

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL		
2017	31	0	0.000	0	0	0	0	0	0	0	0
2018	40	0	0.000	0	0	0	0	0	0	0	0
2019	52	21,766	41.858	0	0	0	0	0	1	1	1
2020	96	0	0.000	0	0	0	0	0	0	0	0
2021	28	0	0.000	0	0	0	0	0	0	0	0
TOTAL	247	21,766	8.812	0	0	0	0	0	1	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	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	1,349	0	0	0	0	20,417	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	1,349	0	0	0	0	20,417	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	2,491	0	0	0	0	41,716	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	2,491	0	0	0	0	41,716	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	44,207	0	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	44,207	0	
EXPECTED LOSSES	15,755	3,145	182	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	17.898	0.000	17.898
INDICATED (POST-TEST)	0.000	12.852	0.000	12.852
PRESENT ON RATE LEVEL	6.054	1.209	0.070	7.333
DERIVED BY FORMULA	6.054	1.209	0.070	7.333
UNDERLYING PRESENT RATE	6.378	1.273	0.074	7.725
PROPOSED	6.054	1.209	0.070	7.333

YEAR	4-1-18	4-1-21	4-1-23	4-1-25	IND. RATE	10.204
IND. RATE				10.20		
MAN. RATE	9.93	10.98	11.06	+ 10.20		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL		
2017	52	0	0.000	0	0	0	0	0	0	0	0
2018	40	78,566	196.415	0	0	0	0	0	1	1	1
2019	35	141,490	404.257	0	0	0	0	0	1	1	1
2020	24	0	0.000	0	0	0	0	0	0	0	0
2021	32	0	0.000	0	0	0	0	0	0	0	0
TOTAL	183	220,056	120.249	0	0	0	0	0	2	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	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	16,693	0	0	0	0	61,873	0
2019	0	0	0	0	107,829	0	0	0	0	33,661	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	124,522	0	0	0	0	95,534	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	29,430	0	0	0	0	115,449	0
2019	0	0	0	0	199,149	0	0	0	0	68,776	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	228,579	0	0	0	0	184,225	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	412,804	0	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	412,804	0	
EXPECTED LOSSES	10,225	2,110	114	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	225.576	0.000	225.576
INDICATED (POST-TEST)	0.000	161.986	0.000	161.986
PRESENT ON RATE LEVEL	5.304	1.095	0.059	6.458
DERIVED BY FORMULA	5.304	1.095	0.059	6.458
UNDERLYING PRESENT RATE	5.588	1.153	0.062	6.803
PROPOSED	5.304	1.095	0.059	6.458

YEAR	4-1-18	4-1-21	4-1-23	4-1-25	IND. RATE	8.986
IND. RATE				8.99		
MAN. RATE	10.39	10.38	9.74	+ 8.99		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL		
2017	19,849	0	0.000	0	0	0	0	0	0	0	
2018	123	0	0.000	0	0	0	0	0	0	0	
2019	96	0	0.000	0	0	0	0	0	0	0	
2020	78	0	0.000	0	0	0	0	0	0	0	
2021	185	0	0.000	0	0	0	0	0	0	0	
TOTAL	20,331	0	0.000	0	0	0	0	0	0	0	

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	1,078,734	0	59,607	0	0	630,581	0	32,040	5,581
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	1,078,734	0	59,607	0	0	630,581	0	32,040	5,581

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,709,315	91,647	5,581	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	1,709,315	91,647	5,581	
EXPECTED LOSSES	1,533,307	359,485	20,110	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	8.407	0.451	0.027	8.886
INDICATED (POST-TEST)	38.733	0.324	0.059	39.116
PRESENT ON RATE LEVEL	7.159	1.678	0.094	8.931
DERIVED BY FORMULA	7.474	1.651	0.093	9.218
UNDERLYING PRESENT RATE	7.542	1.768	0.099	9.409
PROPOSED	7.474	1.651	0.093	9.218

YEAR	4-1-18	4-1-21	4-1-23	4-1-25	IND. RATE	12.827
IND. RATE				12.83		
MAN. RATE	13.17	13.64	13.47	+ 12.83		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	271	0	0.000	0	0	0	0	0	0	0
2018	83	0	0.000	0	0	0	0	0	0	0
2019	132	0	0.000	0	0	0	0	0	0	0
2020	105	0	0.000	0	0	0	0	0	0	0
2021	75	0	0.000	0	0	0	0	0	0	0
TOTAL	666	0	0.000	0	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	5,064	0	0	0	0	24,011	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	5,064	0	0	0	0	24,011	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	29,075	0	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	29,075	0	
EXPECTED LOSSES	102,761	18,181	1,220	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	4.366	0.000	4.366
INDICATED (POST-TEST)	0.000	3.135	0.000	3.135
PRESENT ON RATE LEVEL	14.646	2.591	0.174	17.411
DERIVED BY FORMULA	14.646	2.591	0.174	17.411
UNDERLYING PRESENT RATE	15.430	2.730	0.183	18.343
PROPOSED	14.646	2.591	0.174	17.411

YEAR	4-1-18	4-1-21	4-1-23	4-1-25	IND. RATE	24.227
IND. RATE				24.23		
MAN. RATE	30.02	28.78	26.26	+ 24.23		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2017	8,549	0	0.000	0	0	0	0	0	0
2018	8,019	27,673	0.345	0	0	0	0	2	2
2019	8,679	181,830	2.095	0	0	0	2	6	8
2020	8,320	23,689	0.285	0	0	0	0	1	1
2021	10,306	518,212	5.028	0	0	1	1	5	7
TOTAL	43,873	751,404	1.713	0	0	1	3	14	18

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	22,907	0	0	0	0	4,400	366
2019	0	0	0	80,264	44,743	0	0	0	15,943	40,207	673
2020	0	0	0	0	16,933	0	0	0	0	4,034	2,722
2021	0	0	284,336	16,111	60,049	0	0	134,201	0	16,441	7,074
TOTAL	0	0	284,336	96,375	144,632	0	0	134,201	15,943	65,082	10,835

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	94,590	197,076	0	0	0	132,326	56,097	14,175
2018	0	0	0	0	40,385	0	0	0	0	8,210	425
2019	0	0	0	148,240	82,636	0	0	0	32,575	82,151	781
2020	0	0	0	0	34,821	0	0	0	0	9,677	3,158
2021	0	0	756,078	42,841	159,676	0	0	424,719	0	52,032	8,206
TOTAL	0	0	756,078	285,670	514,594	0	0	424,719	164,901	208,168	26,744

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,180,797	1,173,333	26,744	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	1,180,797	1,173,333	26,744	
EXPECTED LOSSES	10,665,885	1,996,929	94,821	
CREDIBILITY	0.01	0.03	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.691	2.674	0.061	5.427
INDICATED (POST-TEST)	12.399	1.920	0.132	14.451
PRESENT ON RATE LEVEL	23.076	4.320	0.205	27.601
DERIVED BY FORMULA	22.969	4.248	0.201	27.419
UNDERLYING PRESENT RATE	24.311	4.552	0.216	29.079
PROPOSED	22.969	4.248	0.201	27.419

YEAR	4-1-18	4-1-21	4-1-23	4-1-25	IND. RATE	38.153
IND. RATE				38.15		
MAN. RATE	51.11	46.82	41.63	+ 38.15		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL		
2017	14,535	0	0.000	0	0	0	0	0	0	0	
2018	12,228	79,371	0.649	0	0	0	1	2	3		
2019	8,897	48,375	0.544	0	0	0	0	2	2		
2020	3,851	4,422	0.115	0	0	0	0	1	1		
2021	8,635	38,368	0.444	0	0	0	0	3	3		
TOTAL	48,146	170,536	0.354	0	0	0	1	8	9		

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	35,568	6,261	0	0	0	0	28,115	9,427
2019	0	0	0	0	9,079	0	0	0	0	37,499	1,797
2020	0	0	0	0	2,067	0	0	0	0	1,651	704
2021	0	0	0	0	35,473	0	0	0	0	1,426	1,469
TOTAL	0	0	0	35,568	52,880	0	0	0	0	68,691	13,397

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	62,706	11,038	0	0	0	0	52,460	10,935
2019	0	0	0	0	16,768	0	0	0	0	76,618	2,085
2020	0	0	0	0	4,251	0	0	0	0	3,961	817
2021	0	0	0	0	94,326	0	0	0	0	4,513	1,704
TOTAL	0	0	0	62,706	126,383	0	0	0	0	137,551	15,541

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	326,641	15,541	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	326,641	15,541	
EXPECTED LOSSES	2,635,704	494,806	47,524	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.678	0.032	0.711
INDICATED (POST-TEST)	0.000	0.487	0.070	0.557
PRESENT ON RATE LEVEL	5.196	0.976	0.094	6.266
DERIVED BY FORMULA	5.144	0.956	0.092	6.193
UNDERLYING PRESENT RATE	5.474	1.028	0.099	6.601
PROPOSED	5.144	0.956	0.092	6.193

YEAR	4-1-18	4-1-21	4-1-23	4-1-25	IND. RATE	8.617
IND. RATE				8.62		
MAN. RATE	10.75	10.28	9.45	+ 8.62		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2017	1,694	0	0.000	0	0	0	0	0	0	0
2018	1,749	2,529	0.145	0	0	0	0	1	0	1
2019	2,093	532	0.025	0	0	0	0	0	0	0
2020	1,778	0	0.000	0	0	0	0	0	0	0
2021	2,205	235	0.011	0	0	0	0	0	0	0
TOTAL	9,519	3,296	0.035	0	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	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	1,416	0	0	0	0	645	468
2019	0	0	0	0	0	0	0	0	0	0	532
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	235
TOTAL	0	0	0	0	1,416	0	0	0	0	645	1,235

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	41,087	19,560	0	0	0	29,211	39,777	4,171
2018	0	0	0	0	2,496	0	0	0	0	1,204	543
2019	0	0	0	0	0	0	0	0	0	0	617
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	273
TOTAL	0	0	0	41,087	22,056	0	0	0	29,211	40,980	5,604

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	133,334	5,604	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	133,334	5,604	
EXPECTED LOSSES	1,309,057	264,419	12,315	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.401	0.059	1.460
INDICATED (POST-TEST)	0.000	1.006	0.127	1.133
PRESENT ON RATE LEVEL	13.053	2.637	0.123	15.813
DERIVED BY FORMULA	13.053	2.620	0.123	15.797
UNDERLYING PRESENT RATE	13.752	2.778	0.129	16.659
PROPOSED	13.053	2.620	0.123	15.797

YEAR	4-1-18	4-1-21	4-1-23	4-1-25	IND. RATE	21.981
IND. RATE				21.98		
MAN. RATE	27.20	26.12	23.85	+ 21.98		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL		
2017	9,757	635,440	6.513	0	0	1	2	6	9		
2018	9,255	204,226	2.207	0	0	0	0	10	10		
2019	10,253	337,637	3.293	0	0	0	1	7	8		
2020	10,242	326,429	3.187	0	0	0	0	8	8		
2021	13,029	422,829	3.245	0	0	0	1	13	14		
TOTAL	52,536	1,926,561	3.667	0	0	1	4	44	49		

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	166,166	147,716	184,408	0	0	32,217	16,457	77,923	10,553
2018	0	0	0	0	135,056	0	0	0	0	64,560	4,610
2019	0	0	0	103,403	171,609	0	0	0	15,379	44,737	2,509
2020	0	0	0	0	243,158	0	0	0	0	80,240	3,031
2021	0	0	0	107,458	214,752	0	0	0	12,000	70,823	17,796
TOTAL	0	0	166,166	358,577	948,983	0	0	32,217	43,836	338,283	38,499

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	285,806	254,072	317,182	0	0	57,153	29,195	138,235	12,241
2018	0	0	0	0	238,104	0	0	0	0	120,463	5,348
2019	0	0	0	190,975	316,945	0	0	0	31,422	91,407	2,910
2020	0	0	0	0	500,030	0	0	0	0	192,488	3,516
2021	0	0	0	285,742	571,047	0	0	0	37,978	224,141	20,643
TOTAL	0	0	285,806	730,788	1,943,307	0	0	57,153	98,595	766,733	44,659

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	342,958	3,539,423	44,659	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	342,958	3,539,423	44,659	
EXPECTED LOSSES	6,752,799	1,997,630	78,724	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.653	6.737	0.085	7.475
INDICATED (POST-TEST)	3.007	4.838	0.183	8.029
PRESENT ON RATE LEVEL	12.201	3.609	0.142	15.952
DERIVED BY FORMULA	12.109	3.658	0.144	15.911
UNDERLYING PRESENT RATE	12.854	3.802	0.150	16.806
PROPOSED	12.109	3.658	0.144	15.911

YEAR	4-1-18	4-1-21	4-1-23	4-1-25	IND. RATE	22.141
IND. RATE				22.14		
MAN. RATE	21.91	24.06	24.06	+ 22.14		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL		
2017	21,519	662,101	3.077	0	0	2	2	4	8		
2018	26,433	490,909	1.857	0	0	0	2	7	9		
2019	23,060	586,623	2.544	0	0	1	0	12	13		
2020	25,527	1,684,154	6.598	1	0	2	2	16	21		
2021	31,691	532,412	1.680	0	0	1	0	13	14		
TOTAL	128,230	3,956,199	3.085	1	0	6	6	52	65		

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	392,526	29,439	63,108	0	0	133,412	7,717	26,664	9,235
2018	0	0	0	242,387	133,108	0	0	0	66,854	38,779	9,781
2019	0	0	298,594	0	117,198	0	0	115,514	0	40,871	14,446
2020	0	0	334,966	47,208	297,188	654,043	0	75,550	58,273	210,922	6,004
2021	0	0	172,208	0	229,393	0	0	34,041	0	80,897	15,873
TOTAL	0	0	1,198,294	319,034	839,995	654,043	0	358,517	132,844	398,133	55,339

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	675,145	50,635	108,546	0	0	236,673	13,690	47,302	10,713
2018	0	0	0	427,328	234,669	0	0	0	124,743	72,358	11,346
2019	0	0	551,473	0	216,453	0	0	236,018	0	83,508	16,757
2020	(1,199,196)	0	688,824	97,079	611,137	585,042	0	181,237	139,791	505,981	6,965
2021	0	0	457,918	0	609,979	0	0	107,733	0	256,023	18,413
TOTAL	(1,199,196)	0	2,373,360	575,042	1,780,784	585,042	0	761,661	278,224	965,171	64,193

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,520,867	3,599,221	64,193	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	2,520,867	3,599,221	64,193	
EXPECTED LOSSES	8,983,861	1,981,614	114,167	
CREDIBILITY	0.02	0.07	0.10	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.966	2.807	0.050	4.823
INDICATED (POST-TEST)	9.057	2.016	0.108	11.180
PRESENT ON RATE LEVEL	6.650	1.467	0.085	8.202
DERIVED BY FORMULA	6.698	1.505	0.087	8.290
UNDERLYING PRESENT RATE	7.006	1.545	0.089	8.640
PROPOSED	6.698	1.505	0.087	8.290

YEAR	4-1-18	4-1-21	4-1-23	4-1-25	IND. RATE	11.536
IND. RATE				11.54		
MAN. RATE	10.87	12.18	12.37	+ 11.54		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL		
2017	4,149	652,646	15.730	0	0	1	0	1	2		
2018	5,890	62,299	1.058	0	0	0	0	2	2		
2019	5,072	300	0.006	0	0	0	0	0	0		
2020	7,418	18,395	0.248	0	0	0	0	1	1		
2021	11,739	118,815	1.012	0	0	0	0	3	3		
TOTAL	34,268	852,455	2.488	0	0	1	0	7	8		

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	327,184	0	20,000	0	0	302,814	0	0	2,648
2018	0	0	0	0	26,021	0	0	0	0	35,625	653
2019	0	0	0	0	0	0	0	0	0	0	300
2020	0	0	0	0	13,995	0	0	0	0	1,246	3,154
2021	0	0	0	0	88,356	0	0	0	0	28,885	1,574
TOTAL	0	0	327,184	0	148,372	0	0	302,814	0	65,756	8,329

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	562,756	0	34,400	0	0	537,192	0	0	3,072
2018	0	0	0	0	45,875	0	0	0	0	66,473	757
2019	0	0	0	0	0	0	0	0	0	0	348
2020	0	0	0	0	28,779	0	0	0	0	2,989	3,659
2021	0	0	0	0	234,947	0	0	0	0	91,415	1,826
TOTAL	0	0	562,756	0	344,002	0	0	537,192	0	160,877	9,662

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,099,949	504,879	9,662	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	1,099,949	504,879	9,662	
EXPECTED LOSSES	1,243,818	334,251	20,868	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	3.210	1.473	0.028	4.711
INDICATED (POST-TEST)	14.788	1.058	0.061	15.907
PRESENT ON RATE LEVEL	3.445	0.926	0.058	4.429
DERIVED BY FORMULA	3.559	0.930	0.058	4.546
UNDERLYING PRESENT RATE	3.630	0.975	0.061	4.666
PROPOSED	3.559	0.930	0.058	4.546

YEAR	4-1-18	4-1-21	4-1-23	4-1-25	IND. RATE	6.326
IND. RATE				6.33		
MAN. RATE	5.61	6.42	6.68	+ 6.33		

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL		
2017	228	0	0.000	0	0	0	0	0	0	0	
2018	90	0	0.000	0	0	0	0	0	0	0	
2019	123	0	0.000	0	0	0	0	0	0	0	
2020	100	0	0.000	0	0	0	0	0	0	0	
2021	119	0	0.000	0	0	0	0	0	0	0	
TOTAL	660	0	0.000	0	0	0	0	0	0	0	

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	0	0	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	13,041	2,452	136	
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	1.875	0.353	0.020	2.248
DERIVED BY FORMULA	1.875	0.353	0.020	2.248
UNDERLYING PRESENT RATE	1.976	0.371	0.021	2.368
PROPOSED	1.875	0.353	0.020	2.248

YEAR	4-1-18	4-1-21	4-1-23	4-1-25	IND. RATE	3.128
IND. RATE				3.13		
MAN. RATE	3.18	3.43	3.39	+ 3.13		

+ PROPOSED