	47,247	4,373	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.359	1.539	0.142	3.040
DERIVED BY FORMULA	1.359	1.524	0.141	3.023
UNDERLYING PRESENT RATE	1.511	1.712	0.158	3.382
PROPOSED	1.358	1.524	0.141	3.023

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	3.195
IND. RATE				3.20	MINIMUM PREMIUM	
MAN. RATE	5.17	4.25	3.63	+ 3.20	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	559,436	6,102,609	1.091	0	0	10	32	95	137	
2018	629,991	5,241,069	0.832	0	0	4	5	118	127	
2019	600,336	4,309,055	0.718	0	0	2	5	105	112	
2020	423,493	1,905,596	0.450	0	0	2	2	50	54	
2021	524,187	2,463,908	0.470	0	0	0	1	74	75	
TOTAL	2,737,443	20,022,237	0.731	0	0	18	45	442	505	
OD				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	2,770,628	640,814	1,024,071	0	0	573,732	433,657	518,837	140,870
2018	0	0	1,270,418	283,474	2,189,630	0	0	326,447	208,267	810,259	152,574
2019	0	0	498,265	257,009	2,256,871	0	0	131,864	240,097	813,829	111,120
2020	0	0	561,013	125,252	626,286	0	0	59,303	116,615	300,705	116,422
2021	0	0	0	103,638	1,356,897	0	0	0	175,000	685,630	142,743
TOTAL	0	0	5,100,324	1,410,187	7,453,755	0	0	1,091,346	1,173,636	3,129,260	663,729
OD	0	0	0	0	0	0	0	0	0	0	152

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	3,816	26,897	4,017,843	1,243,073	1,262,221	5,236	44,045	1,134,582	475,085	483,977	122,416
2018	2,658	15,586	2,728,115	1,213,550	2,232,225	3,392	29,452	749,384	359,258	678,006	132,587
2019	1,885	9,315	1,920,974	1,135,078	2,239,173	2,243	18,146	515,085	357,736	672,661	96,563
2020	993	6,231	1,027,616	406,700	658,033	966	7,645	220,720	152,121	251,831	101,171
2021	792	2,971	793,739	606,282	1,318,659	1,117	8,317	272,665	269,670	557,681	124,044
TOTAL	10,144	61,001	10,488,287	4,604,683	7,710,312	12,953	107,605	2,892,436	1,613,869	2,644,156	576,781
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,572,425	16,573,020	576,781	
IBNR + FREQUENCY ADJUSTMENT	(4,781,020)	(3,767,257)	1,048	
TOTAL LOSSES	8,791,405	12,805,763	577,829	
EXPECTED LOSSES	7,825,416	11,253,596	497,127	
CREDIBILITY	0.15	0.53	0.71	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.321	0.468	0.021	0.810
INDICATED (POST-TEST)	0.299	0.436	0.020	0.755
PRESENT ON RATE LEVEL	0.258	0.370	0.016	0.644
DERIVED BY FORMULA	0.264	0.405	0.019	0.688
UNDERLYING PRESENT RATE	0.286	0.411	0.018	0.715
PROPOSED	0.264	0.405	0.019	0.688

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.670
IND. RATE				0.67	MINIMUM PREMIUM	
MAN. RATE	0.90	0.85	0.75	+ 0.67	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	7,825	157	0.002	0	0	0	0	0	0
2018	9,005	6,290	0.070	0	0	0	0	0	0
2019	10,577	3,573	0.034	0	0	0	0	0	0
2020	10,482	3,625	0.035	0	0	0	0	1	1
2021	11,473	10,787	0.094	0	0	0	0	1	1
TOTAL	49,362	24,432	0.049	0	0	0	0	2	2
OD				0	0	0	0	0	0

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	157
2018	0	0	0	0	0	0	0	0	0	0	6,290
2019	0	0	0	0	0	0	0	0	0	0	3,573
2020	0	0	0	0	2,250	0	0	0	0	1,048	327
2021	0	0	0	0	6,486	0	0	0	0	4,208	93
TOTAL	0	0	0	0	8,736	0	0	0	0	5,256	10,440
OD	0	0	0	0	0	0	0	0	0	0	0

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	136
2018	0	0	0	0	0	0	0	0	0	0	5,466
2019	0	0	0	0	0	0	0	0	0	0	3,105
2020	1	4	1,170	854	2,165	1	10	258	233	827	284
2021	3	12	3,373	2,461	6,240	4	39	1,035	937	3,320	81
TOTAL	5	17	4,544	3,315	8,404	5	49	1,293	1,170	4,146	9,072
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,912	17,036	9,072	
IBNR + FREQUENCY ADJUSTMENT	(26,368)	(13,212)	13	
TOTAL LOSSES	0	3,824	9,085	
EXPECTED LOSSES	44,397	39,931	5,099	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.008	0.018	0.026
INDICATED (POST-TEST)	0.000	0.007	0.017	0.024
PRESENT ON RATE LEVEL	0.081	0.073	0.009	0.163
DERIVED BY FORMULA	0.080	0.070	0.010	0.160
UNDERLYING PRESENT RATE	0.090	0.081	0.010	0.181
PROPOSED	0.080	0.070	0.010	0.160

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.156
IND. RATE				0.16	MINIMUM PREMIUM	
MAN. RATE	0.23	0.22	0.19	+ 0.16	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	35,827	73,825	0.206	0	0	0	1	0	1
2018	43,824	43,029	0.098	0	0	0	1	1	2
2019	50,342	16,598	0.033	0	0	0	0	0	0
2020	51,371	4,354	0.008	0	0	0	0	0	0
2021	49,527	25,619	0.052	0	0	0	0	1	1
TOTAL	230,891	163,425	0.071	0	0	0	2	2	4
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	50,415	0	0	0	0	8,552	0	14,858
2018	0	0	0	6,995	6,589	0	0	0	10,731	10,260	8,454
2019	0	0	0	0	0	0	0	0	0	0	16,598
2020	0	0	0	0	0	0	0	0	0	0	4,354
2021	0	0	0	0	336	0	0	0	0	1,160	24,123
TOTAL	0	0	0	57,410	6,925	0	0	0	19,283	11,420	68,387
OD	0	0	0	0	0	0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	34	183	42,815	44,458	6,450	21	93	5,083	5,719	820	12,912
2018	8	38	9,367	8,669	7,234	37	213	8,902	9,460	9,124	7,347
2019	0	0	0	0	0	0	0	0	0	0	14,424
2020	0	0	0	0	0	0	0	0	0	0	3,784
2021	0	1	175	127	323	1	11	285	258	915	20,963
TOTAL	43	221	52,357	53,254	14,007	60	317	14,270	15,437	10,859	59,428
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	67,268	93,557	59,428	
IBNR + FREQUENCY ADJUSTMENT	(132,126)	(69,871)	175	
TOTAL LOSSES	0	23,685	59,603	
EXPECTED LOSSES	221,877	210,842	73,636	
CREDIBILITY	0.03	0.10	0.14	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.010	0.026	0.036
INDICATED (POST-TEST)	0.000	0.010	0.024	0.034
PRESENT ON RATE LEVEL	0.087	0.082	0.029	0.198
DERIVED BY FORMULA	0.084	0.075	0.028	0.187
UNDERLYING PRESENT RATE	0.096	0.091	0.032	0.219
PROPOSED	0.084	0.075	0.028	0.187

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.182
IND. RATE				0.18	MINIMUM PREMIUM	
MAN. RATE	0.28	0.27	0.23	+ 0.18	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	95,265	539,689	0.567	0	0	0	0	3	3
2018	93,379	231,369	0.248	0	0	0	0	9	9
2019	103,353	26,007	0.025	0	0	0	0	1	1
2020	122,046	237,416	0.195	0	0	0	0	5	5
2021	132,429	1,063,218	0.803	0	0	0	0	9	9
TOTAL	546,472	2,097,699	0.384	0	0	0	0	27	27
OD				0	0	0	0	0	0

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	389,732	0	0	0	0	133,972	15,985
2018	0	0	0	0	98,167	0	0	0	0	93,524	39,678
2019	0	0	0	0	3,597	0	0	0	0	3,447	18,963
2020	0	0	0	0	64,262	0	0	0	0	142,074	31,080
2021	0	0	0	0	284,760	0	0	0	0	757,428	21,030
TOTAL	0	0	0	0	840,518	0	0	0	0	1,130,445	126,736
OD	0	0	0	0	0	0	0	0	0	0	1,128

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	207	746	202,700	147,888	374,941	133	1,251	32,954	29,828	105,690	13,891
2018	52	188	51,057	37,251	94,441	93	874	23,005	20,822	73,781	34,480
2019	2	7	1,871	1,365	3,460	3	32	848	767	2,719	16,479
2020	34	123	33,423	24,385	61,823	141	1,327	34,947	31,631	112,082	27,009
2021	152	545	148,104	108,055	273,953	749	7,075	186,311	168,634	597,534	18,275
TOTAL	447	1,608	437,155	318,944	808,619	1,118	10,560	278,065	251,682	891,806	110,134
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	728,953	2,271,052	110,134	
IBNR + FREQUENCY ADJUSTMENT	(1,124,996)	(259,232)	355	
TOTAL LOSSES	0	2,011,819	110,489	
EXPECTED LOSSES	1,896,312	780,236	137,182	
CREDIBILITY	0.05	0.18	0.24	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.368	0.020	0.388
INDICATED (POST-TEST)	0.000	0.343	0.019	0.362
PRESENT ON RATE LEVEL	0.313	0.129	0.023	0.464
DERIVED BY FORMULA	0.297	0.167	0.022	0.486
UNDERLYING PRESENT RATE	0.347	0.143	0.025	0.515
PROPOSED	0.284	0.160	0.021	0.464

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.452
IND. RATE				0.45	MINIMUM PREMIUM	
MAN. RATE	0.67	0.63	0.54	+ 0.45	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	575,733	13,743,315	2.387	0	0	17	89	176	282
2018	585,884	15,622,805	2.667	0	0	14	40	237	291
2019	612,367	12,449,164	2.033	0	0	9	15	172	196
2020	559,148	9,084,574	1.625	0	0	8	23	135	166
2021	567,270	7,312,674	1.289	0	0	1	7	175	183
TOTAL	2,900,402	58,212,532	2.007	0	0	49	174	895	1118
OD				0	0	0	1	1	2

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	3,408,045	2,262,057	2,896,994	0	0	1,025,340	1,633,777	1,651,866	865,236
2018	0	0	3,118,635	1,307,390	3,453,080	0	0	2,514,813	1,338,836	2,864,075	1,025,976
2019	0	0	2,283,590	914,794	2,581,908	0	0	3,501,142	951,882	1,587,774	628,074
2020	0	0	1,681,539	935,666	2,610,925	0	0	480,585	961,505	1,597,056	817,298
2021	0	0	319,427	449,082	2,647,921	0	0	10,300	310,475	2,593,122	982,347
TOTAL	0	0	10,811,236	5,868,989	14,190,828	0	0	7,532,180	5,196,475	10,293,893	4,318,931
OD	0	0	0	100,255	350	0	0	0	149,847	4,159	2,679

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	6,562	41,554	7,045,406	3,450,025	2,921,653	12,227	94,869	2,716,329	1,584,629	1,518,981	751,890
2018	5,916	36,356	5,862,367	2,787,431	3,706,497	22,124	187,376	3,480,140	1,829,372	2,525,517	891,573
2019	3,952	25,956	4,155,647	2,019,704	2,754,795	15,425	207,647	2,947,522	1,350,572	1,501,712	545,796
2020	3,744	22,110	3,937,507	1,991,483	2,749,907	7,036	54,291	1,591,901	1,056,809	1,379,853	710,232
2021	2,040	9,299	2,097,641	1,434,165	2,627,365	3,409	28,234	835,839	786,194	2,076,088	853,660
TOTAL	22,214	135,276	23,098,567	11,682,808	14,760,217	60,222	572,417	11,571,731	6,607,576	9,002,150	3,753,151
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	35,460,428	42,052,751	3,753,151	
IBNR + FREQUENCY ADJUSTMENT	(9,263,647)	(9,374,474)	6,772	
TOTAL LOSSES	26,196,781	32,678,277	3,759,924	
EXPECTED LOSSES	15,313,855	28,039,794	3,107,311	
CREDIBILITY	0.16	0.55	0.74	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.903	1.127	0.130	2.160
INDICATED (POST-TEST)	0.842	1.050	0.121	2.013
PRESENT ON RATE LEVEL	0.476	0.871	0.097	1.443
DERIVED BY FORMULA	0.534	0.970	0.115	1.618
UNDERLYING PRESENT RATE	0.528	0.967	0.107	1.602
PROPOSED	0.534	0.969	0.114	1.618

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	1.577
IND. RATE				1.58	MINIMUM PREMIUM	
MAN. RATE	1.82	1.79	1.68	+ 1.58	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	559,436	0	0.000	0	0	0	0	0	0
2018	629,989	0	0.000	0	0	0	0	0	0
2019	600,336	0	0.000	0	0	0	0	0	0
2020	423,493	0	0.000	0	0	0	0	0	0
2021	524,239	0	0.000	0	0	0	0	0	0
TOTAL	2,737,493	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2,546,340)	(2,855)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	4,167,781	8,529	9	
CREDIBILITY	0.15	0.53	0.71	

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	0.137	0.000	0.000	0.137
DERIVED BY FORMULA	0.117	0.000	0.000	0.117
UNDERLYING PRESENT RATE	0.152	0.000	0.000	0.153
PROPOSED	0.117	0.000	0.000	0.117

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.114
IND. RATE				0.11	MINIMUM PREMIUM	
MAN. RATE	0.19	0.18	0.16	+ 0.11	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	7,875	0	0.000	0	0	0	0	0	0
2018	9,005	0	0.000	0	0	0	0	0	0
2019	10,577	0	0.000	0	0	0	0	0	0
2020	10,481	0	0.000	0	0	0	0	0	0
2021	11,284	0	0.000	0	0	0	0	0	0
TOTAL	49,222	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(8,996)	(1,014)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	15,135	3,063	576	
CREDIBILITY	0.01	0.04	0.05	

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	0.028	0.006	0.001	0.034
DERIVED BY FORMULA	0.027	0.005	0.001	0.034
UNDERLYING PRESENT RATE	0.031	0.006	0.001	0.038
PROPOSED	0.028	0.005	0.001	0.034

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	0.033
IND. RATE				0.03	MINIMUM PREMIUM	
MAN. RATE	0.05	0.05	0.04	+ 0.03	PRESENT	

+ 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	6,361	0	0.000	0	0	0	0	0	0
TOTAL	6,361	0	0.000	0	0	0	0	0	0
OD									0

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
OD											

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
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	0
IBNR + FREQUENCY ADJUSTMENT	(19,195)	(44,707)	84	
TOTAL LOSSES	0	0	84	
EXPECTED LOSSES	38,444	147,549	9,913	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.544	2.089	0.140	2.774
DERIVED BY FORMULA	0.544	2.069	0.139	2.752
UNDERLYING PRESENT RATE	0.604	2.320	0.156	3.080
PROPOSED	0.544	2.069	0.139	2.752

YEAR	#N/A	#N/A	#N/A	4-1-25	IND. RATE	2.682
IND. RATE				2.68	MINIMUM PREMIUM	
MAN. RATE	3.74	3.50	3.23	+ 2.68	PRESENT	

+ PROPOSED