

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	100,436	4,795,169	4,774	0	0	5	14	62	81
2017	108,855	8,560,891	7,864	2	0	7	11	65	85
2018	116,457	13,082,058	11,233	2	0	8	19	68	97
2019	130,606	13,171,509	10,085	0	1	5	15	52	73
2020	155,215	5,888,113	3,794	1	0	3	18	62	84
TOTAL	611,569	45,497,740	7,440	5	1	28	77	309	420
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
2016	0	0	964,088	855,536	845,006	0	0	349,943	671,085	843,684	265,827
2017	254,441	0	1,316,447	521,800	1,291,748	569	0	731,813	2,804,280	1,265,081	374,712
2018	325,600	0	2,132,926	711,608	653,779	1,409,493	0	4,631,345	1,160,659	1,831,788	224,860
2019	0	563,901	1,104,308	553,030	700,814	0	7,685,885	429,227	729,224	977,122	427,998
2020	7,000	0	789,686	746,775	998,237	0	0	784,350	745,564	1,495,613	320,888
TOTAL	587,041	563,901	6,307,455	3,388,749	4,489,584	1,410,062	7,685,885	6,926,678	6,110,812	6,413,288	1,614,285
OD	0	0	0	0	0	0	0	0	0	0	843

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,316,944	1,187,484	1,137,378	0	0	723,682	804,631	990,485	212,662
2017	312,677	2,673	1,814,756	602,858	1,629,679	444	11,571	1,501,576	2,040,902	1,421,417	293,399
2018	461,441	6,631	1,850,100	823,383	788,654	1,209,192	27,597	3,934,972	1,231,307	1,999,963	174,267
2019	2,431	60,034	1,572,712	622,778	812,111	878	951,170	1,050,342	706,978	1,007,558	368,506
2020	9,614	13,711	1,888,940	1,109,545	1,124,820	1,324	116,443	1,736,927	850,521	1,210,675	297,784
TOTAL	786,162	83,050	8,443,452	4,346,048	5,492,643	1,211,838	1,106,780	8,947,498	5,634,339	6,630,098	1,346,618
OD	0	0	0	0	0	0	0	0	0	0	689

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	20,578,781	22,103,128	1,347,307	
IBNR + FREQUENCY ADJUSTMENT	(9,662,519)	(4,457,948)	3,749	
TOTAL LOSSES	10,916,262	17,645,180	1,351,056	
EXPECTED LOSSES	17,977,667	13,910,248	1,474,587	
CREDIBILITY	0.06	0.21	0.31	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.785	2.885	0.221	4.891
INDICATED (POST-TEST)	1.804	2.916	0.223	4.943
PRESENT ON RATE LEVEL	2.747	2.125	0.225	5.097
DERIVED BY FORMULA	2.690	2.291	0.225	5.206
UNDERLYING PRESENT RATE	2.940	2.275	0.241	5.455
PROPOSED	2.634	2.243	0.220	5.097

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	4.841
IND. RATE				4.84	MINIMUM PREMIUM	
MAN. RATE	6.34	5.85	5.47	+ 4.84	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	69,544	1,996,773	2.871	1	0	2	11	27	41
2017	71,318	4,794,540	6.723	0	0	3	9	34	46
2018	71,108	2,553,959	3.592	0	0	1	7	13	21
2019	75,140	1,525,876	2.031	0	0	1	5	20	26
2020	75,857	1,354,732	1.786	0	0	1	0	13	14
TOTAL	362,967	12,225,880	3.368	1	0	8	32	107	148
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
2016	3,000	0	454,919	444,232	100,775	0	0	307,086	217,082	279,605	190,074
2017	0	0	721,224	525,376	342,678	0	0	1,534,049	434,292	909,285	327,636
2018	0	0	253,165	324,026	164,102	0	0	47,160	1,278,388	296,914	190,204
2019	0	0	218,581	169,606	475,785	0	0	53,645	63,925	407,832	136,502
2020	0	0	150,000	0	191,638	0	0	149,963	0	737,322	125,809
TOTAL	3,000	0	1,797,889	1,463,240	1,274,978	0	0	2,091,903	1,993,687	2,630,958	970,225
OD	0	0	0	0	0	0	0	0	0	0	99

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	4,215	0	621,419	616,594	135,643	0	0	635,054	260,281	328,256	152,059
2017	0	980	676,702	680,862	437,457	0	10,310	1,287,434	530,714	1,013,162	256,539
2018	270	1,292	371,924	359,751	199,771	87	1,266	260,305	1,203,628	350,994	147,408
2019	268	973	367,798	206,696	512,257	111	744	123,583	79,857	398,863	117,528
2020	169	2,178	259,043	90,696	197,722	301	31,446	398,859	173,429	550,261	116,751
TOTAL	4,921	5,423	2,296,887	1,954,598	1,482,850	499	43,767	2,705,235	2,247,909	2,641,537	790,285
OD	0	0	0	0	0	0	0	0	0	0	77

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,056,732	8,326,895	790,362	
IBNR + FREQUENCY ADJUSTMENT	(1,697,207)	(1,598,752)	1,802	
TOTAL LOSSES	3,359,524	6,728,143	792,164	
EXPECTED LOSSES	3,113,525	4,898,261	820,697	
CREDIBILITY	0.04	0.15	0.22	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.926	1.854	0.218	2.997
INDICATED (POST-TEST)	0.935	1.873	0.221	3.029
PRESENT ON RATE LEVEL	0.802	1.261	0.211	2.274
DERIVED BY FORMULA	0.807	1.353	0.213	2.373
UNDERLYING PRESENT RATE	0.858	1.350	0.226	2.433
PROPOSED	0.807	1.353	0.213	2.373

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	T.254
IND. RATE				2.25	MINIMUM PREMIUM	
MAN. RATE	2.44	2.43	2.44	+ 2.25	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	19,984	2,391,616	11,968	0	0	2	5	26	33
2017	21,986	856,064	3,894	0	0	1	3	21	25
2018	24,713	490,277	1,984	0	0	0	2	10	12
2019	24,181	643,752	2,662	0	0	0	1	15	16
2020	29,687	719,411	2,423	0	0	0	3	19	22
TOTAL	120,551	5,101,120	4,232	0	0	3	14	91	108
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
2016	0	0	445,481	286,847	483,931	0	0	104,606	139,969	895,576	35,206
2017	0	0	137,336	38,054	211,397	0	0	83,193	179,275	157,714	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	272,892	0	0	0	52,793	202,275	28,911
2020	0	0	0	209,091	150,096	0	0	0	99,757	236,957	23,510
TOTAL	0	0	582,817	724,382	1,297,513	0	0	187,799	482,478	1,665,995	160,136
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
2016	0	0	608,527	398,144	651,371	0	0	216,325	167,823	1,051,406	28,165
2017	0	279	189,828	52,491	265,585	0	1,315	170,104	214,434	176,722	38,441
2018	15	42	20,922	118,853	204,136	0	27	6,558	14,795	181,051	18,146
2019	43	143	61,087	102,953	287,257	19	158	29,675	54,496	198,185	24,892
2020	161	1,404	253,903	239,205	173,972	88	6,886	126,145	111,001	184,140	21,817
TOTAL	219	1,868	1,134,267	911,646	1,582,322	107	8,387	548,806	562,548	1,791,505	131,462
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,693,655	4,848,021	131,462	
IBNR + FREQUENCY ADJUSTMENT	(748,634)	(687,227)	311	
TOTAL LOSSES	945,021	4,160,794	131,773	
EXPECTED LOSSES	1,384,250	2,132,926	125,657	
CREDIBILITY	0.02	0.07	0.11	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.784	3.451	0.109	4.345
INDICATED (POST-TEST)	0.792	3.488	0.110	4.391
PRESENT ON RATE LEVEL	1.073	1.653	0.097	2.824
DERIVED BY FORMULA	1.067	1.782	0.099	2.948
UNDERLYING PRESENT RATE	1.148	1.769	0.104	3.022
PROPOSED	1.067	1.782	0.099	2.948

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.800
IND. RATE				2.80	MINIMUM PREMIUM	
MAN. RATE	3.25	3.11	3.03	+ 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
2016	228,010	5,841,210	2,562	0	0	3	15	69	87
2017	227,048	5,945,854	2,619	0	0	1	19	63	83
2018	215,400	5,530,347	2,567	0	0	1	25	74	100
2019	214,096	5,030,750	2,350	0	0	2	21	66	89
2020	232,511	4,503,715	1,937	0	0	2	11	68	81
TOTAL	1,117,065	26,851,876	2,404	0	0	9	91	340	440
OD				0	0	0	2	6	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	555,696	1,065,576	1,274,924	0	0	339,598	623,848	1,522,945	458,623
2017	0	0	145,639	1,220,454	1,585,421	0	0	225,930	969,277	1,370,510	428,623
2018	0	0	200,690	1,288,310	1,159,389	0	0	371,645	1,206,205	859,769	444,339
2019	0	0	301,385	1,019,405	1,079,412	0	0	265,027	993,066	849,925	522,530
2020	0	0	465,386	828,639	811,852	0	0	404,642	782,570	898,448	312,178
TOTAL	0	0	1,668,796	5,422,384	5,910,998	0	0	1,606,842	4,574,966	5,501,597	2,166,293
OD	0	0	0	81,914	62,441	0	0	0	23,246	49,656	38,927

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	759,081	1,479,019	1,716,048	0	0	702,289	747,994	1,787,937	366,898
2017	0	296	261,210	1,585,686	1,991,733	0	3,572	489,330	1,162,577	1,524,074	335,612
2018	365	1,390	474,502	1,446,194	1,343,395	688	5,179	808,441	1,186,194	943,680	344,363
2019	638	2,122	836,327	1,044,486	1,197,145	656	4,444	748,366	865,717	895,395	449,898
2020	1,038	10,993	1,606,962	1,082,071	936,273	962	78,452	1,273,899	717,908	761,823	289,701
TOTAL	2,041	14,800	3,938,081	6,637,457	7,184,592	2,307	91,648	4,022,325	4,680,391	5,912,909	1,786,472
OD	0	0	3,804	105,775	78,703	0	0	1,344	28,008	55,002	30,536

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,076,349	24,682,837	1,817,008	
IBNR + FREQUENCY ADJUSTMENT	(3,603,102)	(3,973,511)	4,223	
TOTAL LOSSES	4,473,246	20,709,326	1,821,231	
EXPECTED LOSSES	6,573,732	12,087,478	1,948,694	
CREDIBILITY	0.09	0.32	0.47	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.400	1.830	0.160	2.390
INDICATED (POST-TEST)	0.404	1.849	0.162	2.416
PRESENT ON RATE LEVEL	0.550	1.011	0.163	1.724
DERIVED BY FORMULA	0.537	1.279	0.163	1.979
UNDERLYING PRESENT RATE	0.588	1.082	0.174	1.845
PROPOSED	0.537	1.280	0.163	1.979

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.879
IND. RATE				1.88	MINIMUM PREMIUM	
MAN. RATE	2.18	1.98	1.85	+ 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
2016	3,905	486,105	12.448	0	0	0	1	2	3
2017	4,502	656,803	14.589	0	0	1	2	8	11
2018	3,507	361,170	10.299	0	0	0	2	2	4
2019	3,269	60,998	1.866	0	0	0	1	0	1
2020	3,292	28,244	0.858	0	0	0	0	2	2
TOTAL	18,475	1,593,320	8.624	0	0	1	6	14	21
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
2016	0	0	0	89,966	21,064	0	0	0	328,360	25,477	21,238
2017	0	0	188,450	21,281	92,728	0	0	50,000	73,748	221,330	9,266
2018	0	0	0	99,291	23,101	0	0	0	148,724	24,017	66,037
2019	0	0	0	50,131	0	0	0	0	3,794	0	7,073
2020	0	0	0	0	7,312	0	0	0	0	11,196	9,736
TOTAL	0	0	188,450	260,669	144,205	0	0	50,000	554,626	282,020	113,350
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
2016	0	0	0	124,873	28,352	0	0	0	393,704	29,910	16,990
2017	0	383	257,124	29,760	117,823	0	791	101,447	90,162	245,248	7,255
2018	15	29	14,333	108,873	28,757	0	82	21,312	142,546	29,838	51,179
2019	16	43	18,059	46,203	3,479	1	6	1,194	3,035	256	6,090
2020	2	26	3,931	2,853	7,100	2	229	3,006	2,356	8,226	9,035
TOTAL	33	481	293,447	312,561	185,511	3	1,109	126,959	631,803	313,479	90,549
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	422,031	1,443,353	90,549	
IBNR + FREQUENCY ADJUSTMENT	(551,877)	(247,697)	73	
TOTAL LOSSES	0	1,195,656	90,622	
EXPECTED LOSSES	993,845	742,718	37,776	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	6.472	0.491	6.962
INDICATED (POST-TEST)	0.000	6.540	0.496	7.036
PRESENT ON RATE LEVEL	5.027	3.756	0.191	8.974
DERIVED BY FORMULA	4.976	3.812	0.200	8.989
UNDERLYING PRESENT RATE	5.379	4.020	0.204	9.604
PROPOSED	4.968	3.806	0.200	8.974

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	8.523
IND. RATE				8.52	MINIMUM PREMIUM	
MAN. RATE	11.07	10.24	9.63	+ 8.52	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	57,827	989,431	1.711	0	0	1	1	20	22
2017	61,766	334,943	0.542	0	0	0	3	10	13
2018	71,213	1,199,566	1.684	0	0	0	5	21	26
2019	88,537	1,569,832	1.773	0	0	1	5	18	24
2020	122,083	1,199,780	0.983	0	0	1	5	23	29
TOTAL	401,426	5,293,552	1.319	0	0	3	19	92	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
2016	0	0	161,315	1,079	280,657	0	0	93,148	25,488	283,332	144,412
2017	0	0	0	54,366	96,692	0	0	0	53,582	78,989	51,314
2018	0	0	0	185,716	316,972	0	0	0	129,370	435,787	131,721
2019	0	0	214,024	148,181	325,414	0	0	211,463	99,347	446,286	125,117
2020	0	0	161,348	106,617	212,924	0	0	125,000	63,614	361,486	168,791
TOTAL	0	0	536,687	495,959	1,232,659	0	0	429,611	371,401	1,605,880	621,355
OD	0	0	0	0	0	0	0	0	0	0	95

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	220,356	1,498	377,764	0	0	192,630	30,560	332,632	115,530
2017	0	0	3,135	70,940	121,195	0	0	2,888	64,157	87,695	40,179
2018	27	76	37,362	213,089	361,160	0	123	30,682	134,999	458,148	102,084
2019	248	902	338,354	174,123	355,594	362	2,282	364,113	122,281	444,568	107,726
2020	241	2,813	370,613	192,318	233,660	233	22,325	304,396	130,277	279,096	156,638
TOTAL	517	3,791	969,820	651,968	1,449,374	594	24,729	894,709	482,275	1,602,138	522,156
OD	0	0	0	0	0	0	0	0	0	0	82

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,894,160	4,185,755	522,238	
IBNR + FREQUENCY ADJUSTMENT	(949,813)	(803,046)	1,567	
TOTAL LOSSES	944,347	3,382,709	523,804	
EXPECTED LOSSES	1,795,459	2,553,136	535,579	
CREDIBILITY	0.05	0.16	0.24	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.235	0.843	0.130	1.208
INDICATED (POST-TEST)	0.238	0.852	0.132	1.221
PRESENT ON RATE LEVEL	0.418	0.594	0.125	1.137
DERIVED BY FORMULA	0.409	0.635	0.126	1.171
UNDERLYING PRESENT RATE	0.447	0.636	0.133	1.217
PROPOSED	0.409	0.636	0.126	1.171

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.112
IND. RATE				1.11	MINIMUM PREMIUM	
MAN. RATE	1.44	1.31	1.22	+ 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
2016	605,985	15,373,392	2,537	1	0	12	71	291	375
2017	647,971	19,764,814	3,050	0	0	20	68	273	361
2018	706,393	22,691,967	3,212	1	0	15	73	287	376
2019	739,800	18,654,844	2,522	2	0	9	65	270	346
2020	769,120	18,618,376	2,421	2	0	4	55	273	334
TOTAL	3,469,269	95,103,393	2,741	6	0	60	332	1394	1792
OD				0	0	0	1	1	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	1,238	0	2,002,281	2,948,592	2,669,332	264	0	1,118,565	2,155,154	3,434,917	1,043,049
2017	0	0	3,642,758	3,030,796	2,471,993	0	0	3,187,618	2,195,288	3,657,315	1,579,046
2018	3,000	0	3,249,582	3,369,146	3,528,015	0	0	2,950,154	3,474,910	4,573,185	1,543,975
2019	183,304	0	1,649,755	3,756,228	2,775,592	151,356	0	776,779	3,324,266	4,486,940	1,550,624
2020	16,433	0	945,576	2,981,864	2,705,009	1,000	0	3,033,636	4,280,274	3,511,105	1,143,479
TOTAL	203,975	0	11,489,952	16,086,626	14,149,941	152,620	0	11,066,752	15,429,892	19,663,462	6,860,173
OD	0	0	0	28,669	3,534	0	0	0	15,625	3,587	24,155

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	1,739	0	2,735,116	4,092,646	3,592,921	767	0	2,313,192	2,584,030	4,032,593	834,439
2017	0	6,775	4,661,843	3,938,085	3,147,177	0	35,775	4,501,401	2,659,931	4,077,321	1,236,393
2018	7,470	15,616	4,493,968	3,834,721	4,134,159	4,430	30,749	4,531,084	3,155,579	4,921,977	1,196,581
2019	277,565	9,265	3,578,940	3,773,759	3,197,779	345,800	14,404	2,452,475	2,989,267	4,572,617	1,335,087
2020	22,583	27,944	4,511,199	3,635,058	3,067,614	5,668	293,144	5,012,468	3,102,987	3,017,828	1,061,149
TOTAL	309,358	59,600	19,981,065	19,274,270	17,139,650	356,665	374,072	18,810,621	14,491,794	20,622,336	5,663,649
OD	0	0	1,129	36,776	4,680	0	0	727	18,489	4,142	19,783

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	39,893,237	71,592,136	5,683,432	
IBNR + FREQUENCY ADJUSTMENT	(17,281,156)	(16,546,615)	15,201	
TOTAL LOSSES	22,612,080	55,045,522	5,698,633	
EXPECTED LOSSES	31,881,755	51,135,435	6,594,271	
CREDIBILITY	0.20	0.67	0.99	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.652	1.585	0.164	2.400
INDICATED (POST-TEST)	0.659	1.602	0.165	2.426
PRESENT ON RATE LEVEL	0.859	1.377	0.178	2.414
DERIVED BY FORMULA	0.819	1.528	0.166	2.512
UNDERLYING PRESENT RATE	0.919	1.474	0.190	2.583
PROPOSED	0.791	1.475	0.160	2.426

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.304
IND. RATE				2.30	MINIMUM PREMIUM	
MAN. RATE	2.89	2.71	2.59	+ 2.30	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	36,750	273,522	0.744	0	0	0	1	10	11
2017	36,738	453,926	1.236	0	0	0	0	13	13
2018	37,555	500,920	1.334	0	0	0	1	12	13
2019	39,637	720,694	1.818	0	0	0	4	13	17
2020	42,372	381,587	0.901	0	0	0	2	8	10
TOTAL	193,052	2,330,649	1.207	0	0	0	8	56	64
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
2016	0	0	0	103,134	40,103	0	0	0	0	43,357	86,928
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	9,177	125,116	186,205
2019	0	0	0	113,227	128,790	0	0	0	157,984	200,073	120,620
2020	0	0	0	5,830	67,277	0	0	0	27,775	169,476	111,229
TOTAL	0	0	0	238,298	535,554	0	0	0	194,936	765,418	596,443
OD	0	0	0	0	0	0	0	0	0	0	3,513

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	143,150	53,979	0	0	0	0	50,901	69,542
2017	0	0	1,491	1,803	168,586	0	0	1,346	2,565	250,589	71,614
2018	2	17	8,514	23,204	184,945	0	20	4,933	12,075	130,629	144,309
2019	43	130	54,847	115,153	140,581	42	338	62,626	138,516	203,166	103,854
2020	26	261	40,997	31,285	66,117	44	4,037	62,907	52,688	127,317	103,221
TOTAL	71	408	105,850	314,594	614,209	86	4,395	131,813	205,843	762,602	492,540
OD	0	0	0	0	0	0	0	0	0	0	2,824

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	242,622	1,897,248	495,363	
IBNR + FREQUENCY ADJUSTMENT	(540,878)	(441,770)	782	
TOTAL LOSSES	0	1,455,478	496,145	
EXPECTED LOSSES	994,434	1,356,892	344,105	
CREDIBILITY	0.03	0.10	0.14	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.754	0.256	1.009
INDICATED (POST-TEST)	0.000	0.762	0.258	1.020
PRESENT ON RATE LEVEL	0.481	0.657	0.167	1.305
DERIVED BY FORMULA	0.467	0.667	0.179	1.314
UNDERLYING PRESENT RATE	0.515	0.703	0.178	1.396
PROPOSED	0.464	0.663	0.178	1.305

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.239
IND. RATE				1.24	MINIMUM PREMIUM	
MAN. RATE	1.68	1.51	1.40	+ 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
2016	9,503	106,387	1.120	0	0	0	0	4	4
2017	10,098	357,476	3.540	0	0	0	1	5	6
2018	10,952	322,124	2.941	0	0	0	2	7	9
2019	11,910	43,364	0.364	0	0	0	0	3	3
2020	12,472	10,961	0.088	0	0	0	0	1	1
TOTAL	54,935	840,312	1.530	0	0	0	3	20	23
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
2016	0	0	0	0	35,190	0	0	0	0	51,566	19,631
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	2,305
TOTAL	0	0	0	96,381	248,250	0	0	0	138,823	317,876	38,982
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
2016	0	0	0	0	47,366	0	0	0	0	60,538	15,705
2017	0	0	2,917	66,940	109,496	0	0	2,977	54,540	179,364	9,303
2018	7	20	10,081	52,591	117,286	0	60	15,271	91,877	82,043	2,907
2019	1	5	2,257	1,734	21,312	1	7	1,374	1,289	20,465	1,217
2020	1	6	923	670	1,667	1	142	1,863	1,460	5,098	2,139
TOTAL	8	32	16,178	121,935	297,126	2	209	21,485	149,167	347,509	31,271
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	37,914	915,736	31,271	
IBNR + FREQUENCY ADJUSTMENT	(792,054)	(277,305)	126	
TOTAL LOSSES	0	638,431	31,397	
EXPECTED LOSSES	1,465,010	859,171	53,560	
CREDIBILITY	0.01	0.04	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.162	0.057	1.219
INDICATED (POST-TEST)	0.000	1.174	0.058	1.232
PRESENT ON RATE LEVEL	2.492	1.461	0.091	4.044
DERIVED BY FORMULA	2.467	1.450	0.089	4.006
UNDERLYING PRESENT RATE	2.667	1.564	0.097	4.328
PROPOSED	2.467	1.450	0.089	4.006

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.804
IND. RATE				3.80	MINIMUM PREMIUM	
MAN. RATE	5.15	4.67	4.34	+ 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
2016	51,323	591,666	1.153	0	0	0	2	20	22
2017	53,587	670,873	1.252	0	0	0	3	14	17
2018	53,241	948,790	1.782	0	0	0	4	20	24
2019	53,054	1,522,769	2.870	0	0	2	2	14	18
2020	53,102	735,300	1.385	0	0	0	3	15	18
TOTAL	264,307	4,469,398	1.691	0	0	2	14	83	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
2016	0	0	0	196,356	208,989	0	0	0	24,592	115,049	46,680
2017	0	0	0	189,517	63,741	0	0	0	205,704	130,048	81,863
2018	0	0	0	136,369	176,070	0	0	0	107,080	458,622	70,649
2019	0	0	539,530	9,820	168,781	0	0	400,166	6,702	265,859	131,911
2020	0	0	0	153,500	74,054	0	0	0	141,074	263,411	103,261
TOTAL	0	0	539,530	685,562	691,635	0	0	400,166	485,152	1,232,989	434,364
OD	0	0	0	0	0	0	0	0	0	0	635

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	272,542	281,299	0	0	0	29,486	135,068	37,344
2017	0	0	7,911	243,645	81,334	0	0	10,064	244,349	145,805	64,099
2018	20	51	25,250	154,512	201,559	0	114	28,261	114,336	481,212	54,753
2019	476	1,798	650,800	49,091	199,718	623	3,812	594,618	51,283	272,265	113,575
2020	106	904	166,972	161,509	82,628	112	8,269	159,146	141,887	207,733	95,826
TOTAL	602	2,753	850,932	881,299	856,537	735	12,196	792,090	581,341	1,242,083	365,597
OD	0	0	0	0	0	0	0	0	0	0	519

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,659,307	3,561,261	366,116	
IBNR + FREQUENCY ADJUSTMENT	(579,327)	(616,667)	700	
TOTAL LOSSES	1,079,980	2,944,594	366,817	
EXPECTED LOSSES	1,058,333	1,881,432	328,793	
CREDIBILITY	0.04	0.12	0.18	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.409	1.114	0.139	1.661
INDICATED (POST-TEST)	0.413	1.126	0.140	1.679
PRESENT ON RATE LEVEL	0.374	0.665	0.116	1.156
DERIVED BY FORMULA	0.376	0.720	0.121	1.217
UNDERLYING PRESENT RATE	0.400	0.712	0.124	1.237
PROPOSED	0.376	0.721	0.121	1.217

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.156
IND. RATE				1.16	MINIMUM PREMIUM	
MAN. RATE	1.37	1.27	1.24	+ 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
2016	20,413	25,926	0.127	0	0	0	0	3	3
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	308,326	1.298	0	0	1	0	1	2
2020	22,184	302,746	1.365	0	0	1	1	1	3
TOTAL	109,251	1,199,285	1.098	0	0	3	3	11	17
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
2016	0	0	0	0	5,360	0	0	0	0	9,667	10,899
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	175,122	0	11,369	0	0	70,000	0	25,000	26,835
2020	0	0	155,246	31,077	7,376	0	0	37,093	60,637	815	10,502
TOTAL	0	0	469,844	208,591	64,372	0	0	173,815	63,782	138,561	80,320
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
2016	0	0	0	0	7,215	0	0	0	0	11,349	8,719
2017	0	283	195,902	228,596	26,267	0	1,055	129,640	5,103	59,658	17,102
2018	0	2	835	748	24,333	0	6	1,449	1,313	51,587	7,938
2019	151	570	205,351	9,356	19,863	108	658	102,257	6,729	26,855	23,105
2020	128	1,712	191,187	46,213	23,391	68	5,295	87,928	41,846	8,803	9,746
TOTAL	279	2,567	593,275	284,913	101,069	176	7,014	321,274	54,991	158,253	66,610
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	924,584	599,226	66,610	
IBNR + FREQUENCY ADJUSTMENT	(783,833)	(269,988)	157	
TOTAL LOSSES	140,752	329,238	66,767	
EXPECTED LOSSES	1,440,884	829,371	72,349	
CREDIBILITY	0.02	0.07	0.10	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.129	0.301	0.061	0.491
INDICATED (POST-TEST)	0.130	0.305	0.062	0.497
PRESENT ON RATE LEVEL	1.271	0.732	0.064	2.066
DERIVED BY FORMULA	1.248	0.702	0.064	2.013
UNDERLYING PRESENT RATE	1.319	0.759	0.066	2.144
PROPOSED	1.248	0.702	0.064	2.013

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.413
IND. RATE				2.41	MINIMUM PREMIUM	
MAN. RATE	2.53	2.46	2.45	+ 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
2016	191,149	1,260,756	0.660	0	0	1	8	16	25
2017	209,184	1,586,568	0.758	0	0	2	6	12	20
2018	232,081	1,936,563	0.834	0	0	3	2	25	30
2019	204,207	4,945,510	2.422	0	0	6	2	12	20
2020	215,411	1,687,785	0.784	0	0	2	4	17	23
TOTAL	1,052,032	11,417,182	1.085	0	0	14	22	82	118
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
2016	0	0	208,930	335,978	348,114	0	0	27,966	48,836	169,160	121,772
2017	0	0	357,998	315,236	97,344	0	0	144,186	350,231	234,976	86,597
2018	0	0	785,673	173,625	230,567	0	0	163,802	105,384	398,619	78,893
2019	0	0	1,807,540	158,219	264,336	0	0	2,083,030	37,967	534,287	60,131
2020	0	0	506,390	233,523	212,006	0	0	171,684	151,869	374,380	37,933
TOTAL	0	0	3,666,531	1,216,581	1,152,367	0	0	2,590,668	694,287	1,711,422	385,326
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
2016	0	0	285,398	466,337	468,561	0	0	57,834	58,554	198,594	97,418
2017	0	727	498,037	407,544	128,034	0	2,280	296,374	417,877	264,485	67,805
2018	715	3,757	1,032,198	212,126	283,702	303	2,058	297,827	116,619	422,608	61,142
2019	1,275	4,768	1,728,774	235,622	348,967	1,378	8,433	1,315,589	128,510	551,957	51,773
2020	550	6,799	834,140	338,243	276,644	326	29,475	425,729	192,757	300,098	35,202
TOTAL	2,540	16,051	4,378,547	1,659,872	1,505,908	2,007	42,246	2,393,353	914,318	1,737,741	313,340
OD	0	0	0	0	0	0	0	0	0	0	131

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,834,744	5,817,840	313,471	
IBNR + FREQUENCY ADJUSTMENT	(3,813,551)	(1,434,303)	1,146	
TOTAL LOSSES	3,021,193	4,383,537	314,617	
EXPECTED LOSSES	6,960,609	4,386,191	530,725	
CREDIBILITY	0.09	0.30	0.45	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.287	0.417	0.030	0.734
INDICATED (POST-TEST)	0.290	0.421	0.030	0.742
PRESENT ON RATE LEVEL	0.638	0.402	0.049	1.088
DERIVED BY FORMULA	0.606	0.408	0.040	1.054
UNDERLYING PRESENT RATE	0.662	0.417	0.050	1.129
PROPOSED	0.606	0.407	0.040	1.054

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.264
IND. RATE				1.26	MINIMUM PREMIUM	
MAN. RATE	1.40	1.31	1.29	+ 1.26	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2016	83,549	1,882,833	2,254	0	0	1	7	48	56	
2017	88,463	2,321,177	2,624	0	0	2	8	36	46	
2018	100,407	2,753,529	2,742	0	0	2	9	38	49	
2019	100,076	1,725,002	1,724	0	0	0	8	23	31	
2020	109,346	3,968,412	3,629	0	0	0	6	87	93	
TOTAL	481,841	12,650,953	2,626	0	0	5	38	232	275	
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
2016	0	0	153,636	225,940	505,389	0	0	68,822	74,069	522,435	332,542
2017	0	0	403,893	350,823	304,331	0	0	185,403	344,111	453,178	279,438
2018	0	0	387,430	517,773	695,386	0	0	128,011	286,608	370,767	367,554
2019	0	0	0	330,394	237,129	0	0	0	232,045	680,269	245,165
2020	0	0	0	405,286	1,653,332	0	0	0	231,618	1,256,229	421,947
TOTAL	0	0	944,959	1,830,216	3,395,567	0	0	382,236	1,168,451	3,282,878	1,646,646
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
2016	0	0	209,867	313,605	680,254	0	0	142,324	88,809	613,339	266,034
2017	0	820	563,849	456,205	387,177	0	2,931	377,190	413,597	505,239	218,800
2018	416	2,017	589,928	595,073	805,273	237	1,725	262,790	287,600	398,604	284,854
2019	117	343	144,904	324,385	267,299	77	626	116,944	226,872	670,193	211,087
2020	767	7,522	1,224,561	995,190	1,660,197	335	30,447	482,428	406,316	946,319	391,567
TOTAL	1,299	10,702	2,733,109	2,684,459	3,800,200	648	35,729	1,381,675	1,423,195	3,133,694	1,372,342
OD	0	0	0	0	0	0	0	0	0	0	131

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,163,163	11,041,547	1,372,473	
IBNR + FREQUENCY ADJUSTMENT	(1,429,132)	(1,808,513)	2,789	
TOTAL LOSSES	2,734,031	9,233,034	1,375,262	
EXPECTED LOSSES	2,635,542	5,590,700	1,192,342	
CREDIBILITY	0.05	0.18	0.27	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.567	1.916	0.285	2.769
INDICATED (POST-TEST)	0.573	1.937	0.288	2.798
PRESENT ON RATE LEVEL	0.511	1.084	0.231	1.826
DERIVED BY FORMULA	0.514	1.238	0.247	1.998
UNDERLYING PRESENT RATE	0.547	1.160	0.247	1.955
PROPOSED	0.514	1.237	0.247	1.998

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.898
IND. RATE				1.90	MINIMUM PREMIUM	
MAN. RATE	2.12	2.00	1.96	+ 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
2016	113,464	1,562,753	1.377	1	0	0	9	48	58
2017	114,471	2,354,746	2.057	0	0	1	10	44	55
2018	113,534	1,137,694	1.002	0	0	0	3	28	31
2019	111,139	1,425,468	1.283	0	0	0	4	37	41
2020	115,885	2,252,906	1.944	0	0	0	2	32	34
TOTAL	568,493	8,733,567	1.536	1	0	1	28	189	219
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
2016	125,172	0	0	315,964	188,727	0	0	0	294,883	404,286	233,721
2017	0	0	265,647	267,596	270,677	0	0	121,997	516,751	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	90,423	309,553	0	0	0	50,513	731,725	243,254
2020	0	0	0	219,853	302,358	0	0	0	49,558	1,439,150	241,987
TOTAL	125,172	0	265,647	1,114,697	1,284,237	0	0	121,997	1,029,277	3,642,594	1,149,946
OD	0	0	0	0	1,721	0	0	0	0	3,483	79,097

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	175,867	0	0	438,558	254,027	0	0	0	353,565	474,632	186,977
2017	0	539	373,033	348,210	343,009	0	1,929	263,912	619,901	820,116	136,670
2018	32	78	38,110	247,752	245,334	0	104	25,948	120,934	347,466	198,739
2019	46	155	66,365	109,291	325,284	38	333	63,157	84,765	707,451	209,442
2020	218	1,986	344,674	307,907	323,281	287	30,484	417,407	333,245	1,062,407	224,564
TOTAL	176,163	2,758	822,181	1,451,718	1,490,935	325	32,849	770,424	1,512,410	3,412,072	956,391
OD	0	0	19	23	2,148	0	0	21	39	3,838	61,339

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,804,739	7,873,184	1,017,730	
IBNR + FREQUENCY ADJUSTMENT	(1,328,795)	(1,598,493)	2,230	
TOTAL LOSSES	475,944	6,274,691	1,019,960	
EXPECTED LOSSES	2,425,048	4,868,590	1,040,646	
CREDIBILITY	0.06	0.20	0.30	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.084	1.103	0.169	1.355
INDICATED (POST-TEST)	0.085	1.114	0.170	1.369
PRESENT ON RATE LEVEL	0.399	0.800	0.171	1.370
DERIVED BY FORMULA	0.380	0.863	0.171	1.414
UNDERLYING PRESENT RATE	0.427	0.856	0.183	1.466
PROPOSED	0.368	0.836	0.166	1.370

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.301
IND. RATE				1.30	MINIMUM PREMIUM	
MAN. RATE	1.76	1.60	1.47	+ 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
2016	77,530	1,071,480	1.382	0	0	2	3	25	30
2017	73,253	912,343	1.245	0	0	1	3	14	18
2018	74,495	3,495,717	4.693	1	0	1	3	14	19
2019	72,844	1,548,333	2.126	0	0	1	4	9	14
2020	76,600	1,033,474	1.349	0	0	0	5	9	14
TOTAL	374,722	8,061,347	2.151	1	0	5	18	71	95
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
2016	0	0	330,888	241,102	118,807	0	0	70,493	19,481	207,300	83,409
2017	0	0	172,303	158,675	86,749	0	0	119,037	182,414	117,337	75,828
2018	772,630	0	440,941	241,428	234,531	972	0	1,306,714	188,657	217,369	92,475
2019	0	0	243,990	248,841	54,250	0	0	126,580	631,904	119,797	122,971
2020	0	0	0	456,737	45,242	0	0	0	260,529	235,559	35,407
TOTAL	772,630	0	1,188,122	1,346,783	539,579	972	0	1,622,824	1,282,985	897,362	410,090
OD	0	0	0	0	10,400	0	0	0	0	9,600	4,506

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	451,993	334,650	159,914	0	0	145,780	23,358	243,370	66,727
2017	0	350	240,408	205,590	111,486	0	1,882	239,404	218,107	132,588	59,373
2018	1,103,768	952	276,376	274,448	274,851	3,582	6,641	938,417	204,100	245,740	71,668
2019	290	1,018	379,940	245,597	84,525	338	2,296	388,529	522,216	162,975	105,878
2020	258	2,072	402,687	412,253	105,573	160	10,133	226,551	209,229	199,285	32,858
TOTAL	1,104,316	4,391	1,751,404	1,472,538	736,349	4,080	20,952	1,938,680	1,177,009	983,959	336,504
OD	3	37	5,591	4,058	10,099	2	197	2,577	2,020	7,054	3,860

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,832,230	4,393,085	340,364	
IBNR + FREQUENCY ADJUSTMENT	(2,132,599)	(1,069,134)	997	
TOTAL LOSSES	2,699,630	3,323,951	341,361	
EXPECTED LOSSES	3,891,260	3,252,294	465,041	
CREDIBILITY	0.05	0.15	0.23	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.718	0.881	0.090	1.689
INDICATED (POST-TEST)	0.726	0.890	0.091	1.707
PRESENT ON RATE LEVEL	1.001	0.836	0.120	1.957
DERIVED BY FORMULA	0.987	0.844	0.113	1.944
UNDERLYING PRESENT RATE	1.038	0.868	0.124	2.030
PROPOSED	0.987	0.844	0.113	1.944

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.330
IND. RATE				2.33	MINIMUM PREMIUM	
MAN. RATE	2.35	2.31	2.32	+ 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
2016	118,887	3,700,825	3.113	0	0	5	11	21	37
2017	108,463	3,979,969	3.669	1	0	5	7	26	39
2018	119,691	1,854,892	1.550	0	0	2	7	31	40
2019	117,585	2,745,434	2.335	1	0	5	2	22	30
2020	110,789	2,919,877	2.636	0	0	3	1	13	17
TOTAL	575,415	15,200,997	2.642	2	0	20	28	113	163
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
2016	0	0	1,394,772	352,891	243,522	0	0	837,116	271,580	443,838	157,106
2017	1,350	0	1,475,316	359,468	157,453	827	0	1,299,210	228,282	343,629	114,434
2018	0	0	335,929	275,412	222,689	0	0	152,461	209,984	449,950	208,467
2019	505,000	0	1,152,026	78,430	176,864	0	0	284,931	80,382	268,593	199,208
2020	0	0	1,236,908	23,730	152,024	0	0	1,220,105	16,976	140,759	129,375
TOTAL	506,350	0	5,594,951	1,089,931	952,552	827	0	3,793,823	807,204	1,646,769	808,590
OD	0	0	0	0	0	0	0	0	0	0	208

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,874,803	489,813	327,781	0	0	1,675,377	325,624	521,066	125,685
2017	1,659	2,743	1,844,599	471,639	213,399	645	18,185	2,239,056	286,950	391,804	89,602
2018	335	1,672	473,356	313,957	266,357	282	1,985	295,023	217,407	479,195	161,562
2019	758,148	3,843	1,390,279	142,392	241,303	463	2,871	452,296	101,810	275,257	171,518
2020	640	8,866	955,771	167,043	214,506	691	68,180	846,839	112,573	138,951	120,060
TOTAL	760,782	17,123	6,538,808	1,584,844	1,263,345	2,081	91,221	5,508,591	1,044,365	1,806,273	668,427
OD	0	0	0	0	0	0	0	0	0	0	161

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,918,606	5,698,827	668,588	
IBNR + FREQUENCY ADJUSTMENT	(4,367,712)	(1,669,802)	1,850	
TOTAL LOSSES	8,550,894	4,029,025	670,438	
EXPECTED LOSSES	7,973,113	5,083,007	893,688	
CREDIBILITY	0.06	0.20	0.30	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.486	0.700	0.116	2.303
INDICATED (POST-TEST)	1.502	0.708	0.118	2.327
PRESENT ON RATE LEVEL	1.335	0.851	0.150	2.336
DERIVED BY FORMULA	1.345	0.822	0.140	2.308
UNDERLYING PRESENT RATE	1.386	0.883	0.155	2.424
PROPOSED	1.356	0.829	0.141	2.327

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.790
IND. RATE				2.79	MINIMUM PREMIUM	
MAN. RATE	2.57	2.65	2.77	+ 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
2016	33,551	426,014	1.270	0	0	0	1	10	11
2017	34,063	228,708	0.671	0	0	0	3	4	7
2018	39,015	298,665	0.766	0	0	0	1	10	11
2019	39,881	996,633	2.499	0	0	1	3	10	14
2020	39,463	506,750	1.284	1	0	0	2	7	10
TOTAL	185,973	2,456,770	1.321	1	0	1	10	41	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
2016	0	0	0	79,870	190,461	0	0	0	14,662	56,018	85,003
2017	0	0	0	43,224	63,869	0	0	0	8,304	60,676	52,635
2018	0	0	0	15,000	86,813	0	0	0	2,135	145,569	49,148
2019	0	0	172,052	236,107	173,809	0	0	19,674	89,608	251,748	53,635
2020	192,989	0	0	79,930	45,758	0	0	0	111,053	46,547	30,473
TOTAL	192,989	0	172,052	454,131	560,710	0	0	19,674	225,762	560,558	270,894
OD	0	0	0	0	0	0	0	0	0	0	573

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	110,860	256,361	0	0	0	17,580	65,765	68,002
2017	0	0	2,349	56,228	80,123	0	0	734	10,489	66,965	41,213
2018	2	11	5,377	19,324	97,897	0	19	4,556	5,898	151,707	38,090
2019	231	804	304,558	240,434	203,506	59	421	72,739	88,412	249,058	46,180
2020	231,353	496	90,814	86,908	55,221	58	3,216	82,110	77,850	45,372	28,279
TOTAL	231,587	1,310	403,098	513,753	693,108	118	3,656	160,140	200,229	578,867	221,764
OD	0	0	0	0	0	0	0	0	0	0	449

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	799,908	1,985,958	222,213	
IBNR + FREQUENCY ADJUSTMENT	(1,300,211)	(551,722)	743	
TOTAL LOSSES	0	1,434,236	222,956	
EXPECTED LOSSES	2,394,036	1,700,683	332,450	
CREDIBILITY	0.03	0.10	0.14	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.771	0.120	0.891
INDICATED (POST-TEST)	0.000	0.779	0.121	0.900
PRESENT ON RATE LEVEL	1.240	0.881	0.172	2.294
DERIVED BY FORMULA	1.203	0.871	0.165	2.239
UNDERLYING PRESENT RATE	1.287	0.914	0.179	2.381
PROPOSED	1.203	0.871	0.165	2.239

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.684
IND. RATE				2.68	MINIMUM PREMIUM	
MAN. RATE	2.87	2.74	2.72	+ 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
2016	30,029	482,760	1.608	0	0	0	1	10	11
2017	28,387	591,807	2.085	0	0	1	4	4	9
2018	33,510	336,359	1.004	0	0	0	2	10	12
2019	33,762	2,058,924	6.098	0	1	1	1	7	10
2020	32,370	1,730,730	5.347	0	0	1	1	11	13
TOTAL	158,058	5,200,580	3.290	0	1	3	9	42	55
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
2016	0	0	0	2,938	288,282	0	0	0	13,103	131,322	47,115
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	92,246	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	29,696	191,337	0	0	800,800	16,077	276,473	117,991
TOTAL	0	630,150	601,055	344,209	637,905	0	929,434	949,702	136,962	683,161	288,002
OD	0	0	0	0	0	0	0	0	0	0	114

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	4,078	388,028	0	0	0	15,710	154,172	37,692
2017	0	282	193,376	166,771	49,275	0	1,723	213,609	54,454	115,574	23,488
2018	13	30	14,562	97,520	82,214	0	32	7,998	38,928	97,331	36,830
2019	7,826	336,869	290,134	107,806	66,459	85	617,102	162,424	49,321	80,586	39,068
2020	223	2,841	339,480	121,952	205,611	662	65,624	817,323	134,643	235,807	109,496
TOTAL	8,062	340,021	837,553	498,127	791,585	747	684,481	1,201,354	293,056	683,470	246,574
OD	0	0	0	0	0	0	0	0	0	0	89

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,072,218	2,266,238	246,664	
IBNR + FREQUENCY ADJUSTMENT	(1,525,566)	(628,969)	624	
TOTAL LOSSES	1,546,653	1,637,269	247,288	
EXPECTED LOSSES	2,802,909	1,932,069	286,487	
CREDIBILITY	0.03	0.09	0.13	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.979	1.036	0.156	2.171
INDICATED (POST-TEST)	0.989	1.047	0.158	2.194
PRESENT ON RATE LEVEL	1.709	1.178	0.175	3.061
DERIVED BY FORMULA	1.687	1.166	0.172	3.026
UNDERLYING PRESENT RATE	1.773	1.222	0.181	3.177
PROPOSED	1.687	1.166	0.173	3.026

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.628
IND. RATE				3.63	MINIMUM PREMIUM	
MAN. RATE	3.67	3.59	3.63	+ 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
2016	34,406	0	0.000	0	0	0	0	0	0
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	5,122	0.013	0	0	0	0	1	1
TOTAL	185,626	5,122	0.003	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
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	2,510	0	0	0	0	2,612	0
TOTAL	0	0	0	0	2,510	0	0	0	0	2,612	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
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	1	9	1,349	979	2,437	0	53	701	550	1,919	0
TOTAL	1	9	1,349	979	2,437	0	53	701	550	1,919	0
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,114	5,886	0	
IBNR + FREQUENCY ADJUSTMENT	(28,322)	(554)	0	
TOTAL LOSSES	0	5,331	0	
EXPECTED LOSSES	52,239	1,710	23	
CREDIBILITY	0.03	0.10	0.14	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.003	0.000	0.003
INDICATED (POST-TEST)	0.000	0.003	0.000	0.003
PRESENT ON RATE LEVEL	0.027	0.001	0.000	0.028
DERIVED BY FORMULA	0.026	0.001	0.000	0.027
UNDERLYING PRESENT RATE	0.028	0.001	0.000	0.029
PROPOSED	0.026	0.001	0.000	0.027

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.028
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
2016	48,011	0	0.000	0	0	0	0	0	0
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
TOTAL	357,186	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
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	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
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	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	(72,486)	(992)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	135,357	3,117	0	
CREDIBILITY	0.04	0.15	0.22	

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	0.036	0.001	0.000	0.037
DERIVED BY FORMULA	0.035	0.001	0.000	0.035
UNDERLYING PRESENT RATE	0.038	0.001	0.000	0.039
PROPOSED	0.034	0.001	0.000	0.035

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.036
IND. RATE				0.04	MINIMUM PREMIUM	
MAN. RATE	0.04	0.04	0.04	+ 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
2016	11,176	865,742	7.746	0	0	2	1	0	3
2017	11,915	192,204	1.613	0	0	0	1	2	3
2018	12,361	71,387	0.578	0	0	0	1	3	4
2019	12,917	1,061,973	8.222	0	0	1	2	3	6
2020	12,051	142,673	1.184	1	0	0	0	1	2
TOTAL	60,420	2,333,979	3.863	1	0	3	5	9	18
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
2016	0	0	455,167	4,600	0	0	0	352,312	9,300	0	44,363
2017	0	0	0	45,686	3,850	0	0	0	9,434	103,901	29,333
2018	0	0	0	3,075	17,528	0	0	0	5,655	8,655	36,474
2019	0	0	258,223	28,606	34,713	0	0	63,663	631,662	19,142	25,964
2020	82,265	0	0	0	1,271	5,000	0	0	0	11,107	43,030
TOTAL	82,265	0	713,390	81,967	57,362	5,000	0	415,975	656,051	142,805	179,164
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
2016	0	0	621,758	6,385	0	0	0	728,581	11,151	0	35,490
2017	0	0	1,780	58,581	5,233	0	0	1,041	12,311	114,612	22,968
2018	0	2	1,092	3,952	19,767	0	4	1,037	5,625	9,199	28,267
2019	233	870	315,060	41,665	49,771	238	1,678	291,492	511,235	63,594	22,355
2020	98,594	4	683	496	1,234	9,565	227	2,982	2,338	8,161	39,932
TOTAL	98,827	876	940,374	111,079	76,006	9,802	1,910	1,025,133	542,660	195,567	149,012
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,076,923	925,311	149,012	
IBNR + FREQUENCY ADJUSTMENT	(296,852)	(139,931)	224	
TOTAL LOSSES	1,780,070	785,381	149,237	
EXPECTED LOSSES	544,529	429,200	104,869	
CREDIBILITY	0.01	0.05	0.07	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.946	1.300	0.247	4.493
INDICATED (POST-TEST)	2.977	1.314	0.250	4.541
PRESENT ON RATE LEVEL	0.842	0.664	0.162	1.668
DERIVED BY FORMULA	0.863	0.696	0.168	1.728
UNDERLYING PRESENT RATE	0.901	0.710	0.174	1.785
PROPOSED	0.863	0.696	0.168	1.728

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.641
IND. RATE				1.64	MINIMUM PREMIUM	
MAN. RATE	1.97	1.84	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
2016	104,387	1,972,108	1.889	0	0	0	5	33	38
2017	108,635	1,316,052	1.211	0	0	1	4	22	27
2018	110,325	3,224,613	2.923	0	0	3	4	35	42
2019	116,616	1,992,333	1.708	0	0	2	4	29	35
2020	124,459	1,732,891	1.392	0	0	0	5	32	37
TOTAL	564,422	10,237,997	1.814	0	0	6	22	151	179
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
2016	0	0	0	276,960	345,392	0	0	0	714,300	516,936	118,520
2017	0	0	151,455	172,221	313,018	0	0	28,639	250,712	262,761	137,246
2018	0	0	730,976	228,311	368,293	0	0	683,916	154,614	813,427	245,076
2019	0	0	442,353	116,971	314,077	0	0	209,724	133,303	500,261	275,644
2020	0	0	0	159,143	546,849	0	0	0	157,904	708,660	160,335
TOTAL	0	0	1,324,784	953,606	1,887,629	0	0	922,279	1,410,833	2,802,045	936,821
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
2016	0	0	0	384,420	464,898	0	0	0	856,446	606,883	94,816
2017	0	308	215,179	225,826	393,821	0	453	68,331	299,325	292,857	107,464
2018	655	3,417	945,539	274,896	437,912	1,128	7,446	1,055,279	189,532	867,062	189,934
2019	434	1,612	591,997	155,364	352,367	369	2,342	375,782	152,588	498,723	237,329
2020	267	2,593	425,817	350,844	552,506	201	17,731	289,224	245,906	536,575	148,791
TOTAL	1,356	7,929	2,178,533	1,391,351	2,201,504	1,697	27,972	1,788,615	1,743,797	2,802,100	778,334
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,006,103	8,138,752	778,334	
IBNR + FREQUENCY ADJUSTMENT	(2,144,485)	(1,429,175)	2,186	
TOTAL LOSSES	1,861,618	6,709,577	780,520	
EXPECTED LOSSES	3,945,521	4,396,359	957,762	
CREDIBILITY	0.06	0.20	0.30	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.330	1.189	0.138	1.657
INDICATED (POST-TEST)	0.333	1.201	0.140	1.674
PRESENT ON RATE LEVEL	0.667	0.743	0.162	1.571
DERIVED BY FORMULA	0.647	0.835	0.155	1.636
UNDERLYING PRESENT RATE	0.699	0.779	0.170	1.648
PROPOSED	0.647	0.834	0.155	1.636

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.679
IND. RATE				1.68	MINIMUM PREMIUM	
MAN. RATE	1.81	1.70	1.70	+ 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
2016	3,387	201,624	5.953	0	0	0	0	1	1
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	3,273	2,840	0.087	0	0	0	0	0	0
TOTAL	18,273	219,657	1.202	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
2016	0	0	0	0	108,753	0	0	0	0	75,532	17,339
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
TOTAL	0	0	0	0	108,753	0	0	0	0	75,532	35,372
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
2016	0	0	0	0	146,382	0	0	0	0	88,675	13,871
2017	0	0	0	0	0	0	0	0	0	0	1,427
2018	0	0	0	0	0	0	0	0	0	0	2,069
2019	0	0	0	0	0	0	0	0	0	0	9,213
2020	0	0	0	0	0	0	0	0	0	0	2,636
TOTAL	0	0	0	0	146,382	0	0	0	0	88,675	29,216
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	235,056	29,216	
IBNR + FREQUENCY ADJUSTMENT	(38,098)	(13,283)	27	
TOTAL LOSSES	0	221,773	29,243	
EXPECTED LOSSES	69,843	40,746	13,382	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.214	0.160	1.374
INDICATED (POST-TEST)	0.000	1.227	0.162	1.388
PRESENT ON RATE LEVEL	0.365	0.213	0.070	0.647
DERIVED BY FORMULA	0.361	0.233	0.073	0.666
UNDERLYING PRESENT RATE	0.382	0.223	0.073	0.678
PROPOSED	0.361	0.233	0.073	0.666

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.683
IND. RATE				0.68	MINIMUM PREMIUM	
MAN. RATE	0.76	0.71	0.70	+ 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	
2016	610,831	9,369,571	1.534	0	0	9	54	125	188	
2017	646,242	14,167,198	2.192	0	0	12	62	123	197	
2018	658,883	14,791,236	2.245	1	0	11	64	142	218	
2019	679,261	10,645,810	1.567	1	0	3	55	159	218	
2020	739,017	12,136,144	1.642	0	0	4	48	156	208	
TOTAL	3,334,234	61,109,959	1.833	2	0	39	283	705	1029	
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
2016	0	0	1,775,695	1,493,745	1,339,350	0	0	836,045	1,159,830	1,584,079	1,180,827
2017	0	0	2,814,055	2,359,983	1,938,899	0	0	1,365,256	2,745,018	1,772,819	1,171,168
2018	3,000	0	2,314,628	2,497,809	1,949,111	0	0	2,520,701	2,193,021	2,193,102	1,119,864
2019	157,552	0	540,209	2,039,645	2,033,972	1,148	0	272,115	1,902,834	2,346,679	1,351,656
2020	0	0	856,311	2,446,651	1,526,151	0	0	540,627	3,157,890	2,496,914	1,111,600
TOTAL	160,552	0	8,300,898	10,837,833	8,787,483	1,148	0	5,534,744	11,158,593	10,393,593	5,935,115
OD	0	0	0	0	0	0	0	0	0	0	14,895

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	2,379,335	2,073,318	1,802,765	0	0	1,628,694	1,390,636	1,859,709	944,662
2017	0	5,458	3,752,085	3,067,249	2,469,025	0	19,220	2,488,076	3,275,439	1,997,854	917,025
2018	6,526	10,881	3,132,032	2,827,368	2,313,445	2,804	19,499	2,879,736	2,201,491	2,392,190	867,895
2019	237,427	4,011	1,586,408	2,076,271	2,262,771	3,531	6,571	1,141,457	1,684,791	2,397,205	1,163,776
2020	2,381	23,962	3,690,757	2,750,939	1,870,886	2,135	159,085	2,902,657	2,065,514	2,107,290	1,031,565
TOTAL	246,333	44,313	14,540,618	12,795,145	10,718,892	8,470	204,375	11,040,620	10,617,871	10,754,248	4,924,921
OD	0	0	0	0	0	0	0	0	0	0	11,995

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	26,084,730	44,886,156	4,936,916	
IBNR + FREQUENCY ADJUSTMENT	(11,937,751)	(9,906,632)	13,161	
TOTAL LOSSES	14,146,979	34,979,524	4,950,077	
EXPECTED LOSSES	21,949,290	30,468,568	5,749,855	
CREDIBILITY	0.20	0.65	0.97	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.424	1.049	0.148	1.621
INDICATED (POST-TEST)	0.429	1.060	0.150	1.639
PRESENT ON RATE LEVEL	0.628	0.872	0.164	1.664
DERIVED BY FORMULA	0.588	0.994	0.150	1.732
UNDERLYING PRESENT RATE	0.658	0.914	0.172	1.745
PROPOSED	0.565	0.955	0.144	1.664

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.707
IND. RATE				1.71	MINIMUM PREMIUM	
MAN. RATE	2.05	1.88	1.80	+ 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
2016	492,027	12,018,924	2.443	0	0	15	74	104	193
2017	500,354	15,512,106	3.100	0	0	23	68	102	193
2018	516,882	15,513,341	3.001	0	0	21	81	105	207
2019	544,456	12,096,030	2.222	1	0	15	66	107	189
2020	542,321	9,888,486	1.823	0	1	10	24	122	157
TOTAL	2,596,040	65,028,887	2.505	1	1	84	313	540	939
OD				0	0	0	2	9	11

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	3,034,132	2,895,616	1,193,598	0	0	1,014,282	1,824,448	1,113,711	943,137
2017	0	0	5,127,733	2,801,329	1,153,852	0	0	2,840,545	1,556,600	976,622	1,055,425
2018	0	0	4,613,948	3,018,403	1,338,807	0	0	1,731,525	3,186,483	892,654	731,521
2019	2,575	0	3,274,001	2,991,247	1,104,807	1,711	0	1,110,893	1,801,986	1,057,247	751,563
2020	0	547,896	2,069,184	773,534	2,089,247	0	667,441	516,025	591,377	1,954,617	679,165
TOTAL	2,575	547,896	18,118,998	12,480,129	6,880,311	1,711	667,441	7,213,270	8,960,894	5,994,851	4,160,811
OD	0	0	0	40,222	16,278	0	0	0	19,534	23,435	19,133

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	4,144,624	4,019,115	1,606,583	0	0	2,097,535	2,187,513	1,307,497	754,510
2017	0	10,147	6,888,230	3,637,598	1,516,399	0	37,517	4,669,975	1,876,867	1,116,469	826,398
2018	4,491	22,620	6,331,719	3,420,825	1,705,746	3,205	22,448	3,338,282	3,122,196	1,074,953	566,929
2019	7,666	13,451	5,014,087	3,006,577	1,498,433	6,021	13,744	2,232,389	1,588,428	1,183,310	647,096
2020	7,083	321,601	3,980,611	1,710,616	2,295,099	1,221	728,653	1,675,959	855,543	1,526,283	630,265
TOTAL	19,241	367,819	26,359,271	15,794,730	8,622,260	10,447	802,362	14,014,140	9,630,547	6,208,512	3,425,197
OD	0	0	1,709	51,746	20,694	0	0	1,021	23,329	26,062	15,016

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	41,576,009	40,377,880	3,440,213	
IBNR + FREQUENCY ADJUSTMENT	(14,010,698)	(8,951,502)	8,632	
TOTAL LOSSES	27,565,311	31,426,378	3,448,845	
EXPECTED LOSSES	25,727,614	27,464,560	3,922,887	
CREDIBILITY	0.17	0.55	0.82	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.062	1.206	0.132	2.400
INDICATED (POST-TEST)	1.073	1.219	0.134	2.425
PRESENT ON RATE LEVEL	0.945	1.009	0.144	2.098
DERIVED BY FORMULA	0.967	1.124	0.136	2.227
UNDERLYING PRESENT RATE	0.991	1.058	0.151	2.200
PROPOSED	0.967	1.124	0.136	2.227

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.285
IND. RATE				2.28	MINIMUM PREMIUM	
MAN. RATE	2.34	2.24	2.27	+ 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
2016	109,329	4,406,457	4,030	0	0	4	20	32	56
2017	115,438	2,756,132	2,388	0	0	1	22	19	42
2018	120,977	3,593,603	2,970	1	0	2	14	42	59
2019	123,194	2,992,304	2,429	0	0	2	15	39	56
2020	136,396	3,070,115	2,251	0	0	0	7	61	68
<b>TOTAL</b>	<b>605,334</b>	<b>16,818,611</b>	<b>2,778</b>	<b>1</b>	<b>0</b>	<b>9</b>	<b>78</b>	<b>193</b>	<b>281</b>
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
2016	0	0	1,100,372	857,898	604,516	0	0	609,614	356,250	425,062	452,745
2017	0	0	138,408	781,033	261,625	0	0	71,884	782,633	281,217	439,332
2018	37,491	0	410,324	821,668	724,616	1,000	0	110,742	497,206	662,283	328,273
2019	0	0	354,877	589,757	558,485	0	0	155,874	396,847	525,991	410,473
2020	0	0	0	589,942	1,051,520	0	0	0	181,471	770,355	476,827
<b>TOTAL</b>	<b>37,491</b>	<b>0</b>	<b>2,003,981</b>	<b>3,640,298</b>	<b>3,200,762</b>	<b>1,000</b>	<b>0</b>	<b>948,114</b>	<b>2,214,407</b>	<b>2,664,908</b>	<b>2,107,650</b>
OD	0	0	0	0	995	0	0	0	0	8,700	9,040

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,503,108	1,190,762	813,679	0	0	1,260,682	427,144	499,023	362,196
2017	0	281	220,089	1,005,013	335,248	0	1,137	176,200	928,100	320,032	343,997
2018	54,030	2,212	661,332	927,307	847,303	2,849	1,667	271,876	495,699	708,682	254,412
2019	520	1,796	687,034	607,396	632,979	346	2,302	382,934	360,973	539,111	353,417
2020	664	6,175	1,054,002	919,931	1,100,716	223	19,475	320,559	273,332	584,276	442,495
<b>TOTAL</b>	<b>55,215</b>	<b>10,463</b>	<b>4,125,566</b>	<b>4,650,410</b>	<b>3,729,925</b>	<b>3,418</b>	<b>24,580</b>	<b>2,412,251</b>	<b>2,485,247</b>	<b>2,651,124</b>	<b>1,756,517</b>
OD	0	0	11	13	1,242	0	0	51	98	9,587	7,100

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,631,555	13,527,647	1,763,617	
IBNR + FREQUENCY ADJUSTMENT	(3,747,434)	(2,911,609)	4,157	
<b>TOTAL LOSSES</b>	<b>2,884,120</b>	<b>10,616,038</b>	<b>1,767,774</b>	
EXPECTED LOSSES	6,896,805	8,968,665	1,793,891	
CREDIBILITY	0.06	0.21	0.31	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.476	1.752	0.291	2.519
INDICATED (POST-TEST)	0.481	1.771	0.294	2.546
PRESENT ON RATE LEVEL	1.087	1.413	0.283	2.782
DERIVED BY FORMULA	1.050	1.488	0.286	2.824
UNDERLYING PRESENT RATE	1.139	1.482	0.296	2.917
PROPOSED	1.034	1.466	0.282	2.782

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.854
IND. RATE				2.85	MINIMUM PREMIUM	
MAN. RATE	3.48	3.16	3.01	+ 2.85	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	199,649	3,253,669	1.630	0	0	1	20	43	64
2017	218,282	3,626,244	1.661	0	0	3	9	48	60
2018	226,725	2,598,119	1.146	0	0	1	12	42	55
2019	238,670	3,499,374	1.466	0	0	3	17	37	57
2020	235,818	2,017,463	0.856	0	0	0	8	38	46
TOTAL	1,119,144	14,994,869	1.340	0	0	8	66	208	282
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
2016	0	0	151,655	1,051,158	409,992	0	0	38,903	556,092	566,874	478,995
2017	0	0	600,385	593,626	571,345	0	0	245,739	337,080	814,256	463,813
2018	0	0	350,025	473,342	465,266	0	0	46,379	145,727	744,919	372,461
2019	0	0	540,542	656,017	313,710	0	0	194,552	250,024	971,648	572,881
2020	0	0	0	297,310	327,126	0	0	0	194,299	699,835	498,893
TOTAL	0	0	1,642,607	3,071,453	2,087,439	0	0	525,573	1,483,222	3,797,532	2,387,043
OD	0	0	0	0	0	0	0	0	0	0	4,045

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	207,161	1,459,007	551,849	0	0	80,451	666,754	665,510	383,196
2017	0	1,219	842,215	772,142	724,690	0	3,885	495,826	410,079	903,603	363,166
2018	376	1,812	527,442	538,045	544,693	86	723	118,885	160,361	781,817	288,657
2019	686	2,393	900,581	656,850	393,962	389	2,559	421,138	273,409	959,547	493,251
2020	267	2,397	422,155	384,490	357,786	216	18,292	309,669	266,351	533,752	462,973
TOTAL	1,330	7,821	2,899,553	3,810,534	2,572,980	690	25,460	1,425,970	1,776,954	3,844,228	1,991,242
OD	0	0	0	0	0	0	0	0	0	0	3,202

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,360,824	12,004,697	1,994,444	
IBNR + FREQUENCY ADJUSTMENT	(2,777,943)	(2,632,706)	5,102	
TOTAL LOSSES	1,582,880	9,371,990	1,999,545	
EXPECTED LOSSES	5,109,798	8,105,555	2,295,491	
CREDIBILITY	0.09	0.32	0.47	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.141	0.837	0.178	1.157
INDICATED (POST-TEST)	0.143	0.846	0.180	1.170
PRESENT ON RATE LEVEL	0.435	0.691	0.196	1.322
DERIVED BY FORMULA	0.409	0.741	0.188	1.338
UNDERLYING PRESENT RATE	0.457	0.724	0.205	1.386
PROPOSED	0.404	0.732	0.186	1.322

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.356
IND. RATE				1.36	MINIMUM PREMIUM	
MAN. RATE	1.63	1.50	1.43	+ 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
2016	76,594	1,354,431	1.768	0	0	1	4	10	15
2017	74,504	1,060,534	1.423	0	0	1	3	19	23
2018	82,285	1,273,223	1.547	0	0	1	2	16	19
2019	89,981	512,283	0.569	0	0	0	2	17	19
2020	103,565	616,590	0.595	0	0	0	1	20	21
TOTAL	426,929	4,817,061	1.128	0	0	3	12	82	97
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
2016	0	0	408,996	183,885	83,839	0	0	241,992	149,220	135,639	150,860
2017	0	0	145,893	244,394	134,309	0	0	66,158	180,770	223,725	65,285
2018	0	0	199,815	192,050	126,064	0	0	310,164	80,902	283,210	81,018
2019	0	0	0	13,037	108,452	0	0	0	22,467	277,412	90,915
2020	0	0	0	8,475	164,310	0	0	0	13,145	297,948	132,712
TOTAL	0	0	754,704	641,841	616,974	0	0	618,314	446,504	1,217,934	520,790
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
2016	0	0	534,990	255,232	112,847	0	0	479,211	178,915	159,240	120,688
2017	0	296	208,416	315,865	171,386	0	1,046	137,581	216,744	249,330	51,118
2018	203	1,002	285,134	217,254	152,055	574	3,775	533,701	95,106	305,128	62,789
2019	10	38	16,535	21,108	112,670	15	132	24,987	34,789	268,433	78,278
2020	59	614	95,353	71,427	160,700	61	6,370	88,224	70,760	220,241	123,157
TOTAL	273	1,951	1,140,427	880,887	709,659	650	11,323	1,263,705	596,314	1,202,373	436,030
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,418,329	3,389,232	436,030	
IBNR + FREQUENCY ADJUSTMENT	(1,526,733)	(649,743)	1,310	
TOTAL LOSSES	891,596	2,739,489	437,340	
EXPECTED LOSSES	2,829,628	2,015,254	534,253	
CREDIBILITY	0.05	0.17	0.25	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.209	0.642	0.102	0.953
INDICATED (POST-TEST)	0.211	0.648	0.104	0.963
PRESENT ON RATE LEVEL	0.632	0.450	0.119	1.202
DERIVED BY FORMULA	0.611	0.484	0.115	1.210
UNDERLYING PRESENT RATE	0.663	0.472	0.125	1.260
PROPOSED	0.607	0.481	0.115	1.202

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.233
IND. RATE				1.23	MINIMUM PREMIUM	
MAN. RATE	1.45	1.36	1.30	+ 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
2016	231,809	7,645,377	3,298	1	0	10	34	73	118
2017	234,824	4,987,269	2,124	0	0	8	27	40	75
2018	241,984	6,561,908	2,712	0	0	9	31	51	91
2019	220,832	3,072,374	1,391	0	0	2	21	51	74
2020	255,216	4,614,625	1,808	0	0	4	21	74	99
TOTAL	1,184,665	26,881,553	2,269	1	0	33	134	289	457
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
2016	923,198	0	2,688,407	674,947	562,337	24,766	0	1,016,775	727,883	760,990	266,074
2017	0	0	1,910,916	501,402	466,548	0	0	554,551	626,251	568,330	359,271
2018	0	0	2,369,932	1,096,453	354,571	0	0	889,100	864,019	637,494	350,339
2019	0	0	301,639	851,639	475,605	0	0	124,732	403,489	616,274	298,996
2020	0	0	702,213	928,082	806,870	0	0	120,711	671,333	995,428	389,988
TOTAL	923,198	0	7,973,107	4,052,523	2,665,931	24,766	0	2,705,869	3,292,975	3,578,516	1,664,668
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
2016	1,040,373	0	3,672,364	936,826	756,906	57,686	0	2,102,691	872,732	893,402	212,859
2017	0	3,880	2,612,909	661,342	606,131	0	8,768	1,105,328	752,372	638,881	281,309
2018	2,225	11,380	3,154,139	1,251,133	488,788	1,601	10,845	1,571,650	870,322	712,950	271,513
2019	552	1,828	710,274	839,253	563,263	303	2,055	346,081	369,440	625,180	257,436
2020	1,255	13,764	1,932,995	1,191,192	963,214	617	47,224	849,786	635,586	805,776	361,909
TOTAL	1,044,405	30,852	12,082,682	4,879,745	3,378,301	60,207	68,892	5,975,535	3,500,452	3,676,189	1,385,026
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,262,573	15,434,687	1,385,026	
IBNR + FREQUENCY ADJUSTMENT	(5,969,814)	(3,417,902)	3,651	
TOTAL LOSSES	13,292,758	12,016,785	1,388,677	
EXPECTED LOSSES	10,895,691	10,423,527	1,644,328	
CREDIBILITY	0.10	0.33	0.49	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.122	1.014	0.117	2.254
INDICATED (POST-TEST)	1.134	1.025	0.118	2.278
PRESENT ON RATE LEVEL	0.877	0.839	0.132	1.849
DERIVED BY FORMULA	0.903	0.901	0.126	1.929
UNDERLYING PRESENT RATE	0.920	0.880	0.139	1.938
PROPOSED	0.903	0.901	0.126	1.929

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.979
IND. RATE				1.98	MINIMUM PREMIUM	
MAN. RATE	2.33	2.12	2.00	+ 1.98	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	13,557	138,787	1.024	0	0	0	0	5	5
2017	14,336	263,011	1.835	0	0	1	0	3	4
2018	14,173	749,120	5.286	0	0	2	1	4	7
2019	50,339	316,467	0.629	0	0	0	1	8	9
2020	58,827	438,763	0.746	0	0	0	1	14	15
TOTAL	151,232	1,906,148	1.260	0	0	3	3	34	40
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
2016	0	0	0	0	15,810	0	0	0	0	90,369	32,608
2017	0	0	166,459	0	44,343	0	0	11,595	0	16,087	24,527
2018	0	0	336,221	24,460	15,715	0	0	179,523	135,669	15,990	41,542
2019	0	0	0	20,450	126,467	0	0	0	110	129,878	39,562
2020	0	0	0	19,304	133,320	0	0	0	4,954	221,756	59,429
TOTAL	0	0	502,680	64,214	335,655	0	0	191,118	140,733	474,080	197,668
OD	0	0	0	0	0	0	0	0	0	0	342

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	21,280	0	0	0	0	106,093	26,086
2017	0	338	225,989	1,703	57,012	0	183	22,544	318	17,832	19,205
2018	299	1,588	431,773	33,663	26,854	332	2,214	316,888	135,896	25,389	32,195
2019	14	49	21,172	29,451	131,749	5	44	8,424	7,961	124,972	34,063
2020	55	551	87,663	68,692	132,068	43	4,643	62,636	49,705	163,435	55,150
TOTAL	367	2,525	766,598	133,509	368,964	380	7,084	410,493	193,880	437,720	166,699
OD	0	0	0	0	0	0	0	0	0	0	265

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,187,447	1,134,073	166,964	
IBNR + FREQUENCY ADJUSTMENT	(498,311)	(300,658)	862	
TOTAL LOSSES	689,137	833,415	167,826	
EXPECTED LOSSES	1,003,158	1,019,915	234,167	
CREDIBILITY	0.02	0.08	0.12	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.456	0.551	0.111	1.118
INDICATED (POST-TEST)	0.461	0.557	0.112	1.129
PRESENT ON RATE LEVEL	0.633	0.643	0.148	1.423
DERIVED BY FORMULA	0.629	0.636	0.143	1.409
UNDERLYING PRESENT RATE	0.663	0.674	0.155	1.493
PROPOSED	0.629	0.636	0.143	1.409

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.446
IND. RATE				1.45	MINIMUM PREMIUM	
MAN. RATE	1.68	1.60	1.54	+ 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
2016	224,036	7,713,944	3.443	0	0	3	10	131	144
2017	239,622	6,265,018	2.615	0	0	2	10	101	113
2018	250,042	8,571,597	3.428	1	0	3	14	120	138
2019	289,161	5,226,575	1.807	1	0	0	8	111	120
2020	290,257	4,771,741	1.644	0	0	0	3	118	121
TOTAL	1,293,118	32,548,875	2.517	2	0	8	45	581	636
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
2016	0	0	472,851	673,808	2,881,232	0	0	71,108	589,153	1,564,795	1,460,997
2017	0	0	316,791	668,027	2,553,815	0	0	134,636	429,417	1,179,405	982,927
2018	175,000	0	725,051	558,220	3,398,967	206	0	819,039	451,859	1,411,802	1,031,453
2019	292,051	0	0	234,348	2,423,431	10,000	0	0	195,781	1,121,124	949,840
2020	0	0	0	162,104	2,631,471	0	0	0	70,414	1,052,611	855,141
TOTAL	467,051	0	1,514,693	2,296,507	13,888,916	10,206	0	1,024,783	1,736,624	6,329,737	5,280,358
OD	0	0	0	0	0	0	0	0	0	0	3,625

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	645,914	935,246	3,878,138	0	0	147,051	706,394	1,837,069	1,168,798
2017	0	643	482,751	892,035	3,196,969	0	2,129	287,052	521,916	1,306,112	769,632
2018	250,638	3,618	1,074,104	738,105	3,849,367	1,916	9,241	1,331,350	493,422	1,503,182	799,376
2019	438,071	808	348,969	419,175	2,513,726	22,794	712	134,012	224,584	1,091,922	817,812
2020	964	9,950	1,548,947	1,166,707	2,577,218	225	22,992	326,714	264,677	780,494	793,571
TOTAL	689,672	15,018	4,100,686	4,151,268	16,015,419	24,934	35,075	2,226,180	2,210,994	6,518,780	4,349,189
OD	0	0	0	0	0	0	0	0	0	0	2,835

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,091,565	28,896,461	4,352,024	
IBNR + FREQUENCY ADJUSTMENT	(4,670,940)	(7,479,789)	14,015	
TOTAL LOSSES	2,420,626	21,416,672	4,366,038	
EXPECTED LOSSES	8,652,721	23,195,631	6,001,005	
CREDIBILITY	0.10	0.35	0.51	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.187	1.656	0.337	2.181
INDICATED (POST-TEST)	0.189	1.674	0.341	2.204
PRESENT ON RATE LEVEL	0.638	1.711	0.443	2.791
DERIVED BY FORMULA	0.593	1.698	0.391	2.682
UNDERLYING PRESENT RATE	0.669	1.794	0.464	2.927
PROPOSED	0.593	1.698	0.391	2.682

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.752
IND. RATE				2.75	MINIMUM PREMIUM	
MAN. RATE	3.95	3.40	3.02	+ 2.75	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	281,146	10,426,798	3,709	0	0	21	87	85	193
2017	317,884	11,486,670	3,613	0	0	25	53	109	187
2018	294,566	9,833,088	3,338	0	0	14	56	95	165
2019	303,537	7,492,144	2,468	0	0	9	58	86	153
2020	311,867	4,715,347	1,512	0	0	1	33	92	126
TOTAL	1,509,000	43,954,047	2,913	0	0	70	287	467	824
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
2016	0	0	4,721,268	1,827,692	558,741	0	0	1,073,808	1,256,383	548,792	440,114
2017	0	0	5,760,654	1,379,563	523,938	0	0	1,397,095	1,234,762	621,079	569,579
2018	0	0	3,580,824	1,674,835	1,515,244	0	0	853,036	706,369	863,180	639,600
2019	0	0	1,687,373	1,734,434	770,680	0	0	735,250	1,247,235	845,044	472,128
2020	0	0	154,450	824,155	1,495,509	0	0	41,945	560,768	1,207,637	430,883
TOTAL	0	0	15,904,569	7,440,679	4,864,112	0	0	4,101,134	5,005,517	4,085,732	2,552,304
OD	0	0	0	40,000	0	0	0	0	0	0	635

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	6,449,252	2,536,836	752,065	0	0	2,220,635	1,506,403	644,282	352,091
2017	0	11,698	7,862,122	1,812,836	724,492	0	22,090	2,764,387	1,481,370	711,974	445,980
2018	3,388	17,406	4,841,919	1,944,509	1,839,520	1,579	10,651	1,537,343	725,496	942,657	495,690
2019	2,033	7,148	2,675,609	1,744,103	993,076	1,431	9,239	1,504,075	1,103,782	926,666	406,502
2020	1,045	10,267	1,647,361	1,311,903	1,575,442	520	40,731	731,913	602,902	946,105	399,859
TOTAL	6,466	46,518	23,476,262	9,350,189	5,884,595	3,530	82,711	8,758,353	5,419,954	4,171,685	2,100,123
OD	21	167	33,136	34,558	5,398	0	0	0	0	0	537

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	32,407,165	24,866,379	2,100,661	
IBNR + FREQUENCY ADJUSTMENT	(17,746,319)	(6,504,823)	5,403	
TOTAL LOSSES	14,660,846	18,361,556	2,106,064	
EXPECTED LOSSES	32,467,560	19,890,906	2,486,138	
CREDIBILITY	0.12	0.39	0.57	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.969	1.214	0.140	2.323
INDICATED (POST-TEST)	0.980	1.227	0.141	2.348
PRESENT ON RATE LEVEL	2.052	1.257	0.157	3.466
DERIVED BY FORMULA	1.923	1.245	0.148	3.317
UNDERLYING PRESENT RATE	2.152	1.318	0.165	3.635
PROPOSED	1.924	1.246	0.148	3.317

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.403
IND. RATE				3.40	MINIMUM PREMIUM	
MAN. RATE	4.52	4.06	3.75	+ 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
2016	239,783	2,678,052	1.117	0	0	2	8	28	38
2017	257,562	6,314,791	2.452	0	0	9	10	39	58
2018	262,582	2,884,182	1.098	0	0	2	7	47	56
2019	282,188	3,562,930	1.263	0	0	2	11	51	64
2020	281,742	2,987,652	1.060	0	0	0	9	55	64
TOTAL	1,323,857	18,427,607	1.392	0	0	15	45	220	280
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
2016	0	0	295,724	358,111	686,100	0	0	171,476	299,743	518,769	348,129
2017	0	0	2,223,795	202,925	515,609	0	0	2,145,551	270,724	533,750	422,437
2018	0	0	349,975	382,940	578,708	0	0	77,418	235,808	895,609	363,724
2019	0	0	434,574	474,284	810,573	0	0	177,562	435,225	795,553	435,159
2020	0	0	0	515,882	621,840	0	0	0	366,552	910,971	572,407
TOTAL	0	0	3,304,068	1,934,142	3,212,830	0	0	2,572,007	1,608,052	3,654,652	2,141,856
OD	0	0	0	0	0	0	0	0	0	0	2,935

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	403,959	497,058	923,491	0	0	354,612	359,392	609,035	278,503
2017	0	4,009	2,687,619	280,034	665,202	0	20,615	2,539,665	341,015	603,214	330,768
2018	363	1,795	519,512	443,559	669,493	143	1,159	187,236	251,351	942,458	281,886
2019	567	2,018	765,845	525,932	888,463	397	2,660	443,601	409,631	801,933	374,672
2020	482	4,351	761,658	688,309	673,472	332	26,126	474,327	416,344	706,212	531,194
TOTAL	1,412	12,172	5,138,592	2,434,893	3,820,121	872	50,560	3,999,442	1,777,733	3,662,852	1,797,023
OD	0	0	0	0	0	0	0	0	0	0	2,647

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,203,050	11,695,598	1,799,670	
IBNR + FREQUENCY ADJUSTMENT	(2,558,908)	(2,523,861)	3,944	
TOTAL LOSSES	6,644,142	9,171,737	1,803,614	
EXPECTED LOSSES	4,709,033	7,769,100	1,764,079	
CREDIBILITY	0.11	0.35	0.52	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.502	0.693	0.136	1.331
INDICATED (POST-TEST)	0.507	0.700	0.137	1.345
PRESENT ON RATE LEVEL	0.339	0.560	0.127	1.026
DERIVED BY FORMULA	0.358	0.609	0.132	1.099
UNDERLYING PRESENT RATE	0.356	0.587	0.133	1.076
PROPOSED	0.358	0.609	0.132	1.099

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.128
IND. RATE				1.13	MINIMUM PREMIUM	
MAN. RATE	1.13	1.09	1.11	+ 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
2016	7,472	638,559	8,546	0	0	1	0	2	3
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	74,318	0,917	0	0	0	0	2	2
TOTAL	39,793	1,348,153	3,388	0	0	2	3	12	17
OD				0	0	0	1	1	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	289,855	0	83,496	0	0	60,473	0	185,596	19,139
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	9,924	0	0	0	0	29,321	35,073
TOTAL	0	0	525,944	133,139	113,699	0	0	98,777	69,571	286,781	120,242
OD	0	0	0	53,038	11,433	0	0	0	39,054	25,838	24,354

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	395,942	0	112,386	0	0	125,058	0	217,890	15,311
2017	0	479	324,789	165,017	16,584	0	606	74,952	18,324	22,018	19,119
2018	1	2	1,102	6,472	9,897	0	31	8,027	52,532	18,088	20,932
2019	0	0	128	98	1,206	1	12	2,370	2,224	35,308	12,573
2020	3	35	5,335	3,872	9,637	5	601	7,871	6,171	21,544	32,548
TOTAL	4	517	727,296	175,459	149,708	7	1,250	218,279	79,251	314,848	100,483
OD	12	55	13,327	62,191	12,609	5	550	12,348	42,702	20,250	22,488

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	973,648	857,019	122,971	
IBNR + FREQUENCY ADJUSTMENT	(385,555)	(142,879)	185	
TOTAL LOSSES	588,094	714,140	123,156	
EXPECTED LOSSES	706,915	437,774	85,611	
CREDIBILITY	0.01	0.03	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.412	1.448	0.253	3.113
INDICATED (POST-TEST)	1.427	1.464	0.256	3.146
PRESENT ON RATE LEVEL	1.694	1.049	0.205	2.949
DERIVED BY FORMULA	1.692	1.062	0.208	2.961
UNDERLYING PRESENT RATE	1.776	1.100	0.215	3.092
PROPOSED	1.692	1.062	0.208	2.961

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.038
IND. RATE				3.04	MINIMUM PREMIUM	
MAN. RATE	3.57	3.35	3.19	+ 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
2016	28,798	165,183	0.574	0	0	0	1	4	5
2017	25,284	277,256	1.097	0	0	0	5	7	12
2018	15,895	215,684	1.357	0	0	0	1	3	4
2019	16,730	84,313	0.504	0	0	0	1	2	3
2020	16,860	125,706	0.746	0	0	0	0	3	3
TOTAL	103,567	868,142	0.838	0	0	0	8	19	27
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
2016	0	0	0	22,883	10,870	0	0	0	22,032	56,244	53,154
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	72,472
2019	0	0	0	6,780	5,416	0	0	0	9,900	10,564	51,653
2020	0	0	0	0	30,963	0	0	0	0	61,435	33,308
TOTAL	0	0	0	149,675	88,438	0	0	0	106,986	232,863	290,180
OD	0	0	0	0	0	0	0	0	0	0	182

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	31,762	14,631	0	0	0	26,416	66,030	42,523
2017	0	0	1,674	45,653	37,715	0	0	2,548	54,042	96,918	62,321
2018	12	24	11,899	92,570	15,022	0	18	4,676	29,195	18,858	56,166
2019	2	7	3,034	6,703	6,052	3	21	3,797	8,560	10,832	44,473
2020	10	109	16,645	12,080	30,067	11	1,258	16,492	12,929	45,140	30,910
TOTAL	25	141	33,252	188,767	103,487	14	1,297	27,513	131,143	237,779	236,393
OD	0	0	0	0	0	0	0	0	0	0	141

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	62,242	661,176	236,534	
IBNR + FREQUENCY ADJUSTMENT	(306,431)	(217,749)	245	
TOTAL LOSSES	0	443,427	236,779	
EXPECTED LOSSES	546,571	639,459	138,948	
CREDIBILITY	0.02	0.06	0.10	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.428	0.228	0.657
INDICATED (POST-TEST)	0.000	0.433	0.231	0.664
PRESENT ON RATE LEVEL	0.503	0.589	0.128	1.220
DERIVED BY FORMULA	0.493	0.579	0.138	1.211
UNDERLYING PRESENT RATE	0.528	0.617	0.134	1.279
PROPOSED	0.493	0.579	0.138	1.211

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.242
IND. RATE				1.24	MINIMUM PREMIUM	
MAN. RATE	1.52	1.39	1.32	+ 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
2016	71,858	1,370,316	1.907	0	0	1	8	26	35
2017	87,261	1,859,280	2.131	0	0	2	7	22	31
2018	93,504	2,633,910	2.817	0	0	2	6	35	43
2019	81,776	2,836,039	3.468	0	0	0	9	25	34
2020	74,683	897,964	1.202	0	0	0	2	11	13
TOTAL	409,082	9,597,509	2.346	0	0	5	32	119	156
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
2016	0	0	248,882	244,805	205,624	0	0	80,657	119,761	233,139	237,448
2017	0	0	354,088	284,562	345,371	0	0	112,940	121,740	281,987	358,592
2018	0	0	328,826	458,561	615,471	0	0	79,418	265,330	508,079	378,225
2019	0	0	0	674,133	731,690	0	0	0	309,413	549,657	571,146
2020	0	0	0	230,486	157,213	0	0	0	153,803	212,978	143,484
TOTAL	0	0	931,796	1,892,547	2,055,369	0	0	273,015	970,047	1,785,840	1,688,895
OD	0	0	0	0	0	0	0	0	0	0	723

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	339,973	339,789	276,770	0	0	166,799	143,593	273,705	189,958
2017	0	719	494,312	371,533	437,282	0	1,786	225,833	148,253	313,240	280,778
2018	356	1,719	504,254	526,731	712,382	147	1,151	183,300	269,309	539,778	293,124
2019	252	762	322,717	682,654	800,821	89	715	132,848	280,850	549,744	491,757
2020	175	1,519	275,453	260,466	183,771	108	7,496	153,587	139,074	171,958	133,153
TOTAL	783	4,720	1,936,710	2,181,174	2,411,025	344	11,147	862,367	981,079	1,848,425	1,388,770
OD	0	0	0	0	0	0	0	0	0	0	563

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,816,070	7,421,702	1,389,333	
IBNR + FREQUENCY ADJUSTMENT	(1,682,231)	(1,290,889)	2,513	
TOTAL LOSSES	1,133,839	6,130,813	1,391,845	
EXPECTED LOSSES	3,058,732	3,935,919	1,252,180	
CREDIBILITY	0.05	0.16	0.24	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.277	1.499	0.340	2.116
INDICATED (POST-TEST)	0.280	1.515	0.344	2.138
PRESENT ON RATE LEVEL	0.713	0.918	0.292	1.923
DERIVED BY FORMULA	0.691	1.013	0.304	2.009
UNDERLYING PRESENT RATE	0.748	0.962	0.306	2.016
PROPOSED	0.691	1.013	0.304	2.009

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	TOTAL
IND. RATE				2.06	MINIMUM PREMIUM	2.061
MAN. RATE	2.03	2.00	2.08	+ 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
2016	908	184	0.020	0	0	0	0	0	0
2017	1,119	2,106	0.188	0	0	0	0	0	0
2018	1,288	20,161	1.565	0	0	0	0	2	2
2019	1,626	670	0.041	0	0	0	0	0	0
2020	2,237	12,476	0.558	0	0	0	0	1	1
TOTAL	7,178	35,597	0.496	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
2016	0	0	0	0	0	0	0	0	0	0	184
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	5,387
TOTAL	0	0	0	0	4,652	0	0	0	0	22,320	8,625
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
2016	0	0	0	0	0	0	0	0	0	0	147
2017	0	0	0	0	0	0	0	0	0	0	1,649
2018	0	0	93	83	2,707	0	2	511	463	18,200	215
2019	0	0	0	0	0	0	0	0	0	0	577
2020	1	8	1,205	874	2,176	1	99	1,301	1,020	3,562	4,999
TOTAL	1	8	1,298	958	4,883	1	101	1,813	1,484	21,762	7,588
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,222	29,087	7,588	
IBNR + FREQUENCY ADJUSTMENT	(57,383)	(18,824)	25	
TOTAL LOSSES	0	10,263	7,612	
EXPECTED LOSSES	108,921	60,261	8,219	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.143	0.106	0.249
INDICATED (POST-TEST)	0.000	0.144	0.107	0.252
PRESENT ON RATE LEVEL	1.447	0.801	0.109	2.357
DERIVED BY FORMULA	1.447	0.794	0.109	2.350
UNDERLYING PRESENT RATE	1.517	0.840	0.115	2.471
PROPOSED	1.447	0.794	0.109	2.350

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.411
IND. RATE				2.41	MINIMUM PREMIUM	
MAN. RATE	2.94	2.69	2.55	+ 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	
2016	104,309	1,475,942	1.415	1	0	2	2	18	23	
2017	107,597	1,626,389	1.512	0	0	1	5	27	33	
2018	112,847	1,240,252	1.099	0	0	1	3	33	37	
2019	110,716	872,493	0.788	0	0	0	6	19	25	
2020	97,701	684,938	0.701	0	0	0	3	19	22	
TOTAL	533,170	5,900,014	1.107	1	0	4	19	116	140	
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
2016	11,339	0	386,245	52,771	122,673	255,221	0	142,943	69,907	232,493	202,350
2017	0	0	432,824	198,084	250,802	0	0	95,428	197,098	298,360	153,793
2018	0	0	274,606	80,051	276,480	0	0	35,341	62,117	410,196	101,461
2019	0	0	0	137,586	185,709	0	0	0	117,218	283,549	148,431
2020	0	0	0	65,163	237,812	0	0	0	37,268	242,499	102,196
TOTAL	11,339	0	1,093,675	533,655	1,073,476	255,221	0	273,712	483,608	1,467,097	708,231
OD	0	0	0	0	0	0	0	0	0	0	6,822

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	15,931	0	527,611	73,246	165,118	741,162	0	295,606	83,818	272,947	161,880
2017	0	879	596,642	260,007	319,223	0	1,509	195,430	237,209	332,039	120,420
2018	253	1,334	370,944	101,983	319,651	65	505	79,203	71,335	430,163	78,632
2019	53	165	69,835	142,375	200,929	36	296	55,193	110,963	280,733	127,799
2020	114	1,111	181,828	149,079	239,726	61	5,726	88,461	73,873	181,926	94,838
TOTAL	16,351	3,488	1,746,859	726,691	1,244,647	741,325	8,036	713,893	577,198	1,497,808	583,569
OD	0	0	0	0	0	0	0	0	0	0	5,872

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,229,952	4,046,343	589,442	
IBNR + FREQUENCY ADJUSTMENT	(1,469,754)	(1,151,055)	1,592	
TOTAL LOSSES	1,760,198	2,895,288	591,034	
EXPECTED LOSSES	2,679,332	3,504,526	792,244	
CREDIBILITY	0.06	0.19	0.28	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.330	0.543	0.110	0.983
INDICATED (POST-TEST)	0.334	0.549	0.111	0.993
PRESENT ON RATE LEVEL	0.479	0.627	0.142	1.248
DERIVED BY FORMULA	0.471	0.612	0.133	1.216
UNDERLYING PRESENT RATE	0.503	0.657	0.149	1.308
PROPOSED	0.471	0.612	0.133	1.216

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.248
IND. RATE				1.25	MINIMUM PREMIUM	
MAN. RATE	1.59	1.42	1.35	+ 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
2016	9,290	17,528	0.189	0	0	0	0	0	0
2017	35,978	371,301	1.032	0	0	0	4	4	8
2018	26,644	815,774	3.062	0	0	0	4	4	8
2019	25,806	238,224	0.923	0	0	0	3	5	8
2020	29,189	353,266	1.210	0	0	0	2	2	4
TOTAL	126,907	1,796,093	1.415	0	0	0	13	15	28
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
2016	0	0	0	0	0	0	0	0	0	0	17,528
2017	0	0	0	142,225	6,847	0	0	0	106,303	34,153	81,773
2018	0	0	0	342,179	62,827	0	0	0	296,802	34,425	79,541
2019	0	0	0	18,832	11,010	0	0	0	69,636	88,261	50,485
2020	0	0	0	68,154	3,857	0	0	0	136,824	36,948	107,483
TOTAL	0	0	0	571,390	84,541	0	0	0	609,565	193,787	336,810
OD	0	0	0	0	0	0	0	0	0	0	8,991

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	14,022
2017	0	0	5,484	182,298	9,878	0	0	5,005	125,901	38,925	64,028
2018	50	100	48,749	374,623	80,258	0	162	42,137	284,114	45,480	81,644
2019	6	19	7,986	18,279	12,653	19	149	27,609	61,059	89,621	43,468
2020	38	299	58,533	60,387	12,943	68	3,545	95,688	91,623	40,911	99,744
TOTAL	94	418	120,752	635,588	115,733	87	3,856	170,439	562,696	214,937	282,907
OD	0	0	0	0	0	0	0	0	0	0	7,741

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	295,646	1,528,954	290,648	
IBNR + FREQUENCY ADJUSTMENT	(590,806)	(221,097)	360	
TOTAL LOSSES	0	1,307,857	291,008	
EXPECTED LOSSES	1,087,941	692,433	150,698	
CREDIBILITY	0.02	0.07	0.11	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.031	0.223	1.254
INDICATED (POST-TEST)	0.000	1.041	0.226	1.267
PRESENT ON RATE LEVEL	0.818	0.520	0.113	1.451
DERIVED BY FORMULA	0.801	0.557	0.126	1.484
UNDERLYING PRESENT RATE	0.857	0.546	0.119	1.522
PROPOSED	0.784	0.545	0.123	1.451

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.489
IND. RATE				1.49	MINIMUM PREMIUM	
MAN. RATE	1.80	1.65	1.57	+ 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
2016	1,645	1,693	0.103	0	0	0	0	1	1
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	459	0.078	0	0	0	0	0	0
2020	725	1,049	0.145	0	0	0	0	0	0
TOTAL	5,542	4,208	0.076	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
2016	0	0	0	0	1,286	0	0	0	0	407	0
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	459
2020	0	0	0	0	0	0	0	0	0	0	1,049
TOTAL	0	0	0	0	1,286	0	0	0	0	407	2,515
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
2016	0	0	0	0	1,731	0	0	0	0	478	0
2017	0	0	0	0	0	0	0	0	0	0	788
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	395
2020	0	0	0	0	0	0	0	0	0	0	973
TOTAL	0	0	0	0	1,731	0	0	0	0	478	2,157
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	2,209	2,157	
IBNR + FREQUENCY ADJUSTMENT	(12,329)	(14,056)	7	
TOTAL LOSSES	0	0	2,164	
EXPECTED LOSSES	21,434	40,241	4,929	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.039	0.039
INDICATED (POST-TEST)	0.000	0.000	0.039	0.039
PRESENT ON RATE LEVEL	0.369	0.692	0.085	1.146
DERIVED BY FORMULA	0.369	0.686	0.084	1.139
UNDERLYING PRESENT RATE	0.387	0.726	0.089	1.202
PROPOSED	0.369	0.686	0.084	1.139

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.169
IND. RATE				1.17	MINIMUM PREMIUM	
MAN. RATE	1.44	1.31	1.24	+ 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
2016	21,139	15,152	0.072	0	0	0	0	1	1
2017	21,464	103,292	0.481	0	0	0	0	3	3
2018	19,276	93,718	0.486	0	0	0	0	2	2
2019	23,292	111,750	0.480	0	0	0	1	3	4
2020	21,399	149,910	0.701	0	0	0	0	4	4
TOTAL	106,570	473,822	0.445	0	0	0	1	13	14
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
2016	0	0	0	0	2,503	0	0	0	0	3,367	9,282
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	41,870	17,836
2019	0	0	0	2,910	53,395	0	0	0	11,352	30,501	13,592
2020	0	0	0	0	53,467	0	0	0	0	31,770	64,673
TOTAL	0	0	0	2,910	180,424	0	0	0	11,352	155,510	123,626
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
2016	0	0	0	0	3,369	0	0	0	0	3,953	7,426
2017	0	0	409	495	46,240	0	0	284	542	52,898	14,284
2018	0	3	1,311	1,174	38,188	0	5	1,225	1,110	43,616	13,823
2019	4	16	6,877	7,159	55,228	4	30	5,542	10,931	30,113	11,703
2020	18	188	28,743	20,860	51,920	6	651	8,529	6,686	23,343	60,017
TOTAL	22	207	37,341	29,687	194,945	9	686	15,580	19,269	153,923	107,252
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	53,844	397,824	107,252	
IBNR + FREQUENCY ADJUSTMENT	(343,975)	(234,328)	185	
TOTAL LOSSES	0	163,496	107,437	
EXPECTED LOSSES	631,943	717,324	86,431	
CREDIBILITY	0.02	0.07	0.10	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.153	0.101	0.254
INDICATED (POST-TEST)	0.000	0.155	0.102	0.257
PRESENT ON RATE LEVEL	0.566	0.642	0.077	1.285
DERIVED BY FORMULA	0.554	0.608	0.080	1.242
UNDERLYING PRESENT RATE	0.593	0.673	0.081	1.347
PROPOSED	0.554	0.608	0.080	1.242

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.274
IND. RATE				1.27	MINIMUM PREMIUM	
MAN. RATE	1.67	1.51	1.39	+ 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
2016	8,909	43,980	0.494	0	0	0	0	4	4
2017	9,222	417,004	4.522	0	0	1	0	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	165,529	1.647	0	0	0	1	0	1
TOTAL	48,532	866,222	1.785	0	0	1	2	9	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
2016	0	0	0	0	8,204	0	0	0	0	12,996	22,780
2017	0	0	200,283	0	1,275	0	0	164,215	0	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	68,876	0	82,302
TOTAL	0	0	200,283	31,179	21,500	0	0	164,215	119,138	89,536	240,371
OD	0	0	0	0	0	0	0	0	0	0	1,371

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	11,043	0	0	0	0	15,257	18,224
2017	0	407	271,335	1,354	3,595	0	2,596	317,962	1,978	5,958	36,932
2018	2	6	2,724	18,716	13,469	0	36	9,075	49,870	76,711	20,240
2019	0	0	49	38	464	0	0	26	24	384	53,387
2020	8	60	11,888	12,399	1,937	31	1,403	43,176	42,208	6,928	76,376
TOTAL	10	472	285,997	32,507	30,507	31	4,036	370,237	94,080	105,238	205,159
OD	0	0	0	0	0	0	0	0	0	0	1,063

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	660,783	262,332	206,222	
IBNR + FREQUENCY ADJUSTMENT	(319,997)	(120,011)	176	
TOTAL LOSSES	340,787	142,321	206,398	
EXPECTED LOSSES	586,171	368,076	80,571	
CREDIBILITY	0.01	0.04	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.702	0.293	0.423	1.419
INDICATED (POST-TEST)	0.710	0.296	0.428	1.434
PRESENT ON RATE LEVEL	1.152	0.723	0.158	2.034
DERIVED BY FORMULA	1.147	0.706	0.174	2.028
UNDERLYING PRESENT RATE	1.208	0.758	0.166	2.132
PROPOSED	1.147	0.706	0.174	2.028

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.081
IND. RATE				2.08	MINIMUM PREMIUM	
MAN. RATE	2.54	2.32	2.20	+ 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
2016	193,179	6,580,835	3.407	1	0	3	53	65	122
2017	205,870	5,423,952	2.635	0	0	4	31	78	113
2018	202,825	4,789,472	2.361	0	0	4	22	56	82
2019	197,641	5,614,183	2.841	0	0	5	21	49	75
2020	184,627	3,361,435	1.821	0	0	1	10	79	90
TOTAL	984,142	25,769,877	2.619	1	0	17	137	327	482
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
2016	3,000	0	434,266	2,128,679	942,909	0	0	317,830	1,316,004	972,672	465,475
2017	0	0	697,233	1,274,625	804,009	0	0	368,023	887,622	862,525	529,915
2018	0	0	658,812	1,014,814	832,094	0	0	232,978	764,585	812,393	473,796
2019	0	0	1,155,385	1,431,807	502,744	0	0	303,948	997,623	801,461	421,215
2020	0	0	231,243	365,631	722,005	0	0	71,973	297,022	1,328,239	345,322
TOTAL	3,000	0	3,176,939	6,215,556	3,803,761	0	0	1,294,752	4,262,856	4,777,290	2,235,723
OD	0	0	0	0	0	0	0	0	0	0	1,806

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	4,215	0	593,207	2,954,606	1,269,156	0	0	657,272	1,577,889	1,141,917	372,380
2017	0	1,416	1,001,879	1,648,335	1,022,438	0	5,819	757,741	1,062,106	964,569	414,923
2018	727	3,441	1,007,837	1,146,054	979,754	431	3,285	515,969	758,905	876,667	367,192
2019	1,467	5,098	1,917,297	1,417,199	671,206	715	4,796	802,628	869,324	850,629	362,666
2020	597	6,391	931,560	622,133	768,388	457	41,100	639,189	470,313	1,009,892	320,459
TOTAL	7,006	16,346	5,451,781	7,788,328	4,710,941	1,603	55,000	3,372,799	4,738,537	4,843,674	1,837,620
OD	0	0	0	0	0	0	0	0	0	0	1,641

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,904,536	22,081,480	1,839,261	
IBNR + FREQUENCY ADJUSTMENT	(4,017,027)	(4,609,073)	4,348	
TOTAL LOSSES	4,887,509	17,472,407	1,843,609	
EXPECTED LOSSES	7,313,437	14,011,210	2,139,581	
CREDIBILITY	0.09	0.29	0.43	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.497	1.775	0.187	2.459
INDICATED (POST-TEST)	0.502	1.794	0.189	2.485
PRESENT ON RATE LEVEL	0.709	1.358	0.207	2.274
DERIVED BY FORMULA	0.690	1.484	0.200	2.374
UNDERLYING PRESENT RATE	0.743	1.424	0.217	2.384
PROPOSED	0.690	1.484	0.200	2.374

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.436
IND. RATE				2.44	MINIMUM PREMIUM	
MAN. RATE	2.62	2.42	2.46	+ 2.44	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	39,943	601,821	1.507	0	0	0	3	10	13
2017	38,077	371,106	0.975	0	0	0	2	8	10
2018	36,956	786,086	2.127	0	0	0	6	11	17
2019	31,655	850,825	2.688	0	0	1	1	8	10
2020	22,411	306,051	1.366	0	0	0	0	9	9
TOTAL	169,042	2,915,889	1.725	0	0	1	12	46	59
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
2016	0	0	0	144,112	188,698	0	0	0	89,889	167,778	11,344
2017	0	0	0	96,907	76,735	0	0	0	49,547	117,578	30,339
2018	0	0	0	262,169	80,221	0	0	0	101,810	300,854	41,032
2019	0	0	330,920	50,173	16,276	0	0	91,363	90,160	234,865	37,068
2020	0	0	0	0	77,031	0	0	0	0	219,118	9,902
TOTAL	0	0	330,920	553,361	438,961	0	0	91,363	331,406	1,040,193	129,685
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
2016	0	0	0	200,027	253,988	0	0	0	107,777	196,971	9,075
2017	0	0	4,532	125,174	96,685	0	0	2,935	59,828	130,171	23,755
2018	38	79	38,587	288,134	97,515	0	92	22,914	105,124	316,696	31,800
2019	301	1,119	405,547	63,485	35,650	168	1,081	174,893	93,170	235,720	31,916
2020	26	271	41,411	30,053	74,802	40	4,488	58,822	46,114	160,998	9,189
TOTAL	365	1,469	490,078	706,874	558,639	209	5,660	259,563	412,013	1,040,556	105,735
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	757,344	2,718,082	105,735	
IBNR + FREQUENCY ADJUSTMENT	(393,222)	(403,034)	238	
TOTAL LOSSES	364,122	2,315,049	105,973	
EXPECTED LOSSES	702,714	1,196,276	148,954	
CREDIBILITY	0.03	0.09	0.13	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.215	1.370	0.063	1.648
INDICATED (POST-TEST)	0.218	1.384	0.063	1.665
PRESENT ON RATE LEVEL	0.396	0.675	0.084	1.155
DERIVED BY FORMULA	0.391	0.739	0.081	1.211
UNDERLYING PRESENT RATE	0.416	0.708	0.088	1.212
PROPOSED	0.391	0.739	0.081	1.211

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.242
IND. RATE				1.24	MINIMUM PREMIUM	
MAN. RATE	1.35	1.26	1.25	+ 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
2016	1,549	0	0.000	0	0	0	0	0	0
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	660	0	0.000	0	0	0	0	0	0
TOTAL	16,015	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
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	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
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	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	(36,329)	(6,104)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	69,210	19,684	811	
CREDIBILITY	0.01	0.02	0.03	

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	0.416	0.118	0.005	0.540
DERIVED BY FORMULA	0.412	0.116	0.005	0.533
UNDERLYING PRESENT RATE	0.432	0.123	0.005	0.560
PROPOSED	0.412	0.116	0.005	0.533

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.639
IND. RATE				0.64	MINIMUM PREMIUM	
MAN. RATE	0.65	0.64	0.64	+ 0.64	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	86,258	1,201,986	1.393	0	0	0	12	14	26
2017	87,681	686,386	0.783	0	0	0	9	12	21
2018	75,188	1,130,449	1.503	0	0	0	5	15	20
2019	77,319	519,723	0.672	0	0	0	3	7	10
2020	72,556	253,918	0.350	0	0	0	0	11	11
TOTAL	399,002	3,792,462	0.950	0	0	0	29	59	88
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
2016	0	0	0	439,232	104,384	0	0	0	351,111	135,644	171,615
2017	0	0	0	274,099	46,771	0	0	0	148,004	113,995	103,517
2018	0	0	0	334,510	169,733	0	0	0	175,467	278,458	172,281
2019	0	0	0	157,535	96,305	0	0	0	67,373	70,571	127,939
2020	0	0	0	0	51,140	0	0	0	0	145,426	57,352
TOTAL	0	0	0	1,205,376	468,333	0	0	0	741,955	744,094	632,704
OD	0	0	0	0	0	0	0	0	0	0	1,039

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	609,654	140,501	0	0	0	420,982	159,246	137,292
2017	0	0	10,940	351,778	60,945	0	0	7,362	176,039	127,416	81,054
2018	49	106	51,832	369,966	200,071	0	128	32,465	174,811	295,754	133,518
2019	55	159	67,262	153,265	110,178	18	139	25,754	58,176	72,448	110,155
2020	17	180	27,492	19,952	49,660	27	2,978	39,040	30,606	106,852	53,223
TOTAL	121	446	157,526	1,504,614	561,356	44	3,245	104,621	860,615	761,716	515,242
OD	0	0	0	0	0	0	0	0	0	0	945

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	266,003	3,688,300	516,187	
IBNR + FREQUENCY ADJUSTMENT	(646,650)	(953,299)	1,398	
TOTAL LOSSES	0	2,735,001	517,585	
EXPECTED LOSSES	1,172,349	2,874,675	709,543	
CREDIBILITY	0.05	0.16	0.23	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.685	0.129	0.815
INDICATED (POST-TEST)	0.000	0.693	0.131	0.824
PRESENT ON RATE LEVEL	0.280	0.687	0.170	1.137
DERIVED BY FORMULA	0.266	0.688	0.161	1.115
UNDERLYING PRESENT RATE	0.294	0.720	0.178	1.192
PROPOSED	0.266	0.688	0.161	1.115

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.144
IND. RATE				1.14	MINIMUM PREMIUM	
MAN. RATE	1.34	1.29	1.23	+ 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
2016	19,950	0	0.000	0	0	0	0	0	0
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
TOTAL	117,546	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
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	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
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	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	(509,426)	(1,943)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	942,633	6,020	899	
CREDIBILITY	0.02	0.07	0.10	

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	0.749	0.005	0.001	0.755
DERIVED BY FORMULA	0.734	0.004	0.001	0.739
UNDERLYING PRESENT RATE	0.802	0.005	0.001	0.808
PROPOSED	0.734	0.004	0.001	0.739

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.702
IND. RATE				0.70	MINIMUM PREMIUM	
MAN. RATE	0.82	0.80	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
2016	64,552	938,444	1.454	0	0	0	4	23	27
2017	62,312	2,836,087	4.551	0	0	1	3	22	26
2018	61,668	874,456	1.418	0	0	0	3	13	16
2019	61,469	2,356,918	3.834	0	0	1	4	19	24
2020	57,251	1,298,313	2.268	0	0	0	2	21	23
TOTAL	307,252	8,304,218	2.703	0	0	2	16	98	116
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
2016	0	0	0	116,284	234,967	0	0	0	21,950	343,785	221,458
2017	0	0	280,850	221,233	364,824	0	0	1,094,763	229,516	436,797	208,104
2018	0	0	0	164,473	349,834	0	0	0	67,875	109,746	182,528
2019	0	0	842,239	212,949	624,610	0	0	0	188,100	355,550	133,470
2020	0	0	0	135,192	194,609	0	0	0	382,883	446,416	139,213
TOTAL	0	0	1,123,089	850,131	1,768,844	0	0	1,094,763	890,324	1,692,294	884,773
OD	0	0	0	0	0	0	0	0	0	0	1,303

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	161,402	316,266	0	0	0	26,318	403,604	177,166
2017	0	237	170,181	289,075	458,592	0	7,178	891,732	281,266	488,217	162,945
2018	24	72	35,753	191,101	397,453	0	50	12,618	67,675	116,521	141,459
2019	819	3,043	1,117,881	288,690	697,305	55	442	82,144	172,033	354,793	114,918
2020	137	1,252	216,615	192,726	207,224	254	16,945	359,854	328,584	366,521	129,190
TOTAL	980	4,604	1,540,430	1,122,994	2,076,840	309	24,613	1,346,348	875,876	1,729,656	725,678
OD	0	0	0	0	0	0	0	0	0	0	1,010

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,917,285	5,805,366	726,688	
IBNR + FREQUENCY ADJUSTMENT	(1,249,789)	(1,088,805)	1,309	
TOTAL LOSSES	1,667,496	4,716,561	727,998	
EXPECTED LOSSES	2,273,968	3,300,321	649,494	
CREDIBILITY	0.04	0.13	0.20	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.543	1.535	0.237	2.314
INDICATED (POST-TEST)	0.548	1.551	0.239	2.339
PRESENT ON RATE LEVEL	0.706	1.024	0.202	1.932
DERIVED BY FORMULA	0.700	1.093	0.209	2.002
UNDERLYING PRESENT RATE	0.740	1.074	0.211	2.026
PROPOSED	0.700	1.093	0.209	2.002

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	TOTAL
IND. RATE				2.05	MINIMUM PREMIUM	
MAN. RATE	2.38	2.19	2.09	+ 2.05	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	46,308	0	0.000	0	0	0	0	0	0
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
TOTAL	229,542	4,230	0.002	0	0	0	0	1	1
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
2016	0	0	0	0	0	0	0	0	0	0	0
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
TOTAL	0	0	0	0	1,764	0	0	0	0	2,466	0
OD	0	0	0	91,121	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
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	19	24	2,202	0	0	15	28	2,718	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	19	24	2,202	0	0	15	28	2,718	0
OD	0	0	3,465	116,737	854	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,499	122,561	0	
IBNR + FREQUENCY ADJUSTMENT	(794,511)	(64,705)	5	
TOTAL LOSSES	0	57,856	5	
EXPECTED LOSSES	1,429,398	194,692	3,161	
CREDIBILITY	0.03	0.11	0.16	

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	0.600	0.082	0.001	0.683
DERIVED BY FORMULA	0.582	0.073	0.001	0.656
UNDERLYING PRESENT RATE	0.623	0.085	0.001	0.709
PROPOSED	0.582	0.073	0.001	0.656

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.786
IND. RATE				0.79	MINIMUM PREMIUM	
MAN. RATE	0.82	0.80	0.81	+ 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
2016	34,045	955,073	2.805	0	0	0	7	5	12
2017	29,000	1,198,996	4.134	0	0	0	6	9	15
2018	25,127	938,859	3.736	0	0	0	1	9	10
2019	19,242	643,307	3.343	0	0	0	2	7	9
2020	23,238	367,145	1.580	0	0	1	1	6	8
TOTAL	130,652	4,103,380	3.141	0	0	1	17	36	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
2016	0	0	0	322,499	319,489	0	0	0	174,038	88,623	50,424
2017	0	0	0	340,889	303,683	0	0	0	209,314	255,889	89,221
2018	0	0	0	125,659	470,443	0	0	0	34,273	237,119	71,365
2019	0	0	0	71,475	166,848	0	0	0	61,405	280,387	63,192
2020	0	0	164,428	6,780	22,208	0	0	62,713	6,000	70,879	34,137
TOTAL	0	0	164,428	867,302	1,282,671	0	0	62,713	485,030	932,897	308,339
OD	0	0	0	0	0	0	0	0	0	0	1,163

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	447,629	430,032	0	0	0	208,672	104,043	40,339
2017	0	0	16,316	440,774	382,235	0	0	10,972	250,031	284,525	69,860
2018	18	71	35,147	153,016	531,767	0	48	11,689	38,991	248,115	55,308
2019	32	103	43,961	79,863	176,905	24	199	37,430	66,120	273,923	54,408
2020	126	1,754	188,583	31,983	35,227	85	8,410	106,813	26,228	56,241	31,679
TOTAL	177	1,928	284,007	1,153,264	1,556,166	109	8,657	166,904	590,042	966,848	251,595
OD	0	0	0	0	0	0	0	0	0	0	911

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	461,781	4,266,320	252,505	
IBNR + FREQUENCY ADJUSTMENT	(958,071)	(678,448)	471	
TOTAL LOSSES	0	3,587,873	252,976	
EXPECTED LOSSES	1,708,804	2,002,964	251,686	
CREDIBILITY	0.02	0.08	0.11	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	2.746	0.193	2.939
INDICATED (POST-TEST)	0.000	2.775	0.195	2.970
PRESENT ON RATE LEVEL	1.247	1.462	0.184	2.893
DERIVED BY FORMULA	1.222	1.567	0.185	2.974
UNDERLYING PRESENT RATE	1.308	1.533	0.193	3.034
PROPOSED	1.221	1.565	0.185	2.970

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.047
IND. RATE				3.05	MINIMUM PREMIUM	
MAN. RATE	3.58	3.29	3.13	+ 3.05	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	18,389	385,539	2.097	0	0	0	0	4	4
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	272,052	1.375	0	0	0	0	4	4
2020	18,707	142,504	0.762	0	0	0	0	9	9
TOTAL	97,945	1,032,747	1.054	0	0	0	1	20	21
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
2016	0	0	0	0	146,332	0	0	0	0	149,154	90,053
2017	0	0	0	0	43,971	0	0	0	0	10,924	24,158
2018	0	0	0	106,822	0	0	0	17,638	0	0	29,139
2019	0	0	0	0	96,369	0	0	0	0	146,183	29,500
2020	0	0	0	0	41,473	0	0	0	0	80,350	20,681
TOTAL	0	0	0	106,822	328,145	0	0	0	17,638	386,611	193,531
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
2016	0	0	0	0	196,963	0	0	0	0	175,107	72,042
2017	0	0	485	587	54,882	0	0	65	123	12,038	18,916
2018	16	30	14,463	116,273	3,034	0	9	2,444	16,830	572	22,583
2019	5	24	10,520	8,080	99,313	5	49	9,443	8,861	140,653	25,400
2020	14	146	22,296	16,180	40,273	15	1,646	21,570	16,910	59,038	19,192
TOTAL	35	200	47,764	141,121	394,465	20	1,704	33,521	42,724	387,407	158,132
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	83,244	965,717	158,132	
IBNR + FREQUENCY ADJUSTMENT	(376,465)	(237,410)	302	
TOTAL LOSSES	0	728,307	158,435	
EXPECTED LOSSES	686,357	723,916	146,551	
CREDIBILITY	0.02	0.06	0.09	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.744	0.162	0.905
INDICATED (POST-TEST)	0.000	0.751	0.163	0.915
PRESENT ON RATE LEVEL	0.668	0.705	0.143	1.516
DERIVED BY FORMULA	0.655	0.708	0.145	1.507
UNDERLYING PRESENT RATE	0.701	0.739	0.150	1.589
PROPOSED	0.655	0.708	0.145	1.507

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.546
IND. RATE				1.55	MINIMUM PREMIUM	
MAN. RATE	1.86	1.73	1.64	+ 1.55	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	426	364	0.085	0	0	0	0	0	0
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
TOTAL	1,438	2,804	0.195	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
2016	0	0	0	0	0	0	0	0	0	0	364
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
TOTAL	0	0	0	0	0	0	0	0	0	0	2,804
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
2016	0	0	0	0	0	0	0	0	0	0	291
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	72
2019	0	0	0	0	0	0	0	0	0	0	2,021
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	2,384
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	2,384	
IBNR + FREQUENCY ADJUSTMENT	(3,978)	(2,006)	1	
TOTAL LOSSES	0	0	2,385	
EXPECTED LOSSES	6,960	5,779	599	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.166	0.166
INDICATED (POST-TEST)	0.000	0.000	0.168	0.168
PRESENT ON RATE LEVEL	0.452	0.375	0.039	0.867
DERIVED BY FORMULA	0.452	0.375	0.040	0.868
UNDERLYING PRESENT RATE	0.484	0.402	0.042	0.927
PROPOSED	0.452	0.375	0.040	0.867

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.823
IND. RATE				0.82	MINIMUM PREMIUM	
MAN. RATE	1.09	1.00	0.93	+ 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
2016	2,765	0	0.000	0	0	0	0	0	0
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
TOTAL	13,975	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
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	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
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	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	(5,139)	(467)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	9,407	1,428	0	
CREDIBILITY	0.01	0.02	0.03	

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	0.064	0.010	0.000	0.074
DERIVED BY FORMULA	0.064	0.010	0.000	0.073
UNDERLYING PRESENT RATE	0.067	0.010	0.000	0.078
PROPOSED	0.063	0.010	0.000	0.073

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.075
IND. RATE				0.07	MINIMUM PREMIUM	
MAN. RATE	0.09	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
2016	2,579	212,199	8.228	0	0	0	1	2	3
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
TOTAL	12,687	256,992	2.026	0	0	0	1	7	8
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
2016	0	0	0	104,475	7,682	0	0	0	62,414	33,733	3,895
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
TOTAL	0	0	0	104,475	23,749	0	0	0	62,414	40,473	25,881
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
2016	0	0	0	145,011	10,340	0	0	0	74,834	39,603	3,116
2017	0	0	20	25	2,305	0	0	20	37	3,653	4,815
2018	0	0	72	64	2,084	0	0	18	16	627	6,970
2019	0	0	0	0	0	0	0	0	0	0	5,109
2020	4	44	6,647	4,824	12,006	1	58	758	594	2,074	844
TOTAL	4	44	6,739	149,924	26,735	1	58	795	75,482	45,957	20,854
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,640	298,098	20,854	
IBNR + FREQUENCY ADJUSTMENT	(72,962)	(34,481)	35	
TOTAL LOSSES	0	263,617	20,889	
EXPECTED LOSSES	133,394	105,129	16,009	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	2.078	0.165	2.242
INDICATED (POST-TEST)	0.000	2.100	0.166	2.266
PRESENT ON RATE LEVEL	1.003	0.790	0.120	1.913
DERIVED BY FORMULA	1.003	0.816	0.121	1.940
UNDERLYING PRESENT RATE	1.051	0.829	0.126	2.006
PROPOSED	1.003	0.816	0.121	1.940

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.990
IND. RATE				1.99	MINIMUM PREMIUM	
MAN. RATE	2.34	2.15	2.07	+ 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
2016	10,498	206,105	1.963	0	0	0	4	2	6
2017	11,144	133,885	1.201	0	0	0	1	7	8
2018	12,130	206,099	1.699	0	0	0	2	4	6
2019	10,239	475,602	4.645	0	0	0	2	4	6
2020	12,242	109,025	0.891	0	0	0	1	5	6
TOTAL	56,253	1,130,716	2.010	0	0	0	10	22	32
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
2016	0	0	0	83,710	2,779	0	0	0	101,555	6,798	11,263
2017	0	0	0	10,468	29,519	0	0	0	1,890	68,067	23,941
2018	0	0	0	104,115	8,549	0	0	0	45,629	11,672	36,134
2019	0	0	0	173,511	15,791	0	0	0	41,630	46,169	198,501
2020	0	0	0	10,508	11,421	0	0	0	6,522	27,211	53,363
TOTAL	0	0	0	382,312	68,059	0	0	0	197,226	159,917	323,202
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
2016	0	0	0	116,189	3,741	0	0	0	121,764	7,981	9,010
2017	0	0	724	13,805	36,942	0	0	488	2,999	75,032	18,746
2018	15	30	14,426	113,622	12,555	0	26	6,665	43,848	13,637	28,004
2019	55	153	64,228	161,238	28,313	11	87	16,079	36,103	47,232	170,909
2020	9	84	14,845	13,534	12,509	8	690	11,393	9,723	20,649	49,521
TOTAL	80	267	94,222	418,389	94,060	19	803	34,625	214,438	164,532	276,190
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	130,016	891,419	276,190	
IBNR + FREQUENCY ADJUSTMENT	(164,818)	(183,206)	162	
TOTAL LOSSES	0	708,213	276,352	
EXPECTED LOSSES	300,599	559,512	72,187	
CREDIBILITY	0.01	0.04	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.259	0.491	1.750
INDICATED (POST-TEST)	0.000	1.272	0.496	1.769
PRESENT ON RATE LEVEL	0.510	0.949	0.122	1.581
DERIVED BY FORMULA	0.505	0.962	0.145	1.611
UNDERLYING PRESENT RATE	0.534	0.995	0.128	1.657
PROPOSED	0.505	0.962	0.145	1.611

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.653
IND. RATE				1.65	MINIMUM PREMIUM	
MAN. RATE	1.84	1.72	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
2016	4,034	118,846	2.946	0	0	0	1	0	1
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	23,214	0.421	0	0	0	0	3	3
2020	5,694	174,178	3.059	0	0	0	1	3	4
TOTAL	23,443	327,490	1.397	0	0	0	2	7	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
2016	0	0	0	3,628	0	0	0	0	113,929	0	1,289
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	10,736	0	0	0	0	9,671	2,807
2020	0	0	0	34,285	8,483	0	0	0	119,787	9,972	1,651
TOTAL	0	0	0	37,913	21,196	0	0	0	233,716	23,639	11,026
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
2016	0	0	0	5,036	0	0	0	0	136,601	0	1,031
2017	0	0	0	0	0	0	0	0	0	0	1,443
2018	0	0	76	68	2,220	0	0	117	106	4,163	2,663
2019	1	3	1,172	900	11,064	0	3	625	586	9,305	2,417
2020	21	173	32,962	32,930	12,865	56	2,645	77,767	75,505	19,377	1,532
TOTAL	22	176	34,211	38,934	26,148	56	2,649	78,508	212,798	32,844	9,086
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	115,621	310,725	9,086	
IBNR + FREQUENCY ADJUSTMENT	(90,688)	(46,777)	45	
TOTAL LOSSES	24,933	263,948	9,132	
EXPECTED LOSSES	169,468	146,229	18,301	
CREDIBILITY	0.01	0.02	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.106	1.126	0.039	1.271
INDICATED (POST-TEST)	0.107	1.138	0.039	1.285
PRESENT ON RATE LEVEL	0.689	0.595	0.074	1.359
DERIVED BY FORMULA	0.684	0.606	0.073	1.362
UNDERLYING PRESENT RATE	0.723	0.624	0.078	1.425
PROPOSED	0.682	0.604	0.073	1.359

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.394
IND. RATE				1.39	MINIMUM PREMIUM	
MAN. RATE	1.68	1.54	1.47	+ 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
2016	371,040	5,104,279	1.376	0	0	2	24	54	80
2017	367,165	4,787,159	1.304	0	0	2	29	65	96
2018	406,259	4,753,995	1.170	0	0	2	20	75	97
2019	436,882	6,117,920	1.400	0	0	3	23	66	92
2020	430,928	3,551,596	0.824	0	0	0	13	73	86
TOTAL	2,012,274	24,314,949	1.208	0	0	9	109	333	451
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
2016	0	0	499,190	923,712	978,036	0	0	267,760	903,981	920,762	610,838
2017	0	0	331,930	1,315,095	546,631	0	0	152,333	1,076,526	864,066	500,578
2018	0	0	358,855	879,099	1,351,975	0	0	221,742	413,208	1,024,759	504,357
2019	0	0	731,934	1,265,804	951,625	0	0	486,485	1,331,160	830,429	520,483
2020	0	0	0	486,108	1,002,029	0	0	0	419,139	1,204,773	439,547
TOTAL	0	0	1,921,909	4,869,818	4,830,296	0	0	1,128,320	4,144,014	4,844,789	2,575,803
OD	0	0	0	0	0	0	0	0	0	0	9,208

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	681,894	1,282,112	1,316,436	0	0	553,728	1,083,873	1,080,975	488,670
2017	0	674	505,706	1,694,307	697,917	0	2,409	348,686	1,282,631	966,614	391,953
2018	444	2,034	627,794	1,010,480	1,552,008	410	2,990	454,865	428,886	1,086,227	390,877
2019	1,077	3,696	1,412,955	1,281,522	1,102,581	1,069	7,070	1,171,873	1,151,507	908,314	448,136
2020	593	5,565	941,379	810,914	1,038,644	409	33,215	586,163	510,402	927,374	407,900
TOTAL	2,113	11,969	4,169,727	6,079,335	5,707,587	1,889	45,683	3,115,315	4,457,299	4,969,504	2,127,535
OD	0	0	0	0	0	0	0	0	0	0	8,031

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,346,698	21,213,725	2,135,566	
IBNR + FREQUENCY ADJUSTMENT	(3,695,240)	(4,649,087)	5,958	
TOTAL LOSSES	3,651,458	16,564,638	2,141,524	
EXPECTED LOSSES	6,812,723	14,333,530	2,647,358	
CREDIBILITY	0.14	0.47	0.69	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.181	0.823	0.106	1.111
INDICATED (POST-TEST)	0.183	0.832	0.107	1.122
PRESENT ON RATE LEVEL	0.323	0.679	0.125	1.128
DERIVED BY FORMULA	0.303	0.751	0.113	1.167
UNDERLYING PRESENT RATE	0.339	0.712	0.132	1.182
PROPOSED	0.293	0.726	0.109	1.128

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.157
IND. RATE				1.16	MINIMUM PREMIUM	
MAN. RATE	1.30	1.21	1.22	+ 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
2016	828,188	10,738,353	1.297	1	0	6	57	143	207
2017	864,503	11,310,546	1.308	0	0	9	53	152	214
2018	907,396	21,492,862	2.369	0	1	16	62	161	240
2019	1,019,957	12,456,501	1.221	0	0	9	58	163	230
2020	1,100,282	9,927,705	0.902	0	0	0	44	181	225
TOTAL	4,720,326	65,925,967	1.397	1	1	40	274	800	1116
OD				0	0	0	2	3	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	3,000	0	1,154,326	1,838,846	1,417,351	0	0	1,818,400	1,207,974	1,903,557	1,394,899
2017	0	0	1,687,072	2,338,244	1,782,084	0	0	770,811	1,348,088	2,139,656	1,244,591
2018	0	580,272	3,340,184	2,332,585	2,079,892	0	4,054,099	2,748,336	1,763,969	2,965,172	1,628,353
2019	0	0	1,762,879	2,398,917	2,062,368	0	0	588,954	1,551,401	2,489,764	1,602,218
2020	0	0	0	1,652,552	2,134,085	0	0	0	1,344,550	3,571,167	1,225,351
TOTAL	3,000	580,272	7,944,461	10,561,144	9,475,780	0	4,054,099	5,926,501	7,215,982	13,069,316	7,095,412
OD	0	0	0	76,701	160,728	0	0	0	3,675	24,985	36,994

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	4,215	0	1,408,372	2,552,318	1,907,754	0	0	2,426,851	1,448,361	2,234,776	1,115,919
2017	0	3,426	2,394,045	3,030,624	2,263,086	0	12,187	1,565,944	1,624,940	2,381,167	974,515
2018	4,905	134,041	4,248,788	2,670,343	2,478,046	2,548	866,173	2,708,465	1,830,937	3,179,671	1,261,974
2019	2,379	8,287	3,143,986	2,468,439	2,373,845	1,336	8,956	1,495,670	1,435,916	2,523,837	1,379,510
2020	1,590	14,437	2,516,257	2,260,340	2,295,369	1,259	100,536	1,801,526	1,575,519	2,759,181	1,137,126
TOTAL	13,089	160,192	13,711,447	12,982,065	11,318,100	5,143	987,852	9,998,458	7,915,672	13,078,632	5,869,043
OD	31	97	41,504	82,229	177,952	1	12	2,274	4,037	25,471	30,675

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	24,920,099	45,584,157	5,899,718	
IBNR + FREQUENCY ADJUSTMENT	(11,112,396)	(11,361,637)	16,429	
TOTAL LOSSES	13,807,704	34,222,521	5,916,148	
EXPECTED LOSSES	20,579,472	35,220,764	6,876,441	
CREDIBILITY	0.25	0.83	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.292	0.719	0.125	1.135
INDICATED (POST-TEST)	0.295	0.726	0.126	1.147
PRESENT ON RATE LEVEL	0.416	0.712	0.139	1.266
DERIVED BY FORMULA	0.386	0.724	0.126	1.235
UNDERLYING PRESENT RATE	0.436	0.746	0.146	1.328
PROPOSED	0.385	0.724	0.126	1.235

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.267
IND. RATE				1.27	MINIMUM PREMIUM	
MAN. RATE	1.41	1.37	1.37	+ 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
2016	207,285	3,408,929	1.645	0	0	3	4	43	50
2017	226,442	1,928,720	0.852	0	0	0	8	34	42
2018	231,397	4,099,949	1.772	1	0	4	10	36	51
2019	206,475	4,536,731	2.197	0	0	3	9	39	51
2020	199,661	2,409,985	1.207	0	0	1	5	38	44
TOTAL	1,071,260	16,384,314	1.529	1	0	11	36	190	238
OD				0	0	1	0	0	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	568,499	267,729	563,251	0	0	139,056	827,371	705,039	337,984
2017	0	0	0	389,818	357,879	0	0	0	116,236	549,433	515,354
2018	170,701	0	1,041,284	686,030	417,126	13,263	0	551,434	315,753	476,069	428,289
2019	0	0	622,269	514,084	505,094	0	0	260,105	784,301	1,501,696	349,182
2020	0	0	265,333	281,147	437,233	0	0	157,313	132,983	816,153	319,823
TOTAL	170,701	0	2,497,385	2,138,808	2,280,583	13,263	0	1,107,908	2,176,644	4,048,390	1,950,632
OD	0	0	284,553	0	0	0	0	36,853	0	0	10,304

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	776,570	371,608	758,136	0	0	287,568	992,018	827,716	270,387
2017	0	0	18,775	504,181	450,338	0	0	8,504	143,442	606,880	403,522
2018	244,832	5,115	1,434,040	781,246	514,191	36,089	6,800	971,877	332,400	519,465	331,924
2019	723	2,583	964,884	545,458	578,390	626	4,244	714,635	734,958	1,462,389	300,646
2020	481	5,376	743,940	441,660	483,095	383	36,572	513,230	272,407	621,977	296,796
TOTAL	246,036	13,074	3,938,209	2,644,154	2,784,150	37,098	47,616	2,495,814	2,475,225	4,038,426	1,603,275
OD	250	1,337	362,106	5,498	7,207	68	439	61,096	1,236	890	8,174

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,203,143	11,956,786	1,611,449	
IBNR + FREQUENCY ADJUSTMENT	(2,830,212)	(2,368,218)	3,831	
TOTAL LOSSES	4,372,931	9,588,568	1,615,281	
EXPECTED LOSSES	5,137,916	7,186,957	1,899,360	
CREDIBILITY	0.09	0.31	0.45	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.369	0.894	0.150	1.412
INDICATED (POST-TEST)	0.372	0.903	0.152	1.427
PRESENT ON RATE LEVEL	0.457	0.640	0.169	1.266
DERIVED BY FORMULA	0.450	0.721	0.161	1.332
UNDERLYING PRESENT RATE	0.480	0.671	0.177	1.328
PROPOSED	0.450	0.721	0.161	1.332

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.367
IND. RATE				1.37	MINIMUM PREMIUM	
MAN. RATE	1.51	1.44	1.37	+ 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
2016	51,999	1,286,402	2.474	0	0	0	3	24	27
2017	52,647	516,308	0.981	0	0	0	3	14	17
2018	58,951	1,849,141	3.137	0	0	1	6	13	20
2019	52,354	898,484	1.716	0	0	0	6	15	21
2020	48,787	591,768	1.213	0	0	0	1	13	14
TOTAL	264,738	5,142,103	1.942	0	0	1	19	79	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
2016	0	0	0	39,970	588,250	0	0	0	54,107	470,330	133,745
2017	0	0	0	164,439	152,741	0	0	0	17,379	107,077	74,672
2018	0	0	150,748	337,681	216,532	0	0	40,825	868,866	162,322	72,167
2019	0	0	0	360,177	142,199	0	0	0	168,231	105,213	122,664
2020	0	0	0	183	201,863	0	0	0	0	333,922	55,800
TOTAL	0	0	150,748	902,450	1,301,585	0	0	40,825	1,108,583	1,178,864	459,048
OD	0	0	0	0	0	0	0	0	0	0	1,382

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	55,478	791,785	0	0	0	64,874	552,167	106,996
2017	0	0	7,940	212,705	192,184	0	0	1,419	21,728	118,209	58,468
2018	182	819	245,899	377,945	256,523	76	970	192,836	834,723	198,235	55,929
2019	120	345	145,270	343,875	171,536	41	323	59,723	140,963	112,586	105,614
2020	67	712	108,672	78,914	196,048	61	6,839	89,642	70,275	245,351	51,782
TOTAL	370	1,876	507,780	1,068,918	1,608,075	178	8,132	343,619	1,132,564	1,226,548	378,790
OD	0	0	0	0	0	0	0	0	0	0	1,175

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	861,954	5,036,105	379,965	
IBNR + FREQUENCY ADJUSTMENT	(1,084,694)	(750,320)	789	
TOTAL LOSSES	0	4,285,785	380,753	
EXPECTED LOSSES	1,971,772	2,279,853	392,546	
CREDIBILITY	0.04	0.12	0.18	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.619	0.143	1.762
INDICATED (POST-TEST)	0.000	1.636	0.145	1.781
PRESENT ON RATE LEVEL	0.710	0.821	0.141	1.673
DERIVED BY FORMULA	0.682	0.919	0.142	1.743
UNDERLYING PRESENT RATE	0.745	0.861	0.148	1.754
PROPOSED	0.682	0.919	0.142	1.743

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.788
IND. RATE				1.79	MINIMUM PREMIUM	
MAN. RATE	1.88	1.81	1.81	+ 1.79	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	203,368	2,231,286	1.097	0	0	2	5	34	41
2017	199,339	1,627,019	0.816	0	0	1	6	22	29
2018	269,879	2,237,387	0.829	0	0	1	8	26	35
2019	265,609	1,758,791	0.662	0	0	1	6	38	45
2020	262,313	1,638,288	0.625	0	0	1	4	31	36
TOTAL	1,200,508	9,492,771	0.791	0	0	6	29	151	186
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
2016	0	0	623,882	240,528	553,340	0	0	126,660	90,792	439,018	157,066
2017	0	0	232,007	284,100	477,927	0	0	126,078	132,877	260,564	113,466
2018	0	0	218,311	341,267	802,758	0	0	14,359	242,698	478,750	139,244
2019	0	0	161,162	99,003	501,702	0	0	21,745	104,949	647,462	222,768
2020	0	0	175,000	178,198	446,231	0	0	1	82,363	586,201	170,294
TOTAL	0	0	1,410,362	1,143,096	2,781,958	0	0	288,843	653,679	2,411,995	802,838
OD	0	0	195,863	0	4,975	0	0	300	0	188	6,603

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	852,223	333,853	744,796	0	0	261,933	108,860	515,407	125,653
2017	0	471	330,377	371,896	601,506	0	1,993	251,646	161,315	289,886	88,844
2018	242	1,182	354,958	403,389	916,531	27	360	71,449	244,755	506,921	107,914
2019	198	733	278,270	141,043	531,396	80	599	106,104	124,826	630,920	191,803
2020	366	4,072	569,535	346,635	470,936	145	13,684	208,998	173,842	438,999	158,033
TOTAL	806	6,457	2,385,363	1,596,815	3,265,165	252	16,636	900,129	813,597	2,382,133	672,247
OD	0	399	265,876	1,725	7,086	0	5	593	15	184	5,215

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,576,515	8,066,720	677,462	
IBNR + FREQUENCY ADJUSTMENT	(3,289,676)	(1,697,432)	1,989	
TOTAL LOSSES	286,839	6,369,288	679,450	
EXPECTED LOSSES	6,083,590	5,268,537	864,963	
CREDIBILITY	0.10	0.33	0.49	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.002	0.530	0.056	0.588
INDICATED (POST-TEST)	0.002	0.535	0.057	0.594
PRESENT ON RATE LEVEL	0.483	0.419	0.069	0.971
DERIVED BY FORMULA	0.435	0.457	0.063	0.955
UNDERLYING PRESENT RATE	0.507	0.439	0.072	1.018
PROPOSED	0.435	0.457	0.063	0.955

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.980
IND. RATE				0.98	MINIMUM PREMIUM	
MAN. RATE	1.32	1.13	1.05	+ 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
2016	354,293	6,189,884	1.747	0	0	4	26	52	82
2017	355,340	5,234,095	1.473	1	0	7	16	42	66
2018	381,933	8,433,633	2.208	0	0	6	24	53	83
2019	362,642	4,804,842	1.325	0	0	7	17	43	67
2020	369,877	3,997,757	1.081	0	0	0	26	50	76
TOTAL	1,824,085	28,660,211	1.571	1	0	24	109	240	374
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
2016	0	0	1,335,491	1,349,188	490,582	0	0	1,151,253	739,044	742,614	381,712
2017	1,004,501	0	1,371,192	472,516	678,844	0	0	286,887	349,675	738,161	332,319
2018	0	0	1,495,072	1,180,078	1,029,698	0	0	2,130,550	970,756	1,048,855	578,624
2019	0	0	1,302,510	836,436	439,626	0	0	647,774	400,131	603,884	574,481
2020	0	0	0	1,022,350	443,432	0	0	0	870,519	1,226,618	434,838
TOTAL	1,004,501	0	5,504,265	4,860,568	3,082,182	0	0	4,216,464	3,330,125	4,360,132	2,301,974
OD	0	0	0	0	355	0	0	0	0	15,146	2,155

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,737,029	1,872,673	660,323	0	0	2,270,812	886,114	871,829	305,370
2017	1,142,569	2,784	1,882,998	623,567	865,439	0	4,536	575,611	424,576	820,270	260,206
2018	1,209	5,950	1,700,778	1,342,827	1,219,505	1,949	13,197	1,910,618	989,391	1,149,467	448,434
2019	1,404	5,047	1,867,414	870,251	571,691	1,101	6,896	1,096,225	404,961	633,961	494,628
2020	692	5,843	1,085,310	1,056,271	568,577	616	42,860	874,979	791,608	988,830	403,530
TOTAL	1,145,874	19,624	8,273,528	5,765,588	3,885,536	3,666	67,488	6,728,246	3,496,650	4,464,356	1,912,167
OD	0	0	14	12	399	0	2	443	402	15,777	1,936

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	16,238,885	17,628,720	1,914,103	
IBNR + FREQUENCY ADJUSTMENT	(5,340,924)	(4,026,290)	4,654	
TOTAL LOSSES	10,897,961	13,602,430	1,918,757	
EXPECTED LOSSES	9,757,307	12,291,709	2,171,257	
CREDIBILITY	0.13	0.44	0.65	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.597	0.745	0.105	1.447
INDICATED (POST-TEST)	0.604	0.753	0.106	1.463
PRESENT ON RATE LEVEL	0.510	0.643	0.114	1.266
DERIVED BY FORMULA	0.522	0.691	0.109	1.322
UNDERLYING PRESENT RATE	0.535	0.674	0.119	1.328
PROPOSED	0.522	0.691	0.109	1.322

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.356
IND. RATE				1.36	MINIMUM PREMIUM	
MAN. RATE	1.38	1.36	1.37	+ 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
2016	166,972	4,883,015	2.924	0	0	5	12	26	43
2017	187,565	2,735,320	1.458	1	0	3	5	13	22
2018	237,567	4,664,996	1.964	0	0	6	11	24	41
2019	238,220	3,271,729	1.373	0	0	2	20	31	53
2020	263,892	2,605,723	0.987	0	0	1	12	32	45
TOTAL	1,094,216	18,160,783	1.660	1	0	17	60	126	204
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
2016	0	0	915,420	575,252	396,154	0	0	1,408,180	579,512	642,519	365,978
2017	319,681	0	545,419	132,730	490,663	0	0	276,682	250,723	468,696	250,726
2018	0	0	1,296,250	308,071	393,770	0	0	468,670	1,285,141	573,041	340,053
2019	0	0	386,680	834,461	431,036	0	0	112,836	755,462	456,700	294,554
2020	0	0	257,220	376,724	538,517	0	0	52,349	343,523	656,825	380,565
TOTAL	319,681	0	3,400,989	2,227,238	2,250,140	0	0	2,318,717	3,214,361	2,797,781	1,631,876
OD	0	0	0	0	0	0	0	0	0	0	3,483

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,089,991	798,450	533,223	0	0	1,830,349	694,835	754,317	292,782
2017	392,849	1,108	749,336	180,235	619,119	0	4,375	549,788	304,580	522,030	196,318
2018	1,183	6,206	1,706,140	371,688	483,631	867	6,327	967,775	1,229,174	648,949	263,541
2019	617	2,077	798,339	823,765	520,096	357	2,493	429,402	640,461	494,921	253,611
2020	560	6,052	869,128	562,889	593,719	333	26,158	461,804	355,118	520,131	353,164
TOTAL	395,208	15,443	5,212,933	2,737,027	2,749,789	1,557	39,353	4,239,119	3,224,168	2,940,350	1,359,417
OD	0	0	0	0	0	0	0	0	0	0	2,813

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,903,613	11,651,333	1,362,230	
IBNR + FREQUENCY ADJUSTMENT	(4,364,645)	(2,485,017)	3,738	
TOTAL LOSSES	5,538,968	9,166,316	1,365,968	
EXPECTED LOSSES	8,108,948	7,767,227	1,516,257	
CREDIBILITY	0.09	0.31	0.46	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.506	0.838	0.125	1.468
INDICATED (POST-TEST)	0.512	0.847	0.126	1.484
PRESENT ON RATE LEVEL	0.707	0.677	0.132	1.516
DERIVED BY FORMULA	0.689	0.730	0.129	1.548
UNDERLYING PRESENT RATE	0.741	0.710	0.139	1.589
PROPOSED	0.675	0.714	0.127	1.516

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.555
IND. RATE				1.56	MINIMUM PREMIUM	
MAN. RATE	1.78	1.68	1.64	+ 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
2016	53,650	180,370	0.336	0	0	0	0	6	6
2017	53,614	486,999	0.908	0	0	1	1	6	8
2018	51,663	137,174	0.266	0	0	0	0	5	5
2019	60,371	914,605	1.515	0	0	1	1	16	18
2020	57,669	755,803	1.311	0	0	1	2	7	10
TOTAL	276,967	2,474,951	0.894	0	0	3	4	40	47
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
2016	0	0	0	0	44,230	0	0	0	0	118,829	17,311
2017	0	0	224,063	7,006	26,831	0	0	171,674	2,720	31,015	23,690
2018	0	0	0	0	11,670	0	0	0	0	39,833	85,671
2019	0	0	202,383	535	332,986	0	0	17,677	25,823	257,969	77,232
2020	0	0	169,687	182,926	79,634	0	0	59,413	83,318	130,720	50,105
TOTAL	0	0	596,133	190,467	495,351	0	0	248,764	111,861	578,366	254,009
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
2016	0	0	0	0	59,534	0	0	0	0	139,505	13,849
2017	0	455	304,098	10,830	35,796	0	2,714	332,685	5,581	35,758	18,549
2018	0	1	450	403	13,103	0	5	1,166	1,056	41,494	66,395
2019	193	739	272,426	38,123	352,611	42	295	50,202	37,612	250,660	66,497
2020	243	2,747	370,846	207,129	115,172	127	10,851	166,923	85,801	107,800	46,497
TOTAL	436	3,942	947,819	256,485	576,214	169	13,865	550,977	130,052	575,216	211,787
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,517,208	1,537,966	211,787	
IBNR + FREQUENCY ADJUSTMENT	(856,209)	(306,469)	368	
TOTAL LOSSES	660,999	1,231,497	212,155	
EXPECTED LOSSES	1,576,009	941,045	167,310	
CREDIBILITY	0.04	0.12	0.18	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.239	0.445	0.077	0.760
INDICATED (POST-TEST)	0.241	0.449	0.077	0.768
PRESENT ON RATE LEVEL	0.543	0.324	0.058	0.924
DERIVED BY FORMULA	0.531	0.339	0.061	0.931
UNDERLYING PRESENT RATE	0.569	0.340	0.060	0.969
PROPOSED	0.527	0.337	0.061	0.924

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.948
IND. RATE				0.95	MINIMUM PREMIUM	
MAN. RATE	1.12	1.02	1.00	+ 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
2016	60,657	2,001,557	3,300	0	0	2	9	15	26
2017	60,632	729,011	1,202	0	0	1	6	11	18
2018	61,343	836,525	1,364	0	0	0	1	25	26
2019	54,412	571,247	1,050	0	0	0	5	15	20
2020	54,171	676,016	1,248	0	0	0	1	18	19
TOTAL	291,215	4,814,356	1,653	0	0	3	22	84	109
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
2016	0	0	471,099	216,326	235,840	0	0	620,274	187,152	172,204	98,662
2017	0	0	181,728	93,196	59,420	0	0	99,000	142,749	109,643	43,275
2018	0	0	0	2,115	350,766	0	0	0	0	417,366	66,278
2019	0	0	0	83,644	143,335	0	0	0	81,905	218,428	43,935
2020	0	0	0	2,936	176,171	0	0	0	5,301	445,518	46,090
TOTAL	0	0	652,827	398,217	965,532	0	0	719,274	417,107	1,363,159	298,240
OD	0	0	0	0	0	0	0	0	0	0	4,336

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	480,306	300,260	317,441	0	0	858,469	224,395	202,167	78,930
2017	0	369	250,384	121,402	76,856	0	1,565	198,773	170,950	123,448	33,884
2018	0	27	13,807	14,410	393,889	0	52	12,215	11,069	434,766	51,365
2019	34	108	45,778	89,107	153,518	26	214	39,877	78,765	215,692	37,828
2020	60	633	97,140	71,269	171,471	84	9,232	122,923	97,010	327,880	42,772
TOTAL	95	1,137	887,416	596,448	1,113,173	110	11,063	1,232,256	582,189	1,303,952	244,779
OD	0	0	0	0	0	0	0	0	0	0	3,395

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,132,078	3,595,763	248,174	
IBNR + FREQUENCY ADJUSTMENT	(693,777)	(663,375)	817	
TOTAL LOSSES	1,438,301	2,932,388	248,991	
EXPECTED LOSSES	1,256,808	2,004,337	408,047	
CREDIBILITY	0.04	0.13	0.19	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.494	1.007	0.084	1.585
INDICATED (POST-TEST)	0.499	1.018	0.085	1.602
PRESENT ON RATE LEVEL	0.412	0.656	0.134	1.202
DERIVED BY FORMULA	0.415	0.703	0.124	1.243
UNDERLYING PRESENT RATE	0.432	0.688	0.140	1.260
PROPOSED	0.415	0.703	0.124	1.243

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.275
IND. RATE				1.28	MINIMUM PREMIUM	
MAN. RATE	1.41	1.32	1.30	+ 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
2016	569,844	8,874,418	1.557	0	0	4	46	127	177
2017	545,164	7,638,356	1.401	0	0	10	27	103	140
2018	548,651	12,504,070	2.279	0	0	12	26	104	142
2019	535,541	4,943,153	0.923	0	0	2	16	101	119
2020	479,343	3,906,019	0.815	0	0	1	7	92	100
TOTAL	2,678,543	37,866,016	1.414	0	0	29	122	527	678
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
2016	0	0	1,101,711	1,690,754	1,187,404	0	0	1,037,332	1,038,147	1,926,756	892,314
2017	0	0	1,963,192	1,064,935	951,992	0	0	781,170	796,528	1,315,066	765,473
2018	0	0	2,783,752	1,079,351	1,004,555	0	0	5,087,361	489,246	1,268,757	791,048
2019	0	0	360,415	668,581	963,897	0	0	185,701	811,819	1,179,971	772,769
2020	0	0	179,663	246,820	935,641	0	0	60,968	238,499	1,709,066	535,362
TOTAL	0	0	6,388,733	4,750,441	5,043,489	0	0	7,152,532	3,374,239	7,399,616	3,756,966
OD	0	0	0	10,000	0	0	0	1,169	0	0	8,127

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,158,426	2,346,767	1,598,246	0	0	1,678,035	1,244,738	2,262,012	713,851
2017	0	3,986	2,710,515	1,390,125	1,217,840	0	12,351	1,556,199	964,514	1,465,883	599,365
2018	2,136	10,958	3,050,305	1,253,033	1,215,564	4,170	27,260	3,838,165	575,987	1,391,884	613,062
2019	573	1,983	766,140	714,301	1,056,503	507	3,509	598,613	734,816	1,197,548	665,354
2020	569	6,130	894,335	597,357	955,810	488	46,507	689,992	513,257	1,283,195	496,816
TOTAL	3,278	23,057	8,579,722	6,301,582	6,043,963	5,165	89,628	8,361,004	4,033,313	7,600,522	3,088,449
OD	0	0	380	12,811	94	0	0	53	1,380	14	6,459

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,062,287	23,993,679	3,094,908	
IBNR + FREQUENCY ADJUSTMENT	(6,633,060)	(6,357,479)	7,398	
TOTAL LOSSES	10,429,228	17,636,200	3,102,306	
EXPECTED LOSSES	12,045,876	19,229,777	3,770,940	
CREDIBILITY	0.17	0.57	0.84	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.389	0.658	0.116	1.163
INDICATED (POST-TEST)	0.393	0.665	0.117	1.175
PRESENT ON RATE LEVEL	0.429	0.685	0.134	1.248
DERIVED BY FORMULA	0.423	0.673	0.120	1.216
UNDERLYING PRESENT RATE	0.450	0.718	0.141	1.308
PROPOSED	0.423	0.673	0.120	1.216

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.248
IND. RATE				1.25	MINIMUM PREMIUM	
MAN. RATE	1.45	1.42	1.35	+ 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
2016	122,981	3,709,953	3.017	0	0	7	16	46	69
2017	113,515	3,878,215	3.416	0	0	7	9	55	71
2018	104,711	4,285,362	4.093	0	0	6	12	43	61
2019	88,291	3,916,033	4.435	0	0	6	7	34	47
2020	72,967	1,869,146	2.562	0	0	2	4	24	30
TOTAL	502,465	17,658,709	3.514	0	0	28	48	202	278
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
2016	0	0	1,366,055	589,143	353,332	0	0	525,027	326,663	337,797	211,936
2017	0	0	1,232,570	320,820	591,549	0	0	665,627	129,194	664,113	274,342
2018	0	0	1,265,337	738,840	764,111	0	0	396,203	458,691	489,349	172,831
2019	0	0	1,157,728	527,182	767,096	0	0	654,456	192,889	483,989	132,693
2020	0	0	464,277	171,668	452,550	0	0	179,620	278,222	232,133	90,676
TOTAL	0	0	5,485,967	2,347,653	2,928,638	0	0	2,420,933	1,385,659	2,207,381	882,478
OD	0	0	0	0	5,964	0	0	0	0	6,599	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,866,031	817,730	475,585	0	0	1,085,756	391,669	396,574	169,549
2017	0	2,503	1,688,476	427,135	753,675	0	10,524	1,298,492	167,867	739,409	214,810
2018	1,219	6,209	1,739,682	855,034	910,948	733	5,028	734,725	463,935	534,183	133,944
2019	1,202	4,395	1,623,011	605,740	880,970	1,061	6,563	1,032,888	232,397	504,882	114,249
2020	568	6,965	868,410	374,178	498,616	366	30,002	477,381	241,217	208,741	84,147
TOTAL	2,988	20,071	7,785,610	3,079,817	3,519,794	2,160	52,117	4,629,243	1,497,085	2,383,789	716,699
OD	0	0	219	198	6,745	0	1	183	168	6,900	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,492,593	10,494,496	716,699	
IBNR + FREQUENCY ADJUSTMENT	(3,150,853)	(2,297,509)	1,445	
TOTAL LOSSES	9,341,739	8,196,987	718,144	
EXPECTED LOSSES	5,626,682	6,805,176	862,943	
CREDIBILITY	0.06	0.19	0.27	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.859	1.629	0.143	3.631
INDICATED (POST-TEST)	1.879	1.646	0.144	3.669
PRESENT ON RATE LEVEL	1.068	1.292	0.164	2.523
DERIVED BY FORMULA	1.117	1.359	0.159	2.634
UNDERLYING PRESENT RATE	1.120	1.354	0.172	2.646
PROPOSED	1.117	1.359	0.159	2.634

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.702
IND. RATE				2.70	MINIMUM PREMIUM	
MAN. RATE	2.99	2.75	2.73	+ 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
2016	146,957	2,061,836	1.403	0	0	3	4	27	34
2017	132,076	600,511	0.455	0	0	0	1	18	19
2018	139,828	1,681,036	1.202	0	0	2	2	28	32
2019	139,422	1,627,059	1.167	0	0	3	1	21	25
2020	133,602	963,313	0.721	0	0	0	3	20	23
TOTAL	691,885	6,933,755	1.002	0	0	8	11	114	133
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
2016	0	0	620,910	258,603	196,035	0	0	315,590	161,140	349,091	160,467
2017	0	0	0	11,890	141,912	0	0	0	109	236,465	210,135
2018	0	0	320,249	258,270	362,407	0	0	175,978	39,594	401,146	123,392
2019	0	0	581,866	105,963	147,004	0	0	242,839	59,433	308,288	181,666
2020	0	0	0	222,782	237,411	0	0	0	152,317	214,388	136,415
TOTAL	0	0	1,523,025	857,508	1,084,769	0	0	734,407	412,593	1,509,378	812,075
OD	0	0	0	0	0	0	0	0	0	0	377

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	848,163	358,941	263,863	0	0	652,640	193,207	409,833	128,374
2017	0	0	2,019	17,127	177,239	0	0	1,405	2,796	260,584	164,536
2018	319	1,604	456,468	299,818	422,344	326	2,168	308,970	54,320	423,402	95,629
2019	541	2,012	732,400	137,905	185,917	396	2,458	387,752	84,322	310,352	156,414
2020	198	1,769	312,185	285,099	260,609	108	7,494	153,034	138,460	172,844	126,593
TOTAL	1,057	5,386	2,351,235	1,098,891	1,309,972	829	12,121	1,503,801	473,104	1,577,015	671,546
OD	0	0	0	0	0	0	0	0	0	0	294

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,874,428	4,458,982	671,840	
IBNR + FREQUENCY ADJUSTMENT	(1,647,521)	(943,402)	1,449	
TOTAL LOSSES	2,226,908	3,515,580	673,289	
EXPECTED LOSSES	3,004,732	2,865,929	700,974	
CREDIBILITY	0.07	0.23	0.34	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.322	0.508	0.097	0.927
INDICATED (POST-TEST)	0.325	0.514	0.098	0.937
PRESENT ON RATE LEVEL	0.414	0.395	0.097	0.906
DERIVED BY FORMULA	0.408	0.422	0.097	0.927
UNDERLYING PRESENT RATE	0.434	0.414	0.101	0.950
PROPOSED	0.408	0.422	0.097	0.927

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.951
IND. RATE				0.95	MINIMUM PREMIUM	
MAN. RATE	1.09	1.00	0.98	+ 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
2016	90,850	1,437,015	1.582	0	0	1	6	49	56
2017	94,462	4,383,540	4.641	1	0	0	9	48	58
2018	93,230	3,396,987	3.644	0	0	1	9	55	65
2019	89,659	4,749,915	5.298	0	0	1	4	49	54
2020	85,315	2,601,182	3.049	1	0	0	8	47	56
TOTAL	453,516	16,568,639	3.653	2	0	3	36	248	289
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
2016	0	0	159,945	101,515	192,519	0	0	102,024	55,444	605,098	220,470
2017	484,009	0	0	340,315	691,178	1,532,298	0	0	467,369	648,047	220,324
2018	0	0	225,535	433,218	480,802	0	0	707,020	543,839	851,553	155,020
2019	0	0	287,518	252,219	746,526	0	0	1,990,000	313,574	893,064	267,014
2020	345,000	0	0	345,899	643,247	150,000	0	0	219,575	707,383	190,078
TOTAL	829,009	0	672,998	1,473,166	2,754,272	1,682,298	0	2,799,044	1,599,801	3,705,145	1,052,906
OD	0	0	0	25,140	0	0	0	0	124	0	736

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	218,485	140,903	259,131	0	0	210,986	66,477	710,385	176,376
2017	379,672	0	20,572	445,212	865,882	762,902	0	24,952	559,149	719,807	172,514
2018	212	954	292,787	491,418	556,423	984	6,727	980,797	559,311	917,505	120,141
2019	203	711	282,569	299,585	791,233	1,104	6,908	1,097,360	353,746	906,629	229,899
2020	413,878	3,714	632,351	549,802	671,319	287,105	18,962	327,540	283,429	541,840	176,392
TOTAL	793,965	5,379	1,446,763	1,926,920	3,143,987	1,052,095	32,597	2,641,635	1,822,113	3,796,167	875,322
OD	13	105	20,826	21,720	3,393	0	3	78	76	12	616

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,993,459	10,714,389	875,938	
IBNR + FREQUENCY ADJUSTMENT	(2,604,464)	(2,362,359)	1,881	
TOTAL LOSSES	3,388,995	8,352,030	877,819	
EXPECTED LOSSES	4,737,390	7,171,086	926,317	
CREDIBILITY	0.05	0.17	0.26	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.743	1.836	0.193	2.772
INDICATED (POST-TEST)	0.751	1.856	0.195	2.802
PRESENT ON RATE LEVEL	0.996	1.508	0.195	2.699
DERIVED BY FORMULA	0.984	1.567	0.195	2.746
UNDERLYING PRESENT RATE	1.045	1.581	0.204	2.830
PROPOSED	0.984	1.567	0.195	2.746

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.817
IND. RATE				2.82	MINIMUM PREMIUM	
MAN. RATE	3.35	3.08	2.92	+ 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
2016	351,817	11,584,677	3,293	0	0	12	33	138	183
2017	369,653	9,261,145	2,505	1	0	1	36	134	172
2018	386,854	8,329,612	2,153	0	0	3	25	134	162
2019	424,772	7,280,379	1,714	0	0	5	21	145	171
2020	440,292	10,068,660	2,287	1	0	3	33	157	194
TOTAL	1,973,388	46,524,473	2,358	2	0	24	148	708	882
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
2016	0	0	2,270,829	1,875,544	1,534,882	0	0	1,953,425	1,161,669	1,810,811	977,517
2017	105,227	0	154,312	1,338,812	1,286,540	2,691,787	0	102,385	964,630	1,491,181	1,126,271
2018	0	0	532,705	1,453,364	1,056,401	0	0	1,040,090	1,460,991	1,647,237	1,138,824
2019	0	0	926,506	856,192	1,470,636	0	0	539,282	779,283	1,914,861	793,619
2020	204,840	0	458,928	1,430,033	1,557,202	94,657	0	1,026,537	1,210,790	2,996,003	1,089,670
TOTAL	310,067	0	4,343,280	6,953,945	6,905,661	2,786,444	0	4,661,719	5,577,363	9,860,093	5,125,901
OD	0	0	0	0	10,733	0	0	0	0	12,091	7,530

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	2,814,395	2,603,255	2,065,951	0	0	3,130,400	1,392,841	2,125,892	782,014
2017	63,707	313	274,160	1,733,384	1,619,880	1,034,352	1,619	250,638	1,156,998	1,655,884	881,870
2018	639	2,767	855,486	1,627,803	1,239,668	1,552	10,973	1,640,089	1,465,831	1,783,498	882,589
2019	1,146	4,104	1,548,836	956,861	1,618,076	1,068	6,980	1,144,206	779,670	1,916,588	683,306
2020	247,067	15,577	2,447,686	1,886,507	1,736,887	182,914	163,840	2,519,722	1,459,410	2,363,635	1,011,214
TOTAL	312,559	22,761	7,940,563	8,807,810	8,280,462	1,219,886	183,412	8,685,055	6,254,749	9,845,497	4,240,992
OD	2	26	4,012	2,930	11,347	1	164	2,172	1,730	10,386	5,928

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	18,370,614	33,214,910	4,246,920	
IBNR + FREQUENCY ADJUSTMENT	(7,230,813)	(7,875,964)	11,041	
TOTAL LOSSES	11,139,801	25,338,946	4,257,961	
EXPECTED LOSSES	13,352,387	24,337,314	4,770,188	
CREDIBILITY	0.14	0.46	0.68	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.564	1.283	0.215	2.062
INDICATED (POST-TEST)	0.570	1.296	0.218	2.084
PRESENT ON RATE LEVEL	0.645	1.176	0.231	2.052
DERIVED BY FORMULA	0.635	1.231	0.222	2.088
UNDERLYING PRESENT RATE	0.677	1.233	0.242	2.152
PROPOSED	0.634	1.229	0.221	2.084

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.138
IND. RATE				2.14	MINIMUM PREMIUM	
MAN. RATE	2.54	2.33	2.22	+ 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
2016	9,740	35,919	0.369	0	0	0	0	1	1
2017	10,039	163,741	1.631	0	0	0	2	3	5
2018	10,052	9,987	0.099	0	0	0	0	1	1
2019	10,272	10,919	0.106	0	0	0	0	0	0
2020	11,908	39,074	0.328	0	0	0	0	3	3
TOTAL	52,011	259,640	0.499	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
2016	0	0	0	0	1,096	0	0	0	0	1,469	33,354
2017	0	0	0	43,183	15,188	0	0	0	80,658	15,460	9,252
2018	0	0	0	0	893	0	0	0	0	4,375	4,719
2019	0	0	0	0	0	0	0	0	0	0	10,919
2020	0	0	0	0	8,739	0	0	0	0	22,687	7,648
TOTAL	0	0	0	43,183	25,916	0	0	0	80,658	43,991	65,892
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
2016	0	0	0	0	1,475	0	0	0	0	1,725	26,683
2017	0	0	1,810	55,525	19,361	0	0	3,736	95,410	18,014	7,244
2018	0	0	34	31	1,003	0	1	128	116	4,557	3,657
2019	0	0	0	0	0	0	0	0	0	0	9,401
2020	3	31	4,698	3,409	8,486	4	465	6,090	4,775	16,669	7,097
TOTAL	3	31	6,542	58,966	30,325	4	465	9,954	100,301	40,966	54,083
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,000	230,558	54,083	
IBNR + FREQUENCY ADJUSTMENT	(229,619)	(152,576)	144	
TOTAL LOSSES	0	77,982	54,228	
EXPECTED LOSSES	422,084	468,856	61,791	
CREDIBILITY	0.01	0.04	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.150	0.104	0.254
INDICATED (POST-TEST)	0.000	0.152	0.105	0.257
PRESENT ON RATE LEVEL	0.774	0.860	0.113	1.747
DERIVED BY FORMULA	0.766	0.831	0.113	1.710
UNDERLYING PRESENT RATE	0.812	0.901	0.119	1.832
PROPOSED	0.766	0.831	0.113	1.710

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.754
IND. RATE				1.75	MINIMUM PREMIUM	
MAN. RATE	2.06	1.93	1.89	+ 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
2016	384,071	6,336,653	1,650	0	0	2	35	126	163
2017	383,534	7,305,228	1,905	0	0	4	23	138	165
2018	351,338	9,888,349	2,814	0	1	5	18	105	129
2019	349,349	9,939,333	2,845	0	0	5	25	86	116
2020	354,944	3,920,296	1,104	0	0	1	10	88	99
TOTAL	1,823,236	37,389,859	2,051	0	1	17	111	543	672
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
2016	0	0	378,530	1,478,895	887,078	0	0	245,722	953,780	1,543,267	849,381
2017	0	0	980,959	760,477	1,630,796	0	0	489,688	613,884	2,147,054	682,370
2018	0	554,166	976,669	481,249	1,071,937	0	2,298,209	1,934,060	576,554	1,308,585	686,920
2019	0	0	987,288	702,893	1,120,499	0	0	4,301,632	505,870	1,591,780	729,371
2020	0	0	150,321	326,076	996,283	0	0	72,624	168,219	1,571,560	635,213
TOTAL	0	554,166	3,473,767	3,749,590	5,706,593	0	2,298,209	7,043,726	2,818,307	8,162,246	3,583,255
OD	0	0	0	0	0	0	0	0	0	0	9,897

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	517,072	2,052,706	1,194,007	0	0	508,153	1,143,582	1,811,795	679,505
2017	0	1,992	1,375,815	1,002,584	2,052,412	0	7,743	988,532	754,816	2,377,888	534,296
2018	3,704	182,644	1,236,469	579,611	1,239,523	1,531	764,739	1,574,046	633,025	1,402,219	532,363
2019	951	3,406	1,282,840	779,114	1,239,719	1,462	9,233	1,475,859	564,074	1,599,482	627,988
2020	611	6,381	962,073	686,375	1,023,119	444	43,530	624,640	442,669	1,175,754	589,478
TOTAL	5,267	194,423	5,374,269	5,100,390	6,748,781	3,437	825,244	5,171,230	3,538,166	8,367,138	2,963,630
OD	0	0	0	0	0	0	0	0	0	0	7,723

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,573,869	23,754,475	2,971,352	
IBNR + FREQUENCY ADJUSTMENT	(5,005,178)	(5,432,781)	7,818	
TOTAL LOSSES	6,568,692	18,321,694	2,979,170	
EXPECTED LOSSES	9,099,142	16,448,872	3,785,519	
CREDIBILITY	0.13	0.44	0.65	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.360	1.005	0.163	1.528
INDICATED (POST-TEST)	0.364	1.016	0.165	1.544
PRESENT ON RATE LEVEL	0.476	0.860	0.198	1.534
DERIVED BY FORMULA	0.461	0.929	0.176	1.566
UNDERLYING PRESENT RATE	0.499	0.902	0.208	1.609
PROPOSED	0.455	0.915	0.174	1.544

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.584
IND. RATE				1.58	MINIMUM PREMIUM	
MAN. RATE	1.75	1.69	1.66	+ 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
2016	21,060	1,002,172	4,759	0	0	1	4	7	12
2017	21,838	800,670	3,666	0	0	0	6	10	16
2018	22,742	911,445	4,008	0	0	1	4	4	9
2019	23,051	496,825	2,155	0	0	0	2	8	10
2020	21,801	154,766	0,710	0	0	0	1	5	6
TOTAL	110,492	3,365,878	3,046	0	0	2	17	34	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
2016	0	0	166,356	302,595	172,714	0	0	44,829	106,286	133,622	75,770
2017	0	0	0	361,591	40,969	0	0	0	293,005	55,408	49,697
2018	0	0	161,720	265,594	7,825	0	0	155,126	256,206	20,029	44,945
2019	0	0	0	133,737	71,946	0	0	0	150,320	72,192	68,630
2020	0	0	0	13,802	25,149	0	0	0	3,555	59,358	52,902
TOTAL	0	0	328,076	1,077,319	318,603	0	0	199,955	809,372	340,609	291,944
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
2016	0	0	227,242	420,002	232,473	0	0	92,706	127,437	156,872	60,616
2017	0	0	14,203	463,788	54,523	0	0	13,566	346,586	64,611	38,913
2018	181	834	242,056	292,488	20,424	287	1,988	293,264	250,198	32,913	34,832
2019	46	133	56,030	129,289	83,424	36	282	51,955	124,633	79,606	59,090
2020	16	146	24,954	21,736	26,284	12	1,288	18,163	14,671	43,971	49,093
TOTAL	242	1,114	564,485	1,327,303	417,128	336	3,558	469,655	863,524	377,973	242,545
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,039,389	2,985,929	242,545	
IBNR + FREQUENCY ADJUSTMENT	(577,607)	(413,633)	479	
TOTAL LOSSES	461,782	2,572,296	243,024	
EXPECTED LOSSES	1,057,115	1,265,003	226,597	
CREDIBILITY	0.02	0.07	0.10	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.418	2.328	0.220	2.966
INDICATED (POST-TEST)	0.422	2.353	0.222	2.997
PRESENT ON RATE LEVEL	0.912	1.092	0.196	2.200
DERIVED BY FORMULA	0.903	1.180	0.198	2.281
UNDERLYING PRESENT RATE	0.957	1.145	0.205	2.307
PROPOSED	0.903	1.180	0.198	2.281

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.340
IND. RATE				2.34	MINIMUM PREMIUM	
MAN. RATE	2.51	2.42	2.38	+ 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
2016	152,793	3,064,815	2.006	0	0	2	23	42	67
2017	152,543	2,939,736	1.927	0	0	1	38	27	66
2018	163,467	4,510,899	2.760	0	0	2	35	33	70
2019	162,358	3,764,738	2.319	0	0	2	34	32	68
2020	140,358	1,548,550	1.103	0	0	0	5	42	47
TOTAL	771,519	15,828,738	2.052	0	0	7	135	176	318
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
2016	0	0	273,171	869,978	460,100	0	0	57,218	506,067	507,391	390,890
2017	0	0	152,932	1,016,250	402,391	0	0	237,500	661,843	164,105	304,715
2018	0	0	333,271	1,427,005	289,818	0	0	578,211	1,169,363	267,417	445,814
2019	0	0	420,894	1,375,671	335,380	0	0	94,166	772,859	455,718	310,050
2020	0	0	0	261,164	319,956	0	0	0	281,129	455,326	230,975
TOTAL	0	0	1,180,268	4,950,068	1,807,645	0	0	967,095	3,391,261	1,849,957	1,682,444
OD	0	0	0	0	1,465	0	0	0	0	2,926	3,551

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	373,152	1,207,529	619,295	0	0	118,327	606,774	595,677	312,712
2017	0	311	250,263	1,308,330	513,294	0	3,755	490,699	786,106	191,004	238,592
2018	501	1,985	628,476	1,569,707	374,366	1,070	7,548	1,128,452	1,142,257	330,427	345,506
2019	809	2,629	1,022,735	1,316,185	460,665	332	2,350	407,969	652,929	494,403	266,953
2020	246	2,221	388,357	350,464	345,946	210	15,054	298,461	268,103	362,832	214,345
TOTAL	1,556	7,145	2,662,982	5,752,216	2,313,565	1,612	28,707	2,443,908	3,456,169	1,974,343	1,378,108
OD	0	5	788	572	1,423	1	60	785	616	2,150	2,772

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,147,549	13,501,053	1,380,880	
IBNR + FREQUENCY ADJUSTMENT	(2,151,582)	(2,680,004)	3,200	
TOTAL LOSSES	2,995,968	10,821,049	1,384,080	
EXPECTED LOSSES	3,924,741	8,161,455	1,597,742	
CREDIBILITY	0.07	0.25	0.36	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.388	1.402	0.179	1.969
INDICATED (POST-TEST)	0.392	1.417	0.181	1.990
PRESENT ON RATE LEVEL	0.485	1.009	0.198	1.692
DERIVED BY FORMULA	0.479	1.111	0.192	1.781
UNDERLYING PRESENT RATE	0.509	1.058	0.207	1.774
PROPOSED	0.479	1.111	0.192	1.781

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.827
IND. RATE				1.83	MINIMUM PREMIUM	
MAN. RATE	1.95	1.79	1.83	+ 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
2016	33,411	37,066	0.111	0	0	0	0	2	2
2017	21,120	1,069,679	5.065	0	0	1	2	11	14
2018	22,095	425,992	1.928	0	0	1	0	5	6
2019	20,956	196,328	0.937	0	0	0	0	5	5
2020	17,908	17,221	0.096	0	0	0	0	2	2
TOTAL	115,490	1,746,286	1.512	0	0	2	2	25	29
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
2016	0	0	0	0	14,761	0	0	0	0	14,780	7,525
2017	0	0	345,970	164,402	137,766	0	0	93,434	72,857	201,968	53,282
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	44,330	7,102
2020	0	0	0	0	4,380	0	0	0	0	6,587	6,254
TOTAL	0	0	493,358	164,402	396,603	0	0	187,592	72,857	351,428	80,046
OD	0	0	0	52,713	0	0	0	0	12,047	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	19,868	0	0	0	0	17,352	6,020
2017	0	703	476,453	214,767	176,953	0	1,477	185,385	89,402	224,292	41,720
2018	129	700	191,212	6,120	110,171	174	1,133	158,550	5,379	89,529	4,559
2019	8	36	15,817	12,149	149,322	2	15	2,863	2,687	42,653	6,115
2020	1	15	2,355	1,709	4,253	1	135	1,768	1,386	4,840	5,804
TOTAL	139	1,454	685,837	234,745	460,568	177	2,760	348,567	98,855	378,665	64,218
OD	0	0	2,005	67,532	494	0	0	544	14,224	146	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,041,483	1,255,228	64,218	
IBNR + FREQUENCY ADJUSTMENT	(428,940)	(211,680)	124	
TOTAL LOSSES	612,544	1,043,548	64,342	
EXPECTED LOSSES	769,423	625,349	71,549	
CREDIBILITY	0.02	0.07	0.10	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.528	0.832	0.056	1.416
INDICATED (POST-TEST)	0.534	0.841	0.056	1.431
PRESENT ON RATE LEVEL	0.635	0.516	0.059	1.211
DERIVED BY FORMULA	0.633	0.539	0.059	1.231
UNDERLYING PRESENT RATE	0.666	0.541	0.062	1.270
PROPOSED	0.633	0.539	0.059	1.231

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.263
IND. RATE				1.26	MINIMUM PREMIUM	
MAN. RATE	1.46	1.37	1.31	+ 1.26	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	98,483	639,490	0.649	0	0	1	1	22	24
2017	107,294	1,216,460	1.134	0	0	1	4	20	25
2018	106,812	1,636,104	1.532	0	0	3	7	21	31
2019	112,456	1,840,618	1.637	0	0	1	6	15	22
2020	96,199	875,753	0.910	0	0	0	1	27	28
TOTAL	521,244	6,208,425	1.191	0	0	6	19	105	130
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
2016	0	0	167,972	52,500	135,581	0	0	8,235	251	139,305	135,646
2017	0	0	192,234	174,435	277,640	0	0	42,686	114,464	275,487	139,514
2018	0	0	514,047	122,752	106,336	0	0	267,069	215,778	270,160	139,962
2019	0	0	211,965	371,299	170,452	0	0	359,500	340,388	296,138	90,876
2020	0	0	0	124,615	253,747	0	0	0	75,000	288,304	134,087
TOTAL	0	0	1,086,218	845,601	943,756	0	0	677,490	745,881	1,269,394	640,085
OD	0	0	0	0	0	0	0	0	0	0	278

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	229,450	72,870	182,492	0	0	17,030	301	163,544	108,517
2017	0	390	270,115	228,462	350,093	0	675	89,447	138,762	305,356	109,239
2018	469	2,457	674,866	147,215	135,896	494	3,332	480,565	222,010	294,865	108,471
2019	307	1,048	399,412	366,665	211,285	636	4,017	643,086	317,040	322,291	78,244
2020	151	1,416	239,645	206,660	263,224	87	7,433	124,410	106,635	219,377	124,433
TOTAL	927	5,312	1,813,487	1,021,873	1,142,989	1,217	15,456	1,354,538	784,748	1,305,433	528,904
OD	0	0	0	0	0	0	0	0	0	0	244

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,190,937	4,255,044	529,148	
IBNR + FREQUENCY ADJUSTMENT	(2,310,034)	(1,212,517)	1,342	
TOTAL LOSSES	880,904	3,042,526	530,490	
EXPECTED LOSSES	4,223,425	3,703,731	661,069	
CREDIBILITY	0.06	0.19	0.28	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.169	0.584	0.102	0.854
INDICATED (POST-TEST)	0.171	0.590	0.103	0.863
PRESENT ON RATE LEVEL	0.773	0.678	0.121	1.571
DERIVED BY FORMULA	0.737	0.661	0.116	1.513
UNDERLYING PRESENT RATE	0.810	0.711	0.127	1.648
PROPOSED	0.736	0.661	0.116	1.513

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.552
IND. RATE				1.55	MINIMUM PREMIUM	
MAN. RATE	2.04	1.81	1.70	+ 1.55	PRESENT	

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	292,676	6,349,916	2.170	0	0	6	17	47	70
2017	312,630	3,115,200	0.996	0	0	1	18	52	71
2018	332,746	3,780,507	1.136	0	0	5	10	57	72
2019	309,573	3,014,498	0.974	0	0	1	6	55	62
2020	294,936	3,467,248	1.176	0	0	2	10	63	75
TOTAL	1,542,561	19,727,369	1.279	0	0	15	61	274	350
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
2016	0	0	1,528,795	787,454	488,794	0	0	1,520,544	790,943	750,853	482,533
2017	0	0	153,897	485,876	525,924	0	0	92,219	810,163	539,037	508,084
2018	0	0	1,002,447	266,448	781,458	0	0	315,332	369,994	751,662	293,166
2019	0	0	405,000	576,547	490,884	0	0	169,000	235,066	803,370	334,631
2020	0	0	455,429	399,739	519,076	0	0	306,663	414,969	1,131,097	240,275
TOTAL	0	0	3,545,568	2,516,064	2,806,136	0	0	2,403,758	2,621,135	3,976,019	1,858,689
OD	0	0	0	0	1,645	0	0	0	0	3,275	2,962

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,607,493	1,092,986	657,917	0	0	1,578,501	948,341	881,501	386,026
2017	0	313	232,765	630,514	662,523	0	1,458	218,341	963,753	604,665	397,830
2018	919	4,844	1,341,855	336,365	910,351	584	4,049	596,040	383,548	802,604	227,204
2019	555	1,930	733,316	591,959	564,728	340	2,240	368,825	249,339	795,603	288,117
2020	705	8,066	1,083,907	596,237	593,312	732	65,047	974,645	529,674	890,225	222,975
TOTAL	2,179	15,152	4,999,335	3,248,061	3,388,830	1,656	72,794	3,736,353	3,074,654	3,974,598	1,522,152
OD	0	0	63	57	1,847	0	0	96	87	3,412	2,498

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,827,629	13,691,545	1,524,651	
IBNR + FREQUENCY ADJUSTMENT	(4,169,712)	(3,404,520)	4,552	
TOTAL LOSSES	4,657,917	10,287,025	1,529,203	
EXPECTED LOSSES	7,599,751	10,377,491	2,205,935	
CREDIBILITY	0.12	0.39	0.58	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.302	0.667	0.099	1.067
INDICATED (POST-TEST)	0.305	0.674	0.100	1.079
PRESENT ON RATE LEVEL	0.470	0.642	0.136	1.248
DERIVED BY FORMULA	0.450	0.654	0.115	1.219
UNDERLYING PRESENT RATE	0.493	0.673	0.143	1.308
PROPOSED	0.450	0.654	0.115	1.219

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.251
IND. RATE				1.25	MINIMUM PREMIUM	
MAN. RATE	1.61	1.44	1.35	+ 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
2016	272,779	5,310,670	1.947	0	0	6	26	66	98
2017	297,203	6,209,987	2.089	1	0	8	27	49	85
2018	315,098	7,990,520	2.536	0	0	12	11	47	70
2019	282,962	6,993,113	2.471	0	0	4	17	53	74
2020	290,010	2,099,305	0.724	0	0	0	3	43	46
TOTAL	1,458,052	28,603,595	1.962	1	0	30	84	258	373
OD				0	0	0	2	0	2

## REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,412,307	586,741	593,131	0	0	917,899	815,184	709,824	275,584
2017	421,052	0	1,816,139	894,481	778,683	0	0	692,092	552,584	766,725	288,231
2018	0	0	3,523,706	577,097	750,005	0	0	1,505,552	530,767	877,776	225,617
2019	0	0	899,935	962,349	964,589	0	0	681,456	2,027,384	1,261,393	196,007
2020	0	0	0	236,206	724,669	0	0	0	30,767	939,131	168,532
TOTAL	421,052	0	7,652,087	3,256,874	3,811,077	0	0	3,796,999	3,956,686	4,554,849	1,153,971
OD	0	0	0	255,017	0	0	0	0	45,291	0	8,573

## TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,767,843	814,397	798,354	0	0	1,580,283	977,406	833,333	220,467
2017	517,421	3,688	2,502,909	1,168,457	998,457	0	10,943	1,369,468	669,247	857,856	225,685
2018	3,078	16,243	4,447,261	719,944	944,851	2,252	14,888	2,115,459	570,505	960,940	174,853
2019	1,121	3,965	1,493,285	991,600	1,101,240	1,503	9,948	1,649,990	1,624,339	1,367,235	168,762
2020	367	3,542	585,252	486,798	735,582	186	19,861	271,397	216,499	693,126	156,398
TOTAL	521,988	27,438	10,796,551	4,181,195	4,578,483	3,941	55,639	6,986,597	4,057,996	4,712,490	946,165
OD	136	1,068	211,258	220,324	34,416	20	923	28,391	27,755	4,556	6,758

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	18,633,950	17,817,216	952,923	
IBNR + FREQUENCY ADJUSTMENT	(5,077,180)	(3,844,449)	2,858	
TOTAL LOSSES	13,556,770	13,972,768	955,781	
EXPECTED LOSSES	9,251,737	11,723,678	1,352,260	
CREDIBILITY	0.11	0.38	0.56	

## PURE PREMIUMS

INDICATED (PRE-TEST)	0.913	0.939	0.065	1.917
INDICATED (POST-TEST)	0.923	0.949	0.066	1.937
PRESENT ON RATE LEVEL	0.605	0.767	0.088	1.460
DERIVED BY FORMULA	0.640	0.836	0.076	1.552
UNDERLYING PRESENT RATE	0.635	0.804	0.093	1.531
PROPOSED	0.640	0.836	0.076	1.552

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.592
IND. RATE				1.59	MINIMUM PREMIUM	
MAN. RATE	1.64	1.51	1.58	+ 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
2016	131,143	1,401,019	1.068	0	0	1	5	37	43
2017	140,008	2,784,865	1.989	0	0	4	7	36	47
2018	145,036	2,822,364	1.946	0	0	4	8	29	41
2019	123,853	1,934,577	1.562	0	0	2	10	34	46
2020	135,065	4,561,803	3.377	1	0	1	3	35	40
TOTAL	675,105	13,504,628	2.000	1	0	12	33	171	217
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
2016	0	0	194,876	84,124	373,321	0	0	36,717	55,082	474,746	182,153
2017	0	0	825,327	138,472	168,786	0	0	770,512	118,470	482,370	280,928
2018	0	0	877,657	332,498	330,856	0	0	367,439	122,909	425,305	365,700
2019	0	0	333,058	273,489	360,545	0	0	140,482	120,983	511,750	194,270
2020	926,141	0	258,699	206,227	335,534	16,000	0	1,643,298	310,161	647,294	218,449
TOTAL	926,141	0	2,489,617	1,034,810	1,569,042	16,000	0	2,958,448	727,605	2,541,465	1,241,500
OD	0	0	0	0	0	0	0	0	0	0	501

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	266,201	116,764	502,490	0	0	75,931	66,043	557,352	145,722
2017	0	1,676	1,125,188	185,162	220,222	0	12,183	1,500,000	154,389	539,944	219,967
2018	819	4,241	1,174,627	390,294	403,145	680	4,498	638,634	140,877	455,892	283,418
2019	392	1,404	526,066	298,269	406,031	260	1,682	273,095	138,271	506,175	167,266
2020	1,110,266	3,075	458,020	319,983	361,619	31,578	90,665	1,242,059	405,697	543,818	202,721
TOTAL	1,111,477	10,396	3,550,102	1,310,473	1,893,507	32,519	109,028	3,729,718	905,278	2,603,181	1,019,094
OD	0	0	0	0	0	0	0	0	0	0	410

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,543,239	6,712,438	1,019,504	
IBNR + FREQUENCY ADJUSTMENT	(2,434,950)	(1,492,607)	2,224	
TOTAL LOSSES	6,108,289	5,219,831	1,021,728	
EXPECTED LOSSES	4,422,432	4,532,882	1,055,656	
CREDIBILITY	0.07	0.23	0.33	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.905	0.773	0.151	1.829
INDICATED (POST-TEST)	0.914	0.781	0.153	1.849
PRESENT ON RATE LEVEL	0.625	0.640	0.149	1.414
DERIVED BY FORMULA	0.645	0.673	0.150	1.468
UNDERLYING PRESENT RATE	0.655	0.671	0.156	1.483
PROPOSED	0.645	0.673	0.150	1.468

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.506
IND. RATE				1.51	MINIMUM PREMIUM	
MAN. RATE	1.69	1.55	1.53	+ 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
2016	144,466	3,663,190	2.536	0	0	3	11	21	35
2017	155,387	1,980,801	1.275	0	0	2	12	24	38
2018	170,653	1,960,960	1.149	0	0	2	12	24	38
2019	151,552	1,965,142	1.297	0	0	0	7	31	38
2020	134,134	1,766,830	1.317	0	0	2	9	18	29
TOTAL	756,192	11,336,923	1.499	0	0	9	51	118	178
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
2016	0	0	644,147	541,488	181,120	0	0	1,012,009	339,411	393,323	551,692
2017	0	0	303,846	147,349	252,322	0	0	55,067	89,120	605,573	527,524
2018	0	0	311,963	389,919	135,521	0	0	121,189	278,061	265,204	459,103
2019	0	0	0	214,361	267,224	0	0	0	101,226	643,264	739,067
2020	0	0	397,182	212,767	189,888	0	0	125,133	234,101	247,287	360,472
TOTAL	0	0	1,657,138	1,505,884	1,026,075	0	0	1,313,398	1,041,919	2,154,651	2,637,858
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
2016	0	0	672,131	751,585	243,788	0	0	1,262,216	406,954	461,761	441,354
2017	0	617	420,005	194,169	319,355	0	871	114,226	112,706	668,913	413,051
2018	331	1,585	455,002	435,124	171,133	224	1,626	247,206	276,416	288,199	355,805
2019	82	251	106,391	219,968	290,262	46	390	73,397	119,973	625,760	636,337
2020	455	5,539	691,464	300,084	243,899	288	23,474	380,789	210,735	212,345	334,518
TOTAL	868	7,992	2,344,991	1,900,930	1,268,436	559	26,360	2,077,834	1,126,785	2,256,977	2,181,064
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,458,605	6,553,128	2,181,064	
IBNR + FREQUENCY ADJUSTMENT	(2,922,761)	(1,510,983)	4,884	
TOTAL LOSSES	1,535,844	5,042,145	2,185,948	
EXPECTED LOSSES	5,308,198	4,590,490	2,487,344	
CREDIBILITY	0.07	0.24	0.36	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.203	0.667	0.289	1.159
INDICATED (POST-TEST)	0.205	0.674	0.292	1.171
PRESENT ON RATE LEVEL	0.669	0.579	0.314	1.562
DERIVED BY FORMULA	0.637	0.602	0.306	1.545
UNDERLYING PRESENT RATE	0.702	0.607	0.329	1.638
PROPOSED	0.637	0.602	0.306	1.545

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.585
IND. RATE				1.59	MINIMUM PREMIUM	
MAN. RATE	1.97	1.79	1.69	+ 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
2016	128,636	3,026,927	2.353	0	0	5	5	41	51
2017	129,215	4,452,379	3.446	0	0	2	9	35	46
2018	125,760	1,696,123	1.349	0	0	1	5	41	47
2019	125,906	1,908,413	1.516	0	0	1	6	32	39
2020	125,705	3,082,812	2.452	0	0	2	5	39	46
TOTAL	635,222	14,166,654	2.230	0	0	11	30	188	229
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
2016	0	0	1,043,272	140,668	382,012	0	0	613,552	169,916	406,850	270,657
2017	0	0	513,054	474,761	841,747	0	0	715,638	411,288	1,214,890	281,001
2018	0	0	166,400	143,614	333,493	0	0	25,026	304,608	478,727	244,255
2019	0	0	155,425	130,017	399,452	0	0	22,888	246,629	683,708	270,294
2020	0	0	366,681	318,395	627,060	0	0	206,271	219,912	930,901	413,592
TOTAL	0	0	2,244,832	1,207,455	2,583,764	0	0	1,583,375	1,352,353	3,715,076	1,479,799
OD	0	0	0	0	0	0	0	0	0	0	309

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,425,110	195,247	514,188	0	0	1,268,826	203,729	477,642	216,526
2017	0	830	580,542	622,191	1,059,158	0	7,710	969,863	505,065	1,348,177	220,024
2018	167	847	244,050	171,047	382,728	46	520	97,711	304,185	509,162	189,298
2019	197	715	271,594	160,778	427,907	115	865	154,662	240,453	675,402	232,723
2020	636	7,216	982,262	558,664	680,314	497	46,030	664,122	355,788	717,811	383,813
TOTAL	999	9,608	3,503,558	1,707,927	3,064,295	658	55,124	3,155,183	1,609,220	3,728,194	1,242,384
OD	0	0	0	0	0	0	0	0	0	0	260

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,725,131	10,109,636	1,242,644	
IBNR + FREQUENCY ADJUSTMENT	(3,479,556)	(2,247,982)	2,699	
TOTAL LOSSES	3,245,575	7,861,654	1,245,343	
EXPECTED LOSSES	6,345,811	6,837,441	1,284,691	
CREDIBILITY	0.06	0.22	0.32	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.511	1.238	0.196	1.945
INDICATED (POST-TEST)	0.516	1.251	0.198	1.965
PRESENT ON RATE LEVEL	0.953	1.027	0.193	2.172
DERIVED BY FORMULA	0.927	1.076	0.195	2.197
UNDERLYING PRESENT RATE	0.999	1.076	0.202	2.278
PROPOSED	0.916	1.064	0.192	2.172

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	T.228
IND. RATE				2.23	MINIMUM PREMIUM	
MAN. RATE	2.69	2.47	2.35	+ 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
2016	130,074	4,853,590	3.731	0	0	7	15	49	71
2017	140,366	2,433,655	1.734	0	0	4	12	46	62
2018	147,091	5,312,807	3.612	0	0	7	16	57	80
2019	139,403	2,940,876	2.110	0	0	3	6	34	43
2020	130,069	2,519,299	1.937	0	0	3	7	26	36
TOTAL	687,003	18,060,227	2.629	0	0	24	56	212	292
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
2016	0	0	1,212,159	464,046	597,659	0	0	1,227,771	526,926	573,035	251,994
2017	0	0	870,893	91,662	388,340	0	0	25,252	159,415	507,610	390,483
2018	0	0	1,563,554	747,864	400,773	0	0	381,939	1,179,082	753,974	285,621
2019	0	0	940,136	425,350	491,280	0	0	202,168	294,509	390,793	196,640
2020	0	0	609,251	275,854	300,080	0	0	451,867	296,149	442,927	143,171
TOTAL	0	0	5,195,993	2,004,776	2,178,132	0	0	2,288,997	2,456,081	2,668,339	1,267,909
OD	0	0	0	4,496	27,629	0	0	0	7,478	13,462	8,111

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,634,361	644,096	804,449	0	0	2,433,463	631,784	672,743	201,595
2017	0	1,768	1,187,559	128,429	494,275	0	399	59,098	194,250	561,542	305,748
2018	1,482	7,585	2,106,393	858,077	510,813	707	5,274	818,652	1,157,853	832,844	221,356
2019	968	3,533	1,302,610	478,321	579,540	389	2,511	408,563	274,355	403,973	169,307
2020	674	8,317	1,023,544	420,100	375,856	712	64,359	909,970	329,709	380,877	132,863
TOTAL	3,123	21,203	7,254,467	2,529,023	2,764,933	1,808	72,543	4,629,746	2,587,952	2,851,979	1,030,869
OD	10	104	16,818	13,404	28,362	5	347	7,261	6,627	12,098	6,508

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,007,438	10,794,379	1,037,377	
IBNR + FREQUENCY ADJUSTMENT	(4,383,381)	(2,557,479)	2,855	
TOTAL LOSSES	7,624,056	8,236,900	1,040,233	
EXPECTED LOSSES	7,990,937	7,796,311	1,391,510	
CREDIBILITY	0.07	0.23	0.34	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.106	1.190	0.150	2.447
INDICATED (POST-TEST)	1.118	1.203	0.152	2.473
PRESENT ON RATE LEVEL	1.109	1.082	0.193	2.385
DERIVED BY FORMULA	1.110	1.110	0.179	2.399
UNDERLYING PRESENT RATE	1.163	1.135	0.203	2.501
PROPOSED	1.110	1.110	0.179	2.399

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.461
IND. RATE				2.46	MINIMUM PREMIUM	
MAN. RATE	2.91	2.72	2.58	+ 2.46	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2016	253,203	6,316,231	2.495	1	0	8	30	46	85	
2017	248,737	5,920,894	2.380	0	0	7	22	63	92	
2018	285,632	5,182,501	1.814	0	0	5	16	74	95	
2019	307,596	4,828,362	1.570	0	0	4	14	72	90	
2020	300,278	4,376,057	1.457	1	0	2	16	66	85	
TOTAL	1,395,446	26,624,045	1.908	2	0	26	98	321	447	
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
2016	100,306	0	1,618,846	969,548	254,653	5,466	0	1,237,027	1,195,230	475,431	459,724
2017	0	0	1,450,056	1,047,218	440,506	0	0	609,766	1,107,944	872,512	392,892
2018	0	0	1,161,552	552,478	672,812	0	0	999,783	291,406	971,677	532,793
2019	0	0	740,281	614,599	821,724	0	0	276,324	536,744	1,399,616	439,074
2020	384,564	0	400,992	587,926	897,216	30,000	0	91,921	328,353	1,087,764	567,321
TOTAL	484,870	0	5,371,727	3,771,769	3,086,911	35,466	0	3,214,821	3,459,677	4,807,000	2,391,804
OD	0	0	0	0	0	0	0	0	0	0	60,335

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	140,930	0	2,180,853	1,345,733	342,763	15,873	0	2,376,386	1,433,081	558,156	367,779
2017	0	2,944	2,009,057	1,357,172	574,131	0	9,641	1,235,794	1,325,205	980,423	307,634
2018	1,055	5,420	1,513,205	646,030	799,213	1,645	10,873	1,542,589	333,632	1,043,097	412,915
2019	874	3,131	1,173,919	670,856	923,913	593	3,953	656,554	534,819	1,393,946	378,043
2020	461,790	9,640	1,386,466	900,571	981,689	57,824	38,988	621,000	441,333	837,486	526,474
TOTAL	604,649	21,137	8,263,499	4,920,362	3,621,709	75,936	63,454	6,432,323	4,068,069	4,813,107	1,992,845
OD	0	0	0	0	0	0	0	0	0	0	47,778

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	15,460,997	17,423,247	2,040,623	
IBNR + FREQUENCY ADJUSTMENT	(5,769,372)	(3,826,509)	5,153	
TOTAL LOSSES	9,691,625	13,596,738	2,045,776	
EXPECTED LOSSES	10,652,423	11,821,440	2,276,270	
CREDIBILITY	0.11	0.37	0.54	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.695	0.974	0.143	1.812
INDICATED (POST-TEST)	0.702	0.985	0.145	1.831
PRESENT ON RATE LEVEL	0.728	0.808	0.156	1.692
DERIVED BY FORMULA	0.725	0.873	0.150	1.748
UNDERLYING PRESENT RATE	0.763	0.847	0.163	1.774
PROPOSED	0.725	0.873	0.150	1.748

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.793
IND. RATE				1.79	MINIMUM PREMIUM	
MAN. RATE	1.93	1.84	1.83	+ 1.79	PRESENT	

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2016	222,300	3,033,487	1.365	0	0	6	3	44	53	
2017	189,863	1,999,058	1.053	0	0	4	6	33	43	
2018	208,275	2,693,109	1.293	0	0	4	3	36	43	
2019	65,918	1,066,998	1.619	0	0	1	5	10	16	
2020	45,674	133,179	0.292	0	0	0	1	3	4	
TOTAL	732,030	8,925,831	1.219	0	0	15	18	126	159	
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
2016	0	0	1,251,812	168,413	652,760	0	0	207,178	88,819	525,508	138,997
2017	0	0	754,977	252,181	218,569	0	0	294,272	115,469	238,067	125,523
2018	0	0	969,746	105,023	693,518	0	0	210,771	166,094	438,194	109,763
2019	0	0	266,513	219,579	109,867	0	0	75,514	212,313	118,309	64,903
2020	0	0	0	20,550	5,841	0	0	0	57,383	27,485	21,920
TOTAL	0	0	3,243,048	765,746	1,680,555	0	0	787,735	640,078	1,347,563	461,106
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
2016	0	0	1,709,975	233,757	878,615	0	0	428,444	106,494	616,946	111,198
2017	0	1,533	1,034,759	331,032	282,720	0	4,653	576,368	142,486	266,398	98,285
2018	867	4,638	1,274,996	156,990	806,202	390	2,655	385,285	177,172	466,935	85,066
2019	303	1,079	401,721	224,372	140,859	167	1,104	183,007	182,647	131,183	55,881
2020	13	107	20,164	20,033	8,445	31	1,732	43,349	40,949	25,967	20,342
TOTAL	1,183	7,357	4,441,616	966,185	2,116,841	588	10,144	1,616,433	649,749	1,507,429	370,772
OD	0	0	0	0	0	0	0	0	0	0	617

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,077,321	5,240,204	371,389	
IBNR + FREQUENCY ADJUSTMENT	(1,719,062)	(1,565,646)	446	
TOTAL LOSSES	4,358,258	3,674,558	371,835	
EXPECTED LOSSES	2,928,452	4,413,276	462,589	
CREDIBILITY	0.07	0.24	0.35	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.595	0.502	0.051	1.148
INDICATED (POST-TEST)	0.602	0.507	0.051	1.160
PRESENT ON RATE LEVEL	0.382	0.575	0.060	1.017
DERIVED BY FORMULA	0.397	0.559	0.057	1.013
UNDERLYING PRESENT RATE	0.400	0.603	0.063	1.066
PROPOSED	0.399	0.561	0.057	1.017

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.043
IND. RATE				1.04	MINIMUM PREMIUM	
MAN. RATE	1.19	1.13	1.10	+ 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	
2016	38,990	3,051,785	7.827	0	0	3	9	29	41	
2017	39,469	838,598	2.125	0	0	1	4	22	27	
2018	39,342	1,426,660	3.626	0	0	0	7	20	27	
2019	31,621	365,999	1.157	0	0	0	1	10	11	
2020	22,011	690,381	3.137	0	0	0	1	11	12	
TOTAL	171,433	6,373,423	3.718	0	0	4	22	92	118	
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
2016	0	0	930,648	400,794	422,266	0	0	407,113	421,830	377,682	91,452
2017	0	0	173,404	57,004	136,814	0	0	118,969	167,263	107,380	77,764
2018	0	0	0	324,696	201,136	0	0	0	205,152	308,113	387,563
2019	0	0	0	95,575	49,022	0	0	0	24,176	93,738	103,488
2020	0	0	0	22,600	93,490	0	0	0	8,511	483,916	81,864
TOTAL	0	0	1,104,052	900,669	902,728	0	0	526,082	826,932	1,370,829	742,131
OD	0	0	0	15,305	0	0	0	0	0	0	118

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,271,265	556,302	568,370	0	0	841,910	505,774	443,399	73,162
2017	0	352	238,586	76,013	173,033	0	1,881	238,529	200,104	121,431	60,889
2018	47	106	51,714	360,367	235,050	0	148	37,447	203,922	327,607	300,361
2019	33	94	39,780	92,196	57,152	9	73	13,661	25,023	91,823	89,103
2020	43	424	68,982	56,000	93,835	93	10,084	135,243	107,058	356,416	75,970
TOTAL	123	976	1,670,327	1,140,878	1,127,440	102	12,186	1,266,789	1,041,882	1,340,675	599,485
OD	2	4	2,072	16,659	435	0	0	0	0	0	102

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,952,582	4,667,969	599,587	
IBNR + FREQUENCY ADJUSTMENT	(1,500,863)	(978,828)	758	
TOTAL LOSSES	1,451,719	3,689,141	600,344	
EXPECTED LOSSES	2,677,164	2,905,430	481,986	
CREDIBILITY	0.03	0.09	0.13	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.846	2.142	0.350	3.338
INDICATED (POST-TEST)	0.855	2.165	0.354	3.373
PRESENT ON RATE LEVEL	1.489	1.616	0.268	3.374
DERIVED BY FORMULA	1.470	1.666	0.279	3.415
UNDERLYING PRESENT RATE	1.562	1.695	0.281	3.538
PROPOSED	1.453	1.646	0.276	3.374

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.462
IND. RATE				3.46	MINIMUM PREMIUM	
MAN. RATE	4.16	3.82	3.65	+ 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
2016	41,233	1,668,049	4.045	0	0	1	6	15	22
2017	40,948	503,470	1.230	0	0	0	3	16	19
2018	45,001	1,826,030	4.058	0	0	0	5	18	23
2019	37,523	1,781,142	4.747	0	0	2	2	19	23
2020	27,142	416,946	1.536	0	0	0	4	8	12
TOTAL	191,847	6,195,637	3.229	0	0	3	20	76	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
2016	0	0	362,221	158,533	394,455	0	0	93,372	328,677	268,041	62,750
2017	0	0	0	19,252	84,698	0	0	0	59,664	244,387	95,469
2018	0	0	0	242,074	812,140	0	0	0	328,386	312,237	131,193
2019	0	0	402,031	57,983	618,878	0	0	157,615	57,581	408,122	78,932
2020	0	0	0	64,819	47,521	0	0	0	92,630	138,703	73,273
TOTAL	0	0	764,252	542,661	1,957,692	0	0	250,987	866,938	1,371,490	441,617
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
2016	0	0	494,794	220,044	530,936	0	0	193,093	394,084	314,680	50,200
2017	0	0	1,667	25,795	105,896	0	0	4,142	73,204	270,036	74,752
2018	35	129	64,080	291,525	918,719	0	214	54,645	321,618	335,897	101,675
2019	398	1,507	557,025	124,620	660,511	269	1,698	271,088	82,544	402,874	67,960
2020	50	439	79,244	74,541	54,894	67	4,728	95,301	85,955	111,230	67,997
TOTAL	484	2,075	1,196,809	736,525	2,270,956	336	6,640	618,269	957,405	1,434,718	362,585
OD	0	0	0	0	0	0	0	0	0	0	194

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,824,612	5,399,604	362,778	
IBNR + FREQUENCY ADJUSTMENT	(1,694,532)	(1,093,940)	847	
TOTAL LOSSES	130,081	4,305,664	363,626	
EXPECTED LOSSES	3,044,524	3,277,234	502,170	
CREDIBILITY	0.03	0.10	0.14	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.068	2.244	0.189	2.502
INDICATED (POST-TEST)	0.069	2.268	0.191	2.528
PRESENT ON RATE LEVEL	1.513	1.629	0.250	3.392
DERIVED BY FORMULA	1.470	1.693	0.241	3.405
UNDERLYING PRESENT RATE	1.587	1.708	0.262	3.557
PROPOSED	1.465	1.687	0.241	3.392

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.480
IND. RATE				3.48	MINIMUM PREMIUM	
MAN. RATE	4.19	3.85	3.67	+ 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	
2016	40,753	1,582,306	3.883	0	0	3	3	28	34	
2017	33,932	3,034,966	8.944	0	0	4	3	32	39	
2018	38,768	1,903,255	4.909	0	0	3	1	22	26	
2019	30,759	778,438	2.531	0	0	0	1	13	14	
2020	18,138	110,325	0.608	0	0	0	0	3	3	
TOTAL	162,350	7,409,290	4.564	0	0	10	8	98	116	
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
2016	0	0	526,023	167,023	173,249	0	0	219,043	139,349	245,181	112,438
2017	0	0	692,045	152,861	739,584	0	0	323,065	231,853	792,360	103,198
2018	0	0	806,481	10,933	302,949	0	0	387,329	0	267,835	127,728
2019	0	0	0	46,963	305,604	0	0	0	149,202	200,344	76,325
2020	0	0	0	0	15,736	0	0	0	0	61,832	32,757
TOTAL	0	0	2,024,549	377,780	1,537,122	0	0	929,437	520,404	1,567,552	452,446
OD	0	0	0	0	0	0	0	0	0	0	544

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	718,547	231,828	233,193	0	0	452,981	167,079	287,842	89,950
2017	0	1,405	951,482	210,328	931,465	0	5,108	640,653	286,497	878,895	80,804
2018	709	3,815	1,039,440	37,939	360,877	717	4,650	649,967	20,091	288,354	98,989
2019	32	117	50,278	68,906	318,199	40	323	59,881	131,506	202,834	65,716
2020	5	55	8,460	6,139	15,281	11	1,266	16,599	13,013	45,431	30,398
TOTAL	747	5,393	2,768,207	555,141	1,859,014	769	11,347	1,820,081	618,186	1,703,356	365,858
OD	0	0	0	0	0	0	0	0	0	0	426

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,606,544	4,735,697	366,284	
IBNR + FREQUENCY ADJUSTMENT	(774,268)	(899,582)	493	
TOTAL LOSSES	3,832,275	3,836,115	366,777	
EXPECTED LOSSES	1,377,946	2,656,234	340,139	
CREDIBILITY	0.03	0.09	0.13	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.361	2.363	0.226	4.949
INDICATED (POST-TEST)	2.386	2.388	0.228	5.001
PRESENT ON RATE LEVEL	0.809	1.560	0.200	2.570
DERIVED BY FORMULA	0.857	1.635	0.203	2.695
UNDERLYING PRESENT RATE	0.849	1.636	0.210	2.694
PROPOSED	0.857	1.635	0.203	2.695

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.765
IND. RATE				2.77	MINIMUM PREMIUM	
MAN. RATE	2.75	2.72	2.78	+ 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
2016	45,454	303,030	0.667	0	0	0	0	8	8
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	196,732	0.468	0	0	0	0	6	6
2020	47,523	422,237	0.888	0	0	0	0	7	7
TOTAL	233,265	1,911,737	0.820	0	0	0	3	36	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
2016	0	0	0	0	46,895	0	0	0	0	139,406	116,729
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	21,406	0	0	0	0	115,185	60,141
2020	0	0	0	0	106,967	0	0	0	0	71,677	243,593
TOTAL	0	0	0	104,263	511,814	0	0	0	80,896	581,024	633,740
OD	0	0	0	0	0	0	0	0	0	0	215

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	63,121	0	0	0	0	163,663	93,383
2017	0	0	2,944	85,677	47,639	0	0	1,233	11,816	156,982	93,221
2018	6	33	16,636	51,438	336,642	0	52	13,302	71,919	119,425	73,021
2019	1	5	2,337	1,795	22,060	4	39	7,440	6,982	110,827	51,781
2020	36	377	57,505	41,733	103,872	13	1,468	19,242	15,085	52,665	226,054
TOTAL	42	415	79,421	180,642	573,335	17	1,559	41,217	105,802	603,563	537,461
OD	0	0	0	0	0	0	0	0	0	0	200

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	122,672	1,463,341	537,661	
IBNR + FREQUENCY ADJUSTMENT	(1,010,840)	(508,738)	890	
TOTAL LOSSES	0	954,603	538,550	
EXPECTED LOSSES	1,835,706	1,544,635	417,810	
CREDIBILITY	0.03	0.11	0.16	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.409	0.231	0.640
INDICATED (POST-TEST)	0.000	0.414	0.233	0.647
PRESENT ON RATE LEVEL	0.751	0.632	0.171	1.553
DERIVED BY FORMULA	0.728	0.608	0.181	1.516
UNDERLYING PRESENT RATE	0.787	0.662	0.179	1.628
PROPOSED	0.728	0.607	0.181	1.516

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.555
IND. RATE				1.56	MINIMUM PREMIUM	
MAN. RATE	2.04	1.82	1.68	+ 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
2016	57,507	2,022,064	3,516	0	0	2	7	19	28
2017	60,036	1,038,750	1,730	0	0	0	6	22	28
2018	65,363	1,616,911	2,474	0	0	3	2	17	22
2019	68,445	2,381,737	3,480	0	0	5	4	18	27
2020	50,925	1,666,494	3,272	0	0	1	3	23	27
TOTAL	302,276	8,725,956	2,887	0	0	11	22	99	132
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
2016	0	0	440,082	398,984	256,019	0	0	147,444	250,782	465,074	63,679
2017	0	0	0	237,508	213,578	0	0	0	163,899	351,250	72,515
2018	0	0	559,840	125,796	108,014	0	0	133,862	43,556	539,741	106,102
2019	0	0	895,031	369,223	142,519	0	0	681,505	78,062	154,632	60,765
2020	0	0	152,361	177,356	438,060	0	0	22,173	192,552	629,939	54,053
TOTAL	0	0	2,047,314	1,308,867	1,158,190	0	0	984,984	728,851	2,140,636	357,114
OD	0	0	0	0	0	0	0	0	0	0	2,625

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	601,152	553,790	344,602	0	0	304,914	300,688	545,997	50,943
2017	0	0	11,390	307,127	268,802	0	0	9,484	197,484	389,061	56,779
2018	510	2,674	733,616	151,471	139,026	248	1,686	243,754	60,363	566,887	82,229
2019	891	3,252	1,191,748	395,186	214,131	1,065	6,507	1,014,378	122,585	181,319	52,319
2020	347	3,812	540,897	340,315	461,133	227	19,242	319,519	253,270	483,478	50,161
TOTAL	1,748	9,738	3,078,803	1,747,890	1,427,694	1,539	27,434	1,892,049	934,390	2,166,741	292,431
OD	0	0	0	0	0	0	0	0	0	0	2,055

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,011,311	6,276,715	294,487	
IBNR + FREQUENCY ADJUSTMENT	(2,059,182)	(1,113,936)	1,153	
TOTAL LOSSES	2,952,129	5,162,779	295,640	
EXPECTED LOSSES	3,763,399	3,401,596	598,601	
CREDIBILITY	0.04	0.13	0.20	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.977	1.708	0.097	2.782
INDICATED (POST-TEST)	0.987	1.726	0.098	2.811
PRESENT ON RATE LEVEL	1.187	1.073	0.189	2.449
DERIVED BY FORMULA	1.179	1.158	0.171	2.508
UNDERLYING PRESENT RATE	1.245	1.125	0.198	2.568
PROPOSED	1.179	1.158	0.171	2.508

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.573
IND. RATE				2.57	MINIMUM PREMIUM	
MAN. RATE	2.99	2.75	2.65	+ 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	
2016	47,360	988,491	2.087	0	0	1	2	21	24	
2017	51,249	1,093,068	2.133	0	0	0	1	21	22	
2018	55,877	652,493	1.168	0	0	1	3	9	13	
2019	52,289	1,196,962	2.289	0	0	2	0	8	10	
2020	54,474	698,842	1.283	0	0	0	1	18	19	
TOTAL	261,249	4,629,856	1.772	0	0	4	7	77	88	
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
2016	0	0	151,943	48,717	137,588	0	0	5,126	319,808	158,851	166,458
2017	0	0	0	103,888	335,915	0	0	0	84,984	347,698	220,583
2018	0	0	163,398	154,638	34,858	0	0	41,677	34,595	95,492	127,835
2019	0	0	528,801	0	183,964	0	0	270,491	0	119,996	93,710
2020	0	0	0	72,869	96,405	0	0	0	82,243	377,112	70,213
TOTAL	0	0	844,142	380,112	788,730	0	0	317,294	521,630	1,099,149	678,799
OD	0	0	0	0	0	0	0	0	0	0	1,108

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	207,554	67,619	185,193	0	0	10,601	383,450	186,491	133,166
2017	0	0	7,659	137,578	420,245	0	0	5,898	104,266	384,190	172,716
2018	166	813	230,211	172,680	47,667	77	527	76,682	36,940	101,601	99,072
2019	464	1,759	636,415	40,799	214,184	418	2,549	396,648	27,421	126,279	80,684
2020	71	645	112,192	100,568	103,450	106	9,399	152,791	129,764	285,358	65,158
TOTAL	701	3,217	1,194,031	519,244	970,741	601	12,475	642,620	681,841	1,083,919	550,797
OD	0	0	0	0	0	0	0	0	0	0	862

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,853,646	3,255,744	551,659	
IBNR + FREQUENCY ADJUSTMENT	(1,062,557)	(667,365)	1,354	
TOTAL LOSSES	791,089	2,588,379	553,013	
EXPECTED LOSSES	1,945,087	2,045,933	617,265	
CREDIBILITY	0.04	0.12	0.18	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.303	0.991	0.211	1.505
INDICATED (POST-TEST)	0.306	1.001	0.214	1.521
PRESENT ON RATE LEVEL	0.710	0.747	0.225	1.682
DERIVED BY FORMULA	0.694	0.777	0.223	1.695
UNDERLYING PRESENT RATE	0.745	0.783	0.236	1.764
PROPOSED	0.689	0.772	0.222	1.682

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.726
IND. RATE				1.73	MINIMUM PREMIUM	
MAN. RATE	2.08	1.91	1.82	+ 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
2016	18,413	292,516	1.589	0	0	0	2	5	7
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	583,919	3.098	0	0	1	3	2	6
2020	18,441	787,094	4.268	0	0	0	1	4	5
TOTAL	94,558	2,248,730	2.378	0	0	1	10	22	33
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
2016	0	0	0	133,484	9,208	0	0	0	87,341	27,411	35,072
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	153,790	155,813	9,596	0	0	37,274	143,074	37,112	47,260
2020	0	0	0	24,693	78,913	0	0	0	60,742	596,823	25,923
TOTAL	0	0	153,790	597,666	172,826	0	0	37,274	346,138	750,206	190,830
OD	0	0	0	0	0	0	0	0	0	0	188

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	185,276	12,394	0	0	0	104,722	32,181	28,058
2017	0	0	11,016	359,606	42,708	0	0	1,957	47,009	32,326	22,349
2018	0	4	2,106	5,091	48,369	0	16	3,895	16,327	62,961	41,875
2019	181	634	236,423	151,787	27,856	90	603	101,000	119,486	46,855	40,691
2020	39	381	62,879	52,121	79,963	137	13,461	198,294	162,827	444,628	24,057
TOTAL	221	1,020	312,424	753,881	211,289	227	14,080	305,146	450,370	618,951	157,029
OD	0	0	0	0	0	0	0	0	0	0	147

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	633,118	2,034,491	157,176	
IBNR + FREQUENCY ADJUSTMENT	(432,745)	(237,648)	247	
TOTAL LOSSES	200,372	1,796,843	157,423	
EXPECTED LOSSES	789,007	723,746	118,539	
CREDIBILITY	0.02	0.06	0.09	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.212	1.900	0.166	2.278
INDICATED (POST-TEST)	0.214	1.920	0.168	2.303
PRESENT ON RATE LEVEL	0.796	0.730	0.120	1.645
DERIVED BY FORMULA	0.784	0.801	0.124	1.709
UNDERLYING PRESENT RATE	0.834	0.765	0.125	1.725
PROPOSED	0.784	0.801	0.124	1.709

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.753
IND. RATE				1.75	MINIMUM PREMIUM	
MAN. RATE	2.04	1.87	1.78	+ 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
2016	243,379	1,440,972	0.592	0	0	1	8	23	32
2017	247,142	1,808,367	0.732	0	0	2	10	28	40
2018	254,906	1,667,748	0.654	0	0	1	9	22	32
2019	244,739	1,227,247	0.501	1	0	0	4	19	24
2020	240,313	851,055	0.354	0	0	0	3	16	19
TOTAL	1,230,479	6,995,389	0.569	1	0	4	34	108	147
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
2016	0	0	289,422	224,937	88,573	0	0	140,582	323,152	224,684	149,622
2017	0	0	566,048	276,771	159,257	0	0	258,501	157,669	259,499	130,622
2018	0	0	154,655	273,717	307,065	0	0	32,226	361,245	390,730	148,110
2019	386,341	0	0	128,290	100,677	95,000	0	0	233,240	133,695	150,004
2020	0	0	0	119,372	203,066	0	0	0	233,047	216,491	79,079
TOTAL	386,341	0	1,010,125	1,023,087	858,638	95,000	0	431,309	1,308,353	1,225,099	657,437
OD	0	0	0	0	0	0	0	0	0	0	10,382

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	395,350	312,213	119,219	0	0	290,724	387,459	263,779	119,698
2017	0	1,149	779,100	360,482	207,031	0	4,087	509,145	192,134	290,205	102,277
2018	176	826	245,700	311,522	356,453	60	625	114,921	356,134	419,505	114,785
2019	579,270	135	57,204	126,678	112,655	215,790	444	82,015	194,697	144,378	129,153
2020	131	1,215	208,056	182,358	213,301	144	9,182	204,205	188,374	182,510	73,385
TOTAL	579,577	3,326	1,685,411	1,293,252	1,008,659	215,994	14,339	1,201,009	1,318,799	1,300,378	539,299
OD	0	0	0	0	0	0	0	0	0	0	8,129

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,699,655	4,921,088	547,428	
IBNR + FREQUENCY ADJUSTMENT	(1,647,905)	(960,937)	1,562	
TOTAL LOSSES	2,051,750	3,960,151	548,990	
EXPECTED LOSSES	3,004,525	2,925,478	748,446	
CREDIBILITY	0.10	0.34	0.50	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.167	0.322	0.044	0.533
INDICATED (POST-TEST)	0.169	0.325	0.044	0.538
PRESENT ON RATE LEVEL	0.233	0.227	0.058	0.518
DERIVED BY FORMULA	0.226	0.260	0.051	0.538
UNDERLYING PRESENT RATE	0.244	0.238	0.061	0.543
PROPOSED	0.226	0.260	0.051	0.538

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.552
IND. RATE				0.55	MINIMUM PREMIUM	
MAN. RATE	0.61	0.59	0.56	+ 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	
2016	717,204	10,319,520	1.439	0	0	10	38	124	172	
2017	787,345	9,092,321	1.155	0	0	13	19	114	146	
2018	797,136	11,126,170	1.396	0	0	10	34	117	161	
2019	800,618	6,265,160	0.783	0	0	3	32	108	143	
2020	712,819	6,367,567	0.893	0	0	0	10	135	145	
TOTAL	3,815,122	43,170,738	1.132	0	0	36	133	598	767	
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
2016	0	0	2,427,232	1,617,967	1,355,910	0	0	738,389	1,320,381	1,897,863	961,778
2017	0	0	2,561,339	940,697	1,653,960	0	0	568,771	696,300	1,669,303	1,001,951
2018	0	0	2,144,541	1,685,145	2,024,921	0	0	1,600,704	796,864	1,760,908	1,113,087
2019	0	0	534,400	1,275,857	1,053,907	0	0	239,096	856,631	1,462,547	842,722
2020	0	0	0	449,271	1,616,902	0	0	0	155,343	3,223,046	923,005
TOTAL	0	0	7,667,512	5,968,937	7,705,600	0	0	3,146,960	3,825,519	10,013,667	4,842,543
OD	0	0	0	80,000	0	0	0	0	4,033	0	2,117

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	3,315,599	2,245,738	1,825,055	0	0	1,526,988	1,583,137	2,228,091	769,422
2017	0	5,201	3,523,842	1,244,327	2,098,819	0	8,993	1,142,541	847,669	1,853,121	784,528
2018	2,092	10,500	2,981,257	1,944,754	2,374,612	2,754	18,377	2,628,388	856,936	1,896,071	862,642
2019	917	3,091	1,197,510	1,289,884	1,199,496	609	4,176	707,732	791,772	1,474,595	725,584
2020	778	7,577	1,241,414	1,018,978	1,630,757	662	69,174	962,608	773,500	2,383,773	856,549
TOTAL	3,786	26,369	12,259,622	7,743,682	9,128,739	4,025	100,720	6,968,258	4,853,013	9,835,651	3,998,725
OD	12	22	10,831	87,078	2,272	0	2	559	3,848	131	1,728

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,374,206	31,654,415	4,000,453	
IBNR + FREQUENCY ADJUSTMENT	(7,270,044)	(7,115,519)	10,085	
TOTAL LOSSES	12,104,163	24,538,895	4,010,538	
EXPECTED LOSSES	13,274,254	21,718,244	4,941,758	
CREDIBILITY	0.21	0.72	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.317	0.641	0.105	1.063
INDICATED (POST-TEST)	0.320	0.648	0.106	1.074
PRESENT ON RATE LEVEL	0.332	0.543	0.124	0.998
DERIVED BY FORMULA	0.329	0.618	0.106	1.054
UNDERLYING PRESENT RATE	0.348	0.569	0.130	1.047
PROPOSED	0.329	0.618	0.106	1.054

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.081
IND. RATE				1.08	MINIMUM PREMIUM	
MAN. RATE	1.15	1.10	1.08	+ 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
2016	298,505	1,921,738	0.644	0	0	4	6	27	37
2017	315,181	2,174,138	0.690	0	0	2	7	27	36
2018	340,322	3,289,184	0.966	0	0	2	12	41	55
2019	345,585	2,664,454	0.771	0	0	2	8	33	43
2020	320,742	1,134,752	0.354	0	0	0	1	31	32
TOTAL	1,620,335	11,184,266	0.690	0	0	10	34	159	203
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
2016	0	0	621,612	181,998	127,479	0	0	195,652	101,420	477,627	215,950
2017	0	0	467,565	354,756	289,857	0	0	195,275	185,362	368,220	313,103
2018	0	0	347,297	560,048	476,616	0	0	98,657	565,821	834,048	406,697
2019	0	0	304,606	454,125	616,552	0	0	93,250	300,509	589,577	305,835
2020	0	0	0	94,299	309,917	0	0	0	127,907	356,075	246,554
TOTAL	0	0	1,741,080	1,645,226	1,820,421	0	0	582,834	1,281,019	2,625,547	1,488,139
OD	0	0	0	0	25,121	0	0	0	0	22,693	35,973

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	849,122	252,613	171,587	0	0	404,608	121,603	560,734	172,760
2017	0	949	650,094	461,476	369,785	0	3,088	388,627	225,315	409,781	245,160
2018	387	1,824	536,147	632,762	559,830	183	1,581	266,377	565,320	889,540	315,190
2019	438	1,531	585,922	484,849	681,070	231	1,578	266,695	283,092	591,284	263,324
2020	153	1,487	244,727	202,383	313,677	123	9,899	175,768	153,320	274,494	228,802
TOTAL	978	5,791	2,866,013	2,034,083	2,095,948	536	16,145	1,502,076	1,348,650	2,725,833	1,225,236
OD	0	0	277	335	31,355	0	0	134	256	25,008	28,280

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,391,951	8,261,468	1,253,516	
IBNR + FREQUENCY ADJUSTMENT	(2,105,825)	(1,826,956)	3,253	
TOTAL LOSSES	2,286,126	6,434,512	1,256,769	
EXPECTED LOSSES	3,861,052	5,603,658	1,528,291	
CREDIBILITY	0.12	0.40	0.60	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.141	0.394	0.076	0.610
INDICATED (POST-TEST)	0.143	0.398	0.077	0.617
PRESENT ON RATE LEVEL	0.227	0.330	0.090	0.647
DERIVED BY FORMULA	0.217	0.357	0.082	0.656
UNDERLYING PRESENT RATE	0.238	0.346	0.094	0.678
PROPOSED	0.214	0.352	0.081	0.647

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.664
IND. RATE				0.66	MINIMUM PREMIUM	
MAN. RATE	0.69	0.70	0.70	+ 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	
2016	74,496	1,305,983	1.753	0	0	0	7	33	40	
2017	85,963	1,287,487	1.498	0	0	2	5	24	31	
2018	84,572	1,664,098	1.968	0	0	0	6	29	35	
2019	79,527	1,361,874	1.712	0	0	1	6	33	40	
2020	79,077	1,241,807	1.570	0	0	1	3	22	26	
TOTAL	403,635	6,861,249	1.700	0	0	4	27	141	172	
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
2016	0	0	0	182,170	130,476	0	0	0	631,467	239,356	122,514
2017	0	0	357,566	232,770	111,395	0	0	59,814	124,618	300,687	100,637
2018	0	0	0	417,518	399,013	0	0	0	273,998	262,466	311,103
2019	0	0	146,236	164,594	243,929	0	0	164,547	159,278	310,207	173,083
2020	0	0	326,230	140,492	141,780	0	0	130,217	87,542	317,291	98,255
TOTAL	0	0	830,032	1,137,544	1,026,593	0	0	354,578	1,276,903	1,430,007	805,592
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
2016	0	0	0	252,852	175,621	0	0	0	757,129	281,004	98,011
2017	0	726	494,471	302,080	144,794	0	946	123,216	151,237	333,404	78,799
2018	61	147	71,908	468,232	459,856	0	179	45,651	268,403	282,288	241,105
2019	191	676	256,362	179,165	269,605	298	1,903	306,724	158,483	315,804	149,024
2020	351	4,356	531,928	211,338	181,928	241	22,476	314,521	136,274	249,327	91,181
TOTAL	603	5,905	1,354,670	1,413,667	1,231,805	539	25,503	790,113	1,471,526	1,461,828	658,120
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,177,333	5,578,825	658,120	
IBNR + FREQUENCY ADJUSTMENT	(1,535,750)	(1,265,409)	1,297	
TOTAL LOSSES	641,583	4,313,416	659,417	
EXPECTED LOSSES	2,798,562	3,858,259	619,556	
CREDIBILITY	0.05	0.16	0.24	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.159	1.069	0.163	1.391
INDICATED (POST-TEST)	0.161	1.080	0.165	1.406
PRESENT ON RATE LEVEL	0.661	0.912	0.146	1.719
DERIVED BY FORMULA	0.636	0.939	0.151	1.726
UNDERLYING PRESENT RATE	0.693	0.956	0.153	1.803
PROPOSED	0.634	0.935	0.150	1.719

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.764
IND. RATE				1.76	MINIMUM PREMIUM	
MAN. RATE	2.13	1.95	1.86	+ 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
2016	43,041	510,334	1.186	0	0	1	0	8	9
2017	44,672	569,142	1.274	0	0	0	1	10	11
2018	49,105	603,855	1.230	0	0	1	3	13	17
2019	49,748	467,613	0.940	0	0	0	5	9	14
2020	48,260	244,041	0.506	0	0	0	1	7	8
TOTAL	234,826	2,394,985	1.020	0	0	2	10	47	59
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
2016	0	0	144,844	0	131,320	0	0	76,178	0	101,612	56,380
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	99,139	97,787	66,391
2019	0	0	0	159,970	89,774	0	0	0	62,852	87,805	67,212
2020	0	0	0	18,733	39,298	0	0	0	54,275	81,635	50,100
TOTAL	0	0	300,806	302,741	563,831	0	0	96,952	243,953	492,753	393,949
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
2016	0	0	197,857	0	176,757	0	0	157,536	0	119,292	45,104
2017	0	0	5,451	122,840	212,514	0	0	1,984	34,089	136,888	120,477
2018	141	751	207,680	40,202	155,118	38	313	51,040	97,886	105,578	51,453
2019	55	160	67,426	154,961	103,617	17	137	25,445	55,604	88,725	57,870
2020	23	217	36,645	31,516	40,689	39	2,778	55,938	50,441	65,441	46,493
TOTAL	219	1,128	515,059	349,520	688,695	95	3,228	291,944	238,020	515,925	321,396
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	811,673	1,792,159	321,396	
IBNR + FREQUENCY ADJUSTMENT	(545,371)	(377,913)	794	
TOTAL LOSSES	266,302	1,414,247	322,190	
EXPECTED LOSSES	1,001,465	1,161,172	363,649	
CREDIBILITY	0.03	0.11	0.16	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.113	0.602	0.137	0.853
INDICATED (POST-TEST)	0.115	0.609	0.139	0.862
PRESENT ON RATE LEVEL	0.407	0.472	0.148	1.026
DERIVED BY FORMULA	0.398	0.487	0.146	1.031
UNDERLYING PRESENT RATE	0.426	0.494	0.155	1.076
PROPOSED	0.396	0.484	0.146	1.026

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.053
IND. RATE				1.05	MINIMUM PREMIUM	
MAN. RATE	1.27	1.17	1.11	+ 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
2016	357,054	7,279,032	2.039	0	0	5	28	120	153
2017	412,909	7,836,105	1.898	1	0	5	43	118	167
2018	456,273	10,467,623	2.294	0	0	6	30	168	204
2019	383,020	6,644,890	1.735	0	0	1	26	113	140
2020	396,250	4,832,317	1.220	0	0	0	8	119	127
TOTAL	2,005,506	37,059,967	1.848	1	0	17	135	638	791
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
2016	0	0	937,029	1,407,259	1,086,463	0	0	558,918	781,921	1,580,665	926,777
2017	322,411	0	835,450	1,450,457	1,126,354	0	0	445,997	823,276	1,846,283	985,877
2018	0	0	1,122,131	1,617,048	2,004,544	0	0	600,152	1,009,580	3,061,396	1,052,772
2019	0	0	210,482	1,304,331	1,502,668	0	0	108,345	724,002	2,052,094	742,968
2020	0	0	0	406,649	1,307,132	0	0	0	279,262	2,160,344	678,930
TOTAL	322,411	0	3,105,092	6,185,744	7,027,161	0	0	1,713,412	3,618,041	10,700,782	4,387,324
OD	0	0	0	0	17,566	0	0	0	0	13,101	917

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,279,982	1,953,275	1,462,379	0	0	1,155,842	937,523	1,855,701	741,422
2017	396,203	1,696	1,199,365	1,878,823	1,427,802	0	7,052	911,622	998,146	2,048,585	771,942
2018	1,221	5,875	1,724,161	1,850,994	2,324,980	1,111	8,071	1,224,456	1,064,633	3,236,236	815,898
2019	673	2,178	879,220	1,338,210	1,648,873	402	2,935	516,101	711,665	2,027,655	639,695
2020	652	6,308	1,039,576	861,299	1,324,196	522	49,935	755,004	625,788	1,615,414	630,047
TOTAL	398,750	16,057	6,122,304	7,882,602	8,188,231	2,035	67,992	4,563,026	4,337,754	10,783,591	3,599,004
OD	0	2	921	776	19,405	0	4	846	794	12,605	757

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,171,938	31,225,759	3,599,761	
IBNR + FREQUENCY ADJUSTMENT	(6,009,399)	(6,963,130)	9,168	
TOTAL LOSSES	5,162,539	24,262,629	3,608,929	
EXPECTED LOSSES	10,937,214	21,251,895	4,353,136	
CREDIBILITY	0.14	0.47	0.69	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.257	1.208	0.180	1.645
INDICATED (POST-TEST)	0.260	1.221	0.182	1.663
PRESENT ON RATE LEVEL	0.520	1.011	0.207	1.738
DERIVED BY FORMULA	0.484	1.109	0.190	1.783
UNDERLYING PRESENT RATE	0.545	1.060	0.217	1.822
PROPOSED	0.472	1.082	0.185	1.738

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.783
IND. RATE				1.78	MINIMUM PREMIUM	
MAN. RATE	2.04	1.96	1.88	+ 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
2016	786,630	13,806,714	1.755	0	0	8	63	182	253
2017	859,872	19,854,875	2.309	0	0	17	45	184	246
2018	874,043	18,743,371	2.144	0	0	14	53	239	306
2019	933,446	15,304,314	1.640	0	0	2	57	218	277
2020	905,106	9,261,534	1.023	0	0	3	19	190	212
TOTAL	4,359,097	76,970,808	1.766	0	0	44	237	1013	1294
OD				0	0	0	0	4	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,774,651	2,307,874	2,364,954	0	0	859,091	2,498,122	2,637,137	1,364,885
2017	0	0	3,624,676	2,174,498	2,077,530	0	0	6,017,289	1,442,137	2,575,051	1,943,694
2018	0	0	2,877,918	3,111,482	2,837,454	0	0	2,882,689	1,669,573	3,113,391	2,250,864
2019	0	0	369,733	2,949,303	2,487,011	0	0	79,766	3,292,664	3,770,843	2,354,994
2020	0	0	604,699	791,433	1,992,155	0	0	194,070	478,085	3,370,945	1,830,147
TOTAL	0	0	9,251,677	11,334,590	11,759,104	0	0	10,032,905	9,380,581	15,467,367	9,744,584
OD	0	0	0	0	91,236	0	0	0	0	17,583	24,110

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	2,326,701	3,203,329	3,183,228	0	0	1,602,980	2,995,248	3,095,999	1,091,908
2017	0	5,848	4,006,809	2,832,754	2,642,242	0	41,989	5,221,861	1,763,075	2,879,086	1,521,912
2018	2,787	13,562	3,910,762	3,536,043	3,341,438	4,132	27,885	4,023,324	1,750,491	3,351,202	1,744,420
2019	1,366	4,318	1,749,564	2,905,326	2,781,896	880	6,780	1,235,091	2,464,195	3,819,470	2,027,650
2020	1,509	16,391	2,355,567	1,525,211	2,088,207	1,048	99,933	1,464,645	1,026,031	2,535,922	1,698,376
TOTAL	5,662	40,120	14,349,403	14,002,663	14,037,012	6,060	176,586	13,547,901	9,999,041	15,681,679	8,084,266
OD	6	32	11,013	8,402	94,331	2	235	3,142	2,506	15,094	20,225

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	28,140,162	53,840,728	8,104,491	
IBNR + FREQUENCY ADJUSTMENT	(12,787,171)	(12,760,658)	19,947	
TOTAL LOSSES	15,352,991	41,080,070	8,124,438	
EXPECTED LOSSES	23,507,682	39,245,648	9,068,896	
CREDIBILITY	0.23	0.78	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.352	0.940	0.186	1.477
INDICATED (POST-TEST)	0.356	0.950	0.188	1.493
PRESENT ON RATE LEVEL	0.514	0.859	0.198	1.571
DERIVED BY FORMULA	0.478	0.930	0.188	1.595
UNDERLYING PRESENT RATE	0.539	0.900	0.208	1.648
PROPOSED	0.471	0.915	0.185	1.571

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.612
IND. RATE				1.61	MINIMUM PREMIUM	
MAN. RATE	1.73	1.67	1.70	+ 1.61	PRESENT	

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	197,845	2,684,856	1.357	0	0	2	10	48	60
2017	203,328	4,077,134	2.005	0	0	4	7	53	64
2018	218,265	3,392,569	1.554	0	0	2	13	48	63
2019	213,361	2,066,721	0.969	0	0	2	11	36	49
2020	228,918	2,775,492	1.212	0	0	1	16	47	64
TOTAL	1,061,717	14,996,772	1.413	0	0	11	57	232	300
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
2016	0	0	405,647	457,913	541,562	0	0	164,348	313,023	467,793	334,570
2017	0	0	855,635	409,800	440,860	0	0	723,291	183,753	993,982	469,813
2018	0	0	379,198	724,862	521,594	0	0	88,124	493,926	691,534	493,331
2019	0	0	338,625	381,931	220,343	0	0	180,813	244,005	409,467	291,537
2020	0	0	147,556	425,457	582,082	0	0	37,393	326,672	910,423	345,909
TOTAL	0	0	2,126,661	2,399,963	2,306,441	0	0	1,193,969	1,561,379	3,473,199	1,935,160
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
2016	0	0	554,114	635,583	728,942	0	0	339,872	375,315	549,189	267,656
2017	0	1,701	1,155,174	536,481	562,476	0	10,462	1,295,165	235,962	1,103,547	367,864
2018	439	2,023	600,791	814,327	615,818	163	1,399	234,781	492,587	738,500	382,332
2019	422	1,480	556,314	386,725	269,330	346	2,232	363,178	233,493	417,678	251,013
2020	524	5,310	818,854	610,343	634,099	355	29,378	499,281	396,342	703,920	321,004
TOTAL	1,385	10,515	3,685,247	2,983,459	2,810,666	864	43,472	2,732,276	1,733,699	3,512,834	1,589,868
OD	0	0	196	175	5,698	0	1	351	318	12,504	13,723

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,474,307	11,059,354	1,603,591	
IBNR + FREQUENCY ADJUSTMENT	(3,257,225)	(2,832,292)	4,495	
TOTAL LOSSES	3,217,082	8,227,062	1,608,086	
EXPECTED LOSSES	5,974,723	8,690,618	2,004,720	
CREDIBILITY	0.09	0.31	0.45	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.303	0.773	0.150	1.226
INDICATED (POST-TEST)	0.306	0.781	0.152	1.239
PRESENT ON RATE LEVEL	0.537	0.781	0.180	1.497
DERIVED BY FORMULA	0.516	0.781	0.167	1.464
UNDERLYING PRESENT RATE	0.563	0.819	0.189	1.570
PROPOSED	0.516	0.781	0.167	1.464

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.502
IND. RATE				1.50	MINIMUM PREMIUM	
MAN. RATE	1.81	1.70	1.62	+ 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
2016	110,068	1,363,275	1,239	0	0	1	10	22	33
2017	107,091	1,414,349	1,321	0	0	1	9	25	35
2018	115,099	1,724,360	1,498	0	0	2	7	26	35
2019	113,558	1,622,385	1,429	0	0	2	7	18	27
2020	110,456	4,363,504	3,950	1	0	0	8	20	29
TOTAL	556,272	10,487,873	1,885	1	0	6	41	111	159
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
2016	0	0	178,861	206,493	223,537	0	0	32,915	237,904	290,760	192,805
2017	0	0	154,299	136,688	275,542	0	0	49,049	110,602	359,827	328,342
2018	0	0	345,313	391,373	194,251	0	0	102,038	161,819	324,302	205,264
2019	0	0	363,268	127,469	273,058	0	0	253,192	124,976	262,290	218,132
2020	7,943	0	0	289,636	188,946	3,142,955	0	0	339,134	221,016	173,874
TOTAL	7,943	0	1,041,741	1,151,659	1,155,334	3,142,955	0	437,194	974,435	1,458,195	1,118,417
OD	0	0	0	13,245	3,220	0	0	0	0	6,645	984

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	244,324	286,612	300,881	0	0	68,068	285,247	341,352	154,244
2017	0	313	217,267	179,823	346,741	0	776	102,091	135,228	398,309	257,092
2018	360	1,746	499,902	439,378	237,959	189	1,343	201,078	166,426	345,530	159,080
2019	367	1,354	499,126	157,806	307,144	424	2,651	420,286	134,739	270,932	187,812
2020	1,887	1,878	341,513	323,950	222,568	1,053,849	11,437	271,921	254,338	196,506	161,355
TOTAL	2,614	5,292	1,802,131	1,387,568	1,415,294	1,054,462	16,206	1,063,445	975,978	1,552,630	919,582
OD	4	11	4,807	12,250	4,938	0	0	39	75	7,323	770

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,949,011	5,356,056	920,353	
IBNR + FREQUENCY ADJUSTMENT	(1,857,936)	(1,377,484)	2,056	
TOTAL LOSSES	2,091,075	3,978,572	922,409	
EXPECTED LOSSES	3,396,530	4,204,523	971,254	
CREDIBILITY	0.06	0.20	0.29	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.375	0.711	0.166	1.252
INDICATED (POST-TEST)	0.379	0.718	0.167	1.265
PRESENT ON RATE LEVEL	0.582	0.721	0.167	1.470
DERIVED BY FORMULA	0.570	0.720	0.167	1.457
UNDERLYING PRESENT RATE	0.611	0.756	0.175	1.541
PROPOSED	0.570	0.720	0.167	1.457

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.495
IND. RATE				1.49	MINIMUM PREMIUM	
MAN. RATE	1.90	1.71	1.59	+ 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
2016	18,199	67,671	0.372	0	0	0	1	1	2
2017	17,240	6,061	0.035	0	0	0	0	0	0
2018	22,496	4,695	0.021	0	0	0	0	1	1
2019	21,678	55,622	0.257	0	0	0	0	1	1
2020	19,234	5,839	0.030	0	0	0	0	1	1
TOTAL	98,847	139,888	0.142	0	0	0	1	4	5
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
2016	0	0	0	15,000	9,780	0	0	0	5,410	726	36,755
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	40,154	8,363
2020	0	0	0	0	161	0	0	0	0	2,852	2,826
TOTAL	0	0	0	15,000	17,504	0	0	0	5,410	44,382	57,592
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
2016	0	0	0	20,820	13,164	0	0	0	6,487	852	29,404
2017	0	0	0	0	0	0	0	0	0	0	4,746
2018	0	0	18	16	514	0	0	19	17	677	2,780
2019	0	2	776	596	7,322	1	14	2,594	2,434	38,635	7,201
2020	0	1	87	63	156	1	58	766	600	2,096	2,623
TOTAL	0	2	880	21,494	21,156	2	72	3,378	9,538	42,260	46,753
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,335	94,449	46,753	
IBNR + FREQUENCY ADJUSTMENT	(216,581)	(85,537)	183	
TOTAL LOSSES	0	8,912	46,936	
EXPECTED LOSSES	397,739	263,042	86,479	
CREDIBILITY	0.02	0.06	0.09	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.009	0.047	0.056
INDICATED (POST-TEST)	0.000	0.009	0.048	0.057
PRESENT ON RATE LEVEL	0.384	0.254	0.083	0.721
DERIVED BY FORMULA	0.376	0.239	0.080	0.695
UNDERLYING PRESENT RATE	0.402	0.266	0.087	0.756
PROPOSED	0.376	0.239	0.080	0.695

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.713
IND. RATE				0.71	MINIMUM PREMIUM	
MAN. RATE	0.95	0.85	0.78	+ 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
2016	131,215	609,741	0.465	0	0	0	8	10	18
2017	130,400	414,453	0.318	0	0	0	4	8	12
2018	142,363	388,806	0.273	0	0	0	4	7	11
2019	150,484	1,475,020	0.980	0	0	2	2	14	18
2020	148,604	812,572	0.547	0	0	1	2	13	16
TOTAL	703,066	3,700,592	0.526	0	0	3	20	52	75
OD				0	0	0	1	1	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	95,151	127,852	0	0	0	190,603	111,901	84,234
2017	0	0	0	41,214	45,423	0	0	0	162,041	45,472	120,303
2018	0	0	0	119,510	37,962	0	0	0	49,824	49,864	131,646
2019	0	0	595,376	13,358	164,764	0	0	385,665	15,759	207,830	92,268
2020	0	0	148,976	17,203	124,144	0	0	40,100	88,557	251,400	142,192
TOTAL	0	0	744,352	286,436	500,145	0	0	425,765	506,784	666,467	570,643
OD	0	0	0	81,447	4,646	0	0	0	9,963	5,185	3,915

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	132,070	172,089	0	0	0	228,533	131,372	67,387
2017	0	0	2,069	53,406	57,081	0	0	7,590	191,840	52,074	94,197
2018	17	36	17,644	131,394	46,017	0	33	8,364	48,863	53,558	102,026
2019	525	1,981	716,726	54,694	198,422	601	3,674	572,871	53,931	216,462	79,443
2020	155	2,002	235,945	79,117	134,423	130	11,324	176,728	112,058	195,901	131,954
TOTAL	697	4,019	972,384	450,682	608,031	731	15,031	765,553	635,226	649,366	475,007
OD	44	342	67,979	70,756	15,780	5	205	6,580	6,420	5,991	3,035

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,833,569	2,442,253	478,042	
IBNR + FREQUENCY ADJUSTMENT	(453,122)	(459,443)	1,064	
TOTAL LOSSES	1,380,447	1,982,809	479,107	
EXPECTED LOSSES	833,907	1,413,602	478,137	
CREDIBILITY	0.07	0.23	0.34	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.186	0.268	0.068	0.521
INDICATED (POST-TEST)	0.188	0.271	0.068	0.527
PRESENT ON RATE LEVEL	0.113	0.192	0.065	0.370
DERIVED BY FORMULA	0.118	0.210	0.066	0.394
UNDERLYING PRESENT RATE	0.119	0.201	0.068	0.388
PROPOSED	0.118	0.210	0.066	0.394

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.404
IND. RATE				0.40	MINIMUM PREMIUM	
MAN. RATE	0.47	0.42	0.40	+ 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
2016	1,223,615	20,468,160	1.673	0	0	26	68	214	308
2017	1,276,715	16,581,684	1.299	1	1	12	54	237	305
2018	1,395,595	17,934,538	1.285	0	0	16	55	243	314
2019	1,475,882	14,752,536	1.000	1	0	7	42	230	280
2020	1,423,653	11,728,752	0.824	1	0	4	29	201	235
TOTAL	6,795,460	81,465,670	1.199	3	1	65	248	1125	1442
OD				0	0	0	3	2	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	5,576,766	2,997,783	1,698,429	0	0	3,943,123	1,690,900	2,693,313	1,867,846
2017	3,000	854,599	2,944,107	1,625,310	2,225,756	0	1,200,000	1,243,417	1,626,527	3,062,622	1,796,346
2018	0	0	3,968,123	2,318,058	3,342,757	0	0	1,103,548	1,327,868	4,058,013	1,816,171
2019	100,000	0	1,533,342	1,982,108	3,093,151	0	0	917,666	1,755,860	3,635,136	1,735,273
2020	258,649	0	796,627	1,730,607	2,119,370	301,895	0	265,430	1,756,986	3,146,352	1,352,836
TOTAL	361,649	854,599	14,818,965	10,653,866	12,479,463	301,895	1,200,000	7,473,184	8,158,141	16,595,436	8,568,472
OD	0	0	0	79,979	36,079	0	0	0	3,786	9,842	21,659

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	7,267,813	4,160,923	2,286,085	0	0	6,762,164	2,027,389	3,161,949	1,494,277
2017	3,687	203,359	4,084,942	2,131,587	2,822,748	0	876,461	2,532,615	1,969,675	3,405,899	1,406,539
2018	3,822	19,544	5,492,304	2,715,207	3,919,468	2,042	14,364	2,132,280	1,411,646	4,296,873	1,407,533
2019	152,036	7,443	2,838,830	2,159,704	3,396,516	1,926	12,740	2,106,583	1,693,396	3,652,828	1,494,070
2020	312,175	22,694	3,401,608	2,406,632	2,353,369	579,036	129,171	2,301,653	1,771,172	2,503,597	1,255,432
TOTAL	471,719	253,040	23,085,496	13,574,053	14,778,186	583,004	1,032,736	15,835,295	8,873,279	17,021,147	7,057,850
OD	9	98	18,087	113,426	38,073	1	57	964	5,139	9,863	18,104

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	41,280,508	54,413,167	7,075,954	
IBNR + FREQUENCY ADJUSTMENT	(14,729,831)	(13,335,758)	18,142	
TOTAL LOSSES	26,550,676	41,077,409	7,094,095	
EXPECTED LOSSES	27,124,461	41,097,639	8,177,354	
CREDIBILITY	0.31	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.390	0.602	0.104	1.097
INDICATED (POST-TEST)	0.395	0.608	0.105	1.108
PRESENT ON RATE LEVEL	0.381	0.577	0.115	1.072
DERIVED BY FORMULA	0.385	0.608	0.105	1.099
UNDERLYING PRESENT RATE	0.399	0.605	0.120	1.124
PROPOSED	0.385	0.609	0.105	1.099

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.128
IND. RATE				1.13	MINIMUM PREMIUM	
MAN. RATE	1.33	1.22	1.16	+ 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
2016	273,555	3,230,616	1.181	0	0	2	17	30	49
2017	290,631	4,142,729	1.425	2	0	3	16	38	59
2018	315,134	3,442,940	1.093	0	0	1	21	57	79
2019	316,661	2,988,442	0.944	0	0	1	16	41	58
2020	311,288	2,879,004	0.925	0	0	0	11	56	67
TOTAL	1,507,269	16,683,731	1.107	2	0	7	81	222	312
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
2016	0	0	369,791	596,911	297,888	0	0	50,603	631,899	845,603	437,921
2017	825,515	0	619,762	556,517	359,409	0	0	282,137	429,044	595,282	475,063
2018	0	0	141,174	530,781	569,303	0	0	36,985	396,589	1,193,216	574,892
2019	0	0	168,834	459,228	617,533	0	0	57,521	571,325	537,408	576,593
2020	0	0	0	421,631	707,414	0	0	0	223,897	1,006,294	519,768
TOTAL	825,515	0	1,299,561	2,565,068	2,551,547	0	0	427,246	2,252,754	4,177,803	2,584,237
OD	0	0	0	11,142	0	0	0	0	0	0	1,960

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	505,135	828,512	400,957	0	0	104,647	757,647	992,738	350,337
2017	1,014,456	1,258	864,714	721,900	460,008	0	4,461	569,155	516,622	663,738	371,974
2018	202	854	273,457	600,122	657,844	68	800	151,195	411,301	1,256,707	445,541
2019	323	1,096	429,621	483,120	676,118	234	1,692	297,156	493,923	557,936	496,447
2020	460	4,258	729,583	640,266	743,850	285	25,171	410,492	348,985	761,901	482,345
TOTAL	1,015,441	7,466	2,802,510	3,273,921	2,938,779	588	32,125	1,532,646	2,528,478	4,233,019	2,146,644
OD	2	3	1,509	12,128	316	0	0	0	0	0	1,529

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,392,289	12,986,641	2,148,173	
IBNR + FREQUENCY ADJUSTMENT	(3,234,018)	(2,988,825)	5,596	
TOTAL LOSSES	2,158,271	9,997,815	2,153,769	
EXPECTED LOSSES	5,936,551	9,182,996	2,556,679	
CREDIBILITY	0.11	0.39	0.57	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.143	0.662	0.143	0.948
INDICATED (POST-TEST)	0.145	0.670	0.144	0.958
PRESENT ON RATE LEVEL	0.376	0.581	0.162	1.118
DERIVED BY FORMULA	0.350	0.616	0.152	1.118
UNDERLYING PRESENT RATE	0.394	0.609	0.170	1.173
PROPOSED	0.350	0.616	0.152	1.118

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.147
IND. RATE				1.15	MINIMUM PREMIUM	
MAN. RATE	1.49	1.33	1.21	+ 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
2016	53,636	554,095	1.033	0	0	0	1	12	13
2017	55,864	608,900	1.090	0	0	0	2	10	12
2018	68,342	971,773	1.422	0	0	1	1	16	18
2019	71,242	1,116,507	1.567	0	0	1	3	9	13
2020	68,353	507,441	0.742	0	0	0	1	16	17
TOTAL	317,437	3,758,716	1.184	0	0	2	8	63	73
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
2016	0	0	0	7,654	228,125	0	0	0	5,464	165,836	147,016
2017	0	0	0	150,271	112,733	0	0	0	135,066	90,090	120,740
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	242,659	70,588	228,855	129,500
2020	0	0	0	115,593	98,280	0	0	0	51,556	168,705	73,307
TOTAL	0	0	334,225	553,034	708,595	0	0	310,920	382,896	879,487	589,559
OD	0	0	0	0	0	0	0	0	0	0	774

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	10,624	307,056	0	0	0	6,551	194,691	117,613
2017	0	0	6,959	194,020	142,115	0	0	6,636	160,493	100,916	94,539
2018	174	873	246,865	153,522	152,634	126	906	136,440	122,996	240,968	92,222
2019	189	673	252,435	153,668	162,644	395	2,448	385,872	88,417	234,670	111,500
2020	94	830	148,593	138,211	111,037	54	4,506	77,607	67,099	129,143	68,029
TOTAL	458	2,377	654,851	650,044	875,486	575	7,860	606,555	445,556	900,387	483,903
OD	0	0	0	0	0	0	0	0	0	0	718

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,272,676	2,871,474	484,621	
IBNR + FREQUENCY ADJUSTMENT	(1,189,228)	(715,228)	1,220	
TOTAL LOSSES	83,448	2,156,246	485,840	
EXPECTED LOSSES	2,199,246	2,218,418	535,662	
CREDIBILITY	0.04	0.14	0.20	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.026	0.679	0.153	0.858
INDICATED (POST-TEST)	0.027	0.686	0.154	0.867
PRESENT ON RATE LEVEL	0.661	0.666	0.161	1.488
DERIVED BY FORMULA	0.635	0.669	0.160	1.464
UNDERLYING PRESENT RATE	0.693	0.699	0.169	1.560
PROPOSED	0.635	0.669	0.160	1.464

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.502
IND. RATE				1.50	MINIMUM PREMIUM	
MAN. RATE	1.84	1.69	1.61	+ 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
2016	10,492	325,863	3.106	0	0	1	0	4	5
2017	9,201	24,604	0.267	0	0	0	0	3	3
2018	7,829	34,779	0.444	0	0	0	0	2	2
2019	13,884	6,671	0.048	0	0	0	0	0	0
2020	8,422	185,734	2.205	0	0	0	1	1	2
TOTAL	49,828	577,651	1.159	0	0	1	1	10	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
2016	0	0	173,356	0	76,927	0	0	43,888	0	22,749	8,943
2017	0	0	0	0	8,671	0	0	0	0	12,845	3,088
2018	0	0	0	0	12,154	0	0	0	0	13,289	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	18,000	30,908	4,616
TOTAL	0	0	173,356	125,415	104,547	0	0	43,888	18,000	79,791	32,654
OD	0	0	0	0	0	0	0	0	0	0	1,925

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	236,804	0	103,544	0	0	90,760	0	26,707	7,154
2017	0	0	96	116	10,823	0	0	76	145	14,155	2,418
2018	0	1	468	420	13,646	0	2	389	352	13,843	7,235
2019	0	0	0	0	0	0	0	0	0	0	5,744
2020	69	549	107,548	111,004	23,524	14	1,000	19,581	17,535	24,520	4,284
TOTAL	69	550	344,916	111,540	151,537	14	1,001	110,806	18,033	79,226	26,835
OD	0	0	0	0	0	0	0	0	0	0	1,786

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	457,357	360,335	28,621	
IBNR + FREQUENCY ADJUSTMENT	(238,552)	(118,270)	102	
TOTAL LOSSES	218,804	242,065	28,723	
EXPECTED LOSSES	443,443	364,467	51,711	
CREDIBILITY	0.01	0.04	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.439	0.486	0.054	0.979
INDICATED (POST-TEST)	0.444	0.491	0.055	0.989
PRESENT ON RATE LEVEL	0.849	0.698	0.099	1.645
DERIVED BY FORMULA	0.845	0.689	0.096	1.630
UNDERLYING PRESENT RATE	0.890	0.731	0.104	1.725
PROPOSED	0.845	0.689	0.096	1.630

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.672
IND. RATE				1.67	MINIMUM PREMIUM	
MAN. RATE	2.13	1.91	1.78	+ 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
2016	221,844	1,924,943	0.868	0	0	1	9	13	23
2017	232,607	1,367,888	0.588	0	0	1	9	20	30
2018	247,263	1,011,088	0.409	0	0	1	6	13	20
2019	255,079	1,177,259	0.462	0	0	0	3	28	31
2020	240,984	1,695,969	0.704	0	0	1	0	24	25
TOTAL	1,197,777	7,177,147	0.599	0	0	4	27	98	129
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
2016	0	0	172,154	475,406	176,703	0	0	59,030	740,052	138,452	163,146
2017	0	0	140,000	98,605	418,770	0	0	34	195,462	310,748	204,269
2018	0	0	154,996	178,396	53,505	0	0	33,649	183,767	195,144	211,631
2019	0	0	0	285,602	248,713	0	0	0	54,777	323,958	264,209
2020	0	0	304,100	0	561,061	0	0	71,803	0	549,673	209,332
TOTAL	0	0	771,250	1,038,009	1,458,752	0	0	164,516	1,174,058	1,517,975	1,052,587
OD	0	0	0	5,500	0	0	0	0	1,558	0	1,506

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	235,162	659,864	237,842	0	0	122,074	887,322	162,543	130,517
2017	0	284	198,029	132,851	525,011	0	1	10,736	234,295	344,811	159,943
2018	162	782	223,455	199,022	69,066	62	523	86,962	181,650	210,048	164,014
2019	103	308	130,033	284,075	276,129	24	203	38,159	63,459	315,399	227,484
2020	400	5,024	617,927	251,189	568,403	180	19,084	243,764	124,423	407,950	194,260
TOTAL	666	6,398	1,404,607	1,526,999	1,676,451	267	19,810	501,695	1,491,148	1,440,750	876,217
OD	1	2	745	5,987	156	0	1	216	1,487	50	1,376

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,934,405	6,143,029	877,593	
IBNR + FREQUENCY ADJUSTMENT	(963,661)	(1,420,714)	2,302	
TOTAL LOSSES	970,744	4,722,315	879,895	
EXPECTED LOSSES	1,768,096	4,359,256	1,070,138	
CREDIBILITY	0.10	0.33	0.49	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.081	0.394	0.073	0.548
INDICATED (POST-TEST)	0.082	0.398	0.074	0.554
PRESENT ON RATE LEVEL	0.141	0.347	0.085	0.573
DERIVED BY FORMULA	0.135	0.364	0.080	0.578
UNDERLYING PRESENT RATE	0.148	0.364	0.089	0.601
PROPOSED	0.134	0.360	0.079	0.573

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.588
IND. RATE				0.59	MINIMUM PREMIUM	
MAN. RATE	0.74	0.67	0.62	+ 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
2016	186,999	374,889	0.200	0	0	0	1	11	12
2017	242,667	564,025	0.232	0	0	1	1	10	12
2018	276,353	1,002,437	0.363	1	0	1	3	12	17
2019	276,026	821,494	0.298	0	0	0	4	12	16
2020	264,288	419,861	0.159	0	0	0	0	9	9
TOTAL	1,246,333	3,182,706	0.255	1	0	2	9	54	66
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
2016	0	0	0	55,000	53,662	0	0	0	7,272	149,342	109,613
2017	0	0	148,004	131,169	29,295	0	0	35,841	1,006	88,051	130,659
2018	59,101	0	181,478	114,276	153,883	87,188	0	121,743	13,229	167,112	104,427
2019	0	0	0	172,741	146,310	0	0	0	94,829	293,039	114,575
2020	0	0	0	0	132,764	0	0	0	0	172,054	115,043
TOTAL	59,101	0	329,482	473,186	515,914	87,188	0	157,584	116,336	869,598	574,317
OD	0	0	0	0	54,548	0	0	0	0	0	7,296

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	76,340	72,229	0	0	0	8,719	175,328	87,690
2017	0	301	205,810	169,422	39,274	0	567	69,959	2,603	97,367	102,306
2018	84,592	896	252,342	133,205	180,616	230,756	1,479	208,554	21,137	177,447	80,931
2019	62	185	78,198	171,472	162,766	32	261	48,762	93,626	288,353	98,649
2020	44	468	71,373	51,797	128,923	32	3,524	46,188	36,210	126,417	106,760
TOTAL	84,698	1,849	607,724	602,236	583,808	230,819	5,830	373,463	162,295	864,911	476,336
OD	18	192	29,325	21,282	52,970	0	0	0	0	0	6,215

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,333,919	2,287,502	482,551	
IBNR + FREQUENCY ADJUSTMENT	(1,068,820)	(616,031)	1,317	
TOTAL LOSSES	265,100	1,671,471	483,868	
EXPECTED LOSSES	1,972,786	1,913,010	583,603	
CREDIBILITY	0.10	0.34	0.50	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.019	0.128	0.038	0.185
INDICATED (POST-TEST)	0.019	0.130	0.039	0.187
PRESENT ON RATE LEVEL	0.151	0.146	0.045	0.342
DERIVED BY FORMULA	0.138	0.141	0.042	0.320
UNDERLYING PRESENT RATE	0.158	0.153	0.047	0.359
PROPOSED	0.138	0.141	0.042	0.320

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.328
IND. RATE				0.33	MINIMUM PREMIUM	
MAN. RATE	0.51	0.43	0.37	+ 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
2016	169,973	1,674,716	0.985	0	0	1	10	22	33
2017	170,420	2,822,868	1.656	0	0	2	21	34	57
2018	190,750	2,769,434	1.452	0	0	1	24	31	56
2019	178,624	1,627,697	0.911	0	0	0	13	19	32
2020	187,999	2,079,411	1.106	0	0	0	6	44	50
TOTAL	897,766	10,974,126	1.222	0	0	4	74	150	228
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
2016	0	0	235,287	539,918	149,372	0	0	159,729	212,919	264,026	113,465
2017	0	0	372,241	573,652	234,558	0	0	387,197	608,085	369,937	277,198
2018	0	0	266,577	709,685	374,216	0	0	101,364	605,181	329,565	382,846
2019	0	0	0	442,846	272,766	0	0	0	361,014	287,340	263,731
2020	0	0	0	388,309	446,225	0	0	0	163,749	844,202	236,926
TOTAL	0	0	874,105	2,654,410	1,477,137	0	0	648,290	1,950,948	2,095,070	1,274,166
OD	0	0	0	0	0	0	0	0	0	0	3,735

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	321,402	749,406	201,055	0	0	330,320	255,290	309,967	90,772
2017	0	756	528,674	740,533	301,861	0	6,122	779,318	726,716	418,526	217,046
2018	338	1,478	449,740	790,544	447,064	188	1,572	261,554	589,588	365,366	296,706
2019	154	449	189,303	431,013	311,828	91	715	132,138	306,230	300,833	227,072
2020	355	3,198	561,566	509,576	485,721	229	20,626	329,274	278,013	636,753	219,867
TOTAL	847	5,881	2,050,685	3,221,072	1,747,528	507	29,034	1,832,603	2,155,836	2,031,444	1,051,463
OD	0	0	0	0	0	0	0	0	0	0	3,380

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,919,557	9,155,881	1,054,843	
IBNR + FREQUENCY ADJUSTMENT	(1,833,186)	(1,736,738)	2,355	
TOTAL LOSSES	2,086,371	7,419,143	1,057,198	
EXPECTED LOSSES	3,355,325	5,317,295	1,072,665	
CREDIBILITY	0.08	0.27	0.40	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.232	0.826	0.117	1.176
INDICATED (POST-TEST)	0.235	0.835	0.119	1.189
PRESENT ON RATE LEVEL	0.356	0.565	0.114	1.035
DERIVED BY FORMULA	0.347	0.638	0.116	1.100
UNDERLYING PRESENT RATE	0.374	0.592	0.119	1.086
PROPOSED	0.347	0.638	0.116	1.100

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.129
IND. RATE				1.13	MINIMUM PREMIUM	
MAN. RATE	1.24	1.13	1.12	+ 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
2016	175,230	1,734,376	0.990	0	0	0	6	25	31
2017	179,199	2,274,522	1.269	0	0	4	5	28	37
2018	189,179	3,214,000	1.699	0	0	5	9	30	44
2019	179,930	2,524,488	1.403	0	0	1	10	26	37
2020	163,208	1,250,590	0.766	0	0	0	4	18	22
TOTAL	886,746	10,997,976	1.240	0	0	10	34	127	171
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
2016	0	0	0	272,667	231,863	0	0	0	610,441	440,256	179,149
2017	0	0	680,192	75,432	242,356	0	0	530,340	93,412	381,950	270,840
2018	0	0	1,130,058	335,000	334,114	0	0	394,357	277,683	446,943	295,845
2019	0	0	170,717	571,978	592,801	0	0	18,595	498,254	461,267	210,876
2020	0	0	0	75,184	365,825	0	0	0	147,730	552,346	109,505
TOTAL	0	0	1,980,967	1,330,261	1,766,959	0	0	943,292	1,627,520	2,282,762	1,066,215
OD	0	0	0	0	11,539	0	0	0	0	15,119	1,660

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	378,462	312,088	0	0	0	731,919	516,861	143,319
2017	0	1,381	926,991	104,414	310,006	0	8,385	1,033,275	120,844	426,815	212,068
2018	1,041	5,428	1,496,283	398,007	413,266	730	4,904	705,341	290,035	484,098	229,280
2019	359	1,193	469,732	585,051	658,542	156	1,181	213,284	427,951	478,186	181,564
2020	162	1,604	258,948	207,681	365,388	168	14,322	240,884	206,774	420,699	101,621
TOTAL	1,561	9,606	3,151,953	1,673,615	2,059,290	1,053	28,792	2,192,783	1,777,522	2,326,659	867,852
OD	4	41	6,203	4,502	11,205	3	310	4,059	3,182	11,109	1,427

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,396,368	7,867,084	869,278	
IBNR + FREQUENCY ADJUSTMENT	(1,908,211)	(1,574,605)	2,397	
TOTAL LOSSES	3,488,157	6,292,478	871,676	
EXPECTED LOSSES	3,473,928	4,787,332	1,192,516	
CREDIBILITY	0.08	0.27	0.40	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.392	0.706	0.098	1.197
INDICATED (POST-TEST)	0.396	0.714	0.099	1.209
PRESENT ON RATE LEVEL	0.374	0.515	0.128	1.017
DERIVED BY FORMULA	0.375	0.569	0.117	1.061
UNDERLYING PRESENT RATE	0.392	0.540	0.134	1.066
PROPOSED	0.376	0.569	0.117	1.061

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.089
IND. RATE				1.09	MINIMUM PREMIUM	
MAN. RATE	1.16	1.09	1.10	+ 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
2016	350,859	4,057,946	1.157	0	0	0	58	41	99
2017	377,106	3,122,053	0.828	0	0	2	35	31	68
2018	395,848	3,258,471	0.823	0	0	1	43	41	85
2019	362,197	4,140,944	1.143	0	0	1	51	44	96
2020	420,597	4,502,611	1.071	1	0	0	1	69	71
TOTAL	1,906,607	19,082,025	1.001	1	0	4	188	226	419
OD				0	0	0	1	1	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	1,157,564	333,458	0	0	0	1,721,000	492,103	353,821
2017	0	0	289,628	903,845	283,097	0	0	72,638	1,099,313	204,030	269,502
2018	0	0	141,397	1,103,748	469,981	0	0	36,730	863,943	331,091	311,581
2019	0	0	206,458	1,230,127	293,304	0	0	136,744	1,552,419	380,378	341,514
2020	1,474,013	0	0	55,850	938,914	1,000	0	0	0	1,787,711	245,123
TOTAL	1,474,013	0	637,483	4,451,134	2,318,754	1,000	0	246,112	5,236,675	3,195,313	1,521,541
OD	0	0	0	15,341	67	0	0	0	3,238	373	111

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	1,606,699	448,834	0	0	0	2,063,479	577,729	283,057
2017	0	588	429,852	1,163,646	364,712	0	1,148	191,511	1,301,153	238,818	211,020
2018	286	1,007	347,487	1,220,360	562,607	68	939	190,304	834,365	373,781	241,475
2019	577	1,799	715,781	1,168,229	397,228	567	4,053	709,573	1,275,185	476,228	294,044
2020	1,097,220	3,542	551,020	414,565	919,288	1,516	36,613	479,913	376,232	1,313,529	227,474
TOTAL	1,098,083	6,936	2,044,139	5,573,499	2,692,669	2,151	42,754	1,571,301	5,850,413	2,980,085	1,257,070
OD	0	0	584	19,655	227	0	0	149	3,827	450	86

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,766,096	17,120,826	1,257,156	
IBNR + FREQUENCY ADJUSTMENT	(2,510,219)	(4,261,021)	3,564	
TOTAL LOSSES	2,255,877	12,859,805	1,260,719	
EXPECTED LOSSES	4,593,408	13,052,990	1,571,590	
CREDIBILITY	0.13	0.45	0.67	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.118	0.673	0.066	0.858
INDICATED (POST-TEST)	0.120	0.680	0.067	0.867
PRESENT ON RATE LEVEL	0.230	0.653	0.079	0.961
DERIVED BY FORMULA	0.215	0.665	0.071	0.951
UNDERLYING PRESENT RATE	0.241	0.685	0.082	1.008
PROPOSED	0.215	0.665	0.071	0.951

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.976
IND. RATE				0.98	MINIMUM PREMIUM	
MAN. RATE	1.25	1.13	1.04	+ 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
2016	73,326	271,495	0.370	0	0	0	0	5	5
2017	78,095	1,029,016	1.318	0	0	2	4	10	16
2018	84,679	811,937	0.959	0	0	2	0	5	7
2019	94,755	640,004	0.675	0	0	1	0	7	8
2020	91,534	269,239	0.294	0	0	0	0	6	6
TOTAL	422,389	3,021,691	0.715	0	0	5	4	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
2016	0	0	0	0	91,864	0	0	0	0	70,015	109,616
2017	0	0	306,641	25,023	294,903	0	0	124,401	21,143	218,587	38,318
2018	0	0	392,849	0	60,363	0	0	109,503	0	134,571	114,651
2019	0	0	201,441	0	88,817	0	0	126,719	0	140,995	82,032
2020	0	0	0	0	132,222	0	0	0	0	54,861	82,156
TOTAL	0	0	900,931	25,023	668,169	0	0	360,623	21,143	619,029	426,773
OD	0	0	0	0	0	0	0	0	0	0	20,419

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	123,649	0	0	0	0	82,198	87,693
2017	0	623	419,610	38,042	371,384	0	1,967	243,102	28,894	242,258	30,003
2018	345	1,850	502,244	9,674	77,723	203	1,322	185,477	7,241	142,825	88,855
2019	178	675	244,481	17,113	100,902	199	1,223	191,297	17,985	140,731	70,630
2020	44	466	71,082	51,586	128,397	10	1,124	14,727	11,546	40,309	76,241
TOTAL	567	3,614	1,237,416	116,414	802,054	412	5,635	634,604	65,666	648,321	353,421
OD	0	0	0	0	0	0	0	0	0	0	17,507

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,882,247	1,632,456	370,927	
IBNR + FREQUENCY ADJUSTMENT	(715,476)	(379,385)	839	
TOTAL LOSSES	1,166,771	1,253,071	371,766	
EXPECTED LOSSES	1,323,155	1,174,849	367,652	
CREDIBILITY	0.05	0.17	0.24	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.276	0.297	0.084	0.657
INDICATED (POST-TEST)	0.279	0.300	0.085	0.664
PRESENT ON RATE LEVEL	0.299	0.265	0.083	0.647
DERIVED BY FORMULA	0.298	0.271	0.083	0.652
UNDERLYING PRESENT RATE	0.313	0.278	0.087	0.678
PROPOSED	0.298	0.271	0.083	0.652

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.669
IND. RATE				0.67	MINIMUM PREMIUM	
MAN. RATE	0.68	0.68	0.70	+ 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
2016	49,834	358,624	0.720	0	0	0	1	6	7
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	354,724	0.826	0	0	1	1	0	2
2020	38,521	131,653	0.342	0	0	0	0	3	3
TOTAL	222,989	2,030,691	0.911	0	0	2	6	16	24
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
2016	0	0	0	52,042	73,253	0	0	0	95,160	80,345	57,824
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	224,865	777	0	0	0	58,469	8,926	0	61,687
2020	0	0	0	0	42,196	0	0	0	0	43,433	46,024
TOTAL	0	0	412,514	211,573	147,498	0	0	85,210	568,077	323,479	282,340
OD	0	0	0	0	0	0	0	0	0	0	1,514

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	72,234	98,599	0	0	0	114,097	94,325	46,259
2017	0	381	255,844	46,897	35,530	0	423	54,370	45,866	172,108	40,036
2018	18	35	16,914	134,507	9,514	0	233	60,450	408,506	59,825	50,897
2019	193	729	262,367	11,506	10,515	91	558	86,872	11,496	2,942	53,113
2020	14	149	22,684	16,463	40,975	8	890	11,660	9,141	31,913	42,710
TOTAL	225	1,293	557,809	281,607	195,132	99	2,103	213,351	589,106	361,112	233,015
OD	0	0	0	0	0	0	0	0	0	0	1,382

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	774,881	1,426,957	234,397	
IBNR + FREQUENCY ADJUSTMENT	(455,481)	(292,437)	419	
TOTAL LOSSES	319,401	1,134,520	234,816	
EXPECTED LOSSES	823,696	879,325	220,455	
CREDIBILITY	0.03	0.11	0.16	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.143	0.509	0.105	0.757
INDICATED (POST-TEST)	0.145	0.514	0.106	0.765
PRESENT ON RATE LEVEL	0.352	0.376	0.094	0.823
DERIVED BY FORMULA	0.346	0.391	0.096	0.833
UNDERLYING PRESENT RATE	0.369	0.394	0.099	0.863
PROPOSED	0.342	0.386	0.095	0.823

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.844
IND. RATE				0.84	MINIMUM PREMIUM	
MAN. RATE	1.01	0.93	0.89	+ 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
2016	31,972	127,699	0.399	0	0	0	3	1	4
2017	41,519	262,664	0.633	0	0	1	0	0	1
2018	43,696	130,438	0.299	0	0	0	1	1	2
2019	40,578	314,576	0.775	0	0	0	1	3	4
2020	33,775	135,719	0.402	0	0	0	0	4	4
TOTAL	191,540	971,096	0.507	0	0	1	5	9	15
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
2016	0	0	0	33,058	12,274	0	0	0	12,725	31,905	37,737
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	111,503	0	0	0	16,888	90,495	86,986
2020	0	0	0	0	64,236	0	0	0	0	44,627	26,856
TOTAL	0	0	213,590	44,100	191,610	0	0	10,034	30,076	194,159	287,527
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
2016	0	0	0	45,885	16,521	0	0	0	15,257	37,456	30,190
2017	0	434	289,347	1,426	2,136	0	159	19,427	118	90	30,568
2018	0	1	455	2,669	4,105	0	4	858	1,161	28,278	75,104
2019	9	35	15,307	17,371	115,513	7	59	11,159	18,996	88,211	74,895
2020	21	226	34,533	25,061	62,378	8	914	11,980	9,392	32,790	24,922
TOTAL	31	696	339,643	92,412	200,653	15	1,136	43,424	44,925	186,826	235,679
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	384,945	524,815	235,679	
IBNR + FREQUENCY ADJUSTMENT	(354,610)	(164,630)	406	
TOTAL LOSSES	30,335	360,185	236,085	
EXPECTED LOSSES	646,283	503,562	205,331	
CREDIBILITY	0.03	0.10	0.14	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.016	0.188	0.123	0.327
INDICATED (POST-TEST)	0.016	0.190	0.125	0.331
PRESENT ON RATE LEVEL	0.322	0.251	0.102	0.675
DERIVED BY FORMULA	0.313	0.245	0.105	0.663
UNDERLYING PRESENT RATE	0.337	0.263	0.107	0.708
PROPOSED	0.313	0.245	0.105	0.663

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.680
IND. RATE				0.68	MINIMUM PREMIUM	
MAN. RATE	0.88	0.78	0.73	+ 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
2016	172,409	1,094,668	0.635	0	0	1	8	9	18
2017	176,904	1,944,621	1.099	0	0	4	7	9	20
2018	187,147	1,309,305	0.700	0	0	1	3	21	25
2019	213,592	1,584,732	0.742	0	0	3	1	9	13
2020	164,747	349,087	0.212	0	0	0	1	5	6
TOTAL	914,799	6,282,413	0.687	0	0	9	20	53	82
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
2016	0	0	183,306	202,045	92,752	0	0	93,006	237,887	76,945	208,727
2017	0	0	1,041,357	159,853	43,428	0	0	350,135	149,548	87,082	113,218
2018	0	0	232,728	124,105	146,126	0	0	35,562	179,676	271,429	319,679
2019	0	0	792,312	7,709	185,121	0	0	365,389	54,923	50,941	128,337
2020	0	0	0	13,581	34,584	0	0	0	53,517	137,734	109,671
TOTAL	0	0	2,249,703	507,293	502,011	0	0	844,092	675,551	624,131	879,632
OD	0	0	0	0	8,563	0	0	0	0	4,378	1,087

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	250,396	280,438	124,844	0	0	192,336	285,227	90,333	166,982
2017	0	2,115	1,417,270	212,322	66,117	0	5,536	685,170	181,679	100,930	88,650
2018	222	1,139	318,592	144,626	173,484	66	553	91,799	179,833	289,427	247,751
2019	693	2,619	946,448	60,645	228,171	572	3,500	545,906	74,242	67,340	110,498
2020	19	179	29,843	25,226	35,416	49	3,911	70,522	61,782	106,584	101,775
TOTAL	934	6,051	2,962,548	723,258	628,032	688	13,501	1,585,734	782,763	654,615	715,655
OD	0	0	95	114	10,688	0	0	26	49	4,825	895

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,569,576	2,804,344	716,550	
IBNR + FREQUENCY ADJUSTMENT	(1,360,400)	(682,870)	1,463	
TOTAL LOSSES	3,209,177	2,121,475	718,013	
EXPECTED LOSSES	2,499,425	2,095,311	725,003	
CREDIBILITY	0.08	0.28	0.41	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.351	0.230	0.078	0.659
INDICATED (POST-TEST)	0.355	0.233	0.079	0.666
PRESENT ON RATE LEVEL	0.261	0.218	0.076	0.555
DERIVED BY FORMULA	0.268	0.222	0.077	0.568
UNDERLYING PRESENT RATE	0.273	0.229	0.079	0.582
PROPOSED	0.268	0.223	0.077	0.568

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.583
IND. RATE				0.58	MINIMUM PREMIUM	
MAN. RATE	0.64	0.61	0.60	+ 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
2016	30,112	747,679	2.483	0	0	1	0	5	6
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
TOTAL	78,603	1,140,258	1.451	0	0	2	0	10	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
2016	0	0	190,086	0	367,876	0	0	52,782	0	117,665	19,270
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
TOTAL	0	0	388,918	0	426,380	0	0	125,809	0	155,131	44,020
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
2016	0	0	259,657	0	495,161	0	0	109,153	0	138,139	15,416
2017	0	404	269,916	2,006	65,423	0	1,155	141,577	1,219	35,821	11,805
2018	0	1	296	265	8,624	0	1	163	147	5,789	5,228
2019	0	0	0	0	0	0	0	0	0	0	166
2020	0	0	0	0	0	0	0	0	0	0	2,537
TOTAL	0	404	529,870	2,271	569,208	0	1,155	250,893	1,367	179,749	35,153
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	782,322	752,595	35,153	
IBNR + FREQUENCY ADJUSTMENT	(158,849)	(103,952)	39	
TOTAL LOSSES	623,473	648,642	35,192	
EXPECTED LOSSES	270,479	288,618	42,741	
CREDIBILITY	0.02	0.05	0.08	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.793	0.825	0.045	1.663
INDICATED (POST-TEST)	0.802	0.834	0.045	1.681
PRESENT ON RATE LEVEL	0.328	0.350	0.052	0.730
DERIVED BY FORMULA	0.338	0.374	0.051	0.763
UNDERLYING PRESENT RATE	0.344	0.367	0.054	0.766
PROPOSED	0.337	0.374	0.051	0.763

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.783
IND. RATE				0.78	MINIMUM PREMIUM	
MAN. RATE	0.79	0.77	0.79	+ 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
2016	208,291	1,701,129	0.817	1	0	2	12	23	38
2017	237,248	1,901,716	0.802	0	0	1	17	10	28
2018	246,281	1,099,027	0.446	0	0	0	13	19	32
2019	222,685	1,680,197	0.755	0	0	0	12	22	34
2020	266,813	731,635	0.274	0	0	0	9	18	27
TOTAL	1,181,318	7,113,704	0.602	1	0	3	63	92	159
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
2016	5,108	0	337,284	186,334	335,903	8,697	0	60,294	184,191	275,530	307,788
2017	0	0	139,825	728,259	35,097	0	0	113,778	611,679	86,705	186,373
2018	0	0	0	402,634	69,654	0	0	0	274,671	168,953	183,115
2019	0	0	0	565,562	165,517	0	0	0	477,972	256,551	214,595
2020	0	0	0	199,369	115,482	0	0	0	107,329	156,455	153,000
TOTAL	5,108	0	477,109	2,082,158	721,653	8,697	0	174,072	1,655,842	944,194	1,044,871
OD	0	0	0	0	0	0	0	0	0	0	3,807

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	7,177	0	460,730	258,632	452,125	25,256	0	124,688	220,845	323,472	246,230
2017	0	284	217,500	934,388	52,027	0	1,799	248,436	724,547	103,987	145,930
2018	59	117	57,198	440,663	89,640	0	167	43,008	266,565	184,899	141,914
2019	186	527	221,801	535,121	209,818	115	904	166,944	397,931	279,102	184,766
2020	145	1,242	227,241	217,301	139,047	77	5,391	109,281	98,699	125,752	141,984
TOTAL	7,566	2,170	1,184,471	2,386,104	942,658	25,448	8,262	692,357	1,708,587	1,017,213	860,825
OD	0	0	0	0	0	0	0	0	0	0	3,013

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,920,274	6,054,562	863,838	
IBNR + FREQUENCY ADJUSTMENT	(1,053,383)	(1,203,333)	2,347	
TOTAL LOSSES	866,890	4,851,229	866,185	
EXPECTED LOSSES	1,929,250	3,694,089	1,017,275	
CREDIBILITY	0.10	0.33	0.48	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.073	0.411	0.073	0.557
INDICATED (POST-TEST)	0.074	0.415	0.074	0.563
PRESENT ON RATE LEVEL	0.156	0.298	0.082	0.536
DERIVED BY FORMULA	0.148	0.337	0.078	0.563
UNDERLYING PRESENT RATE	0.163	0.313	0.086	0.562
PROPOSED	0.148	0.337	0.078	0.563

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.578
IND. RATE				0.58	MINIMUM PREMIUM	
MAN. RATE	0.59	0.54	0.58	+ 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
2016	544,627	3,322,018	0.610	0	0	6	19	15	40
2017	559,451	1,986,135	0.355	0	0	1	21	21	43
2018	548,878	2,270,613	0.414	0	0	3	13	22	38
2019	530,978	2,499,573	0.471	0	0	3	13	25	41
2020	572,955	2,288,203	0.399	0	0	0	6	31	37
TOTAL	2,756,889	12,366,542	0.449	0	0	13	72	114	199
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
2016	0	0	1,227,720	649,270	69,867	0	0	514,705	488,925	171,204	200,327
2017	0	0	235,636	333,523	97,320	0	0	69,122	559,532	281,189	409,813
2018	0	0	700,683	156,306	283,776	0	0	240,674	230,327	325,475	333,372
2019	0	0	550,555	453,963	347,025	0	0	148,139	569,196	228,872	201,823
2020	0	0	0	290,191	203,280	0	0	0	289,575	481,876	1,023,281
TOTAL	0	0	2,714,594	1,883,253	1,001,268	0	0	972,640	2,137,555	1,488,616	2,168,616
OD	0	0	0	0	0	0	0	0	0	0	8,853

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,677,066	901,187	94,041	0	0	1,064,410	586,221	200,993	160,262
2017	0	478	332,970	430,155	126,951	0	1,093	160,772	664,644	317,273	320,884
2018	638	3,357	923,751	193,469	340,799	445	3,032	440,442	236,474	352,320	258,363
2019	634	2,260	843,102	473,903	414,740	361	2,425	406,842	480,267	264,554	173,770
2020	222	1,931	349,679	330,022	236,562	218	15,769	310,883	278,867	383,189	949,605
TOTAL	1,494	8,027	4,126,567	2,328,736	1,213,093	1,025	22,319	2,383,349	2,246,473	1,518,330	1,862,883
OD	0	0	0	0	0	0	0	0	0	0	7,298

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,542,781	7,306,632	1,870,181	
IBNR + FREQUENCY ADJUSTMENT	(1,855,378)	(1,619,813)	2,815	
TOTAL LOSSES	4,687,403	5,686,819	1,872,996	
EXPECTED LOSSES	3,386,207	4,935,560	1,297,350	
CREDIBILITY	0.17	0.58	0.85	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.170	0.206	0.068	0.444
INDICATED (POST-TEST)	0.172	0.208	0.068	0.449
PRESENT ON RATE LEVEL	0.117	0.171	0.045	0.333
DERIVED BY FORMULA	0.126	0.193	0.065	0.384
UNDERLYING PRESENT RATE	0.123	0.179	0.047	0.349
PROPOSED	0.126	0.193	0.065	0.384

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.394
IND. RATE				0.39	MINIMUM PREMIUM	
MAN. RATE	0.41	0.37	0.36	+ 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
2016	55,746	416,825	0.748	0	0	0	6	2	8
2017	56,450	401,466	0.711	0	0	0	3	10	13
2018	55,625	145,063	0.261	0	0	0	0	2	2
2019	47,837	425,615	0.890	0	0	1	0	3	4
2020	42,831	71,083	0.166	0	0	0	1	3	4
TOTAL	258,489	1,460,052	0.565	0	0	1	10	20	31
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
2016	0	0	0	158,255	12,496	0	0	0	173,846	31,218	41,010
2017	0	0	0	83,669	33,892	0	0	0	42,612	204,930	36,363
2018	0	0	0	0	13,778	0	0	0	0	48,927	82,358
2019	0	0	201,361	0	2,975	0	0	139,423	0	32,982	48,874
2020	0	0	0	2,265	4,798	0	0	0	0	16,797	47,223
TOTAL	0	0	201,361	244,189	67,939	0	0	139,423	216,458	334,854	255,828
OD	0	0	0	0	0	0	0	0	0	0	715

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	219,658	16,820	0	0	0	208,441	36,650	32,808
2017	0	0	3,556	107,642	43,086	0	0	3,138	52,625	226,348	28,472
2018	0	1	531	476	15,469	0	6	1,432	1,298	50,967	63,827
2019	173	653	235,017	9,912	12,433	214	1,304	202,585	12,384	37,313	42,081
2020	3	26	4,456	3,829	4,965	3	344	4,509	3,535	12,342	43,823
TOTAL	176	680	243,560	341,516	92,774	217	1,654	211,665	278,283	363,619	211,011
OD	0	0	0	0	0	0	0	0	0	0	664

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	457,952	1,076,192	211,675	
IBNR + FREQUENCY ADJUSTMENT	(273,343)	(224,988)	435	
TOTAL LOSSES	184,608	851,204	212,110	
EXPECTED LOSSES	492,289	675,137	235,528	
CREDIBILITY	0.04	0.12	0.18	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.071	0.329	0.082	0.483
INDICATED (POST-TEST)	0.072	0.333	0.083	0.488
PRESENT ON RATE LEVEL	0.182	0.249	0.087	0.518
DERIVED BY FORMULA	0.177	0.259	0.086	0.523
UNDERLYING PRESENT RATE	0.190	0.261	0.091	0.543
PROPOSED	0.176	0.257	0.085	0.518

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.531
IND. RATE				0.53	MINIMUM PREMIUM	
MAN. RATE	0.65	0.59	0.56	+ 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
2016	53,737	5,100,738	9.492	0	0	1	5	7	13
2017	51,697	289,989	0.561	0	0	0	4	5	9
2018	61,791	3,354,098	5.428	0	0	3	4	11	18
2019	58,225	4,821,945	8.282	0	0	2	1	11	14
2020	60,367	558,283	0.925	0	0	0	0	10	10
TOTAL	285,817	14,125,053	4.942	0	0	6	14	44	64
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
2016	0	0	1,034,727	184,245	56,378	0	0	3,419,594	162,541	93,679	149,574
2017	0	0	0	53,534	18,734	0	0	0	120,365	40,831	56,525
2018	0	0	1,043,589	164,897	137,323	0	0	1,312,753	253,633	298,226	143,677
2019	0	0	1,046,597	21,311	71,608	0	0	3,358,233	30,098	244,463	49,635
2020	0	0	0	0	57,230	0	0	0	0	121,847	379,206
TOTAL	0	0	3,124,913	423,987	341,273	0	0	8,090,580	566,637	799,046	778,617
OD	0	0	0	0	0	0	0	0	0	0	941

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	198,037	255,732	75,885	0	0	990,819	194,887	109,979	119,659
2017	0	0	2,243	68,834	23,884	0	0	5,680	142,580	46,454	44,259
2018	629	3,294	904,294	197,538	176,313	1,163	7,660	1,085,209	270,983	334,047	111,350
2019	328	1,231	445,167	43,335	92,425	1,053	6,429	1,000,961	89,445	264,400	42,736
2020	19	202	30,766	22,328	55,574	22	2,495	32,710	25,643	89,528	351,903
TOTAL	976	4,726	1,580,507	587,767	424,082	2,238	16,584	3,115,380	723,537	844,408	669,907
OD	0	0	0	0	0	0	0	0	0	0	776

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,720,412	2,579,794	670,683	
IBNR + FREQUENCY ADJUSTMENT	(1,471,367)	(901,459)	1,085	
TOTAL LOSSES	3,249,044	1,678,334	671,768	
EXPECTED LOSSES	2,699,019	2,767,068	489,710	
CREDIBILITY	0.04	0.13	0.19	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.137	0.587	0.235	1.959
INDICATED (POST-TEST)	1.149	0.593	0.237	1.979
PRESENT ON RATE LEVEL	0.901	0.923	0.163	1.987
DERIVED BY FORMULA	0.911	0.880	0.177	1.968
UNDERLYING PRESENT RATE	0.944	0.968	0.171	2.084
PROPOSED	0.915	0.885	0.178	1.979

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.030
IND. RATE				2.03	MINIMUM PREMIUM	
MAN. RATE	2.35	2.20	2.15	+ 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
2016	1,404	449	0.032	0	0	0	0	0	0
2017	1,352	46,533	3.442	0	0	0	1	0	1
2018	1,056	2,438	0.231	0	0	0	0	0	0
2019	859	494	0.058	0	0	0	0	0	0
2020	883	2,414	0.273	0	0	0	0	0	0
TOTAL	5,554	52,328	0.942	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
2016	0	0	0	0	0	0	0	0	0	0	449
2017	0	0	0	18,745	0	0	0	0	22,667	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	2,414
TOTAL	0	0	0	18,745	0	0	0	0	22,667	0	10,916
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
2016	0	0	0	0	0	0	0	0	0	0	359
2017	0	0	713	24,015	176	0	0	1,024	26,764	275	4,010
2018	0	0	0	0	0	0	0	0	0	0	1,889
2019	0	0	0	0	0	0	0	0	0	0	425
2020	0	0	0	0	0	0	0	0	0	0	2,240
TOTAL	0	0	713	24,015	176	0	0	1,024	26,764	275	8,924
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,737	51,229	8,924	
IBNR + FREQUENCY ADJUSTMENT	(24,426)	(13,696)	12	
TOTAL LOSSES	0	37,532	8,935	
EXPECTED LOSSES	43,453	40,349	6,631	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.676	0.161	0.837
INDICATED (POST-TEST)	0.000	0.683	0.163	0.846
PRESENT ON RATE LEVEL	0.746	0.693	0.114	1.553
DERIVED BY FORMULA	0.746	0.693	0.114	1.553
UNDERLYING PRESENT RATE	0.782	0.726	0.119	1.628
PROPOSED	0.746	0.693	0.114	1.553

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.593
IND. RATE				1.59	MINIMUM PREMIUM	
MAN. RATE	1.92	1.76	1.68	+ 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
2016	276,892	2,973,477	1.074	0	0	2	10	49	61
2017	298,939	3,402,750	1.138	0	0	3	10	62	75
2018	306,756	4,696,202	1.531	0	0	7	9	53	69
2019	290,124	3,236,479	1.116	0	0	1	11	50	62
2020	265,386	1,537,595	0.579	0	0	0	4	43	47
TOTAL	1,438,097	15,846,503	1.102	0	0	13	44	257	314
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
2016	0	0	399,608	445,206	364,198	0	0	100,899	386,814	783,181	493,571
2017	0	0	489,900	537,743	691,243	0	0	170,306	325,236	885,743	302,579
2018	0	0	1,189,283	506,817	710,421	0	0	851,434	325,975	751,625	360,647
2019	0	0	171,714	496,434	579,568	0	0	76,414	863,524	730,959	317,866
2020	0	0	0	96,970	449,279	0	0	0	54,280	643,974	293,092
TOTAL	0	0	2,250,505	2,083,170	2,794,709	0	0	1,199,053	1,955,829	3,795,482	1,767,755
OD	0	0	0	0	1,948	0	0	0	0	2,588	4,003

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	545,865	617,946	490,211	0	0	208,659	463,790	919,454	394,857
2017	0	995	691,741	701,412	872,712	0	2,693	349,668	396,013	981,558	236,919
2018	1,105	5,709	1,589,267	598,854	841,750	1,486	9,835	1,397,815	357,886	812,906	279,501
2019	335	1,128	442,236	514,365	639,709	335	2,433	428,749	740,823	764,640	273,683
2020	201	1,989	321,860	259,062	449,368	143	14,295	206,901	168,791	478,623	271,989
TOTAL	1,642	9,820	3,590,969	2,691,640	3,293,750	1,964	29,255	2,591,792	2,127,302	3,957,181	1,456,950
OD	0	0	213	163	2,008	0	1	167	157	2,490	3,423

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,225,823	12,074,691	1,460,373	
IBNR + FREQUENCY ADJUSTMENT	(2,694,218)	(2,709,775)	3,280	
TOTAL LOSSES	3,531,605	9,364,915	1,463,653	
EXPECTED LOSSES	4,903,336	8,242,109	1,628,873	
CREDIBILITY	0.11	0.37	0.55	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.246	0.651	0.102	0.998
INDICATED (POST-TEST)	0.248	0.658	0.103	1.009
PRESENT ON RATE LEVEL	0.325	0.547	0.108	0.980
DERIVED BY FORMULA	0.317	0.588	0.105	1.009
UNDERLYING PRESENT RATE	0.341	0.573	0.113	1.027
PROPOSED	0.317	0.587	0.105	1.009

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.035
IND. RATE				1.04	MINIMUM PREMIUM	
MAN. RATE	1.11	1.08	1.06	+ 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
2016	65,600	668,914	1.020	0	0	1	4	5	10
2017	108,191	541,224	0.500	0	0	1	3	9	13
2018	94,331	694,158	0.736	0	0	0	3	17	20
2019	87,976	1,077,089	1.224	0	0	1	5	3	9
2020	71,629	476,199	0.665	0	0	0	0	11	11
TOTAL	427,727	3,457,584	0.808	0	0	3	15	45	63
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
2016	0	0	291,270	35,514	36,055	0	0	36,574	85,386	141,168	42,947
2017	0	0	162,128	36,554	53,961	0	0	56,061	6,193	148,177	78,150
2018	0	0	115,516	115,516	261,709	0	0	0	36,851	137,796	142,286
2019	0	0	237,638	123,442	140,723	0	0	109,751	205,618	116,656	143,261
2020	0	0	0	0	279,068	0	0	0	0	146,730	50,401
TOTAL	0	0	691,036	311,026	771,516	0	0	202,386	334,048	690,527	457,045
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
2016	0	0	397,875	49,293	48,530	0	0	75,635	102,378	165,731	34,358
2017	0	329	221,618	48,633	69,315	0	886	109,697	9,643	163,870	61,191
2018	17	52	25,728	134,770	297,119	0	37	9,140	38,817	144,735	110,272
2019	250	911	336,803	136,970	164,643	218	1,409	230,018	179,741	130,511	123,348
2020	93	983	150,025	108,877	270,994	27	3,005	39,390	30,880	107,811	46,772
TOTAL	360	2,275	1,132,049	478,544	850,602	245	5,337	463,879	361,459	712,657	375,941
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,604,146	2,403,262	375,941	
IBNR + FREQUENCY ADJUSTMENT	(1,197,604)	(496,411)	640	
TOTAL LOSSES	406,542	1,906,851	376,581	
EXPECTED LOSSES	2,172,247	1,513,181	335,736	
CREDIBILITY	0.05	0.17	0.25	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.095	0.446	0.088	0.629
INDICATED (POST-TEST)	0.096	0.451	0.089	0.636
PRESENT ON RATE LEVEL	0.484	0.337	0.075	0.897
DERIVED BY FORMULA	0.465	0.357	0.078	0.900
UNDERLYING PRESENT RATE	0.508	0.354	0.078	0.940
PROPOSED	0.463	0.355	0.078	0.897

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.920
IND. RATE				0.92	MINIMUM PREMIUM	
MAN. RATE	1.16	1.04	0.97	+ 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
2016	0	0	0.000	0	0	0	0	0	0
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
TOTAL	2	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
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	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
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	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)	(6)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	34	17	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	1.620	0.794	0.082	2.496
DERIVED BY FORMULA	1.620	0.794	0.082	2.496
UNDERLYING PRESENT RATE	1.698	0.832	0.086	2.617
PROPOSED	1.620	0.794	0.082	2.496

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.561
IND. RATE				2.56	MINIMUM PREMIUM	
MAN. RATE	3.08	2.83	2.70	+ 2.56	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	200,372	10,214,522	5.098	0	0	14	15	82	111
2017	196,423	5,769,241	2.937	0	0	2	19	94	115
2018	202,686	7,646,362	3.773	0	0	7	6	74	87
2019	215,071	4,382,205	2.038	0	0	2	13	92	107
2020	209,391	5,167,781	2.468	0	0	1	13	90	104
TOTAL	1,023,943	33,180,111	3.240	0	0	26	66	432	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
2016	0	0	2,768,180	966,274	1,261,730	0	0	2,201,644	917,040	1,455,240	644,414
2017	0	0	551,354	982,258	1,470,430	0	0	414,071	747,819	1,162,693	440,616
2018	0	0	1,686,425	439,729	668,382	0	0	2,437,522	864,487	1,022,952	526,865
2019	0	0	300,953	447,121	938,959	0	0	108,141	388,260	1,688,471	510,300
2020	0	0	182,850	878,383	806,108	0	0	46,500	672,837	2,180,951	400,152
TOTAL	0	0	5,489,762	3,713,765	5,145,609	0	0	5,207,878	3,590,443	7,510,307	2,522,347
OD	0	0	0	0	0	0	0	0	0	0	14,359

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	3,615,084	1,341,188	1,698,289	0	0	3,888,718	1,099,531	1,708,452	515,531
2017	0	1,120	800,498	1,281,702	1,850,033	0	6,547	842,355	900,964	1,294,072	345,002
2018	1,328	6,934	1,916,088	529,504	799,362	2,965	19,679	2,804,808	905,705	1,132,289	408,320
2019	451	1,594	614,336	505,251	1,012,670	314	2,236	386,694	421,013	1,655,122	439,368
2020	863	8,336	1,349,010	1,091,209	911,538	748	62,737	1,060,270	869,694	1,647,373	371,341
TOTAL	2,642	17,983	8,295,016	4,748,855	6,271,892	4,027	91,198	8,982,844	4,196,906	7,437,308	2,079,563
OD	0	0	0	0	0	0	0	0	0	0	12,057

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,393,711	22,654,961	2,091,620	
IBNR + FREQUENCY ADJUSTMENT	(6,547,033)	(5,447,513)	5,571	
TOTAL LOSSES	10,846,678	17,207,448	2,097,191	
EXPECTED LOSSES	12,009,473	16,679,053	2,572,249	
CREDIBILITY	0.09	0.30	0.44	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.059	1.681	0.204	2.943
INDICATED (POST-TEST)	1.071	1.698	0.206	2.975
PRESENT ON RATE LEVEL	1.119	1.553	0.240	2.912
DERIVED BY FORMULA	1.114	1.597	0.225	2.936
UNDERLYING PRESENT RATE	1.173	1.629	0.251	3.053
PROPOSED	1.114	1.597	0.225	2.936

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.012
IND. RATE				3.01	MINIMUM PREMIUM	
MAN. RATE	3.43	3.23	3.15	+ 3.01	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	19,217	647,892	3,371	0	0	1	3	2	6
2017	19,212	822,404	4,281	0	0	2	2	3	7
2018	25,462	451,584	1,774	0	0	1	2	3	6
2019	17,215	265,415	1,542	0	0	0	1	2	3
2020	17,884	202,112	1,130	0	0	0	0	3	3
TOTAL	98,990	2,389,407	2,414	0	0	4	8	13	25
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
2016	0	0	299,036	168,323	17,851	0	0	16,706	82,730	9,607	53,639
2017	0	0	470,177	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	51,116	10,085	0	0	0	81,983	40,970	81,261
2020	0	0	0	0	28,070	0	0	0	0	82,446	91,596
TOTAL	0	0	944,741	436,530	77,930	0	0	124,419	209,532	219,943	376,312
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
2016	0	0	408,483	233,632	24,027	0	0	34,548	99,193	11,279	42,911
2017	0	955	643,706	228,592	14,802	0	1,285	158,478	28,285	25,013	34,118
2018	160	837	229,527	48,738	22,628	49	335	48,807	23,493	69,202	82,338
2019	19	46	19,514	47,956	13,940	20	154	28,439	68,070	44,953	69,966
2020	7	99	15,090	10,951	27,258	15	1,689	22,133	17,351	60,578	85,001
TOTAL	186	1,937	1,316,321	569,870	102,655	84	3,462	292,404	236,393	211,024	314,334
OD	155	839	229,060	6,984	120,493	2	12	1,732	35	25	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,846,195	1,247,479	314,334	
IBNR + FREQUENCY ADJUSTMENT	(616,448)	(226,771)	391	
TOTAL LOSSES	1,229,747	1,020,709	314,725	
EXPECTED LOSSES	1,111,355	685,394	198,827	
CREDIBILITY	0.02	0.06	0.09	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.008	0.902	0.318	2.228
INDICATED (POST-TEST)	1.019	0.912	0.321	2.252
PRESENT ON RATE LEVEL	1.071	0.660	0.192	1.923
DERIVED BY FORMULA	1.070	0.675	0.203	1.948
UNDERLYING PRESENT RATE	1.123	0.692	0.201	2.016
PROPOSED	1.069	0.675	0.203	1.948

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.999
IND. RATE				2.00	MINIMUM PREMIUM	
MAN. RATE	2.30	2.15	2.08	+ 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
2016	42,181	962,905	2.283	0	0	0	2	21	23
2017	42,022	1,057,956	2.518	0	0	1	2	9	12
2018	40,503	370,079	0.914	0	0	0	4	6	10
2019	38,044	199,991	0.526	0	0	0	1	7	8
2020	38,841	618,049	1.591	0	0	0	2	15	17
TOTAL	201,591	3,208,980	1.592	0	0	1	11	58	70
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
2016	0	0	0	4,033	583,170	0	0	0	19,754	312,264	43,684
2017	0	0	156,302	61,747	37,009	0	0	621,925	49,397	88,127	43,449
2018	0	0	0	159,009	30,122	0	0	0	88,144	52,383	40,421
2019	0	0	0	35,421	33,613	0	0	0	72,881	23,095	34,981
2020	0	0	0	108,394	102,390	0	0	0	221,397	167,290	18,578
TOTAL	0	0	156,302	368,604	786,304	0	0	621,925	451,573	643,159	181,113
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
2016	0	0	0	5,598	784,947	0	0	0	23,685	366,598	34,947
2017	0	242	164,048	80,395	47,962	0	7,491	919,975	64,894	101,982	34,021
2018	23	47	22,689	174,118	38,336	0	53	13,748	85,494	57,424	31,326
2019	13	39	16,429	35,464	37,098	17	133	24,421	59,705	27,140	30,119
2020	92	815	144,839	133,595	114,056	130	7,937	183,694	170,881	145,188	17,240
TOTAL	128	1,142	348,005	429,169	1,022,399	147	15,615	1,141,837	404,658	698,331	147,653
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,506,874	2,554,557	147,653	
IBNR + FREQUENCY ADJUSTMENT	(788,914)	(632,182)	392	
TOTAL LOSSES	717,960	1,922,375	148,045	
EXPECTED LOSSES	1,432,286	1,912,951	191,176	
CREDIBILITY	0.03	0.10	0.15	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.356	0.954	0.073	1.383
INDICATED (POST-TEST)	0.360	0.964	0.074	1.398
PRESENT ON RATE LEVEL	0.678	0.905	0.090	1.673
DERIVED BY FORMULA	0.668	0.911	0.088	1.667
UNDERLYING PRESENT RATE	0.710	0.949	0.095	1.754
PROPOSED	0.668	0.911	0.088	1.667

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.710
IND. RATE				1.71	MINIMUM PREMIUM	
MAN. RATE	1.83	1.81	1.81	+ 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
2016	49,487	650,486	1.314	0	0	0	4	10	14
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	953,257	2.097	0	0	1	2	9	12
2020	42,982	363,675	0.846	0	0	0	1	6	7
TOTAL	241,265	3,590,158	1.488	0	0	2	12	51	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
2016	0	0	0	126,406	86,024	0	0	0	188,286	198,983	50,787
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	292,310	153,743	104,750	0	0	169,293	68,841	107,551	56,769
2020	0	0	0	130,000	57,303	0	0	0	3,942	65,354	107,076
TOTAL	0	0	556,416	560,050	434,485	0	0	350,403	469,332	845,548	373,924
OD	0	0	0	0	0	0	0	0	0	0	986

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	175,452	115,788	0	0	0	225,755	233,606	40,630
2017	0	0	2,954	73,722	90,263	0	0	6,117	120,418	304,268	33,706
2018	245	1,276	353,106	110,398	137,909	335	2,241	321,156	115,256	214,830	90,090
2019	305	1,105	407,514	164,504	132,217	278	1,724	272,005	74,202	114,902	48,878
2020	88	746	138,499	134,671	73,190	14	1,419	20,015	16,170	48,416	99,367
TOTAL	638	3,127	902,072	658,748	549,367	627	5,384	619,294	551,800	916,021	312,670
OD	0	0	0	0	0	0	0	0	0	0	859

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,531,142	2,675,936	313,529	
IBNR + FREQUENCY ADJUSTMENT	(1,595,342)	(587,607)	582	
TOTAL LOSSES	0	2,088,328	314,111	
EXPECTED LOSSES	2,885,241	1,772,630	299,410	
CREDIBILITY	0.03	0.11	0.17	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.866	0.130	0.995
INDICATED (POST-TEST)	0.000	0.875	0.131	1.006
PRESENT ON RATE LEVEL	1.141	0.701	0.118	1.960
DERIVED BY FORMULA	1.106	0.720	0.121	1.947
UNDERLYING PRESENT RATE	1.196	0.735	0.124	2.055
PROPOSED	1.106	0.720	0.121	1.947

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.998
IND. RATE				2.00	MINIMUM PREMIUM	
MAN. RATE	2.47	2.26	2.12	+ 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	
2016	13,095	122,002	0.932	0	0	0	5	2	7	
2017	21,090	342,222	1.623	0	0	0	3	8	11	
2018	22,617	211,769	0.936	0	0	0	1	4	5	
2019	26,720	282,327	1.057	0	0	0	2	11	13	
2020	14,900	147,034	0.987	0	0	0	2	3	5	
TOTAL	98,422	1,105,354	1.123	0	0	0	13	28	41	
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
2016	0	0	0	70,590	7,145	0	0	0	26,733	5,464	12,070
2017	0	0	0	134,205	36,340	0	0	0	90,566	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	144,443	39,489	0	0	0	28,911	49,704	19,780
2020	0	0	0	68,010	6,393	0	0	0	67,255	4,270	1,106
TOTAL	0	0	0	539,396	99,722	0	0	0	276,815	96,153	93,268
OD	0	0	0	0	0	0	0	0	0	0	961

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	97,979	9,617	0	0	0	32,053	6,415	9,656
2017	0	0	5,505	172,418	46,615	0	0	4,273	107,279	34,749	39,599
2018	18	35	16,937	133,313	15,095	0	35	8,960	60,611	8,489	7,547
2019	47	134	56,344	136,435	50,718	8	66	12,306	26,142	49,775	17,031
2020	38	307	59,777	61,252	15,387	31	1,458	43,306	42,113	9,903	1,026
TOTAL	103	476	138,562	601,396	137,432	39	1,559	68,844	268,197	109,330	74,859
OD	0	0	0	0	0	0	0	0	0	0	795

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	209,583	1,116,356	75,654	
IBNR + FREQUENCY ADJUSTMENT	(15,529)	(34,393)	40	
TOTAL LOSSES	194,054	1,081,963	75,694	
EXPECTED LOSSES	28,690	106,997	21,363	
CREDIBILITY	0.02	0.06	0.09	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.197	1.099	0.076	1.373
INDICATED (POST-TEST)	0.199	1.111	0.077	1.387
PRESENT ON RATE LEVEL	0.027	0.102	0.020	0.149
DERIVED BY FORMULA	0.031	0.162	0.025	0.218
UNDERLYING PRESENT RATE	0.029	0.109	0.022	0.160
PROPOSED	0.031	0.162	0.025	0.218

YEAR	4/1/20	4/1/21	4/1/21	4-1-24	IND. RATE	0.207
IND. RATE				0.21	MINIMUM PREMIUM	
MAN. RATE	0.27	0.21	0.16	+ 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
2016	16,535	436,277	2.639	0	0	0	4	2	6
2017	21,127	389,613	1.844	0	0	0	2	1	3
2018	10,554	353,558	3.350	0	0	0	4	5	9
2019	13,455	325,742	2.421	0	0	0	1	0	1
2020	17,415	132,306	0.760	0	0	0	0	3	3
TOTAL	79,086	1,637,496	2.071	0	0	0	11	11	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
2016	0	0	0	185,780	13,612	0	0	0	208,428	23,184	5,273
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	0	138,368	0	0	0	0	186,515	0	859
2020	0	0	0	0	73,322	0	0	0	0	56,019	2,965
TOTAL	0	0	0	713,200	209,983	0	0	0	583,183	109,610	21,520
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
2016	0	0	0	257,863	18,322	0	0	0	249,905	27,218	4,218
2017	0	0	9,650	324,137	5,751	0	0	5,772	150,514	4,090	3,256
2018	20	47	23,061	152,262	138,978	0	36	9,246	58,747	31,238	6,405
2019	43	119	49,844	127,525	9,601	41	319	58,679	149,213	12,587	740
2020	24	258	39,417	28,606	71,201	10	1,147	15,038	11,789	41,160	2,752
TOTAL	87	424	121,973	890,393	243,853	52	1,502	88,735	620,168	116,295	17,371
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	212,774	1,870,709	17,371	
IBNR + FREQUENCY ADJUSTMENT	(64,657)	(83,847)	36	
TOTAL LOSSES	148,117	1,786,863	17,407	
EXPECTED LOSSES	117,314	252,667	16,494	
CREDIBILITY	0.02	0.05	0.08	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.187	2.259	0.022	2.469
INDICATED (POST-TEST)	0.189	2.283	0.022	2.495
PRESENT ON RATE LEVEL	0.139	0.299	0.019	0.457
DERIVED BY FORMULA	0.140	0.398	0.020	0.557
UNDERLYING PRESENT RATE	0.148	0.319	0.021	0.489
PROPOSED	0.140	0.398	0.020	0.557

YEAR	4/1/20	4/1/21	4/1/21	4-1-24	IND. RATE	0.529
IND. RATE				0.53	MINIMUM PREMIUM	
MAN. RATE	0.64	0.55	0.49	+ 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
2016	92,954	1,198,404	1.289	0	0	0	12	17	29
2017	95,624	312,794	0.327	0	0	0	3	11	14
2018	103,941	1,046,521	1.007	0	0	1	6	10	17
2019	83,347	940,842	1.129	0	0	0	2	15	17
2020	61,825	2,553,667	4.130	0	0	1	10	20	31
TOTAL	437,691	6,052,228	1.383	0	0	2	33	73	108
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
2016	0	0	0	578,956	154,073	0	0	0	248,256	134,127	82,992
2017	0	0	0	77,367	81,473	0	0	0	29,435	53,607	70,912
2018	0	0	219,643	248,324	168,736	0	0	38,699	185,956	119,998	65,165
2019	0	0	0	129,701	311,403	0	0	0	255,586	198,867	45,285
2020	0	0	255,295	269,368	233,582	0	0	1,479,086	141,237	150,776	24,323
TOTAL	0	0	474,938	1,303,716	949,267	0	0	1,517,785	860,470	657,375	288,677
OD	0	0	0	0	0	0	0	0	0	0	1,693

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	803,591	207,382	0	0	0	297,659	157,465	66,394
2017	0	0	3,842	100,204	102,415	0	0	1,647	35,360	59,431	55,524
2018	229	1,114	319,630	280,363	202,066	72	575	93,438	181,915	131,962	50,503
2019	58	189	80,716	145,647	329,916	64	504	93,255	216,525	208,592	38,990
2020	291	2,943	451,601	334,358	270,846	724	68,425	896,805	188,047	157,513	22,572
TOTAL	579	4,246	855,789	1,664,163	1,112,626	859	69,505	1,085,145	919,504	714,964	233,983
OD	0	0	0	0	0	0	0	0	0	0	1,468

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,016,122	4,411,258	235,450	
IBNR + FREQUENCY ADJUSTMENT	(400,304)	(763,525)	529	
TOTAL LOSSES	1,615,819	3,647,733	235,980	
EXPECTED LOSSES	717,955	2,284,820	314,695	
CREDIBILITY	0.05	0.17	0.25	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.369	0.833	0.054	1.256
INDICATED (POST-TEST)	0.373	0.842	0.054	1.269
PRESENT ON RATE LEVEL	0.153	0.488	0.067	0.708
DERIVED BY FORMULA	0.164	0.548	0.064	0.776
UNDERLYING PRESENT RATE	0.164	0.522	0.072	0.758
PROPOSED	0.164	0.548	0.064	0.776

YEAR	4/1/20	4/1/21	4/1/21	4-1-24	IND. RATE	0.737
IND. RATE				0.74	MINIMUM PREMIUM	
MAN. RATE	1.09	0.91	0.76	+ 0.74	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	60,573	969,226	1.600	0	0	0	8	16	24
2017	76,972	1,143,023	1.485	0	0	0	11	23	34
2018	83,162	1,512,018	1.818	0	0	0	9	18	27
2019	71,200	1,201,763	1.688	0	0	1	1	20	22
2020	61,777	793,260	1.284	0	0	0	2	19	21
TOTAL	353,684	5,619,290	1.589	0	0	1	31	96	128
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
2016	0	0	0	412,821	83,128	0	0	0	327,495	65,048	80,734
2017	0	0	0	344,815	194,958	0	0	0	348,052	118,469	136,729
2018	0	0	0	536,125	181,324	0	0	0	466,632	152,020	175,917
2019	0	0	184,086	2,548	600,736	0	0	8,473	20,550	327,282	58,088
2020	0	0	0	28,250	230,298	0	0	0	38,150	445,609	50,953
TOTAL	0	0	184,086	1,324,559	1,290,444	0	0	8,473	1,200,879	1,108,428	502,421
OD	0	0	0	0	123	0	0	0	0	316	2,234

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	572,996	111,890	0	0	0	392,667	76,366	64,587
2017	0	0	15,265	444,352	246,567	0	0	16,427	412,293	134,771	107,059
2018	78	163	79,575	589,819	218,811	0	268	69,113	449,280	173,481	136,336
2019	193	749	281,054	61,550	627,829	30	224	39,788	36,910	316,626	50,014
2020	92	930	147,209	114,257	227,448	99	9,904	143,539	117,159	331,251	47,284
TOTAL	363	1,841	523,103	1,782,973	1,432,545	129	10,395	268,867	1,408,309	1,032,495	405,280
OD	0	0	1	2	154	0	0	2	4	348	1,876

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	804,701	5,656,828	407,156	
IBNR + FREQUENCY ADJUSTMENT	(749,727)	(915,323)	781	
TOTAL LOSSES	54,974	4,741,505	407,937	
EXPECTED LOSSES	1,361,142	2,789,044	400,019	
CREDIBILITY	0.04	0.15	0.22	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.016	1.340	0.115	1.471
INDICATED (POST-TEST)	0.016	1.355	0.116	1.486
PRESENT ON RATE LEVEL	0.360	0.737	0.106	1.202
DERIVED BY FORMULA	0.346	0.830	0.108	1.283
UNDERLYING PRESENT RATE	0.385	0.789	0.113	1.287
PROPOSED	0.346	0.829	0.108	1.283

YEAR	4/1/20	4/1/21	4/1/21	4-1-24	IND. RATE	1.218
IND. RATE				1.22	MINIMUM PREMIUM	
MAN. RATE	1.87	1.56	1.29	+ 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
2016	90,486	1,894,448	2.094	0	0	1	24	18	43
2017	97,883	3,091,690	3.159	1	0	0	13	70	84
2018	96,065	2,702,387	2.813	0	0	1	5	66	72
2019	117,899	2,120,763	1.799	0	0	0	9	56	65
2020	116,511	2,106,566	1.808	0	0	0	2	58	60
TOTAL	518,844	11,915,854	2.297	1	0	2	53	268	324
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
2016	0	0	151,519	633,900	206,977	0	0	79,427	466,936	143,061	212,628
2017	185,370	0	0	413,904	1,167,124	19,211	0	0	216,533	842,269	247,279
2018	0	0	165,809	256,497	924,432	0	0	610,518	34,843	515,212	195,076
2019	0	0	0	244,638	958,166	0	0	0	224,777	535,308	157,874
2020	0	0	0	52,804	1,090,398	0	0	0	63,800	701,668	197,896
TOTAL	185,370	0	317,328	1,601,743	4,347,097	19,211	0	689,945	1,006,889	2,737,518	1,010,753
OD	0	0	0	0	0	0	0	0	0	0	4,331

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	206,975	879,853	278,591	0	0	164,255	559,856	167,954	170,102
2017	227,797	0	28,625	545,843	1,460,623	14,984	0	14,769	265,169	930,798	193,619
2018	154	762	238,188	313,649	1,048,547	899	5,872	824,953	63,194	549,546	151,184
2019	131	450	192,723	305,804	1,004,413	70	565	105,294	212,271	530,226	135,930
2020	392	4,063	629,933	471,034	1,065,979	158	15,670	228,357	186,766	521,971	183,647
TOTAL	228,474	5,274	1,296,444	2,516,184	4,858,151	16,110	22,107	1,337,628	1,287,257	2,700,495	834,483
OD	0	0	0	0	0	0	0	0	0	0	3,751

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,906,037	11,362,088	838,234	
IBNR + FREQUENCY ADJUSTMENT	(1,252,694)	(2,235,993)	1,821	
TOTAL LOSSES	1,653,343	9,126,095	840,055	
EXPECTED LOSSES	2,323,106	6,936,236	779,055	
CREDIBILITY	0.06	0.19	0.28	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.319	1.759	0.161	2.239
INDICATED (POST-TEST)	0.322	1.778	0.163	2.263
PRESENT ON RATE LEVEL	0.418	1.249	0.140	1.808
DERIVED BY FORMULA	0.413	1.350	0.147	1.909
UNDERLYING PRESENT RATE	0.448	1.337	0.150	1.935
PROPOSED	0.413	1.350	0.147	1.909

YEAR	4/1/20	4/1/21	4/1/21	4-1-24	IND. RATE	1.813
IND. RATE				1.81	MINIMUM PREMIUM	
MAN. RATE	2.76	2.32	1.94	+ 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
2016	322,086	12,179,267	3.781	0	1	2	106	199	308
2017	303,830	9,122,888	3.003	0	0	1	73	190	264
2018	293,614	17,987,010	6.126	0	0	6	72	248	326
2019	318,289	8,621,075	2.709	0	0	1	50	169	220
2020	312,508	4,892,507	1.566	0	0	1	12	153	166
TOTAL	1,550,327	52,802,747	3.406	0	1	11	313	959	1284
OD				0	0	0	2	2	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	562,955	412,067	3,441,994	2,376,951	0	200,000	137,269	2,273,735	1,776,733	997,563
2017	0	0	168,208	2,979,800	2,376,656	0	0	25,757	1,389,316	1,395,582	787,569
2018	0	0	1,170,567	3,574,366	3,230,187	0	0	5,294,919	1,830,160	2,166,505	720,306
2019	0	0	269,989	1,944,847	2,632,368	0	0	137,779	1,687,990	1,263,573	684,529
2020	0	0	228,417	315,819	2,176,179	0	0	108,015	165,773	1,346,486	551,818
TOTAL	0	562,955	2,249,248	12,256,826	12,792,341	0	200,000	5,703,739	7,346,974	7,948,879	3,741,785
OD	0	0	0	12,760	6,508	0	0	0	4,598	401	10,339

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	698,938	562,884	4,777,488	3,199,376	0	399,121	283,872	2,726,208	2,085,885	798,050
2017	0	342	367,423	3,850,332	2,996,020	0	407	120,900	1,656,459	1,554,992	616,667
2018	1,346	5,647	1,801,834	4,020,237	3,752,012	2,507	17,385	2,561,945	1,849,158	2,348,840	558,237
2019	988	3,204	1,302,632	2,026,108	2,860,298	631	4,592	810,762	1,437,255	1,335,201	589,379
2020	1,054	11,278	1,669,109	1,146,137	2,173,550	441	42,728	610,103	398,111	1,012,142	512,087
TOTAL	3,388	719,409	5,703,882	15,820,301	14,981,256	3,579	464,233	4,387,583	8,067,192	8,337,059	3,074,421
OD	3	8	3,665	12,862	7,977	1	7	1,353	3,781	707	8,498

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,287,112	47,231,135	3,082,919	
IBNR + FREQUENCY ADJUSTMENT	(6,391,125)	(11,268,320)	8,217	
TOTAL LOSSES	4,895,987	35,962,815	3,091,136	
EXPECTED LOSSES	11,693,869	34,338,318	3,853,367	
CREDIBILITY	0.12	0.39	0.58	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.315	2.318	0.199	2.832
INDICATED (POST-TEST)	0.319	2.343	0.201	2.862
PRESENT ON RATE LEVEL	0.719	2.112	0.237	3.069
DERIVED BY FORMULA	0.671	2.202	0.216	3.090
UNDERLYING PRESENT RATE	0.754	2.215	0.249	3.218
PROPOSED	0.667	2.188	0.215	3.069

YEAR	4/1/20	4/1/21	4/1/21	4-1-24	IND. RATE	3.149
IND. RATE				3.15	MINIMUM PREMIUM	
MAN. RATE	4.73	4.01	3.32	+ 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
2016	109,662	4,458,963	4.066	0	0	4	32	74	110
2017	124,243	2,758,170	2.220	0	0	0	23	64	87
2018	128,061	4,181,281	3.265	0	0	1	14	71	86
2019	122,987	4,512,207	3.669	0	0	1	20	77	98
2020	106,598	3,159,107	2.964	0	0	1	9	97	107
TOTAL	591,551	19,069,728	3.224	0	0	7	98	383	488
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
2016	0	0	830,524	1,298,502	792,422	0	0	101,724	656,148	559,336	220,307
2017	0	0	0	660,101	952,910	0	0	0	343,956	540,885	260,318
2018	0	0	320,695	559,023	1,663,686	0	0	76,118	429,613	815,255	316,891
2019	0	0	235,190	1,332,810	1,276,932	0	0	41,364	629,558	609,274	387,079
2020	0	0	175,436	226,060	1,327,101	0	0	138,937	111,490	954,244	225,839
TOTAL	0	0	1,561,845	4,076,496	6,013,051	0	0	358,143	2,170,765	3,478,994	1,410,434
OD	0	0	0	0	0	0	0	0	0	0	8,799

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,134,496	1,802,321	1,066,600	0	0	210,365	786,721	656,660	176,246
2017	0	0	35,623	858,391	1,195,558	0	0	18,742	412,222	600,220	203,829
2018	363	1,789	547,914	672,107	1,891,930	141	1,237	209,585	434,100	865,004	245,591
2019	690	2,226	893,635	1,346,716	1,419,367	225	1,666	296,889	543,662	630,366	333,275
2020	686	7,380	1,083,187	731,699	1,332,816	378	36,959	512,207	286,061	720,235	209,579
TOTAL	1,739	11,395	3,694,854	5,411,233	6,906,271	745	39,863	1,247,789	2,462,767	3,472,486	1,168,519
OD	0	0	0	0	0	0	0	0	0	0	7,596

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,996,384	18,252,756	1,176,114	
IBNR + FREQUENCY ADJUSTMENT	(6,734,208)	(4,846,856)	2,665	
TOTAL LOSSES	0	13,405,900	1,178,779	
EXPECTED LOSSES	12,267,750	14,771,443	1,337,586	
CREDIBILITY	0.06	0.21	0.31	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	2.266	0.198	2.464
INDICATED (POST-TEST)	0.000	2.290	0.200	2.490
PRESENT ON RATE LEVEL	1.938	2.333	0.211	4.482
DERIVED BY FORMULA	1.822	2.324	0.208	4.354
UNDERLYING PRESENT RATE	2.074	2.497	0.226	4.797
PROPOSED	1.822	2.324	0.208	4.354

YEAR	4/1/20	4/1/21	4/1/21	4-1-24	IND. RATE	4.135
IND. RATE				4.13	MINIMUM PREMIUM	
MAN. RATE	6.95	5.78	4.81	+ 4.13	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2016	32,796	2,739,403	8.353	0	0	5	28	25	58	
2017	44,502	2,375,899	5.339	0	0	3	15	21	39	
2018	49,261	2,636,474	5.352	0	0	3	6	28	37	
2019	50,008	2,319,213	4.638	0	0	2	3	31	36	
2020	43,602	1,447,597	3.320	0	0	1	5	33	39	
TOTAL	220,169	11,518,586	5.232	0	0	14	57	138	209	
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
2016	0	0	936,733	479,989	300,433	0	0	474,147	309,890	122,172	116,039
2017	0	0	575,884	616,302	271,109	0	0	366,268	229,800	179,868	136,668
2018	0	0	747,414	316,266	600,427	0	0	516,824	146,519	252,716	56,308
2019	0	0	409,602	103,619	1,137,052	0	0	254,079	52,232	314,766	47,863
2020	0	0	219,927	181,913	365,439	0	0	143,650	172,231	309,303	55,134
TOTAL	0	0	2,889,560	1,698,089	2,674,460	0	0	1,754,968	910,672	1,178,825	412,012
OD	0	0	0	0	18,000	0	0	0	0	454	4,010

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,279,577	666,225	404,383	0	0	980,536	371,558	143,430	92,831
2017	0	1,169	806,571	797,020	349,918	0	5,791	720,581	277,671	204,298	107,011
2018	702	3,645	1,017,081	379,415	702,051	957	6,270	884,510	163,837	280,480	43,639
2019	449	1,700	638,854	210,489	1,198,033	412	2,552	402,066	79,791	316,549	41,210
2020	373	4,253	575,909	323,094	396,466	292	25,502	383,463	188,127	252,739	51,164
TOTAL	1,524	10,768	4,317,993	2,376,243	3,050,851	1,661	40,115	3,371,155	1,080,984	1,197,496	335,855
OD	6	63	9,677	7,023	17,479	0	9	122	96	334	3,500

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,753,092	7,730,504	339,355	
IBNR + FREQUENCY ADJUSTMENT	(3,989,004)	(2,198,822)	1,120	
TOTAL LOSSES	3,764,089	5,531,682	340,475	
EXPECTED LOSSES	7,349,497	6,815,309	518,317	
CREDIBILITY	0.03	0.11	0.16	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.705	2.501	0.153	4.359
INDICATED (POST-TEST)	1.723	2.528	0.155	4.406
PRESENT ON RATE LEVEL	3.217	2.983	0.227	6.426
DERIVED BY FORMULA	3.172	2.933	0.215	6.320
UNDERLYING PRESENT RATE	3.338	3.095	0.235	6.669
PROPOSED	3.172	2.933	0.215	6.320

YEAR	4/1/20	4/1/21	4/1/21	4-1-24	IND. RATE	7.576
IND. RATE				7.58	MINIMUM PREMIUM	
MAN. RATE	10.90	9.13	7.62	+ 7.58	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	2,351	141,983	6.039	0	0	0	1	2	3
2017	2,094	3,373	0.161	0	0	0	0	0	0
2018	2,920	6,694	0.229	0	0	0	0	1	1
2019	2,824	7,612	0.270	0	0	0	0	0	0
2020	2,900	18,182	0.627	0	0	0	0	1	1
TOTAL	13,089	177,844	1.359	0	0	0	1	4	5
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
2016	0	0	0	12,107	103,212	0	0	0	3,501	21,746	1,417
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
TOTAL	0	0	0	12,107	111,394	0	0	0	3,501	35,770	15,072
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
2016	0	0	0	16,805	138,923	0	0	0	4,198	25,530	1,134
2017	0	0	0	0	0	0	0	0	0	0	2,641
2018	0	0	98	87	2,843	0	0	48	43	1,700	1,961
2019	0	0	0	0	0	0	0	0	0	0	6,554
2020	2	20	3,037	2,204	5,487	2	254	3,327	2,608	9,105	130
TOTAL	2	20	3,135	19,096	147,253	2	254	3,374	6,849	36,335	12,419
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,788	209,533	12,419	
IBNR + FREQUENCY ADJUSTMENT	(342,284)	(198,123)	161	
TOTAL LOSSES	0	11,409	12,580	
EXPECTED LOSSES	632,331	613,445	69,748	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.087	0.096	0.183
INDICATED (POST-TEST)	0.000	0.088	0.097	0.185
PRESENT ON RATE LEVEL	4.607	4.470	0.508	9.585
DERIVED BY FORMULA	4.607	4.382	0.500	9.489
UNDERLYING PRESENT RATE	4.831	4.687	0.533	10.051
PROPOSED	4.607	4.382	0.500	9.489

YEAR	4/1/20	4/1/21	4/1/21	4-1-24	IND. RATE	9.736
IND. RATE				9.74	MINIMUM PREMIUM	
MAN. RATE	16.10	13.03	10.37	+ 9.74	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,148	1,036,642	90.300	0	0	2	0	0	2
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	608,194	24.603	0	0	0	0	4	4
2020	1,812	93,956	5.185	0	0	0	0	3	3
TOTAL	9,554	2,081,429	21.786	0	0	2	0	11	13
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
2016	0	0	642,792	0	0	0	0	393,850	0	0	0
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	216,076	843
2020	0	0	0	0	72,018	0	0	0	0	21,495	443
TOTAL	0	0	642,792	0	631,831	0	0	393,850	0	404,509	8,447
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
2016	0	0	878,054	0	0	0	0	814,482	0	0	0
2017	0	0	10	12	1,153	0	0	72	138	13,455	2,809
2018	0	13	6,461	5,786	188,191	0	19	4,528	4,104	161,179	2,770
2019	22	98	42,713	32,806	403,228	8	73	13,957	13,098	207,901	726
2020	24	254	38,716	28,097	69,934	4	440	5,770	4,524	15,794	411
TOTAL	46	364	965,954	66,702	662,507	12	532	838,810	21,863	398,329	6,715
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,805,719	1,149,400	6,715	
IBNR + FREQUENCY ADJUSTMENT	(378,826)	(234,363)	158	
TOTAL LOSSES	1,426,893	915,037	6,874	
EXPECTED LOSSES	704,063	735,701	73,697	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	14.935	9.578	0.072	24.585
INDICATED (POST-TEST)	15.093	9.679	0.073	24.845
PRESENT ON RATE LEVEL	7.101	7.420	0.743	15.265
DERIVED BY FORMULA	7.101	7.443	0.730	15.274
UNDERLYING PRESENT RATE	7.369	7.700	0.771	15.841
PROPOSED	7.101	7.443	0.730	15.274

YEAR	4/1/20	4/1/21	4/1/21	4-1-24	IND. RATE	18.310
IND. RATE				18.31	MINIMUM PREMIUM	
MAN. RATE	25.84	21.84	18.10	+ 18.31	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	137,582	2,071,447	1.506	0	0	2	11	33	46
2017	111,742	1,558,133	1.394	0	0	2	5	13	20
2018	157,167	1,445,592	0.920	0	0	2	8	23	33
2019	161,030	1,521,061	0.945	0	0	1	11	18	30
2020	170,405	1,093,228	0.642	0	0	0	1	28	29
TOTAL	737,926	7,689,461	1.042	0	0	7	36	115	158
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
2016	0	0	417,083	231,626	456,367	0	0	218,533	146,198	440,233	161,407
2017	0	0	306,977	198,500	202,225	0	0	392,801	61,670	253,010	142,950
2018	0	0	321,192	350,166	160,067	0	0	72,921	147,076	261,814	132,356
2019	0	0	173,981	443,840	162,447	0	0	59,179	279,772	266,955	134,887
2020	0	0	0	19,176	419,969	0	0	0	2,465	553,366	98,252
TOTAL	0	0	1,219,233	1,243,308	1,401,075	0	0	743,434	637,181	1,775,378	669,852
OD	0	0	0	65,000	0	0	0	0	0	0	328

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	569,735	321,497	614,270	0	0	451,926	175,291	516,834	129,126
2017	0	623	425,638	259,051	257,337	0	6,211	764,788	80,292	283,101	111,930
2018	333	1,619	462,310	392,879	197,797	135	980	148,935	149,725	279,256	102,576
2019	297	986	380,398	431,028	206,302	162	1,118	190,346	244,409	278,105	116,138
2020	150	1,560	241,658	180,416	410,407	103	11,383	150,097	117,969	406,836	91,178
TOTAL	780	4,787	2,079,740	1,584,872	1,686,113	400	19,692	1,706,092	767,686	1,764,131	550,947
OD	10	18	8,800	70,751	1,846	0	0	0	0	0	304

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,820,319	5,875,399	551,251	
IBNR + FREQUENCY ADJUSTMENT	(2,196,029)	(1,634,526)	1,737	
TOTAL LOSSES	1,624,290	4,240,873	552,988	
EXPECTED LOSSES	4,069,991	5,069,550	730,190	
CREDIBILITY	0.07	0.24	0.35	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.219	0.565	0.075	0.859
INDICATED (POST-TEST)	0.221	0.571	0.076	0.868
PRESENT ON RATE LEVEL	0.526	0.655	0.094	1.276
DERIVED BY FORMULA	0.505	0.635	0.088	1.227
UNDERLYING PRESENT RATE	0.552	0.687	0.099	1.337
PROPOSED	0.504	0.635	0.088	1.227

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.259
IND. RATE				1.26	MINIMUM PREMIUM	
MAN. RATE	1.61	1.48	1.38	+ 1.26	PRESENT	

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	41,369	535,103	1,293	0	0	0	3	14	17
2017	39,570	2,163,539	5,468	0	0	2	7	18	27
2018	39,205	1,244,275	3,174	0	0	1	5	10	16
2019	44,913	1,257,129	2,799	0	0	2	4	17	23
2020	44,319	714,398	1,612	0	0	0	1	12	13
TOTAL	209,376	5,914,444	2,825	0	0	5	20	71	96
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
2016	0	0	0	20,988	68,928	0	0	0	29,962	251,164	164,061
2017	0	0	541,530	351,471	409,054	0	0	245,897	233,908	272,274	109,405
2018	0	0	158,650	260,218	140,497	0	0	186,149	235,994	165,467	97,300
2019	0	0	385,016	168,175	122,622	0	0	116,767	99,255	274,100	91,194
2020	0	0	0	17,991	235,535	0	0	0	34,933	333,162	92,777
TOTAL	0	0	1,085,196	818,843	976,636	0	0	548,813	634,052	1,296,167	554,737
OD	0	0	0	0	0	0	0	0	0	0	1,331

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	29,131	92,777	0	0	0	35,924	294,867	131,249
2017	0	1,100	751,485	459,353	519,269	0	3,888	488,262	282,148	305,094	85,664
2018	177	829	242,536	291,157	169,154	345	2,365	346,151	235,810	184,509	75,408
2019	390	1,422	522,715	183,752	155,949	211	1,345	216,813	104,717	275,101	78,518
2020	88	905	141,526	107,436	231,149	77	7,535	111,336	91,523	248,306	86,097
TOTAL	655	4,255	1,658,261	1,070,829	1,168,298	632	15,133	1,162,561	750,121	1,307,876	456,936
OD	0	0	0	0	0	0	0	0	0	0	1,149

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,841,498	4,297,125	458,085	
IBNR + FREQUENCY ADJUSTMENT	(1,304,234)	(810,391)	1,360	
TOTAL LOSSES	1,537,264	3,486,734	459,444	
EXPECTED LOSSES	2,400,172	2,486,944	612,212	
CREDIBILITY	0.03	0.10	0.15	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.734	1.665	0.219	2.618
INDICATED (POST-TEST)	0.742	1.683	0.221	2.646
PRESENT ON RATE LEVEL	1.093	1.133	0.279	2.505
DERIVED BY FORMULA	1.083	1.188	0.270	2.541
UNDERLYING PRESENT RATE	1.146	1.188	0.292	2.627
PROPOSED	1.083	1.188	0.270	2.541

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.607
IND. RATE				2.61	MINIMUM PREMIUM	
MAN. RATE	3.11	2.83	2.71	+ 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	
2016	247,957	2,749,173	1.109	0	0	4	7	16	27	
2017	288,050	3,723,617	1.293	0	0	6	7	28	41	
2018	282,950	1,650,812	0.583	0	0	2	6	19	27	
2019	299,510	2,165,610	0.723	0	0	3	5	9	17	
2020	299,194	1,142,350	0.382	0	0	0	4	17	21	
TOTAL	1,417,661	11,431,562	0.806	0	0	15	29	89	133	
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
2016	0	0	1,055,221	423,784	164,219	0	0	432,477	311,803	165,234	196,435
2017	0	0	1,362,203	298,050	691,473	0	0	487,795	158,606	598,114	127,376
2018	0	0	416,516	258,520	310,571	0	0	153,480	167,263	124,065	220,397
2019	0	0	858,913	322,349	73,323	0	0	509,044	190,824	86,201	124,956
2020	0	0	0	125,449	339,089	0	0	0	120,622	432,815	124,375
TOTAL	0	0	3,692,853	1,428,152	1,578,675	0	0	1,582,796	949,118	1,406,429	793,539
OD	0	0	0	0	1,472	0	0	0	0	646	128,849

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,441,432	588,212	221,039	0	0	894,362	373,852	193,985	157,148
2017	0	2,766	1,864,325	400,164	879,478	0	7,713	955,129	199,758	665,433	99,735
2018	403	2,053	577,007	300,161	366,590	284	1,934	281,254	168,035	138,364	170,808
2019	842	3,077	1,125,212	344,451	137,889	823	5,077	797,478	195,801	116,186	107,587
2020	180	1,720	286,215	240,677	346,209	134	11,322	191,803	165,006	330,146	115,420
TOTAL	1,425	9,616	5,294,191	1,873,665	1,951,204	1,241	26,046	3,120,026	1,102,452	1,444,114	650,698
OD	0	0	16	20	1,837	0	0	4	7	712	101,064

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,452,565	6,374,011	751,762	
IBNR + FREQUENCY ADJUSTMENT	(3,044,410)	(1,589,847)	1,729	
TOTAL LOSSES	5,408,155	4,784,164	753,491	
EXPECTED LOSSES	5,596,022	4,893,026	777,728	
CREDIBILITY	0.11	0.37	0.55	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.381	0.337	0.046	0.765
INDICATED (POST-TEST)	0.386	0.341	0.047	0.773
PRESENT ON RATE LEVEL	0.376	0.329	0.052	0.758
DERIVED BY FORMULA	0.377	0.333	0.049	0.760
UNDERLYING PRESENT RATE	0.395	0.345	0.055	0.795
PROPOSED	0.377	0.333	0.049	0.760

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.780
IND. RATE				0.78	MINIMUM PREMIUM	
MAN. RATE	0.85	0.84	0.82	+ 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
2016	213,450	546,547	0.256	0	0	0	4	5	9
2017	189,950	1,264,385	0.666	0	0	3	3	9	15
2018	210,852	1,618,289	0.767	0	0	4	2	5	11
2019	202,598	1,136,205	0.561	0	0	0	3	10	13
2020	212,369	572,171	0.269	0	0	0	3	12	15
TOTAL	1,029,219	5,137,597	0.499	0	0	7	15	41	63
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
2016	0	0	0	146,591	25,701	0	0	0	266,677	37,279	70,299
2017	0	0	608,203	25,567	89,660	0	0	284,264	37,625	162,889	56,177
2018	0	0	915,078	60,858	108,411	0	0	358,468	18,668	66,026	90,780
2019	0	0	0	216,889	377,182	0	0	0	160,118	209,840	172,176
2020	0	0	0	131,950	122,254	0	0	0	68,784	165,542	83,641
TOTAL	0	0	1,523,281	581,855	723,208	0	0	642,732	551,872	641,576	473,073
OD	0	0	0	0	0	0	0	0	0	0	6,944

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	203,468	34,594	0	0	0	319,746	43,766	56,239
2017	0	1,235	825,886	38,012	118,231	0	4,495	553,029	49,607	182,519	43,987
2018	812	4,325	1,176,895	87,665	146,624	663	4,291	598,801	31,584	78,040	70,355
2019	89	281	119,305	231,518	403,755	43	345	63,929	140,815	212,707	148,244
2020	111	983	175,031	161,696	136,525	61	4,792	87,558	76,990	128,552	77,619
TOTAL	1,012	6,824	2,297,117	722,359	839,728	768	13,922	1,303,316	618,742	645,583	396,443
OD	0	0	0	0	0	0	0	0	0	0	6,363

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,622,959	2,826,412	402,806	
IBNR + FREQUENCY ADJUSTMENT	(2,104,148)	(812,305)	784	
TOTAL LOSSES	1,518,811	2,014,107	403,590	
EXPECTED LOSSES	3,845,150	2,475,529	362,699	
CREDIBILITY	0.09	0.30	0.44	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.148	0.196	0.039	0.382
INDICATED (POST-TEST)	0.149	0.198	0.039	0.386
PRESENT ON RATE LEVEL	0.356	0.229	0.034	0.619
DERIVED BY FORMULA	0.338	0.220	0.036	0.594
UNDERLYING PRESENT RATE	0.374	0.241	0.035	0.649
PROPOSED	0.338	0.220	0.036	0.594

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.609
IND. RATE				0.61	MINIMUM PREMIUM	
MAN. RATE	0.75	0.70	0.67	+ 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
2016	938,821	3,550,727	0.378	0	0	4	21	25	50
2017	1,111,158	2,311,061	0.208	0	0	4	10	20	34
2018	1,294,420	2,901,293	0.224	0	0	6	9	20	35
2019	1,244,599	1,556,791	0.125	0	0	2	5	17	24
2020	1,431,937	3,342,709	0.233	1	0	4	6	27	38
TOTAL	6,020,935	13,662,581	0.227	1	0	20	51	109	181
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
2016	0	0	1,072,077	712,561	178,409	0	0	255,544	529,325	297,551	505,260
2017	0	0	587,800	531,293	110,227	0	0	228,086	235,273	209,394	408,988
2018	0	0	1,276,621	304,268	166,683	0	0	289,733	309,193	204,292	350,503
2019	0	0	353,020	75,807	100,040	0	0	171,496	199,648	217,334	439,446
2020	387,000	0	857,774	131,057	267,904	0	0	617,180	192,111	563,735	325,948
TOTAL	387,000	0	4,147,292	1,754,986	823,263	0	0	1,562,039	1,465,550	1,492,306	2,030,145
OD	0	0	0	0	0	0	0	0	0	0	3,934

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,464,457	989,035	240,139	0	0	528,465	634,661	349,325	404,208
2017	0	1,194	817,705	686,045	148,436	0	3,606	453,468	282,841	235,657	320,238
2018	1,165	6,096	1,672,176	361,608	228,119	536	3,644	529,156	310,157	229,826	271,640
2019	332	1,234	449,684	95,194	124,779	314	2,005	323,417	185,667	229,447	378,363
2020	464,577	10,087	1,144,793	308,839	344,335	870	82,733	1,098,674	311,503	468,558	302,480
TOTAL	466,074	18,610	5,548,815	2,440,721	1,085,808	1,721	91,988	2,933,179	1,724,829	1,512,813	1,676,928
OD	0	0	0	0	0	0	0	0	0	0	3,261

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,060,387	6,764,171	1,680,189	
IBNR + FREQUENCY ADJUSTMENT	(3,079,498)	(1,976,048)	5,257	
TOTAL LOSSES	5,980,889	4,788,123	1,685,446	
EXPECTED LOSSES	5,694,078	6,143,999	2,167,099	
CREDIBILITY	0.29	0.97	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.099	0.080	0.028	0.207
INDICATED (POST-TEST)	0.100	0.080	0.028	0.209
PRESENT ON RATE LEVEL	0.090	0.097	0.034	0.222
DERIVED BY FORMULA	0.093	0.081	0.028	0.202
UNDERLYING PRESENT RATE	0.095	0.102	0.036	0.233
PROPOSED	0.096	0.084	0.029	0.209

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.214
IND. RATE				0.21	MINIMUM PREMIUM	
MAN. RATE	0.29	0.26	0.24	+ 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
2016	375,482	2,636,775	0.702	0	0	3	11	30	44
2017	373,373	3,122,288	0.836	0	0	3	13	36	52
2018	327,266	2,632,413	0.804	0	0	3	10	32	45
2019	340,027	2,498,373	0.735	0	0	2	12	38	52
2020	343,253	3,237,652	0.943	0	0	2	5	27	34
TOTAL	1,759,401	14,127,501	0.803	0	0	13	51	163	227
OD				0	0	2	1	1	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	619,704	602,943	191,794	0	0	152,441	319,606	372,880	377,407
2017	0	0	623,267	611,497	328,449	0	0	395,633	334,024	465,538	363,880
2018	0	0	651,912	525,138	263,053	0	0	115,545	413,231	405,356	258,178
2019	0	0	412,587	466,933	376,996	0	0	49,735	262,768	708,564	220,790
2020	0	0	1,107,990	173,893	180,358	0	0	931,420	170,208	441,940	231,843
TOTAL	0	0	3,415,460	2,380,404	1,340,650	0	0	1,644,774	1,499,837	2,394,278	1,452,098
OD	0	0	508,124	1,000	1,648	0	0	14,247	0	2,069	7,352

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	846,516	836,885	258,155	0	0	315,248	383,208	437,761	301,926
2017	0	1,266	871,211	791,946	421,916	0	6,255	783,834	404,300	520,631	284,918
2018	649	3,229	910,825	593,277	326,772	214	1,648	260,682	408,919	438,438	200,088
2019	521	1,832	690,240	481,749	440,108	160	1,150	199,944	256,870	701,481	190,100
2020	571	7,332	860,544	283,854	244,782	732	69,340	923,791	260,777	371,424	215,150
TOTAL	1,741	13,659	4,179,336	2,987,712	1,691,732	1,107	78,393	2,483,500	1,714,075	2,469,736	1,192,182
OD	274	1,869	663,689	9,255	11,464	27	212	24,175	913	1,864	6,366

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,447,980	8,886,751	1,198,548	
IBNR + FREQUENCY ADJUSTMENT	(3,060,504)	(2,254,166)	2,941	
TOTAL LOSSES	4,387,476	6,632,585	1,201,489	
EXPECTED LOSSES	5,566,827	6,822,861	1,422,524	
CREDIBILITY	0.13	0.43	0.63	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.210	0.376	0.068	0.654
INDICATED (POST-TEST)	0.212	0.380	0.069	0.661
PRESENT ON RATE LEVEL	0.302	0.370	0.077	0.749
DERIVED BY FORMULA	0.290	0.374	0.072	0.736
UNDERLYING PRESENT RATE	0.316	0.388	0.081	0.785
PROPOSED	0.290	0.374	0.072	0.736

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.755
IND. RATE				0.76	MINIMUM PREMIUM	
MAN. RATE	0.80	0.80	0.81	+ 0.76	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	206,205	2,341,959	1.136	0	0	2	10	13	25
2017	204,455	3,150,901	1.541	0	0	2	9	27	38
2018	219,915	1,292,413	0.588	0	0	1	7	21	29
2019	207,638	1,889,034	0.910	0	0	1	7	24	32
2020	271,812	2,199,588	0.809	1	0	0	2	39	42
TOTAL	1,110,025	10,873,895	0.980	1	0	6	35	124	166
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
2016	0	0	543,363	523,070	104,011	0	0	119,499	540,411	270,239	241,366
2017	0	0	543,771	468,423	465,843	0	0	450,354	269,770	700,515	252,225
2018	0	0	159,564	63,313	211,766	0	0	139,560	30,356	490,594	197,260
2019	0	0	216,122	193,512	380,326	0	0	47,048	307,171	344,389	400,466
2020	530,574	0	0	64,527	446,978	114,412	0	0	62,824	772,687	207,586
TOTAL	530,574	0	1,462,820	1,312,845	1,608,924	114,412	0	756,461	1,210,532	2,578,424	1,298,903
OD	0	0	0	0	0	0	0	0	0	0	15,618

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	742,234	726,021	139,999	0	0	247,124	647,953	317,261	193,093
2017	0	945	653,454	609,432	590,486	0	5,746	719,842	330,705	778,505	197,492
2018	149	783	219,787	79,307	243,603	258	1,740	249,933	46,656	515,400	152,877
2019	268	961	363,123	220,607	415,427	153	1,078	186,526	270,118	353,973	344,801
2020	636,072	1,845	293,747	230,135	442,755	218,984	17,105	246,810	201,115	574,055	192,640
TOTAL	636,489	4,535	2,272,345	1,865,502	1,832,269	219,395	25,669	1,650,235	1,496,546	2,539,194	1,080,903
OD	0	0	0	0	0	0	0	0	0	0	13,623

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,808,667	7,733,512	1,094,525	
IBNR + FREQUENCY ADJUSTMENT	(2,495,219)	(1,769,711)	3,332	
TOTAL LOSSES	2,313,449	5,963,800	1,097,857	
EXPECTED LOSSES	4,590,391	5,448,151	1,365,322	
CREDIBILITY	0.09	0.31	0.46	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.208	0.537	0.098	0.843
INDICATED (POST-TEST)	0.211	0.543	0.099	0.852
PRESENT ON RATE LEVEL	0.394	0.468	0.117	0.980
DERIVED BY FORMULA	0.378	0.491	0.109	0.978
UNDERLYING PRESENT RATE	0.414	0.491	0.123	1.027
PROPOSED	0.378	0.491	0.109	0.978

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.003
IND. RATE				1.00	MINIMUM PREMIUM	
MAN. RATE	1.27	1.15	1.06	+ 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	
2016	27,333	858,590	3.141	0	0	1	2	9	12	
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	627,270	1.495	0	0	0	1	8	9	
2020	39,131	679,997	1.738	1	0	0	1	5	7	
TOTAL	178,546	3,069,307	1.719	1	0	2	6	37	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
2016	0	0	196,624	166,510	72,768	0	0	130,386	94,508	161,691	36,103
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	28,367	335,817	0	0	0	56,002	175,124	31,960
2020	470,853	0	0	9,040	43,831	5,998	0	0	41,900	61,503	46,872
TOTAL	470,853	0	332,189	311,689	723,266	5,998	0	149,220	238,208	655,905	181,979
OD	0	0	0	0	0	0	0	0	0	0	635

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	268,588	231,116	97,946	0	0	269,638	113,315	189,825	28,882
2017	0	275	185,391	28,399	110,240	0	298	38,529	35,545	143,621	25,813
2018	13	38	18,892	101,279	208,806	0	25	6,111	19,725	133,608	26,410
2019	28	108	46,878	54,300	348,044	19	155	28,931	55,417	172,278	27,518
2020	564,333	192	31,052	24,911	43,783	11,501	2,113	42,776	38,620	49,404	43,497
TOTAL	564,374	614	550,801	440,005	808,818	11,520	2,591	385,985	262,623	688,736	152,120
OD	0	0	0	0	0	0	0	0	0	0	497

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,515,885	2,200,182	152,617	
IBNR + FREQUENCY ADJUSTMENT	(879,321)	(441,335)	599	
TOTAL LOSSES	636,564	1,758,847	153,217	
EXPECTED LOSSES	1,633,851	1,378,859	257,874	
CREDIBILITY	0.03	0.09	0.14	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.357	0.985	0.086	1.427
INDICATED (POST-TEST)	0.360	0.996	0.086	1.442
PRESENT ON RATE LEVEL	0.873	0.737	0.138	1.747
DERIVED BY FORMULA	0.857	0.760	0.131	1.748
UNDERLYING PRESENT RATE	0.915	0.772	0.144	1.832
PROPOSED	0.857	0.760	0.131	1.747

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.792
IND. RATE				1.79	MINIMUM PREMIUM	
MAN. RATE	2.15	1.98	1.89	+ 1.79	PRESENT	

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	338,805	1,714,463	0.506	0	0	2	6	17	25
2017	412,774	2,343,956	0.568	0	0	2	13	30	45
2018	425,073	1,998,508	0.470	0	0	2	10	15	27
2019	399,442	1,906,559	0.477	0	0	1	9	27	37
2020	326,026	635,078	0.195	0	0	0	5	16	21
TOTAL	1,902,120	8,598,564	0.452	0	0	7	43	105	155
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
2016	0	0	588,386	171,520	213,657	0	0	189,839	179,978	184,584	186,499
2017	0	0	413,995	295,918	409,935	0	0	278,875	357,954	386,352	200,927
2018	0	0	565,976	317,212	226,044	0	0	195,113	310,645	144,930	238,588
2019	0	0	274,186	382,110	606,334	0	0	15,698	295,112	187,009	146,110
2020	0	0	0	149,596	101,606	0	0	0	180,625	78,883	124,368
TOTAL	0	0	1,842,543	1,316,356	1,557,576	0	0	679,525	1,324,314	981,758	896,492
OD	0	0	0	0	0	0	0	0	0	0	15,975

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	803,735	238,070	287,582	0	0	392,587	215,794	216,702	149,199
2017	0	841	576,612	387,343	518,573	0	4,409	558,391	430,288	432,607	157,326
2018	543	2,765	771,890	364,016	277,138	361	2,509	370,755	306,796	165,751	184,906
2019	389	1,368	523,409	416,161	664,127	96	714	127,493	248,596	200,479	125,801
2020	113	984	178,549	168,886	118,856	96	5,296	134,403	127,290	76,129	115,414
TOTAL	1,046	5,958	2,854,195	1,574,476	1,866,276	553	12,928	1,583,629	1,328,763	1,091,668	732,645
OD	0	0	0	0	0	0	0	0	0	0	13,585

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,458,309	5,861,183	746,230	
IBNR + FREQUENCY ADJUSTMENT	(2,761,792)	(1,394,993)	1,674	
TOTAL LOSSES	1,696,517	4,466,190	747,904	
EXPECTED LOSSES	5,023,467	4,250,327	865,647	
CREDIBILITY	0.13	0.45	0.67	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.089	0.235	0.039	0.363
INDICATED (POST-TEST)	0.090	0.237	0.039	0.366
PRESENT ON RATE LEVEL	0.252	0.213	0.043	0.508
DERIVED BY FORMULA	0.231	0.224	0.040	0.495
UNDERLYING PRESENT RATE	0.264	0.223	0.046	0.533
PROPOSED	0.231	0.224	0.040	0.495

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.508
IND. RATE				0.51	MINIMUM PREMIUM	
MAN. RATE	0.73	0.61	0.55	+ 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
2016	421,654	9,296,007	2.205	1	0	9	25	81	116
2017	468,757	13,325,674	2.843	1	0	11	39	86	137
2018	494,815	10,696,698	2.162	1	0	11	30	81	123
2019	490,497	11,696,712	2.385	0	0	11	39	74	124
2020	489,614	10,218,764	2.087	3	0	4	14	113	134
TOTAL	2,365,337	55,233,855	2.335	6	0	46	147	435	634
OD				0	0	0	1	1	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	1,353,000	0	1,907,381	1,151,841	1,239,503	0	0	950,942	1,023,653	950,859	718,828
2017	563,326	0	2,535,033	1,904,902	1,658,502	0	0	723,726	3,425,479	1,734,168	780,538
2018	1,155,806	0	2,507,951	1,318,596	1,390,478	0	0	901,411	1,371,832	1,226,483	824,141
2019	0	0	2,440,185	1,832,479	1,226,373	0	0	697,427	3,156,302	1,796,026	547,920
2020	1,623,311	0	782,041	684,479	2,113,074	16,495	0	353,237	1,413,365	2,683,454	549,308
TOTAL	4,695,443	0	10,172,591	6,892,297	7,627,930	16,495	0	3,626,743	10,390,631	8,390,990	3,420,735
OD	0	0	0	3,173	2,693	0	0	0	643	1,092	8,954

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	1,188,864	0	2,605,482	1,598,755	1,668,371	0	0	1,966,548	1,227,360	1,116,308	575,062
2017	692,258	5,148	3,523,579	2,434,218	2,112,928	0	11,443	1,521,784	2,910,794	1,947,151	611,161
2018	1,191,271	12,256	3,423,600	1,531,715	1,662,148	1,668	11,627	1,720,391	1,371,721	1,343,842	638,709
2019	2,729	9,766	3,629,894	1,887,809	1,502,935	1,790	12,155	2,052,810	2,536,054	1,956,357	471,759
2020	1,305,148	18,033	2,493,955	1,475,375	2,201,280	31,276	117,343	1,928,352	1,325,981	2,109,624	509,758
TOTAL	4,380,270	45,203	15,676,510	8,927,873	9,147,662	34,735	152,569	9,189,886	9,371,909	8,473,282	2,806,450
OD	0	1	533	3,547	3,114	0	0	121	642	1,158	7,849

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	29,479,830	35,929,188	2,814,299	
IBNR + FREQUENCY ADJUSTMENT	(19,540,985)	(8,220,471)	8,115	
TOTAL LOSSES	9,938,845	27,708,717	2,822,415	
EXPECTED LOSSES	35,840,613	25,248,999	3,705,862	
CREDIBILITY	0.16	0.52	0.77	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.420	1.171	0.119	1.710
INDICATED (POST-TEST)	0.425	1.184	0.120	1.728
PRESENT ON RATE LEVEL	1.460	1.029	0.151	2.640
DERIVED BY FORMULA	1.294	1.109	0.127	2.531
UNDERLYING PRESENT RATE	1.515	1.067	0.157	2.739
PROPOSED	1.294	1.109	0.127	2.531

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.034
IND. RATE				3.03	MINIMUM PREMIUM	
MAN. RATE	3.67	3.23	3.13	+ 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
2016	98,816	2,744,190	2.777	0	0	3	7	27	37
2017	101,124	3,362,381	3.325	2	0	3	4	33	42
2018	107,971	1,857,339	1.720	1	0	2	5	11	19
2019	112,625	2,979,418	2.645	2	0	5	5	24	36
2020	116,561	1,425,359	1.223	0	0	1	4	28	33
TOTAL	537,097	12,368,687	2.303	5	0	14	25	123	167
OD				1	0	0	0	0	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	660,706	374,250	446,917	0	0	268,878	204,210	580,880	208,349
2017	609,893	0	649,393	254,035	452,803	0	0	45,669	474,245	733,985	142,358
2018	308,918	0	654,249	46,371	153,533	14,576	0	222,414	74,126	173,554	209,598
2019	286,096	0	981,299	258,735	293,573	2,500	0	482,331	209,748	328,223	136,913
2020	0	0	239,167	35,698	307,653	0	0	39,562	16,360	629,050	157,869
TOTAL	1,204,907	0	3,184,814	969,089	1,654,479	17,076	0	1,058,854	978,689	2,445,692	855,087
OD	122,576	0	0	0	0	500	0	0	0	0	1,833

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	902,524	519,459	601,550	0	0	556,040	244,848	681,953	166,679
2017	749,484	1,319	894,383	335,830	574,041	0	722	114,192	568,775	815,005	111,466
2018	441,818	3,099	844,757	68,414	190,268	38,952	2,712	384,078	82,790	188,562	162,438
2019	429,871	3,474	1,268,984	310,161	366,146	6,473	4,943	780,659	223,621	349,260	117,882
2020	289	3,630	443,731	176,269	322,110	166	17,529	232,131	147,228	466,088	146,502
TOTAL	1,621,462	11,521	4,354,379	1,410,133	2,054,116	45,591	25,906	2,067,098	1,267,262	2,500,869	704,968
OD	150,631	0	0	0	0	390	0	0	0	0	1,576

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,276,977	7,232,380	706,545	
IBNR + FREQUENCY ADJUSTMENT	(5,357,172)	(1,825,343)	1,887	
TOTAL LOSSES	2,919,805	5,407,037	708,431	
EXPECTED LOSSES	9,858,830	5,618,584	833,921	
CREDIBILITY	0.06	0.19	0.29	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.516	1.007	0.132	1.654
INDICATED (POST-TEST)	0.521	1.017	0.133	1.671
PRESENT ON RATE LEVEL	1.769	1.008	0.150	2.926
DERIVED BY FORMULA	1.694	1.010	0.145	2.848
UNDERLYING PRESENT RATE	1.836	1.046	0.155	3.037
PROPOSED	1.694	1.010	0.145	2.848

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.414
IND. RATE				3.41	MINIMUM PREMIUM	
MAN. RATE	3.74	3.53	3.47	+ 3.41	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	20,309	220,403	1.085	0	0	0	1	4	5
2017	16,931	62,396	0.369	0	0	0	1	5	6
2018	20,394	1,376,384	6.749	0	0	2	3	3	8
2019	20,314	796,381	3.920	1	0	0	3	5	9
2020	15,716	244,096	1.553	0	0	0	1	4	5
TOTAL	93,664	2,699,660	2.882	1	0	2	9	21	33
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
2016	0	0	0	129,773	51,858	0	0	0	29,260	4,568	4,944
2017	0	0	0	5,000	16,752	0	0	0	344	34,403	5,897
2018	0	0	424,438	310,389	94,494	0	0	300,635	108,439	58,585	79,404
2019	376,549	0	0	240,608	22,069	0	0	0	85,360	44,499	27,296
2020	0	0	0	1,221	114,566	0	0	0	6,531	119,839	1,939
TOTAL	376,549	0	424,438	686,991	299,739	0	0	300,635	229,934	261,894	119,480
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
2016	0	0	0	180,125	69,801	0	0	0	35,083	5,363	3,955
2017	0	0	375	6,629	20,956	0	0	219	794	37,916	4,617
2018	418	2,088	585,782	349,314	125,659	556	3,648	515,145	115,104	71,801	61,538
2019	564,620	212	89,084	223,604	39,439	21	161	29,729	70,986	48,576	23,502
2020	39	409	62,601	45,752	111,416	25	2,587	36,265	29,223	88,709	1,799
TOTAL	565,077	2,709	737,842	805,424	367,271	602	6,397	581,359	251,190	252,366	95,412
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,893,985	1,676,251	95,412	
IBNR + FREQUENCY ADJUSTMENT	(1,410,606)	(381,557)	286	
TOTAL LOSSES	483,379	1,294,694	95,698	
EXPECTED LOSSES	2,569,797	1,157,458	150,149	
CREDIBILITY	0.02	0.06	0.09	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.516	1.382	0.102	2.001
INDICATED (POST-TEST)	0.522	1.397	0.103	2.022
PRESENT ON RATE LEVEL	2.644	1.191	0.154	3.989
DERIVED BY FORMULA	2.601	1.203	0.150	3.954
UNDERLYING PRESENT RATE	2.744	1.236	0.160	4.140
PROPOSED	2.601	1.203	0.150	3.954

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	4.740
IND. RATE				4.74	MINIMUM PREMIUM	
MAN. RATE	4.71	4.67	4.73	+ 4.74	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	67,808	366,523	0.541	0	0	1	1	2	4
2017	98,549	2,270,814	2.304	0	0	4	2	11	17
2018	112,722	2,736,636	2.428	0	0	6	9	14	29
2019	89,824	625,468	0.696	0	0	2	1	3	6
2020	66,879	362,937	0.543	0	0	0	2	3	5
TOTAL	435,782	6,362,378	1.460	0	0	13	15	33	61
OD				0	0	1	0	0	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	197,864	13,930	17,683	0	0	28,387	7,934	4,824	95,901
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	115,547	89,066
2019	0	0	328,882	78,656	25,930	0	0	53,445	57,500	52,145	28,910
2020	0	0	0	97,290	27,895	0	0	0	172,671	35,069	30,012
TOTAL	0	0	3,143,365	666,793	722,798	0	0	507,361	391,286	627,171	303,604
OD	0	0	200,000	0	0	0	0	1,829	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	270,282	19,335	23,801	0	0	58,704	9,513	5,663	76,721
2017	0	2,152	1,442,690	54,127	702,801	0	2,111	261,596	21,781	463,742	46,757
2018	1,432	7,447	2,045,521	518,854	160,938	540	3,570	506,886	146,510	131,955	69,026
2019	308	1,139	414,486	90,448	47,480	96	612	98,298	53,142	56,191	24,892
2020	61	506	95,592	94,938	40,218	84	4,237	117,655	113,195	43,136	27,851
TOTAL	1,801	11,244	4,268,572	777,701	975,239	721	10,529	1,043,139	344,141	700,688	245,246
OD	140	2,004	208,027	21,239	15,504	2	199	2,451	223	104	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,548,829	2,834,838	245,246	
IBNR + FREQUENCY ADJUSTMENT	(4,316,800)	(711,062)	585	
TOTAL LOSSES	1,232,029	2,123,776	245,832	
EXPECTED LOSSES	7,809,226	2,165,922	322,556	
CREDIBILITY	0.05	0.17	0.25	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.234	0.479	0.056	0.769
INDICATED (POST-TEST)	0.236	0.484	0.057	0.777
PRESENT ON RATE LEVEL	1.727	0.479	0.071	2.277
DERIVED BY FORMULA	1.652	0.480	0.068	2.200
UNDERLYING PRESENT RATE	1.792	0.497	0.074	2.363
PROPOSED	1.652	0.480	0.068	2.200

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.637
IND. RATE				2.64	MINIMUM PREMIUM	
MAN. RATE	2.92	2.78	2.70	+ 2.64	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	403,003	6,923,003	1.718	0	0	11	13	44	68
2017	562,034	13,263,241	2.360	2	1	15	17	57	92
2018	656,908	11,860,185	1.805	3	0	16	20	43	82
2019	535,272	6,179,649	1.154	0	0	10	12	32	54
2020	362,768	2,375,617	0.655	2	0	1	7	25	35
TOTAL	2,519,985	40,601,695	1.611	7	1	53	69	201	331
OD				0	0	1	1	0	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	3,150,316	725,043	390,073	0	0	964,481	677,919	785,618	229,553
2017	467,261	1,084,478	3,329,853	755,421	909,355	0	2,383,834	2,130,505	449,727	1,340,415	412,392
2018	2,069,815	0	4,201,224	1,054,216	1,252,077	3,147	0	1,746,419	647,670	601,288	284,329
2019	0	0	2,466,264	613,060	624,899	0	0	1,132,676	684,143	411,019	247,588
2020	365,500	0	243,071	420,629	337,298	2,344	0	60,289	300,333	461,052	185,101
TOTAL	2,902,576	1,084,478	13,390,728	3,568,369	3,513,702	5,491	2,383,834	6,034,370	2,759,792	3,599,392	1,358,963
OD	0	0	210,890	7,200	0	0	0	107,761	98	0	2,549

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	4,303,332	1,006,360	525,038	0	0	1,994,547	812,825	922,316	183,642
2017	574,206	152,994	4,375,646	1,001,261	1,174,051	0	1,013,560	2,264,313	559,482	1,492,800	322,903
2018	2,606,433	19,023	5,237,779	1,267,336	1,536,173	9,091	17,708	2,511,859	682,572	682,369	220,355
2019	2,312	8,548	3,119,281	733,933	799,496	1,827	11,379	1,802,678	653,097	485,080	213,173
2020	438,555	5,385	782,608	520,814	403,150	4,769	22,134	392,813	288,416	372,392	171,774
TOTAL	3,621,507	185,950	17,818,646	4,529,703	4,437,908	15,687	1,064,781	8,966,209	2,996,392	3,954,957	1,111,847
OD	182	685	246,773	17,956	10,015	165	1,000	154,946	8,120	4,315	1,985

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	32,076,529	15,959,367	1,113,832	
IBNR + FREQUENCY ADJUSTMENT	(12,090,629)	(4,155,953)	2,518	
TOTAL LOSSES	19,985,900	11,803,415	1,116,350	
EXPECTED LOSSES	21,865,522	12,645,653	1,438,326	
CREDIBILITY	0.16	0.54	0.80	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.777	0.467	0.044	1.288
INDICATED (POST-TEST)	0.785	0.472	0.045	1.302
PRESENT ON RATE LEVEL	0.836	0.484	0.055	1.375
DERIVED BY FORMULA	0.828	0.477	0.047	1.352
UNDERLYING PRESENT RATE	0.868	0.502	0.057	1.427
PROPOSED	0.828	0.477	0.047	1.352

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.621
IND. RATE				1.62	MINIMUM PREMIUM	
MAN. RATE	1.56	1.58	1.63	+ 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
2016	505,108	13,014,477	2.577	1	0	17	47	129	194
2017	524,982	15,699,484	2.990	1	0	20	31	143	195
2018	548,004	11,369,692	2.075	1	0	8	41	131	181
2019	568,873	20,079,045	3.530	0	0	14	27	133	174
2020	578,204	13,555,165	2.344	0	0	8	28	128	164
TOTAL	2,725,171	73,717,863	2.705	3	0	67	174	664	908
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
2016	523,032	0	3,550,680	2,510,258	1,181,158	0	0	1,123,950	1,703,063	1,457,394	964,942
2017	3,000	0	4,193,368	1,535,718	1,753,143	0	0	4,075,602	1,374,805	1,690,213	1,073,635
2018	635,420	0	1,581,297	2,040,230	1,905,898	25,000	0	644,831	1,295,062	1,969,850	1,272,104
2019	0	0	3,724,998	1,393,457	2,096,252	0	0	7,922,745	2,002,454	2,232,196	706,943
2020	0	0	1,585,010	1,922,576	1,725,312	0	0	1,992,352	2,458,232	2,707,641	1,164,042
TOTAL	1,161,452	0	14,635,353	9,402,239	8,661,763	25,000	0	15,759,480	8,833,616	10,057,294	5,181,666
OD	0	0	0	0	3,115	0	0	0	0	4,944	13,362

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	734,860	0	4,850,229	3,484,238	1,589,839	0	0	2,324,329	2,041,973	1,710,981	771,954
2017	3,687	8,210	5,553,785	2,017,832	2,243,002	0	49,398	6,120,744	1,679,106	1,907,406	840,656
2018	909,276	8,142	2,361,962	2,317,085	2,237,871	67,295	8,620	1,306,141	1,309,581	2,109,516	985,881
2019	3,273	11,981	4,422,592	1,612,010	2,404,339	4,308	27,128	4,331,683	1,921,582	2,381,894	608,678
2020	2,623	28,748	4,037,161	2,487,782	2,047,806	3,432	286,880	4,491,377	2,270,258	2,329,844	1,080,231
TOTAL	1,653,719	57,082	21,225,729	11,918,947	10,522,856	75,036	372,026	18,574,274	9,222,499	10,439,640	4,287,399
OD	1	11	1,675	1,215	3,025	1	101	1,327	1,040	3,633	10,800

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	41,960,981	42,112,855	4,298,200	
IBNR + FREQUENCY ADJUSTMENT	(23,460,482)	(10,714,328)	10,222	
TOTAL LOSSES	18,500,499	31,398,527	4,308,421	
EXPECTED LOSSES	43,104,246	32,917,733	4,593,376	
CREDIBILITY	0.17	0.57	0.85	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.679	1.152	0.158	1.988
INDICATED (POST-TEST)	0.686	1.164	0.159	2.009
PRESENT ON RATE LEVEL	1.524	1.164	0.162	2.850
DERIVED BY FORMULA	1.382	1.164	0.160	2.705
UNDERLYING PRESENT RATE	1.582	1.208	0.169	2.958
PROPOSED	1.381	1.164	0.160	2.705

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.243
IND. RATE				3.24	MINIMUM PREMIUM	
MAN. RATE	3.85	3.59	3.38	+ 3.24	PRESENT	

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,050,126	28,706,018	2.734	3	0	26	48	182	259
2017	1,504,828	28,320,464	1.882	2	0	42	47	170	261
2018	1,497,604	21,763,820	1.453	1	0	27	55	196	279
2019	1,277,378	24,896,463	1.949	2	0	29	54	166	251
2020	1,151,382	22,046,441	1.915	1	0	9	31	181	222
TOTAL	6,481,318	125,733,206	1.940	9	0	133	235	895	1272
OD				0	0	0	1	1	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	1,916,686	0	5,979,106	2,548,376	2,887,340	49,385	0	9,526,430	1,654,455	2,783,581	1,360,659
2017	814,042	0	10,721,238	1,958,616	2,747,085	8,406	0	6,686,820	1,111,326	3,252,437	1,020,494
2018	3,094	0	6,983,204	3,095,382	2,661,716	308,383	0	2,089,794	2,138,484	3,318,711	1,165,052
2019	752,751	0	7,073,155	3,639,328	2,738,182	295,751	0	4,139,721	1,948,107	2,992,289	1,317,179
2020	1,066,176	0	2,690,902	2,238,997	2,579,605	4,700	0	6,627,327	1,218,580	4,679,484	940,670
TOTAL	4,552,749	0	33,447,605	13,480,699	13,613,928	666,625	0	29,070,092	8,070,952	17,026,502	5,804,054
OD	0	0	0	22,500	11,986	0	0	0	764	3,135	5,948

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	2,244,384	0	6,992,517	3,537,146	3,886,360	102,772	0	5,155,228	1,983,692	3,267,924	1,088,527
2017	1,000,358	20,882	14,034,923	2,614,548	3,549,967	6,556	84,813	10,454,688	1,411,986	3,645,945	799,047
2018	11,001	33,874	9,408,116	3,596,055	3,253,255	819,252	26,460	3,858,009	2,198,579	3,576,837	902,915
2019	817,770	26,714	9,851,329	3,923,017	3,403,317	504,609	42,700	6,752,151	2,047,917	3,176,034	1,134,091
2020	1,231,874	38,521	5,323,640	3,153,393	2,962,321	13,214	433,465	5,865,203	2,080,953	3,723,725	872,942
TOTAL	5,305,386	119,991	45,610,525	16,824,159	17,055,219	1,446,404	587,438	32,085,279	9,723,127	17,390,464	4,797,522
OD	12	95	19,101	19,853	16,494	0	16	571	551	3,343	4,699

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	85,174,818	61,033,210	4,802,221	
IBNR + FREQUENCY ADJUSTMENT	(35,590,851)	(16,129,138)	11,758	
TOTAL LOSSES	49,583,967	44,904,072	4,813,979	
EXPECTED LOSSES	64,562,903	49,162,728	5,963,054	
CREDIBILITY	0.30	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.765	0.692	0.074	1.531
INDICATED (POST-TEST)	0.773	0.700	0.075	1.547
PRESENT ON RATE LEVEL	0.960	0.731	0.089	1.779
DERIVED BY FORMULA	0.904	0.700	0.075	1.678
UNDERLYING PRESENT RATE	0.996	0.759	0.092	1.847
PROPOSED	0.904	0.699	0.075	1.678

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.012
IND. RATE				2.01	MINIMUM PREMIUM	
MAN. RATE	2.29	2.14	2.11	+ 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
2016	7,767	608	0.008	0	0	0	0	0	0
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	7,996	0.147	0	0	0	0	1	1
TOTAL	35,970	442,461	1.230	0	0	1	1	2	4
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
2016	0	0	0	0	0	0	0	0	0	0	608
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	0	100	0	0	0	0	6,000	1,896
TOTAL	0	0	327,686	8,932	1,412	0	0	64,173	24,700	9,936	5,622
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
2016	0	0	0	0	0	0	0	0	0	0	486
2017	0	0	340	11,443	84	0	0	1,116	29,164	299	1,788
2018	288	1,540	416,995	6,331	8,299	119	765	106,388	2,152	1,550	525
2019	0	0	143	110	1,352	0	1	254	239	3,787	134
2020	0	0	54	39	97	1	123	1,611	1,263	4,409	1,759
TOTAL	288	1,540	417,531	17,923	9,832	120	889	109,369	32,817	10,045	4,694
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	529,738	70,617	4,694	
IBNR + FREQUENCY ADJUSTMENT	(793,952)	(138,925)	86	
TOTAL LOSSES	0	0	4,780	
EXPECTED LOSSES	1,422,074	414,071	49,564	
CREDIBILITY	0.01	0.03	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.013	0.013
INDICATED (POST-TEST)	0.000	0.000	0.013	0.013
PRESENT ON RATE LEVEL	3.810	1.109	0.133	5.052
DERIVED BY FORMULA	3.771	1.076	0.127	4.974
UNDERLYING PRESENT RATE	3.953	1.151	0.138	5.242
PROPOSED	3.771	1.076	0.127	4.974

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	5.963
IND. RATE				5.96	MINIMUM PREMIUM	
MAN. RATE	6.14	5.99	5.99	+ 5.96	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,549	324,887	20.974	0	0	1	0	0	1
2017	1,854	8,888	0.479	0	0	0	0	0	0
2018	4,867	11,049	0.227	0	0	0	0	2	2
2019	7,184	4,302	0.060	0	0	0	0	0	0
2020	902	0	0.000	0	0	0	0	0	0
TOTAL	16,356	349,126	2.135	0	0	1	0	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
2016	0	0	236,573	0	0	0	0	88,314	0	0	0
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	5,560
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
TOTAL	0	0	236,573	0	3,887	0	0	88,314	0	1,602	18,750
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
2016	0	0	323,159	0	0	0	0	182,633	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	6,959
2018	0	0	150	134	4,364	0	0	47	42	1,669	4,309
2019	0	0	0	0	0	0	0	0	0	0	3,704
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	323,309	134	4,364	0	0	182,680	42	1,669	14,972
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	505,989	6,210	14,972	
IBNR + FREQUENCY ADJUSTMENT	(288,081)	(79,351)	28	
TOTAL LOSSES	217,908	0	15,000	
EXPECTED LOSSES	550,641	256,782	19,971	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.332	0.000	0.092	1.424
INDICATED (POST-TEST)	1.346	0.000	0.093	1.439
PRESENT ON RATE LEVEL	3.244	1.513	0.118	4.875
DERIVED BY FORMULA	3.225	1.483	0.117	4.825
UNDERLYING PRESENT RATE	3.367	1.570	0.122	5.059
PROPOSED	3.225	1.483	0.117	4.825

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	5.784
IND. RATE				5.78	MINIMUM PREMIUM	
MAN. RATE	5.81	5.74	5.78	+ 5.78	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	293,894	4,583,652	1.560	0	0	6	11	41	58
2017	370,889	5,173,581	1.395	1	0	8	8	34	51
2018	318,986	6,717,036	2.106	0	0	11	14	48	73
2019	353,953	3,428,371	0.969	0	0	4	11	25	40
2020	348,915	2,981,118	0.854	0	0	3	6	34	43
TOTAL	1,686,637	22,883,758	1.357	1	0	32	50	182	265
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
2016	0	0	1,427,471	539,659	892,141	0	0	450,016	239,566	763,535	271,264
2017	605,075	0	1,748,906	458,989	609,954	0	0	636,931	227,388	523,305	363,033
2018	0	0	2,288,878	612,961	738,938	0	0	1,467,942	278,764	1,104,727	224,826
2019	0	0	999,186	736,932	237,453	0	0	430,417	413,451	360,693	250,239
2020	0	0	554,072	409,817	712,539	0	0	121,483	193,001	685,521	304,685
TOTAL	605,075	0	7,018,513	2,758,358	3,191,025	0	0	3,106,789	1,352,170	3,437,781	1,414,047
OD	0	0	0	0	0	0	0	0	0	0	3,681

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,949,925	749,047	1,200,822	0	0	930,633	287,240	896,390	217,011
2017	743,563	3,551	2,393,406	607,839	783,105	0	10,071	1,246,536	281,882	585,171	284,255
2018	2,021	10,560	2,909,931	735,191	902,759	2,309	15,152	2,138,612	337,110	1,189,934	174,240
2019	1,101	3,929	1,455,967	747,038	342,326	763	4,821	772,203	384,686	392,172	215,456
2020	844	9,778	1,298,862	690,898	790,184	346	31,214	467,779	277,333	529,998	282,748
TOTAL	747,529	27,818	10,008,091	3,530,012	4,019,197	3,418	61,257	5,555,763	1,568,250	3,593,665	1,173,710
OD	0	0	0	0	0	0	0	0	0	0	2,982

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	16,403,876	12,711,124	1,176,692	
IBNR + FREQUENCY ADJUSTMENT	(8,609,572)	(3,673,334)	3,099	
TOTAL LOSSES	7,794,304	9,037,790	1,179,791	
EXPECTED LOSSES	15,795,804	11,276,780	1,417,009	
CREDIBILITY	0.12	0.42	0.61	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.462	0.536	0.070	1.068
INDICATED (POST-TEST)	0.467	0.542	0.071	1.079
PRESENT ON RATE LEVEL	0.902	0.644	0.081	1.628
DERIVED BY FORMULA	0.850	0.601	0.075	1.526
UNDERLYING PRESENT RATE	0.937	0.669	0.084	1.689
PROPOSED	0.850	0.601	0.075	1.526

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.829
IND. RATE				1.83	MINIMUM PREMIUM	
MAN. RATE	1.98	1.96	1.93	+ 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
2016	263,172	5,573,037	2.118	0	0	8	14	60	82
2017	266,904	6,959,850	2.608	1	0	9	12	62	84
2018	301,790	6,450,565	2.137	0	0	12	10	61	83
2019	292,835	8,434,225	2.880	0	0	13	13	63	89
2020	275,532	4,579,353	1.662	0	0	3	3	52	58
<b>TOTAL</b>	<b>1,400,233</b>	<b>31,997,030</b>	<b>2.285</b>	<b>1</b>	<b>0</b>	<b>45</b>	<b>52</b>	<b>298</b>	<b>396</b>
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
2016	0	0	1,568,177	935,311	749,522	0	0	605,821	654,373	781,354	278,479
2017	632,492	0	1,894,442	721,630	805,045	242,963	0	945,964	370,400	1,053,049	293,865
2018	0	0	2,694,726	500,137	1,267,076	0	0	633,749	170,381	759,375	425,121
2019	0	0	2,728,097	833,274	1,018,893	0	0	2,009,212	456,778	1,187,001	200,970
2020	0	0	666,203	357,262	1,151,957	0	0	245,367	479,354	1,464,792	214,418
<b>TOTAL</b>	<b>632,492</b>	<b>0</b>	<b>9,551,645</b>	<b>3,347,614</b>	<b>4,992,493</b>	<b>242,963</b>	<b>0</b>	<b>4,440,113</b>	<b>2,131,286</b>	<b>5,245,571</b>	<b>1,412,853</b>
OD	0	0	0	0	0	0	0	0	0	0	328

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	2,142,130	1,298,212	1,008,857	0	0	1,252,838	784,593	917,310	222,783
2017	777,255	3,784	2,560,064	947,679	1,030,210	189,505	14,376	1,783,254	459,922	1,173,131	230,096
2018	2,438	12,897	3,545,712	640,189	1,505,082	1,173	7,739	1,096,488	203,964	811,858	329,469
2019	2,653	9,785	3,582,861	983,973	1,234,428	3,171	19,543	3,066,552	584,826	1,252,130	173,035
2020	1,041	12,229	1,608,184	828,837	1,218,490	755	66,512	1,022,461	631,895	1,138,406	198,980
<b>TOTAL</b>	<b>783,388</b>	<b>38,695</b>	<b>13,438,951</b>	<b>4,698,890</b>	<b>5,997,066</b>	<b>194,603</b>	<b>108,169</b>	<b>8,221,592</b>	<b>2,665,200</b>	<b>5,292,835</b>	<b>1,154,363</b>
OD	0	0	0	0	0	0	0	0	0	0	282

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	22,785,398	18,653,991	1,154,646	
IBNR + FREQUENCY ADJUSTMENT	(12,982,249)	(4,979,019)	3,542	
<b>TOTAL LOSSES</b>	<b>9,803,149</b>	<b>13,674,972</b>	<b>1,158,188</b>	
EXPECTED LOSSES	23,765,491	15,246,075	1,674,500	
CREDIBILITY	0.11	0.37	0.54	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.700	0.977	0.083	1.759
INDICATED (POST-TEST)	0.708	0.987	0.084	1.778
PRESENT ON RATE LEVEL	1.635	1.049	0.115	2.800
DERIVED BY FORMULA	1.533	1.026	0.098	2.658
UNDERLYING PRESENT RATE	1.697	1.089	0.120	2.906
PROPOSED	1.534	1.026	0.098	2.658

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.186
IND. RATE				3.19	MINIMUM PREMIUM	
MAN. RATE	3.98	3.51	3.32	+ 3.19	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	86,482	1,821,195	2.106	0	0	3	6	28	37
2017	100,506	2,410,376	2.398	0	0	3	9	22	34
2018	106,784	2,661,719	2.493	0	0	4	2	30	36
2019	108,668	2,764,999	2.544	0	0	3	9	22	34
2020	68,690	1,321,059	1.923	0	0	2	3	20	25
TOTAL	471,130	10,979,348	2.330	0	0	15	29	122	166
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
2016	0	0	662,890	234,280	321,631	0	0	205,100	107,926	202,741	86,627
2017	0	0	715,147	659,558	111,980	0	0	333,597	329,779	159,515	100,800
2018	0	0	690,514	141,500	309,623	0	0	526,495	205,173	554,216	234,198
2019	0	0	618,299	575,292	581,557	0	0	195,395	342,647	354,357	97,452
2020	0	0	336,588	117,376	262,001	0	0	90,043	187,829	254,023	73,199
TOTAL	0	0	3,023,438	1,728,006	1,586,792	0	0	1,350,630	1,173,354	1,524,852	592,276
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
2016	0	0	905,508	325,181	432,915	0	0	424,147	129,403	238,018	69,302
2017	0	1,452	995,117	851,241	153,099	0	5,275	661,723	395,106	182,786	78,926
2018	627	3,307	909,802	178,049	369,141	974	6,454	917,495	228,124	596,684	181,503
2019	743	2,642	991,368	608,639	668,007	388	2,518	411,616	310,153	371,894	83,906
2020	386	4,787	588,182	239,370	296,354	230	18,844	306,577	179,525	210,649	67,929
TOTAL	1,756	12,189	4,389,977	2,202,480	1,919,517	1,592	33,091	2,721,558	1,242,311	1,600,030	481,566
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,160,163	6,964,338	481,566	
IBNR + FREQUENCY ADJUSTMENT	(4,021,391)	(1,633,669)	1,091	
TOTAL LOSSES	3,138,772	5,330,669	482,657	
EXPECTED LOSSES	7,316,977	4,972,230	616,815	
CREDIBILITY	0.05	0.18	0.26	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.666	1.131	0.102	1.900
INDICATED (POST-TEST)	0.673	1.143	0.104	1.920
PRESENT ON RATE LEVEL	1.497	1.017	0.126	2.640
DERIVED BY FORMULA	1.455	1.040	0.120	2.615
UNDERLYING PRESENT RATE	1.553	1.055	0.131	2.739
PROPOSED	1.455	1.040	0.120	2.615

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.135
IND. RATE				3.13	MINIMUM PREMIUM	
MAN. RATE	3.23	3.10	3.13	+ 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
2016	45,960	965,180	2.100	0	0	1	5	26	32
2017	45,557	1,627,489	3.572	0	0	3	3	14	20
2018	47,920	2,023,849	4.223	0	0	3	3	21	27
2019	56,248	1,619,400	2.879	0	0	2	5	18	25
2020	61,117	5,592,327	9.150	0	0	1	3	17	21
TOTAL	256,802	11,828,245	4.606	0	0	10	19	96	125
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
2016	0	0	145,283	83,403	269,168	0	0	47,390	118,659	217,552	83,725
2017	0	0	707,994	242,979	244,953	0	0	135,115	53,775	169,400	73,273
2018	0	0	690,682	162,141	238,331	0	0	439,701	67,053	335,918	90,023
2019	0	0	300,074	71,888	196,790	0	0	37,653	698,396	248,260	66,339
2020	0	0	147,530	155,547	234,206	0	0	4,777,082	97,835	102,417	77,710
TOTAL	0	0	1,991,563	715,958	1,183,448	0	0	5,436,941	1,035,718	1,073,547	391,070
OD	0	0	0	0	0	0	0	0	0	0	1,891

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	198,457	115,763	362,300	0	0	98,003	142,272	255,406	66,980
2017	0	1,438	971,054	319,282	315,095	0	2,136	265,029	66,995	188,546	57,373
2018	630	3,308	910,062	198,058	289,687	814	5,318	748,076	87,633	362,713	69,768
2019	291	1,083	397,123	97,153	221,750	221	1,628	289,891	576,573	287,507	57,118
2020	176	1,689	276,788	228,009	250,064	820	78,802	1,007,406	164,974	124,003	72,115
TOTAL	1,097	7,518	2,753,484	958,266	1,438,897	1,855	87,885	2,408,404	1,038,448	1,218,176	323,353
OD	0	0	0	0	0	0	0	0	0	0	1,481

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,260,243	4,653,787	324,834	
IBNR + FREQUENCY ADJUSTMENT	(2,762,524)	(1,420,459)	1,181	
TOTAL LOSSES	2,497,718	3,233,327	326,015	
EXPECTED LOSSES	5,127,594	4,409,613	486,782	
CREDIBILITY	0.04	0.12	0.18	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.973	1.259	0.126	2.358
INDICATED (POST-TEST)	0.983	1.272	0.128	2.383
PRESENT ON RATE LEVEL	1.924	1.655	0.183	3.761
DERIVED BY FORMULA	1.886	1.609	0.173	3.668
UNDERLYING PRESENT RATE	1.997	1.717	0.190	3.903
PROPOSED	1.886	1.609	0.173	3.668

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	4.397
IND. RATE				4.40	MINIMUM PREMIUM	
MAN. RATE	4.69	4.49	4.46	+ 4.40	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	132,345	4,085,810	3.087	0	0	5	12	37	54
2017	135,187	6,621,523	4.898	0	0	8	14	49	71
2018	148,621	5,070,424	3.412	0	0	7	12	54	73
2019	144,658	2,039,166	1.410	0	0	1	7	42	50
2020	152,583	1,904,980	1.248	0	0	1	3	50	54
TOTAL	713,394	19,721,903	2.765	0	0	22	48	232	302
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
2016	0	0	943,748	548,778	489,911	0	0	1,219,683	218,383	480,444	184,863
2017	0	0	1,893,562	848,622	409,115	0	0	2,550,127	190,318	568,216	161,563
2018	0	0	1,568,555	761,336	665,520	0	0	426,144	669,361	683,690	295,818
2019	0	0	232,902	224,964	776,396	0	0	37,651	212,185	413,060	142,008
2020	0	0	146,000	46,940	473,671	0	0	43,200	81,020	854,421	259,728
TOTAL	0	0	4,784,767	2,430,640	2,814,613	0	0	4,276,805	1,371,267	2,999,831	1,043,980
OD	0	0	0	0	0	0	0	0	0	0	120

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,186,666	761,704	659,420	0	0	1,766,576	261,841	564,041	147,890
2017	0	3,605	2,441,222	1,104,497	536,339	0	25,368	3,118,205	250,003	642,928	126,504
2018	1,488	7,632	2,124,786	881,976	808,572	789	5,521	819,244	671,109	744,177	229,259
2019	314	1,142	437,247	283,607	826,559	120	851	147,569	197,591	413,259	122,269
2020	285	3,328	445,387	240,859	477,620	241	23,858	338,039	234,726	638,391	241,028
TOTAL	2,088	15,707	6,635,308	3,272,643	3,308,511	1,149	55,598	6,189,632	1,615,270	3,002,797	866,950
OD	0	0	0	0	0	0	0	0	0	0	93

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,899,483	11,199,220	867,043	
IBNR + FREQUENCY ADJUSTMENT	(7,067,623)	(3,510,529)	2,609	
TOTAL LOSSES	5,831,860	7,688,692	869,652	
EXPECTED LOSSES	12,966,984	10,776,599	1,168,478	
CREDIBILITY	0.07	0.23	0.35	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.817	1.078	0.122	2.017
INDICATED (POST-TEST)	0.826	1.089	0.123	2.039
PRESENT ON RATE LEVEL	1.751	1.456	0.158	3.365
DERIVED BY FORMULA	1.687	1.371	0.146	3.204
UNDERLYING PRESENT RATE	1.818	1.511	0.164	3.492
PROPOSED	1.687	1.371	0.146	3.204

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.841
IND. RATE				3.84	MINIMUM PREMIUM	
MAN. RATE	4.16	4.02	3.99	+ 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
2016	79,755	1,180,762	1.480	0	0	2	1	12	15
2017	82,139	804,310	0.979	0	0	1	3	6	10
2018	91,994	2,829,819	3.076	0	0	4	7	19	30
2019	93,290	2,402,046	2.575	0	0	3	3	29	35
2020	82,493	895,458	1.085	0	0	0	2	13	15
TOTAL	429,671	8,112,395	1.888	0	0	10	16	79	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
2016	0	0	542,634	4,113	391,115	0	0	62,229	9,456	101,794	69,421
2017	0	0	145,028	231,642	148,692	0	0	15,440	77,759	104,487	81,262
2018	0	0	1,061,503	477,244	288,754	0	0	445,675	256,417	239,094	61,132
2019	0	0	777,383	135,462	673,322	0	0	183,137	74,992	489,763	67,987
2020	0	0	0	129,435	280,196	0	0	0	212,155	258,802	14,870
TOTAL	0	0	2,526,548	977,896	1,782,079	0	0	706,481	630,779	1,193,940	294,672
OD	0	0	0	0	0	0	0	0	0	0	7,233

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	741,238	5,709	526,441	0	0	128,690	11,338	119,506	55,537
2017	0	294	206,918	299,714	189,210	0	244	34,025	93,173	116,225	63,628
2018	1,002	5,142	1,426,554	549,946	364,641	825	5,479	781,387	265,952	268,134	47,377
2019	748	2,803	1,028,362	218,603	739,456	315	1,992	318,533	103,322	483,623	58,537
2020	162	1,529	257,856	221,144	289,558	143	9,623	202,467	184,476	211,497	13,799
TOTAL	1,912	9,768	3,660,928	1,295,116	2,109,306	1,282	17,338	1,465,102	658,261	1,198,985	238,878
OD	0	0	0	0	0	0	0	0	0	0	6,712

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,156,330	5,261,669	245,591	
IBNR + FREQUENCY ADJUSTMENT	(3,234,001)	(1,199,603)	906	
TOTAL LOSSES	1,922,329	4,062,066	246,497	
EXPECTED LOSSES	5,928,544	3,678,406	433,533	
CREDIBILITY	0.05	0.17	0.25	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.447	0.945	0.056	1.449
INDICATED (POST-TEST)	0.452	0.955	0.056	1.464
PRESENT ON RATE LEVEL	1.330	0.825	0.097	2.252
DERIVED BY FORMULA	1.286	0.847	0.087	2.220
UNDERLYING PRESENT RATE	1.380	0.856	0.101	2.337
PROPOSED	1.286	0.847	0.087	2.220

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.661
IND. RATE				2.66	MINIMUM PREMIUM	
MAN. RATE	2.78	2.68	2.67	+ 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
2016	689,966	36,732,833	5.324	2	1	45	55	182	285
2017	723,890	21,890,236	3.024	1	0	26	38	182	247
2018	857,807	33,823,385	3.943	0	1	32	51	198	282
2019	869,963	19,273,895	2.215	0	0	25	38	161	224
2020	880,533	17,248,368	1.959	0	0	12	31	158	201
TOTAL	4,022,159	128,968,717	3.206	3	2	140	213	881	1239
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
2016	788,110	949,159	10,085,967	2,446,520	2,099,479	315,305	9,790,328	4,213,964	2,748,474	2,246,633	1,048,894
2017	23,000	0	6,008,739	1,983,596	3,547,268	537	0	4,124,655	1,751,915	3,190,593	1,259,933
2018	0	709,652	7,395,628	3,645,939	2,348,812	0	10,831,654	3,405,918	1,465,510	2,738,421	1,281,851
2019	0	0	5,726,110	2,119,793	2,873,534	0	0	2,045,117	2,085,524	2,883,259	1,540,558
2020	0	0	3,679,669	2,067,199	2,179,726	0	0	2,983,618	1,905,940	3,153,045	1,279,171
TOTAL	811,110	1,658,811	32,896,113	12,263,047	13,048,819	315,842	20,621,982	16,773,272	9,957,363	14,211,951	6,410,407
OD	0	0	0	0	0	0	0	0	0	0	3,002

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	981,684	67,623	13,685,563	3,395,770	2,825,899	721,639	1,121,135	8,467,146	3,295,420	2,637,547	839,115
2017	28,264	11,066	7,496,278	2,624,962	4,500,603	419	44,328	5,525,880	2,137,526	3,562,496	986,528
2018	7,932	98,397	9,845,328	4,190,788	2,924,971	5,594	1,018,349	5,403,185	1,598,930	2,973,604	993,435
2019	5,723	21,024	7,728,915	2,468,454	3,373,906	3,659	23,296	3,749,739	1,993,823	2,995,839	1,326,420
2020	4,408	53,204	6,711,642	3,027,141	2,680,897	4,724	428,626	6,038,710	2,194,773	2,677,762	1,187,071
TOTAL	1,028,010	251,315	45,467,726	15,707,115	16,306,276	736,035	2,635,734	29,184,660	11,220,472	14,847,248	5,332,568
OD	0	0	0	0	0	0	0	0	0	0	2,516

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	79,303,479	58,081,112	5,335,085	
IBNR + FREQUENCY ADJUSTMENT	(35,011,459)	(14,968,647)	14,369	
TOTAL LOSSES	44,292,020	43,112,464	5,349,454	
EXPECTED LOSSES	64,625,409	46,328,015	6,269,022	
CREDIBILITY	0.22	0.74	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.101	1.072	0.133	2.306
INDICATED (POST-TEST)	1.113	1.083	0.134	2.330
PRESENT ON RATE LEVEL	1.548	1.110	0.150	2.808
DERIVED BY FORMULA	1.452	1.090	0.134	2.677
UNDERLYING PRESENT RATE	1.607	1.152	0.156	2.914
PROPOSED	1.452	1.090	0.134	2.677

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.209
IND. RATE				3.21	MINIMUM PREMIUM	
MAN. RATE	3.68	3.47	3.33	+ 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
2016	486,206	20,928,255	4,304	1	1	21	79	223	325
2017	488,460	22,877,206	4,684	1	0	20	67	254	342
2018	518,965	22,808,243	4,395	0	1	18	63	278	360
2019	547,479	24,089,126	4,400	1	0	18	59	217	295
2020	593,058	22,948,755	3,870	1	1	7	62	229	300
TOTAL	2,634,168	113,651,585	4,315	4	3	84	330	1201	1622
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
2016	479,282	626,996	4,246,940	3,627,053	2,401,307	231,208	254,925	1,655,962	2,731,750	3,748,855	923,977
2017	3,000	0	3,976,437	3,563,133	3,053,551	0	0	3,469,834	2,767,354	4,754,170	1,289,727
2018	0	680,513	3,883,309	3,011,892	2,702,869	0	2,847,299	2,185,448	2,111,435	4,156,718	1,228,760
2019	50,000	0	3,964,759	4,042,093	2,770,559	2,210	0	3,790,056	4,633,170	3,648,536	1,187,743
2020	4,503	655,313	1,187,230	3,264,595	2,629,060	147,553	1,642,375	887,413	3,696,475	7,856,908	977,330
TOTAL	536,785	1,962,822	17,258,675	17,508,766	13,557,346	380,971	4,744,599	11,988,713	15,940,184	24,165,187	5,607,537
OD	0	0	0	0	652	0	0	0	0	6,617	1,969

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	619,426	748,134	5,801,320	5,034,350	3,232,159	617,620	488,919	3,424,529	3,275,368	4,401,156	739,182
2017	3,687	7,916	5,448,890	4,631,585	3,883,649	0	49,369	6,198,283	3,357,879	5,300,724	1,009,856
2018	7,180	226,785	5,467,077	3,448,798	3,218,650	4,045	913,452	4,137,395	2,222,227	4,451,717	952,289
2019	79,443	15,716	5,914,305	4,128,731	3,301,555	11,119	39,118	6,337,401	4,168,315	3,952,431	1,022,647
2020	11,826	226,757	5,379,975	3,966,092	3,058,937	286,103	1,153,678	5,427,930	3,810,573	5,351,957	906,962
TOTAL	721,562	1,225,307	28,011,567	21,209,555	16,694,950	918,887	2,644,537	25,525,539	16,834,362	23,457,985	4,630,936
OD	0	0	71	55	672	0	2	427	401	6,367	1,632

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	59,047,899	78,204,346	4,632,568	
IBNR + FREQUENCY ADJUSTMENT	(27,594,641)	(19,420,834)	13,243	
TOTAL LOSSES	31,453,258	58,783,512	4,645,811	
EXPECTED LOSSES	50,857,102	59,856,757	5,710,045	
CREDIBILITY	0.17	0.56	0.83	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.194	2.231	0.176	3.602
INDICATED (POST-TEST)	1.207	2.255	0.178	3.640
PRESENT ON RATE LEVEL	1.860	2.190	0.209	4.259
DERIVED BY FORMULA	1.749	2.226	0.183	4.159
UNDERLYING PRESENT RATE	1.931	2.272	0.217	4.420
PROPOSED	1.749	2.226	0.183	4.159

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	4.986
IND. RATE				4.99	MINIMUM PREMIUM	
MAN. RATE	5.70	5.19	5.05	+ 4.99	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	290,310	10,148,535	3,496	1	0	13	24	91	129
2017	295,704	13,853,232	4,685	1	0	17	22	107	147
2018	328,910	22,472,693	6,832	1	1	18	29	97	146
2019	306,753	10,440,122	3,403	0	0	13	19	84	116
2020	296,202	8,100,718	2,735	2	0	5	20	66	93
TOTAL	1,517,879	65,015,300	4,283	5	1	66	114	445	631
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
2016	22,718	0	3,113,952	1,262,852	1,051,311	12,534	0	2,440,332	782,279	1,115,647	346,910
2017	1,075,174	0	4,094,168	932,219	2,401,158	321,984	0	2,342,437	502,946	1,705,994	477,152
2018	24,683	751,900	3,918,644	1,720,706	1,532,359	991,170	7,895,900	2,032,091	1,580,964	1,562,828	461,448
2019	0	0	3,023,029	888,786	1,501,140	0	0	2,192,719	479,572	1,653,471	701,405
2020	662,917	0	1,179,502	1,138,731	1,151,114	20,000	0	1,398,947	1,309,310	869,597	370,600
TOTAL	1,785,492	751,900	15,329,295	5,943,294	7,637,082	1,345,688	7,895,900	10,406,526	4,655,071	6,907,537	2,357,515
OD	0	0	0	12,398	0	0	0	0	383	0	6,781

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	31,919	0	3,740,205	1,752,839	1,415,065	36,399	0	3,418,317	937,953	1,309,770	277,528
2017	1,039,473	8,048	5,430,130	1,252,798	3,045,371	197,579	32,031	3,954,927	636,927	1,904,335	373,610
2018	21,468	111,167	5,086,484	1,999,485	1,864,682	1,223,570	1,015,084	3,014,981	1,630,319	1,718,209	357,622
2019	2,872	10,607	3,891,228	1,085,273	1,744,668	2,822	17,484	2,754,330	613,230	1,692,763	603,910
2020	796,146	18,198	2,535,338	1,532,276	1,344,022	39,815	125,278	2,047,292	1,075,602	812,712	343,917
TOTAL	1,891,879	148,020	20,683,386	7,622,671	9,413,807	1,500,185	1,189,876	15,189,847	4,894,030	7,437,788	1,956,587
OD	4	11	4,466	11,426	860	0	1	120	306	26	5,474

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	40,607,795	29,380,915	1,962,061	
IBNR + FREQUENCY ADJUSTMENT	(18,119,293)	(7,112,733)	4,332	
TOTAL LOSSES	22,488,502	22,268,182	1,966,392	
EXPECTED LOSSES	33,076,524	21,712,605	2,068,433	
CREDIBILITY	0.12	0.39	0.57	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.481	1.466	0.129	3.077
INDICATED (POST-TEST)	1.497	1.482	0.131	3.109
PRESENT ON RATE LEVEL	2.100	1.378	0.131	3.610
DERIVED BY FORMULA	2.027	1.419	0.131	3.577
UNDERLYING PRESENT RATE	2.179	1.430	0.136	3.746
PROPOSED	2.027	1.419	0.131	3.577

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	4.288
IND. RATE				4.29	MINIMUM PREMIUM	
MAN. RATE	4.40	4.25	4.28	+ 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
2016	265,682	8,521,218	3,207	1	0	15	13	73	102
2017	259,593	10,120,186	3,898	0	0	17	14	64	95
2018	251,025	5,022,772	2,001	0	0	5	11	54	70
2019	249,038	5,277,267	2,119	0	0	7	12	45	64
2020	240,306	6,062,776	2,523	0	0	3	10	60	73
TOTAL	1,265,644	35,004,219	2,766	1	0	47	60	296	404
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
2016	455,000	0	3,400,277	507,503	1,486,183	8,900	0	1,062,489	263,322	1,063,491	274,053
2017	0	0	3,448,767	735,608	1,299,253	0	0	2,681,374	285,961	1,058,072	611,151
2018	0	0	1,324,732	583,842	735,547	0	0	420,138	438,366	1,077,587	442,560
2019	0	0	1,438,702	820,586	1,113,706	0	0	279,771	530,761	611,755	481,986
2020	0	0	1,029,044	516,828	901,046	0	0	803,854	269,363	2,053,312	489,329
TOTAL	455,000	0	10,641,522	3,164,367	5,535,735	8,900	0	5,247,626	1,787,773	5,864,217	2,299,079
OD	0	0	0	0	10,900	0	0	0	0	3,214	16,275

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	639,275	0	4,562,798	704,414	2,000,402	25,846	0	2,075,298	315,723	1,248,538	219,242
2017	0	6,696	4,509,090	981,761	1,661,531	0	27,005	3,325,832	369,675	1,184,837	478,531
2018	1,248	6,443	1,793,179	686,484	875,980	778	5,375	788,805	460,945	1,146,864	342,984
2019	1,554	5,643	2,094,025	918,696	1,271,600	568	3,709	608,736	482,532	635,625	414,990
2020	1,135	13,328	1,741,951	882,737	1,006,544	1,167	113,611	1,532,206	670,990	1,570,177	454,097
TOTAL	643,213	32,110	14,701,043	4,174,091	6,816,056	28,358	149,700	8,330,877	2,299,865	5,786,041	1,909,845
OD	0	0	120	146	13,605	0	0	19	36	3,542	14,799

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	23,885,440	19,093,382	1,924,644	
IBNR + FREQUENCY ADJUSTMENT	(16,143,759)	(5,243,219)	4,389	
TOTAL LOSSES	7,741,681	13,850,162	1,929,033	
EXPECTED LOSSES	29,366,289	15,889,083	2,153,829	
CREDIBILITY	0.10	0.34	0.51	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.612	1.093	0.151	1.856
INDICATED (POST-TEST)	0.618	1.105	0.153	1.876
PRESENT ON RATE LEVEL	2.236	1.210	0.164	3.610
DERIVED BY FORMULA	2.074	1.174	0.158	3.406
UNDERLYING PRESENT RATE	2.320	1.255	0.170	3.746
PROPOSED	2.074	1.174	0.158	3.406

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	4.083
IND. RATE				4.08	MINIMUM PREMIUM	
MAN. RATE	4.83	4.51	4.28	+ 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
2016	181,527	4,860,329	2,677	0	0	9	10	25	44
2017	160,017	5,337,003	3,335	0	0	9	11	24	44
2018	205,147	9,526,410	4,644	0	0	8	13	34	55
2019	234,423	5,036,107	2,148	0	0	8	9	32	49
2020	137,757	3,030,320	2,200	1	0	1	6	26	34
TOTAL	918,871	27,790,169	3,024	1	0	35	49	141	226
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
2016	0	0	2,409,918	286,189	924,336	0	0	440,306	278,656	337,860	183,064
2017	0	0	2,399,515	444,718	711,132	0	0	815,429	454,784	375,262	136,163
2018	0	0	2,447,857	899,791	1,378,992	0	0	737,460	2,737,654	1,116,680	207,976
2019	0	0	1,663,284	447,503	816,742	0	0	718,039	653,284	460,627	276,628
2020	102,663	0	374,924	157,864	453,729	1	0	332,704	906,439	551,446	150,550
TOTAL	102,663	0	9,295,498	2,236,065	4,284,931	1	0	3,043,938	5,030,817	2,841,875	954,381
OD	0	0	0	0	3,075	0	0	0	0	1,220	65

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	3,291,948	397,230	1,244,156	0	0	910,553	334,109	396,648	146,451
2017	0	4,872	3,275,351	595,250	915,764	0	12,893	1,601,525	550,807	426,393	106,616
2018	2,274	11,845	3,283,785	1,024,461	1,634,536	1,365	10,126	1,566,451	2,196,994	1,253,821	161,181
2019	1,614	5,976	2,188,968	560,726	950,123	1,259	7,933	1,267,638	604,035	516,019	238,177
2020	123,539	6,016	764,669	353,223	490,971	877	66,029	1,162,010	712,030	515,239	139,710
TOTAL	127,427	28,709	12,804,722	2,930,891	5,235,550	3,501	96,980	6,508,177	4,397,974	3,108,119	792,135
OD	0	1	336	258	3,169	0	0	79	74	1,174	56

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,569,931	15,677,210	792,191	
IBNR + FREQUENCY ADJUSTMENT	(18,197,329)	(3,401,716)	2,007	
TOTAL LOSSES	1,372,602	12,275,494	794,198	
EXPECTED LOSSES	33,428,221	10,425,825	1,100,505	
CREDIBILITY	0.08	0.28	0.41	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.149	1.335	0.086	1.571
INDICATED (POST-TEST)	0.151	1.350	0.087	1.588
PRESENT ON RATE LEVEL	3.506	1.093	0.115	4.714
DERIVED BY FORMULA	3.237	1.165	0.104	4.506
UNDERLYING PRESENT RATE	3.638	1.135	0.120	4.892
PROPOSED	3.237	1.165	0.104	4.506

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	5.402
IND. RATE				5.40	MINIMUM PREMIUM	
MAN. RATE	6.20	5.80	5.59	+ 5.40	PRESENT	

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	158,237	3,728,342	2.356	2	0	5	7	20	34
2017	234,343	5,835,214	2.490	1	0	6	5	30	42
2018	311,135	2,734,316	0.879	0	0	1	6	30	37
2019	302,575	3,489,437	1.153	0	0	3	10	35	48
2020	340,967	3,152,233	0.924	0	0	2	4	39	45
TOTAL	1,347,257	18,939,542	1.406	3	0	17	32	154	206
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
2016	816,163	0	1,361,396	280,404	127,764	64,987	0	352,501	237,366	294,627	193,134
2017	632,579	0	1,409,941	133,115	445,972	3,500	0	2,098,930	82,510	627,905	400,762
2018	0	0	159,380	632,462	717,900	0	0	22,581	282,855	522,326	396,812
2019	0	0	555,335	478,156	914,194	0	0	490,033	219,283	579,616	252,820
2020	0	0	390,241	295,527	628,103	0	0	136,906	358,889	1,144,153	198,414
TOTAL	1,448,742	0	3,876,293	1,819,664	2,833,933	68,487	0	3,100,951	1,180,903	3,168,627	1,441,942
OD	0	0	0	0	0	0	0	0	0	0	1,964

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	1,146,709	0	1,859,667	389,201	171,970	188,722	0	728,972	284,602	345,892	154,507
2017	777,362	2,576	1,728,078	184,958	570,571	2,730	16,554	2,034,414	116,825	702,377	313,797
2018	232	979	316,120	716,281	828,033	42	485	91,919	284,503	553,814	307,529
2019	678	2,438	919,302	543,984	1,001,136	819	5,115	810,970	247,061	592,094	217,678
2020	640	7,360	988,384	541,816	680,067	522	45,668	715,552	477,389	884,542	184,128
TOTAL	1,925,621	13,354	5,811,550	2,376,239	3,251,777	192,835	67,822	4,381,828	1,410,380	3,078,719	1,177,639
OD	0	0	0	0	0	0	0	0	0	0	1,545

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,393,010	10,117,116	1,179,184	
IBNR + FREQUENCY ADJUSTMENT	(11,887,185)	(2,966,758)	4,267	
TOTAL LOSSES	505,826	7,150,358	1,183,451	
EXPECTED LOSSES	22,211,717	9,383,426	1,656,022	
CREDIBILITY	0.11	0.36	0.53	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.038	0.531	0.088	0.656
INDICATED (POST-TEST)	0.038	0.536	0.089	0.663
PRESENT ON RATE LEVEL	1.589	0.671	0.118	2.378
DERIVED BY FORMULA	1.418	0.623	0.103	2.143
UNDERLYING PRESENT RATE	1.649	0.696	0.123	2.468
PROPOSED	1.418	0.623	0.103	2.143

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.569
IND. RATE				2.57	MINIMUM PREMIUM	
MAN. RATE	3.29	3.03	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
2016	12,903	316,644	2.454	0	0	1	1	3	5
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	18,224	829,884	4.554	0	0	1	1	2	4
2020	13,123	181,689	1.385	0	0	1	0	1	2
TOTAL	72,993	1,478,759	2.026	0	0	3	3	11	17
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
2016	0	0	131,310	5	43,595	0	0	41,440	2,261	70,844	27,189
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	27,368	4,931
2020	0	0	153,089	0	2,581	0	0	17,667	0	1,813	6,539
TOTAL	0	0	849,399	139,389	155,158	0	0	59,108	64,147	141,050	70,508
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
2016	0	0	179,369	7	58,679	0	0	85,698	2,711	83,171	21,751
2017	0	0	652	18,692	11,570	0	0	1,535	39,481	5,294	13,807
2018	0	2	795	712	23,148	0	5	1,071	970	38,113	11,017
2019	528	1,957	712,159	148,854	116,574	7	58	10,733	24,452	28,255	4,246
2020	108	1,543	160,621	17,264	14,374	20	1,963	24,157	2,532	2,335	6,068
TOTAL	637	3,502	1,053,596	185,529	224,345	27	2,025	123,194	70,146	157,169	56,889
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,182,981	637,189	56,889	
IBNR + FREQUENCY ADJUSTMENT	(1,116,242)	(366,635)	189	
TOTAL LOSSES	66,738	270,554	57,078	
EXPECTED LOSSES	2,063,046	1,134,723	92,230	
CREDIBILITY	0.02	0.05	0.08	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.091	0.371	0.078	0.540
INDICATED (POST-TEST)	0.092	0.375	0.079	0.546
PRESENT ON RATE LEVEL	2.723	1.498	0.122	4.343
DERIVED BY FORMULA	2.671	1.442	0.118	4.231
UNDERLYING PRESENT RATE	2.826	1.555	0.126	4.507
PROPOSED	2.671	1.442	0.118	4.231

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	5.072
IND. RATE				5.07	MINIMUM PREMIUM	
MAN. RATE	5.38	5.18	5.15	+ 5.07	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	79,951	4,726,164	5.911	0	0	8	5	37	50
2017	79,445	3,329,456	4.191	0	0	8	12	20	40
2018	78,248	1,414,141	1.807	0	0	1	7	23	31
2019	73,763	3,185,337	4.318	0	0	5	2	16	23
2020	71,030	1,904,872	2.682	0	0	2	1	19	22
TOTAL	382,437	14,559,970	3.807	0	0	24	27	115	166
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
2016	0	0	2,259,250	204,631	342,383	0	0	1,189,339	307,774	311,289	111,498
2017	0	0	1,705,838	614,382	142,504	0	0	467,887	217,901	75,934	105,010
2018	0	0	215,040	227,541	391,146	0	0	20,997	71,001	327,022	161,394
2019	0	0	1,386,619	85,398	289,495	0	0	825,766	42,678	451,742	103,639
2020	0	0	752,585	124,485	242,874	0	0	129,650	86,898	522,095	46,285
TOTAL	0	0	6,319,332	1,256,437	1,408,402	0	0	2,633,639	726,252	1,688,082	527,826
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
2016	0	0	2,956,913	284,028	460,848	0	0	2,280,211	369,021	365,453	89,198
2017	0	3,464	2,335,811	800,387	200,683	0	7,398	916,173	263,645	90,534	82,223
2018	222	1,103	319,532	265,330	451,074	39	329	54,220	77,125	343,464	125,080
2019	1,233	4,637	1,678,510	169,514	368,772	1,288	7,884	1,229,848	123,032	470,573	89,233
2020	675	8,918	1,016,482	282,226	310,988	278	26,595	368,338	178,913	399,711	42,952
TOTAL	2,130	18,122	8,307,247	1,801,484	1,792,364	1,605	42,206	4,848,789	1,011,736	1,669,734	428,687
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,220,099	6,275,318	428,687	
IBNR + FREQUENCY ADJUSTMENT	(6,597,623)	(1,780,920)	1,295	
TOTAL LOSSES	6,622,476	4,494,399	429,982	
EXPECTED LOSSES	11,973,908	5,387,454	645,975	
CREDIBILITY	0.05	0.15	0.23	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.732	1.175	0.112	3.019
INDICATED (POST-TEST)	1.750	1.188	0.114	3.051
PRESENT ON RATE LEVEL	3.017	1.357	0.163	4.537
DERIVED BY FORMULA	2.954	1.332	0.151	4.437
UNDERLYING PRESENT RATE	3.131	1.409	0.169	4.709
PROPOSED	2.954	1.332	0.151	4.437

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	5.319
IND. RATE				5.32	MINIMUM PREMIUM	
MAN. RATE	5.65	5.42	5.38	+ 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
2016	151,515	9,530,325	6,290	0	0	16	20	77	113
2017	153,970	11,787,779	7,656	0	0	16	19	73	108
2018	176,659	10,561,138	5,978	0	0	10	13	89	112
2019	181,731	7,773,458	4,277	2	0	8	18	82	110
2020	180,140	13,568,846	7,532	0	1	5	14	81	101
TOTAL	844,015	53,221,546	6,306	2	1	55	84	402	544
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
2016	0	0	3,507,654	920,925	1,121,464	0	0	1,439,306	920,098	1,322,113	298,765
2017	0	0	3,522,527	1,439,088	1,070,800	0	0	2,610,724	1,187,746	1,414,919	541,975
2018	0	0	2,297,672	520,993	2,080,362	0	0	2,150,325	543,842	2,414,773	553,171
2019	4,314	0	1,769,365	1,254,930	1,108,481	580,963	0	480,136	1,044,380	1,233,960	296,929
2020	0	423,360	951,366	747,407	1,339,064	0	3,839,000	747,037	2,006,424	3,248,860	266,328
TOTAL	4,314	423,360	12,048,584	4,883,343	6,720,171	580,963	3,839,000	7,427,528	5,702,490	9,634,625	1,957,168
OD	0	0	0	0	0	0	0	0	0	0	211

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	4,791,455	1,278,244	1,509,491	0	0	2,976,485	1,103,198	1,552,161	239,012
2017	0	6,803	4,604,768	1,880,304	1,383,506	0	34,022	4,227,958	1,443,692	1,593,007	424,366
2018	2,058	10,908	3,022,821	682,506	2,407,719	3,695	24,379	3,454,780	649,888	2,581,263	428,708
2019	8,441	7,086	2,635,316	1,334,432	1,311,737	1,320,304	6,656	1,098,588	946,069	1,276,971	255,656
2020	2,477	79,264	2,342,331	1,270,781	1,475,263	2,364	1,173,177	3,272,181	2,034,333	2,633,476	247,152
TOTAL	12,976	104,061	17,396,692	6,446,266	8,087,715	1,326,364	1,238,234	15,029,991	6,177,180	9,636,878	1,594,894
OD	0	0	0	0	0	0	0	0	0	0	164

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	35,108,317	30,348,039	1,595,058	
IBNR + FREQUENCY ADJUSTMENT	(19,918,108)	(8,495,435)	6,380	
TOTAL LOSSES	15,190,209	21,852,605	1,601,437	
EXPECTED LOSSES	36,697,236	26,205,956	2,839,500	
CREDIBILITY	0.08	0.26	0.39	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.800	2.589	0.190	4.579
INDICATED (POST-TEST)	1.819	2.617	0.192	4.627
PRESENT ON RATE LEVEL	4.190	2.992	0.324	7.506
DERIVED BY FORMULA	4.000	2.894	0.273	7.167
UNDERLYING PRESENT RATE	4.348	3.105	0.336	7.789
PROPOSED	4.000	2.894	0.273	7.167

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	8.592
IND. RATE				8.59	MINIMUM PREMIUM	
MAN. RATE	9.82	9.29	8.90	+ 8.59	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	406,887	5,430,704	1.335	0	0	9	18	42	69
2017	436,555	6,974,421	1.598	1	0	9	21	55	86
2018	440,750	6,388,529	1.449	0	0	11	11	41	63
2019	450,389	11,113,802	2.468	0	1	7	13	61	82
2020	430,010	4,375,292	1.017	0	0	1	12	52	65
TOTAL	2,164,591	34,282,748	1.584	1	1	37	75	251	365
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
2016	0	0	1,920,523	1,008,935	382,441	0	0	591,500	489,604	601,612	436,089
2017	724,638	0	1,900,893	887,281	740,104	737,552	0	458,712	528,331	662,473	334,437
2018	0	0	2,321,347	809,658	509,316	0	0	1,007,616	862,302	513,564	364,726
2019	0	686,501	1,661,137	399,875	710,847	0	4,500,000	447,542	1,430,111	821,551	456,238
2020	0	0	317,815	518,709	748,116	0	0	464,115	1,259,925	762,810	303,802
TOTAL	724,638	686,501	8,121,715	3,624,458	3,090,824	737,552	4,500,000	2,969,485	4,570,273	3,362,010	1,895,292
OD	0	0	0	0	0	0	0	0	0	0	1,920

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	2,623,434	1,400,402	514,766	0	0	1,223,222	587,035	706,292	348,871
2017	722,269	3,860	2,617,025	1,159,284	951,084	466,598	7,253	915,907	636,689	740,575	261,864
2018	2,156	11,171	3,083,268	943,726	653,629	1,865	12,534	1,804,988	870,194	587,252	282,663
2019	4,078	115,163	2,175,838	507,285	837,620	1,031	897,179	1,247,702	1,178,129	899,132	392,821
2020	748	7,992	1,162,455	773,767	821,113	1,217	91,884	1,616,405	989,130	713,555	281,928
TOTAL	729,251	138,186	11,662,020	4,784,464	3,778,212	470,711	1,008,849	6,808,223	4,261,177	3,646,807	1,568,147
OD	0	0	0	0	0	0	0	0	0	0	1,517

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	20,817,240	16,470,661	1,569,664	
IBNR + FREQUENCY ADJUSTMENT	(8,933,257)	(4,361,413)	4,128	
TOTAL LOSSES	11,883,983	12,109,247	1,573,792	
EXPECTED LOSSES	16,350,923	13,343,130	1,943,262	
CREDIBILITY	0.15	0.49	0.73	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.549	0.559	0.073	1.181
INDICATED (POST-TEST)	0.555	0.565	0.073	1.194
PRESENT ON RATE LEVEL	0.728	0.594	0.087	1.408
DERIVED BY FORMULA	0.702	0.580	0.077	1.359
UNDERLYING PRESENT RATE	0.755	0.616	0.090	1.462
PROPOSED	0.702	0.580	0.077	1.359

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.629
IND. RATE				1.63	MINIMUM PREMIUM	
MAN. RATE	1.66	1.65	1.67	+ 1.63	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,126,280	13,836,501	1.229	3	0	13	33	165	214
2017	1,176,802	15,423,691	1.311	1	0	19	33	145	198
2018	1,257,756	19,907,946	1.583	1	0	17	38	176	232
2019	1,294,626	26,184,245	2.023	1	1	13	37	192	244
2020	1,323,360	11,978,808	0.905	0	0	10	20	167	197
<b>TOTAL</b>	<b>6,178,824</b>	<b>87,331,191</b>	<b>1.413</b>	<b>6</b>	<b>1</b>	<b>72</b>	<b>161</b>	<b>845</b>	<b>1085</b>
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
2016	1,204,921	0	3,108,614	1,380,737	2,119,446	4,600	0	1,110,293	1,095,399	2,691,477	1,121,014
2017	88,000	0	4,683,061	1,343,790	2,422,665	441	0	2,149,199	1,466,857	2,087,589	1,182,089
2018	876,000	0	4,550,861	1,767,891	3,450,049	3,000	0	3,155,960	1,907,250	2,977,270	1,219,665
2019	975,607	810,940	3,032,692	2,648,312	2,420,373	10,495	9,000,000	1,286,726	1,580,213	3,081,884	1,337,003
2020	0	0	2,331,646	1,024,555	2,268,031	0	0	600,893	795,387	3,847,170	1,111,126
<b>TOTAL</b>	<b>3,144,528</b>	<b>810,940</b>	<b>17,706,874</b>	<b>8,165,285</b>	<b>12,680,564</b>	<b>18,536</b>	<b>9,000,000</b>	<b>8,303,071</b>	<b>6,845,106</b>	<b>14,685,390</b>	<b>5,970,897</b>
OD	0	0	0	0	0	0	0	0	0	0	9,705

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	1,692,914	0	4,223,228	1,916,463	2,852,774	13,358	0	2,273,625	1,313,383	3,159,794	896,811
2017	108,141	9,074	6,131,564	1,783,735	3,081,131	344	28,868	3,613,547	1,777,001	2,334,731	925,576
2018	1,185,140	19,525	5,455,709	2,120,580	4,024,980	11,070	24,435	3,557,155	1,963,652	3,209,899	945,240
2019	1,174,919	80,343	4,764,902	2,790,858	2,819,334	21,515	948,874	2,685,001	1,578,804	3,124,421	1,151,160
2020	2,937	35,643	4,493,255	2,017,640	2,521,436	1,726	160,495	2,336,462	1,370,227	2,940,836	1,031,125
<b>TOTAL</b>	<b>4,164,052</b>	<b>144,585</b>	<b>25,068,657</b>	<b>10,629,276</b>	<b>15,299,655</b>	<b>48,013</b>	<b>1,162,673</b>	<b>14,465,791</b>	<b>8,003,068</b>	<b>14,769,681</b>	<b>4,949,912</b>
OD	0	0	0	0	0	0	0	0	0	0	8,264

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	45,053,771	48,701,680	4,958,176	
IBNR + FREQUENCY ADJUSTMENT	(22,110,343)	(12,700,447)	14,012	
<b>TOTAL LOSSES</b>	<b>22,943,428</b>	<b>36,001,233</b>	<b>4,972,188</b>	
EXPECTED LOSSES	40,658,043	39,076,788	6,247,706	
CREDIBILITY	0.29	0.99	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.371	0.583	0.080	1.034
INDICATED (POST-TEST)	0.375	0.589	0.081	1.045
PRESENT ON RATE LEVEL	0.634	0.609	0.097	1.341
DERIVED BY FORMULA	0.559	0.589	0.081	1.229
UNDERLYING PRESENT RATE	0.658	0.632	0.101	1.392
PROPOSED	0.559	0.589	0.081	1.229

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.473
IND. RATE				1.47	MINIMUM PREMIUM	
MAN. RATE	1.68	1.63	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
2016	65,658	3,183,564	4.849	0	0	5	10	23	38
2017	71,428	2,521,624	3.530	0	0	3	12	30	45
2018	70,554	2,236,623	3.170	0	0	2	5	26	33
2019	78,093	2,736,015	3.504	0	0	4	6	28	38
2020	83,717	3,676,261	4.391	0	0	0	3	23	26
TOTAL	369,450	14,354,087	3.885	0	0	14	36	130	180
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
2016	0	0	1,057,139	604,523	361,136	0	0	209,900	627,717	227,589	95,560
2017	0	0	546,549	338,246	434,633	0	0	176,817	442,236	355,496	227,647
2018	0	0	357,412	238,677	568,310	0	0	294,449	140,976	503,052	133,747
2019	0	0	957,403	269,100	344,969	0	0	560,136	156,891	384,877	62,639
2020	0	0	0	154,756	452,757	0	0	0	165,342	2,815,557	87,849
TOTAL	0	0	2,918,503	1,605,302	2,161,805	0	0	1,241,302	1,533,162	4,286,571	607,442
OD	0	0	0	0	0	0	0	0	0	0	978

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,444,052	839,078	486,089	0	0	434,073	752,633	267,189	76,448
2017	0	1,110	758,063	442,785	551,122	0	2,796	364,421	528,254	398,707	178,248
2018	349	1,789	509,043	286,317	653,910	545	3,647	522,407	157,731	535,703	103,654
2019	925	3,418	1,250,477	322,877	418,720	905	5,593	879,553	190,565	403,317	53,932
2020	221	2,108	350,890	295,314	423,134	304	29,012	439,782	364,841	936,643	81,524
TOTAL	1,495	8,425	4,312,525	2,186,370	2,532,975	1,754	41,048	2,640,236	1,994,023	2,541,559	493,806
OD	0	0	0	0	0	0	0	0	0	0	908

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,005,485	9,254,927	494,713	
IBNR + FREQUENCY ADJUSTMENT	(3,219,515)	(2,088,272)	2,551	
TOTAL LOSSES	3,785,970	7,166,656	497,264	
EXPECTED LOSSES	5,942,010	6,448,741	1,092,637	
CREDIBILITY	0.05	0.15	0.22	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.025	1.940	0.134	3.099
INDICATED (POST-TEST)	1.036	1.960	0.136	3.132
PRESENT ON RATE LEVEL	1.550	1.682	0.285	3.517
DERIVED BY FORMULA	1.524	1.724	0.252	3.500
UNDERLYING PRESENT RATE	1.608	1.745	0.296	3.650
PROPOSED	1.524	1.724	0.252	3.500

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	4.196
IND. RATE				4.20	MINIMUM PREMIUM	
MAN. RATE	4.14	4.11	4.17	+ 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
2016	1,061,938	19,026,056	1.792	1	0	29	41	229	300
2017	1,149,421	31,031,653	2.700	1	0	37	49	237	324
2018	1,230,383	20,469,200	1.664	1	0	26	49	190	266
2019	1,347,614	19,851,902	1.473	0	0	21	45	210	276
2020	1,297,117	12,080,979	0.931	0	0	6	33	195	234
<b>TOTAL</b>	<b>6,086,473</b>	<b>102,459,790</b>	<b>1.683</b>	<b>3</b>	<b>0</b>	<b>119</b>	<b>217</b>	<b>1061</b>	<b>1400</b>
OD				1	0	0	0	1	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	205,604	0	6,731,330	1,693,743	2,393,799	0	0	1,916,864	1,807,036	2,808,845	1,468,835
2017	15,781	0	9,796,417	2,388,536	4,974,589	605,169	0	6,671,138	1,648,965	3,381,041	1,550,017
2018	497,952	0	5,800,309	2,758,301	3,286,332	1,967	0	2,266,893	1,983,927	2,409,291	1,464,228
2019	0	0	5,160,547	2,922,375	3,291,311	0	0	2,735,290	1,279,513	3,109,858	1,353,008
2020	0	0	1,235,957	1,672,199	2,564,072	0	0	528,416	1,485,001	3,416,775	1,178,559
<b>TOTAL</b>	<b>719,337</b>	<b>0</b>	<b>28,724,560</b>	<b>11,435,154</b>	<b>16,510,103</b>	<b>607,136</b>	<b>0</b>	<b>14,118,601</b>	<b>8,204,442</b>	<b>15,125,810</b>	<b>7,014,647</b>
OD	4,755	0	0	0	63,570	3,000	0	0	0	6,284	4,763

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	288,874	0	9,050,600	2,350,915	3,222,053	0	0	3,684,398	2,166,636	3,297,584	1,175,068
2017	19,393	18,242	12,314,456	3,186,386	6,321,247	472,016	61,295	7,600,037	2,030,744	3,780,786	1,213,663
2018	716,678	27,970	7,799,919	3,226,619	3,913,402	9,312	27,823	4,026,557	2,031,367	2,627,650	1,134,777
2019	5,338	19,331	7,168,355	3,206,314	3,824,402	3,744	23,536	3,750,057	1,375,141	3,166,128	1,164,940
2020	2,611	28,418	4,049,253	2,576,322	2,811,379	1,877	157,833	2,556,107	1,693,425	2,689,858	1,093,703
<b>TOTAL</b>	<b>1,032,894</b>	<b>93,961</b>	<b>40,382,582</b>	<b>14,546,556</b>	<b>20,092,484</b>	<b>486,948</b>	<b>270,487</b>	<b>21,617,156</b>	<b>9,297,313</b>	<b>15,562,005</b>	<b>5,782,151</b>
OD	5,843	0	702	849	79,345	2,340	0	37	71	6,925	3,923

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	63,892,951	59,585,548	5,786,074	
IBNR + FREQUENCY ADJUSTMENT	(31,381,004)	(15,379,606)	15,629	
<b>TOTAL LOSSES</b>	<b>32,511,947</b>	<b>44,205,943</b>	<b>5,801,703</b>	
EXPECTED LOSSES	57,921,295	47,532,896	6,943,002	
CREDIBILITY	0.29	0.98	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.534	0.725	0.095	1.354
INDICATED (POST-TEST)	0.540	0.733	0.096	1.368
PRESENT ON RATE LEVEL	0.917	0.753	0.110	1.779
DERIVED BY FORMULA	0.808	0.733	0.096	1.637
UNDERLYING PRESENT RATE	0.952	0.781	0.114	1.847
PROPOSED	0.808	0.733	0.096	1.637

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.962
IND. RATE				1.96	MINIMUM PREMIUM	
MAN. RATE	2.25	2.20	2.11	+ 1.96	PRESENT	

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	919,349	18,035,130	1.962	0	0	18	46	267	331
2017	971,973	20,143,787	2.072	0	1	17	42	212	272
2018	1,041,650	17,802,682	1.709	1	0	19	42	221	283
2019	1,059,705	17,551,937	1.656	0	0	20	31	207	258
2020	1,132,635	18,399,157	1.624	1	0	15	25	254	295
TOTAL	5,125,312	91,932,693	1.794	2	1	89	186	1161	1439
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
2016	0	0	4,140,088	2,386,885	2,444,763	0	0	1,560,335	2,503,985	3,641,926	1,357,148
2017	0	1,983,976	3,819,095	2,039,239	2,010,574	0	3,143,156	1,130,912	1,692,511	2,845,446	1,478,878
2018	3,000	0	4,420,458	2,338,394	2,697,545	4,847	0	1,586,852	1,749,986	3,497,213	1,504,387
2019	0	0	4,849,039	1,697,876	3,127,603	0	0	2,577,099	818,213	2,756,379	1,725,728
2020	219,307	0	3,472,178	1,167,000	3,242,373	0	0	2,169,294	1,516,770	5,247,073	1,365,162
TOTAL	222,307	1,983,976	20,700,858	9,629,394	13,522,858	4,847	3,143,156	9,024,492	8,281,465	17,988,037	7,431,303
OD	0	0	178,936	0	84,318	0	0	609	0	0	20,544

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	5,655,360	3,312,996	3,290,651	0	0	3,226,773	3,002,278	4,275,621	1,085,718
2017	0	193,759	5,283,060	2,664,847	2,566,797	0	928,996	2,318,538	2,043,811	3,166,360	1,157,961
2018	8,507	21,625	6,045,802	2,723,811	3,207,079	15,753	20,280	2,975,601	1,815,753	3,738,045	1,165,900
2019	4,677	17,219	6,342,413	2,048,936	3,556,078	3,259	20,384	3,234,396	966,658	2,785,213	1,485,852
2020	266,899	50,010	6,208,144	2,630,400	3,566,790	3,737	345,222	4,902,047	2,264,793	4,115,587	1,266,870
TOTAL	280,083	282,613	29,534,779	13,380,991	16,187,395	22,749	1,314,883	16,657,355	10,093,294	18,080,825	6,162,302
OD	185	1,138	273,033	36,354	86,410	1	7	1,010	20	15	17,325

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	48,367,835	57,865,305	6,179,627	
IBNR + FREQUENCY ADJUSTMENT	(21,572,495)	(14,114,567)	16,992	
TOTAL LOSSES	26,795,340	43,750,738	6,196,619	
EXPECTED LOSSES	39,702,997	43,489,418	7,418,181	
CREDIBILITY	0.26	0.87	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.517	0.851	0.121	1.489
INDICATED (POST-TEST)	0.523	0.860	0.122	1.505
PRESENT ON RATE LEVEL	0.746	0.818	0.139	1.704
DERIVED BY FORMULA	0.688	0.855	0.122	1.665
UNDERLYING PRESENT RATE	0.775	0.849	0.145	1.768
PROPOSED	0.688	0.855	0.122	1.665

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.996
IND. RATE				2.00	MINIMUM PREMIUM	
MAN. RATE	2.25	2.12	2.02	+ 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
2016	171,910	8,164,436	4.749	0	0	8	18	54	80
2017	175,646	7,316,572	4.166	0	0	11	20	54	85
2018	191,676	5,157,414	2.691	0	0	7	18	47	72
2019	198,728	12,675,210	6.378	0	1	5	10	39	55
2020	198,092	4,400,296	2.221	1	0	3	6	47	57
TOTAL	936,052	37,713,928	4.029	1	1	34	72	241	349
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
2016	0	0	1,866,919	912,042	1,137,093	0	0	2,180,086	964,613	938,531	165,152
2017	0	0	2,506,079	1,075,252	559,065	0	0	1,259,216	1,037,274	637,549	242,137
2018	0	0	1,554,147	891,472	478,442	0	0	635,885	504,745	815,790	276,933
2019	0	1,015,320	997,724	775,314	368,449	0	8,168,786	364,937	492,110	374,717	117,853
2020	7,000	0	815,479	269,389	840,866	0	0	906,945	148,071	1,067,347	345,199
TOTAL	7,000	1,015,320	7,740,348	3,923,469	3,383,915	0	8,168,786	5,347,069	3,146,813	3,833,934	1,147,274
OD	0	0	0	0	426	0	0	0	0	5,276	2,037

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	2,223,768	1,265,914	1,530,527	0	0	3,441,753	1,156,571	1,101,835	132,122
2017	0	4,928	3,334,240	1,401,189	732,139	0	17,967	2,250,649	1,245,307	725,381	189,593
2018	1,495	7,587	2,116,859	1,016,890	601,858	1,177	7,950	1,148,015	524,573	881,513	214,623
2019	3,272	98,577	1,499,151	795,590	480,154	705	950,408	844,452	475,999	409,369	101,471
2020	9,332	11,497	1,444,079	639,299	910,199	1,033	101,001	1,315,070	400,390	838,769	320,345
TOTAL	14,099	122,588	10,618,098	5,118,883	4,254,878	2,915	1,077,325	8,999,939	3,802,840	3,956,868	958,154
OD	0	0	5	6	532	0	0	31	60	5,814	1,782

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	20,834,999	17,139,880	959,936	
IBNR + FREQUENCY ADJUSTMENT	(12,024,830)	(4,712,449)	2,554	
TOTAL LOSSES	8,810,169	12,427,431	962,491	
EXPECTED LOSSES	22,118,972	14,500,714	1,146,942	
CREDIBILITY	0.08	0.28	0.41	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.941	1.327	0.103	2.371
INDICATED (POST-TEST)	0.951	1.341	0.104	2.396
PRESENT ON RATE LEVEL	2.277	1.493	0.118	3.888
DERIVED BY FORMULA	2.171	1.450	0.112	3.733
UNDERLYING PRESENT RATE	2.363	1.549	0.123	4.035
PROPOSED	2.171	1.450	0.112	3.733

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	4.475
IND. RATE				4.48	MINIMUM PREMIUM	
MAN. RATE	4.92	4.69	4.61	+ 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	
2016	70,439	2,234,180	3.172	0	0	3	4	26	33	
2017	72,641	1,164,632	1.603	0	0	2	2	20	24	
2018	81,533	2,657,649	3.260	0	0	4	6	17	27	
2019	79,955	921,635	1.153	0	0	3	2	11	16	
2020	78,055	2,155,800	2.762	0	0	2	4	23	29	
TOTAL	382,623	9,133,896	2.387	0	0	14	18	97	129	
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
2016	0	0	645,388	25,628	771,314	0	0	205,581	77,391	436,041	72,837
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	394,804	0	0	264,584	443,861	230,481	113,275
2019	0	0	534,287	16,983	65,636	0	0	56,232	18,228	77,729	152,540
2020	0	0	459,784	265,140	590,397	0	0	283,595	108,933	360,518	87,433
TOTAL	0	0	2,911,098	651,495	2,105,081	0	0	856,961	706,699	1,370,570	531,992
OD	0	0	0	0	0	0	0	0	0	0	1,868

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	881,600	35,572	1,038,189	0	0	425,142	92,792	511,912	58,270
2017	0	801	538,123	19,348	357,180	0	743	95,144	72,371	294,040	82,925
2018	819	4,243	1,176,408	393,740	474,960	490	3,419	506,891	438,505	260,864	87,788
2019	468	1,761	636,010	46,793	93,675	93	579	91,603	23,483	78,268	131,337
2020	660	7,797	1,015,275	508,237	644,742	428	40,515	545,034	177,153	291,945	81,138
TOTAL	1,947	14,603	4,247,416	1,003,688	2,608,746	1,010	45,255	1,663,813	804,304	1,437,029	441,458
OD	0	0	0	0	0	0	0	0	0	0	1,734

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,974,045	5,853,767	443,191	
IBNR + FREQUENCY ADJUSTMENT	(4,922,565)	(1,631,551)	1,372	
TOTAL LOSSES	1,051,480	4,222,217	444,563	
EXPECTED LOSSES	9,027,560	5,007,467	632,351	
CREDIBILITY	0.05	0.15	0.23	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.275	1.103	0.116	1.494
INDICATED (POST-TEST)	0.278	1.115	0.117	1.510
PRESENT ON RATE LEVEL	2.274	1.261	0.159	3.694
DERIVED BY FORMULA	2.174	1.239	0.150	3.562
UNDERLYING PRESENT RATE	2.359	1.309	0.165	3.833
PROPOSED	2.173	1.239	0.150	3.562

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	4.270
IND. RATE				4.27	MINIMUM PREMIUM	
MAN. RATE	4.66	4.50	4.38	+ 4.27	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	23,694	1,003,329	4.235	0	0	3	0	1	4
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	100,564	0.460	0	0	0	1	0	1
2020	20,910	561,854	2.687	0	0	1	1	0	2
TOTAL	115,995	2,001,033	1.725	0	0	5	3	5	13
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
2016	0	0	779,923	0	61,630	0	0	137,286	0	13,370	11,120
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	42,766	0	1,152
2020	0	0	363,584	103,776	0	0	0	33,500	58,818	0	2,176
TOTAL	0	0	1,313,097	255,398	77,955	0	0	185,928	102,533	40,518	25,604
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
2016	0	0	1,065,375	0	82,954	0	0	283,907	0	15,696	8,896
2017	0	344	229,844	1,257	13,358	0	239	29,400	338	15,743	5,325
2018	14	27	13,128	103,620	10,537	0	2	512	1,250	13,558	3,375
2019	18	49	20,406	52,207	3,931	9	73	13,454	34,213	2,886	992
2020	310	4,078	464,146	128,268	42,190	63	4,850	81,755	40,122	7,818	2,019
TOTAL	342	4,498	1,792,898	285,353	152,969	73	5,165	409,028	75,923	55,701	20,608
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,212,004	569,946	20,608	
IBNR + FREQUENCY ADJUSTMENT	(455,861)	(155,495)	69	
TOTAL LOSSES	1,756,143	414,452	20,677	
EXPECTED LOSSES	825,005	469,630	35,261	
CREDIBILITY	0.02	0.07	0.10	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.514	0.357	0.018	1.889
INDICATED (POST-TEST)	1.530	0.361	0.018	1.909
PRESENT ON RATE LEVEL	0.685	0.390	0.029	1.105
DERIVED BY FORMULA	0.702	0.388	0.028	1.119
UNDERLYING PRESENT RATE	0.711	0.405	0.030	1.147
PROPOSED	0.703	0.388	0.028	1.119

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.341
IND. RATE				1.34	MINIMUM PREMIUM	
MAN. RATE	1.30	1.29	1.31	+ 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
2016	74,749	2,501,045	3.346	0	0	3	8	26	37
2017	70,748	4,176,328	5.903	0	0	6	10	31	47
2018	75,458	1,861,312	2.467	0	0	1	11	26	38
2019	68,367	1,138,104	1.665	0	0	1	4	20	25
2020	70,570	2,081,390	2.949	0	0	1	8	31	40
TOTAL	359,892	11,758,179	3.267	0	0	12	41	134	187
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
2016	0	0	825,267	502,219	273,827	0	0	551,438	124,632	144,240	79,422
2017	0	0	1,144,921	817,767	362,769	0	0	691,929	510,043	502,455	146,444
2018	0	0	150,374	420,938	574,948	0	0	57,319	282,280	298,756	76,697
2019	0	0	184,797	196,089	356,500	0	0	90,894	83,851	147,812	78,161
2020	0	0	208,155	500,431	394,312	0	0	84,162	416,305	376,011	102,014
TOTAL	0	0	2,513,514	2,437,444	1,962,356	0	0	1,475,742	1,417,111	1,469,274	482,738
OD	0	0	0	0	0	0	0	0	0	0	407

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,127,315	697,080	368,571	0	0	1,140,374	149,434	169,338	63,538
2017	0	2,325	1,586,111	1,060,143	471,902	0	10,940	1,365,666	616,035	566,116	114,666
2018	194	867	270,511	480,933	661,296	106	871	142,887	279,190	321,744	59,440
2019	240	856	324,940	219,481	389,594	163	1,036	166,610	82,811	151,516	67,297
2020	544	5,570	843,050	608,295	466,577	349	25,357	474,667	344,494	322,929	94,669
TOTAL	977	9,619	4,151,927	3,065,932	2,357,941	618	38,205	3,290,204	1,471,963	1,531,642	399,609
OD	0	0	0	0	0	0	0	0	0	0	315

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,491,548	8,427,478	399,924	
IBNR + FREQUENCY ADJUSTMENT	(4,599,448)	(2,221,692)	1,280	
TOTAL LOSSES	2,892,100	6,205,787	401,205	
EXPECTED LOSSES	8,363,230	6,738,574	615,572	
CREDIBILITY	0.04	0.15	0.22	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.804	1.724	0.111	2.639
INDICATED (POST-TEST)	0.812	1.743	0.113	2.667
PRESENT ON RATE LEVEL	2.239	1.804	0.165	4.208
DERIVED BY FORMULA	2.182	1.795	0.153	4.130
UNDERLYING PRESENT RATE	2.324	1.872	0.171	4.367
PROPOSED	2.182	1.795	0.153	4.130

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	
IND. RATE				4.95		MINIMUM PREMIUM
MAN. RATE	5.15	5.02	4.99	+ 4.95		PRESENT

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	10,768	1,725,844	16.028	0	0	4	0	3	7
2017	11,109	3,146,498	28.324	0	0	6	0	5	11
2018	10,359	1,228,638	11.861	0	0	1	1	6	8
2019	10,209	130,898	1.282	0	0	0	0	2	2
2020	9,734	131,856	1.355	0	0	0	0	3	3
TOTAL	52,179	6,363,734	12.196	0	0	11	1	19	31
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
2016	0	0	1,280,327	0	37,558	0	0	322,500	0	55,167	30,292
2017	0	0	1,804,469	0	32,734	0	0	1,264,461	0	33,432	11,402
2018	0	0	396,566	70,710	165,371	0	0	84,456	81,271	416,826	13,438
2019	0	0	0	0	84,810	0	0	0	0	43,575	2,513
2020	0	0	0	0	62,709	0	0	0	0	69,024	123
TOTAL	0	0	3,481,362	70,710	383,182	0	0	1,671,417	81,271	618,024	57,768
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
2016	0	0	1,748,927	0	50,553	0	0	666,930	0	64,766	24,234
2017	0	3,411	2,276,019	11,652	57,658	0	14,828	1,815,837	11,412	45,289	8,928
2018	358	1,896	520,595	90,337	197,725	156	1,102	163,476	91,434	438,877	10,414
2019	5	21	9,258	7,111	87,401	2	15	2,815	2,641	41,926	2,164
2020	21	221	33,712	24,466	60,895	13	1,414	18,530	14,526	50,716	114
TOTAL	384	5,549	4,588,511	133,565	454,232	171	17,358	2,667,587	120,013	641,574	45,854
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,279,559	1,349,383	45,854	
IBNR + FREQUENCY ADJUSTMENT	(695,325)	(290,016)	185	
TOTAL LOSSES	6,584,234	1,059,367	46,038	
EXPECTED LOSSES	1,263,194	878,146	91,780	
CREDIBILITY	0.01	0.04	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	12.619	2.030	0.088	14.737
INDICATED (POST-TEST)	12.752	2.052	0.089	14.893
PRESENT ON RATE LEVEL	2.333	1.622	0.169	4.124
DERIVED BY FORMULA	2.437	1.639	0.165	4.241
UNDERLYING PRESENT RATE	2.421	1.683	0.176	4.280
PROPOSED	2.437	1.639	0.165	4.241

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	5.084
IND. RATE				5.08	MINIMUM PREMIUM	
MAN. RATE	4.52	4.67	4.89	+ 5.08	PRESENT	

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	66,958	2,345,755	3.503	0	0	7	1	25	33
2017	70,728	598,311	0.846	0	0	1	1	17	19
2018	71,008	1,574,057	2.217	0	0	1	6	21	28
2019	72,515	1,511,783	2.085	0	0	2	3	16	21
2020	69,435	945,520	1.362	0	0	0	5	20	25
TOTAL	350,644	6,975,426	1.989	0	0	11	16	99	126
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
2016	0	0	1,520,972	33,790	369,849	0	0	169,425	39,603	169,793	42,323
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	180,532	117,295	321,292
2019	0	0	522,380	211,054	230,423	0	0	82,469	113,277	271,981	80,199
2020	0	0	0	246,583	218,702	0	0	0	123,115	295,251	61,869
TOTAL	0	0	2,569,567	790,193	1,217,516	0	0	356,767	502,746	984,774	553,863
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
2016	0	0	2,077,648	46,901	497,817	0	0	350,371	47,484	199,337	33,858
2017	0	301	203,462	34,951	182,373	0	876	110,138	56,696	144,819	37,725
2018	372	1,871	527,749	314,050	302,308	92	700	110,454	177,028	129,230	249,001
2019	527	1,931	710,031	238,901	276,409	161	1,050	171,775	113,251	272,636	69,051
2020	204	1,803	321,844	298,363	245,653	109	8,555	156,436	137,583	229,321	57,414
TOTAL	1,103	5,906	3,840,734	933,166	1,504,560	362	11,182	899,174	532,042	975,343	447,050
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,758,461	3,945,111	447,050	
IBNR + FREQUENCY ADJUSTMENT	(3,669,287)	(1,570,464)	903	
TOTAL LOSSES	1,089,174	2,374,647	447,953	
EXPECTED LOSSES	6,711,963	4,799,401	426,409	
CREDIBILITY	0.04	0.15	0.22	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.311	0.677	0.128	1.116
INDICATED (POST-TEST)	0.314	0.684	0.129	1.127
PRESENT ON RATE LEVEL	1.845	1.319	0.117	3.281
DERIVED BY FORMULA	1.783	1.224	0.120	3.127
UNDERLYING PRESENT RATE	1.914	1.369	0.122	3.405
PROPOSED	1.783	1.224	0.120	3.127

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.749
IND. RATE				3.75	MINIMUM PREMIUM	
MAN. RATE	4.08	3.98	3.89	+ 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
2016	43,954	5,953,862	13.546	0	0	3	8	8	19
2017	43,014	1,178,241	2.739	0	0	2	5	10	17
2018	44,076	311,438	0.707	1	0	0	0	8	9
2019	41,803	1,124,417	2.690	0	0	2	3	8	13
2020	42,922	758,595	1.767	0	0	0	1	19	20
TOTAL	215,769	9,326,553	4.322	1	0	7	17	53	78
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
2016	0	0	697,830	603,549	261,496	0	0	3,715,092	411,037	203,383	61,475
2017	0	0	322,863	158,013	99,533	0	0	115,280	76,466	319,294	86,792
2018	7,000	0	0	0	41,189	13,588	0	0	0	116,458	133,203
2019	0	0	426,716	155,016	47,909	0	0	123,130	231,441	60,055	80,150
2020	0	0	0	55,727	215,945	0	0	0	26,802	422,370	37,751
TOTAL	7,000	0	1,447,409	972,305	666,072	13,588	0	3,953,502	745,746	1,121,560	399,371
OD	0	0	0	0	0	0	0	0	0	0	94

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	501,942	837,726	351,974	0	0	1,173,465	492,833	238,772	49,180
2017	0	656	444,486	205,918	128,941	0	1,823	228,539	95,244	353,825	67,958
2018	9,998	3	1,588	1,422	46,246	35,928	14	3,408	3,089	121,313	103,232
2019	417	1,527	558,421	167,361	79,981	242	1,558	253,721	197,965	78,329	69,009
2020	102	994	162,255	132,396	217,218	90	9,196	130,187	105,314	313,034	35,033
TOTAL	10,517	3,180	1,668,691	1,344,822	824,360	36,259	12,592	1,789,321	894,446	1,105,273	324,413
OD	0	0	0	0	0	0	0	0	0	0	73

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,520,560	4,168,901	324,485	
IBNR + FREQUENCY ADJUSTMENT	(2,133,798)	(964,691)	830	
TOTAL LOSSES	1,386,762	3,204,210	325,316	
EXPECTED LOSSES	3,887,250	2,932,027	394,450	
CREDIBILITY	0.03	0.11	0.16	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.643	1.485	0.151	2.278
INDICATED (POST-TEST)	0.650	1.501	0.152	2.303
PRESENT ON RATE LEVEL	1.736	1.309	0.176	3.222
DERIVED BY FORMULA	1.703	1.330	0.172	3.206
UNDERLYING PRESENT RATE	1.802	1.359	0.183	3.343
PROPOSED	1.703	1.330	0.172	3.206

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.843
IND. RATE				3.84	MINIMUM PREMIUM	
MAN. RATE	3.88	3.81	3.82	+ 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
2016	25,325	1,397,660	5.519	0	0	2	2	13	17
2017	26,452	661,795	2.502	0	0	0	5	17	22
2018	27,898	673,902	2.416	0	0	1	2	9	12
2019	29,607	1,143,849	3.863	0	0	1	4	14	19
2020	33,833	818,318	2.419	0	0	1	2	17	20
TOTAL	143,115	4,695,524	3.281	0	0	5	15	70	90
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
2016	0	0	472,723	163,198	203,968	0	0	335,517	31,635	148,014	42,605
2017	0	0	0	157,283	108,359	0	0	0	126,683	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	151,213	335,184	0	0	52,866	128,512	268,045	29,875
2020	0	0	179,181	101,871	161,072	0	0	29,451	38,878	190,858	117,007
TOTAL	0	0	1,084,068	608,402	860,340	0	0	481,401	390,882	946,231	324,200
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
2016	0	0	645,740	226,519	274,541	0	0	693,849	37,930	173,768	34,084
2017	0	0	7,177	202,945	136,722	0	0	7,052	152,111	248,904	35,232
2018	228	1,207	329,950	44,614	65,534	118	807	117,776	67,365	123,275	69,531
2019	219	791	298,705	176,015	364,204	119	800	133,753	122,996	268,693	25,722
2020	234	2,789	357,354	169,882	184,050	85	7,911	115,066	67,577	145,816	108,582
TOTAL	681	4,787	1,638,927	819,974	1,025,051	322	9,518	1,067,497	447,979	960,456	273,151
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,721,732	3,253,460	273,151	
IBNR + FREQUENCY ADJUSTMENT	(1,046,422)	(665,694)	819	
TOTAL LOSSES	1,675,310	2,587,767	273,970	
EXPECTED LOSSES	1,933,610	2,059,477	340,710	
CREDIBILITY	0.02	0.08	0.12	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.171	1.808	0.191	3.170
INDICATED (POST-TEST)	1.183	1.827	0.193	3.204
PRESENT ON RATE LEVEL	1.302	1.387	0.229	2.918
DERIVED BY FORMULA	1.300	1.422	0.225	2.947
UNDERLYING PRESENT RATE	1.351	1.439	0.238	3.028
PROPOSED	1.300	1.422	0.225	2.947

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.533
IND. RATE				3.53	MINIMUM PREMIUM	
MAN. RATE	3.38	3.35	3.46	+ 3.53	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,027,500	17,569,539	1.710	1	0	26	43	118	188
2017	1,166,606	21,777,071	1.867	3	0	34	45	117	199
2018	1,142,118	15,737,351	1.378	1	0	25	32	136	194
2019	1,261,133	14,043,737	1.114	1	0	14	36	131	182
2020	1,164,453	12,832,626	1.102	1	0	6	15	131	153
TOTAL	5,761,810	81,960,324	1.422	7	0	105	171	633	916
OD				0	0	0	1	1	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	1,089,949	0	6,095,649	1,391,225	2,211,793	0	0	2,189,926	884,037	2,552,956	1,154,004
2017	1,942,577	0	8,272,133	1,824,202	1,468,686	6,122	0	4,496,517	965,320	1,589,814	1,211,700
2018	256,351	0	5,565,555	1,430,177	1,625,071	0	0	3,333,178	989,942	1,679,960	857,117
2019	699,619	0	3,673,744	2,054,449	2,297,105	39,561	0	799,026	853,652	2,464,606	1,161,975
2020	1,078,355	0	1,400,998	957,080	2,290,894	7,499	0	1,932,292	1,314,080	2,965,748	885,680
TOTAL	5,066,851	0	25,008,079	7,657,133	9,893,549	53,182	0	12,750,939	5,007,031	11,253,084	5,270,476
OD	0	0	0	42,302	76,250	0	0	0	63	1,945	15,899

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	1,237,048	0	8,326,657	1,931,020	2,977,073	0	0	4,528,767	1,059,960	2,997,170	923,203
2017	2,387,188	16,288	10,951,697	2,410,178	1,930,452	4,775	62,364	7,689,471	1,204,130	1,799,190	948,761
2018	371,072	25,725	7,082,048	1,716,447	2,001,041	5,146	33,872	4,794,923	1,082,349	1,849,207	664,266
2019	1,052,833	14,239	5,272,690	2,262,338	2,680,746	91,340	9,701	1,576,559	891,835	2,460,947	1,000,460
2020	1,225,614	24,424	3,305,983	1,851,502	2,449,296	16,113	225,914	3,321,120	1,584,012	2,383,343	821,911
TOTAL	6,273,756	80,676	34,939,074	10,171,486	12,038,608	117,374	331,852	21,910,840	5,822,286	11,489,856	4,358,601
OD	6	18	8,666	48,677	86,812	0	0	66	112	2,028	14,071

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	63,662,328	39,659,865	4,372,673	
IBNR + FREQUENCY ADJUSTMENT	(26,203,189)	(11,114,682)	11,653	
TOTAL LOSSES	37,459,139	28,545,183	4,384,326	
EXPECTED LOSSES	48,174,611	34,184,208	5,384,789	
CREDIBILITY	0.28	0.94	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.650	0.493	0.076	1.219
INDICATED (POST-TEST)	0.657	0.498	0.077	1.232
PRESENT ON RATE LEVEL	0.806	0.572	0.090	1.467
DERIVED BY FORMULA	0.764	0.503	0.077	1.343
UNDERLYING PRESENT RATE	0.836	0.593	0.093	1.523
PROPOSED	0.764	0.503	0.077	1.343

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.610
IND. RATE				1.61	MINIMUM PREMIUM	
MAN. RATE	1.98	1.79	1.74	+ 1.61	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	51,627	2,438,271	4.723	1	0	1	4	14	20
2017	50,318	1,337,684	2.658	0	0	1	4	18	23
2018	57,058	1,471,413	2.579	0	0	1	3	18	22
2019	58,104	956,121	1.646	0	0	0	4	20	24
2020	56,090	925,930	1.651	0	0	1	1	16	18
TOTAL	273,197	7,129,419	2.610	1	0	4	16	86	107
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
2016	580,049	0	246,749	338,835	147,741	0	0	4,474	749,715	240,486	130,222
2017	0	0	163,486	291,253	187,630	0	0	45,656	439,065	146,947	63,647
2018	0	0	205,604	189,822	265,751	0	0	44,360	207,409	264,728	293,739
2019	0	0	0	211,228	209,778	0	0	0	139,812	334,887	60,416
2020	0	0	216,666	38,500	136,064	0	0	135,040	40,000	332,370	27,290
TOTAL	580,049	0	832,505	1,069,638	946,964	0	0	229,530	1,576,001	1,319,418	575,314
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
2016	814,969	0	337,059	470,303	198,859	0	0	9,252	898,908	282,331	104,178
2017	0	332	234,619	376,726	238,554	0	722	109,102	520,614	167,667	49,836
2018	208	1,039	297,584	219,763	308,975	82	672	110,031	206,413	283,558	227,648
2019	78	234	98,991	212,264	230,844	43	352	65,617	132,150	331,653	52,018
2020	218	2,811	330,403	109,356	154,119	228	22,341	295,229	110,901	255,898	25,325
TOTAL	815,473	4,417	1,298,656	1,388,412	1,131,351	353	24,087	589,233	1,868,986	1,321,107	459,004
OD	0	0	0	0	0	0	0	0	0	0	112

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,732,219	5,709,855	459,117	
IBNR + FREQUENCY ADJUSTMENT	(1,889,967)	(1,282,223)	1,102	
TOTAL LOSSES	842,252	4,427,632	460,218	
EXPECTED LOSSES	3,471,495	3,937,535	505,246	
CREDIBILITY	0.04	0.12	0.18	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.308	1.621	0.168	2.097
INDICATED (POST-TEST)	0.312	1.638	0.170	2.120
PRESENT ON RATE LEVEL	1.224	1.389	0.178	2.791
DERIVED BY FORMULA	1.188	1.419	0.177	2.783
UNDERLYING PRESENT RATE	1.271	1.441	0.185	2.897
PROPOSED	1.188	1.419	0.177	2.783

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.336
IND. RATE				3.34	MINIMUM PREMIUM	
MAN. RATE	3.19	3.17	3.31	+ 3.34	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2016	135,665	1,958,816	1.444	0	0	3	5	3	11	
2017	119,097	1,489,573	1.251	0	0	3	1	11	15	
2018	86,499	2,293,005	2.651	0	0	4	3	5	12	
2019	80,202	533,431	0.665	0	0	1	1	7	9	
2020	60,384	1,707,923	2.828	0	0	2	1	2	5	
TOTAL	481,847	7,982,748	1.657	0	0	13	11	28	52	
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
2016	0	0	1,146,897	94,330	348,426	0	0	199,260	73,172	34,983	61,748
2017	0	0	696,950	77,197	379,602	0	0	90,797	42,504	134,616	67,907
2018	0	0	1,017,554	103,582	116,450	0	0	563,481	17,357	415,729	58,852
2019	0	0	150,834	54,700	179,055	0	0	11,054	5,536	115,529	16,723
2020	0	0	361,125	103,344	20,184	0	0	1,042,374	85,597	68,320	26,979
TOTAL	0	0	3,373,360	433,153	1,043,717	0	0	1,906,966	224,166	769,177	232,209
OD	0	0	0	0	0	0	0	0	0	0	1,036

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,566,661	130,930	468,981	0	0	412,070	87,733	41,070	49,398
2017	0	1,415	951,275	108,620	481,494	0	1,436	178,510	52,773	149,679	53,171
2018	892	4,730	1,289,214	136,060	158,978	995	6,466	905,385	45,606	446,598	45,610
2019	157	580	215,052	72,664	195,338	22	151	25,097	12,255	111,974	14,399
2020	287	3,715	429,753	131,188	58,388	934	90,462	1,145,319	164,358	104,273	25,037
TOTAL	1,336	10,440	4,451,955	579,461	1,363,178	1,952	98,515	2,666,381	362,726	853,594	187,615
OD	0	0	0	0	0	0	0	0	0	0	934

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,230,578	3,158,959	188,549	
IBNR + FREQUENCY ADJUSTMENT	(2,894,814)	(730,967)	374	
TOTAL LOSSES	4,335,764	2,427,992	188,923	
EXPECTED LOSSES	5,124,676	2,131,743	250,064	
CREDIBILITY	0.05	0.18	0.27	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.900	0.504	0.039	1.443
INDICATED (POST-TEST)	0.909	0.509	0.039	1.458
PRESENT ON RATE LEVEL	1.025	0.426	0.050	1.501
DERIVED BY FORMULA	1.019	0.441	0.047	1.507
UNDERLYING PRESENT RATE	1.064	0.442	0.052	1.558
PROPOSED	1.015	0.439	0.047	1.501

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.799
IND. RATE				1.80	MINIMUM PREMIUM	
MAN. RATE	1.85	1.80	1.78	+ 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
2016	10,996	262,042	2.383	0	0	0	2	3	5
2017	11,105	90,394	0.814	0	0	0	0	2	2
2018	9,669	119,552	1.236	0	0	0	2	3	5
2019	12,118	167,010	1.378	0	0	0	0	7	7
2020	10,930	70,439	0.644	0	0	0	0	2	2
TOTAL	54,818	709,437	1.294	0	0	0	4	17	21
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
2016	0	0	0	38,335	74,346	0	0	0	53,199	64,830	31,332
2017	0	0	0	0	22,484	0	0	0	0	65,217	2,693
2018	0	0	0	17,237	17,731	0	0	0	11,716	55,174	17,694
2019	0	0	0	0	64,403	0	0	0	0	71,871	30,736
2020	0	0	0	0	10,804	0	0	0	0	15,528	44,107
TOTAL	0	0	0	55,572	189,768	0	0	0	64,915	272,620	126,562
OD	0	0	0	0	0	0	0	0	0	0	361

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	53,209	100,070	0	0	0	63,786	76,110	25,066
2017	0	0	248	300	28,063	0	0	386	736	71,869	2,109
2018	3	6	3,017	19,374	20,397	0	13	3,238	12,642	57,854	13,713
2019	4	16	7,030	5,400	66,370	3	24	4,642	4,357	69,152	26,464
2020	4	38	5,808	4,215	10,491	3	318	4,169	3,268	11,409	40,931
TOTAL	10	60	16,104	82,498	225,392	6	355	12,435	84,788	286,394	108,282
OD	0	0	0	0	0	0	0	0	0	0	335

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	28,970	679,073	108,617	
IBNR + FREQUENCY ADJUSTMENT	(837,564)	(281,492)	262	
TOTAL LOSSES	0	397,581	108,879	
EXPECTED LOSSES	1,539,355	861,450	122,770	
CREDIBILITY	0.01	0.04	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.725	0.198	0.923
INDICATED (POST-TEST)	0.000	0.733	0.200	0.933
PRESENT ON RATE LEVEL	2.706	1.514	0.216	4.436
DERIVED BY FORMULA	2.679	1.483	0.215	4.377
UNDERLYING PRESENT RATE	2.808	1.571	0.224	4.604
PROPOSED	2.679	1.483	0.215	4.377

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	5.247
IND. RATE				5.25	MINIMUM PREMIUM	
MAN. RATE	5.38	5.24	5.26	+ 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
2016	6,899	992,382	14,384	0	0	1	1	5	7
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	285,374	3,491	0	0	0	1	3	4
2020	7,455	30,032	0,403	0	0	0	0	2	2
TOTAL	37,853	1,534,782	4,055	0	0	1	3	12	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
2016	0	0	303,378	95,618	33,045	0	0	509,230	25,871	20,616	4,624
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	53,555	17,327
2020	0	0	0	0	4,612	0	0	0	0	17,952	7,468
TOTAL	0	0	303,378	370,878	127,414	0	0	509,230	50,167	108,009	65,706
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
2016	0	0	335,730	132,718	44,479	0	0	853,139	31,019	24,203	3,699
2017	0	0	5,049	170,081	1,244	0	0	592	15,469	159	4,300
2018	0	2	1,116	1,000	32,515	0	2	465	421	16,548	23,866
2019	48	138	57,970	136,431	72,542	4	37	6,981	12,202	52,284	14,919
2020	2	16	2,479	1,799	4,479	3	368	4,819	3,778	13,190	6,930
TOTAL	49	156	402,344	442,029	155,259	8	407	865,996	62,890	106,385	53,714
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,268,961	766,562	53,714	
IBNR + FREQUENCY ADJUSTMENT	(335,721)	(193,878)	166	
TOTAL LOSSES	933,240	572,684	53,881	
EXPECTED LOSSES	615,795	594,642	78,279	
CREDIBILITY	0.01	0.03	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.465	1.513	0.142	4.121
INDICATED (POST-TEST)	2.492	1.529	0.144	4.164
PRESENT ON RATE LEVEL	1.568	1.514	0.199	3.281
DERIVED BY FORMULA	1.577	1.514	0.196	3.288
UNDERLYING PRESENT RATE	1.627	1.571	0.207	3.405
PROPOSED	1.577	1.514	0.197	3.288

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.942
IND. RATE				3.94	MINIMUM PREMIUM	
MAN. RATE	4.08	3.98	3.89	+ 3.94	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	743	28,967	3.899	0	0	0	0	1	1
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
TOTAL	3,271	34,830	1.065	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
2016	0	0	0	0	14,381	0	0	0	0	14,586	0
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
TOTAL	0	0	0	0	14,381	0	0	0	0	14,586	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
2016	0	0	0	0	19,357	0	0	0	0	17,124	0
2017	0	0	0	0	0	0	0	0	0	0	4,591
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	19,357	0	0	0	0	17,124	4,591
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	36,481	4,591	
IBNR + FREQUENCY ADJUSTMENT	(6,304)	(7,473)	4	
TOTAL LOSSES	0	29,008	4,595	
EXPECTED LOSSES	11,389	22,408	1,988	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.887	0.140	1.027
INDICATED (POST-TEST)	0.000	0.896	0.142	1.038
PRESENT ON RATE LEVEL	0.335	0.660	0.059	1.054
DERIVED BY FORMULA	0.335	0.662	0.059	1.057
UNDERLYING PRESENT RATE	0.348	0.685	0.061	1.094
PROPOSED	0.334	0.660	0.059	1.054

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.264
IND. RATE				1.26	MINIMUM PREMIUM	
MAN. RATE	1.24	1.23	1.25	+ 1.26	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	9,701	32,185	0.332	0	0	0	1	0	1
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	510,685	5.144	0	0	0	2	3	5
2020	10,637	200,937	1.889	0	0	0	0	5	5
TOTAL	50,101	972,648	1.941	0	0	1	4	10	15
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
2016	0	0	0	3,851	0	0	0	0	17,437	0	10,897
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	22,418	22,462	0	0	0	410,899	45,724	9,182
2020	0	0	0	0	146,472	0	0	0	0	26,380	28,085
TOTAL	0	0	144,087	27,560	183,312	0	0	9,772	432,445	110,601	64,871
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
2016	0	0	0	5,345	0	0	0	0	20,907	0	8,718
2017	0	0	55	1,661	686	0	0	193	4,865	1,348	10,469
2018	126	678	183,890	3,262	19,186	18	121	17,293	1,317	39,111	2,585
2019	8	25	10,528	22,545	24,704	93	719	132,225	331,493	71,725	7,906
2020	49	516	78,742	57,145	142,234	5	540	7,082	5,552	19,383	26,063
TOTAL	184	1,219	273,215	89,958	186,810	116	1,380	156,792	364,134	131,566	55,741
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	432,905	772,468	55,741	
IBNR + FREQUENCY ADJUSTMENT	(166,677)	(163,340)	121	
TOTAL LOSSES	266,229	609,128	55,862	
EXPECTED LOSSES	305,183	499,772	54,473	
CREDIBILITY	0.01	0.04	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.531	1.216	0.111	1.859
INDICATED (POST-TEST)	0.537	1.229	0.113	1.878
PRESENT ON RATE LEVEL	0.587	0.961	0.105	1.653
DERIVED BY FORMULA	0.586	0.972	0.105	1.664
UNDERLYING PRESENT RATE	0.609	0.998	0.109	1.715
PROPOSED	0.587	0.972	0.105	1.664

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.995
IND. RATE				1.99	MINIMUM PREMIUM	
MAN. RATE	1.92	1.91	1.96	+ 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
2016	772	237	0.031	0	0	0	0	0	0
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	215,528	18.580	0	0	0	1	0	1
2020	1,381	2,102	0.152	0	0	0	0	0	0
TOTAL	4,780	230,278	4.818	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
2016	0	0	0	0	0	0	0	0	0	0	237
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	101,984	0	0	0	112,356	0	0	1,188
2020	0	0	0	0	0	0	0	0	0	0	2,102
TOTAL	0	0	0	101,984	475	0	0	112,356	3,238	0	12,225
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
2016	0	0	0	0	0	0	0	0	0	0	190
2017	0	0	0	0	0	0	0	0	0	0	3,577
2018	0	0	18	16	533	0	0	95	86	3,373	3,201
2019	32	88	36,738	93,992	7,077	25	192	35,348	89,885	7,583	1,023
2020	0	0	0	0	0	0	0	0	0	0	1,951
TOTAL	32	88	36,756	94,009	7,610	25	193	35,443	89,971	10,956	9,941
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	72,536	202,545	9,941	
IBNR + FREQUENCY ADJUSTMENT	(23,479)	(9,550)	14	
TOTAL LOSSES	49,057	192,995	9,955	
EXPECTED LOSSES	44,535	30,338	5,032	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.026	4.038	0.208	5.272
INDICATED (POST-TEST)	1.037	4.080	0.210	5.328
PRESENT ON RATE LEVEL	0.898	0.612	0.101	1.611
DERIVED BY FORMULA	0.898	0.646	0.103	1.647
UNDERLYING PRESENT RATE	0.932	0.635	0.105	1.672
PROPOSED	0.898	0.646	0.103	1.647

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.974
IND. RATE				1.97	MINIMUM PREMIUM	
MAN. RATE	1.88	1.86	1.91	+ 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
2016	841	3,213	0.382	0	0	0	0	0	0
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
TOTAL	3,874	5,405	0.140	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
2016	0	0	0	0	0	0	0	0	0	0	3,213
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
TOTAL	0	0	0	0	0	0	0	0	0	0	5,405
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
2016	0	0	0	0	0	0	0	0	0	0	2,570
2017	0	0	0	0	0	0	0	0	0	0	1,201
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	611
TOTAL	0	0	0	0	0	0	0	0	0	0	4,382
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	4,382	
IBNR + FREQUENCY ADJUSTMENT	(32,952)	(35,673)	12	
TOTAL LOSSES	0	0	4,394	
EXPECTED LOSSES	60,198	108,559	5,084	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.113	0.113
INDICATED (POST-TEST)	0.000	0.000	0.115	0.115
PRESENT ON RATE LEVEL	1.482	2.673	0.125	4.280
DERIVED BY FORMULA	1.482	2.646	0.125	4.253
UNDERLYING PRESENT RATE	1.554	2.802	0.131	4.487
PROPOSED	1.482	2.646	0.125	4.253

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	4.364
IND. RATE				4.36	MINIMUM PREMIUM	
MAN. RATE	5.27	4.84	4.63	+ 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
2016	425,290	2,239,549	0.527	0	0	5	13	8	26
2017	458,777	1,107,999	0.242	0	0	1	9	5	15
2018	517,419	1,322,291	0.256	0	0	2	6	4	12
2019	503,218	737,402	0.147	0	0	1	6	6	13
2020	560,720	737,450	0.132	0	0	0	6	8	14
TOTAL	2,465,424	6,144,691	0.249	0	0	9	40	31	80
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
2016	0	0	945,363	262,090	27,351	0	0	218,028	451,690	126,634	208,393
2017	0	0	319,231	133,979	21,850	0	0	16,399	242,579	174,582	199,379
2018	0	0	539,027	222,654	9,290	0	0	186,268	162,416	46,492	156,144
2019	0	0	233,927	160,313	27,520	0	0	87,000	31,895	64,884	131,863
2020	0	0	0	171,095	49,473	0	0	0	322,079	58,386	136,417
TOTAL	0	0	2,037,548	950,131	135,484	0	0	507,695	1,210,659	470,978	832,196
OD	0	0	0	6,931	0	0	0	0	0	0	12,750

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,291,366	363,781	36,814	0	0	450,882	541,576	148,668	166,714
2017	0	648	437,794	174,066	31,720	0	259	43,744	288,584	195,476	156,114
2018	506	2,595	716,439	253,089	30,405	345	2,313	332,670	162,452	58,192	121,012
2019	252	902	333,403	161,283	50,367	142	883	139,309	35,929	68,063	113,534
2020	107	891	168,333	167,121	71,132	155	7,759	217,572	209,660	75,298	126,595
TOTAL	866	5,036	2,947,334	1,119,339	220,440	642	11,214	1,184,176	1,238,202	545,697	683,969
OD	2	6	2,497	6,388	481	0	0	0	0	0	10,240

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,151,773	3,130,546	694,209	
IBNR + FREQUENCY ADJUSTMENT	(1,342,061)	(672,955)	2,210	
TOTAL LOSSES	2,809,712	2,457,591	696,419	
EXPECTED LOSSES	2,472,304	2,078,710	944,811	
CREDIBILITY	0.16	0.54	0.79	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.114	0.099	0.028	0.241
INDICATED (POST-TEST)	0.115	0.100	0.028	0.244
PRESENT ON RATE LEVEL	0.096	0.080	0.037	0.213
DERIVED BY FORMULA	0.099	0.091	0.030	0.220
UNDERLYING PRESENT RATE	0.100	0.084	0.038	0.223
PROPOSED	0.099	0.091	0.030	0.220

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.226
IND. RATE				0.23	MINIMUM PREMIUM	
MAN. RATE	0.25	0.23	0.23	+ 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
2016	107,141	6,620,666	6.179	0	0	2	1	11	14
2017	123,637	473,367	0.383	0	0	0	4	8	12
2018	126,317	565,563	0.448	0	0	0	4	9	13
2019	129,363	259,555	0.201	0	0	0	3	7	10
2020	166,600	277,530	0.167	0	0	0	3	3	6
TOTAL	653,058	8,196,681	1.255	0	0	2	15	38	55
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
2016	0	0	3,105,158	4,990	85,199	0	0	3,301,427	1,015	72,563	50,314
2017	0	0	0	58,833	124,433	0	0	0	113,682	151,152	25,267
2018	0	0	0	69,025	113,828	0	0	0	228,064	103,342	51,304
2019	0	0	0	68,344	42,672	0	0	0	82,577	43,945	22,017
2020	0	0	0	84,750	9,669	0	0	0	101,080	6,859	75,172
TOTAL	0	0	3,105,158	285,942	375,801	0	0	3,301,427	526,418	377,861	224,074
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
2016	0	0	678,932	6,926	114,678	0	0	804,331	1,217	85,189	40,251
2017	0	0	3,611	77,033	155,862	0	0	6,031	135,933	167,946	19,784
2018	10	28	13,733	79,061	129,763	0	134	34,629	220,354	115,042	39,761
2019	24	69	29,278	66,566	48,718	20	156	28,818	68,726	47,855	18,957
2020	48	389	75,406	76,993	20,827	47	2,200	65,204	63,386	15,207	69,760
TOTAL	82	486	800,959	306,580	469,848	67	2,491	939,013	489,616	431,240	188,512
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,743,098	1,697,283	188,512	
IBNR + FREQUENCY ADJUSTMENT	(1,046,298)	(424,985)	567	
TOTAL LOSSES	696,799	1,272,298	189,080	
EXPECTED LOSSES	1,937,046	1,320,230	223,915	
CREDIBILITY	0.07	0.22	0.33	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.107	0.195	0.029	0.330
INDICATED (POST-TEST)	0.108	0.197	0.029	0.334
PRESENT ON RATE LEVEL	0.283	0.193	0.033	0.508
DERIVED BY FORMULA	0.271	0.194	0.032	0.496
UNDERLYING PRESENT RATE	0.297	0.202	0.034	0.533
PROPOSED	0.271	0.194	0.032	0.496

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.509
IND. RATE				0.51	MINIMUM PREMIUM	
MAN. RATE	0.64	0.59	0.55	+ 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
2016	148,467	356,442	0.240	0	0	1	1	2	4
2017	165,736	2,739,380	1.653	0	0	1	2	2	5
2018	195,595	134,398	0.069	0	0	0	0	4	4
2019	185,406	444,514	0.240	0	0	0	3	1	4
2020	216,847	382,233	0.176	0	0	0	1	4	5
TOTAL	912,051	4,056,967	0.445	0	0	2	7	13	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
2016	0	0	211,977	15,792	8,102	0	0	46,879	19,514	29,036	25,142
2017	0	0	842,550	30,328	7,639	0	0	1,767,636	14,537	23,668	53,022
2018	0	0	0	0	41,880	0	0	0	0	76,571	15,947
2019	0	0	0	140,442	7,104	0	0	0	253,675	2,526	40,767
2020	0	0	0	89,723	31,622	0	0	0	70,836	167,814	22,238
TOTAL	0	0	1,054,527	276,285	96,347	0	0	1,814,515	358,562	299,615	157,116
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
2016	0	0	289,561	21,919	10,905	0	0	96,946	23,397	34,088	20,114
2017	0	456	305,270	40,455	12,063	0	7,445	912,403	22,972	30,500	41,516
2018	0	3	1,614	1,446	47,021	0	9	2,241	2,031	79,763	12,359
2019	44	122	51,367	130,032	17,066	56	435	79,971	203,094	19,550	35,100
2020	58	487	91,327	89,854	42,816	63	4,880	89,454	78,726	130,428	20,637
TOTAL	102	1,069	739,139	283,706	129,873	119	12,770	1,181,014	330,220	294,329	129,726
OD	0	0	0	0	0	0	0	0	0	0	1,705

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,934,213	1,038,127	131,431	
IBNR + FREQUENCY ADJUSTMENT	(1,113,204)	(270,723)	479	
TOTAL LOSSES	821,010	767,404	131,910	
EXPECTED LOSSES	2,055,946	839,964	197,949	
CREDIBILITY	0.08	0.28	0.41	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.090	0.084	0.014	0.188
INDICATED (POST-TEST)	0.091	0.085	0.014	0.190
PRESENT ON RATE LEVEL	0.215	0.088	0.021	0.324
DERIVED BY FORMULA	0.205	0.087	0.018	0.310
UNDERLYING PRESENT RATE	0.225	0.092	0.022	0.339
PROPOSED	0.205	0.087	0.018	0.310

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.318
IND. RATE				0.32	MINIMUM PREMIUM	
MAN. RATE	0.47	0.39	0.35	+ 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
2016	380,426	8,634,647	2.270	3	0	10	15	88	116
2017	387,230	4,819,767	1.245	0	0	5	4	65	74
2018	417,373	6,158,638	1.476	0	0	8	10	95	113
2019	436,174	3,653,122	0.838	0	0	1	13	61	75
2020	431,964	5,118,272	1.185	0	0	4	8	62	74
TOTAL	2,053,167	28,384,446	1.382	3	0	28	50	371	452
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
2016	494,494	0	2,608,766	536,664	943,744	771,052	0	1,097,075	561,609	1,123,990	497,253
2017	0	0	1,324,012	69,631	1,201,858	0	0	420,866	229,098	1,093,938	480,364
2018	0	0	1,752,277	418,687	996,387	0	0	430,763	378,055	1,515,888	666,581
2019	0	0	214,293	645,238	791,477	0	0	49,459	520,062	905,873	526,720
2020	0	0	1,072,521	416,184	703,658	0	0	228,226	854,440	1,321,996	521,247
TOTAL	494,494	0	6,971,869	2,086,404	4,637,124	771,052	0	2,226,389	2,543,264	5,961,685	2,692,165
OD	0	0	0	0	0	0	0	0	0	0	6,004

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	626,510	0	3,563,574	744,890	1,270,279	1,648,716	0	2,268,751	673,369	1,319,564	397,802
2017	0	2,689	1,809,537	114,091	1,513,993	0	6,654	831,667	287,796	1,212,079	376,125
2018	1,599	8,425	2,324,942	523,980	1,174,980	797	5,524	810,890	415,378	1,601,739	516,600
2019	430	1,447	568,600	671,319	870,398	224	1,654	293,238	474,646	908,679	453,506
2020	1,208	14,968	1,838,619	747,989	822,610	878	69,362	1,196,287	829,612	1,070,244	483,717
TOTAL	629,748	27,528	10,105,272	2,802,270	5,652,260	1,650,616	83,194	5,400,833	2,680,802	6,112,305	2,227,751
OD	0	0	0	0	0	0	0	0	0	0	4,886

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,897,191	17,247,636	2,232,637	
IBNR + FREQUENCY ADJUSTMENT	(7,452,356)	(4,111,814)	5,556	
TOTAL LOSSES	10,444,834	13,135,822	2,238,193	
EXPECTED LOSSES	13,703,912	12,644,104	2,505,961	
CREDIBILITY	0.14	0.47	0.70	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.509	0.640	0.109	1.257
INDICATED (POST-TEST)	0.514	0.647	0.110	1.271
PRESENT ON RATE LEVEL	0.637	0.587	0.116	1.340
DERIVED BY FORMULA	0.619	0.615	0.112	1.346
UNDERLYING PRESENT RATE	0.667	0.616	0.122	1.405
PROPOSED	0.616	0.612	0.111	1.340

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.375
IND. RATE				1.37	MINIMUM PREMIUM	
MAN. RATE	1.73	1.59	1.45	+ 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
2016	507,878	4,133,434	0.814	0	0	4	8	32	44
2017	567,619	3,290,399	0.580	0	0	2	15	29	46
2018	581,064	3,402,277	0.586	0	0	1	10	35	46
2019	564,613	1,913,569	0.339	1	0	1	6	34	42
2020	628,868	2,490,916	0.396	1	0	1	4	22	28
TOTAL	2,850,042	15,230,595	0.534	2	0	9	43	152	206
OD				0	0	1	0	0	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,168,236	326,462	370,026	0	0	1,353,521	256,020	416,656	242,513
2017	0	0	602,071	432,931	409,452	0	0	524,006	730,264	381,889	209,786
2018	0	0	358,360	348,909	309,572	0	0	1,172,747	592,683	405,477	214,529
2019	7,371	0	206,286	249,543	396,146	0	0	22,764	145,891	721,672	163,896
2020	966,847	0	190,097	246,511	279,294	714	0	2,402	83,662	518,837	202,552
TOTAL	974,218	0	2,525,050	1,604,356	1,764,490	714	0	3,075,440	1,808,520	2,444,531	1,033,276
OD	0	0	144,000	0	0	0	0	175	0	0	1,578

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,347,022	453,129	498,055	0	0	1,565,250	306,968	489,154	194,010
2017	0	1,100	753,877	563,715	520,525	0	7,093	903,768	871,834	433,731	164,262
2018	201	921	275,859	393,756	361,799	1,032	7,009	1,017,816	594,962	455,046	166,260
2019	11,328	982	373,570	273,101	435,160	94	704	125,243	162,154	705,126	141,114
2020	1,159,116	3,921	552,085	342,128	319,219	1,501	12,592	194,945	160,753	389,770	187,968
TOTAL	1,170,645	6,923	3,302,413	2,025,830	2,134,758	2,626	27,398	3,807,022	2,096,671	2,472,827	853,616
OD	101	1,443	149,780	15,292	11,163	0	19	234	21	10	1,359

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,468,604	8,756,572	854,974	
IBNR + FREQUENCY ADJUSTMENT	(5,176,839)	(2,298,912)	2,542	
TOTAL LOSSES	3,291,765	6,457,661	857,516	
EXPECTED LOSSES	9,498,430	7,064,188	1,115,851	
CREDIBILITY	0.18	0.59	0.87	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.110	0.226	0.030	0.366
INDICATED (POST-TEST)	0.111	0.228	0.030	0.370
PRESENT ON RATE LEVEL	0.318	0.236	0.037	0.592
DERIVED BY FORMULA	0.281	0.231	0.031	0.543
UNDERLYING PRESENT RATE	0.333	0.248	0.039	0.620
PROPOSED	0.280	0.231	0.031	0.543

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.557
IND. RATE				0.56	MINIMUM PREMIUM	
MAN. RATE	0.74	0.71	0.64	+ 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	
2016	640,639	6,371,815	0.995	0	0	9	38	47	94	
2017	629,611	3,774,266	0.599	0	0	7	23	40	70	
2018	619,048	3,206,366	0.518	0	0	4	8	63	75	
2019	585,347	3,213,333	0.549	0	0	2	12	73	87	
2020	460,620	2,374,538	0.516	0	0	2	3	51	56	
TOTAL	2,935,265	18,940,318	0.645	0	0	24	84	274	382	
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
2016	0	0	2,899,696	662,399	407,771	0	0	1,182,806	633,633	375,251	210,259
2017	0	0	1,715,901	563,243	311,976	0	0	326,078	342,135	283,260	231,673
2018	0	0	844,726	243,980	718,378	0	0	179,332	366,195	632,018	221,737
2019	0	0	464,384	426,696	750,222	0	0	90,043	447,865	854,874	179,249
2020	0	0	537,741	117,456	717,434	0	0	104,345	98,450	656,182	142,930
TOTAL	0	0	6,462,448	2,013,774	2,905,781	0	0	1,882,604	1,888,278	2,801,585	985,848
OD	0	0	0	0	27,060	0	0	0	0	86,732	3,101

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	3,960,985	919,410	548,860	0	0	2,446,043	759,726	440,545	168,207
2017	0	3,484	2,349,370	737,202	411,831	0	5,156	648,456	411,003	319,234	181,400
2018	777	4,091	1,135,674	306,684	834,894	332	2,411	366,546	372,189	674,565	171,846
2019	574	2,058	776,859	478,444	824,353	268	1,889	325,580	416,820	856,361	154,333
2020	679	8,407	1,042,312	438,485	754,216	280	26,818	377,671	211,130	497,958	132,639
TOTAL	2,030	18,042	9,265,200	2,880,225	3,374,153	880	36,275	4,164,296	2,170,868	2,788,662	808,426
OD	2	13	3,761	2,846	27,775	7	535	10,725	9,023	77,736	2,655

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,501,765	11,331,287	811,081	
IBNR + FREQUENCY ADJUSTMENT	(6,784,122)	(2,790,056)	1,778	
TOTAL LOSSES	6,717,643	8,541,232	812,859	
EXPECTED LOSSES	12,248,206	8,383,948	988,773	
CREDIBILITY	0.18	0.60	0.89	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.228	0.287	0.028	0.543
INDICATED (POST-TEST)	0.231	0.290	0.028	0.549
PRESENT ON RATE LEVEL	0.398	0.272	0.032	0.702
DERIVED BY FORMULA	0.368	0.283	0.028	0.679
UNDERLYING PRESENT RATE	0.417	0.286	0.034	0.737
PROPOSED	0.368	0.283	0.028	0.679

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.697
IND. RATE				0.70	MINIMUM PREMIUM	
MAN. RATE	0.86	0.76	0.76	+ 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
2016	237,401	8,224,012	3.464	0	0	13	55	78	146
2017	221,460	8,996,802	4.062	0	0	13	61	71	145
2018	253,821	7,584,595	2.988	0	0	7	60	78	145
2019	280,168	7,488,786	2.673	1	0	7	59	92	159
2020	379,006	7,789,840	2.055	0	0	10	19	139	168
TOTAL	1,371,856	40,084,035	2.922	1	0	50	254	458	763
OD				0	0	0	1	1	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	2,771,434	1,511,812	586,640	0	0	925,285	1,090,696	767,723	570,422
2017	0	0	3,251,587	1,541,406	507,339	0	0	1,234,631	1,370,600	539,799	551,440
2018	0	0	1,805,062	1,944,966	953,699	0	0	557,464	1,124,412	826,743	372,249
2019	577,990	0	1,589,935	1,681,720	864,715	1,765	0	472,193	1,242,968	784,697	272,803
2020	0	0	2,089,150	687,113	2,014,805	0	0	548,865	530,422	1,530,749	388,736
TOTAL	577,990	0	11,507,168	7,367,017	4,927,198	1,765	0	3,738,438	5,359,098	4,449,711	2,155,650
OD	0	0	0	2,604	3,746	0	0	0	5,036	11,586	6,944

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	3,785,779	2,098,395	789,617	0	0	1,913,489	1,307,745	901,307	456,338
2017	0	6,603	4,469,096	2,003,205	680,196	0	19,521	2,455,496	1,638,931	622,588	431,778
2018	1,869	9,095	2,597,111	2,184,848	1,171,735	1,032	7,346	1,104,197	1,113,504	911,113	288,493
2019	868,494	6,811	2,553,318	1,698,729	1,081,792	5,034	6,771	1,120,625	1,077,117	857,789	234,883
2020	2,503	30,908	3,825,354	1,601,558	2,211,198	1,124	101,984	1,478,813	714,019	1,209,230	360,747
TOTAL	872,866	53,416	17,230,657	9,586,735	5,934,538	7,190	135,623	8,072,621	5,851,314	4,502,026	1,772,238
OD	2	12	2,566	2,564	4,212	3	107	3,905	3,788	11,654	5,676

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	26,378,968	25,896,831	1,777,915	
IBNR + FREQUENCY ADJUSTMENT	(10,346,727)	(6,076,408)	7,141	
TOTAL LOSSES	16,032,241	19,820,423	1,785,056	
EXPECTED LOSSES	19,305,369	18,994,688	2,651,711	
CREDIBILITY	0.11	0.36	0.54	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.168	1.443	0.130	2.741
INDICATED (POST-TEST)	1.181	1.458	0.131	2.770
PRESENT ON RATE LEVEL	1.342	1.320	0.184	2.847
DERIVED BY FORMULA	1.324	1.370	0.156	2.850
UNDERLYING PRESENT RATE	1.407	1.385	0.193	2.985
PROPOSED	1.323	1.369	0.155	2.847

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.921
IND. RATE				2.92	MINIMUM PREMIUM	
MAN. RATE	3.55	3.25	3.08	+ 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
2016	6,762	1,456	0.022	0	0	0	0	0	0
2017	7,909	470	0.006	0	0	0	0	0	0
2018	10,431	152,273	1.460	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
TOTAL	50,490	193,807	0.384	0	0	0	2	1	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
2016	0	0	0	0	0	0	0	0	0	0	1,456
2017	0	0	0	0	0	0	0	0	0	0	470
2018	0	0	0	93,095	0	0	0	59,178	0	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
TOTAL	0	0	0	93,095	17,521	0	0	0	59,178	21,796	2,217
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
2016	0	0	0	0	0	0	0	0	0	0	1,165
2017	0	0	0	0	0	0	0	0	0	0	368
2018	14	26	12,604	101,332	2,644	0	32	8,201	56,466	1,918	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	6	62	9,419	6,836	17,014	4	446	5,851	4,587	16,015	270
TOTAL	19	88	22,023	108,168	19,658	4	478	14,052	61,053	17,933	1,803
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	36,664	206,812	1,803	
IBNR + FREQUENCY ADJUSTMENT	(62,008)	(24,278)	67	
TOTAL LOSSES	0	182,533	1,870	
EXPECTED LOSSES	116,877	77,104	26,227	
CREDIBILITY	0.01	0.04	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.362	0.004	0.365
INDICATED (POST-TEST)	0.000	0.365	0.004	0.369
PRESENT ON RATE LEVEL	0.221	0.146	0.050	0.416
DERIVED BY FORMULA	0.219	0.154	0.047	0.420
UNDERLYING PRESENT RATE	0.231	0.153	0.052	0.436
PROPOSED	0.217	0.153	0.046	0.416

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.427
IND. RATE				0.43	MINIMUM PREMIUM	
MAN. RATE	0.49	0.46	0.45	+ 0.43	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2016	42,317	2,204,792	5,210	0	0	1	7	22	30	
2017	42,824	2,029,568	4,739	0	0	3	2	20	25	
2018	44,729	1,470,918	3,289	1	0	0	3	30	34	
2019	43,261	952,873	2,203	0	0	0	2	12	14	
2020	43,971	1,175,674	2,674	0	0	0	2	27	29	
TOTAL	217,102	7,833,825	3,608	1	0	4	16	111	132	
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
2016	0	0	506,881	147,972	161,149	0	0	59,230	227,018	778,643	323,899
2017	0	0	486,333	26,346	240,148	0	0	220,072	21,527	905,735	129,407
2018	175,950	0	0	169,492	456,875	0	0	0	54,496	457,567	156,538
2019	0	0	0	261,136	101,662	0	0	0	116,042	172,744	301,289
2020	0	0	0	33,077	301,427	0	0	0	240,317	511,540	89,313
TOTAL	175,950	0	993,214	638,023	1,261,261	0	0	279,302	659,400	2,826,229	1,000,446
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
2016	0	0	692,399	205,385	216,907	0	0	122,488	272,195	914,127	259,119
2017	0	988	662,482	40,205	304,851	0	3,480	432,416	38,225	1,000,356	101,326
2018	251,340	82	40,558	200,258	517,778	0	86	20,943	64,134	478,409	121,317
2019	87	250	105,167	249,196	122,888	32	257	47,666	103,305	174,040	259,410
2020	118	1,200	189,446	146,178	297,171	202	15,373	287,968	254,924	400,030	82,882
TOTAL	251,545	2,520	1,690,053	841,223	1,459,594	234	19,195	911,481	732,782	2,966,962	824,054
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,875,028	6,000,562	824,054	
IBNR + FREQUENCY ADJUSTMENT	(1,733,650)	(1,229,676)	1,826	
TOTAL LOSSES	1,141,378	4,770,886	825,880	
EXPECTED LOSSES	3,167,252	3,752,861	852,805	
CREDIBILITY	0.03	0.11	0.16	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.526	2.198	0.380	3.104
INDICATED (POST-TEST)	0.531	2.221	0.384	3.137
PRESENT ON RATE LEVEL	1.363	1.615	0.367	3.345
DERIVED BY FORMULA	1.338	1.682	0.370	3.390
UNDERLYING PRESENT RATE	1.459	1.729	0.393	3.580
PROPOSED	1.321	1.660	0.365	3.345

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.177
IND. RATE				3.18	MINIMUM PREMIUM	
MAN. RATE	4.15	3.80	3.59	+ 3.18	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	42,323	1,175,371	2.777	1	0	1	4	5	11
2017	67,069	1,773,873	2.645	0	0	1	6	16	23
2018	75,758	851,337	1.124	0	0	1	3	10	14
2019	65,829	657,740	0.999	0	0	1	3	5	9
2020	61,701	828,656	1.343	0	0	1	2	8	11
TOTAL	312,680	5,286,977	1.691	1	0	5	18	44	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
2016	63,000	0	461,028	158,661	48,195	1,096	0	91,257	162,995	119,174	69,965
2017	0	0	369,700	274,787	232,995	0	0	460,227	123,098	274,757	38,309
2018	0	0	166,972	122,538	141,786	0	0	85,177	152,630	113,840	68,394
2019	0	0	150,157	134,126	62,645	0	0	36,148	182,503	70,007	22,154
2020	0	0	216,500	55,802	117,759	0	0	169,850	21,348	226,068	21,329
TOTAL	63,000	0	1,364,357	745,914	603,380	1,096	0	842,659	642,574	803,846	220,151
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
2016	88,515	0	629,764	220,221	64,870	3,183	0	188,719	195,431	139,910	55,972
2017	0	657	450,670	357,303	296,618	0	6,360	785,831	153,178	307,895	29,996
2018	164	829	234,535	141,500	166,902	158	1,111	165,692	151,511	125,589	53,005
2019	174	617	230,167	136,073	80,851	98	671	113,910	152,939	81,122	19,075
2020	221	2,818	334,723	117,145	138,666	238	23,579	301,639	81,337	177,891	19,793
TOTAL	89,075	4,921	1,879,859	972,242	747,908	3,677	31,720	1,555,792	734,396	832,408	177,841
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,565,044	3,286,953	177,841	
IBNR + FREQUENCY ADJUSTMENT	(2,160,692)	(581,059)	563	
TOTAL LOSSES	1,404,352	2,705,894	178,404	
EXPECTED LOSSES	3,958,755	1,797,131	262,544	
CREDIBILITY	0.04	0.14	0.20	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.449	0.865	0.057	1.372
INDICATED (POST-TEST)	0.454	0.875	0.058	1.386
PRESENT ON RATE LEVEL	1.183	0.537	0.078	1.799
DERIVED BY FORMULA	1.154	0.584	0.074	1.812
UNDERLYING PRESENT RATE	1.266	0.575	0.084	1.925
PROPOSED	1.145	0.580	0.074	1.799

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.709
IND. RATE				1.71	MINIMUM PREMIUM	
MAN. RATE	2.32	2.07	1.93	+ 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
2016	3,127	112,598	3.601	0	0	0	0	2	2
2017	3,166	221,850	7.007	0	0	0	0	4	4
2018	1,510	28,148	1.864	0	0	0	0	1	1
2019	1,718	27,053	1.575	0	0	0	0	1	1
2020	1,279	2,001	0.156	0	0	0	0	0	0
TOTAL	10,800	391,650	3.626	0	0	0	0	8	8
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
2016	0	0	0	0	1,070	0	0	0	0	20,923	90,605
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	15,000
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	2,001
TOTAL	0	0	0	0	161,670	0	0	0	0	98,991	130,989
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
2016	0	0	0	0	1,440	0	0	0	0	24,564	72,484
2017	0	0	1,503	1,817	169,873	0	0	448	854	83,376	7,901
2018	0	1	463	414	13,473	0	0	34	30	1,196	11,625
2019	1	3	1,365	1,048	12,882	0	0	81	76	1,213	11,444
2020	0	0	0	0	0	0	0	0	0	0	1,857
TOTAL	1	4	3,330	3,279	197,668	0	1	563	960	110,348	105,312
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,898	312,257	105,312	
IBNR + FREQUENCY ADJUSTMENT	(167,368)	(111,507)	47	
TOTAL LOSSES	0	200,750	105,359	
EXPECTED LOSSES	294,780	322,423	33,355	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.859	0.976	2.834
INDICATED (POST-TEST)	0.000	1.878	0.986	2.864
PRESENT ON RATE LEVEL	2.550	2.790	0.289	5.629
DERIVED BY FORMULA	2.550	2.780	0.303	5.633
UNDERLYING PRESENT RATE	2.729	2.985	0.309	6.024
PROPOSED	2.548	2.778	0.302	5.629

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	5.346
IND. RATE				5.35	MINIMUM PREMIUM	
MAN. RATE	7.10	6.50	6.04	+ 5.35	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2016	426,641	8,438,850	1.978	1	0	6	48	135	190	
2017	460,131	9,276,927	2.016	1	0	2	48	127	178	
2018	474,318	9,101,777	1.919	2	0	3	29	140	174	
2019	365,051	5,396,676	1.478	0	0	1	19	96	116	
2020	341,216	4,041,277	1.184	2	0	0	14	92	108	
TOTAL	2,067,357	36,255,507	1.754	6	0	12	158	590	766	
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
2016	58,043	0	1,083,523	1,697,515	1,196,986	0	0	155,820	1,850,499	1,360,884	1,035,580
2017	18,172	0	316,278	2,230,115	1,378,430	3,312	0	24,215	1,520,306	3,090,041	696,058
2018	318,576	0	509,049	1,460,337	1,609,585	244,334	0	238,488	2,115,533	1,833,278	772,597
2019	0	0	180,017	1,108,383	1,002,185	0	0	31,869	638,336	1,580,398	855,488
2020	162,906	0	0	261,385	930,921	51,435	0	0	596,618	1,517,871	520,141
TOTAL	557,697	0	2,088,867	6,757,735	6,118,107	299,081	0	450,392	6,721,292	9,382,472	3,879,864
OD	0	0	0	62,241	1,781	0	0	0	28,708	5,812	6,088

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	81,550	0	1,480,092	2,356,151	1,611,143	0	0	322,236	2,218,748	1,597,678	828,464
2017	22,331	642	527,139	2,875,933	1,592,650	2,583	383	130,184	1,823,209	2,738,777	545,013
2018	455,692	2,921	907,546	1,654,939	1,861,555	646,476	4,197	742,191	2,075,205	1,984,030	598,763
2019	557	1,786	718,491	1,114,192	1,118,087	249	1,920	348,728	608,843	1,564,963	736,575
2020	195,691	4,374	716,990	589,020	939,265	98,916	43,243	781,469	685,055	1,175,277	482,691
TOTAL	755,822	9,723	4,350,258	8,590,236	7,122,700	748,225	49,744	2,324,808	7,411,060	9,060,725	3,191,506
OD	0	0	2,387	79,762	2,806	0	0	1,331	33,962	6,753	4,759

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,242,297	32,308,004	3,196,265	
IBNR + FREQUENCY ADJUSTMENT	(4,648,104)	(7,488,975)	6,283	
TOTAL LOSSES	3,594,193	24,819,028	3,202,548	
EXPECTED LOSSES	8,347,983	22,463,171	3,414,314	
CREDIBILITY	0.14	0.48	0.70	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.174	1.195	0.155	1.523
INDICATED (POST-TEST)	0.176	1.207	0.156	1.539
PRESENT ON RATE LEVEL	0.377	1.015	0.154	1.547
DERIVED BY FORMULA	0.349	1.107	0.156	1.612
UNDERLYING PRESENT RATE	0.404	1.087	0.165	1.656
PROPOSED	0.335	1.063	0.149	1.547

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.469
IND. RATE				1.47	MINIMUM PREMIUM	
MAN. RATE	1.91	1.77	1.66	+ 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	
2016	51,096	4,708,859	9,216	1	0	7	5	33	46	
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	1,023,507	1,892	0	0	2	1	17	20	
2020	58,955	1,230,111	2,087	0	0	1	1	11	13	
<b>TOTAL</b>	<b>273,557</b>	<b>10,418,252</b>	<b>3,808</b>	<b>2</b>	<b>0</b>	<b>14</b>	<b>10</b>	<b>102</b>	<b>128</b>	
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
2016	808,544	0	1,456,493	242,193	281,240	253,600	0	414,569	307,606	885,059	59,555
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	30,062
2020	0	0	149,521	16,964	262,764	0	0	28,147	12,749	716,223	43,743
<b>TOTAL</b>	<b>1,627,528</b>	<b>0</b>	<b>2,836,769</b>	<b>531,950</b>	<b>1,059,619</b>	<b>254,288</b>	<b>0</b>	<b>898,523</b>	<b>484,323</b>	<b>2,447,748</b>	<b>277,504</b>
OD	0	0	0	0	0	0	0	0	0	0	739

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	693,190	0	1,989,569	336,164	378,549	449,385	0	857,329	368,820	1,039,059	47,644
2017	1,006,431	1,080	725,695	132,918	144,750	537	981	127,296	127,289	462,666	53,600
2018	297	1,576	433,953	77,640	226,575	642	4,172	584,143	35,579	236,816	58,659
2019	365	1,349	495,186	140,200	243,335	89	576	94,022	49,599	206,323	25,883
2020	202	2,495	310,835	133,050	269,042	168	17,996	237,975	161,972	529,128	40,594
<b>TOTAL</b>	<b>1,700,485</b>	<b>6,500</b>	<b>3,955,239</b>	<b>819,972</b>	<b>1,262,252</b>	<b>450,821</b>	<b>23,726</b>	<b>1,900,765</b>	<b>743,259</b>	<b>2,473,991</b>	<b>226,380</b>
OD	0	0	0	0	0	0	0	0	0	0	686

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,037,536	5,299,474	227,066	
IBNR + FREQUENCY ADJUSTMENT	(1,967,043)	(1,137,239)	564	
<b>TOTAL LOSSES</b>	<b>6,070,493</b>	<b>4,162,235</b>	<b>227,630</b>	
EXPECTED LOSSES	3,603,404	3,483,146	252,265	
CREDIBILITY	0.04	0.12	0.18	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.219	1.522	0.083	3.824
INDICATED (POST-TEST)	2.243	1.538	0.084	3.864
PRESENT ON RATE LEVEL	1.231	1.190	0.086	2.507
DERIVED BY FORMULA	1.271	1.232	0.086	2.589
UNDERLYING PRESENT RATE	1.317	1.273	0.092	2.683
PROPOSED	1.272	1.232	0.086	2.589

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.459
IND. RATE				2.46	MINIMUM PREMIUM	
MAN. RATE	3.00	2.81	2.69	+ 2.46	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	53,384	2,920,226	5.470	0	0	1	14	62	77
2017	56,834	3,241,113	5.703	0	0	3	13	50	66
2018	64,952	2,392,687	3.684	0	0	2	13	65	80
2019	58,295	2,082,973	3.573	0	0	1	5	48	54
2020	64,499	2,756,941	4.274	0	0	1	3	44	48
TOTAL	297,964	13,393,940	4.495	0	0	8	48	269	325
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
2016	0	0	154,852	535,446	753,975	0	0	82,830	299,846	858,701	234,576
2017	0	0	634,978	768,897	323,116	0	0	126,994	767,446	388,769	230,913
2018	0	0	349,422	296,708	625,399	0	0	22,721	253,398	606,313	238,726
2019	0	0	155,665	273,064	673,801	0	0	20,199	241,232	537,627	181,385
2020	0	0	227,492	178,965	552,322	0	0	697,508	81,295	733,721	285,638
TOTAL	0	0	1,522,409	2,053,080	2,928,613	0	0	950,252	1,643,217	3,125,131	1,171,238
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
2016	0	0	211,528	743,199	1,014,850	0	0	171,292	359,515	1,008,115	187,661
2017	0	1,289	893,002	993,601	416,851	0	2,008	282,849	912,030	438,866	180,805
2018	350	1,772	508,933	351,299	719,453	42	481	90,528	258,628	640,351	185,013
2019	257	907	353,353	315,630	720,575	104	781	139,662	227,080	534,376	156,172
2020	399	4,394	621,441	388,100	573,633	744	73,317	944,065	267,487	576,770	265,072
TOTAL	1,006	8,362	2,588,257	2,791,829	3,445,362	891	76,587	1,628,396	2,024,740	3,198,478	974,723
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,303,499	11,460,409	974,723	
IBNR + FREQUENCY ADJUSTMENT	(2,966,291)	(2,466,377)	1,759	
TOTAL LOSSES	1,337,208	8,994,032	976,482	
EXPECTED LOSSES	5,433,679	7,572,286	782,236	
CREDIBILITY	0.04	0.13	0.19	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.449	3.018	0.328	3.795
INDICATED (POST-TEST)	0.454	3.050	0.331	3.835
PRESENT ON RATE LEVEL	1.704	2.375	0.245	4.324
DERIVED BY FORMULA	1.654	2.462	0.262	4.378
UNDERLYING PRESENT RATE	1.824	2.541	0.263	4.627
PROPOSED	1.634	2.432	0.258	4.324

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	4.107
IND. RATE				4.11	MINIMUM PREMIUM	
MAN. RATE	5.40	4.91	4.64	+ 4.11	PRESENT	

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	260,156	6,465,150	2.485	0	0	2	19	163	184
2017	273,881	8,109,906	2.961	0	0	7	23	183	213
2018	282,014	7,934,514	2.814	0	0	5	26	165	196
2019	290,616	5,983,495	2.059	1	0	2	11	159	173
2020	300,545	7,365,579	2.451	0	0	2	15	205	222
TOTAL	1,407,212	35,858,644	2.548	1	0	18	94	875	988
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
2016	0	0	494,522	651,528	2,307,344	0	0	72,967	648,986	1,528,898	760,905
2017	0	0	1,550,883	1,086,624	1,608,057	0	0	648,041	713,651	1,732,001	770,649
2018	0	0	1,005,392	1,293,146	1,655,695	0	0	479,131	1,202,915	1,559,010	739,225
2019	240,000	0	476,565	674,770	1,708,264	0	0	58,867	411,167	1,750,727	663,135
2020	0	0	517,900	1,057,109	2,024,127	0	0	112,061	733,556	2,274,078	646,748
TOTAL	240,000	0	4,045,262	4,763,177	9,303,487	0	0	1,371,067	3,710,275	8,844,714	3,580,662
OD	0	0	0	0	0	0	0	0	0	0	3,603

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	675,517	904,321	3,105,685	0	0	150,896	778,134	1,794,926	608,724
2017	0	3,149	2,160,034	1,423,918	2,032,786	0	10,246	1,297,171	869,796	1,923,138	603,418
2018	1,072	5,210	1,518,306	1,484,137	1,921,148	887	6,545	1,006,644	1,205,204	1,674,560	572,899
2019	360,539	2,551	985,003	787,989	1,829,443	246	1,839	327,078	439,442	1,714,598	570,959
2020	1,600	16,746	2,502,560	1,758,000	2,148,380	870	73,736	1,220,456	941,761	1,751,038	600,182
TOTAL	363,211	27,656	7,841,420	6,358,365	11,037,443	2,003	92,366	4,002,245	4,234,337	8,858,261	2,956,183
OD	0	0	0	0	0	0	0	0	0	0	3,102

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,328,902	30,488,405	2,959,285	
IBNR + FREQUENCY ADJUSTMENT	(5,264,371)	(6,527,763)	7,286	
TOTAL LOSSES	7,064,530	23,960,642	2,966,571	
EXPECTED LOSSES	9,668,322	20,048,868	3,263,004	
CREDIBILITY	0.11	0.37	0.54	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.502	1.703	0.211	2.415
INDICATED (POST-TEST)	0.507	1.721	0.213	2.441
PRESENT ON RATE LEVEL	0.642	1.331	0.217	2.190
DERIVED BY FORMULA	0.627	1.475	0.215	2.317
UNDERLYING PRESENT RATE	0.687	1.425	0.232	2.344
PROPOSED	0.627	1.475	0.215	2.317

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.200
IND. RATE				2.20	MINIMUM PREMIUM	
MAN. RATE	2.77	2.51	2.35	+ 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
2016	768,294	25,085,979	3.265	1	0	34	107	314	456
2017	833,380	32,963,548	3.955	1	0	35	143	445	624
2018	925,590	32,614,174	3.524	0	0	34	102	545	681
2019	1,059,755	43,820,270	4.135	1	0	45	146	667	859
2020	1,305,283	54,246,253	4.156	2	0	33	132	1,112	1279
TOTAL	4,892,302	188,730,224	3.858	5	0	181	630	3083	3899
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
2016	131,078	0	8,251,391	4,995,543	2,724,128	0	0	2,781,938	2,951,321	2,388,748	861,832
2017	1,039,332	0	8,530,690	7,356,997	4,065,464	0	0	2,874,054	4,515,589	3,543,277	1,038,145
2018	0	0	8,444,571	5,015,783	6,797,901	0	0	2,877,781	3,274,358	5,072,206	1,131,574
2019	54,548	0	10,776,704	9,409,358	7,158,841	1,500	0	3,870,807	4,740,531	6,397,694	1,410,287
2020	1,960,805	0	8,404,096	6,969,996	14,306,981	2,000	0	3,455,296	5,336,294	12,181,315	1,629,470
TOTAL	3,185,763	0	44,407,452	33,747,677	35,053,315	3,500	0	15,859,876	20,818,093	29,583,240	6,071,308
OD	0	0	0	25,995	97,531	0	0	0	353	27,224	14,481

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	184,165	0	11,271,400	6,933,814	3,666,676	0	0	5,753,048	3,538,634	2,804,390	689,466
2017	1,142,568	17,322	11,881,057	9,536,415	5,228,549	0	45,442	5,789,465	5,405,498	3,985,283	812,868
2018	8,146	41,590	11,687,209	5,857,375	7,988,777	5,326	36,675	5,373,088	3,355,329	5,459,275	876,970
2019	94,373	44,780	16,731,584	9,789,355	8,531,802	10,609	46,168	7,469,888	4,468,566	6,630,462	1,214,257
2020	2,230,122	163,134	22,138,297	12,489,065	15,480,112	11,881	716,465	11,018,843	6,233,864	9,673,591	1,512,148
TOTAL	3,659,374	266,826	73,709,547	44,606,023	40,895,916	27,816	844,751	35,404,332	23,001,890	28,553,002	5,105,708
OD	46	452	73,966	60,510	98,218	5	565	7,530	5,946	20,038	12,422

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	113,995,211	137,241,543	5,118,130	
IBNR + FREQUENCY ADJUSTMENT	(33,312,849)	(26,821,897)	14,029	
TOTAL LOSSES	80,682,362	110,419,645	5,132,159	
EXPECTED LOSSES	62,263,369	84,170,268	5,306,149	
CREDIBILITY	0.25	0.85	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.647	2.253	0.105	4.005
INDICATED (POST-TEST)	1.665	2.277	0.106	4.048
PRESENT ON RATE LEVEL	1.189	1.608	0.101	2.898
DERIVED BY FORMULA	1.308	2.177	0.106	3.591
UNDERLYING PRESENT RATE	1.273	1.720	0.108	3.102
PROPOSED	1.308	2.177	0.106	3.591

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.410
IND. RATE				3.41	MINIMUM PREMIUM	
MAN. RATE	2.75	2.78	3.11	+ 3.41	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	234,253	9,228,959	3,940	0	0	9	20	101	130
2017	268,688	7,639,843	2,843	0	0	10	28	110	148
2018	278,745	9,802,070	3,517	2	0	11	17	105	135
2019	265,667	5,856,777	2,205	0	0	5	25	65	95
2020	257,123	5,559,685	2,162	2	0	3	9	89	103
<b>TOTAL</b>	<b>1,304,476</b>	<b>38,087,334</b>	<b>2,920</b>	<b>4</b>	<b>0</b>	<b>38</b>	<b>99</b>	<b>470</b>	<b>611</b>
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
2016	0	0	1,878,803	762,021	1,883,428	0	0	1,215,412	1,601,505	1,510,528	377,262
2017	0	0	2,025,899	1,254,517	961,342	0	0	587,326	937,906	1,440,607	432,246
2018	909,551	0	2,553,563	753,243	1,624,447	0	0	1,241,591	350,950	1,948,074	420,651
2019	0	0	1,209,637	1,498,726	856,258	0	0	401,676	788,946	861,161	240,373
2020	295,000	0	594,964	730,259	1,367,218	23,500	0	498,119	329,817	1,413,566	307,242
<b>TOTAL</b>	<b>1,204,551</b>	<b>0</b>	<b>8,262,866</b>	<b>4,998,766</b>	<b>6,692,693</b>	<b>23,500</b>	<b>0</b>	<b>3,944,124</b>	<b>4,009,124</b>	<b>7,173,936</b>	<b>1,777,774</b>
OD	0	0	0	0	0	0	0	0	0	0	284

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	2,500,215	1,057,685	2,535,094	0	0	2,352,002	1,920,204	1,773,360	301,810
2017	0	4,114	2,802,776	1,633,545	1,231,913	0	9,286	1,188,028	1,130,580	1,604,196	338,449
2018	1,301,491	12,331	3,414,119	925,298	1,909,940	2,298	15,228	2,164,003	428,167	2,070,643	326,005
2019	1,554	5,420	2,043,226	1,511,117	1,042,687	821	5,366	881,341	713,279	897,898	206,961
2020	354,817	13,836	1,958,802	1,227,509	1,472,339	45,901	89,966	1,253,613	560,247	1,100,070	285,121
<b>TOTAL</b>	<b>1,657,862</b>	<b>35,700</b>	<b>12,719,139</b>	<b>6,355,154</b>	<b>8,191,973</b>	<b>49,019</b>	<b>119,845</b>	<b>7,838,987</b>	<b>4,752,477</b>	<b>7,446,166</b>	<b>1,458,344</b>
OD	0	0	0	0	0	0	0	0	0	0	245

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	22,420,553	26,745,771	1,458,589	
IBNR + FREQUENCY ADJUSTMENT	(9,345,886)	(5,435,246)	3,549	
<b>TOTAL LOSSES</b>	<b>13,074,667</b>	<b>21,310,525</b>	<b>1,462,138</b>	
EXPECTED LOSSES	17,076,105	16,630,638	1,679,203	
CREDIBILITY	0.10	0.35	0.52	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.002	1.634	0.112	2.748
INDICATED (POST-TEST)	1.013	1.651	0.113	2.777
PRESENT ON RATE LEVEL	1.223	1.191	0.120	2.535
DERIVED BY FORMULA	1.202	1.352	0.117	2.671
UNDERLYING PRESENT RATE	1.309	1.275	0.129	2.713
PROPOSED	1.202	1.352	0.117	2.671

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.537
IND. RATE				2.54	MINIMUM PREMIUM	
MAN. RATE	3.21	2.92	2.72	+ 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
2016	19,983	262,429	1.313	0	0	0	1	3	4
2017	22,942	271,333	1.183	0	0	0	1	4	5
2018	23,921	305,775	1.278	0	0	0	2	3	5
2019	28,835	1,009,220	3.500	0	0	0	6	5	11
2020	25,299	431,475	1.706	0	0	0	2	4	6
TOTAL	120,980	2,280,232	1.885	0	0	0	12	19	31
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
2016	0	0	0	118,283	18,653	0	0	0	14,623	105,839	5,031
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	255,444	7,214	5,210
2019	0	0	0	600,172	23,263	0	0	0	333,691	44,143	7,951
2020	0	0	0	144,124	88,323	0	0	0	30,076	160,535	8,417
TOTAL	0	0	0	966,367	192,162	0	0	0	644,200	427,372	50,131
OD	0	0	0	20,000	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
2016	0	0	0	164,177	25,107	0	0	0	17,533	124,255	4,025
2017	0	0	3,625	105,692	57,910	0	0	1,117	13,476	120,949	18,418
2018	3	7	3,569	24,248	18,742	0	137	35,610	243,929	15,794	4,038
2019	188	522	218,740	555,091	65,620	76	586	107,833	269,630	64,993	6,846
2020	106	915	166,875	158,976	105,218	43	3,901	61,949	52,216	120,979	7,811
TOTAL	298	1,443	392,809	1,008,184	272,597	119	4,624	206,509	596,785	446,970	41,137
OD	6	17	7,205	18,433	1,388	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	613,029	2,344,357	41,137	
IBNR + FREQUENCY ADJUSTMENT	(783,105)	(257,012)	94	
TOTAL LOSSES	0	2,087,345	41,231	
EXPECTED LOSSES	1,452,101	798,506	41,807	
CREDIBILITY	0.02	0.07	0.11	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.709	0.034	1.743
INDICATED (POST-TEST)	0.000	1.727	0.034	1.762
PRESENT ON RATE LEVEL	1.122	0.617	0.032	1.771
DERIVED BY FORMULA	1.099	0.694	0.033	1.826
UNDERLYING PRESENT RATE	1.200	0.660	0.035	1.895
PROPOSED	1.066	0.674	0.032	1.771

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.682
IND. RATE				1.68	MINIMUM PREMIUM	
MAN. RATE	2.24	2.04	1.90	+ 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	
2016	1,732,824	84,051,027	4.851	7	0	128	272	768	1175	
2017	1,869,149	79,188,405	4.237	5	0	129	264	806	1204	
2018	1,980,319	98,020,114	4.950	3	1	136	228	777	1145	
2019	2,102,661	85,767,185	4.079	5	1	100	240	748	1094	
2020	2,160,868	71,604,187	3.314	6	0	40	219	874	1139	
TOTAL	9,845,821	418,630,918	4.252	26	2	533	1223	3973	5757	
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
2016	3,089,916	0	27,889,761	10,293,274	11,432,589	1,727,191	0	12,219,029	7,223,155	8,354,877	1,821,235
2017	1,871,769	0	27,251,712	12,328,976	10,050,965	126,923	0	10,486,939	7,503,524	7,645,788	1,921,809
2018	591,750	587,260	30,697,731	10,642,986	11,703,875	36,580	5,049,147	16,974,130	8,137,232	11,107,125	2,492,298
2019	1,043,569	929,414	22,539,127	12,987,374	10,441,509	0	2,186,202	17,644,939	7,922,233	7,660,776	2,412,042
2020	3,038,460	0	9,513,091	12,042,964	13,705,875	69,343	0	7,204,467	10,257,144	13,931,373	1,841,470
TOTAL	9,635,464	1,516,674	117,891,422	58,295,574	57,334,813	1,960,037	7,235,349	64,529,504	41,043,288	48,699,939	10,488,854
OD	0	0	171,408	26,000	17,784	0	0	85,511	376	32,101	5,705

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	4,060,719	0	37,695,018	14,287,064	15,388,265	1,385,431	0	23,818,977	8,660,563	9,808,626	1,456,988
2017	2,300,174	55,245	37,435,644	16,110,702	12,932,710	98,997	164,393	20,514,356	9,068,254	8,610,196	1,504,776
2018	874,900	252,321	40,181,555	12,523,768	14,043,969	121,373	1,103,495	23,533,238	7,950,002	11,219,717	1,931,531
2019	1,560,646	337,591	31,178,084	13,893,382	12,672,745	14,982	835,894	15,255,333	7,457,429	8,244,748	2,076,768
2020	3,387,327	187,618	26,569,955	16,685,377	15,621,407	138,588	1,110,514	17,691,680	9,823,856	11,576,255	1,708,884
TOTAL	12,183,766	832,775	173,060,255	73,500,293	70,659,096	1,759,371	3,214,296	100,813,585	42,960,104	49,459,542	8,678,948
OD	139	1,874	207,396	46,181	34,342	97	9,542	118,932	14,095	33,488	4,524

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	292,202,027	236,707,140	8,683,472	
IBNR + FREQUENCY ADJUSTMENT	(102,855,835)	(53,786,576)	21,866	
TOTAL LOSSES	189,346,192	182,920,564	8,705,337	
EXPECTED LOSSES	189,653,854	166,064,598	9,557,176	
CREDIBILITY	0.40	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.920	1.857	0.088	3.865
INDICATED (POST-TEST)	1.940	1.876	0.089	3.906
PRESENT ON RATE LEVEL	1.800	1.576	0.091	3.467
DERIVED BY FORMULA	1.856	1.876	0.089	3.821
UNDERLYING PRESENT RATE	1.926	1.687	0.097	3.710
PROPOSED	1.856	1.876	0.089	3.821

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.629
IND. RATE				3.63	MINIMUM PREMIUM	
MAN. RATE	4.12	3.97	3.72	+ 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
2016	66,812	3,979,985	5.957	1	0	7	6	40	54
2017	70,999	4,226,957	5.954	0	0	3	21	47	71
2018	77,656	4,123,714	5.310	0	0	6	17	23	46
2019	79,559	4,709,937	5.920	0	0	6	12	33	51
2020	78,089	1,572,252	2.013	0	0	1	8	25	34
TOTAL	373,115	18,612,845	4.989	1	0	23	64	168	256
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
2016	1,064,892	0	1,438,552	203,190	474,220	2,500	0	292,659	118,348	337,133	48,491
2017	0	0	626,143	1,294,697	911,470	0	0	210,079	589,267	530,227	65,074
2018	0	0	1,411,486	1,020,581	317,693	0	0	401,296	764,673	144,282	63,703
2019	0	0	1,433,073	859,036	742,808	0	0	406,992	615,411	605,286	47,331
2020	0	0	149,497	345,298	541,989	0	0	2,698	110,295	292,802	129,673
TOTAL	1,064,892	0	5,058,751	3,722,802	2,988,180	2,500	0	1,313,724	2,197,994	1,909,730	354,272
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
2016	1,183,129	0	1,965,062	282,028	638,300	5,741	0	605,219	141,899	395,794	38,793
2017	0	1,271	907,524	1,675,010	1,156,042	0	3,322	436,497	704,221	593,341	50,953
2018	1,388	6,940	1,946,600	1,149,118	421,428	743	5,209	775,471	746,914	184,770	49,370
2019	1,540	5,565	2,060,827	922,765	891,777	781	5,032	817,861	559,336	640,204	40,752
2020	469	4,853	732,914	525,653	584,499	106	8,538	151,357	129,540	226,385	120,337
TOTAL	1,186,527	18,630	7,612,927	4,554,573	3,692,046	7,371	22,100	2,786,406	2,281,910	2,040,494	300,204
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,633,961	12,569,024	300,204	
IBNR + FREQUENCY ADJUSTMENT	(4,184,345)	(2,220,891)	614	
TOTAL LOSSES	7,449,616	10,348,133	300,818	
EXPECTED LOSSES	7,694,789	6,837,612	277,481	
CREDIBILITY	0.05	0.15	0.22	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.997	2.773	0.081	4.851
INDICATED (POST-TEST)	2.018	2.803	0.081	4.902
PRESENT ON RATE LEVEL	1.927	1.712	0.069	3.709
DERIVED BY FORMULA	1.932	1.876	0.072	3.880
UNDERLYING PRESENT RATE	2.062	1.833	0.074	3.969
PROPOSED	1.932	1.876	0.072	3.880

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.685
IND. RATE				3.68	MINIMUM PREMIUM	
MAN. RATE	4.22	4.05	3.98	+ 3.68	PRESENT	

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	637,885	19,402,070	3.042	0	0	20	88	176	284
2017	658,150	14,572,225	2.214	1	0	14	64	150	229
2018	710,301	21,949,467	3.090	2	0	16	64	153	235
2019	824,831	15,137,197	1.835	1	0	8	77	159	245
2020	880,679	17,356,691	1.971	0	0	8	51	250	309
TOTAL	3,711,846	88,417,650	2.382	4	0	66	344	888	1302
OD				0	0	0	2	1	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	3,744,777	3,902,100	2,383,839	0	0	3,322,095	2,359,962	2,436,464	1,252,833
2017	550,687	0	2,629,894	2,869,892	2,286,715	0	0	1,081,939	1,787,871	2,050,878	1,314,349
2018	508,577	0	4,024,468	3,354,398	2,598,312	0	0	5,620,815	2,120,101	2,342,999	1,379,797
2019	7,000	0	1,367,358	3,876,683	3,085,795	242,596	0	840,472	2,103,480	2,124,591	1,489,222
2020	0	0	1,649,473	2,750,186	4,175,299	0	0	1,897,324	1,811,055	3,635,120	1,438,234
TOTAL	1,066,264	0	13,415,970	16,753,259	14,529,960	242,596	0	12,762,645	10,182,469	12,590,052	6,874,435
OD	0	0	0	96,553	75,000	0	0	0	84,656	0	10,618

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	4,738,820	5,416,115	3,208,647	0	0	4,478,119	2,829,594	2,860,409	1,002,266
2017	676,727	5,340	3,697,061	3,724,760	2,907,351	0	17,107	2,187,666	2,146,866	2,291,467	1,029,135
2018	729,748	16,340	4,673,513	3,803,418	3,094,546	3,446	23,613	3,448,981	2,147,517	2,554,348	1,069,343
2019	13,053	8,532	3,327,053	3,897,233	3,512,679	552,734	12,111	2,007,388	1,874,180	2,219,801	1,282,220
2020	3,943	41,758	6,135,329	4,169,645	4,545,838	3,200	281,298	4,200,127	2,064,668	2,941,584	1,334,681
TOTAL	1,423,471	71,970	22,571,776	21,011,171	17,269,062	559,380	334,128	16,322,281	11,062,826	12,867,609	5,717,646
OD	0	6	6,563	126,285	85,112	0	0	3,825	99,956	1,026	8,916

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	41,293,400	62,523,047	5,726,562	
IBNR + FREQUENCY ADJUSTMENT	(14,925,302)	(15,444,063)	16,439	
TOTAL LOSSES	26,368,098	47,078,983	5,743,001	
EXPECTED LOSSES	27,730,130	48,050,643	6,769,903	
CREDIBILITY	0.21	0.70	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.710	1.260	0.154	2.125
INDICATED (POST-TEST)	0.718	1.273	0.156	2.147
PRESENT ON RATE LEVEL	0.698	1.210	0.170	2.078
DERIVED BY FORMULA	0.702	1.254	0.156	2.112
UNDERLYING PRESENT RATE	0.747	1.295	0.182	2.224
PROPOSED	0.702	1.254	0.156	2.112

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.006
IND. RATE				2.01	MINIMUM PREMIUM	
MAN. RATE	2.50	2.29	2.23	+ 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
2016	367,373	5,345,469	1,455	0	0	6	23	70	99
2017	388,368	7,030,931	1,810	1	0	9	17	77	104
2018	437,644	6,738,021	1,540	1	0	6	12	56	75
2019	426,105	6,453,670	1,515	1	0	5	12	71	89
2020	421,623	4,366,847	1,036	0	0	1	11	73	85
TOTAL	2,041,113	29,934,938	1,467	3	0	27	75	347	452
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
2016	0	0	1,351,100	713,985	602,474	0	0	535,392	759,236	917,023	466,259
2017	790,341	0	2,094,627	336,454	736,116	1	0	689,050	459,287	1,132,994	792,061
2018	3,000	0	1,343,721	548,570	731,052	0	0	1,452,927	1,162,412	969,925	526,414
2019	904,122	0	1,316,813	610,536	1,115,388	22,000	0	274,284	423,289	1,356,062	431,176
2020	0	0	231,448	589,261	1,164,332	0	0	57,905	525,017	1,425,626	373,258
TOTAL	1,697,463	0	6,337,709	2,798,806	4,349,362	22,001	0	3,009,558	3,329,241	5,801,630	2,589,168
OD	0	0	0	0	0	0	0	0	0	0	1,908

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,845,603	991,011	810,930	0	0	1,107,191	910,324	1,076,585	373,007
2017	971,232	4,253	2,858,483	454,849	942,884	1	10,895	1,361,531	563,184	1,260,324	620,184
2018	5,476	6,150	1,711,419	646,770	868,403	1,808	12,385	1,809,039	1,167,626	1,071,624	407,971
2019	1,103,335	5,069	1,876,477	719,398	1,253,087	41,177	3,725	615,114	441,262	1,344,301	371,243
2020	864	8,888	1,354,822	987,934	1,228,114	561	46,207	789,405	628,813	1,103,583	346,383
TOTAL	2,080,906	24,360	9,646,804	3,799,962	5,103,418	43,548	73,211	5,682,279	3,711,210	5,856,417	2,118,788
OD	0	0	0	0	0	0	0	0	0	0	1,526

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,551,108	18,471,008	2,120,314	
IBNR + FREQUENCY ADJUSTMENT	(5,832,571)	(4,040,097)	5,538	
TOTAL LOSSES	11,718,536	14,430,911	2,125,852	
EXPECTED LOSSES	10,703,079	12,416,213	2,529,293	
CREDIBILITY	0.14	0.47	0.70	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.574	0.707	0.104	1.385
INDICATED (POST-TEST)	0.580	0.715	0.105	1.400
PRESENT ON RATE LEVEL	0.490	0.568	0.116	1.174
DERIVED BY FORMULA	0.503	0.637	0.108	1.248
UNDERLYING PRESENT RATE	0.524	0.608	0.124	1.257
PROPOSED	0.503	0.637	0.108	1.248

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.185
IND. RATE				1.19	MINIMUM PREMIUM	
MAN. RATE	1.32	1.25	1.26	+ 1.19	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,423,225	28,117,575	1.976	1	0	30	106	332	469
2017	1,437,163	25,072,606	1.745	3	0	23	100	323	449
2018	1,589,028	43,221,351	2.720	2	0	33	104	367	506
2019	1,554,366	31,442,559	2.023	1	1	15	94	314	425
2020	1,753,877	21,659,324	1.235	0	0	12	66	379	457
TOTAL	7,757,659	149,513,415	1.927	7	1	113	470	1715	2306
OD				0	0	0	1	6	7

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	37,960	0	6,360,360	4,759,753	3,413,765	42,949	0	3,029,486	4,014,437	4,552,986	1,905,879
2017	761,464	0	4,487,276	4,829,599	3,598,011	3,313	0	2,322,162	2,312,901	4,766,133	1,991,747
2018	772,221	0	8,478,652	4,374,950	4,506,326	7,504	0	14,771,189	3,115,192	4,888,655	2,306,662
2019	709,668	837,688	2,995,658	4,548,571	3,189,889	4,250	8,427,553	1,443,501	3,403,076	3,882,761	1,999,944
2020	0	0	2,339,244	2,906,097	4,556,176	0	0	1,519,564	3,280,979	5,200,763	1,856,501
TOTAL	2,281,313	837,688	24,661,190	21,418,970	19,264,167	58,016	8,427,553	23,085,902	16,126,585	23,291,298	10,060,733
OD	0	0	0	20,000	135,022	0	0	0	1,365	51,171	27,120

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	53,334	0	8,274,453	6,606,537	4,594,928	124,724	0	5,029,339	4,813,310	5,345,206	1,524,703
2017	935,746	8,995	6,224,102	6,264,899	4,580,404	2,584	34,458	4,352,075	2,810,330	5,299,905	1,559,538
2018	1,109,858	34,910	9,798,304	5,054,723	5,363,565	26,556	45,510	6,589,321	3,223,744	5,281,029	1,787,663
2019	1,069,705	82,840	5,490,414	4,604,969	3,742,497	12,776	876,347	3,524,106	3,094,676	4,024,209	1,721,952
2020	4,654	50,910	7,212,269	4,528,802	4,992,113	3,914	320,288	5,258,810	3,269,227	4,227,818	1,722,833
TOTAL	3,173,296	177,655	36,999,543	27,059,931	23,273,507	170,555	1,276,603	24,753,651	17,211,287	24,178,167	8,316,689
OD	0	0	2,251	27,425	168,715	0	0	365	2,189	56,407	21,619

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	66,553,918	91,977,628	8,338,307	
IBNR + FREQUENCY ADJUSTMENT	(25,477,346)	(21,877,039)	22,258	
TOTAL LOSSES	41,076,571	70,100,588	8,360,566	
EXPECTED LOSSES	46,854,084	67,338,656	9,594,673	
CREDIBILITY	0.34	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.529	0.900	0.107	1.537
INDICATED (POST-TEST)	0.535	0.910	0.109	1.554
PRESENT ON RATE LEVEL	0.564	0.811	0.116	1.491
DERIVED BY FORMULA	0.554	0.910	0.109	1.573
UNDERLYING PRESENT RATE	0.604	0.868	0.124	1.596
PROPOSED	0.548	0.899	0.107	1.554

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.476
IND. RATE				1.48	MINIMUM PREMIUM	
MAN. RATE	1.78	1.69	1.60	+ 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
2016	156,090	1,353,825	0.867	1	0	3	3	27	34
2017	149,373	2,003,201	1.341	0	0	0	10	25	35
2018	133,867	1,480,774	1.106	0	0	1	8	20	29
2019	130,658	879,806	0.673	0	0	1	2	15	18
2020	131,460	941,406	0.716	0	0	0	6	22	28
TOTAL	701,448	6,659,012	0.949	1	0	5	29	109	144
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
2016	46,940	0	417,410	143,129	162,284	9,152	0	96,119	192,525	145,174	141,092
2017	0	0	0	446,744	373,617	0	0	0	488,091	531,960	162,789
2018	0	0	140,586	252,749	438,067	0	0	24,624	302,923	238,230	83,595
2019	0	0	219,751	47,616	123,939	0	0	116,447	32,810	216,409	122,834
2020	0	0	0	238,504	223,486	0	0	0	120,491	307,567	51,358
TOTAL	46,940	0	777,747	1,128,742	1,321,393	9,152	0	237,190	1,136,840	1,439,340	561,668
OD	0	0	0	0	0	0	0	0	0	0	755

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	65,951	0	570,182	198,663	218,434	26,577	0	198,774	230,837	170,434	112,874
2017	0	0	21,113	577,320	470,515	0	0	25,201	582,307	592,132	127,464
2018	160	764	230,008	292,949	502,586	46	484	89,773	296,185	258,574	64,786
2019	211	784	286,808	64,821	141,252	193	1,209	191,722	48,040	215,095	105,760
2020	201	1,786	317,723	293,250	249,208	111	8,754	158,098	138,567	238,107	47,660
TOTAL	66,523	3,334	1,425,835	1,427,003	1,581,996	26,927	10,448	663,568	1,295,936	1,474,342	458,544
OD	0	0	0	0	0	0	0	0	0	0	701

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,196,634	5,779,276	459,244	
IBNR + FREQUENCY ADJUSTMENT	(1,350,503)	(1,423,257)	1,228	
TOTAL LOSSES	846,131	4,356,019	460,472	
EXPECTED LOSSES	2,446,043	4,285,676	613,599	
CREDIBILITY	0.07	0.23	0.34	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.121	0.621	0.066	0.807
INDICATED (POST-TEST)	0.122	0.628	0.066	0.816
PRESENT ON RATE LEVEL	0.326	0.571	0.082	0.978
DERIVED BY FORMULA	0.312	0.584	0.076	0.972
UNDERLYING PRESENT RATE	0.349	0.611	0.087	1.047
PROPOSED	0.312	0.584	0.076	0.972

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.923
IND. RATE				0.92	MINIMUM PREMIUM	
MAN. RATE	1.23	1.14	1.05	+ 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
2016	154,696	4,189,962	2.709	0	0	3	30	56	89
2017	158,370	9,462,811	5.975	1	0	10	31	103	145
2018	159,654	5,023,864	3.147	1	0	3	11	60	75
2019	141,133	4,910,244	3.479	0	0	2	21	56	79
2020	104,030	1,766,232	1.698	0	0	0	3	28	31
<b>TOTAL</b>	<b>717,883</b>	<b>25,353,113</b>	<b>3.532</b>	<b>2</b>	<b>0</b>	<b>18</b>	<b>96</b>	<b>303</b>	<b>419</b>
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
2016	0	0	631,988	1,376,444	477,495	0	0	110,400	820,420	486,818	286,397
2017	119,764	0	1,788,747	1,375,178	1,592,899	467	0	1,649,698	852,211	1,622,346	461,501
2018	262,104	0	537,989	704,735	1,293,711	10,154	0	462,095	275,852	1,117,604	359,620
2019	0	0	389,173	908,476	923,888	0	0	405,905	691,299	1,263,603	327,900
2020	0	0	0	159,298	360,641	0	0	0	72,593	926,432	247,268
<b>TOTAL</b>	<b>381,868</b>	<b>0</b>	<b>3,347,897</b>	<b>4,524,131</b>	<b>4,648,634</b>	<b>10,621</b>	<b>0</b>	<b>2,628,098</b>	<b>2,712,375</b>	<b>5,416,803</b>	<b>1,682,686</b>
OD	0	0	0	0	60,530	0	0	0	0	13,109	13,016

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	863,296	1,910,504	642,708	0	0	228,307	983,684	571,524	229,118
2017	147,175	3,458	2,376,785	1,794,402	2,018,091	364	18,646	2,331,195	1,038,412	1,808,764	361,355
2018	374,946	2,822	829,897	822,139	1,486,176	27,703	5,793	837,014	308,346	1,184,295	278,706
2019	670	2,272	881,708	933,422	1,033,256	820	5,373	882,696	659,871	1,278,694	282,322
2020	205	1,937	325,842	278,329	371,706	203	20,453	294,207	239,457	688,002	229,465
<b>TOTAL</b>	<b>522,997</b>	<b>10,490</b>	<b>5,277,527</b>	<b>5,738,797</b>	<b>5,551,938</b>	<b>29,090</b>	<b>50,265</b>	<b>4,573,420</b>	<b>3,229,770</b>	<b>5,531,279</b>	<b>1,380,965</b>
OD	0	5	2,333	2,089	67,961	0	2	384	348	13,656	10,565

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,466,512	20,135,837	1,391,530	
IBNR + FREQUENCY ADJUSTMENT	(3,899,202)	(4,017,670)	2,684	
<b>TOTAL LOSSES</b>	<b>6,567,311</b>	<b>16,118,166</b>	<b>1,394,213</b>	
EXPECTED LOSSES	7,012,358	12,037,828	1,569,022	
CREDIBILITY	0.07	0.24	0.35	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.914	2.234	0.193	3.341
INDICATED (POST-TEST)	0.924	2.257	0.195	3.376
PRESENT ON RATE LEVEL	0.913	1.567	0.204	2.684
DERIVED BY FORMULA	0.914	1.733	0.201	2.847
UNDERLYING PRESENT RATE	0.977	1.677	0.219	2.872
PROPOSED	0.914	1.733	0.201	2.847

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	T.704
IND. RATE				2.70	MINIMUM PREMIUM	
MAN. RATE	3.14	2.95	2.88	+ 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
2016	3,522,899	28,339,246	0.804	0	0	28	130	377	535
2017	3,691,111	34,210,573	0.927	2	0	38	111	439	590
2018	3,852,826	28,668,655	0.744	1	0	32	65	462	560
2019	3,759,330	21,764,617	0.579	1	0	15	59	372	447
2020	3,980,507	19,433,988	0.488	1	0	5	51	411	468
TOTAL	18,806,673	132,417,079	0.704	5	0	118	416	2061	2600
OD				0	0	0	0	7	7

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	5,738,172	5,341,216	3,435,834	0	0	1,806,669	4,761,223	4,012,994	3,243,138
2017	504,568	0	7,945,725	4,593,759	5,457,204	29,638	0	3,532,596	3,245,719	6,086,603	2,814,761
2018	85,237	0	6,919,376	3,282,249	4,081,936	72,501	0	3,114,912	2,806,663	5,593,076	2,712,705
2019	639,426	0	3,258,386	2,688,938	4,430,861	165,168	0	1,576,789	1,830,351	4,866,210	2,308,488
2020	84,609	0	919,742	2,576,426	4,333,879	8,552	0	543,001	2,179,002	6,358,384	2,430,393
TOTAL	1,313,840	0	24,781,401	18,482,588	21,739,714	275,859	0	10,573,967	14,822,958	26,917,267	13,509,485
OD	0	0	0	0	21,651	0	0	0	0	48,473	22,848

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	7,773,895	7,413,608	4,624,633	0	0	3,669,468	5,708,706	4,711,255	2,594,510
2017	620,052	15,973	10,890,261	6,010,522	6,933,108	23,117	46,605	5,889,471	3,935,676	6,773,278	2,203,958
2018	128,203	33,212	9,264,922	3,841,232	4,848,605	196,961	35,959	5,234,979	2,707,334	5,978,585	2,102,346
2019	793,157	13,973	5,250,069	3,006,079	4,904,390	311,796	19,395	3,157,190	1,876,706	4,868,728	1,987,608
2020	104,864	35,271	5,420,851	4,014,439	4,627,504	19,100	233,809	3,800,367	2,739,565	4,921,856	2,255,405
TOTAL	1,646,275	98,429	38,599,999	24,285,881	25,938,241	550,974	335,768	21,751,474	16,967,987	27,253,703	11,143,828
OD	1	10	1,961	1,538	24,896	1	143	2,474	2,165	49,899	17,897

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	62,987,509	94,524,310	11,161,725	
IBNR + FREQUENCY ADJUSTMENT	(24,270,944)	(23,624,703)	27,844	
TOTAL LOSSES	38,716,565	70,899,607	11,189,569	
EXPECTED LOSSES	44,455,879	72,368,631	12,591,165	
CREDIBILITY	0.62	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.206	0.377	0.059	0.642
INDICATED (POST-TEST)	0.208	0.381	0.060	0.649
PRESENT ON RATE LEVEL	0.221	0.360	0.063	0.643
DERIVED BY FORMULA	0.213	0.381	0.060	0.654
UNDERLYING PRESENT RATE	0.236	0.385	0.067	0.688
PROPOSED	0.211	0.378	0.060	0.649

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.616
IND. RATE				0.62	MINIMUM PREMIUM	
MAN. RATE	0.82	0.73	0.69	+ 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
2016	140,540	628,064	0.447	0	0	0	1	16	17
2017	147,146	600,512	0.408	0	0	0	2	11	13
2018	155,122	1,629,799	1.051	1	0	1	2	10	14
2019	151,824	485,146	0.320	0	0	1	2	10	13
2020	161,237	748,934	0.464	0	0	0	4	9	13
TOTAL	755,869	4,092,455	0.541	1	0	2	11	56	70
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
2016	0	0	0	73,918	82,325	0	0	0	15,709	375,779	80,333
2017	0	0	0	85,779	128,503	0	0	0	27,545	228,592	130,093
2018	754,178	0	182,398	35,988	267,234	2,659	0	51,020	70,659	184,127	81,536
2019	0	0	150,733	16,168	41,256	0	0	39,000	57,827	88,853	91,309
2020	0	0	0	283,173	83,606	0	0	0	213,426	134,588	34,141
TOTAL	754,178	0	333,131	495,026	602,924	2,659	0	90,020	385,166	1,011,939	417,412
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
2016	0	0	0	102,598	110,809	0	0	0	18,835	441,165	64,266
2017	0	0	4,681	111,609	161,195	0	0	2,598	35,102	252,240	101,863
2018	1,077,381	887	247,283	51,920	305,683	7,125	669	99,763	74,015	195,325	63,190
2019	137	512	186,012	25,593	50,651	76	491	80,004	54,553	90,955	78,617
2020	178	1,480	279,529	277,268	119,404	121	7,105	169,918	159,114	120,358	31,683
TOTAL	1,077,696	2,880	717,504	568,989	747,741	7,321	8,264	352,283	341,619	1,100,043	339,620
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,165,949	2,758,391	339,620	
IBNR + FREQUENCY ADJUSTMENT	(693,018)	(600,538)	960	
TOTAL LOSSES	1,472,931	2,157,854	340,579	
EXPECTED LOSSES	1,270,355	1,841,457	431,180	
CREDIBILITY	0.07	0.24	0.36	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.195	0.285	0.045	0.525
INDICATED (POST-TEST)	0.197	0.289	0.046	0.531
PRESENT ON RATE LEVEL	0.157	0.228	0.053	0.438
DERIVED BY FORMULA	0.160	0.242	0.051	0.453
UNDERLYING PRESENT RATE	0.168	0.244	0.057	0.469
PROPOSED	0.160	0.242	0.051	0.453

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.430
IND. RATE				0.43	MINIMUM PREMIUM	
MAN. RATE	0.57	0.51	0.47	+ 0.43	PRESENT	

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2016	46,242	703,018	1.520	0	0	0	7	9	16	
2017	59,282	1,826,548	3.081	0	0	3	7	17	27	
2018	62,787	1,433,817	2.284	0	0	0	3	30	33	
2019	72,023	2,954,272	4.102	1	0	0	5	29	35	
2020	60,247	773,629	1.284	0	0	1	0	18	19	
TOTAL	300,581	7,691,284	2.559	1	0	4	22	103	130	
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
2016	0	0	0	177,117	77,098	0	0	0	174,494	212,880	61,429
2017	0	0	533,605	303,317	106,652	0	0	209,379	239,886	231,703	202,006
2018	0	0	0	134,305	251,299	0	0	0	142,618	664,592	241,003
2019	307,720	0	0	287,567	282,884	1,329,914	0	0	124,869	492,964	128,354
2020	0	0	148,725	0	172,049	0	0	44,500	0	262,686	145,669
TOTAL	307,720	0	682,330	902,306	889,982	1,329,914	0	253,879	681,867	1,864,825	778,461
OD	0	0	0	0	0	0	0	0	0	0	3,244

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	245,838	103,774	0	0	0	209,218	249,921	49,143
2017	0	1,084	735,579	393,571	141,296	0	3,311	417,590	288,319	260,128	158,171
2018	20	56	27,870	154,862	285,965	0	158	39,214	153,708	696,921	186,777
2019	145,621	318	134,471	288,751	311,480	952,606	380	71,127	129,777	482,741	110,513
2020	162	2,096	247,186	82,918	178,601	97	10,230	130,140	60,701	195,535	135,181
TOTAL	145,803	3,554	1,145,107	1,165,940	1,021,115	952,703	14,079	658,071	841,724	1,885,247	639,785
OD	0	0	0	0	0	0	0	0	0	0	2,920

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,919,317	4,914,026	642,705	
IBNR + FREQUENCY ADJUSTMENT	(819,941)	(854,268)	1,167	
TOTAL LOSSES	2,099,375	4,059,758	643,872	
EXPECTED LOSSES	1,517,751	2,655,238	533,390	
CREDIBILITY	0.04	0.13	0.19	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.698	1.351	0.213	2.262
INDICATED (POST-TEST)	0.706	1.365	0.215	2.286
PRESENT ON RATE LEVEL	0.472	0.825	0.166	1.463
DERIVED BY FORMULA	0.481	0.896	0.175	1.552
UNDERLYING PRESENT RATE	0.505	0.883	0.177	1.566
PROPOSED	0.481	0.896	0.175	1.552

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.474
IND. RATE				1.47	MINIMUM PREMIUM	
MAN. RATE	1.52	1.54	1.57	+ 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
2016	89,596	5,624,470	6,278	0	0	9	6	84	99
2017	91,245	3,635,310	3,984	0	0	5	6	71	82
2018	93,303	3,494,253	3,745	0	0	5	8	54	67
2019	97,450	3,281,317	3,367	0	0	3	13	68	84
2020	99,300	3,197,779	3,220	0	0	2	5	63	70
TOTAL	470,894	19,233,129	4,084	0	0	24	38	340	402
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
2016	0	0	2,083,407	63,182	1,098,780	0	0	1,245,475	35,657	801,704	296,265
2017	0	0	1,072,506	332,186	527,584	0	0	243,253	81,314	1,036,323	342,144
2018	0	0	909,797	552,620	474,257	0	0	270,728	303,455	711,749	271,647
2019	0	0	487,670	808,772	640,267	0	0	194,501	440,190	478,273	231,644
2020	0	0	427,289	194,533	985,372	0	0	119,856	96,037	1,043,681	331,011
TOTAL	0	0	4,980,669	1,951,293	3,726,260	0	0	2,073,813	956,653	4,071,730	1,472,711
OD	0	0	0	0	0	0	0	0	0	0	2,188

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	2,475,303	87,697	1,478,958	0	0	1,928,468	42,753	941,200	237,012
2017	0	2,178	1,471,365	439,774	672,342	0	3,846	480,771	110,563	1,145,196	267,899
2018	879	4,465	1,250,857	635,463	571,216	501	3,477	511,705	317,504	757,794	210,526
2019	707	2,435	929,632	822,478	738,635	412	2,718	449,023	395,632	497,669	199,445
2020	732	8,567	1,135,320	597,882	1,016,242	367	36,396	500,965	293,091	783,312	307,178
TOTAL	2,318	17,644	7,262,477	2,583,293	4,477,393	1,280	46,437	3,870,932	1,159,543	4,125,171	1,222,061
OD	0	0	0	0	0	0	0	0	0	0	1,696

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,201,090	12,345,400	1,223,757	
IBNR + FREQUENCY ADJUSTMENT	(3,521,835)	(2,648,315)	2,951	
TOTAL LOSSES	7,679,255	9,697,085	1,226,708	
EXPECTED LOSSES	6,464,218	8,121,195	1,334,792	
CREDIBILITY	0.05	0.18	0.26	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.631	2.059	0.260	3.950
INDICATED (POST-TEST)	1.648	2.081	0.263	3.992
PRESENT ON RATE LEVEL	1.283	1.611	0.265	3.159
DERIVED BY FORMULA	1.301	1.696	0.264	3.261
UNDERLYING PRESENT RATE	1.373	1.725	0.283	3.381
PROPOSED	1.301	1.696	0.264	3.261

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.097
IND. RATE				3.10	MINIMUM PREMIUM	
MAN. RATE	3.60	3.47	3.39	+ 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
2016	106,942	3,218,173	3,009	0	0	3	13	43	59
2017	118,820	3,102,593	2,611	0	0	4	8	30	42
2018	122,206	2,864,210	2,344	0	0	1	17	33	51
2019	112,007	1,950,069	1,741	0	0	2	3	35	40
2020	81,141	1,651,132	2,035	0	0	0	8	23	31
TOTAL	541,116	12,786,177	2,363	0	0	10	49	164	223
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
2016	0	0	530,030	560,464	418,335	0	0	151,939	807,250	562,480	187,675
2017	0	0	922,601	141,422	353,363	0	0	760,079	58,112	596,962	270,054
2018	0	0	164,799	704,416	392,614	0	0	86,007	654,702	546,833	314,839
2019	0	0	400,333	196,736	311,075	0	0	198,005	275,250	310,504	258,166
2020	0	0	0	373,152	366,575	0	0	0	343,806	480,589	87,010
TOTAL	0	0	2,017,763	1,976,190	1,841,962	0	0	1,196,030	2,139,120	2,497,368	1,117,744
OD	0	0	0	0	3,128	0	0	0	0	2,020	2,532

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	724,021	777,924	563,079	0	0	314,210	967,893	660,352	150,140
2017	0	1,779	1,196,280	191,747	451,139	0	10,677	1,313,488	83,294	664,634	211,452
2018	248	1,000	320,219	783,478	464,993	159	1,442	249,316	642,087	592,926	244,000
2019	423	1,543	571,428	226,611	352,854	375	2,412	391,333	253,771	325,256	222,281
2020	321	2,854	506,190	465,405	406,329	243	16,848	344,532	311,829	387,699	80,745
TOTAL	991	7,177	3,318,138	2,445,164	2,238,394	777	31,379	2,612,879	2,258,874	2,630,866	908,619
OD	1	11	1,682	1,220	3,038	0	41	542	425	1,484	2,067

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,973,618	9,579,466	910,685	
IBNR + FREQUENCY ADJUSTMENT	(1,952,683)	(2,323,729)	1,873	
TOTAL LOSSES	4,020,934	7,255,736	912,558	
EXPECTED LOSSES	3,528,623	7,013,792	1,060,167	
CREDIBILITY	0.06	0.19	0.29	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.743	1.340	0.168	2.251
INDICATED (POST-TEST)	0.751	1.354	0.170	2.275
PRESENT ON RATE LEVEL	0.609	1.211	0.183	2.004
DERIVED BY FORMULA	0.618	1.238	0.179	2.035
UNDERLYING PRESENT RATE	0.652	1.296	0.196	2.144
PROPOSED	0.618	1.238	0.179	2.035

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.933
IND. RATE				1.93	MINIMUM PREMIUM	
MAN. RATE	2.36	2.21	2.15	+ 1.93	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	69,980	2,181,698	3,118	0	0	1	6	47	54
2017	71,914	3,359,226	4,671	0	0	4	6	46	56
2018	76,759	2,848,652	3,711	0	0	2	15	37	54
2019	75,859	1,548,274	2,041	0	0	0	7	22	29
2020	53,963	2,083,875	3,862	0	0	0	2	43	45
TOTAL	348,475	12,021,725	3,450	0	0	7	36	195	238
OD				0	0	0	2	5	7

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	145,988	315,653	581,917	0	0	77,602	111,416	677,553	271,569
2017	0	0	621,445	314,864	581,986	0	0	709,741	175,774	734,429	220,987
2018	0	0	329,626	629,235	444,933	0	0	187,981	531,355	328,771	396,751
2019	0	0	0	391,199	384,439	0	0	0	422,207	214,770	135,659
2020	0	0	0	72,784	703,901	0	0	0	63,364	1,056,051	187,775
TOTAL	0	0	1,097,059	1,723,735	2,697,176	0	0	975,324	1,304,116	3,011,574	1,212,741
OD	0	0	0	26,029	14,106	0	0	0	3,645	35,988	8,677

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	199,420	438,126	783,260	0	0	160,481	133,588	795,447	217,255
2017	0	1,250	851,592	415,255	735,507	0	10,929	1,350,477	223,960	817,691	173,033
2018	381	1,758	521,806	706,635	525,775	348	2,565	394,897	522,028	364,238	307,482
2019	144	432	182,889	392,777	423,329	101	795	146,702	350,786	235,139	116,802
2020	273	2,785	438,707	337,506	693,360	222	22,919	323,218	261,081	782,312	174,255
TOTAL	799	6,225	2,194,413	2,290,300	3,161,230	672	37,208	2,375,775	1,491,443	2,994,827	988,828
OD	0	0	1,146	33,535	17,850	0	0	378	4,710	39,703	6,794

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,616,614	10,033,596	995,622	
IBNR + FREQUENCY ADJUSTMENT	(2,093,840)	(2,253,975)	1,895	
TOTAL LOSSES	2,522,774	7,779,621	997,517	
EXPECTED LOSSES	3,802,078	6,829,916	1,045,153	
CREDIBILITY	0.04	0.15	0.21	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.724	2.205	0.284	3.213
INDICATED (POST-TEST)	0.731	2.228	0.287	3.247
PRESENT ON RATE LEVEL	1.019	1.831	0.280	3.131
DERIVED BY FORMULA	1.008	1.891	0.282	3.181
UNDERLYING PRESENT RATE	1.091	1.960	0.300	3.351
PROPOSED	1.008	1.891	0.282	3.181

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.021
IND. RATE				3.02	MINIMUM PREMIUM	
MAN. RATE	3.74	3.55	3.36	+ 3.02	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	643,124	18,417,744	2.864	3	0	12	57	197	269
2017	674,464	15,031,602	2.229	1	0	15	53	207	276
2018	734,988	20,681,520	2.814	0	0	23	58	208	289
2019	732,962	16,658,254	2.273	0	0	13	53	205	271
2020	747,198	17,873,356	2.392	0	0	4	42	216	262
TOTAL	3,532,736	88,662,476	2.510	4	0	67	263	1033	1367
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
2016	898,309	0	2,805,407	2,820,058	2,466,639	231,519	0	1,995,516	2,557,021	3,330,102	1,313,173
2017	233,000	0	3,281,741	2,691,598	2,360,470	0	0	1,263,248	1,218,979	2,757,992	1,224,574
2018	0	0	4,773,664	3,044,014	2,267,606	0	0	3,715,369	2,642,315	3,004,337	1,234,215
2019	0	0	2,879,071	2,981,712	2,531,344	0	0	2,256,254	1,917,248	2,906,993	1,185,632
2020	0	0	1,667,744	2,085,913	2,420,364	0	0	3,372,436	2,527,656	4,347,470	1,451,773
TOTAL	1,131,309	0	15,407,627	13,623,295	12,046,423	231,519	0	12,602,823	10,863,219	16,346,894	6,409,367
OD	0	0	0	0	43,110	0	0	0	0	53,967	43,637

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	1,262,124	0	3,640,284	3,914,241	3,320,096	672,331	0	3,288,884	3,065,868	3,909,540	1,050,538
2017	286,328	6,410	4,404,609	3,500,846	3,003,006	0	18,018	2,277,691	1,483,811	3,064,324	958,841
2018	4,395	22,162	6,225,810	3,478,557	2,746,409	4,474	30,589	4,460,895	2,681,952	3,273,585	956,517
2019	3,402	11,978	4,510,643	3,090,402	2,941,716	3,444	21,919	3,528,336	1,851,833	3,002,588	1,020,829
2020	2,429	24,588	3,787,935	2,820,333	2,688,068	2,794	226,546	3,793,604	2,536,066	3,489,723	1,347,245
TOTAL	1,558,679	65,138	22,569,282	16,804,378	14,699,295	683,042	297,073	17,349,409	11,619,531	16,739,759	5,333,971
OD	1	5	2,576	2,084	49,151	1	5	1,205	1,353	57,362	35,211

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	42,526,416	59,972,913	5,369,182	
IBNR + FREQUENCY ADJUSTMENT	(16,648,123)	(13,148,080)	12,929	
TOTAL LOSSES	25,878,294	46,824,832	5,382,111	
EXPECTED LOSSES	30,573,251	40,413,620	5,818,837	
CREDIBILITY	0.20	0.68	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.732	1.322	0.151	2.206
INDICATED (POST-TEST)	0.740	1.336	0.153	2.230
PRESENT ON RATE LEVEL	0.809	1.069	0.154	2.031
DERIVED BY FORMULA	0.795	1.251	0.153	2.199
UNDERLYING PRESENT RATE	0.865	1.144	0.165	2.174
PROPOSED	0.795	1.251	0.153	2.199

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.088
IND. RATE				2.09	MINIMUM PREMIUM	
MAN. RATE	2.46	2.33	2.18	+ 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
2016	130,394	2,573,038	1.973	0	0	4	9	44	57
2017	143,420	4,501,934	3.139	0	0	5	19	38	62
2018	150,079	3,174,849	2.115	0	0	3	13	41	57
2019	148,387	4,033,421	2.718	0	0	4	11	35	50
2020	162,528	2,681,615	1.650	0	0	1	11	33	45
TOTAL	734,808	16,964,857	2.309	0	0	17	63	191	271
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
2016	0	0	725,068	276,219	390,445	0	0	217,813	106,015	607,806	249,672
2017	0	0	1,412,816	782,531	384,513	0	0	857,907	393,811	372,219	298,137
2018	0	0	649,509	501,049	419,524	0	0	294,905	492,587	535,936	281,339
2019	0	0	885,974	633,860	449,595	0	0	507,933	524,173	633,277	398,609
2020	0	0	292,656	630,658	344,387	0	0	62,570	609,922	435,962	305,460
TOTAL	0	0	3,966,023	2,824,317	1,988,464	0	0	1,941,128	2,126,508	2,585,200	1,533,217
OD	0	0	0	0	0	0	0	0	0	0	441

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	990,443	383,392	525,539	0	0	450,437	127,112	713,564	199,738
2017	0	2,614	1,777,429	1,016,241	500,133	0	12,224	1,516,686	478,281	421,919	233,441
2018	643	3,223	910,537	572,411	501,707	546	3,844	572,850	494,116	581,365	218,038
2019	984	3,527	1,310,044	664,398	548,530	916	5,821	936,092	495,561	665,017	343,202
2020	656	6,786	1,011,985	710,302	442,222	423	28,177	583,202	473,132	385,229	283,467
TOTAL	2,283	16,150	6,000,436	3,346,743	2,518,132	1,884	50,066	4,059,268	2,068,203	2,767,094	1,277,886
OD	0	0	0	0	0	0	0	0	0	0	343

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,130,087	10,700,172	1,278,229	
IBNR + FREQUENCY ADJUSTMENT	(3,884,902)	(2,285,761)	2,949	
TOTAL LOSSES	6,245,185	8,414,411	1,281,179	
EXPECTED LOSSES	7,138,481	7,034,572	1,289,534	
CREDIBILITY	0.07	0.24	0.35	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.850	1.145	0.174	2.169
INDICATED (POST-TEST)	0.859	1.157	0.176	2.192
PRESENT ON RATE LEVEL	0.908	0.895	0.164	1.966
DERIVED BY FORMULA	0.904	0.958	0.168	2.030
UNDERLYING PRESENT RATE	0.971	0.957	0.175	2.104
PROPOSED	0.904	0.958	0.168	2.030

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.928
IND. RATE				1.93	MINIMUM PREMIUM	
MAN. RATE	2.33	2.17	2.11	+ 1.93	PRESENT	

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	76,627	1,743,531	2,275	2	0	1	7	24	34
2017	89,125	3,128,146	3,510	0	0	2	12	16	30
2018	97,871	9,031,694	9,228	0	1	1	7	31	40
2019	94,380	4,045,165	4,286	0	0	4	11	31	46
2020	92,831	1,127,964	1,215	0	0	0	4	30	34
TOTAL	450,834	19,076,500	4,231	2	1	8	41	132	184
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
2016	65,669	0	162,406	335,969	234,158	193,670	0	34,193	161,295	290,565	265,606
2017	0	0	377,547	818,375	292,165	0	0	112,914	557,599	615,536	354,010
2018	0	871,766	151,891	317,541	355,697	0	5,817,200	75,652	762,344	457,686	221,917
2019	0	0	746,661	862,784	124,714	0	0	930,283	748,968	476,546	155,209
2020	0	0	0	241,152	294,756	0	0	0	99,534	282,386	210,136
TOTAL	65,669	871,766	1,438,505	2,575,821	1,301,490	193,670	5,817,200	1,153,042	2,329,740	2,122,719	1,206,878
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
2016	92,265	0	221,847	466,325	315,177	562,418	0	70,711	193,393	341,123	212,485
2017	0	767	545,804	1,054,857	376,108	0	1,785	247,450	666,649	686,091	277,190
2018	2,334	135,009	258,703	362,203	412,275	140	914,780	347,518	766,864	503,820	171,986
2019	917	3,191	1,194,671	841,458	223,129	1,605	10,071	1,603,922	697,356	546,286	133,635
2020	227	2,048	358,231	323,343	318,774	97	7,811	138,201	120,425	217,497	195,006
TOTAL	95,743	141,014	2,579,256	3,048,186	1,645,463	564,259	934,447	2,407,802	2,444,686	2,294,817	990,301
OD	0	0	0	0	0	0	0	0	0	0	96

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,722,521	9,433,152	990,397	
IBNR + FREQUENCY ADJUSTMENT	(3,411,342)	(1,956,498)	2,148	
TOTAL LOSSES	3,311,179	7,476,655	992,545	
EXPECTED LOSSES	6,260,038	6,022,242	981,414	
CREDIBILITY	0.05	0.17	0.25	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.734	1.658	0.220	2.613
INDICATED (POST-TEST)	0.742	1.676	0.222	2.641
PRESENT ON RATE LEVEL	1.297	1.248	0.203	2.749
DERIVED BY FORMULA	1.270	1.321	0.208	2.799
UNDERLYING PRESENT RATE	1.389	1.336	0.218	2.942
PROPOSED	1.247	1.297	0.204	2.749

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.611
IND. RATE				2.61	MINIMUM PREMIUM	
MAN. RATE	3.32	3.07	2.95	+ 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
2016	22,155	1,133,291	5.115	0	0	0	4	4	8
2017	27,129	922,177	3.399	0	0	1	3	12	16
2018	28,413	391,977	1.380	0	0	0	1	15	16
2019	31,196	266,549	0.854	0	0	0	2	6	8
2020	36,053	481,302	1.335	0	0	0	2	9	11
TOTAL	144,946	3,195,296	2.204	0	0	1	12	46	59
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
2016	0	0	0	241,273	235,172	0	0	0	477,841	129,674	49,331
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	85,368
2019	0	0	0	144,942	11,625	0	0	0	61,357	9,529	39,096
2020	0	0	0	146,331	68,785	0	0	0	121,170	87,848	57,168
TOTAL	0	0	242,963	713,410	568,046	0	0	21,686	902,185	454,004	293,002
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
2016	0	0	0	334,887	316,542	0	0	0	572,931	152,237	39,465
2017	0	493	336,302	196,305	166,243	0	343	52,532	262,417	106,055	48,577
2018	4	18	8,813	37,157	138,230	0	28	6,768	23,267	139,551	66,160
2019	46	127	53,482	134,559	22,038	14	108	19,919	49,663	13,309	33,662
2020	101	855	158,200	153,260	86,543	71	4,268	99,539	92,742	76,735	53,052
TOTAL	151	1,494	556,797	856,168	729,595	84	4,747	178,758	1,001,021	487,889	240,915
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	742,030	3,074,672	240,915	
IBNR + FREQUENCY ADJUSTMENT	(1,122,978)	(645,559)	838	
TOTAL LOSSES	0	2,429,113	241,753	
EXPECTED LOSSES	2,087,774	2,016,595	333,459	
CREDIBILITY	0.02	0.08	0.12	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.676	0.167	1.843
INDICATED (POST-TEST)	0.000	1.694	0.169	1.862
PRESENT ON RATE LEVEL	1.346	1.300	0.215	2.861
DERIVED BY FORMULA	1.319	1.331	0.209	2.860
UNDERLYING PRESENT RATE	1.440	1.391	0.230	3.062
PROPOSED	1.319	1.332	0.209	2.860

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.716
IND. RATE				2.72	MINIMUM PREMIUM	
MAN. RATE	3.62	3.29	3.07	+ 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	
2016	12,847	543,794	4,233	0	0	1	3	2	6	
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	494,086	2,857	0	0	0	2	7	9	
2020	14,657	513,899	3,506	0	0	0	0	4	4	
TOTAL	75,657	2,082,964	2,753	0	0	2	7	18	27	
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
2016	0	0	151,000	227,930	14,453	0	0	16,187	82,442	7,063	44,719
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	0	114,785	196,127	0	0	0	74,743	51,261	57,170
2020	0	0	0	0	260,746	0	0	0	0	238,718	14,435
TOTAL	0	0	319,809	452,715	524,168	0	0	110,722	177,521	339,433	158,596
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
2016	0	0	206,266	316,367	19,454	0	0	33,475	98,848	8,292	35,775
2017	0	343	229,285	20,382	5,430	0	1,495	183,137	1,317	20,824	13,500
2018	14	30	14,788	105,130	58,788	0	14	3,528	20,048	25,938	19,398
2019	47	148	62,759	122,234	210,083	18	145	26,826	62,902	54,366	49,223
2020	87	919	140,175	101,729	253,202	44	4,889	64,084	50,239	175,399	13,396
TOTAL	148	1,439	653,273	665,842	546,958	62	6,543	311,050	233,354	284,819	131,293
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	972,515	1,730,972	131,293	
IBNR + FREQUENCY ADJUSTMENT	(670,810)	(276,143)	261	
TOTAL LOSSES	301,706	1,454,829	131,554	
EXPECTED LOSSES	1,235,268	852,770	122,727	
CREDIBILITY	0.02	0.05	0.08	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.399	1.923	0.174	2.496
INDICATED (POST-TEST)	0.403	1.943	0.176	2.522
PRESENT ON RATE LEVEL	1.526	1.053	0.152	2.730
DERIVED BY FORMULA	1.503	1.098	0.154	2.754
UNDERLYING PRESENT RATE	1.633	1.127	0.162	2.922
PROPOSED	1.490	1.088	0.152	2.730

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.593
IND. RATE				2.59	MINIMUM PREMIUM	
MAN. RATE	3.45	3.14	2.93	+ 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	
2016	53,662	1,737,605	3.238	0	0	1	7	35	43	
2017	59,626	1,983,553	3.327	0	0	3	1	30	34	
2018	63,105	2,773,261	4.395	0	0	3	4	27	34	
2019	59,066	3,828,175	6.481	0	0	3	13	35	51	
2020	56,231	1,725,644	3.069	0	0	0	1	29	30	
TOTAL	291,690	12,048,238	4.130	0	0	10	26	156	192	
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
2016	0	0	170,168	309,887	232,863	0	0	300,269	187,570	355,985	180,863
2017	0	0	534,792	38,779	338,243	0	0	362,939	55,876	515,256	137,668
2018	0	0	571,726	358,230	440,823	0	0	206,922	665,610	343,022	186,928
2019	0	0	517,823	890,366	544,608	0	0	641,557	558,466	455,846	219,509
2020	0	0	0	44,126	385,528	0	0	0	61,214	1,122,577	112,199
TOTAL	0	0	1,794,509	1,641,388	1,942,065	0	0	1,511,687	1,528,736	2,792,686	837,167
OD	0	0	0	0	5,000	0	0	0	0	845	698

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	232,449	430,123	313,434	0	0	620,956	224,896	417,926	144,690
2017	0	1,086	729,684	57,767	427,890	0	5,739	708,262	76,058	571,754	107,794
2018	554	2,819	793,039	416,188	519,595	383	2,864	445,320	651,144	383,891	144,869
2019	753	2,578	983,726	891,104	647,118	1,121	7,060	1,127,537	522,193	501,960	188,997
2020	152	1,543	243,811	188,535	380,330	234	24,238	339,729	273,764	830,976	104,121
TOTAL	1,459	8,027	2,982,710	1,983,717	2,288,366	1,738	39,900	3,241,805	1,748,055	2,706,508	690,472
OD	2	18	2,688	1,951	4,855	0	17	227	178	621	613

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,278,591	8,734,251	691,085	
IBNR + FREQUENCY ADJUSTMENT	(2,498,740)	(1,497,069)	1,399	
TOTAL LOSSES	3,779,851	7,237,182	692,484	
EXPECTED LOSSES	4,558,835	4,571,742	672,835	
CREDIBILITY	0.04	0.13	0.19	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.295	2.479	0.237	4.011
INDICATED (POST-TEST)	1.309	2.505	0.240	4.053
PRESENT ON RATE LEVEL	1.460	1.465	0.216	3.140
DERIVED BY FORMULA	1.454	1.600	0.220	3.274
UNDERLYING PRESENT RATE	1.563	1.567	0.231	3.361
PROPOSED	1.454	1.600	0.220	3.274

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.109
IND. RATE				3.11	MINIMUM PREMIUM	
MAN. RATE	3.71	3.50	3.37	+ 3.11	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	118,186	4,673,586	3.954	0	0	4	39	47	90
2017	122,495	4,122,760	3.366	0	0	4	38	44	86
2018	101,801	3,141,003	3.085	0	0	1	20	38	59
2019	122,334	5,720,140	4.676	1	0	5	5	59	70
2020	129,978	3,024,563	2.327	0	0	0	7	48	55
TOTAL	594,794	20,682,052	3.477	1	0	14	109	236	360
OD				1	0	0	1	0	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	686,429	896,465	326,302	0	0	631,167	1,162,047	459,618	511,558
2017	0	0	725,498	1,019,126	327,707	0	0	224,579	1,089,559	304,104	432,187
2018	0	0	188,014	921,703	494,671	0	0	103,344	781,638	472,010	179,623
2019	919,506	0	1,255,117	274,645	952,839	6,000	0	786,302	283,997	934,219	307,515
2020	0	0	0	505,539	707,632	0	0	0	460,782	1,071,941	278,669
TOTAL	919,506	0	2,855,058	3,617,478	2,809,151	6,000	0	1,745,392	3,778,023	3,241,892	1,709,552
OD	30,850	0	0	13,471	0	1,000	0	0	4,439	0	956

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	878,012	1,244,293	439,202	0	0	1,144,917	1,393,294	539,592	409,246
2017	0	1,473	1,025,195	1,314,840	425,831	0	3,551	485,837	1,292,553	350,349	338,402
2018	300	1,177	383,113	1,023,961	586,339	191	1,707	293,458	761,803	519,516	139,208
2019	1,046,192	4,540	1,665,826	393,239	1,059,395	11,627	8,093	1,280,194	342,395	949,503	264,770
2020	505	4,610	799,211	712,844	755,386	404	31,343	576,609	507,966	833,964	258,605
TOTAL	1,046,997	11,800	4,751,357	4,689,178	3,266,153	12,222	44,694	3,781,015	4,298,010	3,192,925	1,410,232
OD	37,913	4	1,824	14,663	383	780	2	615	4,236	144	761

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,689,223	15,465,690	1,410,992	
IBNR + FREQUENCY ADJUSTMENT	(2,715,568)	(2,679,547)	3,694	
TOTAL LOSSES	6,973,655	12,786,143	1,414,686	
EXPECTED LOSSES	4,989,530	8,202,479	1,637,692	
CREDIBILITY	0.06	0.21	0.31	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.166	2.146	0.238	3.550
INDICATED (POST-TEST)	1.178	2.169	0.240	3.587
PRESENT ON RATE LEVEL	0.784	1.289	0.257	2.330
DERIVED BY FORMULA	0.807	1.474	0.252	2.533
UNDERLYING PRESENT RATE	0.839	1.379	0.275	2.493
PROPOSED	0.807	1.474	0.252	2.533

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.406
IND. RATE				2.41	MINIMUM PREMIUM	
MAN. RATE	2.59	2.50	2.50	+ 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
2016	464,145	15,002,494	3,232	0	0	18	51	157	226
2017	494,699	13,402,951	2,709	0	0	15	46	162	223
2018	515,364	13,350,649	2,591	0	0	12	42	155	209
2019	536,034	17,561,354	3,276	0	0	9	51	161	221
2020	534,400	10,835,416	2,028	0	0	6	26	185	217
TOTAL	2,544,642	70,152,864	2,757	0	0	60	216	820	1096
OD				0	0	0	0	5	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	3,802,479	2,208,658	1,983,196	0	0	2,546,080	1,558,650	2,108,828	794,603
2017	0	0	3,290,103	2,000,161	1,925,330	0	0	1,578,223	1,074,480	2,279,655	1,254,999
2018	0	0	2,716,108	2,653,246	2,467,034	0	0	935,775	1,742,565	1,875,071	960,850
2019	0	0	2,007,222	3,527,888	2,211,087	0	0	5,271,332	1,531,187	2,231,317	781,321
2020	0	0	999,307	1,449,371	2,742,191	0	0	1,423,114	488,848	2,810,751	921,834
TOTAL	0	0	12,815,219	11,839,324	11,328,838	0	0	11,754,524	6,395,730	11,305,622	4,713,607
OD	0	0	0	0	20,022	0	0	0	0	88,249	32,424

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	4,863,123	3,065,617	2,669,382	0	0	3,979,842	1,868,821	2,475,764	635,682
2017	0	6,681	4,554,373	2,610,114	2,454,743	0	24,954	3,117,645	1,312,961	2,539,401	982,664
2018	2,772	13,688	3,910,685	3,025,634	2,914,046	1,732	12,315	1,847,718	1,743,819	2,032,314	744,659
2019	2,666	9,015	3,466,248	3,517,267	2,601,429	2,737	17,422	2,803,732	1,473,039	2,310,848	672,717
2020	2,313	24,692	3,605,197	2,417,035	2,927,800	1,550	147,988	2,050,068	980,976	2,156,282	855,462
TOTAL	7,751	54,075	20,399,627	14,635,667	13,567,400	6,018	202,678	13,799,006	7,379,617	11,514,609	3,891,185
OD	1	11	1,951	1,518	23,169	0	15	988	1,319	96,257	25,533

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	34,472,123	47,219,555	3,916,717	
IBNR + FREQUENCY ADJUSTMENT	(13,210,781)	(10,527,826)	9,450	
TOTAL LOSSES	21,261,342	36,691,730	3,926,168	
EXPECTED LOSSES	24,274,375	32,361,493	4,270,647	
CREDIBILITY	0.16	0.55	0.81	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.835	1.437	0.153	2.426
INDICATED (POST-TEST)	0.844	1.452	0.155	2.452
PRESENT ON RATE LEVEL	0.891	1.188	0.157	2.237
DERIVED BY FORMULA	0.884	1.334	0.155	2.373
UNDERLYING PRESENT RATE	0.954	1.272	0.168	2.394
PROPOSED	0.884	1.334	0.155	2.373

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.254
IND. RATE				2.25	MINIMUM PREMIUM	
MAN. RATE	2.80	2.54	2.40	+ 2.25	PRESENT	

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	26,979	1,899,831	7.042	0	0	1	4	14	19
2017	30,618	1,251,050	4.086	0	0	1	11	8	20
2018	34,838	984,977	2.827	0	0	1	6	16	23
2019	32,677	602,556	1.844	0	0	1	1	11	13
2020	29,968	419,548	1.400	0	0	0	2	12	14
TOTAL	155,080	5,157,962	3.326	0	0	4	24	61	89
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
2016	0	0	334,521	63,314	319,463	0	0	867,213	69,526	190,798	54,996
2017	0	0	215,105	294,552	24,069	0	0	155,000	434,941	41,021	86,362
2018	0	0	168,752	65,407	365,025	0	0	33,688	37,957	208,772	105,376
2019	0	0	183,142	95,277	76,683	0	0	27,424	29,096	105,333	85,601
2020	0	0	0	110,459	137,843	0	0	0	17,820	118,220	35,206
TOTAL	0	0	901,520	629,009	923,083	0	0	1,083,325	589,340	664,144	367,541
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
2016	0	0	205,942	87,880	429,997	0	0	808,248	83,362	223,997	43,997
2017	0	437	302,867	379,113	34,953	0	2,451	319,990	515,836	51,873	67,621
2018	158	839	237,670	87,054	415,969	62	448	67,219	42,884	219,519	81,666
2019	191	694	256,150	103,028	94,157	52	340	55,386	31,704	104,409	73,702
2020	105	948	165,609	149,211	148,762	30	2,784	42,907	35,800	88,655	32,671
TOTAL	454	2,918	1,168,237	806,286	1,123,838	144	6,022	1,293,752	709,587	688,453	299,658
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,471,527	3,328,165	299,658	
IBNR + FREQUENCY ADJUSTMENT	(846,242)	(833,893)	630	
TOTAL LOSSES	1,625,284	2,494,271	300,288	
EXPECTED LOSSES	1,548,674	2,558,967	300,205	
CREDIBILITY	0.03	0.08	0.13	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.048	1.608	0.194	2.850
INDICATED (POST-TEST)	1.059	1.625	0.196	2.880
PRESENT ON RATE LEVEL	0.933	1.542	0.181	2.656
DERIVED BY FORMULA	0.937	1.549	0.183	2.668
UNDERLYING PRESENT RATE	0.999	1.650	0.194	2.842
PROPOSED	0.937	1.548	0.183	2.668

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.534
IND. RATE				2.53	MINIMUM PREMIUM	
MAN. RATE	3.21	3.01	2.85	+ 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
2016	213,734	1,838,810	0.860	0	0	2	8	30	40
2017	231,970	980,341	0.423	0	0	0	5	21	26
2018	243,154	1,692,225	0.696	0	0	0	5	41	46
2019	224,334	1,525,427	0.680	0	0	1	8	11	20
2020	194,847	1,172,436	0.602	0	0	1	2	27	30
TOTAL	1,108,039	7,209,239	0.651	0	0	4	28	130	162
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
2016	0	0	349,079	279,466	377,563	0	0	86,229	319,924	271,892	154,657
2017	0	0	0	144,997	361,360	0	0	0	61,295	168,194	244,495
2018	0	0	0	59,235	696,918	0	0	0	117,635	628,094	190,343
2019	0	0	219,805	282,920	91,303	0	0	273,690	435,788	121,156	100,765
2020	0	0	170,643	77,048	242,735	0	0	19,500	88,866	501,808	71,836
TOTAL	0	0	739,527	843,666	1,769,879	0	0	379,419	1,023,508	1,691,144	762,096
OD	0	0	0	0	0	0	0	0	0	0	904

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	476,842	387,899	508,200	0	0	178,322	383,589	319,201	123,726
2017	0	0	9,503	190,583	452,390	0	0	3,765	74,270	186,091	191,440
2018	9	70	34,884	88,532	784,159	0	141	34,684	128,902	658,091	147,516
2019	282	978	368,073	278,952	123,950	519	3,325	538,424	376,362	156,934	86,759
2020	242	2,888	371,812	179,389	259,339	154	14,213	216,544	162,440	378,751	66,664
TOTAL	532	3,935	1,261,113	1,125,355	2,128,037	673	17,679	971,738	1,125,563	1,699,069	616,103
OD	0	0	0	0	0	0	0	0	0	0	701

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,255,670	6,078,025	616,804	
IBNR + FREQUENCY ADJUSTMENT	(873,919)	(1,196,375)	1,459	
TOTAL LOSSES	1,381,752	4,881,649	618,263	
EXPECTED LOSSES	1,587,419	3,632,589	747,248	
CREDIBILITY	0.09	0.31	0.46	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.125	0.441	0.056	0.621
INDICATED (POST-TEST)	0.126	0.445	0.056	0.628
PRESENT ON RATE LEVEL	0.134	0.306	0.063	0.503
DERIVED BY FORMULA	0.133	0.349	0.060	0.542
UNDERLYING PRESENT RATE	0.143	0.328	0.067	0.539
PROPOSED	0.133	0.349	0.060	0.542

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.515
IND. RATE				0.51	MINIMUM PREMIUM	
MAN. RATE	0.61	0.55	0.54	+ 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
2016	146,345	2,132,595	1.457	0	0	1	17	29	47
2017	165,575	2,686,706	1.623	0	0	3	9	33	45
2018	184,520	3,097,774	1.679	0	0	5	13	15	33
2019	179,842	2,449,717	1.362	0	0	1	13	29	43
2020	172,405	2,413,610	1.400	0	0	1	6	40	47
TOTAL	848,687	12,780,402	1.506	0	0	11	58	146	215
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
2016	0	0	198,087	579,155	303,441	0	0	78,490	307,024	488,532	177,866
2017	0	0	532,866	537,424	244,296	0	0	371,098	211,550	411,990	377,482
2018	0	0	1,022,067	650,694	114,120	0	0	505,972	300,667	192,018	312,236
2019	0	0	170,919	453,797	328,106	0	0	46,383	584,734	550,695	315,083
2020	0	0	171,985	509,783	446,972	0	0	204,019	259,793	593,004	228,054
TOTAL	0	0	2,095,924	2,730,853	1,436,935	0	0	1,205,962	1,663,768	2,236,239	1,410,721
OD	0	0	0	0	0	0	0	0	0	0	984

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	270,587	803,867	408,432	0	0	162,317	368,122	573,537	142,293
2017	0	1,082	745,000	695,323	315,282	0	5,868	730,481	258,798	459,916	295,568
2018	992	4,992	1,393,121	731,953	172,495	936	6,215	886,104	308,948	221,985	241,983
2019	307	1,026	398,500	453,947	377,570	221	1,616	286,219	504,626	571,179	271,286
2020	541	5,432	841,485	633,079	516,172	450	39,677	595,396	308,841	473,424	211,634
TOTAL	1,840	12,532	3,648,694	3,318,170	1,789,951	1,608	53,375	2,660,518	1,749,334	2,300,041	1,162,765
OD	0	0	0	0	0	0	0	0	0	0	821

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,378,566	9,157,496	1,163,586	
IBNR + FREQUENCY ADJUSTMENT	(2,333,277)	(1,760,524)	2,462	
TOTAL LOSSES	4,045,289	7,396,972	1,166,047	
EXPECTED LOSSES	4,282,423	5,417,617	1,133,823	
CREDIBILITY	0.08	0.26	0.39	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.477	0.872	0.137	1.486
INDICATED (POST-TEST)	0.482	0.881	0.139	1.501
PRESENT ON RATE LEVEL	0.471	0.596	0.125	1.193
DERIVED BY FORMULA	0.472	0.670	0.130	1.273
UNDERLYING PRESENT RATE	0.505	0.638	0.134	1.277
PROPOSED	0.472	0.670	0.130	1.273

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.209
IND. RATE				1.21	MINIMUM PREMIUM	
MAN. RATE	1.50	1.37	1.28	+ 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
2016	110,156	1,264,711	1.148	0	0	0	9	18	27
2017	114,100	1,286,532	1.128	0	0	1	7	20	28
2018	134,132	1,006,123	0.750	0	0	0	6	15	21
2019	134,652	2,395,340	1.779	0	0	3	7	28	38
2020	122,380	888,515	0.726	0	0	0	1	16	17
TOTAL	615,420	6,841,221	1.112	0	0	4	30	97	131
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
2016	0	0	0	328,875	349,982	0	0	0	231,366	204,289	150,199
2017	0	0	209,440	369,224	124,564	0	0	60,407	122,988	205,971	193,938
2018	0	0	0	223,089	223,636	0	0	0	70,739	240,110	248,549
2019	0	0	475,352	413,098	519,291	0	0	119,226	272,650	407,063	188,660
2020	0	0	0	55,145	175,541	0	0	0	18,000	535,204	104,625
TOTAL	0	0	684,792	1,389,431	1,393,014	0	0	179,633	715,743	1,592,637	885,971
OD	0	0	0	0	0	0	0	0	0	0	536

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	456,479	471,076	0	0	0	277,408	239,835	120,159
2017	0	425	299,141	476,081	161,028	0	955	123,730	148,250	229,013	151,853
2018	33	79	38,824	250,547	257,427	0	67	16,830	73,865	252,413	192,625
2019	566	2,024	759,535	447,076	585,934	258	1,709	283,488	251,676	414,834	162,436
2020	88	849	140,052	116,130	177,905	106	11,328	154,959	123,667	395,054	97,092
TOTAL	687	3,378	1,237,553	1,746,311	1,653,370	364	14,060	579,008	874,867	1,531,149	724,166
OD	0	0	0	0	0	0	0	0	0	0	420

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,835,049	5,805,697	724,586	
IBNR + FREQUENCY ADJUSTMENT	(1,180,733)	(943,104)	1,758	
TOTAL LOSSES	654,316	4,862,593	726,344	
EXPECTED LOSSES	2,169,873	2,902,751	819,456	
CREDIBILITY	0.06	0.21	0.31	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.106	0.790	0.118	1.014
INDICATED (POST-TEST)	0.107	0.799	0.119	1.025
PRESENT ON RATE LEVEL	0.329	0.441	0.124	0.895
DERIVED BY FORMULA	0.316	0.516	0.123	0.955
UNDERLYING PRESENT RATE	0.353	0.472	0.133	0.957
PROPOSED	0.316	0.516	0.123	0.955

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.907
IND. RATE				0.91	MINIMUM PREMIUM	
MAN. RATE	1.07	0.97	0.96	+ 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
2016	181,949	429,737	0.236	0	0	0	6	3	9
2017	191,089	593,249	0.310	0	0	0	9	7	16
2018	199,548	860,936	0.431	0	0	1	6	10	17
2019	192,454	1,113,594	0.579	0	0	1	3	9	13
2020	154,962	128,496	0.083	0	0	0	0	6	6
TOTAL	920,002	3,126,012	0.340	0	0	2	24	35	61
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
2016	0	0	0	156,235	2,696	0	0	0	111,717	43,657	115,432
2017	0	0	0	281,012	25,802	0	0	0	140,987	36,241	109,207
2018	0	0	147,715	103,773	128,191	0	0	79,798	140,405	124,553	136,501
2019	0	0	274,022	184,048	39,665	0	0	95,100	151,658	259,071	110,030
2020	0	0	0	0	8,547	0	0	0	0	46,671	73,278
TOTAL	0	0	421,737	725,068	204,901	0	0	174,898	544,767	510,193	544,448
OD	0	0	0	0	0	0	0	0	0	0	110

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	216,854	3,629	0	0	0	133,949	51,253	92,346
2017	0	0	10,971	360,354	34,837	0	0	6,585	166,877	41,646	85,509
2018	145	733	206,965	120,233	150,617	148	1,041	155,394	139,950	136,223	105,788
2019	295	1,056	390,010	186,100	66,396	189	1,229	201,177	144,114	263,310	94,736
2020	3	30	4,595	3,335	8,300	9	956	12,529	9,822	34,292	68,002
TOTAL	443	1,818	612,541	886,876	263,779	345	3,226	375,684	594,712	526,724	446,381
OD	0	0	0	0	0	0	0	0	0	0	95

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	994,057	2,272,091	446,475	
IBNR + FREQUENCY ADJUSTMENT	(631,131)	(506,154)	1,007	
TOTAL LOSSES	362,926	1,765,937	447,482	
EXPECTED LOSSES	1,146,748	1,535,608	528,958	
CREDIBILITY	0.08	0.28	0.41	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.039	0.192	0.049	0.280
INDICATED (POST-TEST)	0.040	0.194	0.049	0.283
PRESENT ON RATE LEVEL	0.116	0.156	0.054	0.326
DERIVED BY FORMULA	0.110	0.167	0.052	0.329
UNDERLYING PRESENT RATE	0.125	0.167	0.057	0.349
PROPOSED	0.109	0.165	0.051	0.326

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.310
IND. RATE				0.31	MINIMUM PREMIUM	
MAN. RATE	0.38	0.35	0.35	+ 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
2016	1,206,974	2,170,847	0.180	0	0	1	16	29	46
2017	1,159,713	2,537,833	0.219	1	0	1	8	23	33
2018	1,229,280	1,426,346	0.116	0	0	1	5	34	40
2019	1,181,729	1,908,097	0.161	0	0	1	6	24	31
2020	1,218,462	297,570	0.024	0	0	0	2	11	13
TOTAL	5,996,158	8,340,693	0.139	1	0	4	37	121	163
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
2016	0	0	287,987	584,780	435,480	0	0	100,388	317,536	195,498	249,178
2017	1,749	0	818,143	323,645	373,402	2,966	0	482,435	105,845	266,017	163,631
2018	0	0	148,222	270,944	407,219	0	0	43,578	58,742	387,882	109,759
2019	0	0	212,883	476,798	456,727	0	0	65,223	332,182	235,181	129,103
2020	0	0	0	18,487	74,401	0	0	0	6,376	33,240	165,066
TOTAL	1,749	0	1,467,235	1,674,654	1,747,229	2,966	0	691,624	820,681	1,117,818	816,737
OD	0	0	0	0	0	0	0	0	0	0	5,990

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	393,390	811,675	586,156	0	0	207,602	380,726	229,515	199,342
2017	2,149	812	558,059	422,283	473,093	2,313	3,728	462,816	130,750	296,556	128,123
2018	170	803	240,999	311,837	468,661	81	599	91,738	67,799	407,009	85,063
2019	357	1,213	469,737	487,944	513,668	182	1,253	213,472	284,861	251,312	111,158
2020	35	340	55,312	44,999	74,744	9	811	12,920	10,903	25,065	153,181
TOTAL	2,711	3,168	1,717,497	2,078,737	2,116,322	2,585	6,390	988,548	875,038	1,209,455	676,868
OD	0	0	0	0	0	0	0	0	0	0	4,862

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,720,898	6,279,553	681,729	
IBNR + FREQUENCY ADJUSTMENT	(1,963,919)	(2,221,828)	2,152	
TOTAL LOSSES	756,979	4,057,725	683,881	
EXPECTED LOSSES	3,585,991	6,771,046	1,004,903	
CREDIBILITY	0.29	0.97	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.013	0.068	0.011	0.092
INDICATED (POST-TEST)	0.013	0.068	0.011	0.093
PRESENT ON RATE LEVEL	0.056	0.106	0.016	0.177
DERIVED BY FORMULA	0.043	0.070	0.011	0.124
UNDERLYING PRESENT RATE	0.060	0.113	0.017	0.189
PROPOSED	0.043	0.069	0.011	0.124

YEAR	4/1/20	4/1/21	4/1/21	4-1-24	IND. RATE	0.118
IND. RATE				0.12	MINIMUM PREMIUM	
MAN. RATE	0.21	0.18	0.19	+ 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
2016	117,089	336,474	0.287	0	0	0	1	7	8
2017	119,786	269,939	0.225	0	0	0	3	6	9
2018	122,526	82,367	0.067	0	0	0	0	2	2
2019	119,846	299,824	0.250	1	0	0	2	3	6
2020	117,031	87,860	0.075	0	0	0	0	4	4
TOTAL	596,278	1,076,464	0.181	1	0	0	6	22	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
2016	0	0	0	982	76,266	0	0	0	18,861	138,075	102,290
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	44,781	4,849	124,438	0	0	25,121	50,756	45,705
2020	0	0	0	0	21,580	0	0	0	0	32,632	33,648
TOTAL	4,174	0	0	96,610	146,437	124,438	0	0	72,671	348,374	283,760
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
2016	0	0	0	1,363	102,654	0	0	0	22,614	162,100	81,832
2017	0	0	2,342	65,635	46,608	0	0	1,940	35,101	120,189	34,995
2018	0	1	261	234	7,615	0	2	532	482	18,918	44,504
2019	6,272	40	16,661	41,678	8,105	282,590	60	11,182	23,174	50,531	39,352
2020	7	76	11,601	8,419	20,956	6	668	8,760	6,868	23,977	31,225
TOTAL	6,279	116	30,865	117,329	185,937	282,596	731	22,413	88,238	375,715	231,908
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	343,001	767,219	231,908	
IBNR + FREQUENCY ADJUSTMENT	(192,841)	(209,115)	669	
TOTAL LOSSES	150,160	558,104	232,576	
EXPECTED LOSSES	351,920	637,260	319,089	
CREDIBILITY	0.06	0.21	0.31	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.025	0.094	0.039	0.158
INDICATED (POST-TEST)	0.025	0.095	0.039	0.159
PRESENT ON RATE LEVEL	0.055	0.100	0.050	0.205
DERIVED BY FORMULA	0.053	0.099	0.047	0.199
UNDERLYING PRESENT RATE	0.059	0.107	0.054	0.219
PROPOSED	0.053	0.099	0.047	0.199

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.189
IND. RATE				0.19	MINIMUM PREMIUM	
MAN. RATE	0.26	0.23	0.22	+ 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
2016	1,049,206	12,369,718	1.179	0	1	3	35	146	185
2017	1,092,973	8,962,663	0.820	0	0	4	35	192	231
2018	1,143,542	8,061,077	0.705	0	0	0	31	172	203
2019	1,097,738	6,020,089	0.548	0	0	2	22	119	143
2020	1,075,032	3,930,534	0.366	0	0	0	4	116	120
TOTAL	5,458,491	39,344,081	0.721	0	1	9	127	745	882
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
2016	0	799,172	541,688	1,076,860	1,378,742	0	4,419,946	339,537	1,136,732	1,666,507	1,010,534
2017	0	0	581,013	1,265,899	1,965,364	0	0	507,623	1,130,670	2,331,576	1,180,518
2018	0	0	0	1,761,152	1,665,924	0	0	0	1,169,958	2,288,212	1,175,831
2019	0	0	314,796	1,042,503	1,434,493	0	0	89,824	587,530	1,650,055	900,888
2020	0	0	0	130,447	1,238,000	0	0	0	99,424	1,743,205	719,458
TOTAL	0	799,172	1,437,497	5,276,861	7,682,523	0	4,419,946	936,984	4,124,314	9,679,555	4,987,229
OD	0	0	0	0	3,147	0	0	0	0	196	25,606

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	102,555	739,946	1,494,682	1,855,787	0	911,673	702,163	1,362,942	1,956,479	808,427
2017	0	1,180	856,927	1,651,886	2,470,738	0	8,026	1,047,698	1,367,296	2,587,655	924,346
2018	258	617	302,658	1,974,479	1,920,462	0	907	229,097	1,177,031	2,421,525	911,269
2019	677	2,274	899,040	1,096,189	1,565,300	329	2,394	420,569	576,737	1,630,875	775,665
2020	482	4,908	773,603	595,701	1,219,789	365	37,727	530,290	427,793	1,290,829	667,657
TOTAL	1,417	111,533	3,572,174	6,812,937	9,032,075	693	960,727	2,929,816	4,911,798	9,887,363	4,087,363
OD	1	11	1,692	1,228	3,056	0	4	53	41	144	20,425

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,578,121	30,648,643	4,107,788	
IBNR + FREQUENCY ADJUSTMENT	(3,403,303)	(7,292,046)	9,988	
TOTAL LOSSES	4,174,818	23,356,597	4,117,776	
EXPECTED LOSSES	6,212,557	22,247,170	4,747,166	
CREDIBILITY	0.27	0.91	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.076	0.428	0.075	0.579
INDICATED (POST-TEST)	0.077	0.432	0.076	0.585
PRESENT ON RATE LEVEL	0.106	0.381	0.081	0.568
DERIVED BY FORMULA	0.098	0.428	0.076	0.602
UNDERLYING PRESENT RATE	0.114	0.408	0.087	0.608
PROPOSED	0.096	0.416	0.074	0.585

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.556
IND. RATE				0.56	MINIMUM PREMIUM	
MAN. RATE	0.67	0.65	0.61	+ 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
2016	87,582	206,797	0.236	0	0	0	0	7	7
2017	88,345	1,566,803	1.774	0	0	2	5	9	16
2018	94,129	408,022	0.433	0	0	0	2	9	11
2019	88,643	278,095	0.314	0	0	0	2	9	11
2020	88,361	194,316	0.220	0	0	0	0	4	4
TOTAL	447,060	2,654,033	0.594	0	0	2	9	38	49
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
2016	0	0	0	0	17,949	0	0	0	0	137,689	51,159
2017	0	0	423,917	350,858	63,500	0	0	299,267	200,327	163,784	65,150
2018	0	0	0	179,584	37,917	0	0	0	27,500	100,008	63,013
2019	0	0	0	80,291	31,248	0	0	0	37,892	72,886	55,778
2020	0	0	0	0	64,050	0	0	0	0	65,968	64,298
TOTAL	0	0	423,917	610,733	214,664	0	0	299,267	265,719	540,335	299,398
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
2016	0	0	0	0	24,159	0	0	0	0	161,647	40,927
2017	0	861	588,318	453,168	86,784	0	4,732	589,433	241,902	185,612	51,012
2018	26	53	25,775	196,782	47,672	0	27	6,738	28,892	105,069	48,835
2019	27	77	32,334	76,619	37,774	11	89	16,629	34,732	72,686	48,025
2020	21	226	34,433	24,989	62,197	12	1,351	17,709	13,883	48,470	59,669
TOTAL	74	1,216	680,860	751,558	258,587	23	6,199	630,509	319,409	573,484	248,468
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,318,882	1,903,038	248,468	
IBNR + FREQUENCY ADJUSTMENT	(319,650)	(393,755)	564	
TOTAL LOSSES	999,232	1,509,283	249,032	
EXPECTED LOSSES	583,083	1,199,977	267,864	
CREDIBILITY	0.05	0.17	0.25	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.224	0.338	0.056	0.617
INDICATED (POST-TEST)	0.226	0.341	0.056	0.623
PRESENT ON RATE LEVEL	0.122	0.251	0.056	0.429
DERIVED BY FORMULA	0.127	0.266	0.056	0.449
UNDERLYING PRESENT RATE	0.130	0.268	0.060	0.459
PROPOSED	0.127	0.266	0.056	0.449

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.426
IND. RATE				0.43	MINIMUM PREMIUM	
MAN. RATE	0.47	0.46	0.46	+ 0.43	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	350,958	1,671,816	0.476	0	0	0	8	43	51
2017	345,161	1,700,537	0.493	0	0	1	6	34	41
2018	401,152	2,790,300	0.696	0	0	2	8	46	56
2019	381,928	1,998,125	0.523	0	0	2	6	29	37
2020	410,457	986,609	0.240	0	0	0	2	31	33
TOTAL	1,889,656	9,147,387	0.484	0	0	5	30	183	218
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
2016	0	0	0	308,045	339,962	0	0	0	357,260	400,343	266,206
2017	0	0	317,657	245,366	198,910	0	0	31,980	161,010	348,257	397,357
2018	0	0	437,650	477,169	509,058	0	0	33,701	264,668	605,022	463,032
2019	0	0	381,602	208,533	184,305	0	0	148,783	172,703	393,856	508,343
2020	0	0	0	88,401	124,361	0	0	0	26,023	396,390	351,434
TOTAL	0	0	1,136,909	1,327,514	1,356,596	0	0	214,464	981,664	2,143,868	1,986,372
OD	0	0	0	0	2,519	0	0	0	0	3,449	9,046

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	277	2,487	437,948	398,773	371,700	234	15,479	331,424	303,186	330,091	247,039
2017	0	645	441,852	319,119	253,745	0	506	71,253	194,415	386,016	311,131
2018	454	2,228	641,155	545,415	596,189	62	618	110,255	269,716	639,637	358,850
2019	403	1,461	540,008	225,956	222,158	280	1,808	293,686	173,119	396,564	437,683
2020	88	808	140,088	124,894	132,694	84	8,648	122,724	99,369	293,867	326,131
TOTAL	1,223	7,630	2,201,051	1,614,157	1,576,486	661	27,059	929,342	1,039,805	2,046,175	1,680,834
OD	0	0	97	87	2,828	0	0	101	91	3,593	7,839

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,167,163	6,283,221	1,688,673	
IBNR + FREQUENCY ADJUSTMENT	(805,919)	(1,609,694)	4,212	
TOTAL LOSSES	2,361,244	4,673,527	1,692,885	
EXPECTED LOSSES	1,479,762	4,946,745	1,865,530	
CREDIBILITY	0.13	0.45	0.66	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.125	0.247	0.089	0.461
INDICATED (POST-TEST)	0.126	0.250	0.090	0.466
PRESENT ON RATE LEVEL	0.073	0.245	0.092	0.410
DERIVED BY FORMULA	0.080	0.247	0.091	0.418
UNDERLYING PRESENT RATE	0.078	0.262	0.099	0.439
PROPOSED	0.080	0.247	0.091	0.418

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.397
IND. RATE				0.40	MINIMUM PREMIUM	
MAN. RATE	0.46	0.45	0.44	+ 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
2016	181,912	1,276,202	0.702	0	0	0	9	26	35
2017	178,379	1,270,243	0.712	0	0	0	8	26	34
2018	186,386	943,071	0.506	0	0	0	2	26	28
2019	170,980	1,023,754	0.599	0	0	1	3	22	26
2020	144,345	633,879	0.439	0	0	0	2	19	21
TOTAL	862,002	5,147,149	0.597	0	0	1	24	119	144
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
2016	0	0	0	442,187	223,632	0	0	0	237,828	219,475	153,080
2017	0	0	0	331,169	144,890	0	0	0	255,479	290,784	247,921
2018	0	0	0	18,598	301,427	0	0	0	17,879	464,181	140,986
2019	0	0	145,473	124,194	137,728	0	0	73,889	101,631	286,421	154,418
2020	0	0	0	128,836	50,830	0	0	0	182,812	152,160	119,241
TOTAL	0	0	145,473	1,044,984	858,507	0	0	73,889	795,629	1,413,021	815,646
OD	0	0	0	0	0	0	0	0	0	0	113

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	613,756	301,009	0	0	0	285,156	257,664	122,464
2017	0	0	14,193	426,201	183,947	0	0	13,264	304,933	323,538	194,122
2018	3	28	14,137	30,648	338,960	0	67	16,063	29,370	484,112	109,264
2019	171	612	229,326	132,990	157,321	146	956	156,708	104,171	285,400	132,954
2020	85	718	134,055	131,140	66,747	110	6,841	155,445	144,051	130,190	110,656
TOTAL	260	1,359	391,711	1,334,735	1,047,984	256	7,864	341,480	867,681	1,480,904	669,460
OD	0	0	0	0	0	0	0	0	0	0	105

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	742,930	4,731,304	669,565	
IBNR + FREQUENCY ADJUSTMENT	(777,727)	(1,124,649)	1,317	
TOTAL LOSSES	0	3,606,654	670,882	
EXPECTED LOSSES	1,407,654	3,393,185	701,078	
CREDIBILITY	0.08	0.27	0.39	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.418	0.078	0.496
INDICATED (POST-TEST)	0.000	0.423	0.079	0.501
PRESENT ON RATE LEVEL	0.153	0.368	0.076	0.596
DERIVED BY FORMULA	0.140	0.383	0.077	0.600
UNDERLYING PRESENT RATE	0.163	0.394	0.081	0.638
PROPOSED	0.139	0.380	0.077	0.596

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.566
IND. RATE				0.57	MINIMUM PREMIUM	
MAN. RATE	0.73	0.66	0.64	+ 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	
2016	1,656,469	13,838,961	0.835	0	0	5	88	319	412	
2017	1,799,639	18,109,761	1.006	0	0	5	88	374	467	
2018	1,871,413	16,266,029	0.869	1	0	7	76	407	491	
2019	1,930,667	18,029,061	0.934	1	0	4	59	389	453	
2020	1,956,768	13,600,884	0.695	0	0	2	46	421	469	
<b>TOTAL</b>	<b>9,214,956</b>	<b>79,844,696</b>	<b>0.866</b>	<b>2</b>	<b>0</b>	<b>23</b>	<b>357</b>	<b>1910</b>	<b>2292</b>	
OD				0	0	0	3	5	8	

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	918,060	2,434,309	2,720,656	0	0	334,999	2,119,989	3,093,641	2,217,307
2017	0	0	1,187,432	2,205,693	3,039,440	0	0	3,013,902	2,226,889	3,746,750	2,689,655
2018	6,965	0	1,130,478	2,098,221	3,622,681	308,784	0	368,272	2,219,876	4,191,884	2,318,868
2019	251,819	0	697,845	2,870,415	3,448,475	15,323	0	341,683	4,658,795	3,598,969	2,145,737
2020	0	0	296,464	1,653,581	3,009,806	0	0	143,022	1,812,621	4,193,657	2,491,733
<b>TOTAL</b>	<b>258,784</b>	<b>0</b>	<b>4,230,279</b>	<b>11,262,219</b>	<b>15,841,058</b>	<b>324,107</b>	<b>0</b>	<b>4,201,878</b>	<b>13,038,170</b>	<b>18,824,901</b>	<b>11,863,300</b>
OD	0	0	0	39,758	7,857	0	0	0	41,784	16,287	41,612

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,254,070	3,378,821	3,662,003	0	0	692,778	2,541,867	3,631,935	1,773,846
2017	0	1,714	1,260,984	2,871,972	3,822,782	0	10,772	1,441,854	2,679,648	4,162,017	2,106,000
2018	11,247	6,171	1,862,303	2,430,755	4,155,647	817,126	6,092	1,040,841	2,241,673	4,447,481	1,797,123
2019	379,207	5,520	2,194,131	2,892,149	3,779,749	36,013	8,712	1,519,970	2,268,357	3,647,291	1,847,480
2020	2,091	20,497	3,296,253	2,634,370	3,168,876	1,741	138,411	2,453,673	2,010,774	3,271,759	2,312,328
<b>TOTAL</b>	<b>392,545</b>	<b>33,902</b>	<b>9,867,741</b>	<b>14,208,067</b>	<b>18,589,057</b>	<b>854,881</b>	<b>163,988</b>	<b>7,149,116</b>	<b>11,742,318</b>	<b>19,160,482</b>	<b>9,836,776</b>
OD	1	3	2,469	50,561	10,141	1	6	2,959	48,387	18,374	33,982

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	18,467,612	63,827,385	9,870,758	
IBNR + FREQUENCY ADJUSTMENT	(7,067,246)	(14,768,990)	23,427	
<b>TOTAL LOSSES</b>	<b>11,400,367</b>	<b>49,058,395</b>	<b>9,894,185</b>	
EXPECTED LOSSES	12,988,833	45,430,324	10,506,410	
CREDIBILITY	0.38	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.124	0.531	0.107	0.762
INDICATED (POST-TEST)	0.125	0.537	0.108	0.770
PRESENT ON RATE LEVEL	0.132	0.461	0.107	0.699
DERIVED BY FORMULA	0.129	0.537	0.108	0.774
UNDERLYING PRESENT RATE	0.141	0.493	0.114	0.748
PROPOSED	0.128	0.534	0.108	0.770

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.731
IND. RATE				0.73	MINIMUM PREMIUM	
MAN. RATE	0.86	0.78	0.75	+ 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
2016	741,272	9,309,661	1.256	0	0	8	43	138	189
2017	796,776	9,693,007	1.217	0	0	5	54	150	209
2018	848,705	9,794,117	1.154	0	0	5	41	135	181
2019	749,813	8,979,331	1.198	0	0	4	29	113	146
2020	602,444	5,293,277	0.879	0	0	1	21	120	142
TOTAL	3,739,010	43,069,393	1.152	0	0	23	188	656	867
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
2016	0	0	1,591,772	1,310,517	1,249,739	0	0	791,389	1,483,614	1,643,058	1,239,572
2017	0	0	1,203,313	1,807,217	1,644,803	0	0	630,463	1,383,107	1,627,084	1,397,020
2018	0	0	1,240,500	1,950,813	1,674,859	0	0	686,495	1,158,175	1,850,984	1,232,291
2019	0	0	1,022,964	1,753,575	1,988,647	0	0	442,446	927,347	1,855,603	988,749
2020	0	0	152,635	654,642	1,540,928	0	0	21,950	640,283	1,488,509	794,330
TOTAL	0	0	5,211,184	7,476,764	8,098,976	0	0	2,572,743	5,592,526	8,465,238	5,651,962
OD	0	0	0	0	3,859	0	0	0	0	3,850	11,838

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	2,174,361	1,818,998	1,682,149	0	0	1,636,592	1,778,853	1,928,950	991,658
2017	0	2,443	1,716,994	2,345,253	2,081,925	0	9,968	1,292,764	1,658,855	1,815,477	1,093,867
2018	1,374	6,499	1,907,271	2,205,197	1,967,297	1,271	9,029	1,352,765	1,177,211	1,982,264	955,026
2019	1,538	5,318	2,041,074	1,831,983	2,218,669	950	6,315	1,047,735	887,317	1,865,689	851,313
2020	969	9,699	1,529,464	1,182,978	1,596,529	585	45,924	830,368	708,306	1,159,341	737,138
TOTAL	3,881	23,959	9,369,163	9,384,409	9,546,570	2,806	71,237	6,160,224	6,210,542	8,751,721	4,629,001
OD	0	0	43	52	4,817	0	0	23	43	4,243	10,109

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	15,631,337	33,902,396	4,639,110	
IBNR + FREQUENCY ADJUSTMENT	(5,075,927)	(8,410,999)	9,767	
TOTAL LOSSES	10,555,410	25,491,397	4,648,877	
EXPECTED LOSSES	9,179,983	25,415,611	5,303,794	
CREDIBILITY	0.21	0.71	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.282	0.682	0.124	1.088
INDICATED (POST-TEST)	0.285	0.689	0.125	1.099
PRESENT ON RATE LEVEL	0.229	0.635	0.133	0.997
DERIVED BY FORMULA	0.241	0.673	0.125	1.040
UNDERLYING PRESENT RATE	0.246	0.680	0.142	1.067
PROPOSED	0.241	0.673	0.125	1.040

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.988
IND. RATE				0.99	MINIMUM PREMIUM	
MAN. RATE	1.14	1.03	1.07	+ 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
2016	228,026	1,367,770	0.600	0	0	0	9	36	45
2017	244,994	1,658,419	0.677	0	0	0	8	42	50
2018	257,228	1,908,555	0.742	0	0	1	2	46	49
2019	242,512	2,316,094	0.955	0	0	0	7	37	44
2020	188,104	784,104	0.417	0	0	0	1	25	26
TOTAL	1,160,864	8,034,942	0.692	0	0	1	27	186	214
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
2016	0	0	0	369,512	233,425	0	0	0	204,295	365,169	195,369
2017	0	0	0	325,600	284,726	0	0	0	230,029	605,299	212,765
2018	0	0	209,153	139,796	344,231	0	0	85,677	245,013	678,191	206,494
2019	0	0	0	431,052	582,243	0	0	0	505,714	632,420	164,665
2020	0	0	0	2,146	239,637	0	0	0	32,782	385,102	124,437
TOTAL	0	0	209,153	1,268,106	1,684,262	0	0	85,677	1,217,833	2,666,181	903,730
OD	0	0	0	0	0	0	0	0	0	0	948

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	512,883	314,190	0	0	0	244,950	428,708	156,295
2017	0	0	15,525	420,934	358,431	0	0	13,976	278,431	669,823	166,595
2018	204	1,048	298,352	168,088	395,758	159	1,236	195,840	254,645	716,474	160,033
2019	168	516	218,838	446,091	629,941	135	1,078	199,951	442,908	642,624	141,777
2020	81	853	130,605	95,347	232,994	85	8,555	123,931	101,136	286,253	115,478
TOTAL	453	2,417	663,320	1,643,343	1,931,314	379	10,869	533,698	1,322,070	2,743,882	740,177
OD	0	0	0	0	0	0	0	0	0	0	742

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,211,137	7,640,609	740,919	
IBNR + FREQUENCY ADJUSTMENT	(869,593)	(1,483,482)	1,624	
TOTAL LOSSES	341,544	6,157,127	742,543	
EXPECTED LOSSES	1,577,334	4,494,780	874,264	
CREDIBILITY	0.10	0.32	0.48	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.029	0.530	0.064	0.624
INDICATED (POST-TEST)	0.030	0.536	0.065	0.630
PRESENT ON RATE LEVEL	0.127	0.362	0.070	0.559
DERIVED BY FORMULA	0.117	0.418	0.068	0.602
UNDERLYING PRESENT RATE	0.136	0.387	0.075	0.598
PROPOSED	0.117	0.417	0.068	0.602

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.572
IND. RATE				0.57	MINIMUM PREMIUM	
MAN. RATE	0.64	0.58	0.60	+ 0.57	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	402	17,387	4.325	0	0	0	0	1	1
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	92,836	34.770	0	0	0	0	2	2
TOTAL	1,889	120,623	6.386	0	0	0	0	4	4
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
2016	0	0	0	0	5,562	0	0	0	0	10,860	965
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	0	12,976	0	0	0	0	56,680	23,180
TOTAL	0	0	0	0	20,002	0	0	0	0	71,585	29,036
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
2016	0	0	0	0	7,486	0	0	0	0	12,750	772
2017	0	0	0	0	0	0	0	0	0	0	3,074
2018	0	0	56	51	1,644	0	1	118	107	4,214	202
2019	0	0	0	0	0	0	0	0	0	0	607
2020	4	46	6,976	5,063	12,601	10	1,161	15,216	11,929	41,646	21,511
TOTAL	4	46	7,032	5,113	21,731	10	1,161	15,334	12,036	58,609	26,166
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	23,588	97,489	26,166	
IBNR + FREQUENCY ADJUSTMENT	(724)	(3,507)	35	
TOTAL LOSSES	22,865	93,982	26,201	
EXPECTED LOSSES	1,278	10,385	21,493	
CREDIBILITY	0.00	0.01	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	12.104	49.752	13.870	75.726
INDICATED (POST-TEST)	12.232	50.279	14.017	76.529
PRESENT ON RATE LEVEL	0.632	5.137	10.631	16.401
DERIVED BY FORMULA	0.632	5.589	10.801	17.022
UNDERLYING PRESENT RATE	0.677	5.498	11.378	17.552
PROPOSED	0.632	5.589	10.801	17.022

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	16.166
IND. RATE				16.17	MINIMUM PREMIUM	
MAN. RATE	18.64	18.49	17.60	+ 16.17	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	2	0	0.000	0	0	0	0	0	0
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
TOTAL	6	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
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	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
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	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	0.011	0.055	0.382	0.447
DERIVED BY FORMULA	0.011	0.055	0.382	0.447
UNDERLYING PRESENT RATE	0.012	0.059	0.408	0.479
PROPOSED	0.011	0.055	0.381	0.447

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.425
IND. RATE				0.42	MINIMUM PREMIUM	
MAN. RATE	0.56	0.51	0.48	+ 0.42	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2016	273,768	344,282	0.126	0	0	0	2	3	5	
2017	272,282	425,239	0.156	0	0	0	1	3	4	
2018	278,841	143,777	0.052	0	0	0	0	4	4	
2019	279,625	131,671	0.047	0	0	0	0	2	2	
2020	283,939	75,510	0.027	0	0	0	0	2	2	
TOTAL	1,388,455	1,120,479	0.081	0	0	0	3	14	17	
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
2016	0	0	0	44,883	24,792	0	0	0	119,228	14,756	140,623
2017	0	0	0	130,397	41,136	0	0	0	23,602	80,645	149,459
2018	0	0	0	0	53,713	0	0	0	0	80,418	9,646
2019	0	0	0	0	29,035	0	0	0	0	50,752	51,884
2020	0	0	0	0	43,758	0	0	0	0	30,316	1,436
TOTAL	0	0	0	175,280	192,434	0	0	0	142,830	256,887	353,048
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
2016	0	0	0	62,298	33,370	0	0	0	142,954	17,324	112,498
2017	0	0	5,413	167,603	52,565	0	0	1,544	28,777	89,156	117,026
2018	0	4	2,070	1,854	60,307	0	10	2,354	2,133	83,771	7,476
2019	2	7	3,170	2,434	29,922	2	17	3,278	3,076	48,832	44,672
2020	15	154	23,524	17,072	42,492	6	621	8,138	6,380	22,275	1,333
TOTAL	16	166	34,177	251,261	218,657	7	648	15,314	183,321	261,357	283,005
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	50,328	914,596	283,005	
IBNR + FREQUENCY ADJUSTMENT	(214,991)	(167,578)	736	
TOTAL LOSSES	0	747,018	283,741	
EXPECTED LOSSES	393,225	511,682	341,328	
CREDIBILITY	0.11	0.37	0.54	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.054	0.020	0.074
INDICATED (POST-TEST)	0.000	0.054	0.021	0.075
PRESENT ON RATE LEVEL	0.026	0.034	0.023	0.084
DERIVED BY FORMULA	0.024	0.042	0.022	0.087
UNDERLYING PRESENT RATE	0.028	0.037	0.025	0.090
PROPOSED	0.023	0.040	0.021	0.084

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.080
IND. RATE				0.08	MINIMUM PREMIUM	
MAN. RATE	0.11	0.10	0.09	+ 0.08	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	16,902	517,546	3.062	0	0	1	2	0	3
2017	16,376	4,647	0.028	0	0	0	0	0	0
2018	14,114	242,153	1.716	0	0	0	1	1	2
2019	13,882	182,768	1.317	0	0	0	1	1	2
2020	12,585	750,249	5.961	0	0	0	0	6	6
TOTAL	73,859	1,697,363	2.298	0	0	1	4	8	13
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
2016	0	0	155,823	175,146	0	0	0	101,177	84,869	0	531
2017	0	0	0	0	0	0	0	0	0	0	4,647
2018	0	0	0	15,772	167,890	0	0	0	7,662	50,590	239
2019	0	0	0	110,923	3,881	0	0	0	58,627	7,386	1,951
2020	0	0	0	0	221,818	0	0	0	0	500,316	28,115
TOTAL	0	0	155,823	301,841	393,589	0	0	101,177	151,158	558,292	35,483
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
2016	0	0	212,854	243,103	0	0	0	209,234	101,758	0	425
2017	0	0	0	0	0	0	0	0	0	0	3,639
2018	2	17	8,607	22,963	188,949	0	10	2,542	8,653	52,947	185
2019	35	96	40,382	102,556	11,697	13	103	18,921	47,350	11,063	1,680
2020	74	781	119,248	86,541	215,401	92	10,247	134,310	105,294	367,609	26,091
TOTAL	111	895	381,090	455,163	416,047	105	10,360	365,008	263,054	431,620	32,019
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	757,570	1,565,883	32,019	
IBNR + FREQUENCY ADJUSTMENT	(132,702)	(92,421)	68	
TOTAL LOSSES	624,867	1,473,462	32,087	
EXPECTED LOSSES	239,416	276,894	36,137	
CREDIBILITY	0.02	0.05	0.08	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.846	1.995	0.043	2.884
INDICATED (POST-TEST)	0.855	2.016	0.044	2.915
PRESENT ON RATE LEVEL	0.303	0.350	0.046	0.699
DERIVED BY FORMULA	0.314	0.434	0.046	0.793
UNDERLYING PRESENT RATE	0.324	0.375	0.049	0.748
PROPOSED	0.314	0.434	0.046	0.793

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.753
IND. RATE				0.75	MINIMUM PREMIUM	
MAN. RATE	0.81	0.77	0.75	+ 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
2016	391,459	9,357	0.002	0	0	0	0	0	0
2017	413,536	262,196	0.063	0	0	0	2	1	3
2018	437,075	429,752	0.098	0	0	0	1	4	5
2019	460,203	74,257	0.016	0	0	0	0	1	1
2020	444,522	372,465	0.084	0	0	0	0	2	2
TOTAL	2,146,795	1,148,027	0.053	0	0	0	3	8	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
2016	0	0	0	0	0	0	0	0	0	0	9,357
2017	0	0	0	94,328	3,289	0	0	0	143,211	11,279	10,089
2018	0	0	0	90,334	49,702	0	0	0	164,376	73,837	51,503
2019	0	0	0	0	2,413	0	0	0	0	442	71,402
2020	0	0	0	0	26,264	0	0	0	0	330,541	15,660
TOTAL	0	0	0	184,662	81,668	0	0	0	307,587	416,099	158,011
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
2016	0	0	0	0	0	0	0	0	0	0	7,486
2017	0	0	3,623	120,889	4,989	0	0	6,537	169,221	14,165	7,900
2018	13	29	14,146	100,042	58,369	0	97	24,940	158,802	82,243	39,915
2019	0	1	263	202	2,487	0	0	29	27	425	61,477
2020	9	93	14,119	10,247	25,504	61	6,770	88,734	69,564	242,866	14,532
TOTAL	22	122	32,152	231,381	91,349	61	6,866	120,239	397,614	339,700	131,310
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	159,463	1,060,043	131,310	
IBNR + FREQUENCY ADJUSTMENT	(137,757)	(142,399)	363	
TOTAL LOSSES	21,706	917,644	131,673	
EXPECTED LOSSES	253,255	437,924	165,221	
CREDIBILITY	0.15	0.49	0.72	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.001	0.043	0.006	0.050
INDICATED (POST-TEST)	0.001	0.043	0.006	0.050
PRESENT ON RATE LEVEL	0.011	0.019	0.007	0.037
DERIVED BY FORMULA	0.010	0.031	0.006	0.047
UNDERLYING PRESENT RATE	0.012	0.020	0.008	0.040
PROPOSED	0.010	0.031	0.006	0.047

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.045
IND. RATE				0.04	MINIMUM PREMIUM	
MAN. RATE	0.03	0.04	0.04	+ 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
2016	137,149	2,925,172	2.133	0	0	0	7	71	78
2017	141,709	3,755,619	2.650	0	0	4	10	66	80
2018	145,833	5,421,972	3.718	0	0	5	14	55	74
2019	151,999	4,173,439	2.746	2	0	3	8	49	62
2020	141,896	2,339,636	1.649	0	0	1	3	44	48
TOTAL	718,586	18,615,838	2.591	2	0	13	42	285	342
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
2016	0	0	0	310,157	1,060,097	0	0	0	174,639	1,114,674	265,605
2017	0	0	816,987	639,239	793,183	0	0	391,161	196,157	693,271	225,621
2018	0	0	1,241,747	1,023,945	476,642	0	0	555,843	706,984	984,202	432,609
2019	900,394	0	495,639	456,532	890,311	30,730	0	229,264	331,060	616,580	222,929
2020	0	0	154,141	206,051	784,717	0	0	179,663	105,462	599,218	310,384
TOTAL	900,394	0	2,708,514	2,635,924	4,004,950	30,730	0	1,355,931	1,514,302	4,007,945	1,457,148
OD	0	0	0	0	1,368	0	0	0	0	5,015	3,431

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	430,498	1,426,891	0	0	0	209,392	1,308,627	212,484
2017	0	1,659	1,139,826	834,985	1,004,171	0	6,185	770,295	244,032	769,880	176,661
2018	1,195	5,914	1,671,666	1,153,992	594,384	951	6,621	978,237	717,911	1,060,548	335,272
2019	1,350,541	2,220	839,328	519,187	972,246	70,231	2,901	473,604	319,301	624,769	191,942
2020	479	5,172	752,880	500,542	801,772	355	34,004	467,687	212,608	461,083	288,036
TOTAL	1,352,215	14,966	4,403,700	3,439,205	4,799,463	71,537	49,711	2,689,823	1,703,245	4,224,908	1,204,395
OD	0	0	15	18	1,707	0	0	30	57	5,526	2,686

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,581,996	14,174,129	1,207,082	
IBNR + FREQUENCY ADJUSTMENT	(2,920,625)	(2,943,730)	2,525	
TOTAL LOSSES	5,661,371	11,230,399	1,209,607	
EXPECTED LOSSES	5,350,429	9,008,981	1,191,803	
CREDIBILITY	0.07	0.24	0.35	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.788	1.562	0.168	2.518
INDICATED (POST-TEST)	0.796	1.578	0.170	2.544
PRESENT ON RATE LEVEL	0.696	1.171	0.155	2.022
DERIVED BY FORMULA	0.703	1.269	0.160	2.132
UNDERLYING PRESENT RATE	0.745	1.254	0.166	2.164
PROPOSED	0.703	1.269	0.160	2.132

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	TOTAL
IND. RATE				2.02	MINIMUM PREMIUM	2.025
MAN. RATE	2.33	2.23	2.17	+ 2.02	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	629	116,216	18.476	0	0	0	0	2	2
2017	579	3,392	0.586	0	0	0	0	1	1
2018	603	58,425	9.689	0	0	0	0	0	0
2019	532	56,540	10.628	0	0	0	0	2	2
2020	561	418	0.075	0	0	0	0	0	0
TOTAL	2,904	234,991	8.092	0	0	0	0	5	5
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
2016	0	0	0	0	82,258	0	0	0	0	31,189	2,769
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	58,425
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
TOTAL	0	0	0	0	112,926	0	0	0	0	58,833	63,232
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
2016	0	0	0	0	110,719	0	0	0	0	36,616	2,215
2017	0	0	7	9	840	0	0	7	12	1,211	1,268
2018	0	0	0	0	0	0	0	0	0	0	45,279
2019	2	8	3,274	2,515	30,911	1	9	1,715	1,609	25,541	0
2020	0	0	0	0	0	0	0	0	0	0	388
TOTAL	2	8	3,282	2,524	142,471	1	9	1,721	1,621	63,368	49,151
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,022	209,984	49,151	
IBNR + FREQUENCY ADJUSTMENT	(53,753)	(43,566)	21	
TOTAL LOSSES	0	166,417	49,172	
EXPECTED LOSSES	97,440	131,568	10,417	
CREDIBILITY	0.01	0.03	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	57.306	16.933	74.239
INDICATED (POST-TEST)	0.000	57.914	17.112	75.026
PRESENT ON RATE LEVEL	31.353	42.334	3.352	77.038
DERIVED BY FORMULA	31.039	42.801	3.765	77.605
UNDERLYING PRESENT RATE	33.554	45.306	3.587	82.447
PROPOSED	30.812	42.488	3.737	77.038

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	73.163
IND. RATE				73.16	MINIMUM PREMIUM	
MAN. RATE	97.23	88.48	82.67	+ 73.16	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	194	49,315	25.420	0	0	0	0	0	0
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
TOTAL	905	267,497	29.558	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
2016	0	0	0	0	0	0	0	0	0	0	49,315
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
TOTAL	0	0	0	0	130,163	0	0	0	0	83,609	53,725
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
2016	0	0	0	0	0	0	0	0	0	0	39,452
2017	0	0	9	11	1,067	0	0	1	2	201	2,611
2018	0	0	2	2	65	0	6	1,335	1,210	47,527	496
2019	7	32	14,109	10,837	133,198	1	13	2,442	2,291	36,372	0
2020	0	0	0	0	0	0	0	0	0	0	405
TOTAL	7	32	14,121	10,850	134,331	1	18	3,778	3,504	84,100	42,963
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,959	232,784	42,963	
IBNR + FREQUENCY ADJUSTMENT	(8,344)	(4,012)	6	
TOTAL LOSSES	9,615	228,772	42,969	
EXPECTED LOSSES	15,106	12,090	3,085	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	10.624	252.786	47.480	310.890
INDICATED (POST-TEST)	10.737	255.466	47.983	314.186
PRESENT ON RATE LEVEL	15.597	12.483	3.185	31.264
DERIVED BY FORMULA	15.597	14.913	3.633	34.142
UNDERLYING PRESENT RATE	16.692	13.359	3.409	33.459
PROPOSED	15.596	14.913	3.633	34.142

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	32.425
IND. RATE				32.42	MINIMUM PREMIUM	
MAN. RATE	34.85	32.52	33.55	+ 32.42	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	47,189	486,513	1.031	0	0	1	1	11	13
2017	49,082	1,415,307	2.884	0	0	1	8	8	17
2018	57,025	1,255,596	2.202	0	0	1	4	8	13
2019	51,887	293,201	0.565	0	0	1	1	5	7
2020	69,478	389,977	0.561	0	0	0	2	6	8
TOTAL	274,661	3,840,594	1.398	0	0	4	16	38	58
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
2016	0	0	145,372	53,801	122,308	0	0	3,225	27,575	96,147	38,085
2017	0	0	345,718	286,847	143,560	0	0	78,222	204,406	268,918	87,636
2018	0	0	295,818	248,730	171,113	0	0	303,145	45,795	129,641	61,354
2019	0	0	145,888	26,948	14,454	0	0	8,467	16,156	51,617	29,671
2020	0	0	0	38,968	35,854	0	0	0	149,082	90,242	75,831
TOTAL	0	0	932,796	655,294	487,289	0	0	393,059	443,014	636,565	292,577
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
2016	0	0	198,578	74,676	164,627	0	0	6,669	33,062	112,877	30,468
2017	0	702	480,832	371,710	185,329	0	1,237	162,273	245,303	299,528	68,619
2018	296	1,472	416,713	282,359	206,676	561	3,654	512,705	57,300	143,850	47,549
2019	134	499	181,322	33,049	23,552	18	124	20,590	16,684	51,093	25,547
2020	33	289	51,556	47,655	40,076	83	4,886	117,679	110,350	81,302	70,371
TOTAL	463	2,963	1,329,001	809,448	620,260	663	9,900	819,917	462,700	688,649	242,554
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,162,908	2,581,058	242,554	
IBNR + FREQUENCY ADJUSTMENT	(1,220,913)	(1,015,389)	1,030	
TOTAL LOSSES	941,995	1,565,668	243,585	
EXPECTED LOSSES	2,252,731	3,143,700	410,660	
CREDIBILITY	0.04	0.12	0.18	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.343	0.570	0.089	1.002
INDICATED (POST-TEST)	0.347	0.576	0.090	1.012
PRESENT ON RATE LEVEL	0.766	1.069	0.140	1.976
DERIVED BY FORMULA	0.750	1.010	0.131	1.891
UNDERLYING PRESENT RATE	0.820	1.145	0.150	2.114
PROPOSED	0.750	1.011	0.131	1.891

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.796
IND. RATE				1.80	MINIMUM PREMIUM	
MAN. RATE	2.50	2.27	2.12	+ 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
2016	521,258	22,650,534	4,345	1	0	20	100	229	350
2017	541,527	16,205,070	2,992	1	0	23	97	205	326
2018	554,657	19,073,965	3,439	2	0	22	99	229	352
2019	612,392	20,750,557	3,388	0	0	18	117	265	400
2020	612,112	20,274,006	3,312	0	0	8	91	310	409
TOTAL	2,841,946	98,954,132	3,482	4	0	91	504	1238	1837
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
2016	3,450	0	5,908,041	3,904,185	2,917,070	0	0	4,339,779	2,505,874	2,080,687	991,448
2017	65,000	0	4,950,129	3,337,356	1,966,528	0	0	1,445,467	1,689,883	1,599,413	1,151,294
2018	721,207	0	4,386,253	4,055,649	2,402,950	5,062	0	1,546,085	2,266,329	2,165,105	1,525,325
2019	0	0	3,337,541	5,127,689	4,384,577	0	0	1,537,515	2,787,299	2,265,528	1,310,408
2020	0	0	1,613,415	3,917,046	4,885,692	0	0	1,172,429	3,654,297	3,775,921	1,255,206
TOTAL	789,657	0	20,195,379	20,341,925	16,556,817	5,062	0	10,041,275	12,903,682	11,886,654	6,233,681
OD	0	0	0	0	3,089	0	0	0	0	1,492	7,568

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	4,847	0	6,557,490	5,419,009	3,926,376	0	0	4,782,787	3,004,543	2,442,727	793,158
2017	79,877	10,052	6,854,492	4,334,851	2,535,295	0	22,855	2,884,394	2,030,353	1,796,043	901,463
2018	1,034,565	21,920	6,223,419	4,582,177	2,924,222	16,246	19,905	2,940,582	2,271,738	2,366,152	1,182,127
2019	4,713	16,313	6,215,788	5,253,640	5,029,601	3,051	19,793	3,233,796	2,481,701	2,429,446	1,128,261
2020	4,844	49,778	7,549,597	5,461,630	5,398,053	3,626	279,588	4,875,226	3,176,772	3,208,503	1,164,831
TOTAL	1,128,847	98,063	33,400,786	25,051,307	19,813,547	22,923	342,141	18,716,786	12,965,107	12,242,870	5,169,841
OD	1	11	1,661	1,205	3,000	0	31	401	314	1,096	6,377

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	53,711,650	70,078,446	5,176,218	
IBNR + FREQUENCY ADJUSTMENT	(17,818,050)	(14,391,935)	12,591	
TOTAL LOSSES	35,893,600	55,686,511	5,188,810	
EXPECTED LOSSES	32,837,051	44,342,425	5,581,288	
CREDIBILITY	0.18	0.59	0.87	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.263	1.959	0.182	3.405
INDICATED (POST-TEST)	1.276	1.980	0.184	3.441
PRESENT ON RATE LEVEL	1.080	1.458	0.184	2.721
DERIVED BY FORMULA	1.115	1.766	0.184	3.065
UNDERLYING PRESENT RATE	1.155	1.560	0.196	2.912
PROPOSED	1.115	1.766	0.184	3.065

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.911
IND. RATE				2.91	MINIMUM PREMIUM	
MAN. RATE	3.29	2.99	2.92	+ 2.91	PRESENT	

+ PROPOSED



POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	459	208,668	45.461	0	0	0	1	5	6
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	57,520	14.452	0	0	0	0	1	1
2020	400	549,605	137.401	0	0	1	0	2	3
TOTAL	2,083	1,189,296	57.095	0	0	2	1	13	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
2016	0	0	0	25,558	30,271	0	0	0	65,000	45,104	42,735
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	22,215	24,365
2020	0	0	174,628	0	15,661	0	0	53,704	0	290,879	14,733
TOTAL	0	0	365,690	25,558	74,730	0	0	67,032	65,000	461,547	129,739
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
2016	0	0	0	35,475	40,745	0	0	0	77,935	52,952	34,188
2017	0	388	258,891	1,351	8,973	0	211	26,090	702	53,374	8,261
2018	0	1	470	421	13,698	0	7	1,610	1,459	57,318	28,951
2019	1	3	1,194	917	11,274	1	7	1,435	1,347	21,375	20,978
2020	128	1,805	190,056	24,654	28,745	113	11,811	150,041	67,755	216,772	13,672
TOTAL	128	2,197	450,612	62,818	103,435	113	12,036	179,176	149,198	401,791	106,050
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	644,263	717,242	106,050	
IBNR + FREQUENCY ADJUSTMENT	(142,929)	(67,870)	168	
TOTAL LOSSES	501,334	649,372	106,218	
EXPECTED LOSSES	259,621	205,029	82,406	
CREDIBILITY	0.02	0.05	0.11	

PURE PREMIUMS

INDICATED (PRE-TEST)	240.679	311.748	50.993	603.420
INDICATED (POST-TEST)	243.230	315.053	51.533	609.816
PRESENT ON RATE LEVEL	116.462	91.973	36.966	245.401
DERIVED BY FORMULA	118.997	103.127	38.568	260.692
UNDERLYING PRESENT RATE	124.638	98.430	39.561	262.629
PROPOSED	118.997	103.127	38.568	260.692

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	247.579
IND. RATE				247.58	MINIMUM PREMIUM	
MAN. RATE	273.44	269.45	263.34	+ 247.58	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,104	401,027	36.325	0	0	0	1	3	4
2017	1,080	76,653	7.098	0	0	0	1	0	1
2018	1,131	741,635	65.573	0	0	1	3	5	9
2019	1,100	95,198	8.654	0	0	0	1	1	2
2020	1,089	559,928	51.417	0	0	0	2	4	6
TOTAL	5,504	1,874,441	34.056	0	0	1	8	13	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
2016	0	0	0	111,465	106,184	0	0	0	20,038	114,134	49,206
2017	0	0	0	52,300	0	0	0	0	21,608	0	2,745
2018	0	0	138,380	348,960	72,884	0	0	43,983	45,644	30,739	61,045
2019	0	0	0	14,481	15,551	0	0	0	25,320	28,357	11,489
2020	0	0	0	176,879	21,788	0	0	0	225,000	89,943	46,318
TOTAL	0	0	138,380	704,085	216,407	0	0	43,983	337,610	263,173	170,803
OD	0	0	0	0	0	0	0	0	0	0	944

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	154,713	142,924	0	0	0	24,026	133,993	39,365
2017	0	0	1,989	67,002	490	0	0	976	25,513	262	2,149
2018	173	753	226,150	385,025	95,247	81	552	80,141	45,842	34,562	47,310
2019	5	16	6,914	14,650	17,031	7	53	9,798	21,975	28,993	9,892
2020	101	817	158,241	161,317	45,029	117	6,427	165,189	156,811	88,719	42,983
TOTAL	279	1,586	393,294	782,707	300,720	206	7,032	256,104	274,167	286,529	141,699
OD	0	0	0	0	0	0	0	0	0	0	732

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	658,501	1,644,124	142,431	
IBNR + FREQUENCY ADJUSTMENT	(180,073)	(214,361)	105	
TOTAL LOSSES	478,428	1,429,763	142,536	
EXPECTED LOSSES	328,644	652,943	49,932	
CREDIBILITY	0.02	0.10	0.08	

PURE PREMIUMS

INDICATED (PRE-TEST)	86.924	259.768	25.764	372.456
INDICATED (POST-TEST)	87.845	262.521	26.037	376.404
PRESENT ON RATE LEVEL	55.793	110.848	8.477	175.118
DERIVED BY FORMULA	56.434	126.016	9.882	192.331
UNDERLYING PRESENT RATE	59.710	118.631	9.072	187.413
PROPOSED	56.434	126.015	9.882	192.331

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	182.657
IND. RATE				182.66	MINIMUM PREMIUM	
MAN. RATE	204.36	192.39	187.92	+ 182.66	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	387,311	4,629,477	1.195	0	0	0	39	60	99
2017	352,041	5,720,568	1.625	0	0	5	29	79	113
2018	564,552	6,052,224	1.072	0	0	2	53	91	146
2019	595,851	6,832,558	1.147	0	0	6	53	102	161
2020	589,824	4,728,689	0.802	0	0	0	43	98	141
TOTAL	2,489,579	27,963,516	1.123	0	0	13	217	430	660
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
2016	0	0	0	1,700,712	375,506	0	0	0	1,455,289	626,914	471,056
2017	0	0	914,900	1,692,551	407,621	0	0	249,427	1,053,198	972,173	430,698
2018	0	0	339,015	2,109,547	649,373	0	0	51,858	1,280,154	922,225	700,052
2019	0	0	1,116,145	1,611,857	644,513	0	0	503,985	1,640,086	645,235	670,737
2020	0	0	0	1,158,451	626,837	0	0	0	1,415,576	965,465	562,360
TOTAL	0	0	2,370,060	8,273,118	2,703,850	0	0	805,270	6,844,303	4,132,012	2,834,903
OD	0	0	0	0	1,186	0	0	0	0	16,866	2,703

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	2,360,588	505,431	0	0	0	1,744,892	735,997	376,845
2017	0	1,858	1,308,266	2,179,908	533,779	0	3,944	536,256	1,257,449	1,086,339	337,237
2018	606	2,229	742,054	2,325,161	797,592	96	1,415	290,362	1,247,688	1,003,414	542,540
2019	1,497	5,161	1,951,897	1,593,143	827,974	1,157	7,699	1,282,261	1,388,727	751,675	577,505
2020	825	7,059	1,296,654	1,245,411	765,044	813	48,618	1,146,546	1,070,662	851,774	521,870
TOTAL	2,929	16,307	5,298,872	9,704,212	3,429,821	2,066	61,675	3,255,426	6,709,417	4,429,200	2,355,996
OD	0	0	129	99	1,222	1	6	1,089	1,022	16,228	2,251

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,638,499	24,291,222	2,358,248	
IBNR + FREQUENCY ADJUSTMENT	(3,684,152)	(5,458,920)	6,774	
TOTAL LOSSES	4,954,347	18,832,301	2,365,021	
EXPECTED LOSSES	6,890,560	17,172,711	2,751,587	
CREDIBILITY	0.16	0.54	0.80	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.199	0.756	0.095	1.050
INDICATED (POST-TEST)	0.201	0.764	0.096	1.061
PRESENT ON RATE LEVEL	0.259	0.645	0.103	1.006
DERIVED BY FORMULA	0.249	0.709	0.097	1.056
UNDERLYING PRESENT RATE	0.277	0.690	0.111	1.077
PROPOSED	0.249	0.709	0.097	1.056

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.003
IND. RATE				1.00	MINIMUM PREMIUM	
MAN. RATE	1.08	1.05	1.08	+ 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
2016	51,337	698,893	1.361	0	0	0	4	20	24
2017	52,424	690,312	1.317	0	0	1	0	15	16
2018	51,099	755,611	1.479	0	0	0	4	13	17
2019	56,619	417,706	0.738	0	0	0	1	15	16
2020	62,617	491,054	0.784	0	0	0	2	16	18
TOTAL	274,096	3,053,576	1.114	0	0	1	11	79	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
2016	0	0	0	171,215	211,369	0	0	0	65,063	159,260	91,986
2017	0	0	136,899	0	160,375	0	0	61,614	0	224,143	107,281
2018	0	0	0	160,962	169,957	0	0	0	204,425	148,001	72,266
2019	0	0	0	143,249	88,828	0	0	0	72,419	57,553	55,657
2020	0	0	0	19,243	58,670	0	0	0	10,641	293,307	109,193
TOTAL	0	0	136,899	494,669	689,199	0	0	61,614	352,548	882,264	436,383
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
2016	0	0	0	237,646	284,503	0	0	0	78,011	186,971	73,589
2017	0	278	187,226	3,055	201,541	0	974	120,618	3,253	247,559	84,001
2018	24	58	28,344	181,070	195,393	0	127	32,660	198,982	160,797	56,006
2019	50	145	61,300	139,471	101,482	18	143	26,501	61,424	60,263	47,921
2020	30	287	47,482	39,515	59,570	59	6,224	85,409	68,249	216,579	101,331
TOTAL	103	768	324,351	600,758	842,489	77	7,469	265,188	409,919	872,169	362,848
OD	0	0	0	0	0	0	0	0	0	0	64

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	597,955	2,725,334	362,912	
IBNR + FREQUENCY ADJUSTMENT	(431,407)	(504,749)	770	
TOTAL LOSSES	166,548	2,220,586	363,681	
EXPECTED LOSSES	795,261	1,554,466	329,161	
CREDIBILITY	0.04	0.12	0.18	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.061	0.810	0.133	1.004
INDICATED (POST-TEST)	0.061	0.819	0.134	1.014
PRESENT ON RATE LEVEL	0.271	0.530	0.112	0.913
DERIVED BY FORMULA	0.263	0.565	0.116	0.943
UNDERLYING PRESENT RATE	0.290	0.567	0.120	0.977
PROPOSED	0.263	0.564	0.116	0.943

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.896
IND. RATE				0.90	MINIMUM PREMIUM	
MAN. RATE	1.09	1.02	0.98	+ 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
2016	1,192,862	11,819,005	0.991	0	0	13	56	152	221
2017	1,242,735	15,485,079	1.246	0	0	10	78	189	277
2018	1,246,048	12,703,474	1.020	0	0	5	61	211	277
2019	1,285,115	12,850,783	1.000	0	0	7	62	170	239
2020	1,219,720	9,194,305	0.754	0	0	1	23	223	247
TOTAL	6,186,480	62,052,646	1.003	0	0	36	280	945	1261
OD				0	0	0	1	1	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	2,140,014	2,157,507	1,823,550	0	0	750,442	1,336,434	2,036,451	1,574,607
2017	0	0	2,011,420	3,827,813	2,943,447	0	0	933,356	2,297,772	2,077,436	1,393,835
2018	0	0	919,128	2,935,676	2,608,871	0	0	269,496	1,601,417	2,719,250	1,649,636
2019	0	0	1,286,009	2,359,510	3,263,300	0	0	320,661	1,441,085	2,303,976	1,876,242
2020	0	0	266,020	915,135	2,173,017	0	0	52,725	1,413,611	3,167,245	1,206,552
TOTAL	0	0	6,622,591	12,195,641	12,812,185	0	0	2,326,680	8,090,319	12,304,358	7,700,872
OD	0	0	0	1,404	77,988	0	0	0	0	7,886	6,023

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	2,923,259	2,994,620	2,454,498	0	0	1,551,914	1,602,384	2,390,793	1,259,686
2017	0	4,084	2,902,901	4,956,610	3,729,839	0	14,757	1,923,189	2,747,475	2,325,576	1,091,373
2018	1,236	5,334	1,667,655	3,303,229	3,035,806	499	4,403	748,283	1,609,186	2,891,024	1,278,468
2019	2,026	7,009	2,705,082	2,509,930	3,586,545	895	6,216	1,063,226	1,316,417	2,326,898	1,615,444
2020	1,398	14,153	2,203,000	1,666,681	2,254,277	1,274	99,417	1,807,027	1,539,252	2,472,337	1,119,680
TOTAL	4,660	30,580	12,401,898	15,431,069	15,060,965	2,668	124,794	7,093,639	8,814,714	12,406,627	6,364,651
OD	0	0	914	2,840	97,354	0	0	47	89	8,690	5,250

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,659,199	51,822,349	6,369,901	
IBNR + FREQUENCY ADJUSTMENT	(8,595,133)	(11,535,634)	14,837	
TOTAL LOSSES	11,064,066	40,286,715	6,384,739	
EXPECTED LOSSES	15,723,627	35,243,133	7,029,139	
CREDIBILITY	0.29	0.99	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.179	0.649	0.103	0.931
INDICATED (POST-TEST)	0.181	0.656	0.104	0.941
PRESENT ON RATE LEVEL	0.237	0.532	0.106	0.876
DERIVED BY FORMULA	0.221	0.655	0.104	0.980
UNDERLYING PRESENT RATE	0.254	0.570	0.114	0.937
PROPOSED	0.212	0.629	0.100	0.941

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.894
IND. RATE				0.89	MINIMUM PREMIUM	
MAN. RATE	0.86	0.88	0.94	+ 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
2016	2,646,401	41,260,233	1,559	1	0	46	289	593	929
2017	2,654,433	44,499,546	1,676	0	0	40	292	609	941
2018	2,425,992	35,166,376	1,450	0	0	24	240	504	768
2019	2,355,163	31,323,390	1,330	1	0	9	226	501	737
2020	2,514,622	31,196,587	1,241	0	1	3	153	681	838
TOTAL	12,596,611	183,446,132	1,456	2	1	122	1200	2888	4213
OD				0	0	0	1	3	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	1,580	0	9,367,771	8,044,787	3,999,557	118	0	3,773,470	6,506,786	5,201,056	4,365,108
2017	0	0	8,159,351	9,865,653	5,220,242	0	0	3,403,562	7,618,378	5,641,804	4,590,556
2018	0	0	5,003,657	8,571,713	4,119,264	0	0	1,140,320	7,464,817	4,598,269	4,268,336
2019	78,904	0	1,917,877	8,990,915	4,567,697	104,561	0	849,727	5,975,911	5,569,877	3,267,921
2020	0	315,655	586,253	4,130,412	6,642,315	0	3,629,773	305,492	4,908,267	7,662,483	3,015,937
TOTAL	80,484	315,655	25,034,909	39,603,480	24,549,075	104,679	3,629,773	9,472,571	32,474,159	28,673,489	19,507,858
OD	0	0	0	7,662	49,023	0	0	0	1,413	12,353	34,657

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	2,220	0	12,796,375	11,166,164	5,383,404	343	0	7,803,536	7,801,636	6,106,040	3,492,086
2017	0	16,568	11,486,157	12,763,239	6,689,672	0	53,814	6,967,258	9,098,971	6,340,220	3,594,405
2018	5,646	26,207	7,685,902	9,562,723	4,994,974	2,111	17,867	2,988,288	6,792,680	5,042,787	3,307,960
2019	123,007	15,080	5,972,773	8,761,364	5,420,342	240,273	19,984	3,461,530	5,181,672	5,796,457	2,813,680
2020	5,481	88,767	7,611,691	6,223,317	7,053,244	3,984	1,141,389	5,665,337	4,683,647	6,142,957	2,798,790
TOTAL	136,354	146,622	45,552,899	48,476,807	29,541,636	246,710	1,233,054	26,885,949	33,558,606	29,428,461	16,006,922
OD	4	29	5,598	11,871	59,171	0	2	535	1,712	13,024	30,035

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	74,207,757	141,091,287	16,036,957	
IBNR + FREQUENCY ADJUSTMENT	(26,304,530)	(32,356,563)	39,409	
TOTAL LOSSES	47,903,227	108,734,724	16,076,366	
EXPECTED LOSSES	47,807,345	97,964,082	18,798,635	
CREDIBILITY	0.47	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.380	0.863	0.127	1.370
INDICATED (POST-TEST)	0.384	0.872	0.129	1.385
PRESENT ON RATE LEVEL	0.355	0.727	0.139	1.221
DERIVED BY FORMULA	0.369	0.872	0.129	1.369
UNDERLYING PRESENT RATE	0.380	0.778	0.149	1.306
PROPOSED	0.369	0.872	0.129	1.369

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.300
IND. RATE				1.30	MINIMUM PREMIUM	
MAN. RATE	1.29	1.29	1.31	+ 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
2016	129,377	1,309,596	1.012	0	0	0	7	26	33
2017	142,512	1,147,609	0.805	0	0	0	7	32	39
2018	144,191	1,437,602	0.997	0	0	0	6	48	54
2019	143,890	1,282,292	0.891	0	0	0	8	24	32
2020	162,600	1,644,941	1.012	0	0	0	4	30	34
TOTAL	722,570	6,822,040	0.944	0	0	0	32	160	192
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
2016	0	0	0	402,821	366,988	0	0	0	174,524	219,258	146,005
2017	0	0	0	216,240	379,622	0	0	0	98,182	292,307	161,258
2018	0	0	0	194,666	298,846	0	0	0	197,938	496,360	249,792
2019	0	0	0	409,754	248,471	0	0	0	157,137	322,576	144,354
2020	0	0	0	315,200	278,790	0	0	0	667,880	281,989	101,082
TOTAL	0	0	0	1,538,681	1,572,717	0	0	0	1,295,661	1,612,490	802,491
OD	0	0	0	0	0	0	0	0	0	0	6,062

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	559,116	493,966	0	0	0	209,254	257,409	116,804
2017	0	0	12,414	282,098	475,851	0	0	6,166	119,224	323,310	126,265
2018	28	77	37,875	222,205	341,063	0	167	41,956	202,032	523,468	193,589
2019	142	414	174,730	398,477	284,495	47	378	70,273	145,264	320,977	124,289
2020	261	2,297	409,820	379,868	313,073	349	19,239	489,877	464,239	273,656	93,804
TOTAL	431	2,788	634,840	1,841,764	1,908,447	395	19,784	608,272	1,140,013	1,698,820	654,751
OD	0	0	0	0	0	0	0	0	0	0	4,764

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,266,510	6,589,044	659,515	
IBNR + FREQUENCY ADJUSTMENT	(846,014)	(1,266,452)	1,892	
TOTAL LOSSES	420,496	5,322,592	661,407	
EXPECTED LOSSES	1,554,499	3,895,862	819,025	
CREDIBILITY	0.07	0.24	0.35	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.058	0.737	0.091	0.886
INDICATED (POST-TEST)	0.059	0.744	0.092	0.895
PRESENT ON RATE LEVEL	0.201	0.504	0.106	0.811
DERIVED BY FORMULA	0.191	0.562	0.101	0.854
UNDERLYING PRESENT RATE	0.215	0.539	0.113	0.868
PROPOSED	0.191	0.562	0.101	0.854

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.811
IND. RATE				0.81	MINIMUM PREMIUM	
MAN. RATE	1.05	0.94	0.87	+ 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
2016	70,390	540,662	0.768	0	0	0	4	16	20
2017	72,421	486,221	0.671	0	0	0	6	12	18
2018	70,131	1,671,181	2.383	0	0	2	9	19	30
2019	66,221	956,589	1.445	0	0	0	2	11	13
2020	65,098	1,348,056	2.071	0	0	0	5	21	26
TOTAL	344,261	5,002,709	1.453	0	0	2	26	79	107
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
2016	0	0	0	86,507	72,328	0	0	0	70,733	224,460	86,634
2017	0	0	0	91,734	76,209	0	0	0	130,392	116,115	71,771
2018	0	0	357,964	520,580	46,270	0	0	191,590	294,268	163,445	97,064
2019	0	0	0	113,568	161,673	0	0	0	151,468	315,451	214,429
2020	0	0	0	378,990	164,707	0	0	0	527,164	216,514	60,681
TOTAL	0	0	357,964	1,191,379	521,187	0	0	191,590	1,174,025	1,035,985	530,579
OD	0	0	0	0	0	0	0	0	0	0	630

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	120,072	97,353	0	0	0	84,809	263,516	69,307
2017	0	0	4,330	118,540	95,980	0	0	6,579	155,268	129,538	56,197
2018	390	1,830	527,790	575,153	75,801	355	2,461	363,187	291,542	184,422	75,225
2019	45	138	58,559	118,224	174,492	45	365	68,029	140,296	313,739	184,623
2020	256	2,167	402,504	391,691	211,090	276	15,176	388,581	368,616	212,113	56,312
TOTAL	691	4,135	993,183	1,323,680	654,716	676	18,002	826,376	1,040,532	1,103,329	441,664
OD	0	0	0	0	0	0	0	0	0	0	535

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,843,064	4,122,257	442,199	
IBNR + FREQUENCY ADJUSTMENT	(485,013)	(582,305)	834	
TOTAL LOSSES	1,358,051	3,539,952	443,033	
EXPECTED LOSSES	880,826	1,763,831	410,994	
CREDIBILITY	0.04	0.14	0.21	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.394	1.028	0.129	1.551
INDICATED (POST-TEST)	0.399	1.039	0.130	1.568
PRESENT ON RATE LEVEL	0.239	0.479	0.112	0.829
DERIVED BY FORMULA	0.245	0.557	0.115	0.918
UNDERLYING PRESENT RATE	0.256	0.512	0.119	0.888
PROPOSED	0.245	0.557	0.115	0.918

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.872
IND. RATE				0.87	MINIMUM PREMIUM	
MAN. RATE	0.94	0.90	0.89	+ 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
2016	274,356	553,541	0.202	0	0	1	0	8	9
2017	267,808	645,451	0.241	0	0	0	3	10	13
2018	272,528	332,760	0.122	0	0	0	2	6	8
2019	262,294	529,788	0.202	0	0	0	2	8	10
2020	270,658	210,376	0.078	0	0	0	2	3	5
TOTAL	1,347,644	2,271,916	0.169	0	0	1	9	35	45
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
2016	0	0	234,898	0	102,975	0	0	88,246	0	81,642	45,780
2017	0	0	0	207,642	68,783	0	0	0	137,174	194,844	37,008
2018	0	0	0	145,508	43,726	0	0	0	31,454	62,561	49,511
2019	0	0	0	164,467	80,675	0	0	0	128,447	94,193	62,006
2020	0	0	0	46,733	20,771	0	0	0	47,029	12,224	83,619
TOTAL	0	0	234,898	564,350	316,930	0	0	88,246	344,104	445,464	277,924
OD	0	0	0	0	0	0	0	0	0	0	85

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	320,871	0	138,604	0	0	182,493	0	95,848	36,624
2017	0	0	8,656	266,932	87,797	0	0	7,351	164,164	216,379	28,977
2018	21	44	21,386	159,892	53,227	0	25	6,190	31,672	66,189	38,371
2019	56	162	68,053	158,343	94,552	32	252	46,494	108,468	99,298	53,387
2020	32	269	49,880	48,479	26,477	23	1,209	32,762	31,392	13,712	77,598
TOTAL	109	474	468,845	633,646	400,657	55	1,485	275,290	335,696	491,426	234,958
OD	0	0	0	0	0	0	0	0	0	0	79

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	746,258	1,861,425	235,037	
IBNR + FREQUENCY ADJUSTMENT	(484,681)	(521,884)	460	
TOTAL LOSSES	261,577	1,339,541	235,497	
EXPECTED LOSSES	883,647	1,587,242	217,122	
CREDIBILITY	0.11	0.36	0.53	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.019	0.099	0.017	0.136
INDICATED (POST-TEST)	0.020	0.100	0.018	0.138
PRESENT ON RATE LEVEL	0.061	0.110	0.015	0.186
DERIVED BY FORMULA	0.057	0.107	0.016	0.180
UNDERLYING PRESENT RATE	0.066	0.118	0.016	0.199
PROPOSED	0.057	0.107	0.016	0.180

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.171
IND. RATE				0.17	MINIMUM PREMIUM	
MAN. RATE	0.22	0.21	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
2016	43,391	782,716	1.804	0	0	0	6	8	14
2017	42,431	2,419,900	5.703	0	0	1	3	10	14
2018	47,413	1,296,419	2.734	0	0	0	5	8	13
2019	52,125	1,400,062	2.686	0	0	4	3	11	18
2020	48,674	590,273	1.213	0	0	0	2	17	19
TOTAL	234,034	6,489,370	2.773	0	0	5	19	54	78
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
2016	0	0	0	370,639	68,072	0	0	0	242,611	36,378	65,016
2017	0	0	197,003	178,493	73,395	0	0	93,383	1,744,156	77,205	56,265
2018	0	0	0	476,583	312,581	0	0	0	245,666	199,027	62,562
2019	0	0	690,835	113,973	68,959	0	0	207,436	48,895	180,682	89,282
2020	0	0	0	172,511	166,289	0	0	0	36,911	158,343	56,219
TOTAL	0	0	887,838	1,312,199	689,296	0	0	300,819	2,318,239	651,635	329,344
OD	0	0	0	0	0	0	0	0	0	0	113

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	514,447	91,625	0	0	0	290,891	42,708	52,013
2017	0	400	273,126	185,491	94,918	0	1,476	220,424	1,025,537	96,428	44,055
2018	70	156	76,574	529,540	364,491	0	156	39,868	239,687	215,286	48,486
2019	632	2,353	853,772	143,973	111,113	335	2,068	325,294	65,519	185,446	76,872
2020	147	1,308	232,305	213,919	184,760	46	3,995	65,645	55,943	120,056	52,171
TOTAL	849	4,217	1,435,778	1,587,370	846,907	380	7,696	651,232	1,677,577	659,924	273,597
OD	0	0	0	0	0	0	0	0	0	0	88

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,100,151	4,771,778	273,685	
IBNR + FREQUENCY ADJUSTMENT	(1,484,134)	(766,418)	800	
TOTAL LOSSES	616,018	4,005,360	274,485	
EXPECTED LOSSES	2,737,034	2,362,887	361,688	
CREDIBILITY	0.03	0.11	0.16	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.263	1.711	0.117	2.092
INDICATED (POST-TEST)	0.266	1.730	0.118	2.114
PRESENT ON RATE LEVEL	1.093	0.943	0.144	2.181
DERIVED BY FORMULA	1.068	1.030	0.140	2.238
UNDERLYING PRESENT RATE	1.170	1.010	0.155	2.334
PROPOSED	1.041	1.004	0.137	2.181

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	TOTAL
IND. RATE				2.07	MINIMUM PREMIUM	2.071
MAN. RATE	2.58	2.41	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
2016	443,296	10,028,670	2,262	0	0	12	40	116	168
2017	450,154	7,724,308	1,716	0	0	4	34	138	176
2018	449,339	9,421,492	2,097	1	0	10	25	139	175
2019	451,484	7,000,411	1,551	0	0	4	28	107	139
2020	419,055	7,455,980	1,779	0	0	4	17	85	106
TOTAL	2,213,328	41,630,861	1,881	1	0	34	144	585	764
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
2016	0	0	2,160,970	2,075,437	1,224,013	0	0	1,421,600	1,411,748	1,073,591	661,311
2017	0	0	692,883	1,342,088	1,826,510	0	0	219,023	862,344	1,991,973	789,487
2018	379,148	0	1,872,285	1,516,765	1,444,912	0	0	1,538,707	662,167	1,365,666	641,842
2019	0	0	902,990	1,627,377	901,151	0	0	555,541	1,040,706	1,408,155	564,491
2020	0	0	898,041	566,487	922,885	0	0	2,735,313	504,698	1,305,567	522,989
TOTAL	379,148	0	6,527,169	7,128,154	6,319,471	0	0	6,470,184	4,481,663	7,144,952	3,180,120
OD	0	0	0	0	8,467	0	0	0	0	5,030	12,052

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	2,951,885	2,880,707	1,647,521	0	0	2,939,869	1,692,686	1,260,396	529,049
2017	0	1,407	1,009,840	1,748,386	2,299,260	0	3,463	474,804	1,043,247	2,207,563	618,168
2018	543,284	8,631	2,454,275	1,734,141	1,709,026	2,307	15,376	2,197,475	709,825	1,474,151	497,428
2019	1,334	4,548	1,737,065	1,618,737	1,083,613	1,132	7,408	1,217,097	959,306	1,447,345	486,027
2020	912	13,350	1,767,552	931,376	1,032,419	1,297	119,129	1,676,219	675,760	1,052,795	485,334
TOTAL	545,530	27,937	9,920,618	8,913,346	7,771,840	4,736	145,376	8,505,465	5,080,824	7,442,250	2,616,005
OD	0	30	4,552	3,303	8,222	1	103	1,350	1,059	3,696	10,252

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,155,696	29,224,540	2,626,257	
IBNR + FREQUENCY ADJUSTMENT	(6,463,834)	(6,486,260)	5,970	
TOTAL LOSSES	12,691,862	22,738,280	2,632,227	
EXPECTED LOSSES	11,785,844	19,731,798	2,917,050	
CREDIBILITY	0.15	0.50	0.74	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.573	1.027	0.118	1.718
INDICATED (POST-TEST)	0.579	1.037	0.120	1.736
PRESENT ON RATE LEVEL	0.498	0.833	0.123	1.454
DERIVED BY FORMULA	0.510	0.935	0.121	1.566
UNDERLYING PRESENT RATE	0.532	0.891	0.132	1.556
PROPOSED	0.510	0.935	0.121	1.566

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.487
IND. RATE				1.49	MINIMUM PREMIUM	
MAN. RATE	1.79	1.66	1.56	+ 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
2016	166,736	2,603,141	1.561	0	0	2	10	26	38
2017	179,885	2,844,595	1.581	0	0	2	14	24	40
2018	187,073	1,779,792	0.951	0	0	0	14	28	42
2019	196,389	2,395,824	1.220	0	0	2	14	22	38
2020	204,550	3,047,964	1.490	0	0	2	7	33	42
TOTAL	934,633	12,671,316	1.356	0	0	8	59	133	200
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
2016	0	0	408,894	423,803	662,421	0	0	197,877	300,928	390,371	218,847
2017	0	0	314,358	609,557	580,317	0	0	124,989	601,354	387,354	226,666
2018	0	0	0	341,410	387,209	0	0	0	453,439	390,393	207,341
2019	0	0	321,057	606,913	300,063	0	0	152,730	593,435	227,552	194,074
2020	0	0	338,879	517,081	489,219	0	0	68,002	655,100	704,618	275,065
TOTAL	0	0	1,383,188	2,498,764	2,419,229	0	0	543,598	2,604,256	2,100,288	1,121,993
OD	0	0	0	0	7,500	0	0	0	0	921	5,311

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	558,549	588,239	891,619	0	0	409,210	360,813	458,296	175,078
2017	0	638	455,443	790,762	733,177	0	1,976	271,455	715,880	435,276	177,479
2018	50	124	61,149	384,983	444,442	0	290	74,261	443,014	421,364	160,689
2019	482	1,636	625,586	599,918	366,280	373	2,509	420,984	499,920	265,104	167,098
2020	676	7,284	1,043,835	673,590	571,120	498	35,192	690,921	558,019	587,478	255,260
TOTAL	1,208	9,683	2,744,563	3,037,491	3,006,636	872	39,967	1,866,831	2,577,645	2,167,517	935,604
OD	0	1	289	259	8,421	0	0	27	24	959	4,197

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,663,439	10,798,952	939,802	
IBNR + FREQUENCY ADJUSTMENT	(1,981,191)	(2,008,046)	2,434	
TOTAL LOSSES	2,682,248	8,790,906	942,236	
EXPECTED LOSSES	3,648,110	6,189,200	1,068,372	
CREDIBILITY	0.08	0.28	0.41	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.287	0.940	0.100	1.327
INDICATED (POST-TEST)	0.290	0.949	0.101	1.341
PRESENT ON RATE LEVEL	0.365	0.619	0.107	1.090
DERIVED BY FORMULA	0.359	0.711	0.105	1.175
UNDERLYING PRESENT RATE	0.390	0.662	0.114	1.167
PROPOSED	0.359	0.712	0.105	1.175

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.116
IND. RATE				1.12	MINIMUM PREMIUM	
MAN. RATE	1.28	1.19	1.17	+ 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
2016	1,330,214	32,280,754	2,427	1	0	26	122	455	604
2017	1,450,483	38,383,102	2,646	1	0	29	134	657	821
2018	1,515,176	36,147,091	2,386	1	0	32	143	508	684
2019	1,633,946	38,549,539	2,359	3	0	12	211	556	782
2020	1,955,395	32,973,671	1,686	1	0	2	84	835	922
TOTAL	7,885,214	178,334,157	2,262	7	0	101	694	3011	3813
OD				0	0	0	5	2	7

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	384,484	0	5,578,582	4,429,599	8,087,836	0	0	2,531,370	2,942,145	5,684,217	2,642,521
2017	374,683	0	5,573,878	5,479,532	11,167,710	3,000	0	2,897,768	3,022,546	7,578,873	2,285,112
2018	287,670	0	5,952,016	6,653,350	8,322,282	290	0	2,618,674	3,886,767	6,396,702	2,029,340
2019	536,493	0	2,133,604	10,490,249	8,182,308	227,399	0	1,043,378	7,328,920	5,879,439	2,727,749
2020	6,875	0	412,258	3,970,983	10,865,281	0	0	156,875	3,175,389	10,880,562	3,505,448
TOTAL	1,590,205	0	19,650,338	31,023,713	46,625,417	230,689	0	9,248,065	20,355,767	36,419,793	13,190,170
OD	0	0	0	129,943	51,000	0	0	0	49,655	682	43,767

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	540,200	0	7,518,013	6,148,283	10,886,227	0	0	4,929,144	3,527,632	6,673,271	2,114,017
2017	460,439	11,318	7,882,522	7,206,248	14,046,052	2,340	45,817	5,791,806	3,688,415	8,414,594	1,789,243
2018	417,085	30,450	8,795,794	7,644,289	9,683,683	5,614	34,077	5,067,160	3,966,113	6,852,581	1,572,739
2019	809,910	17,972	7,158,899	10,456,623	9,259,451	519,830	24,200	4,185,611	6,297,274	6,193,367	2,348,592
2020	14,263	59,035	9,559,495	7,713,584	11,118,815	3,596	304,639	5,121,603	4,254,865	8,322,861	3,253,056
TOTAL	2,241,898	118,775	40,914,722	39,169,027	54,994,228	531,380	408,734	25,095,324	21,734,299	36,456,673	11,077,646
OD	30	125	37,449	140,311	58,724	2	65	8,971	45,690	2,733	35,953

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	69,357,476	152,601,684	11,113,598	
IBNR + FREQUENCY ADJUSTMENT	(25,882,285)	(34,003,895)	30,630	
TOTAL LOSSES	43,475,191	118,597,789	11,144,229	
EXPECTED LOSSES	47,976,358	105,654,982	12,297,455	
CREDIBILITY	0.35	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.551	1.501	0.141	2.193
INDICATED (POST-TEST)	0.557	1.517	0.142	2.216
PRESENT ON RATE LEVEL	0.569	1.252	0.146	1.966
DERIVED BY FORMULA	0.564	1.517	0.142	2.224
UNDERLYING PRESENT RATE	0.608	1.340	0.156	2.104
PROPOSED	0.562	1.512	0.142	2.216

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	T.105
IND. RATE				2.10	MINIMUM PREMIUM	
MAN. RATE	2.09	2.07	2.11	+ 2.10	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	344,247	3,642,484	1.058	0	0	2	12	72	86
2017	350,020	4,950,822	1.414	0	0	3	11	58	72
2018	365,585	3,865,737	1.057	0	0	3	11	67	81
2019	372,997	3,991,958	1.070	0	0	3	14	74	91
2020	416,609	3,296,288	0.791	0	0	1	12	64	77
TOTAL	1,849,458	19,747,289	1.068	0	0	12	60	335	407
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
2016	0	0	314,363	300,041	745,233	0	0	721,207	164,928	1,023,589	373,123
2017	0	0	834,090	417,750	644,828	0	0	1,477,715	202,052	960,558	413,829
2018	0	0	632,795	613,510	679,355	0	0	260,460	471,900	821,704	386,013
2019	0	0	545,905	508,685	874,971	0	0	158,359	561,526	1,017,330	325,182
2020	0	0	172,252	762,729	450,242	0	0	28,161	382,476	952,996	547,432
TOTAL	0	0	2,499,405	2,602,715	3,394,629	0	0	2,645,902	1,782,882	4,776,177	2,045,579
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
2016	0	0	352,518	416,457	1,003,084	0	0	1,100,729	197,749	1,201,693	298,498
2017	0	1,165	799,275	547,623	814,487	0	13,785	1,702,689	259,664	1,068,829	324,028
2018	645	3,196	914,509	703,468	796,208	482	3,458	521,243	480,801	877,544	299,160
2019	677	2,424	915,027	568,379	962,395	404	2,772	470,053	522,685	1,023,075	279,982
2020	677	6,506	1,053,064	852,918	553,505	378	30,381	533,322	438,375	740,290	508,017
TOTAL	1,999	13,290	4,034,393	3,088,846	4,129,678	1,264	50,396	4,328,036	1,899,274	4,911,432	1,709,685
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,429,378	14,029,229	1,709,685	
IBNR + FREQUENCY ADJUSTMENT	(3,065,714)	(3,246,058)	4,395	
TOTAL LOSSES	5,363,664	10,783,172	1,714,080	
EXPECTED LOSSES	5,638,439	9,983,419	1,900,554	
CREDIBILITY	0.13	0.44	0.65	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.290	0.583	0.093	0.966
INDICATED (POST-TEST)	0.293	0.589	0.094	0.976
PRESENT ON RATE LEVEL	0.285	0.504	0.096	0.885
DERIVED BY FORMULA	0.286	0.542	0.094	0.922
UNDERLYING PRESENT RATE	0.305	0.540	0.103	0.947
PROPOSED	0.286	0.542	0.094	0.922

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.876
IND. RATE				0.88	MINIMUM PREMIUM	
MAN. RATE	1.00	0.97	0.95	+ 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
2016	381,746	5,186,472	1.359	0	0	5	31	93	129
2017	404,745	5,550,343	1.371	0	0	5	28	52	85
2018	458,294	7,478,153	1.632	1	0	7	30	85	123
2019	442,385	7,436,676	1.681	0	0	3	31	67	101
2020	449,984	5,070,397	1.127	0	0	0	17	81	98
TOTAL	2,137,154	30,722,041	1.438	1	0	20	137	378	536
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
2016	0	0	923,174	912,692	1,004,548	0	0	144,112	577,893	1,090,990	533,063
2017	0	0	962,304	1,077,083	439,905	0	0	749,872	1,098,673	604,427	618,079
2018	610,993	0	1,380,305	1,585,587	833,737	0	0	885,070	591,595	1,027,088	563,778
2019	0	0	773,259	1,970,339	876,017	0	0	1,671,573	946,198	665,471	533,819
2020	0	0	0	912,225	1,285,844	0	0	0	649,992	1,592,177	630,159
TOTAL	610,993	0	4,039,042	6,457,926	4,440,051	0	0	3,450,627	3,864,351	4,980,153	2,878,898
OD	0	0	0	0	20,386	0	0	0	0	88,380	15,673

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,261,056	1,266,816	1,352,122	0	0	298,024	692,894	1,280,822	426,450
2017	0	1,954	1,349,435	1,392,169	568,782	0	11,856	1,505,048	1,312,882	686,145	483,956
2018	874,123	6,878	1,972,904	1,780,863	1,015,476	1,566	10,528	1,514,717	620,096	1,109,511	436,928
2019	1,056	3,389	1,336,369	1,911,247	1,060,695	1,176	7,558	1,226,484	843,193	728,804	459,618
2020	914	8,349	1,446,955	1,289,791	1,371,756	584	45,853	834,875	733,401	1,235,243	584,788
TOTAL	876,093	20,570	7,366,719	7,640,886	5,368,831	3,326	75,795	5,379,147	4,202,466	5,040,524	2,391,740
OD	0	0	225	272	25,445	0	0	523	997	97,394	12,752

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,722,399	22,376,815	2,404,492	
IBNR + FREQUENCY ADJUSTMENT	(5,738,650)	(4,833,691)	6,058	
TOTAL LOSSES	7,983,748	17,543,125	2,410,551	
EXPECTED LOSSES	10,535,559	14,866,375	2,732,332	
CREDIBILITY	0.15	0.49	0.72	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.374	0.815	0.112	1.301
INDICATED (POST-TEST)	0.377	0.824	0.113	1.315
PRESENT ON RATE LEVEL	0.461	0.650	0.119	1.230
DERIVED BY FORMULA	0.448	0.735	0.115	1.298
UNDERLYING PRESENT RATE	0.493	0.696	0.128	1.316
PROPOSED	0.448	0.735	0.115	1.298

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.233
IND. RATE				1.23	MINIMUM PREMIUM	
MAN. RATE	1.48	1.41	1.32	+ 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
2016	1,563,081	11,524,918	0.737	0	0	15	62	101	178
2017	1,404,287	9,401,178	0.669	0	0	7	28	126	161
2018	1,659,097	10,132,514	0.611	1	0	4	31	148	184
2019	1,698,603	6,272,607	0.369	0	0	2	26	111	139
2020	1,633,801	6,135,802	0.376	0	0	2	43	103	148
<b>TOTAL</b>	<b>7,958,869</b>	<b>43,467,019</b>	<b>0.546</b>	<b>1</b>	<b>0</b>	<b>30</b>	<b>190</b>	<b>589</b>	<b>810</b>
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
2016	0	0	2,988,691	2,373,685	738,429	0	0	1,608,041	1,426,080	1,408,161	981,831
2017	0	0	1,132,958	1,772,144	2,554,466	0	0	480,622	953,343	1,657,381	850,264
2018	32,084	0	857,039	2,011,633	2,575,414	0	0	196,135	1,321,477	2,323,449	815,283
2019	0	0	446,982	763,029	2,333,068	0	0	67,863	639,926	1,327,308	694,431
2020	0	0	444,533	1,730,244	1,035,259	0	0	93,134	1,005,278	1,219,767	607,587
<b>TOTAL</b>	<b>32,084</b>	<b>0</b>	<b>5,870,203</b>	<b>8,650,735</b>	<b>9,236,636</b>	<b>0</b>	<b>0</b>	<b>2,445,795</b>	<b>5,346,104</b>	<b>7,936,066</b>	<b>3,949,396</b>
OD	0	0	0	0	22,295	0	0	0	0	7,270	25,397

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	4,068,839	3,294,675	993,925	0	0	3,302,396	1,709,870	1,653,181	785,465
2017	0	2,301	1,630,395	2,311,996	3,216,289	0	7,599	983,418	1,149,996	1,842,305	665,757
2018	46,873	4,782	1,462,248	2,295,074	2,970,426	363	3,330	576,285	1,329,118	2,467,878	631,844
2019	755	2,687	1,050,523	920,299	2,478,082	295	2,171	384,631	597,455	1,322,996	597,905
2020	1,577	15,346	2,452,272	1,945,967	1,273,278	778	55,617	1,082,398	884,086	1,002,637	563,841
<b>TOTAL</b>	<b>49,205</b>	<b>25,116</b>	<b>10,664,276</b>	<b>10,768,011</b>	<b>10,932,000</b>	<b>1,436</b>	<b>68,717</b>	<b>6,329,128</b>	<b>5,670,524</b>	<b>8,288,996</b>	<b>3,244,812</b>
OD	7	79	11,986	8,698	21,650	1	149	1,952	1,530	5,342	20,898

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,152,052	35,696,752	3,265,710	
IBNR + FREQUENCY ADJUSTMENT	(6,843,640)	(7,813,325)	8,566	
<b>TOTAL LOSSES</b>	<b>10,308,411</b>	<b>27,883,427</b>	<b>3,274,276</b>	
EXPECTED LOSSES	12,574,186	23,974,904	3,931,548	
CREDIBILITY	0.35	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.129	0.350	0.041	0.520
INDICATED (POST-TEST)	0.131	0.354	0.041	0.526
PRESENT ON RATE LEVEL	0.148	0.281	0.046	0.475
DERIVED BY FORMULA	0.142	0.354	0.041	0.537
UNDERLYING PRESENT RATE	0.158	0.301	0.049	0.509
PROPOSED	0.139	0.347	0.040	0.526

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.500
IND. RATE				0.50	MINIMUM PREMIUM	
MAN. RATE	0.52	0.49	0.51	+ 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
2016	3,167,911	38,793,506	1.225	2	0	38	308	545	893
2017	3,350,143	47,306,892	1.412	1	0	37	365	592	995
2018	3,283,569	45,642,038	1.390	0	0	20	218	739	977
2019	3,387,358	40,925,897	1.208	0	0	18	220	660	898
2020	3,296,747	31,056,444	0.942	1	0	5	155	663	824
<b>TOTAL</b>	<b>16,485,728</b>	<b>203,724,777</b>	<b>1.236</b>	<b>4</b>	<b>0</b>	<b>118</b>	<b>1266</b>	<b>3199</b>	<b>4587</b>
OD				0	0	1	2	7	10

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	236,637	0	7,350,703	7,740,640	5,742,175	31,235	0	2,811,954	4,950,040	5,385,660	4,544,462
2017	3,000	0	6,885,337	11,229,260	6,587,048	0	0	3,061,253	7,805,075	6,305,485	5,430,434
2018	0	0	3,651,247	9,000,951	11,291,629	0	0	1,986,053	5,652,084	8,908,960	5,151,114
2019	0	0	3,567,538	7,037,244	8,736,070	0	0	2,524,407	4,957,139	9,084,685	5,018,814
2020	7,478	0	1,144,670	4,878,370	7,240,299	288,013	0	261,276	2,871,986	9,297,333	5,067,019
<b>TOTAL</b>	<b>247,115</b>	<b>0</b>	<b>22,599,495</b>	<b>39,886,465</b>	<b>39,597,221</b>	<b>319,248</b>	<b>0</b>	<b>10,644,943</b>	<b>26,236,324</b>	<b>38,982,123</b>	<b>25,211,843</b>
OD	0	0	149,524	61,828	169,125	0	0	1,607	6,535	64,621	62,212

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	332,475	0	10,041,060	10,744,008	7,728,968	90,706	0	5,815,121	5,935,098	6,322,765	3,635,570
2017	3,687	13,862	9,747,209	14,519,532	8,395,093	0	46,840	6,125,495	9,321,708	7,069,881	4,252,030
2018	4,487	20,335	6,250,421	10,256,887	13,024,979	3,528	26,836	4,203,908	5,693,267	9,509,581	3,992,113
2019	5,634	19,333	7,483,104	7,382,704	9,650,700	4,337	29,151	4,875,942	4,657,822	9,151,502	4,321,199
2020	14,774	57,402	9,124,227	7,161,036	7,777,941	554,112	277,412	4,646,271	3,748,449	7,134,981	4,702,194
<b>TOTAL</b>	<b>361,057</b>	<b>110,933</b>	<b>42,646,022</b>	<b>50,064,167</b>	<b>46,577,682</b>	<b>652,683</b>	<b>380,238</b>	<b>25,666,737</b>	<b>29,356,343</b>	<b>39,188,710</b>	<b>20,903,105</b>
OD	173	832	246,369	84,056	192,427	12	937	16,729	13,486	56,684	53,215

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	70,082,722	165,533,555	20,956,320	
IBNR + FREQUENCY ADJUSTMENT	(26,978,940)	(38,240,973)	48,734	
<b>TOTAL LOSSES</b>	<b>43,103,783</b>	<b>127,292,583</b>	<b>21,005,054</b>	
EXPECTED LOSSES	49,350,472	116,827,370	22,896,148	
CREDIBILITY	0.57	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.260	0.770	0.127	1.157
INDICATED (POST-TEST)	0.263	0.778	0.128	1.169
PRESENT ON RATE LEVEL	0.280	0.662	0.130	1.072
DERIVED BY FORMULA	0.270	0.778	0.128	1.177
UNDERLYING PRESENT RATE	0.299	0.709	0.139	1.147
PROPOSED	0.268	0.773	0.128	1.169

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.110
IND. RATE				1.11	MINIMUM PREMIUM	
MAN. RATE	1.16	1.16	1.15	+ 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
2016	165,094	363,259	0.220	0	0	0	2	12	14
2017	163,440	688,093	0.421	0	0	0	4	5	9
2018	166,337	1,119,293	0.673	0	0	1	8	7	16
2019	159,203	564,121	0.354	0	0	0	3	10	13
2020	145,366	607,637	0.418	0	0	0	5	6	11
TOTAL	799,440	3,342,403	0.418	0	0	1	22	40	63
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
2016	0	0	0	19,638	151,387	0	0	0	43,661	73,168	75,405
2017	0	0	0	209,291	21,161	0	0	0	240,907	67,370	149,364
2018	0	0	153,862	351,886	134,090	0	0	113,742	191,288	105,457	68,968
2019	0	0	0	128,357	185,761	0	0	0	75,820	104,143	70,040
2020	0	0	0	219,303	97,102	0	0	0	113,030	68,273	109,929
TOTAL	0	0	153,862	928,475	589,501	0	0	113,742	664,706	418,411	473,706
OD	0	0	0	0	0	0	0	0	0	0	235

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	27,258	203,767	0	0	0	52,350	85,899	60,324
2017	0	0	8,192	268,409	28,373	0	0	11,283	285,207	77,161	116,952
2018	187	831	248,607	390,621	164,442	211	1,471	218,160	189,133	118,800	53,450
2019	51	157	66,516	133,874	200,343	21	165	30,580	66,969	105,320	60,304
2020	149	1,260	233,874	227,353	123,889	63	3,701	89,182	83,634	61,534	102,014
TOTAL	386	2,248	557,190	1,047,514	720,814	294	5,337	349,206	677,293	448,714	393,045
OD	0	0	0	0	0	0	0	0	0	0	184

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	914,661	2,894,335	393,229	
IBNR + FREQUENCY ADJUSTMENT	(612,880)	(629,725)	649	
TOTAL LOSSES	301,781	2,264,610	393,878	
EXPECTED LOSSES	1,113,597	1,907,928	327,056	
CREDIBILITY	0.08	0.25	0.37	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.038	0.283	0.049	0.370
INDICATED (POST-TEST)	0.038	0.286	0.050	0.374
PRESENT ON RATE LEVEL	0.130	0.223	0.038	0.391
DERIVED BY FORMULA	0.123	0.239	0.042	0.404
UNDERLYING PRESENT RATE	0.139	0.239	0.041	0.419
PROPOSED	0.119	0.231	0.041	0.391

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.371
IND. RATE				0.37	MINIMUM PREMIUM	
MAN. RATE	0.46	0.44	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
2016	100,453	2,227,156	2,217	0	0	2	16	17	35
2017	102,652	2,004,903	1,953	0	0	3	5	15	23
2018	112,102	1,550,835	1,383	0	0	1	7	20	28
2019	106,387	1,295,641	1,218	0	0	0	9	14	23
2020	98,050	1,044,671	1,065	0	0	1	7	18	26
TOTAL	519,644	8,123,206	1,563	0	0	7	44	84	135
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
2016	0	0	318,563	487,065	283,834	0	0	126,287	558,753	225,287	227,367
2017	0	0	563,834	39,360	435,494	0	0	353,873	28,429	362,150	221,763
2018	0	0	235,871	202,878	335,413	0	0	175,316	141,831	259,177	200,349
2019	0	0	0	474,804	143,174	0	0	0	291,321	264,648	121,694
2020	0	0	166,639	91,196	152,680	0	0	81,250	146,932	266,626	139,348
TOTAL	0	0	1,284,907	1,295,303	1,350,595	0	0	736,726	1,167,266	1,377,888	910,521
OD	0	0	0	0	0	0	0	0	0	0	3,058

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	435,157	676,046	382,041	0	0	261,162	669,945	264,487	181,894
2017	0	1,145	770,123	60,004	549,569	0	5,595	688,563	41,816	402,618	173,640
2018	237	1,190	340,553	236,963	388,326	324	2,197	317,885	148,084	278,812	155,270
2019	156	444	186,669	449,601	180,495	74	588	108,746	249,100	274,296	104,779
2020	216	2,589	330,954	156,053	173,488	204	17,311	272,542	156,045	215,296	129,315
TOTAL	609	5,368	2,063,455	1,578,667	1,673,919	603	25,691	1,648,898	1,264,990	1,435,510	744,898
OD	0	0	0	0	0	0	0	0	0	0	2,429

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,744,625	5,953,086	747,327	
IBNR + FREQUENCY ADJUSTMENT	(2,020,500)	(1,144,160)	1,761	
TOTAL LOSSES	1,724,125	4,808,927	749,087	
EXPECTED LOSSES	3,685,312	3,487,997	859,425	
CREDIBILITY	0.06	0.19	0.28	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.332	0.925	0.144	1.401
INDICATED (POST-TEST)	0.335	0.935	0.145	1.416
PRESENT ON RATE LEVEL	0.663	0.627	0.155	1.444
DERIVED BY FORMULA	0.643	0.686	0.152	1.481
UNDERLYING PRESENT RATE	0.709	0.671	0.165	1.546
PROPOSED	0.627	0.669	0.148	1.444

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.371
IND. RATE				1.37	MINIMUM PREMIUM	
MAN. RATE	1.84	1.66	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
2016	468,642	9,318,380	1.988	0	0	4	54	133	191
2017	457,469	9,435,241	2.062	0	0	4	38	121	163
2018	537,422	10,863,743	2.021	0	0	5	48	146	199
2019	461,328	8,726,260	1.892	1	0	3	46	105	155
2020	460,493	6,346,230	1.378	0	0	1	30	125	156
TOTAL	2,385,354	44,689,854	1.874	1	0	17	216	630	864
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
2016	0	0	680,358	1,597,767	1,871,718	0	0	445,625	1,670,128	2,171,374	881,410
2017	0	0	989,147	1,107,097	1,988,173	0	0	795,724	1,119,792	2,192,167	1,243,141
2018	0	0	887,106	1,800,756	2,846,195	0	0	350,722	1,257,828	2,741,415	979,721
2019	76,402	0	563,518	1,914,827	1,168,250	0	0	333,577	1,723,945	2,292,370	653,371
2020	0	0	210,540	929,431	1,191,507	0	0	483,072	886,527	1,924,791	720,362
TOTAL	76,402	0	3,330,669	7,349,878	9,065,843	0	0	2,408,720	6,658,220	11,322,117	4,478,005
OD	0	0	0	1,456	0	0	0	0	735	0	3,613

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	929,369	2,217,701	2,519,332	0	0	921,553	2,002,483	2,549,193	705,128
2017	0	2,008	1,403,121	1,451,467	2,501,796	0	12,571	1,602,838	1,356,261	2,436,485	973,379
2018	1,042	4,886	1,482,397	2,075,467	3,269,223	649	5,190	835,978	1,284,654	2,904,938	759,284
2019	115,694	3,763	1,474,107	1,889,767	1,363,025	977	6,816	1,170,036	1,542,965	2,335,337	562,552
2020	1,039	10,199	1,629,484	1,290,209	1,298,791	1,284	110,139	1,719,671	1,007,161	1,530,841	668,496
TOTAL	117,775	20,855	6,918,477	8,924,610	10,952,167	2,910	134,717	6,250,075	7,193,524	11,756,794	3,668,840
OD	0	0	197	1,585	41	0	0	102	701	24	2,840

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,445,108	38,829,447	3,671,680	
IBNR + FREQUENCY ADJUSTMENT	(5,011,392)	(8,399,576)	8,981	
TOTAL LOSSES	8,433,716	30,429,870	3,680,660	
EXPECTED LOSSES	9,118,179	25,555,965	4,340,039	
CREDIBILITY	0.16	0.52	0.77	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.354	1.276	0.154	1.783
INDICATED (POST-TEST)	0.357	1.289	0.156	1.802
PRESENT ON RATE LEVEL	0.357	1.001	0.170	1.528
DERIVED BY FORMULA	0.357	1.151	0.159	1.667
UNDERLYING PRESENT RATE	0.382	1.071	0.182	1.636
PROPOSED	0.357	1.151	0.159	1.667

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.583
IND. RATE				1.58	MINIMUM PREMIUM	
MAN. RATE	1.83	1.74	1.64	+ 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
2016	55,385	527,851	0.953	0	0	0	2	13	15
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	826,793	1.527	0	0	1	0	13	14
2020	57,559	306,457	0.532	0	0	0	1	6	7
TOTAL	279,421	2,649,241	0.948	0	0	1	8	53	62
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
2016	0	0	0	133,004	144,253	0	0	0	70,707	103,559	76,328
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	219,343	0	232,368	0	0	72,481	0	207,548	95,053
2020	0	0	0	71,419	44,284	0	0	0	30,550	124,868	35,336
TOTAL	0	0	219,343	464,958	502,917	0	0	72,481	318,512	714,341	356,689
OD	0	0	0	0	10,000	0	0	0	0	10,221	412

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	184,610	194,165	0	0	0	84,778	121,578	61,062
2017	0	0	9,419	310,747	25,120	0	0	10,260	248,542	152,939	80,705
2018	3	10	4,915	21,973	72,042	0	22	5,270	11,455	148,059	36,348
2019	202	769	281,017	30,008	249,671	118	742	117,616	17,979	202,596	81,841
2020	53	455	82,971	78,980	52,641	37	3,180	52,671	45,000	94,820	32,792
TOTAL	257	1,233	378,322	626,317	593,639	155	3,944	185,816	407,754	719,993	292,748
OD	0	1	385	345	11,228	0	1	299	271	10,647	323

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	570,414	2,370,194	293,070	
IBNR + FREQUENCY ADJUSTMENT	(242,705)	(364,448)	676	
TOTAL LOSSES	327,708	2,005,746	293,746	
EXPECTED LOSSES	443,039	1,111,356	312,671	
CREDIBILITY	0.04	0.13	0.19	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.117	0.710	0.105	0.932
INDICATED (POST-TEST)	0.118	0.717	0.106	0.942
PRESENT ON RATE LEVEL	0.148	0.372	0.105	0.624
DERIVED BY FORMULA	0.147	0.417	0.105	0.668
UNDERLYING PRESENT RATE	0.159	0.398	0.112	0.668
PROPOSED	0.147	0.416	0.105	0.668

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.634
IND. RATE				0.63	MINIMUM PREMIUM	
MAN. RATE	0.69	0.67	0.67	+ 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
2016	693,897	4,190,962	0.604	0	0	7	17	30	54
2017	774,320	1,839,637	0.238	0	0	1	11	21	33
2018	756,626	5,182,931	0.685	1	0	5	12	59	77
2019	801,893	3,057,714	0.381	0	0	3	9	24	36
2020	766,561	1,138,757	0.149	0	0	1	2	14	17
TOTAL	3,793,297	15,410,001	0.406	1	0	17	51	148	217
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
2016	0	0	2,178,602	386,838	107,530	0	0	545,822	568,244	164,476	239,450
2017	0	0	155,488	505,854	269,724	0	0	0	489,991	264,630	153,950
2018	750,000	0	1,291,998	750,044	738,740	14,368	0	388,763	367,544	546,104	335,370
2019	0	0	922,452	509,778	427,632	0	0	310,417	319,592	178,805	389,038
2020	0	0	249,557	219,085	137,366	0	0	84,175	78,791	268,111	101,672
TOTAL	750,000	0	4,798,097	2,371,599	1,680,992	14,368	0	1,329,177	1,824,162	1,422,126	1,219,480
OD	0	0	0	0	0	0	0	0	0	0	3,600

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	2,975,970	536,931	144,735	0	0	1,128,760	681,325	193,095	191,560
2017	0	316	232,852	652,698	342,950	0	0	23,705	581,534	297,559	120,543
2018	1,072,491	6,335	1,774,148	866,869	883,456	38,709	4,897	711,421	378,221	590,170	259,912
2019	975	3,533	1,305,464	549,948	518,983	552	3,486	558,396	289,635	206,029	334,962
2020	337	3,902	514,912	269,374	182,305	177	16,272	234,145	114,956	209,699	94,352
TOTAL	1,073,804	14,085	6,803,346	2,875,821	2,072,429	39,439	24,655	2,656,427	2,045,671	1,496,552	1,001,328
OD	0	0	0	0	0	0	0	0	0	0	3,037

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,611,757	8,490,473	1,004,364	
IBNR + FREQUENCY ADJUSTMENT	(3,374,223)	(2,039,458)	3,350	
TOTAL LOSSES	7,237,533	6,451,014	1,007,715	
EXPECTED LOSSES	6,187,906	6,254,146	1,555,252	
CREDIBILITY	0.21	0.71	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.191	0.170	0.026	0.387
INDICATED (POST-TEST)	0.193	0.172	0.027	0.391
PRESENT ON RATE LEVEL	0.152	0.154	0.038	0.345
DERIVED BY FORMULA	0.161	0.167	0.027	0.354
UNDERLYING PRESENT RATE	0.163	0.165	0.041	0.369
PROPOSED	0.161	0.167	0.027	0.354

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	
IND. RATE				0.34		MINIMUM PREMIUM
MAN. RATE	0.35	0.36	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
2016	6,210	1,277,549	20,572	1	0	0	1	2	4
2017	5,994	157,230	2,623	0	0	0	0	5	5
2018	7,135	374,681	5,251	0	0	0	1	6	7
2019	10,913	406,127	3,721	0	0	0	1	4	5
2020	2,642	134,279	5,082	0	0	0	1	1	2
TOTAL	32,894	2,349,866	7,144	1	0	0	4	18	23
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
2016	11,022	0	0	42,346	12,096	21,666	0	0	1,113,019	9,301	68,099
2017	0	0	0	0	22,856	0	0	0	0	125,460	8,914
2018	0	0	0	44,064	118,577	0	0	0	12,148	138,321	61,571
2019	0	0	0	66,087	151,540	0	0	0	54,014	54,615	79,871
2020	0	0	0	94,953	3,847	0	0	0	30,000	1,739	3,740
TOTAL	11,022	0	0	247,450	308,916	21,666	0	0	1,209,181	329,436	222,195
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
2016	15,486	0	0	50,153	16,281	62,918	0	0	1,138,711	10,919	54,479
2017	0	0	252	305	28,528	0	0	743	1,415	138,256	6,980
2018	6	21	10,537	52,056	134,386	0	24	5,732	15,260	144,481	47,718
2019	29	95	40,349	73,614	160,755	14	111	20,521	46,522	56,194	68,769
2020	52	411	80,728	83,536	16,550	14	647	19,273	18,750	4,295	3,471
TOTAL	15,573	527	131,866	259,664	356,500	62,946	781	46,268	1,220,658	354,146	181,416
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	257,962	2,190,969	181,416	
IBNR + FREQUENCY ADJUSTMENT	(155,346)	(159,697)	185	
TOTAL LOSSES	102,616	2,031,271	181,601	
EXPECTED LOSSES	287,502	492,156	132,326	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.312	6.175	0.552	7.039
INDICATED (POST-TEST)	0.315	6.241	0.558	7.114
PRESENT ON RATE LEVEL	0.817	1.398	0.376	2.591
DERIVED BY FORMULA	0.812	1.543	0.383	2.738
UNDERLYING PRESENT RATE	0.874	1.496	0.402	2.772
PROPOSED	0.812	1.543	0.383	2.738

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.600
IND. RATE				2.60	MINIMUM PREMIUM	
MAN. RATE	2.94	2.85	2.78	+ 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
2016	120,273	1,038,369	0.863	0	0	0	2	36	38
2017	127,107	865,218	0.681	0	0	0	2	42	44
2018	137,555	1,575,371	1.145	0	0	0	3	44	47
2019	143,825	1,714,833	1.192	0	0	2	3	30	35
2020	143,109	1,536,600	1.074	0	0	0	0	52	52
TOTAL	671,869	6,730,391	1.002	0	0	2	10	204	216
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
2016	0	0	0	62,774	382,159	0	0	0	10,394	358,051	224,991
2017	0	0	0	57,566	355,435	0	0	0	15,630	218,170	218,417
2018	0	0	0	142,999	651,996	0	0	0	74,196	475,114	231,066
2019	0	0	525,831	246,926	226,618	0	0	185,544	93,862	279,594	156,458
2020	0	0	0	0	638,474	0	0	0	0	694,021	204,105
TOTAL	0	0	525,831	510,265	2,254,682	0	0	185,544	194,082	2,024,950	1,035,037
OD	0	0	0	0	81,075	0	0	0	0	10,000	716

## TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	87,130	514,386	0	0	0	12,462	420,352	179,993
2017	0	0	6,113	78,495	444,175	0	0	1,998	20,916	240,611	171,021
2018	21	89	44,493	178,156	736,101	0	98	24,187	83,397	497,326	179,076
2019	541	1,972	726,560	271,808	275,138	315	1,976	314,355	105,858	282,775	134,710
2020	213	2,249	343,239	249,098	620,003	127	14,214	186,311	146,060	509,935	189,409
TOTAL	775	4,311	1,120,405	864,687	2,589,802	442	16,288	526,850	368,693	1,950,999	854,209
OD	27	286	43,585	31,631	78,729	2	205	2,685	2,105	7,348	558

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,715,859	5,893,994	854,768	
IBNR + FREQUENCY ADJUSTMENT	(1,646,241)	(1,819,931)	3,161	
TOTAL LOSSES	69,619	4,074,063	857,929	
EXPECTED LOSSES	3,031,023	5,609,007	1,410,794	
CREDIBILITY	0.07	0.22	0.33	

## PURE PREMIUMS

INDICATED (PRE-TEST)	0.003	0.589	0.128	0.720
INDICATED (POST-TEST)	0.003	0.595	0.129	0.727
PRESENT ON RATE LEVEL	0.422	0.780	0.196	1.398
DERIVED BY FORMULA	0.392	0.739	0.174	1.306
UNDERLYING PRESENT RATE	0.451	0.835	0.210	1.496
PROPOSED	0.392	0.740	0.174	1.306

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.240
IND. RATE				1.24	MINIMUM PREMIUM	
MAN. RATE	2.02	1.70	1.50	+ 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
2016	1,156,532	20,053,401	1.734	0	0	12	67	364	443
2017	1,204,427	23,625,867	1.962	1	0	22	67	341	431
2018	1,316,873	23,643,016	1.795	1	0	16	74	391	482
2019	1,372,495	16,370,597	1.193	0	0	4	47	336	387
2020	1,455,410	16,594,097	1.140	0	0	5	40	375	420
TOTAL	6,505,737	100,286,978	1.542	2	0	59	295	1807	2163
OD				0	0	0	0	6	6

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,918,431	3,802,284	3,977,943	0	0	1,061,594	2,715,478	4,197,414	2,380,257
2017	1,155,331	0	4,267,526	3,750,488	3,783,919	0	0	1,880,629	2,385,566	3,739,811	2,662,597
2018	260,849	0	2,965,325	4,141,099	5,441,968	100,383	0	1,456,161	2,420,293	4,756,623	2,100,315
2019	0	0	774,078	3,051,137	4,024,860	0	0	620,168	1,525,593	4,118,414	2,256,347
2020	0	0	895,220	2,520,058	5,128,585	0	0	474,085	1,474,911	3,986,066	2,115,172
TOTAL	1,416,180	0	10,820,580	17,265,066	22,357,275	100,383	0	5,492,637	10,521,841	20,798,328	11,514,688
OD	0	0	0	0	119,159	0	0	0	0	73,135	29,773

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	2,620,577	5,277,570	5,354,311	0	0	2,195,376	3,255,858	4,927,764	1,904,206
2017	1,055,294	8,666	5,965,554	4,883,831	4,800,714	0	29,735	3,771,015	2,881,035	4,167,096	2,084,813
2018	375,787	15,499	4,543,939	4,752,632	6,302,771	268,114	19,236	2,888,685	2,484,362	5,068,528	1,627,744
2019	1,845	6,136	2,440,692	3,186,647	4,395,546	1,438	9,749	1,637,630	1,516,316	4,090,379	1,942,715
2020	3,678	37,589	5,775,877	4,273,186	5,389,711	1,917	163,364	2,629,815	1,800,438	3,104,048	1,962,880
TOTAL	1,436,604	67,890	21,346,639	22,373,865	26,243,053	271,469	222,085	13,122,521	11,938,010	21,357,815	9,522,358
OD	0	2	2,049	2,151	145,711	1	90	1,669	1,753	78,763	23,652

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	36,471,018	82,141,122	9,546,009	
IBNR + FREQUENCY ADJUSTMENT	(13,449,186)	(19,771,561)	26,533	
TOTAL LOSSES	23,021,833	62,369,561	9,572,543	
EXPECTED LOSSES	24,806,111	61,060,068	11,456,393	
CREDIBILITY	0.30	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.354	0.955	0.147	1.456
INDICATED (POST-TEST)	0.358	0.965	0.148	1.471
PRESENT ON RATE LEVEL	0.356	0.877	0.165	1.398
DERIVED BY FORMULA	0.357	0.965	0.148	1.470
UNDERLYING PRESENT RATE	0.381	0.939	0.176	1.496
PROPOSED	0.357	0.965	0.148	1.470

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.396
IND. RATE				1.40	MINIMUM PREMIUM	
MAN. RATE	1.57	1.56	1.50	+ 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
2016	862,922	15,440,497	1.789	0	0	17	33	221	271
2017	950,360	18,594,511	1.957	0	0	19	40	286	345
2018	1,040,597	18,092,060	1.739	0	0	18	51	323	392
2019	1,046,084	17,815,378	1.703	0	0	9	71	293	373
2020	1,035,021	15,051,594	1.454	0	0	6	52	293	351
TOTAL	4,934,984	84,994,040	1.722	0	0	69	247	1416	1732
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
2016	0	0	3,818,248	1,583,323	3,818,846	0	0	1,616,479	803,050	2,632,838	1,167,713
2017	0	0	4,457,043	2,023,600	3,441,225	0	0	2,698,634	1,304,296	3,532,605	1,137,108
2018	0	0	3,444,628	2,915,773	3,841,416	0	0	1,355,247	2,089,953	3,078,237	1,366,806
2019	0	0	1,538,831	4,393,715	3,286,899	0	0	2,398,131	2,460,054	2,726,861	1,010,887
2020	0	0	1,173,258	2,538,649	3,935,147	0	0	384,101	1,949,488	4,010,005	1,060,946
TOTAL	0	0	14,432,008	13,455,060	18,323,533	0	0	8,452,592	8,606,841	15,980,546	5,743,460
OD	0	0	0	0	28,440	0	0	0	0	20,214	7,727

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	5,215,727	2,197,652	5,140,167	0	0	3,342,879	962,857	3,090,952	934,170
2017	0	8,611	5,859,710	2,666,728	4,356,534	0	39,286	4,890,301	1,609,113	3,931,092	890,356
2018	3,450	17,288	4,926,280	3,372,905	4,483,063	2,508	17,649	2,626,487	2,121,263	3,307,028	1,059,275
2019	2,732	9,030	3,536,120	4,390,646	3,755,839	2,186	14,470	2,398,030	2,208,359	2,830,018	870,374
2020	3,485	36,248	5,438,892	3,853,160	4,254,862	2,035	163,717	2,813,171	2,085,345	3,164,269	984,558
TOTAL	9,667	71,178	24,976,730	16,481,092	21,990,465	6,729	235,121	16,070,868	8,986,938	16,323,358	4,738,732
OD	0	0	411	450	35,282	0	0	126	234	22,260	6,502

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	41,370,831	63,840,078	4,745,234	
IBNR + FREQUENCY ADJUSTMENT	(13,797,759)	(15,135,908)	11,706	
TOTAL LOSSES	27,573,072	48,704,169	4,756,939	
EXPECTED LOSSES	25,366,181	46,624,340	5,279,534	
CREDIBILITY	0.25	0.85	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.559	0.986	0.096	1.641
INDICATED (POST-TEST)	0.565	0.996	0.097	1.658
PRESENT ON RATE LEVEL	0.480	0.883	0.100	1.463
DERIVED BY FORMULA	0.501	0.979	0.097	1.578
UNDERLYING PRESENT RATE	0.514	0.945	0.107	1.566
PROPOSED	0.501	0.979	0.097	1.578

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.499
IND. RATE				1.50	MINIMUM PREMIUM	
MAN. RATE	1.60	1.50	1.57	+ 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
2016	1,250,856	18,629,214	1.489	0	0	4	73	393	470
2017	1,815,248	16,583,879	0.914	0	0	4	63	415	482
2018	2,360,161	19,307,506	0.818	0	0	6	66	357	429
2019	2,899,020	20,711,310	0.714	0	0	4	63	364	431
2020	3,167,947	21,248,503	0.671	0	1	6	45	360	412
TOTAL	11,493,232	96,480,412	0.839	0	1	24	310	1889	2224
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
2016	0	0	770,807	3,283,002	6,015,195	0	0	267,666	2,127,933	4,858,930	1,305,681
2017	0	0	875,445	3,460,184	5,330,691	0	0	413,227	1,748,195	3,676,907	1,079,230
2018	0	0	996,557	4,106,970	5,831,040	0	0	403,838	2,419,855	4,416,030	1,133,216
2019	0	0	713,227	4,255,344	6,303,036	0	0	139,636	3,429,895	4,477,666	1,392,506
2020	0	315,165	1,122,958	2,408,524	5,926,672	0	503,700	3,725,840	1,550,973	4,650,516	1,044,155
TOTAL	0	315,165	4,478,994	17,514,024	29,406,634	0	503,700	4,950,207	11,276,851	22,080,049	5,954,788
OD	0	0	0	0	2,354	0	0	0	0	23,528	4,627

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,052,922	4,556,807	8,096,452	0	0	553,533	2,551,392	5,704,384	1,044,545
2017	0	1,722	1,338,946	4,509,740	6,694,395	0	6,148	853,462	2,110,208	4,076,614	845,037
2018	1,475	6,269	2,048,972	4,690,874	6,688,777	747	6,650	1,134,076	2,439,625	4,688,311	878,242
2019	2,294	7,533	3,047,447	4,472,280	6,823,122	1,096	8,335	1,506,889	2,867,663	4,531,993	1,198,948
2020	7,513	271,382	6,204,426	4,498,292	6,153,878	2,788	894,170	3,782,731	2,082,449	3,636,629	968,976
TOTAL	11,283	286,906	13,692,714	22,727,992	34,456,625	4,631	915,303	7,830,691	12,051,336	22,637,931	4,935,748
OD	0	0	160	128	2,641	0	3	740	770	24,497	3,906

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	22,742,431	91,901,919	4,939,653	
IBNR + FREQUENCY ADJUSTMENT	(11,120,013)	(23,117,904)	18,570	
TOTAL LOSSES	11,622,418	68,784,015	4,958,223	
EXPECTED LOSSES	21,099,310	74,213,596	6,700,677	
CREDIBILITY	0.45	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.101	0.598	0.043	0.742
INDICATED (POST-TEST)	0.102	0.605	0.044	0.750
PRESENT ON RATE LEVEL	0.172	0.603	0.054	0.829
DERIVED BY FORMULA	0.140	0.605	0.044	0.788
UNDERLYING PRESENT RATE	0.184	0.646	0.058	0.888
PROPOSED	0.140	0.604	0.044	0.788

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.748
IND. RATE				0.75	MINIMUM PREMIUM	
MAN. RATE	1.35	1.05	0.89	+ 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
2016	395,508	3,422,844	0.865	0	0	2	11	73	86
2017	394,820	4,841,201	1.226	0	0	4	16	72	92
2018	401,454	3,525,676	0.878	0	0	0	11	88	99
2019	397,607	3,011,525	0.757	2	0	1	7	72	82
2020	381,342	3,782,672	0.992	1	0	1	8	64	74
TOTAL	1,970,731	18,583,918	0.943	3	0	8	53	369	433
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
2016	0	0	356,925	212,972	612,542	0	0	56,013	83,570	1,516,504	584,318
2017	0	0	922,369	700,248	861,218	0	0	404,512	403,287	1,066,848	482,719
2018	0	0	0	644,095	659,027	0	0	0	579,838	1,025,524	617,192
2019	250,257	0	155,046	286,250	391,027	79,720	0	79,500	411,003	882,071	476,651
2020	369,862	0	217,003	379,946	640,593	1	0	125,841	346,445	1,335,121	367,860
TOTAL	620,119	0	1,651,343	2,223,511	3,164,407	79,721	0	665,866	1,824,143	5,826,068	2,528,740
OD	0	0	0	0	0	0	0	0	0	0	5,346

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	487,560	295,605	824,482	0	0	115,835	100,200	1,780,376	467,454
2017	0	1,873	1,285,657	914,757	1,090,714	0	6,396	807,714	492,969	1,184,190	377,969
2018	94	229	112,607	723,831	758,226	0	436	110,366	580,465	1,087,070	478,324
2019	375,444	846	326,513	304,044	430,048	181,279	1,738	300,581	388,193	879,619	410,397
2020	443,844	6,022	884,841	601,226	690,159	541	48,120	744,191	508,606	1,022,977	341,374
TOTAL	819,383	8,970	3,097,178	2,839,464	3,793,629	181,821	56,689	2,078,687	2,070,435	5,954,232	2,075,518
OD	0	0	0	0	0	0	0	0	0	0	4,460

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,242,727	14,657,759	2,079,977	
IBNR + FREQUENCY ADJUSTMENT	(1,824,328)	(3,147,276)	5,029	
TOTAL LOSSES	4,418,399	11,510,483	2,085,006	
EXPECTED LOSSES	3,327,643	9,578,899	2,423,656	
CREDIBILITY	0.14	0.46	0.68	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.224	0.584	0.106	0.914
INDICATED (POST-TEST)	0.227	0.590	0.107	0.924
PRESENT ON RATE LEVEL	0.158	0.454	0.115	0.727
DERIVED BY FORMULA	0.167	0.517	0.109	0.794
UNDERLYING PRESENT RATE	0.169	0.486	0.123	0.778
PROPOSED	0.168	0.517	0.109	0.794

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	7.54
IND. RATE				0.75	MINIMUM PREMIUM	
MAN. RATE	0.89	0.81	0.78	+ 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
2016	254,866	3,236,829	1.270	0	0	3	15	60	78
2017	258,332	2,735,941	1.059	0	0	0	20	59	79
2018	282,241	4,379,240	1.552	0	0	2	16	57	75
2019	233,640	3,524,373	1.508	0	0	0	15	62	77
2020	137,721	1,498,454	1.088	0	0	0	3	37	40
TOTAL	1,166,800	15,374,837	1.318	0	0	5	69	275	349
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
2016	0	0	544,802	499,132	736,802	0	0	259,049	216,883	615,555	364,606
2017	0	0	0	623,705	603,437	0	0	0	528,975	534,949	444,875
2018	0	0	295,976	817,728	942,377	0	0	102,431	766,407	923,500	530,821
2019	0	0	0	911,583	838,728	0	0	0	488,794	908,233	377,035
2020	0	0	0	127,739	439,809	0	0	0	35,182	684,398	211,326
TOTAL	0	0	840,778	2,979,887	3,561,153	0	0	361,480	2,036,241	3,666,635	1,928,663
OD	0	0	0	47,778	0	0	0	0	12,148	0	11,995

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	744,200	692,795	991,735	0	0	535,713	260,043	722,662	291,685
2017	0	0	30,380	807,097	759,023	0	0	27,066	630,614	595,921	348,337
2018	379	1,690	523,680	928,326	1,088,789	190	1,744	303,048	759,213	989,313	411,386
2019	332	993	419,939	910,471	927,606	142	1,142	212,444	446,091	906,860	324,627
2020	215	2,084	342,258	281,951	444,324	141	14,734	205,781	165,595	506,403	196,111
TOTAL	926	4,767	2,060,457	3,620,640	4,211,478	473	17,620	1,284,053	2,261,555	3,721,159	1,572,146
OD	0	0	1,817	61,209	448	0	0	549	14,344	147	9,718

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,370,661	13,890,980	1,581,864	
IBNR + FREQUENCY ADJUSTMENT	(2,036,713)	(2,935,517)	2,741	
TOTAL LOSSES	1,333,948	10,955,463	1,584,604	
EXPECTED LOSSES	3,643,178	8,751,249	1,802,099	
CREDIBILITY	0.10	0.33	0.48	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.114	0.932	0.135	1.182
INDICATED (POST-TEST)	0.115	0.942	0.136	1.194
PRESENT ON RATE LEVEL	0.292	0.701	0.144	1.137
DERIVED BY FORMULA	0.274	0.781	0.141	1.195
UNDERLYING PRESENT RATE	0.312	0.750	0.154	1.217
PROPOSED	0.274	0.780	0.140	1.194

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.134
IND. RATE				1.13	MINIMUM PREMIUM	
MAN. RATE	1.37	1.31	1.22	+ 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
2016	274,503	6,145,962	2.239	0	0	9	35	69	113
2017	344,713	5,762,516	1.672	0	0	7	28	75	110
2018	362,276	8,250,943	2.278	0	0	12	24	85	121
2019	403,856	8,592,867	2.128	0	0	10	25	113	148
2020	608,860	6,378,250	1.048	0	0	4	27	113	144
TOTAL	1,994,208	35,130,538	1.762	0	0	42	139	455	636
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
2016	0	0	1,964,534	1,384,824	648,916	0	0	571,968	826,819	554,890	194,011
2017	0	0	1,455,063	1,124,858	772,138	0	0	525,742	864,534	685,041	335,140
2018	0	0	3,089,389	1,273,500	1,617,633	0	0	644,093	796,331	552,016	277,981
2019	0	0	2,049,423	1,553,209	1,837,403	0	0	846,029	994,311	1,034,920	277,572
2020	0	0	843,069	1,542,846	1,461,869	0	0	296,384	1,051,038	919,286	263,758
TOTAL	0	0	9,401,478	6,879,237	6,337,959	0	0	2,884,216	4,533,033	3,746,153	1,348,462
OD	0	0	0	0	1,199	0	0	0	0	509	6,509

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	2,683,553	1,922,136	873,441	0	0	1,182,830	991,356	651,441	155,209
2017	0	2,955	2,022,453	1,461,099	988,834	0	8,313	1,061,008	1,034,699	770,124	262,415
2018	2,898	14,993	4,166,156	1,501,704	1,930,635	1,192	8,170	1,194,309	796,077	616,391	215,435
2019	2,348	8,432	3,148,753	1,683,891	2,096,653	1,552	9,897	1,596,040	921,202	1,096,722	238,989
2020	1,899	20,057	2,940,903	1,992,825	1,693,150	967	72,550	1,302,738	873,634	797,995	244,767
TOTAL	7,145	46,437	14,961,819	8,561,655	7,582,714	3,711	98,929	6,336,925	4,616,967	3,932,673	1,116,816
OD	0	0	131	101	1,236	0	0	33	31	490	5,281

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	21,455,131	24,695,866	1,122,096	
IBNR + FREQUENCY ADJUSTMENT	(8,694,950)	(6,527,353)	4,621	
TOTAL LOSSES	12,760,181	18,168,514	1,126,717	
EXPECTED LOSSES	16,337,789	20,660,455	1,584,934	
CREDIBILITY	0.14	0.46	0.69	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.640	0.911	0.056	1.607
INDICATED (POST-TEST)	0.647	0.921	0.057	1.624
PRESENT ON RATE LEVEL	0.766	0.968	0.074	1.808
DERIVED BY FORMULA	0.749	0.946	0.062	1.757
UNDERLYING PRESENT RATE	0.819	1.036	0.079	1.935
PROPOSED	0.749	0.946	0.062	1.757

YEAR	4/1/20	4/1/21	4/1/21	4-1-24	IND. RATE	1.669
IND. RATE				1.67	MINIMUM PREMIUM	
MAN. RATE	2.42	2.15	1.94	+ 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
2016	228,912	1,541,343	0.673	0	0	0	14	20	34
2017	228,357	1,626,549	0.712	0	0	0	18	15	33
2018	236,368	2,873,106	1.216	0	0	2	24	23	49
2019	210,174	1,134,508	0.540	0	0	0	7	14	21
2020	188,295	1,213,684	0.645	0	0	0	8	13	21
TOTAL	1,092,106	8,389,190	0.768	0	0	2	71	85	158
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
2016	0	0	0	468,830	190,818	0	0	0	399,405	182,173	300,117
2017	0	0	0	540,136	196,073	0	0	0	297,901	292,595	299,844
2018	0	0	436,534	1,152,901	298,951	0	0	105,523	440,016	170,970	268,211
2019	0	0	0	287,561	215,997	0	0	0	231,963	166,271	232,716
2020	0	0	0	205,360	357,359	0	0	0	107,567	371,255	172,143
TOTAL	0	0	436,534	2,654,788	1,259,198	0	0	105,523	1,476,852	1,183,264	1,273,031
OD	0	0	0	0	0	0	0	0	0	0	1,036

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	650,736	256,841	0	0	0	478,887	213,871	240,094
2017	0	0	22,705	694,596	249,789	0	0	15,192	355,043	326,048	234,778
2018	552	2,395	723,124	1,273,661	379,451	195	1,513	240,919	427,925	194,907	207,864
2019	102	301	127,167	283,137	242,550	58	453	83,717	195,650	175,635	200,368
2020	228	2,119	362,236	316,845	374,735	116	9,795	167,093	144,050	283,602	159,749
TOTAL	882	4,814	1,235,231	3,218,975	1,503,365	369	11,762	506,921	1,601,554	1,194,063	1,042,852
OD	0	0	0	0	0	0	0	0	0	0	919

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,759,980	7,517,957	1,043,771	
IBNR + FREQUENCY ADJUSTMENT	(1,426,115)	(1,638,659)	2,482	
TOTAL LOSSES	333,865	5,879,298	1,046,253	
EXPECTED LOSSES	2,579,421	4,942,613	1,300,140	
CREDIBILITY	0.09	0.31	0.46	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.031	0.538	0.096	0.665
INDICATED (POST-TEST)	0.031	0.544	0.097	0.672
PRESENT ON RATE LEVEL	0.221	0.423	0.111	0.755
DERIVED BY FORMULA	0.204	0.460	0.105	0.769
UNDERLYING PRESENT RATE	0.236	0.453	0.119	0.808
PROPOSED	0.200	0.452	0.103	0.755

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.717
IND. RATE				0.72	MINIMUM PREMIUM	
MAN. RATE	0.98	0.89	0.81	+ 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
2016	58,016	71,083	0.123	0	0	0	1	2	3
2017	71,905	28,185	0.039	0	0	0	0	3	3
2018	74,504	149,852	0.201	0	0	0	1	0	1
2019	82,202	103,419	0.126	0	0	0	0	1	1
2020	73,557	34,448	0.047	0	0	0	0	2	2
TOTAL	360,184	386,987	0.107	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
2016	0	0	0	3,541	10,405	0	0	0	41,618	2,107	13,412
2017	0	0	0	0	9,993	0	0	0	0	14,357	3,835
2018	0	0	0	85,393	0	0	0	0	20,905	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	1,764
TOTAL	0	0	0	88,934	116,534	0	0	0	62,523	46,821	72,175
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
2016	0	0	0	4,915	14,005	0	0	0	49,900	2,474	10,730
2017	0	0	110	133	12,473	0	0	85	162	15,821	3,003
2018	12	24	11,561	92,948	2,425	0	11	2,897	19,947	678	33,754
2019	5	23	9,864	7,576	93,119	0	1	223	209	3,319	8,274
2020	2	20	3,106	2,254	5,610	5	551	7,223	5,663	19,770	1,637
TOTAL	20	67	24,641	107,827	127,632	5	563	10,428	75,881	42,062	57,398
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	35,724	353,402	57,398	
IBNR + FREQUENCY ADJUSTMENT	(176,138)	(117,367)	145	
TOTAL LOSSES	0	236,035	57,543	
EXPECTED LOSSES	325,089	363,417	65,838	
CREDIBILITY	0.04	0.15	0.22	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.066	0.016	0.082
INDICATED (POST-TEST)	0.000	0.066	0.016	0.082
PRESENT ON RATE LEVEL	0.084	0.094	0.017	0.196
DERIVED BY FORMULA	0.081	0.090	0.017	0.188
UNDERLYING PRESENT RATE	0.090	0.101	0.018	0.209
PROPOSED	0.081	0.090	0.017	0.188

YEAR	4/1/20	4/1/21	4/1/21	4-1-24	IND. RATE	0.179
IND. RATE				0.18	MINIMUM PREMIUM	
MAN. RATE	0.25	0.23	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
2016	17,072,694	29,987,926	0.176	1	0	33	133	310	477
2017	18,011,917	29,542,646	0.164	3	0	35	105	269	412
2018	18,916,062	32,454,679	0.172	0	0	31	108	283	422
2019	19,490,419	28,514,832	0.146	1	0	23	92	277	393
2020	19,246,517	21,515,692	0.112	2	0	9	48	225	284
TOTAL	92,737,609	142,015,775	0.153	7	0	131	486	1364	1988
OD				0	0	0	1	7	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	239,009	0	6,945,193	4,816,771	3,388,038	0	0	2,606,910	3,718,251	4,379,394	3,894,360
2017	1,019,776	0	7,380,784	4,004,467	3,438,509	298,533	0	2,503,047	2,770,589	3,794,971	4,331,970
2018	0	0	6,868,245	4,327,098	3,511,925	0	0	5,058,505	4,512,446	4,594,421	3,582,039
2019	7,000	0	5,321,943	4,510,522	4,377,642	464	0	3,465,653	3,307,898	4,898,442	2,625,268
2020	804,885	0	1,633,890	2,398,031	3,129,410	480	0	1,962,534	3,156,612	5,373,032	3,056,818
TOTAL	2,070,670	0	28,150,055	20,056,889	17,845,524	299,477	0	15,596,649	17,465,796	23,040,260	17,490,455
OD	0	0	0	36,126	63,407	0	0	0	2,187	31,600	20,774

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	335,808	0	9,478,109	6,685,678	4,560,299	0	0	5,369,640	4,458,183	5,141,409	3,115,488
2017	970,670	14,775	10,047,101	5,224,682	4,402,061	180,059	39,149	4,941,431	3,343,273	4,237,912	3,391,933
2018	6,312	31,865	8,952,966	4,956,159	4,229,794	6,552	45,156	6,626,456	4,546,173	5,017,661	2,776,080
2019	16,597	21,746	8,138,987	4,772,617	5,065,296	6,604	35,447	5,718,546	3,169,210	5,057,745	2,260,356
2020	968,041	36,458	5,259,504	3,440,864	3,479,714	4,318	284,466	4,591,641	2,901,373	4,278,983	2,836,727
TOTAL	2,297,428	104,845	41,876,666	25,079,999	21,737,164	197,533	404,218	27,247,714	18,418,211	23,733,710	14,380,584
OD	12	35	15,433	35,389	77,288	1	12	2,343	3,313	31,444	16,729

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	72,146,241	89,116,518	14,397,313	
IBNR + FREQUENCY ADJUSTMENT	(28,614,570)	(22,392,370)	38,237	
TOTAL LOSSES	43,531,671	66,724,148	14,435,549	
EXPECTED LOSSES	52,536,962	68,765,631	17,428,234	
CREDIBILITY	1.00	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.047	0.072	0.016	0.134
INDICATED (POST-TEST)	0.047	0.073	0.016	0.136
PRESENT ON RATE LEVEL	0.053	0.069	0.018	0.140
DERIVED BY FORMULA	0.047	0.073	0.016	0.136
UNDERLYING PRESENT RATE	0.057	0.074	0.019	0.150
PROPOSED	0.048	0.073	0.016	0.136

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.129
IND. RATE				0.13	MINIMUM PREMIUM	
MAN. RATE	0.17	0.14	0.15	+ 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
2016	726,388	3,917,374	0.539	0	0	5	20	42	67
2017	704,300	7,462,362	1.060	0	0	10	9	43	62
2018	745,573	4,331,564	0.581	1	0	4	18	42	65
2019	753,275	3,678,617	0.488	1	0	3	8	32	44
2020	782,473	1,813,988	0.232	0	0	0	6	34	40
TOTAL	3,712,009	21,203,905	0.571	2	0	22	61	193	278
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
2016	0	0	1,009,567	503,116	523,174	0	0	633,625	410,762	605,945	231,185
2017	0	0	2,561,139	395,315	399,365	0	0	3,092,844	136,576	484,941	392,182
2018	482,870	0	994,796	333,325	524,731	1,000	0	309,029	509,804	742,874	433,135
2019	882,909	0	617,111	442,332	369,997	21,468	0	237,342	510,353	349,152	247,953
2020	0	0	0	373,624	499,307	0	0	0	181,834	437,318	321,905
TOTAL	1,365,779	0	5,182,613	2,047,712	2,316,574	22,468	0	4,272,840	1,749,329	2,620,230	1,626,360
OD	0	0	0	0	0	0	0	0	0	0	3,050

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,379,069	698,325	704,192	0	0	1,310,337	492,504	711,379	184,948
2017	0	3,984	2,676,702	524,873	521,790	0	20,175	2,479,382	181,744	547,549	307,079
2018	690,620	4,807	1,331,277	400,150	623,812	3,216	4,047	604,708	516,506	797,829	335,680
2019	1,102,675	2,471	918,992	468,303	440,702	41,075	3,192	524,351	447,127	379,882	213,488
2020	365	3,323	577,937	517,598	535,285	162	12,662	231,383	203,465	339,612	298,728
TOTAL	1,793,660	14,585	6,883,977	2,609,250	2,825,781	44,453	40,076	5,150,159	1,841,346	2,776,252	1,339,922
OD	0	0	0	0	0	0	0	0	0	0	2,387

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,926,911	10,052,629	1,342,308	
IBNR + FREQUENCY ADJUSTMENT	(4,030,690)	(2,316,244)	3,175	
TOTAL LOSSES	9,896,220	7,736,385	1,345,483	
EXPECTED LOSSES	7,388,618	7,090,124	1,439,800	
CREDIBILITY	0.21	0.70	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.267	0.208	0.036	0.511
INDICATED (POST-TEST)	0.269	0.211	0.037	0.517
PRESENT ON RATE LEVEL	0.186	0.178	0.036	0.401
DERIVED BY FORMULA	0.204	0.201	0.037	0.441
UNDERLYING PRESENT RATE	0.199	0.191	0.039	0.429
PROPOSED	0.203	0.201	0.037	0.441

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.419
IND. RATE				0.42	MINIMUM PREMIUM	
MAN. RATE	0.43	0.45	0.43	+ 0.42	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	60,659,737	42,321,639	0.070	1	0	33	192	448	674
2017	63,651,348	51,047,820	0.080	2	0	42	198	472	714
2018	66,239,104	55,376,909	0.084	0	1	46	175	543	765
2019	71,013,475	40,744,467	0.057	0	0	32	144	494	670
2020	74,038,227	29,134,825	0.039	1	0	7	68	456	532
TOTAL	335,601,891	218,625,660	0.065	4	1	160	777	2413	3355
OD				0	0	1	5	11	17

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	30,322	0	7,320,876	6,882,034	5,696,265	9,575	0	3,101,325	5,327,572	6,944,252	7,009,418
2017	834,568	0	7,921,543	6,726,498	6,480,078	5,206,723	0	2,496,197	6,879,239	7,353,686	7,149,288
2018	0	189,499	9,464,762	6,833,197	7,366,345	0	7,783,717	3,444,104	4,746,366	7,973,199	7,575,720
2019	0	0	6,666,136	5,328,381	6,688,201	0	0	2,813,327	3,897,618	8,593,928	6,756,876
2020	959,595	0	1,440,100	3,329,135	6,204,749	94,032	0	549,422	2,883,207	8,453,304	5,221,281
TOTAL	1,824,485	189,499	32,813,417	29,099,245	32,435,638	5,310,330	7,783,717	12,404,375	23,734,002	39,318,369	33,712,583
OD	0	0	152,984	212,707	224,780	0	0	51,354	112,956	53,705	115,967

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	42,602	0	9,845,455	9,552,263	7,667,173	27,806	0	6,272,395	6,387,759	8,152,552	5,607,534
2017	472,378	16,085	11,058,536	8,756,844	8,230,349	933,041	39,468	5,187,241	8,234,879	8,209,569	5,597,893
2018	9,668	69,380	13,254,879	7,875,150	8,704,469	6,375	985,131	6,706,916	4,881,330	8,543,127	5,871,183
2019	7,720	27,673	10,358,085	5,788,959	7,569,939	5,393	35,121	5,743,078	3,844,287	8,642,098	5,817,670
2020	954,425	50,227	7,591,411	5,449,918	6,586,171	151,939	291,762	4,812,790	3,612,775	6,532,309	4,845,349
TOTAL	1,486,793	163,366	52,108,365	37,423,134	38,758,100	1,124,554	1,351,482	28,722,421	26,961,030	40,079,655	27,739,629
OD	211	1,108	311,319	239,062	267,822	123	2,465	137,447	84,457	66,630	94,514

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	85,409,655	143,879,889	27,834,143	
IBNR + FREQUENCY ADJUSTMENT	(35,399,224)	(34,032,995)	70,191	
TOTAL LOSSES	50,010,431	109,846,894	27,904,334	
EXPECTED LOSSES	65,244,425	104,941,205	30,631,829	
CREDIBILITY	1.00	1.00	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.015	0.033	0.008	0.056
INDICATED (POST-TEST)	0.015	0.033	0.008	0.056
PRESENT ON RATE LEVEL	0.018	0.029	0.009	0.056
DERIVED BY FORMULA	0.015	0.033	0.008	0.056
UNDERLYING PRESENT RATE	0.019	0.031	0.009	0.060
PROPOSED	0.015	0.033	0.008	0.056

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.053
IND. RATE				0.05	MINIMUM PREMIUM	
MAN. RATE	0.08	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
2016	576,838	7,124,647	1.235	0	0	6	29	100	135
2017	571,760	8,410,720	1.471	1	0	6	24	106	137
2018	621,084	7,421,216	1.195	0	0	5	30	91	126
2019	630,628	6,509,258	1.032	1	0	6	23	76	106
2020	432,451	2,613,664	0.604	0	0	0	9	49	58
TOTAL	2,832,761	32,079,505	1.132	2	0	23	115	422	562
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
2016	0	0	1,021,523	1,535,460	1,168,883	0	0	289,804	1,497,516	1,152,572	458,889
2017	497,183	0	1,203,693	1,195,323	1,411,379	170,346	0	892,046	995,931	1,585,941	458,878
2018	0	0	892,114	1,428,328	1,557,024	0	0	532,832	1,161,947	1,308,533	540,438
2019	351,708	0	1,119,913	1,198,035	999,001	3,000	0	555,129	935,229	888,139	459,104
2020	0	0	0	353,774	1,065,150	0	0	0	380,599	654,972	159,169
TOTAL	848,891	0	4,237,243	5,710,920	6,201,437	173,346	0	2,269,811	4,971,222	5,590,157	2,076,478
OD	0	0	0	6,504	0	0	0	0	16,799	0	10,598

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,395,400	2,131,218	1,573,317	0	0	599,315	1,795,522	1,353,120	367,111
2017	610,977	2,444	1,691,663	1,558,230	1,784,849	132,866	14,104	1,781,480	1,204,317	1,767,801	359,301
2018	992	4,707	1,388,653	1,625,685	1,811,334	986	7,132	1,082,664	1,161,271	1,413,610	418,839
2019	528,692	4,907	1,845,915	1,241,652	1,164,752	7,901	7,048	1,149,731	843,372	939,867	395,289
2020	543	5,234	865,686	721,209	1,082,079	291	21,169	414,410	371,076	519,529	147,709
TOTAL	1,141,204	17,292	7,187,318	7,277,996	7,416,330	142,044	49,454	5,027,599	5,375,557	5,993,926	1,688,250
OD	0	0	247	8,332	61	0	0	759	19,835	204	9,069

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,565,918	26,092,240	1,697,318	
IBNR + FREQUENCY ADJUSTMENT	(4,783,615)	(5,619,013)	3,522	
TOTAL LOSSES	8,782,303	20,473,227	1,700,841	
EXPECTED LOSSES	8,695,807	17,035,120	1,955,176	
CREDIBILITY	0.18	0.59	0.87	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.310	0.722	0.060	1.091
INDICATED (POST-TEST)	0.313	0.729	0.060	1.103
PRESENT ON RATE LEVEL	0.287	0.562	0.064	0.913
DERIVED BY FORMULA	0.292	0.661	0.061	1.013
UNDERLYING PRESENT RATE	0.307	0.601	0.069	0.977
PROPOSED	0.292	0.661	0.061	1.013

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.962
IND. RATE				0.96	MINIMUM PREMIUM	
MAN. RATE	1.18	1.05	0.98	+ 0.96	PRESENT	

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	5,440,922	6,024,210	0.111	1	0	3	18	55	77
2017	5,892,878	6,904,035	0.117	0	0	6	27	70	103
2018	6,398,487	8,108,262	0.127	2	0	7	24	72	105
2019	6,566,251	9,766,525	0.149	1	0	12	21	76	110
2020	6,571,177	4,834,472	0.074	0	0	1	11	86	98
TOTAL	30,869,715	35,637,504	0.115	4	0	29	101	359	493
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
2016	397,240	0	525,084	744,236	481,387	359,648	0	313,369	1,433,436	874,416	895,394
2017	0	0	1,362,577	900,987	986,546	0	0	596,742	852,196	1,126,311	1,078,676
2018	998,034	0	1,796,204	813,225	910,286	6	0	544,866	742,641	1,403,565	899,435
2019	236,377	0	2,359,550	1,099,341	1,416,586	0	0	1,338,628	827,756	1,316,901	1,171,386
2020	0	0	147,000	592,059	1,100,159	0	0	40,000	719,757	1,363,055	872,442
TOTAL	1,631,651	0	6,190,415	4,149,848	4,894,964	359,654	0	2,833,605	4,575,786	6,084,248	4,917,333
OD	0	0	0	0	15,469	0	0	0	0	178,271	8,681

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	414,054	0	717,265	1,031,073	647,947	774,823	0	648,047	1,573,964	1,026,564	716,315
2017	0	2,767	1,891,018	1,176,540	1,253,425	0	9,435	1,200,525	1,025,944	1,256,890	844,603
2018	1,427,218	8,735	2,430,939	951,303	1,090,626	1,024	7,064	1,047,289	764,104	1,499,305	697,062
2019	356,839	8,941	3,300,779	1,245,188	1,645,914	2,278	14,276	2,270,088	841,741	1,376,505	1,008,563
2020	785	7,828	1,234,804	956,347	1,159,629	617	46,942	870,692	732,803	1,076,182	809,626
TOTAL	2,198,895	28,271	9,574,805	5,360,450	5,797,541	778,743	77,717	6,036,642	4,938,557	6,235,446	4,076,170
OD	4	45	6,845	4,982	15,796	29	3,228	42,431	33,401	138,575	6,887

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	18,747,654	22,524,748	4,083,057	
IBNR + FREQUENCY ADJUSTMENT	(8,355,368)	(5,300,836)	11,710	
TOTAL LOSSES	10,392,285	17,223,912	4,094,767	
EXPECTED LOSSES	15,376,540	16,338,974	5,228,126	
CREDIBILITY	0.86	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.033	0.055	0.013	0.102
INDICATED (POST-TEST)	0.034	0.056	0.013	0.103
PRESENT ON RATE LEVEL	0.047	0.049	0.016	0.112
DERIVED BY FORMULA	0.036	0.056	0.013	0.105
UNDERLYING PRESENT RATE	0.050	0.053	0.017	0.120
PROPOSED	0.036	0.056	0.013	0.105

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.100
IND. RATE				0.10	MINIMUM PREMIUM	
MAN. RATE	0.12	0.11	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
2016	3,695,617	2,488,030	0.067	0	0	2	12	25	39
2017	3,777,547	2,325,285	0.062	0	0	4	11	23	38
2018	3,968,483	1,246,128	0.031	0	0	1	1	24	26
2019	3,982,714	2,646,438	0.066	0	1	0	3	8	12
2020	3,987,602	1,311,832	0.033	0	0	0	3	13	16
TOTAL	19,411,963	10,017,713	0.052	0	1	7	30	93	131
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
2016	0	0	305,327	499,286	485,266	0	0	69,179	140,865	375,194	612,913
2017	0	0	883,153	163,937	198,059	0	0	102,941	255,770	349,173	372,252
2018	0	0	299,615	2,036	247,623	0	0	60,621	10,545	393,660	232,028
2019	0	509,058	0	318,786	43,492	0	981,684	0	128,544	133,776	531,098
2020	0	0	0	162,097	215,071	0	0	0	104,202	594,626	235,836
TOTAL	0	509,058	1,488,095	1,146,142	1,189,511	0	981,684	232,741	639,926	1,846,429	1,984,127
OD	0	0	0	40,271	0	0	0	0	0	0	2,948

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	417,077	693,009	653,168	0	0	143,062	168,897	440,478	490,330
2017	0	1,793	1,204,816	218,563	257,576	0	1,628	212,927	307,147	388,813	291,473
2018	263	1,427	391,094	16,552	285,669	112	777	113,482	22,535	411,877	179,822
2019	6,498	281,297	169,225	304,177	67,638	51	674,092	149,466	134,021	138,113	457,275
2020	158	1,436	249,903	223,954	230,725	156	14,301	224,948	188,998	447,386	218,856
TOTAL	6,919	285,954	2,432,114	1,456,255	1,494,776	319	690,798	843,885	821,597	1,826,667	1,637,757
OD	0	0	1,531	51,592	377	0	0	0	0	0	2,315

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,261,521	5,651,264	1,640,071	
IBNR + FREQUENCY ADJUSTMENT	(2,039,003)	(1,393,212)	3,644	
TOTAL LOSSES	2,222,517	4,258,052	1,643,715	
EXPECTED LOSSES	3,735,301	4,265,559	1,678,915	
CREDIBILITY	0.63	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.011	0.022	0.008	0.042
INDICATED (POST-TEST)	0.012	0.022	0.009	0.042
PRESENT ON RATE LEVEL	0.018	0.021	0.008	0.047
DERIVED BY FORMULA	0.014	0.022	0.009	0.044
UNDERLYING PRESENT RATE	0.019	0.022	0.009	0.050
PROPOSED	0.014	0.022	0.008	0.044

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.042
IND. RATE				0.04	MINIMUM PREMIUM	
MAN. RATE	0.06	0.06	0.05	+ 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
2016	10,202,042	26,061,554	0.255	1	0	35	104	218	358
2017	10,373,292	26,902,406	0.259	2	0	39	96	263	400
2018	10,612,806	25,990,809	0.245	0	0	28	72	294	394
2019	10,800,816	22,438,635	0.208	0	0	17	87	237	341
2020	11,202,258	15,756,851	0.141	2	0	7	43	288	340
TOTAL	53,191,214	117,150,255	0.220	5	0	126	402	1300	1833
OD				0	0	0	2	4	6

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	896,485	0	7,795,039	3,462,492	1,604,347	0	0	4,105,231	2,715,500	2,379,322	3,103,138
2017	562,188	0	8,166,147	3,599,563	3,566,754	399,692	0	2,342,175	1,961,522	2,963,888	3,340,477
2018	0	0	6,432,427	4,115,407	4,424,875	0	0	1,466,039	1,895,257	4,158,574	3,498,230
2019	0	0	3,250,262	4,677,614	4,285,032	0	0	990,254	3,231,643	3,318,892	2,684,938
2020	105,611	0	1,548,439	2,656,789	3,103,334	10,850	0	557,906	1,140,170	4,275,672	2,358,080
TOTAL	1,564,284	0	27,192,314	18,511,865	16,984,342	410,542	0	9,461,605	10,944,092	17,096,348	14,984,863
OD	0	0	0	102,321	26,264	0	0	0	26,190	9,864	60,660

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	1,098,061	0	10,082,118	4,805,939	2,159,451	0	0	7,065,273	3,255,885	2,793,324	2,482,510
2017	690,860	16,582	11,238,824	4,713,605	4,567,237	311,750	37,033	4,640,865	2,377,030	3,311,053	2,615,593
2018	6,248	31,704	8,913,294	4,756,548	5,247,891	2,713	19,000	2,814,800	1,967,856	4,428,769	2,711,128
2019	4,492	15,618	5,941,064	4,826,300	4,891,724	2,352	15,833	2,654,808	2,860,266	3,451,050	2,311,732
2020	130,108	37,572	5,479,823	3,670,541	3,492,142	22,663	171,611	2,610,030	1,666,459	3,287,923	2,188,298
TOTAL	1,929,770	101,477	41,655,123	22,772,933	20,358,445	339,478	243,476	19,785,775	12,127,496	17,272,117	12,309,262
OD	21	88	23,703	118,547	29,008	6	239	9,730	24,041	8,785	51,151

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	64,088,887	72,711,372	12,360,413	
IBNR + FREQUENCY ADJUSTMENT	(24,473,885)	(17,125,944)	31,077	
TOTAL LOSSES	39,615,001	55,585,428	12,391,490	
EXPECTED LOSSES	44,859,586	52,443,067	14,097,302	
CREDIBILITY	1.00	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.074	0.104	0.023	0.202
INDICATED (POST-TEST)	0.075	0.105	0.023	0.204
PRESENT ON RATE LEVEL	0.079	0.092	0.025	0.196
DERIVED BY FORMULA	0.075	0.105	0.023	0.204
UNDERLYING PRESENT RATE	0.084	0.099	0.027	0.209
PROPOSED	0.075	0.105	0.023	0.204

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.194
IND. RATE				0.19	MINIMUM PREMIUM	
MAN. RATE	0.23	0.21	0.21	+ 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
2016	643,478	7,071,093	1.099	0	0	8	42	81	131
2017	679,297	10,025,526	1.476	0	0	15	45	81	141
2018	685,840	9,527,708	1.389	0	0	12	28	84	124
2019	748,257	8,968,312	1.199	0	0	8	30	95	133
2020	841,344	6,782,337	0.806	0	0	2	19	128	149
TOTAL	3,598,216	42,374,976	1.178	0	0	45	164	469	678
OD				0	0	0	2	1	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,624,935	1,974,064	511,149	0	0	784,479	786,330	594,788	795,348
2017	0	0	3,040,248	1,682,334	1,101,367	0	0	1,741,497	859,332	757,943	842,805
2018	0	0	2,736,846	1,645,039	1,301,993	0	0	1,128,551	1,011,120	945,315	758,844
2019	0	0	1,941,151	1,363,120	1,711,541	0	0	910,923	876,978	1,421,619	742,980
2020	0	0	335,464	1,363,693	1,620,977	0	0	275,109	889,165	1,640,656	657,273
TOTAL	0	0	9,678,644	8,028,250	6,247,027	0	0	4,840,559	4,422,925	5,360,321	3,797,250
OD	0	0	0	33,341	62,500	0	0	0	3,071	604	16,205

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	2,219,661	2,740,001	688,007	0	0	1,622,303	942,810	698,281	636,278
2017	0	6,094	4,141,080	2,190,006	1,420,443	0	26,879	3,334,608	1,043,196	860,975	659,916
2018	2,643	13,416	3,755,665	1,888,409	1,577,868	2,089	14,108	2,038,737	1,027,698	1,044,746	588,104
2019	2,157	7,764	2,895,832	1,491,118	1,946,943	1,541	9,830	1,584,687	850,806	1,460,889	639,706
2020	1,501	14,782	2,350,049	1,846,215	1,784,127	1,004	81,706	1,366,414	923,662	1,310,535	609,949
TOTAL	6,301	42,054	15,362,287	10,155,750	7,417,388	4,634	132,523	9,946,750	4,788,172	5,375,426	3,133,954
OD	39	360	61,220	53,189	65,191	1	75	2,087	2,009	753	14,000

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	25,558,330	27,857,879	3,147,954	
IBNR + FREQUENCY ADJUSTMENT	(5,855,703)	(5,997,014)	8,734	
TOTAL LOSSES	19,702,627	21,860,866	3,156,688	
EXPECTED LOSSES	10,815,808	18,533,861	3,664,539	
CREDIBILITY	0.21	0.69	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.546	0.604	0.087	1.237
INDICATED (POST-TEST)	0.552	0.611	0.088	1.250
PRESENT ON RATE LEVEL	0.281	0.481	0.095	0.857
DERIVED BY FORMULA	0.338	0.571	0.088	0.996
UNDERLYING PRESENT RATE	0.301	0.515	0.102	0.918
PROPOSED	0.338	0.570	0.088	0.996

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.946
IND. RATE				0.95	MINIMUM PREMIUM	
MAN. RATE	0.78	0.85	0.92	+ 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
2016	582,227	5,444,550	0.935	0	0	4	29	76	109
2017	613,196	4,654,340	0.759	0	0	1	17	82	100
2018	646,567	6,430,309	0.995	0	0	2	36	85	123
2019	675,522	5,036,485	0.746	1	0	1	22	82	106
2020	779,235	5,558,528	0.713	0	0	0	12	116	128
TOTAL	3,296,747	27,124,212	0.823	1	0	8	116	441	566
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
2016	0	0	724,484	814,713	538,677	0	0	463,137	674,053	729,581	1,499,905
2017	0	0	193,315	454,451	907,331	0	0	65,598	332,097	1,045,587	1,655,961
2018	0	0	532,409	927,917	464,461	0	0	145,759	1,011,402	1,074,189	2,274,172
2019	4,167	0	163,231	633,428	407,041	1,937	0	54,813	582,072	929,295	2,260,501
2020	0	0	0	474,825	863,927	0	0	0	424,554	1,604,624	2,190,598
TOTAL	4,167	0	1,613,439	3,305,334	3,181,437	1,937	0	729,307	3,024,178	5,383,276	9,881,137
OD	0	0	0	0	0	0	0	0	0	0	43,585

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	989,645	1,130,822	725,059	0	0	957,767	808,190	856,528	1,199,924
2017	0	393	289,180	595,611	1,138,676	0	1,037	148,198	404,685	1,156,845	1,296,617
2018	603	2,795	821,048	1,036,336	561,319	270	2,409	413,239	998,430	1,155,271	1,762,483
2019	6,608	1,175	462,865	625,751	471,023	4,646	1,817	321,958	526,073	935,614	1,946,291
2020	541	5,032	857,790	747,286	903,014	485	41,514	696,898	597,870	1,221,711	2,032,875
TOTAL	7,752	9,394	3,420,528	4,135,806	3,799,091	5,401	46,778	2,538,060	3,335,249	5,325,968	8,238,191
OD	0	0	0	0	0	0	0	0	0	0	36,219

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,027,913	16,596,114	8,274,410	
IBNR + FREQUENCY ADJUSTMENT	(2,823,744)	(3,541,470)	21,971	
TOTAL LOSSES	3,204,169	13,054,644	8,296,381	
EXPECTED LOSSES	5,214,309	10,950,846	9,151,258	
CREDIBILITY	0.19	0.65	0.96	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.097	0.396	0.251	0.744
INDICATED (POST-TEST)	0.098	0.400	0.253	0.752
PRESENT ON RATE LEVEL	0.148	0.310	0.259	0.718
DERIVED BY FORMULA	0.138	0.369	0.253	0.761
UNDERLYING PRESENT RATE	0.158	0.332	0.278	0.768
PROPOSED	0.137	0.365	0.251	0.752

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	7.14
IND. RATE				0.71	MINIMUM PREMIUM	
MAN. RATE	0.84	0.82	0.77	+ 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
2016	1,903,153	29,922,284	1.572	0	0	23	129	391	543
2017	1,935,953	30,653,530	1.583	0	0	24	102	409	535
2018	1,858,492	32,006,098	1.722	0	0	23	94	429	546
2019	1,856,530	30,283,454	1.631	0	0	14	83	381	478
2020	1,732,683	23,253,503	1.342	0	0	13	38	391	442
TOTAL	9,286,811	146,118,869	1.573	0	0	97	446	2001	2544
OD				0	0	0	4	3	7

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	5,319,643	5,688,416	4,667,807	0	0	2,561,787	3,317,816	4,012,856	4,353,959
2017	0	0	4,854,958	4,972,074	6,138,905	0	0	2,845,451	2,842,485	5,182,682	3,816,975
2018	0	0	4,187,835	5,660,368	7,095,690	0	0	1,751,443	3,289,344	6,105,179	3,916,239
2019	0	0	2,982,751	5,348,153	6,943,038	0	0	1,313,851	3,484,300	6,732,860	3,478,501
2020	0	0	2,556,584	2,795,822	6,318,765	0	0	602,209	1,362,598	6,248,064	3,369,461
TOTAL	0	0	19,901,771	24,464,833	31,164,205	0	0	9,074,741	14,296,543	28,281,641	18,935,135
OD	0	0	0	148,879	50,508	0	0	0	55,239	6,861	50,128

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	6,850,918	7,895,521	6,282,868	0	0	5,011,587	3,978,061	4,711,093	3,483,167
2017	0	9,452	6,561,712	6,482,853	7,755,400	0	38,188	4,835,019	3,443,103	5,767,483	2,988,691
2018	4,504	21,791	6,369,075	6,487,025	8,233,625	3,242	23,386	3,538,112	3,359,255	6,508,601	3,035,085
2019	4,611	15,943	6,142,926	5,653,573	7,664,293	2,996	20,213	3,388,740	3,291,814	6,764,988	2,994,989
2020	5,387	59,583	8,372,198	5,152,204	6,711,464	2,423	221,368	3,338,309	2,223,257	4,762,035	3,126,860
TOTAL	14,502	106,770	34,296,830	31,671,177	36,647,650	8,661	303,155	20,111,767	16,295,492	28,514,200	15,628,793
OD	0	0	6,219	191,406	64,436	0	0	2,536	65,300	8,230	40,570

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	54,850,440	113,457,891	15,669,363	
IBNR + FREQUENCY ADJUSTMENT	(16,824,069)	(26,515,900)	35,745	
TOTAL LOSSES	38,026,370	86,941,991	15,705,108	
EXPECTED LOSSES	30,609,775	80,424,997	17,703,367	
CREDIBILITY	0.39	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.409	0.933	0.169	1.511
INDICATED (POST-TEST)	0.414	0.943	0.170	1.527
PRESENT ON RATE LEVEL	0.308	0.809	0.178	1.295
DERIVED BY FORMULA	0.349	0.943	0.170	1.462
UNDERLYING PRESENT RATE	0.330	0.866	0.191	1.386
PROPOSED	0.349	0.942	0.170	1.462

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.388
IND. RATE				1.39	MINIMUM PREMIUM	
MAN. RATE	1.40	1.39	1.39	+ 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
2016	4,196,745	31,191,260	0.743	0	0	36	77	351	464
2017	3,867,861	22,561,430	0.583	1	0	17	77	258	353
2018	3,936,744	20,434,511	0.519	1	0	19	61	210	291
2019	3,935,139	19,146,584	0.487	0	0	20	53	212	285
2020	3,474,512	11,990,312	0.345	0	0	7	28	176	211
TOTAL	19,411,001	105,324,097	0.543	2	0	99	296	1207	1604
OD				0	0	0	2	9	11

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	8,154,244	2,999,890	3,775,129	0	0	3,591,069	1,965,002	5,177,493	5,528,433
2017	731,838	0	3,990,944	3,367,095	2,725,540	428,775	0	1,378,690	2,350,190	3,379,704	4,208,654
2018	348,760	0	3,917,417	2,914,240	2,250,565	0	0	1,954,194	2,062,844	2,813,126	4,173,365
2019	0	0	4,227,428	2,437,512	1,915,940	0	0	2,518,616	2,013,260	3,030,199	3,003,629
2020	0	0	1,501,332	1,231,216	2,542,357	0	0	628,322	1,075,287	2,776,177	2,235,621
TOTAL	1,080,598	0	21,791,365	12,949,953	13,209,531	428,775	0	10,070,891	9,466,583	17,176,699	19,149,702
OD	0	0	0	108,277	19,136	0	0	0	23,049	10,625	108,671

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	10,617,489	4,163,847	5,081,324	0	0	6,501,426	2,356,037	6,078,377	4,422,746
2017	800,421	8,104	5,564,608	4,376,681	3,473,340	297,650	21,799	2,795,479	2,829,298	3,765,311	3,295,376
2018	502,009	19,388	5,466,395	3,325,459	2,708,839	3,617	24,741	3,607,928	2,108,449	3,044,448	3,234,358
2019	4,481	16,200	5,990,597	2,609,013	2,339,325	4,299	27,170	4,348,450	1,976,621	3,149,374	2,586,125
2020	2,556	29,155	3,948,291	2,215,040	2,751,350	1,685	147,254	2,261,161	1,319,695	2,183,632	2,074,656
TOTAL	1,309,466	72,846	31,587,381	16,690,040	16,354,179	307,251	220,964	19,514,443	10,590,101	18,221,142	15,613,261
OD	62	503	97,393	99,159	34,286	11	544	15,523	15,018	12,544	95,090

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	53,126,387	62,016,468	15,708,351	
IBNR + FREQUENCY ADJUSTMENT	(20,357,691)	(16,042,645)	37,299	
TOTAL LOSSES	32,768,697	45,973,822	15,745,650	
EXPECTED LOSSES	37,005,207	48,538,385	18,992,801	
CREDIBILITY	0.63	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.168	0.236	0.081	0.485
INDICATED (POST-TEST)	0.170	0.239	0.081	0.490
PRESENT ON RATE LEVEL	0.178	0.234	0.091	0.503
DERIVED BY FORMULA	0.173	0.239	0.081	0.493
UNDERLYING PRESENT RATE	0.191	0.250	0.098	0.539
PROPOSED	0.173	0.239	0.081	0.493

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.468
IND. RATE				0.47	MINIMUM PREMIUM	
MAN. RATE	0.61	0.55	0.54	+ 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
2016	2,028,851	393,036	0.019	0	0	1	0	5	6
2017	2,184,738	517,770	0.024	0	0	0	1	10	11
2018	2,195,659	509,207	0.023	0	0	1	3	5	9
2019	2,433,397	188,360	0.008	0	0	0	2	0	2
2020	2,513,105	411,641	0.016	0	0	0	3	4	7
TOTAL	11,355,750	2,020,014	0.018	0	0	2	9	24	35
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
2016	0	0	145,279	0	42,817	0	0	4,637	0	84,008	116,295
2017	0	0	0	21,275	22,266	0	0	0	228,737	112,680	132,812
2018	0	0	158,220	49,984	12,609	0	0	48,329	44,544	18,719	176,802
2019	0	0	0	12,609	0	0	0	0	59,456	0	116,295
2020	0	0	0	101,565	23,298	0	0	0	100,000	39,395	147,383
TOTAL	0	0	303,499	185,433	100,990	0	0	52,966	432,737	254,802	689,587
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
2016	0	0	198,451	0	57,632	0	0	9,589	0	98,625	93,036
2017	0	0	1,055	27,553	27,991	0	0	11,002	271,349	126,945	103,992
2018	146	758	208,595	57,899	19,584	89	602	86,842	44,620	22,110	137,022
2019	4	11	4,542	11,621	875	13	102	18,705	47,565	4,013	100,130
2020	62	507	96,662	96,838	36,331	52	2,844	73,262	69,572	39,005	136,771
TOTAL	212	1,276	509,306	193,910	142,412	155	3,548	199,400	433,105	290,698	570,951
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	713,897	1,060,125	570,951	
IBNR + FREQUENCY ADJUSTMENT	(385,665)	(277,195)	1,605	
TOTAL LOSSES	328,232	782,930	572,555	
EXPECTED LOSSES	711,535	855,583	697,900	
CREDIBILITY	0.44	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.003	0.007	0.005	0.015
INDICATED (POST-TEST)	0.003	0.007	0.005	0.015
PRESENT ON RATE LEVEL	0.006	0.007	0.006	0.019
DERIVED BY FORMULA	0.005	0.007	0.005	0.017
UNDERLYING PRESENT RATE	0.006	0.008	0.006	0.020
PROPOSED	0.005	0.007	0.005	0.017

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.016
IND. RATE				0.02	MINIMUM PREMIUM	
MAN. RATE	0.03	0.03	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
2016	1,042,057	3,242,469	0.311	0	0	1	19	39	59
2017	1,046,394	2,777,520	0.265	2	0	2	11	30	45
2018	1,057,561	2,624,954	0.248	0	0	0	12	34	46
2019	1,084,561	2,164,348	0.200	0	0	0	8	36	44
2020	1,075,986	1,760,639	0.164	0	0	0	4	24	28
TOTAL	5,306,559	12,569,930	0.237	2	0	3	54	163	222
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
2016	0	0	233,230	587,000	228,519	0	0	0	699,126	862,099	632,495
2017	340,689	0	512,310	376,837	116,450	57,233	0	159,714	210,223	398,715	605,349
2018	0	0	0	338,064	311,552	0	0	0	294,376	919,348	761,614
2019	0	0	0	178,088	206,043	0	0	0	443,407	723,504	613,306
2020	0	0	0	314,516	165,055	0	0	0	283,856	605,690	391,522
TOTAL	340,689	0	745,540	1,794,505	1,027,619	57,233	0	159,714	1,930,988	3,509,356	3,004,286
OD	0	0	0	0	0	0	0	0	0	0	245

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	318,592	814,756	307,587	0	0	0	838,252	1,012,104	505,996
2017	418,665	1,040	709,635	487,748	154,001	44,640	2,525	321,081	254,595	443,367	473,988
2018	49	118	57,780	378,729	359,401	0	271	67,700	305,269	967,216	590,251
2019	67	205	86,645	181,408	224,695	125	1,002	186,233	398,584	726,057	528,056
2020	222	1,898	349,280	336,124	202,726	239	18,189	340,536	301,419	473,587	363,332
TOTAL	419,004	3,261	1,521,932	2,198,765	1,248,410	45,004	21,987	915,550	2,098,118	3,622,331	2,461,624
OD	0	0	0	0	0	0	0	0	0	0	227

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,926,738	9,167,625	2,461,851	
IBNR + FREQUENCY ADJUSTMENT	(989,324)	(1,909,434)	6,314	
TOTAL LOSSES	1,937,414	7,258,191	2,468,165	
EXPECTED LOSSES	1,810,442	5,832,814	2,941,207	
CREDIBILITY	0.27	0.89	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.037	0.137	0.047	0.220
INDICATED (POST-TEST)	0.037	0.138	0.047	0.222
PRESENT ON RATE LEVEL	0.032	0.103	0.052	0.186
DERIVED BY FORMULA	0.033	0.134	0.047	0.215
UNDERLYING PRESENT RATE	0.034	0.110	0.055	0.199
PROPOSED	0.033	0.135	0.047	0.215

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.204
IND. RATE				0.20	MINIMUM PREMIUM	
MAN. RATE	0.23	0.23	0.20	+ 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
2016	116,790	3,322,239	2.845	1	0	2	4	37	44
2017	124,205	748,542	0.603	0	0	0	3	22	25
2018	128,831	634,636	0.493	0	0	0	2	14	16
2019	114,967	661,383	0.575	0	0	0	0	21	21
2020	109,554	281,314	0.257	0	0	0	1	13	14
TOTAL	594,347	5,648,114	0.950	1	0	2	10	107	120
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
2016	161,525	0	652,782	78,191	348,323	0	0	1,350,023	93,189	390,238	247,968
2017	0	0	0	50,113	108,628	0	0	0	57,679	343,239	188,883
2018	0	0	0	138,807	34,210	0	0	0	125,775	170,387	165,457
2019	0	0	0	0	216,367	0	0	0	0	255,472	189,544
2020	0	0	0	3,956	110,312	0	0	0	5,354	79,362	82,330
TOTAL	161,525	0	652,782	271,067	817,840	0	0	1,350,023	281,997	1,238,698	874,182
OD	0	0	0	0	0	0	0	0	0	0	1,149

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	226,943	0	398,895	108,529	468,843	0	0	830,765	111,734	458,139	198,374
2017	0	0	3,105	65,651	136,053	0	0	4,638	71,976	378,946	147,895
2018	20	41	20,112	152,269	42,352	0	88	22,416	124,530	181,567	128,229
2019	12	54	23,619	18,141	222,977	9	86	16,502	15,486	245,807	163,197
2020	39	405	62,580	46,456	107,655	17	1,734	24,661	19,983	58,850	76,402
TOTAL	227,014	501	508,311	391,046	977,880	26	1,909	898,981	343,708	1,323,309	714,099
OD	0	0	0	0	0	0	0	0	0	0	953

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,636,743	3,035,943	715,051	
IBNR + FREQUENCY ADJUSTMENT	(718,990)	(865,413)	2,102	
TOTAL LOSSES	917,752	2,170,529	717,153	
EXPECTED LOSSES	1,304,891	2,624,518	1,049,626	
CREDIBILITY	0.06	0.21	0.31	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.154	0.365	0.121	0.640
INDICATED (POST-TEST)	0.156	0.369	0.122	0.647
PRESENT ON RATE LEVEL	0.205	0.413	0.165	0.783
DERIVED BY FORMULA	0.202	0.403	0.152	0.757
UNDERLYING PRESENT RATE	0.220	0.442	0.177	0.838
PROPOSED	0.202	0.403	0.152	0.757

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	7.19
IND. RATE				0.72	MINIMUM PREMIUM	
MAN. RATE	1.04	0.92	0.84	+ 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
2016	14,102,999	58,036,597	0.412	0	0	38	180	999	1217
2017	14,303,383	57,323,280	0.401	1	0	37	124	1,011	1173
2018	14,555,616	59,716,605	0.410	1	0	43	133	913	1090
2019	13,276,315	42,665,803	0.321	1	0	22	86	705	814
2020	14,552,632	28,870,494	0.198	1	0	6	68	678	753
TOTAL	70,790,945	246,612,779	0.348	4	0	146	591	4306	5047
OD				0	0	3	3	81	87

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	7,351,349	8,337,450	10,076,218	0	0	3,442,276	7,142,327	12,827,656	8,859,321
2017	644,128	0	7,600,194	6,531,238	10,766,243	148,113	0	3,751,799	3,618,558	14,495,561	9,767,446
2018	7,000	0	9,093,679	6,454,365	9,122,732	87,596	0	5,028,501	5,571,938	13,639,209	10,711,585
2019	27,069	0	4,318,468	4,174,352	9,329,257	0	0	2,175,205	3,845,447	11,470,361	7,325,644
2020	7,000	0	1,057,458	3,136,807	5,754,692	0	0	479,793	2,454,495	10,676,758	5,303,491
TOTAL	685,197	0	29,421,148	28,634,212	45,049,142	235,709	0	14,877,574	22,632,765	63,109,545	41,967,487
OD	0	0	498,730	171,958	836,455	0	0	325,574	210,934	1,467,392	1,001,684

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	9,935,963	11,572,381	13,562,589	0	0	6,923,999	8,563,650	15,059,668	7,087,457
2017	791,554	15,208	10,512,790	8,561,035	13,573,971	115,524	55,829	7,085,576	4,477,624	16,049,656	7,647,910
2018	18,763	44,352	12,562,896	7,512,465	10,651,645	240,072	59,157	8,751,011	5,831,644	14,498,810	8,301,478
2019	46,044	19,611	7,447,889	4,826,229	10,100,161	4,282	28,635	4,765,509	3,834,598	11,368,059	6,307,379
2020	12,718	44,003	6,792,138	5,067,533	6,093,516	3,592	320,974	5,047,646	3,809,516	8,118,925	4,921,640
TOTAL	869,080	123,173	47,251,675	37,539,644	53,981,882	363,471	464,595	32,573,740	26,517,032	65,095,118	34,265,865
OD	531	2,234	742,336	261,737	950,741	647	13,703	700,433	329,422	1,396,038	844,596

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	83,105,618	186,071,614	35,110,460	
IBNR + FREQUENCY ADJUSTMENT	(30,822,810)	(47,132,430)	87,151	
TOTAL LOSSES	52,282,808	138,939,183	35,197,611	
EXPECTED LOSSES	56,132,169	143,338,112	40,569,071	
CREDIBILITY	1.00	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.072	0.192	0.049	0.312
INDICATED (POST-TEST)	0.073	0.194	0.049	0.316
PRESENT ON RATE LEVEL	0.074	0.189	0.054	0.317
DERIVED BY FORMULA	0.073	0.194	0.049	0.316
UNDERLYING PRESENT RATE	0.079	0.202	0.057	0.339
PROPOSED	0.073	0.194	0.049	0.316

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.300
IND. RATE				0.30	MINIMUM PREMIUM	
MAN. RATE	0.37	0.36	0.34	+ 0.30	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	76,725	2,271,568	2.961	0	0	4	9	12	25
2017	70,788	834,027	1.178	0	0	0	10	7	17
2018	75,136	1,083,376	1.442	0	0	2	7	11	20
2019	68,768	794,881	1.156	0	0	0	8	10	18
2020	60,220	1,271,086	2.111	0	0	1	11	10	22
TOTAL	351,637	6,254,938	1.779	0	0	7	45	50	102
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
2016	0	0	1,016,488	339,482	33,554	0	0	560,127	156,187	42,358	123,372
2017	0	0	0	396,353	39,155	0	0	0	260,022	73,097	65,400
2018	0	0	321,814	229,565	49,711	0	0	83,086	200,108	50,607	148,485
2019	0	0	0	332,962	55,261	0	0	0	218,313	157,031	31,314
2020	0	0	156,450	413,051	75,573	0	0	75,000	364,872	154,201	31,939
TOTAL	0	0	1,494,752	1,711,413	253,254	0	0	718,213	1,199,502	477,294	400,510
OD	0	0	0	0	0	0	0	0	0	0	599

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,388,523	471,201	45,164	0	0	1,158,343	187,268	49,728	98,698
2017	0	0	15,505	508,298	52,584	0	0	12,181	307,841	83,704	51,208
2018	316	1,580	442,519	257,810	70,484	154	1,103	166,954	195,066	61,209	115,076
2019	107	300	125,976	311,503	80,054	54	427	78,826	184,170	165,824	26,961
2020	355	3,563	545,532	402,957	141,259	275	18,768	370,605	265,179	154,259	29,639
TOTAL	778	5,443	2,518,054	1,951,770	389,545	483	20,298	1,786,909	1,139,525	514,724	321,582
OD	0	0	0	0	0	0	0	0	0	0	492

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,331,964	3,995,563	322,074	
IBNR + FREQUENCY ADJUSTMENT	(1,266,270)	(906,259)	716	
TOTAL LOSSES	3,065,694	3,089,304	322,791	
EXPECTED LOSSES	2,292,039	2,731,625	376,924	
CREDIBILITY	0.04	0.15	0.22	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.872	0.879	0.092	1.842
INDICATED (POST-TEST)	0.881	0.888	0.093	1.862
PRESENT ON RATE LEVEL	0.609	0.726	0.100	1.435
DERIVED BY FORMULA	0.620	0.750	0.099	1.469
UNDERLYING PRESENT RATE	0.652	0.777	0.107	1.536
PROPOSED	0.620	0.750	0.099	1.469

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.395
IND. RATE				1.40	MINIMUM PREMIUM	
MAN. RATE	1.75	1.63	1.54	+ 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
2016	286,348	3,007,155	1.050	0	0	3	6	35	44
2017	312,953	2,454,756	0.784	0	0	1	12	21	34
2018	314,911	2,401,595	0.763	0	0	2	10	30	42
2019	277,105	623,207	0.225	0	0	0	3	18	21
2020	178,463	1,566,337	0.878	0	0	1	1	10	12
TOTAL	1,369,780	10,053,050	0.734	0	0	7	32	114	153
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
2016	0	0	750,748	178,817	613,022	0	0	205,300	156,382	595,656	507,230
2017	0	0	347,250	542,650	214,604	0	0	165,009	226,281	215,180	743,782
2018	0	0	297,771	364,888	234,461	0	0	161,367	195,380	347,205	800,523
2019	0	0	0	20,804	110,796	0	0	0	40,132	137,414	314,061
2020	0	0	248,087	28,106	148,416	0	0	577,571	41,729	234,961	287,467
TOTAL	0	0	1,643,856	1,135,265	1,321,299	0	0	1,109,247	659,904	1,530,416	2,653,063
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
2016	0	0	1,025,522	248,198	825,128	0	0	424,560	187,502	699,300	405,784
2017	0	705	493,420	700,382	276,415	0	2,609	330,972	271,547	241,356	582,381
2018	315	1,518	437,367	411,019	281,149	299	2,071	304,757	201,046	371,909	620,405
2019	13	46	19,589	28,463	115,624	14	115	21,502	40,435	134,924	270,407
2020	212	2,745	321,480	104,485	164,194	602	58,947	744,215	134,534	204,581	266,769
TOTAL	540	5,014	2,297,377	1,492,548	1,662,510	914	63,742	1,826,006	835,064	1,652,069	2,145,747
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,193,594	5,642,191	2,145,747	
IBNR + FREQUENCY ADJUSTMENT	(1,440,830)	(1,520,698)	3,909	
TOTAL LOSSES	2,752,763	4,121,493	2,149,656	
EXPECTED LOSSES	2,586,499	4,552,684	2,423,388	
CREDIBILITY	0.11	0.36	0.53	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.201	0.301	0.157	0.659
INDICATED (POST-TEST)	0.203	0.304	0.159	0.666
PRESENT ON RATE LEVEL	0.176	0.311	0.165	0.652
DERIVED BY FORMULA	0.179	0.308	0.162	0.649
UNDERLYING PRESENT RATE	0.189	0.332	0.177	0.698
PROPOSED	0.180	0.309	0.162	0.652

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.619
IND. RATE				0.62	MINIMUM PREMIUM	
MAN. RATE	0.73	0.75	0.70	+ 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
2016	142,202	2,130,282	1.498	0	0	3	12	28	43
2017	156,156	750,320	0.480	0	0	0	3	22	25
2018	167,574	1,128,904	0.674	0	0	0	5	29	34
2019	168,367	1,422,960	0.845	0	0	0	2	23	25
2020	144,762	578,216	0.399	0	0	0	1	21	22
TOTAL	779,061	6,010,682	0.772	0	0	3	23	123	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
2016	0	0	442,336	560,549	154,818	0	0	11,046	335,054	391,143	235,336
2017	0	0	0	119,797	67,688	0	0	0	70,882	191,838	300,115
2018	0	0	0	208,264	196,181	0	0	0	171,892	361,027	191,540
2019	0	0	0	88,061	314,365	0	0	0	275,690	539,889	204,955
2020	0	0	0	50,000	136,469	0	0	0	2,500	311,486	77,761
TOTAL	0	0	442,336	1,026,671	869,521	0	0	11,046	856,018	1,795,383	1,009,707
OD	0	0	0	0	0	0	0	0	0	0	58

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	604,231	778,042	208,385	0	0	22,843	401,730	459,202	188,269
2017	0	0	5,303	154,378	85,607	0	0	4,338	85,857	212,263	234,990
2018	30	73	35,759	233,462	226,180	0	136	34,386	173,590	381,649	148,444
2019	45	154	66,039	107,518	330,079	81	654	121,607	253,279	538,070	176,466
2020	72	690	114,785	96,441	139,269	58	6,430	85,186	67,086	229,117	72,162
TOTAL	148	917	826,117	1,369,841	989,520	139	7,220	268,361	981,541	1,820,301	820,331
OD	0	0	0	0	0	0	0	0	0	0	54

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,102,903	5,161,204	820,385	
IBNR + FREQUENCY ADJUSTMENT	(746,941)	(1,087,263)	1,996	
TOTAL LOSSES	355,962	4,073,941	822,381	
EXPECTED LOSSES	1,366,533	3,328,586	976,671	
CREDIBILITY	0.07	0.25	0.37	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.046	0.523	0.106	0.674
INDICATED (POST-TEST)	0.046	0.528	0.107	0.681
PRESENT ON RATE LEVEL	0.164	0.399	0.117	0.680
DERIVED BY FORMULA	0.156	0.432	0.113	0.700
UNDERLYING PRESENT RATE	0.175	0.427	0.125	0.728
PROPOSED	0.151	0.420	0.110	0.681

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.647
IND. RATE				0.65	MINIMUM PREMIUM	
MAN. RATE	0.76	0.72	0.73	+ 0.65	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	283,437	3,438,864	1.213	0	0	1	15	55	71
2017	298,293	2,780,567	0.932	0	0	0	12	71	83
2018	307,120	4,340,591	1.413	0	0	1	14	69	84
2019	292,393	4,616,595	1.579	0	0	2	13	59	74
2020	239,906	2,220,582	0.926	0	0	0	3	57	60
TOTAL	1,421,149	17,397,199	1.224	0	0	4	57	311	372
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
2016	0	0	224,475	371,495	496,197	0	0	10,997	301,262	916,332	1,118,106
2017	0	0	0	164,083	406,774	0	0	0	255,738	1,035,037	918,935
2018	0	0	194,098	626,730	494,527	0	0	22,247	1,145,249	863,180	994,560
2019	0	0	550,946	486,154	321,871	0	0	1,169,733	483,969	805,435	798,487
2020	0	0	0	16,423	357,577	0	0	0	125,163	1,139,128	582,291
TOTAL	0	0	969,519	1,664,885	2,076,946	0	0	1,202,977	2,311,381	4,759,112	4,412,379
OD	0	0	0	0	0	0	0	0	0	0	7,114

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	306,633	515,635	667,881	0	0	22,742	361,213	1,075,774	894,485
2017	0	0	10,731	215,641	509,252	0	0	17,681	313,635	1,143,702	719,526
2018	262	1,124	350,914	703,002	577,954	41	982	220,849	1,116,406	936,820	770,784
2019	484	1,680	635,329	492,544	382,405	1,189	7,483	1,193,619	487,254	835,159	687,497
2020	128	1,329	205,836	153,696	349,449	265	25,880	384,259	316,436	849,570	540,366
TOTAL	874	4,132	1,509,441	2,080,518	2,486,940	1,495	34,345	1,839,150	2,594,943	4,841,025	3,612,658
OD	0	0	0	0	0	0	0	0	0	0	6,037

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,389,438	12,003,427	3,618,696	
IBNR + FREQUENCY ADJUSTMENT	(1,636,444)	(2,694,004)	7,935	
TOTAL LOSSES	1,752,994	9,309,423	3,626,631	
EXPECTED LOSSES	2,970,158	8,162,736	4,174,075	
CREDIBILITY	0.11	0.37	0.55	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.123	0.655	0.255	1.033
INDICATED (POST-TEST)	0.125	0.662	0.257	1.044
PRESENT ON RATE LEVEL	0.195	0.537	0.274	1.006
DERIVED BY FORMULA	0.188	0.583	0.265	1.036
UNDERLYING PRESENT RATE	0.209	0.574	0.294	1.077
PROPOSED	0.188	0.583	0.265	1.036

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.984
IND. RATE				0.98	MINIMUM PREMIUM	
MAN. RATE	1.21	1.16	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
2016	31,511	4,083,536	12.959	0	0	1	8	30	39
2017	67,106	4,313,841	6.428	0	0	4	5	31	40
2018	80,224	3,547,571	4.422	0	0	3	4	18	25
2019	82,992	2,432,681	2.931	0	0	1	8	13	22
2020	84,670	961,022	1.135	0	0	0	0	1	1
TOTAL	346,503	15,338,651	4.427	0	0	9	25	93	127
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
2016	0	0	192,098	200,061	1,783,575	0	0	3,091	42,763	354,118	1,507,830
2017	0	0	955,097	239,491	541,109	0	0	359,718	64,302	266,240	1,887,884
2018	0	0	800,398	158,005	402,073	0	0	107,617	87,465	75,689	1,916,324
2019	0	0	182,787	361,642	341,550	0	0	411	67,566	106,603	1,372,122
2020	0	0	0	0	62,910	0	0	0	0	24,500	873,612
TOTAL	0	0	2,130,380	959,199	3,131,217	0	0	470,837	262,096	827,150	7,557,772
OD	0	0	0	0	0	0	0	0	0	0	1,421

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	262,406	277,685	2,400,692	0	0	6,392	51,273	415,735	1,206,264
2017	0	1,939	1,308,938	320,417	687,181	0	5,688	700,933	83,159	297,414	1,478,213
2018	726	3,835	1,055,432	201,328	476,193	199	1,339	192,747	89,073	84,278	1,485,151
2019	289	988	380,603	370,711	385,582	20	155	28,734	60,546	107,146	1,181,397
2020	21	222	33,820	24,544	61,090	4	502	6,577	5,156	18,001	810,712
TOTAL	1,036	6,985	3,041,199	1,194,685	4,010,737	223	7,683	935,383	289,207	922,574	6,161,737
OD	0	0	0	0	0	0	0	0	0	0	1,319

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,992,508	6,417,203	6,163,056	
IBNR + FREQUENCY ADJUSTMENT	(982,451)	(1,785,522)	20,725	
TOTAL LOSSES	3,010,057	4,631,681	6,183,780	
EXPECTED LOSSES	1,840,604	5,681,896	8,166,262	
CREDIBILITY	0.04	0.14	0.21	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.869	1.337	1.784	3.990
INDICATED (POST-TEST)	0.878	1.351	1.803	4.032
PRESENT ON RATE LEVEL	0.496	1.532	2.202	4.231
DERIVED BY FORMULA	0.512	1.507	2.118	4.137
UNDERLYING PRESENT RATE	0.531	1.640	2.357	4.528
PROPOSED	0.512	1.507	2.118	4.137

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.929
IND. RATE				3.93	MINIMUM PREMIUM	
MAN. RATE	4.47	4.60	4.54	+ 3.93	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	1,476,115	33,899,063	2.297	3	0	34	177	354	568
2017	1,567,568	33,226,160	2.120	0	0	22	179	360	561
2018	1,579,170	37,965,006	2.404	2	0	26	179	406	613
2019	1,599,964	39,463,162	2.467	1	0	24	129	342	496
2020	1,643,968	23,189,459	1.411	1	0	10	81	387	479
TOTAL	7,866,785	167,742,850	2.132	7	0	116	745	1849	2717
OD				0	0	0	6	7	13

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	1,284,463	0	6,911,681	6,768,072	4,678,373	4,140	0	2,964,731	5,357,176	3,843,814	2,086,613
2017	0	0	4,861,271	7,541,880	4,602,503	0	0	2,324,088	6,110,242	5,171,565	2,614,611
2018	6,750	0	5,232,384	8,280,085	5,813,243	12,210	0	3,677,006	5,635,359	5,731,756	3,576,213
2019	350,000	0	5,665,892	7,352,976	5,439,121	150,000	0	8,688,634	4,699,513	5,228,797	1,888,229
2020	2,020	0	1,934,025	4,353,809	4,697,895	0	0	1,296,977	3,302,965	5,473,538	2,128,230
TOTAL	1,643,233	0	24,605,253	34,296,822	25,231,135	166,350	0	18,951,436	25,105,255	25,449,470	12,293,896
OD	0	0	0	309,186	114,382	0	0	0	30,312	12,211	95,544

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	1,427,708	0	9,441,356	9,394,084	6,297,090	9,413	0	6,131,064	6,423,254	4,512,638	1,669,290
2017	0	9,826	6,892,528	9,750,540	5,863,624	0	36,262	4,744,774	7,245,540	5,793,185	2,047,240
2018	15,371	26,931	7,895,419	9,312,805	6,892,439	38,265	42,229	6,305,458	5,637,478	6,231,376	2,771,565
2019	531,476	23,273	8,853,653	7,463,824	6,339,473	347,597	44,582	7,207,133	4,355,867	5,498,169	1,625,765
2020	7,632	53,748	8,101,281	5,795,400	5,296,310	3,672	296,398	4,977,979	3,306,684	4,414,872	1,974,997
TOTAL	1,982,186	113,778	41,184,237	41,716,652	30,688,936	398,946	419,470	29,366,408	26,968,823	26,450,240	10,088,858
OD	24	72	39,859	372,439	137,070	3	20	4,654	32,074	13,636	82,040

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	73,509,655	126,379,870	10,170,899	
IBNR + FREQUENCY ADJUSTMENT	(27,861,667)	(31,409,357)	22,894	
TOTAL LOSSES	45,647,988	94,970,513	10,193,793	
EXPECTED LOSSES	51,052,307	96,210,227	10,432,914	
CREDIBILITY	0.35	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.580	1.200	0.129	1.908
INDICATED (POST-TEST)	0.586	1.213	0.130	1.929
PRESENT ON RATE LEVEL	0.606	1.143	0.124	1.873
DERIVED BY FORMULA	0.599	1.213	0.130	1.942
UNDERLYING PRESENT RATE	0.649	1.223	0.133	2.005
PROPOSED	0.595	1.205	0.129	1.929

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.832
IND. RATE				1.83	MINIMUM PREMIUM	
MAN. RATE	2.05	1.95	2.01	+ 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
2016	452,509	1,509,936	0.334	0	0	1	8	12	21
2017	482,191	1,381,236	0.286	0	0	3	6	16	25
2018	469,784	1,083,048	0.231	0	0	1	9	6	16
2019	471,571	1,353,006	0.287	0	0	2	7	9	18
2020	463,393	429,411	0.093	0	0	0	5	8	13
TOTAL	2,339,448	5,756,637	0.246	0	0	7	35	51	93
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
2016	0	0	167,212	528,725	194,097	0	0	49,698	394,397	139,134	36,673
2017	0	0	416,084	214,575	106,069	0	0	387,443	71,579	151,628	33,858
2018	0	0	153,563	425,158	12,399	0	0	86,218	347,005	26,765	31,940
2019	0	0	314,655	376,962	106,716	0	0	256,711	110,574	101,121	86,267
2020	0	0	0	190,496	47,534	0	0	0	98,355	54,494	38,532
TOTAL	0	0	1,051,514	1,735,916	466,815	0	0	780,070	1,021,910	473,142	227,270
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
2016	0	0	228,412	733,870	261,255	0	0	102,775	472,882	163,343	29,338
2017	0	845	572,994	279,090	138,562	0	6,126	754,262	90,785	171,450	26,511
2018	197	841	253,456	466,170	29,885	160	1,216	191,805	334,704	41,209	24,754
2019	394	1,370	514,182	371,468	150,772	421	2,604	410,404	113,710	115,029	74,276
2020	117	965	183,363	183,126	71,868	54	3,120	76,284	71,741	49,933	35,758
TOTAL	708	4,020	1,752,406	2,033,724	652,341	634	13,066	1,535,530	1,083,823	540,965	190,636
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,306,365	4,310,853	190,636	
IBNR + FREQUENCY ADJUSTMENT	(2,301,857)	(1,312,319)	410	
TOTAL LOSSES	1,004,508	2,998,534	191,046	
EXPECTED LOSSES	4,203,032	4,001,867	194,374	
CREDIBILITY	0.15	0.52	0.76	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.043	0.128	0.008	0.179
INDICATED (POST-TEST)	0.043	0.130	0.008	0.181
PRESENT ON RATE LEVEL	0.168	0.160	0.008	0.335
DERIVED BY FORMULA	0.149	0.144	0.008	0.301
UNDERLYING PRESENT RATE	0.180	0.171	0.008	0.359
PROPOSED	0.149	0.144	0.008	0.301

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.286
IND. RATE				0.29	MINIMUM PREMIUM	
MAN. RATE	0.56	0.42	0.36	+ 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
2016	715,071	14,477,284	2.025	0	0	10	75	175	260
2017	737,500	10,297,643	1.396	0	0	5	62	173	240
2018	781,237	11,942,819	1.529	0	0	9	71	198	278
2019	713,566	9,088,658	1.274	0	0	4	48	154	206
2020	522,143	6,038,343	1.156	0	0	1	10	132	143
TOTAL	3,469,517	51,844,747	1.494	0	0	29	266	832	1127
OD				0	0	1	6	6	13

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	2,406,358	2,404,930	2,677,154	0	0	2,100,350	1,692,797	1,910,494	1,285,201
2017	0	0	799,085	1,982,978	2,311,981	0	0	308,416	1,607,640	2,006,193	1,281,350
2018	0	0	1,581,540	2,888,698	2,015,925	0	0	684,549	1,565,393	1,980,626	1,226,088
2019	0	0	692,939	2,012,284	1,709,590	0	0	317,007	1,213,936	2,247,488	895,414
2020	0	0	200,000	601,504	1,745,163	0	0	38,000	588,036	2,187,401	678,239
TOTAL	0	0	5,679,922	9,890,394	10,459,813	0	0	3,448,322	6,667,802	10,332,202	5,366,292
OD	0	0	211,872	45,195	180,659	0	0	9,680	9,613	93,086	91,177

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	2,609,805	3,338,043	3,603,449	0	0	2,317,040	2,029,664	2,242,920	1,028,161
2017	0	1,623	1,183,442	2,576,633	2,912,267	0	4,876	681,636	1,924,456	2,233,072	1,003,297
2018	1,811	8,388	2,481,387	3,244,426	2,385,508	1,267	9,239	1,409,764	1,569,141	2,130,462	950,218
2019	1,320	4,401	1,719,152	2,031,185	1,933,686	837	5,774	982,862	1,131,000	2,257,071	770,951
2020	1,042	10,671	1,644,505	1,221,781	1,791,356	708	60,923	1,006,739	825,328	1,668,510	629,406
TOTAL	4,172	25,082	9,638,291	12,412,068	12,626,267	2,811	80,813	6,398,040	7,479,589	10,532,035	4,382,033
OD	11	510	309,247	63,152	204,523	3	389	25,188	14,236	94,548	75,373

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	16,484,557	43,426,419	4,457,407	
IBNR + FREQUENCY ADJUSTMENT	(6,633,288)	(10,039,446)	8,504	
TOTAL LOSSES	9,851,269	33,386,973	4,465,911	
EXPECTED LOSSES	11,983,742	30,259,154	4,815,134	
CREDIBILITY	0.20	0.67	0.99	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.274	0.951	0.127	1.352
INDICATED (POST-TEST)	0.277	0.962	0.128	1.367
PRESENT ON RATE LEVEL	0.323	0.815	0.130	1.267
DERIVED BY FORMULA	0.314	0.913	0.128	1.355
UNDERLYING PRESENT RATE	0.345	0.872	0.139	1.356
PROPOSED	0.314	0.913	0.128	1.355

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.287
IND. RATE				1.29	MINIMUM PREMIUM	
MAN. RATE	1.54	1.44	1.36	+ 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	
2016	847,633	10,591,441	1.250	0	0	5	54	171	230	
2017	927,031	11,999,368	1.294	0	0	8	32	206	246	
2018	954,601	13,560,684	1.421	0	0	12	40	193	245	
2019	1,028,090	11,849,383	1.153	0	0	5	36	191	232	
2020	1,093,256	9,778,930	0.894	0	0	3	16	212	231	
TOTAL	4,850,611	57,779,806	1.191	0	0	33	178	973	1184	
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
2016	0	0	972,577	2,397,414	1,640,551	0	0	412,523	1,912,240	1,606,774	1,649,362
2017	0	0	1,529,575	2,197,564	1,966,501	0	0	556,595	1,226,417	2,481,111	2,041,605
2018	0	0	2,334,716	2,608,758	2,219,975	0	0	832,554	1,443,624	2,060,864	2,060,193
2019	0	0	853,449	2,002,217	2,629,400	0	0	660,090	1,236,712	2,736,165	1,731,350
2020	0	0	648,637	1,326,753	2,180,397	0	0	114,269	628,303	2,942,453	1,938,118
TOTAL	0	0	6,338,954	10,532,706	10,636,824	0	0	2,576,031	6,447,296	11,827,367	9,420,628
OD	0	0	0	0	1,118	0	0	0	0	2,737	7,293

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,328,540	3,327,611	2,208,182	0	0	853,098	2,292,776	1,886,353	1,319,490
2017	0	3,106	2,177,372	2,851,807	2,490,373	0	8,800	1,147,724	1,482,611	2,754,043	1,598,577
2018	2,431	11,864	3,409,801	2,961,313	2,625,734	1,541	10,948	1,640,606	1,460,043	2,213,672	1,596,650
2019	1,507	5,143	2,003,014	2,106,730	2,888,364	1,384	9,160	1,514,859	1,204,397	2,742,525	1,490,692
2020	1,888	19,736	2,945,929	2,065,813	2,346,655	948	85,520	1,336,862	1,018,193	2,231,667	1,798,574
TOTAL	5,825	39,849	11,864,657	13,313,274	12,559,307	3,873	114,429	6,493,148	7,458,020	11,828,260	7,803,982
OD	0	0	12	15	1,395	0	0	16	31	3,016	5,782

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	18,521,809	45,163,317	7,809,764	
IBNR + FREQUENCY ADJUSTMENT	(6,387,396)	(9,821,594)	20,150	
TOTAL LOSSES	12,134,413	35,341,723	7,829,914	
EXPECTED LOSSES	11,788,582	30,352,960	8,652,358	
CREDIBILITY	0.25	0.84	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.250	0.729	0.161	1.140
INDICATED (POST-TEST)	0.253	0.736	0.163	1.152
PRESENT ON RATE LEVEL	0.227	0.585	0.167	0.978
DERIVED BY FORMULA	0.234	0.712	0.163	1.109
UNDERLYING PRESENT RATE	0.243	0.626	0.178	1.047
PROPOSED	0.234	0.712	0.163	1.109

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.053
IND. RATE				1.05	MINIMUM PREMIUM	
MAN. RATE	1.18	1.08	1.05	+ 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
2016	2,542,916	26,632,213	1.047	0	0	19	107	547	673
2017	2,629,227	24,910,738	0.947	1	0	15	98	490	604
2018	2,772,070	22,626,516	0.816	0	0	8	107	520	635
2019	2,520,440	16,744,576	0.664	0	0	1	66	451	518
2020	2,169,011	18,540,693	0.855	0	0	5	43	366	414
TOTAL	12,633,664	109,454,736	0.866	1	0	48	421	2374	2844
OD				0	0	0	0	4	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	3,612,183	4,103,748	4,702,630	0	0	1,423,713	2,852,513	6,741,229	3,196,197
2017	399,300	0	3,066,699	3,681,779	4,733,329	108,132	0	959,729	2,975,302	5,603,760	3,382,708
2018	0	0	1,456,251	3,060,238	5,289,020	0	0	784,077	2,503,373	5,953,290	3,580,267
2019	0	0	221,646	3,347,955	3,868,176	0	0	39,971	1,488,024	4,990,961	2,787,843
2020	0	0	1,053,582	1,525,928	3,120,116	0	0	630,029	4,474,461	5,727,573	2,009,004
TOTAL	399,300	0	9,410,361	15,719,648	21,713,271	108,132	0	3,837,519	14,293,673	29,016,813	14,956,019
OD	0	0	0	0	54,741	0	0	0	0	47,798	23,569

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	4,934,242	5,696,002	6,325,056	0	0	2,944,238	3,420,163	7,414,354	2,556,958
2017	490,691	6,227	4,346,680	4,800,466	5,973,065	84,340	15,174	2,025,734	3,587,549	6,220,006	2,648,660
2018	1,726	8,096	2,471,342	3,541,702	6,062,130	1,451	11,418	1,821,015	2,572,836	6,301,547	2,774,707
2019	1,455	4,563	1,886,635	3,420,560	4,228,973	576	4,597	847,997	1,495,935	4,904,165	2,400,333
2020	2,513	27,045	3,917,548	2,581,971	3,303,526	2,906	234,772	4,012,689	2,953,102	4,516,039	1,864,356
TOTAL	496,384	45,931	17,556,448	20,040,701	25,892,749	89,273	265,962	11,651,673	14,029,585	29,356,112	12,245,013
OD	0	4	1,980	1,789	62,056	0	0	360	589	52,474	19,264

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	30,108,014	89,436,056	12,264,278	
IBNR + FREQUENCY ADJUSTMENT	(11,634,758)	(20,933,298)	26,490	
TOTAL LOSSES	18,473,256	68,502,758	12,290,768	
EXPECTED LOSSES	21,090,433	63,355,330	13,830,751	
CREDIBILITY	0.47	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.146	0.541	0.097	0.785
INDICATED (POST-TEST)	0.148	0.547	0.098	0.793
PRESENT ON RATE LEVEL	0.156	0.469	0.102	0.727
DERIVED BY FORMULA	0.152	0.547	0.098	0.797
UNDERLYING PRESENT RATE	0.167	0.501	0.109	0.778
PROPOSED	0.151	0.544	0.098	0.793

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.753
IND. RATE				0.75	MINIMUM PREMIUM	
MAN. RATE	0.84	0.78	0.78	+ 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
2016	496,877	2,418,662	0.487	0	0	0	12	56	68
2017	529,808	3,194,722	0.603	0	0	2	10	79	91
2018	581,359	3,570,211	0.614	0	0	1	14	73	88
2019	533,655	4,101,245	0.769	0	0	1	12	88	101
2020	501,142	3,315,125	0.662	0	0	2	9	48	59
TOTAL	2,642,841	16,599,965	0.628	0	0	6	57	344	407
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
2016	0	0	0	434,202	524,382	0	0	0	266,330	548,362	645,386
2017	0	0	328,025	142,444	675,970	0	0	65,236	214,737	963,875	804,435
2018	0	0	307,049	636,103	463,664	0	0	179,931	360,857	742,440	880,167
2019	0	0	163,269	571,090	1,216,143	0	0	75,000	301,541	1,135,139	639,063
2020	0	0	371,324	494,968	573,447	0	0	112,573	482,490	824,746	455,577
TOTAL	0	0	1,169,667	2,278,807	3,453,606	0	0	432,740	1,625,955	4,214,562	3,424,628
OD	0	0	0	0	18,500	0	0	0	0	289	6,602

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	602,672	705,818	0	0	0	319,330	643,777	516,309
2017	0	666	457,251	193,703	848,327	0	1,031	141,711	265,188	1,065,373	629,873
2018	363	1,655	494,728	714,321	546,429	333	2,429	370,031	370,045	789,432	682,129
2019	388	1,324	528,777	636,139	1,300,519	223	1,594	276,021	315,628	1,115,546	550,233
2020	715	7,813	1,104,544	690,792	652,442	492	38,993	674,685	482,950	660,909	422,775
TOTAL	1,465	11,458	2,585,300	2,837,627	4,053,534	1,049	44,047	1,462,448	1,753,140	4,275,037	2,801,320
OD	0	0	204	247	23,091	0	0	2	3	318	5,558

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,105,973	12,942,997	2,806,878	
IBNR + FREQUENCY ADJUSTMENT	(1,755,256)	(3,013,036)	6,498	
TOTAL LOSSES	2,350,717	9,929,961	2,813,376	
EXPECTED LOSSES	3,199,432	9,189,326	3,161,903	
CREDIBILITY	0.17	0.56	0.83	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.089	0.375	0.106	0.570
INDICATED (POST-TEST)	0.090	0.379	0.107	0.576
PRESENT ON RATE LEVEL	0.113	0.325	0.112	0.550
DERIVED BY FORMULA	0.109	0.355	0.108	0.572
UNDERLYING PRESENT RATE	0.121	0.348	0.120	0.588
PROPOSED	0.109	0.355	0.108	0.572

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.543
IND. RATE				0.54	MINIMUM PREMIUM	
MAN. RATE	0.65	0.57	0.59	+ 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
2016	680,287	2,064,169	0.303	0	0	2	16	43	61
2017	702,824	4,771,335	0.679	0	0	3	24	36	63
2018	720,012	6,787,031	0.943	0	0	3	20	50	73
2019	658,887	1,501,993	0.228	0	0	2	4	31	37
2020	641,613	1,308,362	0.204	0	0	1	1	31	33
TOTAL	3,403,623	16,432,890	0.483	0	0	11	65	191	267
OD				0	0	0	1	1	2

## REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	317,630	457,018	444,132	0	0	137,240	190,365	359,933	157,851
2017	0	0	692,149	1,275,600	551,218	0	0	937,003	876,691	300,989	137,685
2018	0	0	981,944	908,044	403,222	0	0	3,434,803	385,689	475,633	197,696
2019	0	0	336,029	148,273	332,457	0	0	105,354	36,324	447,160	96,396
2020	0	0	186,935	5,325	311,063	0	0	187,574	23,608	496,621	97,236
TOTAL	0	0	2,514,687	2,794,260	2,042,092	0	0	4,801,974	1,512,677	2,080,336	686,864
OD	0	0	0	5,000	2,045	0	0	0	6,549	947	1,588

## TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	433,883	634,341	597,802	0	0	283,812	228,248	422,561	126,281
2017	0	1,309	927,519	1,645,857	706,398	0	12,828	1,612,190	1,048,081	349,622	107,807
2018	837	4,049	1,158,226	1,017,788	498,809	1,271	8,450	1,205,808	403,656	524,544	153,214
2019	354	1,299	481,356	180,653	368,534	186	1,190	191,784	64,012	436,910	82,997
2020	238	2,991	366,074	145,812	317,274	309	31,097	399,433	141,819	377,915	90,235
TOTAL	1,428	9,649	3,367,058	3,624,450	2,488,817	1,766	53,565	3,693,028	1,885,815	2,111,552	560,535
OD	2	4	1,824	4,635	2,899	1	11	2,066	5,250	1,486	1,474

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,130,401	10,124,905	562,008	
IBNR + FREQUENCY ADJUSTMENT	(2,354,275)	(2,270,310)	1,454	
TOTAL LOSSES	4,776,126	7,854,594	563,462	
EXPECTED LOSSES	4,277,338	6,887,397	715,782	
CREDIBILITY	0.20	0.66	0.98	

## PURE PREMIUMS

INDICATED (PRE-TEST)	0.140	0.230	0.017	0.387
INDICATED (POST-TEST)	0.142	0.233	0.017	0.391
PRESENT ON RATE LEVEL	0.117	0.189	0.020	0.326
DERIVED BY FORMULA	0.122	0.218	0.017	0.357
UNDERLYING PRESENT RATE	0.126	0.202	0.021	0.349
PROPOSED	0.122	0.218	0.017	0.357

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.339
IND. RATE				0.34	MINIMUM PREMIUM	
MAN. RATE	0.32	0.33	0.35	+ 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
2016	109,194	2,218,716	2.032	0	0	0	5	26	31
2017	112,419	8,387,267	7.461	0	0	1	5	27	33
2018	113,934	1,628,410	1.429	0	0	1	6	21	28
2019	112,586	2,874,711	2.553	0	0	2	3	26	31
2020	88,339	1,000,699	1.133	0	0	0	2	15	17
TOTAL	536,472	16,109,803	3.003	0	0	4	21	115	140
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
2016	0	0	0	52,348	332,511	0	0	0	310,808	1,022,391	500,658
2017	0	0	354,343	159,780	219,638	0	0	5,855,100	118,940	980,171	699,295
2018	0	0	143,640	172,232	126,667	0	0	11,992	54,655	162,963	956,261
2019	0	0	532,882	152,949	221,422	0	0	332,670	236,828	908,612	489,348
2020	0	0	0	43,500	86,421	0	0	0	377,919	241,084	251,775
TOTAL	0	0	1,030,865	580,809	986,659	0	0	6,199,762	1,099,150	3,315,221	2,897,337
OD	0	0	0	0	0	0	0	0	0	0	8,598

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	72,659	447,560	0	0	0	372,659	1,200,287	400,526
2017	0	67	52,289	207,846	275,962	0	8,445	1,045,254	157,778	1,086,393	547,548
2018	151	732	210,989	194,618	150,747	22	192	32,224	56,875	171,818	741,102
2019	518	1,913	700,357	185,098	263,590	595	3,797	611,493	269,319	903,531	421,329
2020	52	487	82,495	71,299	89,791	214	12,638	301,621	282,329	215,153	233,647
TOTAL	721	3,198	1,046,131	731,521	1,227,650	831	25,072	1,990,593	1,138,959	3,577,182	2,344,152
OD	0	0	0	0	0	0	0	0	0	0	7,115

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,066,546	6,675,312	2,351,268	
IBNR + FREQUENCY ADJUSTMENT	(911,718)	(1,312,926)	4,285	
TOTAL LOSSES	2,154,828	5,362,386	2,355,553	
EXPECTED LOSSES	1,655,176	3,975,253	2,287,919	
CREDIBILITY	0.06	0.19	0.29	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.402	1.000	0.438	1.839
INDICATED (POST-TEST)	0.406	1.010	0.442	1.858
PRESENT ON RATE LEVEL	0.288	0.692	0.398	1.379
DERIVED BY FORMULA	0.295	0.753	0.411	1.459
UNDERLYING PRESENT RATE	0.309	0.741	0.426	1.476
PROPOSED	0.295	0.753	0.411	1.459

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.386
IND. RATE				1.39	MINIMUM PREMIUM	
MAN. RATE	1.49	1.47	1.48	+ 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
2016	436,536	11,111,172	2,545	0	1	9	40	145	195
2017	466,313	8,025,508	1,721	0	0	4	23	135	162
2018	499,637	8,322,098	1,666	0	0	3	26	138	167
2019	508,333	10,046,173	1,976	0	0	4	31	125	160
2020	517,765	6,560,604	1,267	0	0	2	16	103	121
TOTAL	2,428,584	44,065,555	1,814	0	1	22	136	646	805
OD				0	0	0	1	3	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	297,970	1,492,548	1,807,684	2,142,230	0	450,702	759,065	994,935	1,801,732	1,364,306
2017	0	0	716,628	1,071,634	1,679,566	0	0	663,636	740,424	1,513,844	1,639,776
2018	0	0	516,186	1,437,311	2,035,037	0	0	123,806	950,773	1,884,022	1,374,963
2019	0	0	856,905	1,454,044	1,796,481	0	0	326,810	978,148	3,280,390	1,353,395
2020	0	0	323,765	1,150,519	1,614,013	0	0	82,775	662,839	1,704,801	1,021,892
TOTAL	0	297,970	3,906,032	6,921,192	9,267,327	0	450,702	1,956,092	4,327,119	10,184,789	6,754,332
OD	0	0	0	12,841	2,367	0	0	0	8,719	19,700	63,465

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	284,067	2,038,821	2,509,065	2,883,442	0	690,631	1,569,746	1,192,927	2,115,233	1,091,445
2017	0	1,355	962,874	1,399,768	2,113,060	0	9,063	1,152,174	898,066	1,682,382	1,283,945
2018	663	2,980	929,911	1,644,699	2,338,765	229	2,216	392,144	961,322	1,996,370	1,065,596
2019	1,291	4,470	1,716,797	1,530,421	1,974,632	805	5,510	931,933	951,693	2,377,956	1,165,273
2020	1,377	13,747	2,157,541	1,658,082	1,747,688	702	57,444	984,066	775,053	1,323,984	948,316
TOTAL	3,332	306,619	7,805,944	8,742,036	11,057,587	1,736	764,863	5,030,064	4,779,061	9,495,925	5,554,575
OD	0	0	514	16,482	3,075	0	0	511	10,517	21,815	51,636

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,913,583	34,126,498	5,606,211	
IBNR + FREQUENCY ADJUSTMENT	(5,009,301)	(8,153,075)	15,379	
TOTAL LOSSES	8,904,282	25,973,423	5,621,590	
EXPECTED LOSSES	9,208,622	25,089,915	6,875,919	
CREDIBILITY	0.16	0.53	0.78	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.367	1.067	0.229	1.663
INDICATED (POST-TEST)	0.370	1.079	0.232	1.681
PRESENT ON RATE LEVEL	0.354	0.965	0.265	1.584
DERIVED BY FORMULA	0.357	1.025	0.239	1.621
UNDERLYING PRESENT RATE	0.379	1.033	0.283	1.695
PROPOSED	0.357	1.025	0.239	1.621

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.539
IND. RATE				1.54	MINIMUM PREMIUM	
MAN. RATE	1.91	1.74	1.70	+ 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
2016	389,295	11,440,152	2,939	2	0	11	25	204	242
2017	394,544	14,792,425	3,749	0	0	17	30	191	238
2018	415,788	12,708,189	3,056	1	0	13	40	208	262
2019	400,936	9,143,060	2,280	1	0	6	21	171	199
2020	402,443	8,976,946	2,231	1	0	3	20	170	194
<b>TOTAL</b>	<b>2,003,006</b>	<b>57,060,772</b>	<b>2,849</b>	<b>5</b>	<b>0</b>	<b>50</b>	<b>136</b>	<b>944</b>	<b>1135</b>
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
2016	811,245	0	2,187,342	1,001,025	1,723,308	433	0	1,072,933	1,449,510	1,953,962	1,240,394
2017	0	0	3,853,438	1,084,139	1,879,825	0	0	2,981,075	1,150,656	2,771,083	1,072,209
2018	4,398	0	2,557,064	1,646,812	2,017,877	0	0	1,003,639	1,517,442	2,948,406	1,012,551
2019	470,721	0	1,175,393	1,142,906	1,681,115	1,293	0	398,315	568,207	2,348,289	1,356,821
2020	328,379	0	795,515	1,141,916	1,719,624	9,922	0	411,031	473,433	3,066,270	1,030,856
<b>TOTAL</b>	<b>1,614,743</b>	<b>0</b>	<b>10,568,752</b>	<b>6,016,798</b>	<b>9,021,749</b>	<b>11,648</b>	<b>0</b>	<b>5,866,993</b>	<b>5,159,248</b>	<b>13,088,010</b>	<b>5,712,831</b>
OD	0	0	0	0	0	0	0	0	0	0	84,422

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	1,055,295	0	2,987,909	1,389,423	2,319,573	1,257	0	2,218,825	1,737,962	2,293,951	992,315
2017	0	7,076	4,782,100	1,437,271	2,391,308	0	26,887	3,360,753	1,409,888	3,082,975	839,540
2018	8,767	12,626	3,554,720	1,911,576	2,377,136	1,858	13,137	1,960,442	1,559,754	3,144,739	784,727
2019	707,193	5,210	1,965,181	1,250,697	1,866,459	3,758	5,457	903,123	626,581	2,313,733	1,168,223
2020	395,298	18,810	2,697,874	1,741,950	1,885,653	20,205	117,247	1,670,628	985,473	2,323,906	956,634
<b>TOTAL</b>	<b>2,166,553</b>	<b>43,722</b>	<b>15,987,784</b>	<b>7,730,916</b>	<b>10,840,129</b>	<b>27,078</b>	<b>162,729</b>	<b>10,113,771</b>	<b>6,319,658</b>	<b>13,159,304</b>	<b>4,741,439</b>
OD	0	0	0	0	0	0	0	0	0	0	72,597

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	28,501,636	38,050,007	4,814,036	
IBNR + FREQUENCY ADJUSTMENT	(10,589,120)	(8,850,604)	11,042	
<b>TOTAL LOSSES</b>	<b>17,912,516</b>	<b>29,199,404</b>	<b>4,825,078</b>	
EXPECTED LOSSES	19,343,767	27,012,403	5,181,856	
CREDIBILITY	0.14	0.47	0.69	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.894	1.458	0.237	2.589
INDICATED (POST-TEST)	0.904	1.473	0.240	2.617
PRESENT ON RATE LEVEL	0.902	1.260	0.242	2.404
DERIVED BY FORMULA	0.903	1.360	0.240	2.503
UNDERLYING PRESENT RATE	0.966	1.349	0.259	2.573
PROPOSED	0.902	1.360	0.240	2.503

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.377
IND. RATE				2.38	MINIMUM PREMIUM	
MAN. RATE	2.94	2.71	2.58	+ 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
2016	409,442	4,608,231	1.125	0	0	4	16	87	107
2017	431,437	3,083,195	0.715	0	0	1	9	64	74
2018	468,924	4,744,179	1.012	0	0	3	11	77	91
2019	372,426	2,897,284	0.778	0	0	2	7	49	58
2020	311,965	1,547,021	0.496	0	0	1	7	40	48
TOTAL	1,994,194	16,879,910	0.846	0	0	11	50	317	378
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
2016	0	0	552,567	876,335	1,204,767	0	0	334,821	376,123	880,820	382,798
2017	0	0	178,975	309,886	1,093,564	0	0	91,188	167,903	880,980	360,699
2018	0	0	680,125	696,930	1,249,080	0	0	291,066	386,699	1,116,311	323,968
2019	0	0	365,028	558,860	627,627	0	0	52,008	475,527	546,086	272,148
2020	0	0	173,082	322,724	344,906	0	0	31,742	119,329	421,893	133,345
TOTAL	0	0	1,949,777	2,764,735	4,519,944	0	0	800,825	1,525,581	3,846,090	1,472,958
OD	0	0	0	0	6,766	0	0	0	0	19,641	8,446

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	754,807	1,216,353	1,621,616	0	0	692,410	450,971	1,034,083	306,238
2017	0	363	266,312	412,796	1,369,624	0	1,442	189,350	209,260	973,689	282,427
2018	699	3,485	1,007,994	814,849	1,439,444	539	3,814	568,798	408,345	1,182,411	251,075
2019	523	1,820	695,283	585,205	702,562	205	1,480	259,652	417,399	559,600	234,319
2020	408	4,301	632,795	431,764	391,899	166	14,532	230,589	165,779	323,793	123,744
TOTAL	1,630	9,968	3,357,191	3,460,967	5,525,145	910	21,267	1,940,799	1,651,755	4,073,575	1,197,805
OD	0	0	238	208	8,061	1	5	1,064	1,002	19,367	6,996

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,333,074	14,740,079	1,204,800	
IBNR + FREQUENCY ADJUSTMENT	(2,859,471)	(3,571,583)	2,920	
TOTAL LOSSES	2,473,603	11,168,496	1,207,721	
EXPECTED LOSSES	5,142,222	10,728,587	1,630,716	
CREDIBILITY	0.14	0.46	0.69	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.124	0.559	0.060	0.743
INDICATED (POST-TEST)	0.125	0.565	0.061	0.751
PRESENT ON RATE LEVEL	0.241	0.503	0.076	0.820
DERIVED BY FORMULA	0.225	0.531	0.066	0.822
UNDERLYING PRESENT RATE	0.258	0.538	0.082	0.878
PROPOSED	0.224	0.530	0.066	0.820

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.779
IND. RATE				0.78	MINIMUM PREMIUM	
MAN. RATE	0.98	0.88	0.88	+ 0.78	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	2,923	173	0.006	0	0	0	0	0	0
2017	3,188	12,353	0.387	0	0	0	0	1	1
2018	3,823	19,183	0.502	0	0	0	0	2	2
2019	3,866	9,194	0.238	0	0	0	0	1	1
2020	3,365	1,378	0.041	0	0	0	0	0	0
TOTAL	17,165	42,281	0.246	0	0	0	0	4	4
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
2016	0	0	0	0	0	0	0	0	0	0	173
2017	0	0	0	0	1,185	0	0	0	0	7,767	3,401
2018	0	0	0	0	11,956	0	0	0	0	5,524	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	1,378
TOTAL	0	0	0	0	15,141	0	0	0	0	13,291	13,849
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
2016	0	0	0	0	0	0	0	0	0	0	138
2017	0	0	13	16	1,479	0	0	46	88	8,559	2,663
2018	0	1	461	413	13,424	0	1	162	147	5,754	1,320
2019	0	1	218	168	2,061	0	0	0	0	0	6,194
2020	0	0	0	0	0	0	0	0	0	0	1,279
TOTAL	0	1	692	596	16,964	0	1	208	234	14,313	11,594
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	902	32,108	11,594	
IBNR + FREQUENCY ADJUSTMENT	(4,517)	(6,693)	5	
TOTAL LOSSES	0	25,415	11,599	
EXPECTED LOSSES	8,314	20,660	2,353	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.481	0.676	2.156
INDICATED (POST-TEST)	0.000	1.496	0.683	2.179
PRESENT ON RATE LEVEL	0.453	1.125	0.128	1.705
DERIVED BY FORMULA	0.453	1.128	0.134	1.715
UNDERLYING PRESENT RATE	0.484	1.204	0.137	1.825
PROPOSED	0.453	1.129	0.134	1.715

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.629
IND. RATE				1.63	MINIMUM PREMIUM	
MAN. RATE	2.10	1.93	1.83	+ 1.63	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	106,213	4,274,233	4.024	0	0	7	9	75	91
2017	109,862	4,875,312	4.438	0	0	8	6	65	79
2018	114,029	4,591,303	4.026	0	0	6	6	64	76
2019	115,391	4,386,779	3.802	0	0	9	3	59	71
2020	118,160	4,514,780	3.821	0	0	7	7	71	85
TOTAL	563,655	22,642,407	4.017	0	0	37	31	334	402
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
2016	0	0	1,327,861	357,957	647,315	0	0	452,910	288,123	811,152	388,915
2017	0	0	1,462,187	378,497	587,088	0	0	926,851	325,121	923,682	271,886
2018	0	0	1,476,007	317,519	885,446	0	0	464,229	219,911	904,942	323,249
2019	0	0	1,808,057	294,827	668,816	0	0	592,051	124,947	707,212	190,869
2020	0	0	1,337,910	535,760	919,510	0	0	229,210	462,142	788,522	241,726
TOTAL	0	0	7,412,022	1,884,560	3,708,175	0	0	2,665,251	1,420,244	4,135,510	1,416,645
OD	0	0	0	0	109	0	0	0	0	476	5,743

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,813,858	496,844	871,286	0	0	936,618	345,459	952,292	311,132
2017	0	2,969	2,001,679	502,500	750,943	0	14,655	1,814,638	405,207	1,030,179	212,887
2018	1,342	7,091	1,955,403	404,694	1,040,549	859	5,763	826,575	249,400	961,006	250,518
2019	1,682	6,277	2,286,558	414,558	793,819	959	5,943	936,210	186,925	712,578	164,338
2020	1,530	18,888	2,329,758	963,694	1,068,928	605	50,550	808,478	477,056	638,866	224,322
TOTAL	4,554	35,225	10,387,256	2,782,290	4,525,525	2,423	76,910	5,322,519	1,664,048	4,294,921	1,163,197
OD	0	0	1	1	136	0	0	3	5	525	4,743

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	15,828,891	13,267,452	1,167,940	
IBNR + FREQUENCY ADJUSTMENT	(4,677,708)	(2,493,244)	3,028	
TOTAL LOSSES	11,151,183	10,774,208	1,170,968	
EXPECTED LOSSES	8,577,049	7,642,113	1,375,604	
CREDIBILITY	0.06	0.20	0.30	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.978	1.911	0.207	4.097
INDICATED (POST-TEST)	1.999	1.932	0.209	4.140
PRESENT ON RATE LEVEL	1.422	1.267	0.228	2.917
DERIVED BY FORMULA	1.457	1.400	0.222	3.079
UNDERLYING PRESENT RATE	1.522	1.356	0.244	3.122
PROPOSED	1.457	1.400	0.222	3.079

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.924
IND. RATE				2.92	MINIMUM PREMIUM	
MAN. RATE	3.52	3.25	3.13	+ 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
2016	5,161,118	4,837,599	0.094	0	0	4	31	43	78
2017	5,249,384	4,213,799	0.080	1	0	3	19	49	72
2018	4,998,759	4,864,512	0.097	0	0	6	17	32	55
2019	5,446,676	3,424,443	0.063	1	0	2	13	43	59
2020	5,698,453	1,625,339	0.029	0	0	1	3	24	28
TOTAL	26,554,390	18,965,692	0.071	2	0	16	83	191	292
OD				0	0	0	2	1	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	683,802	1,185,235	402,450	0	0	204,465	871,451	775,398	714,798
2017	928,271	0	528,986	360,120	567,686	0	0	60,922	497,296	669,755	600,763
2018	0	0	1,359,171	619,147	563,284	0	0	512,780	581,903	647,949	580,278
2019	135,000	0	527,222	551,474	537,460	0	0	133,795	450,087	650,548	438,857
2020	0	0	191,838	144,829	277,014	0	0	62,560	113,700	429,705	405,693
TOTAL	1,063,271	0	3,291,019	2,860,805	2,347,894	0	0	974,522	2,514,437	3,173,355	2,740,389
OD	0	0	0	18,828	1,350	0	0	0	12,264	11,593	15,657

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	934,074	1,645,106	541,698	0	0	422,834	1,044,870	910,317	571,838
2017	1,055,302	1,074	736,572	472,467	717,221	0	963	144,384	595,447	744,641	470,397
2018	1,284	6,601	1,835,144	719,632	684,443	949	6,503	949,707	589,616	706,203	449,715
2019	203,055	2,316	871,821	578,620	616,673	328	2,230	375,985	409,471	661,665	377,856
2020	304	3,504	468,436	253,574	303,417	199	17,936	270,448	167,726	330,715	376,483
TOTAL	1,259,944	13,496	4,846,046	3,669,400	2,863,452	1,476	27,632	2,163,358	2,807,129	3,353,542	2,246,290
OD	2	16	3,802	22,566	2,174	6	251	8,027	7,823	13,310	14,170

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,324,057	12,739,396	2,260,460	
IBNR + FREQUENCY ADJUSTMENT	(4,685,948)	(3,828,876)	7,817	
TOTAL LOSSES	3,638,109	8,910,520	2,268,278	
EXPECTED LOSSES	8,602,333	11,730,174	3,501,917	
CREDIBILITY	0.78	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.014	0.033	0.008	0.056
INDICATED (POST-TEST)	0.014	0.034	0.009	0.056
PRESENT ON RATE LEVEL	0.030	0.041	0.012	0.084
DERIVED BY FORMULA	0.017	0.034	0.009	0.060
UNDERLYING PRESENT RATE	0.032	0.044	0.013	0.090
PROPOSED	0.017	0.034	0.009	0.060

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.057
IND. RATE				0.06	MINIMUM PREMIUM	
MAN. RATE	0.08	0.09	0.09	+ 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
2016	563,577	13,705,210	2.432	1	0	17	29	191	238
2017	578,862	14,355,169	2.480	0	0	17	30	177	224
2018	590,170	14,183,938	2.403	2	0	20	20	188	230
2019	593,052	16,009,257	2.699	1	0	20	24	170	215
2020	593,584	13,568,305	2.286	1	0	13	21	170	205
TOTAL	2,919,245	71,821,879	2.460	5	0	87	124	896	1112
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
2016	486,389	0	4,652,033	800,570	2,496,945	8,916	0	1,333,846	1,159,066	1,868,361	899,084
2017	0	0	4,210,295	1,305,238	3,176,913	0	0	865,731	1,335,825	2,528,284	932,883
2018	925,431	0	4,980,114	888,320	2,218,969	0	0	1,683,452	526,808	1,999,702	961,142
2019	234,404	0	5,234,440	1,019,391	2,934,372	25,336	0	2,342,928	772,620	2,450,551	995,215
2020	113,123	0	3,910,518	1,327,742	2,822,756	0	0	1,003,106	1,208,055	2,483,277	699,728
TOTAL	1,759,347	0	22,987,400	5,341,261	13,649,955	34,252	0	7,229,063	5,002,374	11,330,175	4,488,052
OD	0	0	0	0	9,611	0	0	0	0	24,121	2,784

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	683,377	0	6,186,140	1,111,191	3,360,888	25,892	0	2,670,890	1,389,720	2,193,456	719,267
2017	0	8,549	5,788,336	1,742,689	4,019,599	0	13,688	1,751,466	1,615,962	2,810,138	730,447
2018	1,254,917	23,815	6,543,216	1,139,731	2,642,741	3,116	20,595	2,922,417	612,151	2,140,793	744,885
2019	356,360	18,373	6,719,677	1,433,880	3,335,519	61,263	23,183	3,662,051	935,568	2,500,728	856,880
2020	139,968	54,686	6,684,874	2,663,671	3,223,424	2,104	184,813	2,767,903	1,385,040	2,003,047	649,348
TOTAL	2,434,621	105,423	31,922,243	8,091,163	16,582,171	92,376	242,278	13,774,727	5,938,442	11,648,162	3,700,827
OD	0	1	370	332	10,791	0	3	706	640	25,127	2,255

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	48,572,748	42,296,826	3,703,082	
IBNR + FREQUENCY ADJUSTMENT	(14,756,788)	(8,640,919)	9,118	
TOTAL LOSSES	33,815,960	33,655,907	3,712,200	
EXPECTED LOSSES	26,998,491	26,407,850	4,238,647	
CREDIBILITY	0.18	0.60	0.89	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.158	1.152	0.127	2.437
INDICATED (POST-TEST)	1.171	1.164	0.128	2.463
PRESENT ON RATE LEVEL	0.864	0.845	0.136	1.845
DERIVED BY FORMULA	0.919	1.036	0.129	2.085
UNDERLYING PRESENT RATE	0.925	0.905	0.145	1.975
PROPOSED	0.919	1.036	0.129	2.085

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.980
IND. RATE				1.98	MINIMUM PREMIUM	
MAN. RATE	2.07	1.97	1.98	+ 1.98	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	178,533	1,793,062	1.004	0	0	0	12	33	45
2017	191,116	1,362,632	0.713	0	0	0	6	23	29
2018	205,127	3,556,047	1.734	1	0	2	11	40	54
2019	210,473	1,716,252	0.815	0	0	2	7	21	30
2020	225,070	698,908	0.311	0	0	0	2	17	19
<b>TOTAL</b>	<b>1,010,319</b>	<b>9,126,901</b>	<b>0.903</b>	<b>1</b>	<b>0</b>	<b>4</b>	<b>38</b>	<b>134</b>	<b>177</b>
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
2016	0	0	0	586,998	253,469	0	0	0	273,513	346,063	333,019
2017	0	0	0	480,151	94,037	0	0	0	366,968	177,109	244,367
2018	204,318	0	306,524	659,807	614,754	95,429	0	69,200	522,955	728,825	354,235
2019	0	0	286,350	214,276	269,028	0	0	135,355	249,917	376,997	184,329
2020	0	0	0	49,725	295,023	0	0	0	9,352	237,345	107,463
<b>TOTAL</b>	<b>204,318</b>	<b>0</b>	<b>592,874</b>	<b>1,990,957</b>	<b>1,526,311</b>	<b>95,429</b>	<b>0</b>	<b>204,555</b>	<b>1,422,705</b>	<b>1,866,339</b>	<b>1,223,413</b>
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
2016	0	0	0	814,753	341,169	0	0	0	327,942	406,278	266,415
2017	0	0	19,297	616,386	121,870	0	0	17,629	435,290	199,621	191,339
2018	292,199	1,671	503,093	745,328	716,727	252,449	1,194	208,522	520,640	777,829	274,532
2019	328	1,179	440,306	233,782	305,437	276	1,810	297,583	232,869	385,017	158,707
2020	125	1,248	199,795	158,062	293,199	48	5,051	69,578	55,681	175,331	99,726
<b>TOTAL</b>	<b>292,652</b>	<b>4,097</b>	<b>1,162,491</b>	<b>2,568,310</b>	<b>1,778,402</b>	<b>252,772</b>	<b>8,055</b>	<b>593,312</b>	<b>1,572,422</b>	<b>1,944,076</b>	<b>990,720</b>
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,313,379	7,863,210	990,720	
IBNR + FREQUENCY ADJUSTMENT	(874,799)	(1,596,671)	2,583	
<b>TOTAL LOSSES</b>	<b>1,438,580</b>	<b>6,266,539</b>	<b>993,302</b>	
EXPECTED LOSSES	1,611,628	4,926,323	1,119,742	
CREDIBILITY	0.09	0.30	0.44	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.142	0.620	0.098	0.861
INDICATED (POST-TEST)	0.144	0.627	0.099	0.870
PRESENT ON RATE LEVEL	0.149	0.456	0.104	0.708
DERIVED BY FORMULA	0.149	0.507	0.102	0.757
UNDERLYING PRESENT RATE	0.160	0.488	0.111	0.758
PROPOSED	0.149	0.507	0.102	0.757

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.719
IND. RATE				0.72	MINIMUM PREMIUM	
MAN. RATE	0.73	0.74	0.76	+ 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
2016	30,226	0	0.000	0	0	0	0	0	0
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	4,596	0.051	0	0	0	0	1	1
2020	7,826	8,500	0.109	0	0	0	0	0	0
TOTAL	85,607	92,698	0.108	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
2016	0	0	0	0	0	0	0	0	0	0	0
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	543
2020	0	0	0	0	0	0	0	0	0	0	8,500
TOTAL	0	0	0	0	52,014	0	0	0	0	31,159	9,525
OD	0	0	0	0	0	0	0	0	0	0	15,290

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	552	668	62,407	0	0	172	328	32,090	377
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	1	220	169	2,076	0	1	132	124	1,962	468
2020	0	0	0	0	0	0	0	0	0	0	7,888
TOTAL	0	1	772	836	64,483	0	1	304	452	34,052	8,733
OD	0	0	0	0	0	0	0	0	0	0	13,177

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,077	99,823	21,910	
IBNR + FREQUENCY ADJUSTMENT	(98,169)	(22,946)	7	
TOTAL LOSSES	0	76,878	21,917	
EXPECTED LOSSES	168,661	64,138	6,253	
CREDIBILITY	0.02	0.06	0.08	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.090	0.010	0.100
INDICATED (POST-TEST)	0.000	0.091	0.010	0.101
PRESENT ON RATE LEVEL	0.184	0.070	0.007	0.261
DERIVED BY FORMULA	0.180	0.071	0.007	0.259
UNDERLYING PRESENT RATE	0.197	0.075	0.007	0.279
PROPOSED	0.181	0.071	0.007	0.259

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.246
IND. RATE				0.25	MINIMUM PREMIUM	
MAN. RATE	0.34	0.30	0.28	+ 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	
2016	5,123,226	6,871,201	0.134	0	0	7	33	64	104	
2017	5,232,273	11,960,089	0.229	0	1	5	34	54	94	
2018	5,223,520	3,779,927	0.072	1	0	4	17	55	77	
2019	5,567,429	4,099,695	0.074	1	0	1	15	44	61	
2020	5,539,940	2,925,917	0.053	0	0	1	6	67	74	
TOTAL	26,686,388	29,636,829	0.111	2	1	18	105	284	410	
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
2016	0	0	1,614,930	1,027,640	730,647	0	0	866,481	563,279	1,202,176	866,048
2017	0	823,752	927,385	656,063	442,933	0	5,818,279	200,225	974,848	1,077,176	1,039,428
2018	2,500	0	847,782	486,406	339,448	2,000	0	253,621	539,079	514,156	794,935
2019	845,536	0	157,600	730,642	304,281	0	0	57,452	641,484	692,126	670,574
2020	0	0	173,177	400,131	544,627	0	0	33,366	174,709	1,102,482	497,425
TOTAL	848,036	823,752	3,720,874	3,300,882	2,361,936	2,000	5,818,279	1,411,145	2,893,399	4,588,116	3,868,410
OD	0	0	0	0	0	0	0	0	0	0	10,743

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	2,125,757	1,426,364	983,451	0	0	1,567,289	675,372	1,411,355	692,838
2017	0	46,311	1,288,460	852,599	568,268	0	973,559	475,948	1,165,544	1,200,659	813,872
2018	4,386	4,144	1,157,779	557,539	416,406	5,758	3,374	510,214	536,516	559,187	616,075
2019	1,055,683	1,214	480,104	706,461	371,608	256	1,864	329,123	559,423	711,532	577,364
2020	516	5,329	804,387	576,571	596,296	318	29,776	450,185	343,147	829,521	461,610
TOTAL	1,060,585	56,999	5,856,487	4,119,535	2,936,029	6,331	1,008,573	3,332,758	3,280,002	4,712,254	3,161,760
OD	0	0	0	0	0	0	0	0	0	0	8,558

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,321,733	15,047,820	3,170,318	
IBNR + FREQUENCY ADJUSTMENT	(4,065,394)	(3,976,859)	9,426	
TOTAL LOSSES	7,256,338	11,070,961	3,179,744	
EXPECTED LOSSES	7,459,276	12,184,994	4,308,631	
CREDIBILITY	0.78	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.027	0.041	0.012	0.081
INDICATED (POST-TEST)	0.027	0.042	0.012	0.081
PRESENT ON RATE LEVEL	0.026	0.043	0.015	0.084
DERIVED BY FORMULA	0.027	0.042	0.012	0.081
UNDERLYING PRESENT RATE	0.028	0.046	0.016	0.090
PROPOSED	0.027	0.042	0.012	0.081

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.077
IND. RATE				0.08	MINIMUM PREMIUM	
MAN. RATE	0.11	0.12	0.09	+ 0.08	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	24,374	1,362,463	5.590	0	0	0	16	7	23
2017	39,320	945,301	2.404	0	0	0	11	8	19
2018	40,082	1,255,930	3.133	0	0	1	5	6	12
2019	45,291	1,020,604	2.253	0	0	0	4	1	5
2020	37,714	554,069	1.469	0	0	0	1	1	2
TOTAL	186,781	5,138,367	2.751	0	0	1	37	23	61
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
2016	0	0	0	432,381	41,004	0	0	0	147,893	57,875	683,310
2017	0	0	0	211,635	80,134	0	0	0	65,560	103,018	484,954
2018	0	0	224,973	119,582	51,205	0	0	130,492	82,773	59,523	587,382
2019	0	0	0	121,892	2,774	0	0	0	46,187	4,115	845,636
2020	0	0	0	69,184	9,384	0	0	0	113,464	20,000	342,037
TOTAL	0	0	224,973	954,674	184,501	0	0	130,492	455,877	244,531	2,943,319
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
2016	0	0	0	600,145	55,191	0	0	0	177,324	67,945	546,648
2017	0	0	8,933	272,199	102,002	0	0	3,572	78,571	114,320	379,719
2018	215	1,094	304,452	136,277	66,585	242	1,607	229,547	84,934	67,838	455,221
2019	38	105	44,212	112,573	11,317	10	80	14,797	37,199	7,076	728,093
2020	40	323	62,357	63,433	18,449	55	2,722	76,495	73,741	26,109	317,410
TOTAL	293	1,522	419,954	1,184,627	253,545	306	4,409	324,410	451,769	283,288	2,427,091
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	750,895	2,173,228	2,427,091	
IBNR + FREQUENCY ADJUSTMENT	(427,549)	(405,618)	5,659	
TOTAL LOSSES	323,346	1,767,611	2,432,750	
EXPECTED LOSSES	792,482	1,267,105	2,560,075	
CREDIBILITY	0.03	0.10	0.14	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.173	0.946	1.302	2.422
INDICATED (POST-TEST)	0.175	0.956	1.316	2.448
PRESENT ON RATE LEVEL	0.396	0.634	1.281	2.311
DERIVED BY FORMULA	0.390	0.666	1.286	2.342
UNDERLYING PRESENT RATE	0.424	0.678	1.371	2.473
PROPOSED	0.390	0.666	1.286	2.342

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.224
IND. RATE				2.22	MINIMUM PREMIUM	
MAN. RATE	2.63	2.58	2.48	+ 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
2016	44,223	822,952	1.861	2	0	0	1	13	16
2017	47,760	1,355,578	2.838	0	0	2	1	15	18
2018	58,076	824,819	1.420	0	0	0	3	17	20
2019	52,556	9,414,581	17.913	0	0	4	6	6	16
2020	55,498	470,550	0.848	0	0	0	0	19	19
TOTAL	258,113	12,888,480	4.993	2	0	6	11	70	89
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
2016	353,269	0	0	102,886	100,698	0	0	0	46,037	152,735	67,327
2017	0	0	297,711	60,905	404,196	0	0	306,511	5,307	158,949	121,999
2018	0	0	0	166,971	217,815	0	0	0	57,979	306,824	75,230
2019	0	0	1,747,188	457,255	38,496	0	0	6,931,255	168,908	30,611	40,868
2020	0	0	0	0	163,833	0	0	0	0	272,620	34,097
TOTAL	353,269	0	2,044,899	788,017	925,038	0	0	7,237,766	278,231	921,739	339,521
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
2016	496,343	0	0	142,806	135,540	0	0	0	55,198	179,311	53,862
2017	0	605	410,083	85,411	508,045	0	4,846	594,618	11,666	177,986	95,525
2018	24	63	31,002	189,263	249,298	0	69	17,014	63,460	321,494	58,303
2019	787	2,825	1,040,452	460,532	106,189	2,059	12,563	1,955,940	235,459	93,752	35,187
2020	55	577	88,075	63,919	159,093	50	5,583	73,185	57,374	200,309	31,642
TOTAL	497,209	4,070	1,569,613	941,930	1,158,164	2,109	23,062	2,640,757	423,156	972,852	274,519
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,736,820	3,496,102	274,519	
IBNR + FREQUENCY ADJUSTMENT	(2,106,537)	(885,508)	910	
TOTAL LOSSES	2,630,283	2,610,595	275,430	
EXPECTED LOSSES	3,868,296	2,729,193	404,229	
CREDIBILITY	0.04	0.12	0.18	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.019	1.011	0.107	2.137
INDICATED (POST-TEST)	1.030	1.022	0.108	2.160
PRESENT ON RATE LEVEL	1.400	0.988	0.146	2.535
DERIVED BY FORMULA	1.386	0.992	0.139	2.517
UNDERLYING PRESENT RATE	1.499	1.057	0.157	2.713
PROPOSED	1.386	0.992	0.139	2.517

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.390
IND. RATE				2.39	MINIMUM PREMIUM	
MAN. RATE	3.21	2.92	2.72	+ 2.39	PRESENT	

+ PROPOSED



POLICY YEAR	COMPANIES REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	403	139,092	34,514	0	0	0	1	5	6
2017	405	91,995	22,715	0	0	0	1	3	4
2018	386	265,152	68,692	0	0	1	0	3	4
2019	378	98,724	26,117	0	0	0	1	2	3
2020	373	69,654	18,674	0	0	0	0	3	3
TOTAL	1,945	664,617	34,171	0	0	1	3	16	20
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
2016	0	0	0	20,864	29,562	0	0	0	10,744	27,577	50,345
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	20,773
2019	0	0	0	4,968	19,881	0	0	0	3,545	47,704	22,626
2020	0	0	0	0	28,362	0	0	0	0	27,509	13,783
TOTAL	0	0	141,037	30,225	106,910	0	0	50,000	17,455	146,912	172,078
OD	0	0	0	0	0	0	0	0	0	0	306

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	28,959	39,790	0	0	0	12,882	32,375	40,276
2017	0	0	279	5,763	12,685	0	0	201	3,848	10,788	50,543
2018	124	664	180,207	3,380	24,876	93	600	83,898	2,588	37,007	16,099
2019	3	9	3,960	6,246	20,833	3	22	4,197	5,728	46,139	19,481
2020	9	100	15,247	11,065	27,541	5	563	7,385	5,789	20,212	12,791
TOTAL	136	773	199,693	55,413	125,726	100	1,186	95,680	30,835	146,522	139,190
OD	0	0	0	0	0	0	0	0	0	0	284

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	297,568	358,497	139,474	
IBNR + FREQUENCY ADJUSTMENT	(121,605)	(95,568)	313	
TOTAL LOSSES	175,963	262,929	139,787	
EXPECTED LOSSES	221,130	289,647	152,539	
CREDIBILITY	0.02	0.06	0.17	

PURE PREMIUMS

INDICATED (PRE-TEST)	90.470	135.182	71.724	297.375
INDICATED (POST-TEST)	91.429	136.615	72.484	300.527
PRESENT ON RATE LEVEL	106.234	139.150	73.281	318.665
DERIVED BY FORMULA	105.937	138.998	73.146	318.081
UNDERLYING PRESENT RATE	113.692	148.919	78.426	341.037
PROPOSED	105.937	138.998	73.146	318.081

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	302.082
IND. RATE				302.08	MINIMUM PREMIUM	
MAN. RATE	402.81	364.47	341.96	+ 302.08	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	9,710,607	9,337,177	0.096	3	0	8	20	116	147
2017	9,507,899	9,001,615	0.095	3	0	9	17	134	163
2018	9,626,004	12,305,299	0.128	1	1	10	29	135	176
2019	9,671,820	8,300,151	0.086	4	0	4	13	119	140
2020	9,567,505	8,376,550	0.088	1	0	4	29	109	143
TOTAL	48,083,835	47,320,792	0.098	12	1	35	108	613	769
OD				2	0	0	0	0	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	433,173	0	1,728,442	893,445	715,052	882	0	1,855,354	1,001,579	1,230,097	1,479,153
2017	178,000	0	2,477,742	822,342	1,010,725	12,292	0	1,152,548	460,966	1,470,188	1,416,812
2018	190,281	473,150	2,287,052	1,118,079	1,092,205	5,918	1,500,000	705,041	1,622,056	1,653,059	1,658,458
2019	1,078,387	0	746,077	441,307	1,196,029	508,123	0	732,868	443,202	1,562,222	1,591,936
2020	204,959	0	753,614	1,709,426	1,261,653	0	0	528,850	1,241,900	1,384,110	1,292,038
TOTAL	2,084,800	473,150	7,992,927	4,984,599	5,275,664	527,215	1,500,000	4,974,661	4,769,703	7,299,676	7,438,397
OD	197,986	0	0	0	0	10,000	0	0	0	0	9,529

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	608,608	0	2,214,699	1,240,102	962,460	2,561	0	2,799,159	1,200,893	1,444,134	1,183,322
2017	218,740	5,031	3,398,992	1,083,554	1,294,021	9,587	18,223	2,260,983	574,424	1,636,104	1,109,364
2018	277,946	259,790	3,119,924	1,301,401	1,316,052	16,952	813,762	1,532,864	1,637,021	1,792,027	1,285,305
2019	1,516,561	3,095	1,159,109	542,805	1,297,897	904,568	8,082	1,294,022	503,847	1,562,354	1,370,657
2020	247,500	19,153	2,878,220	2,049,130	1,514,273	1,395	111,297	1,858,628	1,116,720	1,171,919	1,199,011
TOTAL	2,869,355	287,069	12,770,943	6,216,992	6,384,703	935,064	951,364	9,745,656	5,032,905	7,606,538	6,147,659
OD	295,059	0	0	0	0	22,709	0	0	0	0	8,371

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	27,877,219	25,241,138	6,156,030	
IBNR + FREQUENCY ADJUSTMENT	(10,018,443)	(5,284,066)	14,472	
TOTAL LOSSES	17,858,775	19,957,072	6,170,502	
EXPECTED LOSSES	18,295,713	16,096,565	6,848,170	
CREDIBILITY	0.33	0.83	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.365	0.415	0.128	0.908
INDICATED (POST-TEST)	0.369	0.419	0.130	0.918
PRESENT ON RATE LEVEL	0.356	0.313	0.133	0.801
DERIVED BY FORMULA	0.360	0.401	0.130	0.891
UNDERLYING PRESENT RATE	0.380	0.335	0.142	0.858
PROPOSED	0.360	0.401	0.130	0.891

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.846
IND. RATE				0.85	MINIMUM PREMIUM	
MAN. RATE	0.91	0.88	0.86	+ 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
2016	445,582	16,913,769	3.796	2	0	22	49	163	236
2017	488,230	20,552,212	4.210	4	0	23	58	168	253
2018	505,420	22,256,680	4.404	5	0	18	62	183	268
2019	567,383	20,179,578	3.557	2	0	21	58	163	244
2020	505,600	17,665,927	3.494	5	0	4	53	154	216
TOTAL	2,512,215	97,568,166	3.884	18	0	88	280	831	1217
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
2016	1,018,007	0	4,872,873	1,536,065	1,791,739	20,583	0	2,614,352	2,100,465	2,038,780	920,905
2017	1,463,181	0	5,410,040	1,946,304	2,934,591	6,008	0	3,127,805	1,064,388	3,556,734	1,043,161
2018	2,838,910	0	4,159,874	2,405,553	3,464,352	366,063	0	3,612,624	1,967,707	2,329,444	1,112,153
2019	1,037,990	0	4,387,678	2,632,409	2,166,134	310,800	0	3,526,725	2,768,356	2,406,164	943,322
2020	2,567,012	0	1,064,042	2,385,786	1,790,379	809,855	0	1,062,097	4,297,930	2,582,731	1,106,095
TOTAL	8,925,100	0	19,894,507	10,906,117	12,147,195	1,513,309	0	13,943,603	12,198,846	12,913,853	5,125,636
OD	0	0	0	2,044	0	0	0	0	8,406	0	2,256

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	1,430,300	0	6,656,345	2,132,058	2,411,681	59,773	0	5,406,480	2,518,458	2,393,528	736,724
2017	1,798,070	10,647	7,208,458	2,567,427	3,714,641	4,686	44,843	5,559,879	1,329,881	3,921,472	816,795
2018	2,623,788	19,513	5,491,080	2,814,372	4,058,123	478,319	34,160	4,905,919	2,031,651	2,556,824	861,919
2019	1,373,154	16,479	6,105,566	2,810,333	2,611,384	550,800	28,706	4,616,185	2,546,527	2,601,868	812,200
2020	2,578,320	26,443	3,970,672	2,822,685	2,133,478	752,868	235,297	4,223,339	2,766,277	2,300,541	1,026,456
TOTAL	9,803,632	73,081	29,432,120	13,146,874	14,929,306	1,846,445	343,006	24,711,802	11,192,793	13,774,233	4,254,094
OD	0	0	78	2,619	19	0	0	380	9,925	102	1,812

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	66,210,544	53,055,871	4,255,906	
IBNR + FREQUENCY ADJUSTMENT	(18,846,145)	(11,607,918)	10,075	
TOTAL LOSSES	47,364,400	41,447,953	4,265,981	
EXPECTED LOSSES	34,726,720	35,788,108	4,648,132	
CREDIBILITY	0.16	0.54	0.80	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.885	1.649	0.170	3.704
INDICATED (POST-TEST)	1.905	1.667	0.172	3.744
PRESENT ON RATE LEVEL	1.292	1.331	0.173	2.796
DERIVED BY FORMULA	1.390	1.512	0.172	3.074
UNDERLYING PRESENT RATE	1.382	1.425	0.185	2.992
PROPOSED	1.390	1.512	0.172	3.074

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.919
IND. RATE				2.92	MINIMUM PREMIUM	
MAN. RATE	3.05	2.94	3.00	+ 2.92	PRESENT	

+ PROPOSED

POLICY YEAR	TEAMS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	6	0	0.000	0	0	0	0	0	0
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
TOTAL	22	4,953	22.514	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
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	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
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

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	3,458
2019	0	0	0	0	0	0	0	0	0	0	423
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	3,881
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	3,881	
IBNR + FREQUENCY ADJUSTMENT	(1,653)	(1,063)	3	
TOTAL LOSSES	0	0	3,883	
EXPECTED LOSSES	2,985	3,167	1,351	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	176.519	176.519
INDICATED (POST-TEST)	0.000	0.000	178.390	178.390
PRESENT ON RATE LEVEL	126.767	134.530	57.368	318.665
DERIVED BY FORMULA	126.767	134.530	58.578	319.875
UNDERLYING PRESENT RATE	135.667	143.974	61.396	341.037
PROPOSED	126.288	134.021	58.357	318.665

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	302.636
IND. RATE				302.64	MINIMUM PREMIUM	
MAN. RATE	402.81	364.47	341.96	+ 302.64	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	129,546	634,114	0.489	0	0	1	3	9	13
2017	134,798	762,255	0.565	0	0	0	3	13	16
2018	135,843	341,246	0.251	0	0	0	0	10	10
2019	135,826	563,902	0.415	0	0	0	4	8	12
2020	141,007	425,600	0.302	0	0	0	0	8	8
TOTAL	677,020	2,727,117	0.403	0	0	1	10	48	59
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
2016	0	0	150,609	32,318	54,788	0	0	22,192	30,942	198,856	144,409
2017	0	0	0	149,472	149,457	0	0	0	166,593	217,596	79,137
2018	0	0	0	0	97,170	0	0	0	0	141,757	102,319
2019	0	0	0	230,280	32,462	0	0	0	121,505	78,555	101,100
2020	0	0	0	0	163,281	0	0	0	0	153,714	108,605
TOTAL	0	0	150,609	412,070	497,158	0	0	22,192	319,040	790,478	535,570
OD	0	0	0	0	0	0	0	0	0	0	303

## TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	205,732	44,857	73,745	0	0	45,893	37,099	233,457	115,527
2017	0	0	7,334	193,487	187,945	0	0	8,815	199,157	241,808	61,964
2018	0	7	3,746	3,354	109,099	0	18	4,149	3,760	147,667	79,297
2019	74	206	86,498	214,956	49,433	30	234	43,300	101,966	83,783	87,047
2020	54	575	87,779	63,703	158,557	28	3,148	41,265	32,350	112,942	100,785
TOTAL	128	789	391,088	520,358	578,779	58	3,400	143,422	374,332	819,657	444,621
OD	0	0	0	0	0	0	0	0	0	0	235

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	538,885	2,293,126	444,856	
IBNR + FREQUENCY ADJUSTMENT	(569,599)	(439,812)	832	
TOTAL LOSSES	0	1,853,314	445,688	
EXPECTED LOSSES	1,042,545	1,345,046	380,696	
CREDIBILITY	0.07	0.23	0.33	

## PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.274	0.066	0.340
INDICATED (POST-TEST)	0.000	0.277	0.066	0.343
PRESENT ON RATE LEVEL	0.144	0.186	0.053	0.382
DERIVED BY FORMULA	0.134	0.207	0.057	0.398
UNDERLYING PRESENT RATE	0.154	0.199	0.056	0.409
PROPOSED	0.129	0.198	0.055	0.382

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.363
IND. RATE				0.36	MINIMUM PREMIUM	
MAN. RATE	0.43	0.41	0.41	+ 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	
2016	39,688	1,831,112	4,614	0	0	1	5	12	18	
2017	47,202	4,738,272	10,038	0	0	3	8	25	36	
2018	46,777	710,410	1,519	0	0	0	1	12	13	
2019	40,997	1,123,472	2,740	0	0	0	2	12	14	
2020	44,935	506,017	1,126	0	0	1	0	10	11	
TOTAL	219,599	8,909,283	4,057	0	0	5	16	71	92	
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
2016	0	0	215,452	389,206	36,999	0	0	436,173	539,608	121,221	92,453
2017	0	0	961,982	359,024	178,001	0	0	1,835,466	311,555	210,967	881,277
2018	0	0	0	78,158	276,139	0	0	0	65,533	197,942	92,638
2019	0	0	0	165,951	208,564	0	0	0	478,243	207,222	63,492
2020	0	0	172,960	0	157,097	0	0	46,033	0	73,536	56,391
TOTAL	0	0	1,350,394	992,339	856,800	0	0	2,317,672	1,394,939	810,888	1,186,251
OD	0	0	0	0	0	0	0	0	0	0	1,946

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	270,136	540,218	49,801	0	0	827,925	646,990	142,313	73,962
2017	0	1,282	870,993	466,545	231,850	0	10,387	1,287,171	377,973	242,178	690,040
2018	11	43	21,226	94,605	312,259	0	59	14,874	67,780	208,318	71,794
2019	64	195	82,548	170,434	226,451	114	888	163,843	395,158	231,658	54,667
2020	174	2,286	264,356	79,658	165,960	64	6,524	81,417	21,080	56,643	52,331
TOTAL	249	3,806	1,509,260	1,351,459	986,321	178	17,858	2,375,231	1,508,980	881,110	942,794
OD	0	0	0	0	0	0	0	0	0	0	1,554

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,906,582	4,727,871	944,348	
IBNR + FREQUENCY ADJUSTMENT	(1,196,790)	(898,330)	1,528	
TOTAL LOSSES	2,709,792	3,829,541	945,876	
EXPECTED LOSSES	2,178,373	2,738,927	711,157	
CREDIBILITY	0.03	0.11	0.16	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.234	1.744	0.430	3.408
INDICATED (POST-TEST)	1.247	1.762	0.435	3.444
PRESENT ON RATE LEVEL	0.927	1.165	0.303	2.395
DERIVED BY FORMULA	0.937	1.231	0.324	2.491
UNDERLYING PRESENT RATE	0.992	1.247	0.324	2.563
PROPOSED	0.936	1.231	0.324	2.491

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.366
IND. RATE				2.37	MINIMUM PREMIUM	
MAN. RATE	2.56	2.53	2.57	+ 2.37	PRESENT	

+ PROPOSED



POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	59,838	3,715,253	6,209	0	0	2	21	72	95
2017	57,159	1,543,887	2,701	0	0	0	9	46	55
2018	50,941	1,280,777	2,514	0	0	0	13	33	46
2019	55,821	2,549,479	4,567	0	0	1	19	40	60
2020	67,818	2,196,595	3,239	0	0	0	12	69	81
TOTAL	291,577	11,285,991	3,871	0	0	3	74	260	337
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
2016	0	0	393,055	688,354	741,023	0	0	427,188	244,211	781,341	440,081
2017	0	0	0	317,625	376,576	0	0	0	100,992	464,153	284,541
2018	0	0	0	353,324	331,104	0	0	0	117,439	263,386	215,524
2019	0	0	154,728	578,571	469,013	0	0	335,432	292,189	488,600	230,946
2020	0	0	0	363,795	860,651	0	0	0	159,891	660,311	151,947
TOTAL	0	0	547,783	2,301,669	2,778,367	0	0	762,620	914,722	2,657,791	1,323,039
OD	0	0	0	0	0	0	0	0	0	0	3,351

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	536,913	955,435	997,417	0	0	883,425	292,809	917,294	352,065
2017	0	0	16,236	411,943	472,999	0	0	7,310	124,481	512,717	222,796
2018	52	123	60,600	396,014	381,787	0	95	23,983	119,043	278,173	167,031
2019	340	1,116	439,958	579,981	530,686	595	3,776	605,751	288,354	503,256	198,845
2020	480	4,555	764,051	650,083	884,849	193	16,781	277,490	236,948	501,250	141,007
TOTAL	872	5,794	1,817,757	2,993,457	3,267,738	788	20,652	1,797,959	1,061,634	2,712,690	1,081,743
OD	0	0	0	0	0	0	0	0	0	0	2,648

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,643,824	10,035,519	1,084,391	
IBNR + FREQUENCY ADJUSTMENT	(1,771,121)	(2,127,022)	2,966	
TOTAL LOSSES	1,872,703	7,908,497	1,087,357	
EXPECTED LOSSES	3,251,067	6,503,831	1,266,363	
CREDIBILITY	0.04	0.13	0.19	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.642	2.712	0.372	3.727
INDICATED (POST-TEST)	0.649	2.741	0.376	3.766
PRESENT ON RATE LEVEL	1.063	2.127	0.414	3.605
DERIVED BY FORMULA	1.047	2.207	0.407	3.661
UNDERLYING PRESENT RATE	1.115	2.231	0.434	3.780
PROPOSED	1.047	2.207	0.407	3.661

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.756
IND. RATE				3.76	MINIMUM PREMIUM	
MAN. RATE	4.41	4.41	3.90	+ 3.76	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	38,111	1,205,703	3.164	0	0	1	3	8	12
2017	40,157	835,850	2.081	0	0	0	7	16	23
2018	40,700	1,162,480	2.856	0	0	0	4	20	24
2019	36,767	679,305	1.848	0	0	0	2	16	18
2020	37,909	597,050	1.575	0	0	0	3	14	17
TOTAL	193,644	4,480,388	2.314	0	0	1	19	74	94
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
2016	0	0	177,491	146,829	222,754	0	0	337,200	96,722	136,113	88,594
2017	0	0	0	153,985	225,188	0	0	0	81,746	247,088	127,843
2018	0	0	0	313,816	310,848	0	0	0	219,613	220,243	97,960
2019	0	0	0	127,812	218,644	0	0	0	41,480	163,326	128,043
2020	0	0	0	94,210	201,653	0	0	0	59,263	168,999	72,925
TOTAL	0	0	177,491	836,652	1,179,087	0	0	337,200	498,824	935,769	515,365
OD	0	0	0	0	2,530	0	0	0	0	367	1,098

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	242,453	203,799	299,827	0	0	697,330	115,970	159,797	70,875
2017	0	0	8,342	200,280	282,511	0	0	5,156	99,308	273,280	100,101
2018	46	111	54,470	352,312	357,922	0	144	36,879	215,390	236,542	75,919
2019	52	165	69,910	136,128	234,192	15	126	23,600	43,084	159,946	110,245
2020	117	1,105	186,452	160,068	208,533	58	4,669	82,517	71,883	130,134	67,674
TOTAL	216	1,380	561,626	1,052,586	1,382,986	73	4,939	845,482	545,635	959,700	424,815
OD	1	9	1,360	987	2,457	0	8	99	77	270	965

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,415,191	3,944,697	425,780	
IBNR + FREQUENCY ADJUSTMENT	(935,346)	(972,654)	1,327	
TOTAL LOSSES	479,845	2,972,043	427,107	
EXPECTED LOSSES	1,700,418	2,954,110	638,042	
CREDIBILITY	0.03	0.10	0.15	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.247	1.533	0.220	2.000
INDICATED (POST-TEST)	0.250	1.549	0.222	2.021
PRESENT ON RATE LEVEL	0.837	1.455	0.314	2.607
DERIVED BY FORMULA	0.820	1.464	0.300	2.585
UNDERLYING PRESENT RATE	0.878	1.526	0.329	2.733
PROPOSED	0.820	1.465	0.301	2.585

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.652
IND. RATE				2.65	MINIMUM PREMIUM	
MAN. RATE	3.49	3.14	2.82	+ 2.65	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	8,696	456,512	5,250	0	0	0	3	3	6
2017	6,733	202,056	3,001	0	0	0	3	5	8
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	59,379	1,074	0	0	0	1	2	3
TOTAL	33,782	922,034	2,729	0	0	0	9	16	25
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
2016	0	0	0	220,751	51,860	0	0	0	128,540	48,680	6,681
2017	0	0	0	67,656	5,393	0	0	0	36,781	79,886	12,340
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	25,810	2,583	0	0	0	9,154	13,715	8,117
TOTAL	0	0	0	398,529	97,369	0	0	0	191,845	186,132	48,159
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
2016	0	0	0	306,402	69,804	0	0	0	154,119	57,150	5,345
2017	0	0	2,632	86,747	7,365	0	0	2,135	44,330	88,480	9,662
2018	0	2	1,039	930	30,256	0	1	273	247	9,703	5,891
2019	27	75	31,527	78,593	16,759	5	41	7,696	15,990	34,402	11,555
2020	15	117	22,770	23,307	5,992	7	467	9,420	8,496	10,998	7,533
TOTAL	41	194	57,968	495,979	130,175	12	510	19,523	223,182	200,733	39,985
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	78,249	1,050,069	39,985	
IBNR + FREQUENCY ADJUSTMENT	(129,840)	(151,027)	89	
TOTAL LOSSES	0	899,042	40,074	
EXPECTED LOSSES	229,487	443,820	50,280	
CREDIBILITY	0.01	0.03	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	2.661	0.119	2.780
INDICATED (POST-TEST)	0.000	2.690	0.120	2.809
PRESENT ON RATE LEVEL	0.648	1.253	0.142	2.043
DERIVED BY FORMULA	0.641	1.296	0.141	2.078
UNDERLYING PRESENT RATE	0.679	1.314	0.149	2.142
PROPOSED	0.641	1.296	0.141	2.078

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.132
IND. RATE				2.13	MINIMUM PREMIUM	
MAN. RATE	2.48	2.48	2.21	+ 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
2016	12,202	93,020	0.762	0	0	0	0	2	2
2017	12,066	719,957	5.967	0	0	0	2	11	13
2018	14,846	344,633	2.321	0	0	0	0	8	8
2019	13,585	203,220	1.496	0	0	0	2	3	5
2020	5,362	48,997	0.914	0	0	0	1	2	3
TOTAL	58,061	1,409,827	2.428	0	0	0	5	26	31
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
2016	0	0	0	0	49,005	0	0	0	0	13,687	30,328
2017	0	0	0	138,699	152,059	0	0	0	275,628	109,626	43,945
2018	0	0	0	0	192,795	0	0	0	0	126,847	24,991
2019	0	0	0	57,474	19,319	0	0	0	36,355	13,963	76,109
2020	0	0	0	23,480	10,434	0	0	0	9,500	3,991	1,592
TOTAL	0	0	0	219,653	423,612	0	0	0	321,483	268,114	176,965
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
2016	0	0	0	0	65,961	0	0	0	0	16,069	24,262
2017	0	0	6,953	179,720	191,092	0	0	13,102	326,680	124,148	34,409
2018	0	15	7,432	6,655	216,464	0	16	3,712	3,364	132,135	19,368
2019	19	54	22,813	54,590	23,897	9	67	12,339	29,931	15,888	65,530
2020	16	135	25,060	24,357	13,301	5	275	7,027	6,662	3,888	1,477
TOTAL	35	204	62,258	265,321	510,715	14	358	36,181	366,636	292,128	145,047
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	99,049	1,434,800	145,047	
IBNR + FREQUENCY ADJUSTMENT	(238,338)	(287,551)	207	
TOTAL LOSSES	0	1,147,249	145,253	
EXPECTED LOSSES	428,405	862,207	149,970	
CREDIBILITY	0.01	0.04	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.976	0.250	2.226
INDICATED (POST-TEST)	0.000	1.997	0.253	2.250
PRESENT ON RATE LEVEL	0.704	1.416	0.246	2.366
DERIVED BY FORMULA	0.697	1.439	0.247	2.383
UNDERLYING PRESENT RATE	0.738	1.485	0.258	2.481
PROPOSED	0.692	1.429	0.245	2.366

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.428
IND. RATE				2.43	MINIMUM PREMIUM	
MAN. RATE	2.93	2.85	2.56	+ 2.43	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2016	35,167	641,023	1.823	0	0	0	5	16	21	
2017	32,800	375,116	1.144	0	0	0	4	7	11	
2018	32,317	290,373	0.899	0	0	0	2	9	11	
2019	30,141	438,436	1.455	0	0	0	1	14	15	
2020	24,462	241,364	0.987	0	0	0	1	8	9	
TOTAL	154,887	1,986,312	1.282	0	0	0	13	54	67	
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
2016	0	0	0	256,048	144,124	0	0	0	66,286	89,809	84,756
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	32,563	48,859	76,493
2019	0	0	0	39,312	173,404	0	0	0	66,300	119,335	40,085
2020	0	0	0	32,000	61,468	0	0	0	40,000	66,631	41,265
TOTAL	0	0	0	569,829	506,835	0	0	0	264,562	341,062	304,024
OD	0	0	0	0	40,937	0	0	0	0	19,564	819

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	355,395	193,991	0	0	0	79,477	105,436	67,805
2017	0	0	7,764	244,552	61,015	0	0	2,782	70,336	18,824	48,096
2018	8	21	10,149	59,456	91,731	0	23	5,942	32,367	51,951	59,282
2019	22	77	33,091	50,770	181,429	19	154	28,567	60,274	119,295	34,513
2020	38	351	59,554	51,628	64,008	30	2,180	42,962	38,535	52,981	38,294
TOTAL	67	448	110,558	761,801	592,174	49	2,357	80,252	280,989	348,487	247,990
OD	0	0	452	547	51,095	0	0	116	221	21,559	640

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	194,299	2,056,873	248,630	
IBNR + FREQUENCY ADJUSTMENT	(580,507)	(766,254)	763	
TOTAL LOSSES	0	1,290,620	249,393	
EXPECTED LOSSES	1,046,647	2,296,602	424,675	
CREDIBILITY	0.03	0.08	0.12	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.786	0.161	0.946
INDICATED (POST-TEST)	0.000	0.794	0.162	0.956
PRESENT ON RATE LEVEL	0.644	1.414	0.261	2.320
DERIVED BY FORMULA	0.625	1.365	0.250	2.239
UNDERLYING PRESENT RATE	0.676	1.483	0.274	2.433
PROPOSED	0.625	1.364	0.250	2.239

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.297
IND. RATE				2.30	MINIMUM PREMIUM	
MAN. RATE	2.72	2.61	2.51	+ 2.30	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	28,556	916,355	3,209	0	0	1	5	13	19
2017	29,099	853,399	2,933	0	0	0	7	18	25
2018	26,231	443,007	1,689	0	0	0	3	14	17
2019	24,808	398,897	1,608	0	0	0	3	14	17
2020	23,393	604,933	2,586	0	0	0	4	12	16
TOTAL	132,087	3,216,591	2,435	0	0	1	22	71	94
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
2016	0	0	142,593	188,369	124,551	0	0	45,628	211,113	147,719	56,382
2017	0	0	0	199,586	202,736	0	0	0	114,826	226,676	109,575
2018	0	0	0	144,124	126,186	0	0	0	39,756	69,177	63,764
2019	0	0	0	9,434	168,574	0	0	0	25,703	146,323	48,863
2020	0	0	0	244,418	72,637	0	0	0	203,639	26,436	57,803
TOTAL	0	0	142,593	785,931	694,684	0	0	45,628	595,037	616,331	336,387
OD	0	0	0	0	52	0	0	0	0	1,633	1,726

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	194,782	261,456	167,646	0	0	94,359	253,124	173,422	45,106
2017	0	0	9,828	258,400	254,915	0	0	6,530	138,136	251,187	85,797
2018	21	50	24,377	161,231	145,771	0	30	7,534	39,769	73,349	49,417
2019	13	50	21,801	22,829	174,378	11	93	17,538	29,432	142,522	42,071
2020	154	1,279	241,527	239,506	103,522	96	4,691	134,750	130,355	39,908	53,641
TOTAL	188	1,379	492,315	943,423	846,231	107	4,814	260,710	590,817	680,389	276,032
OD	0	0	2	2	58	0	0	48	43	1,701	1,428

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	759,563	3,062,663	277,460	
IBNR + FREQUENCY ADJUSTMENT	(634,263)	(670,610)	689	
TOTAL LOSSES	125,300	2,392,053	278,148	
EXPECTED LOSSES	1,146,389	2,017,490	356,636	
CREDIBILITY	0.02	0.08	0.11	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.095	1.810	0.209	2.114
INDICATED (POST-TEST)	0.096	1.829	0.212	2.136
PRESENT ON RATE LEVEL	0.828	1.457	0.257	2.542
DERIVED BY FORMULA	0.813	1.486	0.252	2.552
UNDERLYING PRESENT RATE	0.868	1.527	0.270	2.665
PROPOSED	0.810	1.481	0.251	2.542

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	TOTAL
IND. RATE				2.61	MINIMUM PREMIUM	2.608
MAN. RATE	3.08	2.91	2.75	+ 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
2016	5,665	104,062	1.837	0	0	0	1	2	3
2017	9,080	163,420	1.800	0	0	0	2	7	9
2018	11,213	398,955	3.558	0	0	0	1	6	7
2019	5,588	14,644	0.262	0	0	0	0	1	1
2020	4,077	10,226	0.251	0	0	0	1	1	2
TOTAL	35,623	691,307	1.941	0	0	0	5	17	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
2016	0	0	0	6,898	23,645	0	0	0	5,269	47,807	20,443
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	66,772	12,507
2019	0	0	0	0	5,152	0	0	0	0	2,419	7,073
2020	0	0	0	1,614	1,242	0	0	0	129	3,466	3,775
TOTAL	0	0	0	87,876	339,479	0	0	0	40,842	167,698	55,412
OD	0	0	0	0	0	0	0	0	0	0	166

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	9,574	31,826	0	0	0	6,318	56,125	16,354
2017	0	0	2,324	63,445	52,100	0	0	917	17,189	52,222	9,094
2018	4	29	14,432	42,203	301,836	0	20	4,911	22,130	70,247	9,693
2019	0	1	562	432	5,309	0	1	156	147	2,327	6,090
2020	1	11	2,005	1,879	1,424	1	74	1,011	808	2,560	3,503
TOTAL	6	41	19,322	117,534	392,496	1	94	6,996	46,592	183,482	44,734
OD	0	0	0	0	0	0	0	0	0	0	143

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	26,460	740,104	44,877	
IBNR + FREQUENCY ADJUSTMENT	(155,726)	(112,899)	72	
TOTAL LOSSES	0	627,205	44,949	
EXPECTED LOSSES	274,633	336,334	48,476	
CREDIBILITY	0.01	0.03	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.761	0.126	1.886
INDICATED (POST-TEST)	0.000	1.779	0.127	1.906
PRESENT ON RATE LEVEL	0.735	0.900	0.130	1.765
DERIVED BY FORMULA	0.728	0.927	0.130	1.784
UNDERLYING PRESENT RATE	0.771	0.944	0.136	1.851
PROPOSED	0.728	0.927	0.130	1.784

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.830
IND. RATE				1.83	MINIMUM PREMIUM	
MAN. RATE	2.63	2.24	1.91	+ 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
2016	33,153	345,168	1.041	0	0	0	5	12	17
2017	24,958	628,058	2.516	0	0	0	6	14	20
2018	27,112	985,205	3.634	0	0	0	6	15	21
2019	24,705	522,667	2.116	0	0	0	7	8	15
2020	23,838	219,973	0.923	0	0	0	1	14	15
TOTAL	133,766	2,701,071	2.019	0	0	0	25	63	88
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
2016	0	0	0	111,727	85,947	0	0	0	49,174	28,917	69,403
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	241,053	137,707	30,862
2019	0	0	0	180,015	61,902	0	0	0	219,670	35,204	25,876
2020	0	0	0	9,720	74,380	0	0	0	56,500	61,882	17,491
TOTAL	0	0	0	890,730	554,393	0	0	0	705,788	376,177	173,983
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
2016	0	0	0	155,077	115,685	0	0	0	58,960	33,949	55,522
2017	0	0	10,529	319,869	123,627	0	0	6,964	165,852	125,627	23,765
2018	50	113	55,172	378,848	273,503	0	146	37,434	233,659	151,260	23,918
2019	60	170	71,604	171,099	76,284	50	388	71,383	177,871	48,697	22,279
2020	30	303	48,038	37,417	73,540	37	2,419	52,030	47,647	51,151	16,232
TOTAL	139	586	185,344	1,062,310	662,639	87	2,952	167,811	683,989	410,685	141,716
OD	0	0	0	0	0	0	0	0	0	0	189

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	356,919	2,819,623	141,906	
IBNR + FREQUENCY ADJUSTMENT	(914,562)	(515,419)	561	
TOTAL LOSSES	0	2,304,204	142,467	
EXPECTED LOSSES	1,652,327	1,543,785	291,365	
CREDIBILITY	0.02	0.08	0.11	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.723	0.106	1.829
INDICATED (POST-TEST)	0.000	1.741	0.107	1.848
PRESENT ON RATE LEVEL	1.178	1.101	0.208	2.486
DERIVED BY FORMULA	1.154	1.152	0.197	2.503
UNDERLYING PRESENT RATE	1.235	1.154	0.218	2.607
PROPOSED	1.147	1.144	0.195	2.486

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.551
IND. RATE				2.55	MINIMUM PREMIUM	
MAN. RATE	3.17	3.06	2.69	+ 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
2016	3,059	42,086	1.376	0	0	0	0	1	1
2017	7,286	79,798	1.095	0	0	0	2	2	4
2018	4,868	148,873	3.058	0	0	0	0	5	5
2019	2,677	34,316	1.282	0	0	0	0	4	4
2020	1,600	4,113	0.257	0	0	0	0	0	0
TOTAL	19,490	309,186	1.586	0	0	0	2	12	14
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
2016	0	0	0	0	27,262	0	0	0	0	13,357	1,467
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	9,088
2020	0	0	0	0	0	0	0	0	0	0	4,113
TOTAL	0	0	0	14,618	81,207	0	0	0	44,115	131,701	37,545
OD	0	0	0	0	0	0	0	0	0	0	259

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	0	36,695	0	0	0	0	15,681	1,174
2017	0	0	597	18,777	4,789	0	0	2,042	52,181	9,563	7,161
2018	0	3	1,548	1,386	45,082	0	12	2,780	2,519	98,948	10,642
2019	1	3	1,099	844	10,372	1	5	979	919	14,589	7,825
2020	0	0	0	0	0	0	0	0	0	0	3,817
TOTAL	1	6	3,244	21,007	96,938	1	17	5,801	55,619	138,782	30,618
OD	0	0	0	0	0	0	0	0	0	0	211

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,068	312,346	30,829	
IBNR + FREQUENCY ADJUSTMENT	(134,778)	(73,137)	57	
TOTAL LOSSES	0	239,209	30,886	
EXPECTED LOSSES	233,851	213,471	47,588	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.227	0.157	1.385
INDICATED (POST-TEST)	0.000	1.240	0.159	1.399
PRESENT ON RATE LEVEL	1.144	1.045	0.233	2.422
DERIVED BY FORMULA	1.133	1.048	0.231	2.412
UNDERLYING PRESENT RATE	1.200	1.095	0.244	2.539
PROPOSED	1.133	1.048	0.231	2.412

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.475
IND. RATE				2.47	MINIMUM PREMIUM	
MAN. RATE	3.43	3.01	2.62	+ 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	
2016	16,361	1,104,457	6.751	0	0	1	6	18	25	
2017	20,718	1,231,875	5.946	0	0	1	8	20	29	
2018	22,028	846,488	3.843	0	0	0	4	19	23	
2019	16,574	1,328,554	8.016	0	0	1	4	12	17	
2020	19,542	377,029	1.929	0	0	0	6	15	21	
TOTAL	95,223	4,888,403	5.134	0	0	3	28	84	115	
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
2016	0	0	138,063	313,782	285,759	0	0	11,539	80,016	216,118	59,180
2017	0	0	171,984	318,844	203,023	0	0	47,850	320,766	102,346	67,062
2018	0	0	0	400,260	175,283	0	0	0	120,318	75,817	74,810
2019	0	0	223,103	120,471	165,000	0	0	282,799	253,354	223,127	60,700
2020	0	0	0	137,730	51,720	0	0	0	62,312	55,474	69,793
TOTAL	0	0	533,150	1,291,087	880,785	0	0	342,188	836,766	672,882	331,545
OD	0	0	0	0	0	0	0	0	0	0	617

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	188,594	435,529	384,632	0	0	23,863	95,939	253,723	47,344
2017	0	349	247,351	412,336	258,110	0	757	107,741	380,457	117,103	52,510
2018	59	125	60,948	441,725	208,169	0	74	18,892	116,815	82,877	57,978
2019	238	867	321,442	135,570	188,779	497	3,132	500,712	237,274	243,099	52,263
2020	90	759	141,901	139,171	68,811	38	2,406	53,953	49,860	47,028	64,768
TOTAL	388	2,100	960,236	1,564,331	1,108,502	535	6,368	705,161	880,345	743,830	274,862
OD	0	0	0	0	0	0	0	0	0	0	514

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,674,787	4,297,009	275,376	
IBNR + FREQUENCY ADJUSTMENT	(347,204)	(394,408)	468	
TOTAL LOSSES	1,327,583	3,902,601	275,844	
EXPECTED LOSSES	629,586	1,201,192	218,063	
CREDIBILITY	0.02	0.06	0.09	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.394	4.098	0.289	5.782
INDICATED (POST-TEST)	1.409	4.142	0.292	5.843
PRESENT ON RATE LEVEL	0.631	1.203	0.218	2.052
DERIVED BY FORMULA	0.646	1.379	0.225	2.251
UNDERLYING PRESENT RATE	0.661	1.261	0.229	2.152
PROPOSED	0.646	1.380	0.225	2.251

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.310
IND. RATE				2.31	MINIMUM PREMIUM	
MAN. RATE	2.51	2.51	2.22	+ 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
2016	12,817	893,902	6.974	0	0	0	8	11	19
2017	13,701	598,667	4.370	0	0	0	9	6	15
2018	9,795	310,264	3.168	0	0	0	3	4	7
2019	9,591	511,637	5.335	0	0	1	2	8	11
2020	7,054	74,493	1.056	0	0	0	0	6	6
TOTAL	52,958	2,388,963	4.511	0	0	1	22	35	58
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
2016	0	0	0	389,476	57,368	0	0	0	312,892	79,725	54,441
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	65,255	27,486	33,270
2019	0	0	145,774	58,728	146,422	0	0	14,735	99,295	15,688	30,995
2020	0	0	0	0	24,584	0	0	0	0	30,773	19,136
TOTAL	0	0	145,774	920,306	275,517	0	0	14,735	670,149	176,388	186,094
OD	0	0	0	4,647	0	0	0	0	0	0	510

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	540,593	77,217	0	0	0	375,158	93,597	43,553
2017	0	0	12,502	418,012	14,036	0	0	8,841	227,792	27,369	37,781
2018	21	44	21,232	160,140	47,197	0	38	9,847	62,994	30,747	25,784
2019	152	559	207,043	73,397	161,752	45	312	53,437	81,485	22,385	26,687
2020	8	87	13,216	9,591	23,873	6	630	8,261	6,476	22,611	17,758
TOTAL	181	689	253,994	1,201,734	324,075	51	980	80,387	753,904	196,708	151,563
OD	0	0	177	5,953	44	0	0	0	0	0	439

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	336,459	2,482,418	152,002	
IBNR + FREQUENCY ADJUSTMENT	(492,410)	(324,145)	208	
TOTAL LOSSES	0	2,158,273	152,211	
EXPECTED LOSSES	877,635	956,912	131,273	
CREDIBILITY	0.01	0.04	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	4.064	0.287	4.351
INDICATED (POST-TEST)	0.000	4.107	0.290	4.397
PRESENT ON RATE LEVEL	1.580	1.723	0.236	3.540
DERIVED BY FORMULA	1.565	1.819	0.240	3.623
UNDERLYING PRESENT RATE	1.657	1.807	0.248	3.712
PROPOSED	1.565	1.819	0.240	3.623

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.717
IND. RATE				3.72	MINIMUM PREMIUM	
MAN. RATE	4.48	4.22	3.83	+ 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	
2016	25,474	239,305	0.939	0	0	0	2	8	10	
2017	16,421	495,070	3.015	0	0	0	6	4	10	
2018	17,266	159,625	0.925	0	0	0	0	2	2	
2019	16,761	145,668	0.869	0	0	0	0	5	5	
2020	8,526	108,875	1.277	0	0	0	0	3	3	
TOTAL	84,448	1,148,543	1.360	0	0	0	8	22	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
2016	0	0	0	40,598	62,229	0	0	0	16,787	67,761	51,930
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	0	92,027	0	0	0	0	40,718	12,923
2020	0	0	0	0	86,698	0	0	0	0	19,384	2,793
TOTAL	0	0	0	335,949	403,529	0	0	0	94,108	179,774	135,183
OD	0	0	0	0	0	0	0	0	0	0	3,865

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	56,350	83,760	0	0	0	20,128	79,551	41,544
2017	0	0	11,840	379,115	71,531	0	0	3,683	91,656	36,178	27,660
2018	0	8	4,143	3,710	120,677	0	2	583	529	20,763	24,964
2019	5	23	10,046	7,716	94,838	2	14	2,630	2,468	39,178	11,127
2020	29	305	46,608	33,825	84,190	4	397	5,204	4,079	14,242	2,592
TOTAL	34	337	72,637	480,716	454,997	5	413	12,100	118,860	189,912	107,886
OD	0	0	0	0	0	0	0	0	0	0	3,020

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	85,526	1,244,485	110,907	
IBNR + FREQUENCY ADJUSTMENT	(48,638)	(139,330)	85	
TOTAL LOSSES	36,888	1,105,155	110,991	
EXPECTED LOSSES	86,542	407,504	62,514	
CREDIBILITY	0.02	0.06	0.08	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.044	1.309	0.128	1.480
INDICATED (POST-TEST)	0.044	1.323	0.129	1.496
PRESENT ON RATE LEVEL	0.098	0.460	0.071	0.629
DERIVED BY FORMULA	0.097	0.512	0.075	0.684
UNDERLYING PRESENT RATE	0.102	0.483	0.074	0.659
PROPOSED	0.097	0.512	0.075	0.684

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.702
IND. RATE				0.70	MINIMUM PREMIUM	
MAN. RATE	1.07	0.87	0.68	+ 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
2016	1,282	6,512	0.508	0	0	0	0	0	0
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
TOTAL	13,240	73,589	0.556	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
2016	0	0	0	0	0	0	0	0	0	0	6,512
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
TOTAL	0	0	0	0	7,500	0	0	0	0	19,308	46,781
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
2016	0	0	0	0	0	0	0	0	0	0	5,210
2017	0	0	83	100	9,361	0	0	114	218	21,277	7,965
2018	0	0	0	0	0	0	0	0	0	0	14,617
2019	0	0	0	0	0	0	0	0	0	0	6,905
2020	0	0	0	0	0	0	0	0	0	0	2,985
TOTAL	0	0	83	100	9,361	0	0	114	218	21,277	37,681
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	197	30,956	37,681	
IBNR + FREQUENCY ADJUSTMENT	(67,209)	(47,615)	28	
TOTAL LOSSES	0	0	37,709	
EXPECTED LOSSES	123,774	148,449	15,219	
CREDIBILITY	0.00	0.02	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.285	0.285
INDICATED (POST-TEST)	0.000	0.000	0.288	0.288
PRESENT ON RATE LEVEL	0.892	1.069	0.110	2.070
DERIVED BY FORMULA	0.892	1.048	0.113	2.053
UNDERLYING PRESENT RATE	0.935	1.121	0.115	2.171
PROPOSED	0.892	1.048	0.113	2.053

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.106
IND. RATE				2.11	MINIMUM PREMIUM	
MAN. RATE	2.73	2.56	2.24	+ 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
2016	7,788	51,719	0.664	0	0	0	1	3	4
2017	6,519	24,632	0.378	0	0	0	0	3	3
2018	4,463	2,880	0.065	0	0	0	0	0	0
2019	4,784	237,515	4.965	0	0	0	1	2	3
2020	5,496	28,270	0.514	0	0	0	0	4	4
TOTAL	29,050	345,016	1.188	0	0	0	2	12	14
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
2016	0	0	0	18,253	2,132	0	0	0	8,122	6,451	16,761
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	98,112	22,942	0	0	0	104,102	8,146	4,213
2020	0	0	0	0	13,366	0	0	0	0	13,238	1,666
TOTAL	0	0	0	116,365	47,872	0	0	0	112,224	34,404	34,151
OD	0	0	0	0	0	0	0	0	0	0	139

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	25,335	2,870	0	0	0	9,738	7,573	13,409
2017	0	0	104	126	11,773	0	0	39	74	7,239	6,758
2018	0	0	0	0	0	0	0	0	0	0	2,232
2019	32	90	37,847	92,347	30,451	23	181	33,277	83,776	14,863	3,627
2020	4	47	7,185	5,215	12,979	2	271	3,554	2,786	9,727	1,546
TOTAL	36	137	45,137	123,023	58,072	26	452	36,870	96,374	39,403	27,572
OD	0	0	0	0	0	0	0	0	0	0	108

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	82,658	316,872	27,680	
IBNR + FREQUENCY ADJUSTMENT	(110,224)	(71,236)	53	
TOTAL LOSSES	0	245,636	27,733	
EXPECTED LOSSES	198,172	211,210	27,025	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.846	0.095	0.941
INDICATED (POST-TEST)	0.000	0.855	0.096	0.951
PRESENT ON RATE LEVEL	0.651	0.693	0.089	1.433
DERIVED BY FORMULA	0.644	0.698	0.089	1.431
UNDERLYING PRESENT RATE	0.682	0.727	0.093	1.502
PROPOSED	0.644	0.698	0.089	1.431

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.468
IND. RATE				1.47	MINIMUM PREMIUM	
MAN. RATE	1.70	1.70	1.55	+ 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
2016	2,190	245,699	11,219	0	0	0	2	2	4
2017	2,366	18,737	0.792	0	0	0	0	1	1
2018	2,448	65,313	2.668	0	0	0	0	1	1
2019	1,721	111,449	6.476	0	0	0	1	2	3
2020	1,139	192,110	16.867	0	0	0	1	1	2
TOTAL	9,864	633,308	6.420	0	0	0	4	7	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
2016	0	0	0	149,147	5,863	0	0	0	85,718	4,262	709
2017	0	0	0	0	5,678	0	0	0	0	8,699	4,360
2018	0	0	0	0	52,025	0	0	0	0	11,078	2,210
2019	0	0	0	30,285	6,843	0	0	0	66,187	6,185	1,949
2020	0	0	0	11,880	59,203	0	0	0	26,500	84,884	9,643
TOTAL	0	0	0	191,312	129,612	0	0	0	178,405	115,108	18,871
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
2016	0	0	0	207,016	7,892	0	0	0	102,776	5,004	567
2017	0	0	63	76	7,087	0	0	51	98	9,586	3,414
2018	0	4	2,005	1,796	58,412	0	1	324	294	11,540	1,713
2019	10	28	11,657	28,486	9,154	15	115	21,222	53,325	10,418	1,678
2020	26	258	41,669	33,362	59,094	27	2,278	39,399	34,104	65,035	8,949
TOTAL	36	290	55,393	270,735	141,638	42	2,395	60,997	190,596	101,582	16,321
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	119,154	704,551	16,321	
IBNR + FREQUENCY ADJUSTMENT	(101,978)	(49,135)	15	
TOTAL LOSSES	17,176	655,416	16,335	
EXPECTED LOSSES	180,756	145,205	9,862	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.174	6.645	0.166	6.984
INDICATED (POST-TEST)	0.176	6.715	0.167	7.058
PRESENT ON RATE LEVEL	1.766	1.418	0.096	3.281
DERIVED BY FORMULA	1.766	1.471	0.098	3.335
UNDERLYING PRESENT RATE	1.832	1.472	0.100	3.405
PROPOSED	1.766	1.471	0.098	3.335

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.998
IND. RATE				4.00	MINIMUM PREMIUM	
MAN. RATE	4.52	4.21	3.89	+ 4.00	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2016	7,770	1,375,102	17,698	0	0	4	3	5	12	
2017	3,512	779,417	22,193	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	86,017	2,102	0	0	0	0	2	2	
TOTAL	21,015	2,873,625	13,674	0	0	6	11	27	44	
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
2016	0	0	791,089	108,745	98,218	0	0	239,903	95,764	25,921	15,462
2017	0	0	384,385	174,611	48,373	0	0	66,624	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	0	42,750	0	0	0	0	36,329	6,938
TOTAL	0	0	1,175,474	487,379	396,001	0	0	306,527	241,740	181,398	85,106
OD	0	0	0	0	0	0	0	0	0	0	2,070

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	1,080,628	150,938	132,201	0	0	496,119	114,821	30,431	12,370
2017	0	781	527,895	226,909	65,857	0	1,053	129,968	19,761	51,153	34,519
2018	29	69	33,706	222,076	205,043	0	76	19,705	125,222	66,474	9,560
2019	3	12	5,200	7,626	30,333	1	6	1,124	1,441	13,199	5,411
2020	14	151	22,982	16,679	41,513	7	744	9,753	7,646	26,693	6,438
TOTAL	47	1,012	1,670,411	624,228	474,948	7	1,880	656,669	268,891	187,950	68,298
OD	0	0	0	0	0	0	0	0	0	0	1,604

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,330,026	1,556,016	69,903	
IBNR + FREQUENCY ADJUSTMENT	(366,218)	(172,431)	91	
TOTAL LOSSES	1,963,808	1,383,586	69,993	
EXPECTED LOSSES	655,065	501,083	46,711	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	9.345	6.584	0.325	16.254
INDICATED (POST-TEST)	9.444	6.654	0.329	16.426
PRESENT ON RATE LEVEL	3.004	2.298	0.214	5.515
DERIVED BY FORMULA	3.068	2.385	0.218	5.670
UNDERLYING PRESENT RATE	3.117	2.384	0.222	5.724
PROPOSED	3.068	2.385	0.218	5.670

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	6.797
IND. RATE				6.80	MINIMUM PREMIUM	
MAN. RATE	7.44	7.44	6.54	+ 6.80	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	13,406	321,754	2,400	0	0	0	2	4	6
2017	20,037	786,599	3,926	0	0	3	3	4	10
2018	25,112	373,897	1,489	0	0	0	0	8	8
2019	18,361	628,773	3,425	0	0	1	2	5	8
2020	16,273	459,762	2,825	0	0	0	0	9	9
TOTAL	93,189	2,570,785	2,759	0	0	4	7	30	41
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
2016	0	0	0	201,653	13,550	0	0	0	79,734	25,300	1,517
2017	0	0	508,138	62,269	3,047	0	0	118,484	27,698	26,013	40,950
2018	0	0	0	0	262,989	0	0	0	0	86,097	24,811
2019	0	0	144,862	184,437	105,892	0	0	61,526	54,311	54,156	23,589
2020	0	0	0	0	216,055	0	0	0	0	225,925	17,782
TOTAL	0	0	653,000	448,359	601,533	0	0	180,010	161,743	417,491	108,649
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
2016	0	0	0	279,894	18,238	0	0	0	95,601	29,702	1,214
2017	0	1,032	690,769	83,207	9,469	0	1,873	230,803	34,392	30,069	32,064
2018	0	20	10,137	9,078	295,275	0	11	2,520	2,283	89,686	19,229
2019	188	654	246,840	185,814	128,664	108	682	109,043	51,315	58,234	20,310
2020	72	761	116,150	84,293	209,804	41	4,627	60,650	47,547	165,999	16,502
TOTAL	260	2,467	1,063,896	642,285	661,451	150	7,193	403,016	231,138	373,691	89,318
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,476,981	1,908,565	89,318	
IBNR + FREQUENCY ADJUSTMENT	(731,334)	(332,862)	246	
TOTAL LOSSES	745,648	1,575,703	89,564	
EXPECTED LOSSES	1,326,598	1,019,636	125,004	
CREDIBILITY	0.02	0.06	0.09	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.800	1.691	0.096	2.587
INDICATED (POST-TEST)	0.809	1.709	0.097	2.615
PRESENT ON RATE LEVEL	1.372	1.054	0.129	2.555
DERIVED BY FORMULA	1.360	1.094	0.126	2.580
UNDERLYING PRESENT RATE	1.424	1.094	0.134	2.652
PROPOSED	1.360	1.093	0.126	2.580

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.093
IND. RATE				3.09	MINIMUM PREMIUM	
MAN. RATE	3.37	3.33	3.03	+ 3.09	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	79,578	6,488,697	8.154	1	0	4	26	101	132
2017	114,313	5,507,666	4.818	0	0	1	29	96	126
2018	127,947	6,566,418	5.132	1	0	4	33	95	133
2019	141,403	5,699,625	4.031	0	0	1	32	95	128
2020	170,693	4,899,827	2.871	0	0	1	19	134	154
TOTAL	633,934	29,162,233	4.600	2	0	11	139	521	673
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
2016	106,432	0	635,152	903,141	1,448,069	1	0	1,200,867	522,016	1,121,218	551,801
2017	0	0	276,559	1,553,943	1,415,403	0	0	329,832	666,780	829,350	435,799
2018	20,000	0	687,984	1,423,739	1,475,055	0	0	492,708	1,008,569	1,094,928	363,435
2019	0	0	156,375	1,619,391	1,239,152	0	0	501	1,302,406	772,427	609,373
2020	0	0	158,927	883,717	1,636,610	0	0	43,523	537,908	1,290,304	348,838
TOTAL	126,432	0	1,914,997	6,383,931	7,214,289	1	0	2,067,431	4,037,679	5,108,227	2,309,246
OD	0	0	0	67,478	7,008	0	0	0	10,888	592	7,912

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	149,537	0	850,631	1,253,560	1,949,101	3	0	2,391,197	625,897	1,316,310	441,441
2017	0	562	449,370	2,011,529	1,783,958	0	5,215	673,625	800,527	924,990	341,231
2018	29,379	3,741	1,125,108	1,613,917	1,714,002	912	6,546	988,638	1,007,911	1,185,160	281,662
2019	710	2,208	900,885	1,603,890	1,396,652	318	2,494	460,359	1,088,790	831,121	524,670
2020	1,127	11,058	1,777,214	1,418,888	1,720,846	526	42,130	741,889	606,483	1,004,635	323,722
TOTAL	180,753	17,569	5,103,207	7,901,784	8,564,559	1,759	56,385	5,255,708	4,129,608	5,262,216	1,912,725
OD	22	65	25,580	63,146	12,246	3	31	3,584	8,835	1,170	6,219

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,644,665	25,943,564	1,918,944	
IBNR + FREQUENCY ADJUSTMENT	(4,165,138)	(5,261,301)	6,473	
TOTAL LOSSES	6,479,527	20,682,263	1,925,418	
EXPECTED LOSSES	7,808,191	16,648,581	2,412,679	
CREDIBILITY	0.06	0.22	0.32	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.017	3.249	0.303	4.569
INDICATED (POST-TEST)	1.028	3.283	0.306	4.618
PRESENT ON RATE LEVEL	1.151	2.454	0.356	3.960
DERIVED BY FORMULA	1.144	2.636	0.340	4.120
UNDERLYING PRESENT RATE	1.232	2.626	0.381	4.239
PROPOSED	1.144	2.637	0.340	4.120

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.913
IND. RATE				3.91	MINIMUM PREMIUM	
MAN. RATE	5.22	4.65	4.25	+ 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
2016	4,809	201,799	4.196	0	0	0	2	2	4
2017	9,077	66,779	0.736	0	0	0	1	3	4
2018	7,296	10,205	0.140	0	0	0	0	1	1
2019	3,126	14,954	0.478	0	0	0	1	1	2
2020	2,882	24,648	0.855	0	0	0	0	2	2
TOTAL	27,190	318,385	1.171	0	0	0	4	9	13
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
2016	0	0	0	32,865	80,757	0	0	0	48,913	31,555	7,709
2017	0	0	0	10,149	2,996	0	0	0	27,161	22,556	3,917
2018	0	0	0	0	220	0	0	0	0	487	9,498
2019	0	0	0	2,500	3,500	0	0	0	4,500	550	3,904
2020	0	0	0	0	11,907	0	0	0	0	5,216	7,525
TOTAL	0	0	0	45,514	99,380	0	0	0	80,574	60,364	32,553
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
2016	0	0	0	45,617	108,699	0	0	0	58,647	37,046	6,167
2017	0	0	419	13,042	3,835	0	0	1,361	32,324	25,186	3,067
2018	0	0	8	8	247	0	0	14	13	507	7,361
2019	1	3	1,283	2,598	3,780	1	8	1,451	3,633	833	3,361
2020	4	42	6,401	4,645	11,563	1	107	1,400	1,098	3,832	6,983
TOTAL	5	45	8,111	65,909	128,123	2	115	4,226	95,715	67,404	26,940
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,504	357,152	26,940	
IBNR + FREQUENCY ADJUSTMENT	(84,670)	(133,723)	55	
TOTAL LOSSES	0	223,428	26,995	
EXPECTED LOSSES	146,820	389,809	40,955	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.822	0.099	0.921
INDICATED (POST-TEST)	0.000	0.830	0.100	0.931
PRESENT ON RATE LEVEL	0.505	1.340	0.141	1.985
DERIVED BY FORMULA	0.500	1.324	0.139	1.963
UNDERLYING PRESENT RATE	0.540	1.434	0.151	2.124
PROPOSED	0.500	1.324	0.139	1.963

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.864
IND. RATE				1.86	MINIMUM PREMIUM	
MAN. RATE	2.33	2.18	2.13	+ 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
2016	1,263	598	0.047	0	0	0	0	0	0
2017	848	11,416	1.346	0	0	0	1	0	1
2018	1,515	156,053	10.301	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
TOTAL	5,727	203,327	3.550	0	0	0	2	2	4
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
2016	0	0	0	0	0	0	0	0	0	0	598
2017	0	0	0	401	0	0	0	0	843	0	10,172
2018	0	0	0	67,392	0	0	0	0	73,727	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
TOTAL	0	0	0	67,793	25,196	0	0	0	74,570	2,888	32,880
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
2016	0	0	0	0	0	0	0	0	0	0	478
2017	0	0	15	514	4	0	0	38	995	10	7,965
2018	10	19	9,124	73,355	1,914	0	39	10,217	70,348	2,389	11,574
2019	1	6	2,729	2,096	25,764	0	1	118	110	1,752	3,943
2020	0	1	105	76	190	0	22	286	225	784	2,409
TOTAL	11	26	11,974	76,041	27,872	0	62	10,659	71,679	4,936	26,369
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	22,732	180,527	26,369	
IBNR + FREQUENCY ADJUSTMENT	(72,282)	(26,962)	34	
TOTAL LOSSES	0	153,566	26,403	
EXPECTED LOSSES	131,418	81,743	20,440	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	2.681	0.461	3.142
INDICATED (POST-TEST)	0.000	2.710	0.466	3.176
PRESENT ON RATE LEVEL	2.144	1.334	0.333	3.811
DERIVED BY FORMULA	2.144	1.347	0.335	3.826
UNDERLYING PRESENT RATE	2.295	1.427	0.357	4.079
PROPOSED	2.136	1.342	0.333	3.811

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	3.619
IND. RATE				3.62	MINIMUM PREMIUM	
MAN. RATE	4.65	4.65	4.09	+ 3.62	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	83,728	2,038,948	2.435	0	0	1	9	33	43
2017	83,639	1,401,605	1.676	0	0	0	5	35	40
2018	96,004	2,198,963	2.290	1	0	1	8	50	60
2019	112,752	1,545,027	1.370	0	0	0	5	46	51
2020	93,730	1,597,184	1.704	0	0	0	0	40	40
TOTAL	469,853	8,781,727	1.869	1	0	2	27	204	234
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
2016	0	0	169,621	173,455	402,474	0	0	285,159	140,345	684,178	183,716
2017	0	0	0	97,413	604,967	0	0	0	36,889	448,823	213,513
2018	7,000	0	185,409	227,067	796,368	103,254	0	43,787	133,020	503,390	199,668
2019	0	0	0	57,665	761,925	0	0	0	41,525	505,744	178,168
2020	0	0	0	0	706,501	0	0	0	0	761,127	129,556
TOTAL	7,000	0	355,030	555,600	3,272,235	103,254	0	328,946	351,779	2,903,262	904,621
OD	0	0	0	37,773	0	0	0	0	50,135	0	1,066

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	231,702	240,756	541,730	0	0	589,709	168,274	803,225	146,973
2017	0	0	10,383	132,875	756,002	0	0	4,323	48,619	495,046	167,181
2018	10,194	995	297,381	278,228	905,280	273,091	655	105,758	141,743	529,745	154,743
2019	61	240	103,947	117,029	789,202	28	241	45,732	63,876	489,413	153,403
2020	236	2,489	379,810	275,638	686,062	140	15,588	204,325	160,183	559,241	120,228
TOTAL	10,491	3,724	1,023,223	1,044,526	3,678,276	273,259	16,484	949,847	582,695	2,876,671	742,527
OD	0	0	1,436	48,392	354	0	0	2,265	59,196	608	835

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,280,731	8,290,717	743,361	
IBNR + FREQUENCY ADJUSTMENT	(1,350,440)	(2,231,115)	2,059	
TOTAL LOSSES	930,291	6,059,603	745,420	
EXPECTED LOSSES	2,499,626	6,908,291	947,798	
CREDIBILITY	0.05	0.18	0.26	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.197	1.267	0.158	1.622
INDICATED (POST-TEST)	0.199	1.280	0.160	1.639
PRESENT ON RATE LEVEL	0.497	1.374	0.188	2.059
DERIVED BY FORMULA	0.482	1.357	0.181	2.020
UNDERLYING PRESENT RATE	0.532	1.470	0.202	2.204
PROPOSED	0.482	1.357	0.181	2.020

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.918
IND. RATE				1.92	MINIMUM PREMIUM	
MAN. RATE	2.61	2.41	2.21	+ 1.92	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	8,495	59,477	0.700	0	0	0	0	2	2
2017	8,056	91,097	1.131	0	0	0	1	6	7
2018	10,275	278,326	2.709	0	0	0	1	9	10
2019	11,332	292,574	2.582	0	0	0	4	5	9
2020	9,724	404,200	4.157	0	0	0	2	4	6
TOTAL	47,882	1,125,674	2.351	0	0	0	8	26	34
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
2016	0	0	0	0	30,807	0	0	0	0	7,874	20,796
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	78,782	27,419
2019	0	0	0	148,083	40,226	0	0	0	67,398	15,642	21,225
2020	0	0	0	181,502	149,610	0	0	0	26,365	35,994	10,729
TOTAL	0	0	0	390,042	364,495	0	0	0	108,293	171,544	91,300
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
2016	0	0	0	0	41,466	0	0	0	0	9,244	16,637
2017	0	0	1,121	33,267	15,869	0	0	574	10,243	36,745	8,716
2018	5	20	9,750	42,216	148,438	0	13	3,161	7,980	82,266	21,250
2019	48	137	57,735	139,852	51,730	16	121	22,214	54,867	19,599	18,275
2020	146	1,287	230,787	215,180	169,777	18	1,274	26,190	23,732	29,099	9,957
TOTAL	200	1,444	299,393	430,515	427,281	34	1,408	52,139	96,821	176,953	74,833
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	354,618	1,131,569	74,833	
IBNR + FREQUENCY ADJUSTMENT	(288,588)	(181,482)	150	
TOTAL LOSSES	66,030	950,088	74,984	
EXPECTED LOSSES	534,209	562,492	68,466	
CREDIBILITY	0.01	0.04	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.138	1.984	0.157	2.279
INDICATED (POST-TEST)	0.139	2.005	0.158	2.303
PRESENT ON RATE LEVEL	1.042	1.098	0.134	2.274
DERIVED BY FORMULA	1.033	1.134	0.135	2.303
UNDERLYING PRESENT RATE	1.116	1.175	0.143	2.433
PROPOSED	1.034	1.134	0.135	2.303

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	T.187
IND. RATE				2.19	MINIMUM PREMIUM	
MAN. RATE	3.02	2.83	2.44	+ 2.19	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	35,115	802,188	2.284	0	0	2	3	21	26
2017	40,802	2,067,565	5.067	0	0	2	15	22	39
2018	30,365	1,041,579	3.430	0	0	1	7	22	30
2019	28,448	1,472,813	5.177	0	0	0	8	17	25
2020	36,797	398,410	1.083	0	0	0	2	16	18
TOTAL	171,527	5,782,555	3.371	0	0	5	35	98	138
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
2016	0	0	286,589	154,682	103,312	0	0	31,277	33,173	100,859	92,296
2017	0	0	383,440	854,396	202,913	0	0	65,418	356,873	96,645	107,880
2018	0	0	140,192	210,174	247,524	0	0	140,000	120,494	142,808	40,387
2019	0	0	0	530,025	337,815	0	0	0	340,468	191,093	73,412
2020	0	0	0	45,660	144,082	0	0	0	8,734	164,179	35,755
TOTAL	0	0	810,221	1,794,937	1,035,646	0	0	236,695	859,742	695,584	349,730
OD	0	0	0	80,060	0	0	0	0	7,979	0	4,238

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	391,481	214,699	139,058	0	0	64,681	39,774	118,408	73,837
2017	0	779	554,172	1,099,851	265,105	0	1,034	143,352	423,232	111,417	84,470
2018	154	736	216,397	240,022	287,431	259	1,751	252,974	123,454	156,047	31,300
2019	185	540	227,809	516,815	384,914	82	647	119,457	283,959	206,841	63,208
2020	72	699	115,283	95,661	146,076	34	3,540	49,549	39,904	121,510	33,181
TOTAL	411	2,753	1,505,140	2,167,048	1,222,584	376	6,972	630,013	910,325	714,223	285,995
OD	0	0	3,044	102,566	750	0	0	361	9,421	97	3,315

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,149,071	5,127,014	289,311	
IBNR + FREQUENCY ADJUSTMENT	(638,069)	(796,203)	633	
TOTAL LOSSES	1,511,001	4,330,811	289,944	
EXPECTED LOSSES	1,155,446	2,402,826	290,666	
CREDIBILITY	0.03	0.09	0.13	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.879	2.459	0.167	3.505
INDICATED (POST-TEST)	0.888	2.485	0.169	3.542
PRESENT ON RATE LEVEL	0.629	1.309	0.158	2.097
DERIVED BY FORMULA	0.637	1.415	0.160	2.212
UNDERLYING PRESENT RATE	0.674	1.401	0.169	2.244
PROPOSED	0.637	1.415	0.160	2.212

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	T.101
IND. RATE				2.10	MINIMUM PREMIUM	
MAN. RATE	2.44	2.38	2.25	+ 2.10	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2016	114,184	1,453,889	1.273	0	0	0	15	22	37
2017	152,152	2,007,371	1.319	0	0	1	20	32	53
2018	172,590	1,852,175	1.073	0	0	1	19	40	60
2019	180,948	2,651,219	1.465	0	0	0	19	46	65
2020	113,115	616,614	0.545	0	0	0	1	20	21
TOTAL	732,989	8,581,268	1.171	0	0	2	74	160	236
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
2016	0	0	0	342,285	49,346	0	0	0	742,051	102,127	218,080
2017	0	0	219,370	506,786	268,456	0	0	126,863	279,210	334,572	272,114
2018	0	0	177,132	228,691	403,183	0	0	45,583	364,483	335,463	297,640
2019	0	0	0	591,539	715,779	0	0	0	568,111	556,362	219,428
2020	0	0	0	39,682	100,955	0	0	0	50,000	276,575	149,402
TOTAL	0	0	396,502	1,708,983	1,537,719	0	0	172,446	2,003,855	1,605,099	1,156,664
OD	0	0	0	0	0	0	0	0	0	0	787

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	0	475,092	66,420	0	0	0	889,719	119,897	174,464
2017	0	445	319,413	654,302	342,015	0	2,006	260,216	334,940	373,223	213,065
2018	189	927	271,912	266,264	463,662	84	779	135,896	358,206	362,362	230,671
2019	225	687	291,228	605,198	778,693	146	1,160	214,669	488,216	573,654	188,928
2020	55	522	87,146	73,671	103,390	73	6,683	105,590	88,847	208,244	138,645
TOTAL	469	2,581	969,698	2,074,527	1,754,178	304	10,628	716,370	2,159,927	1,637,380	945,773
OD	0	0	0	0	0	0	0	0	0	0	643

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,700,050	7,626,013	946,416	
IBNR + FREQUENCY ADJUSTMENT	(921,724)	(1,698,062)	2,493	
TOTAL LOSSES	778,326	5,927,950	948,909	
EXPECTED LOSSES	1,690,303	5,231,488	1,338,621	
CREDIBILITY	0.07	0.24	0.35	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.106	0.809	0.129	1.044
INDICATED (POST-TEST)	0.107	0.817	0.131	1.055
PRESENT ON RATE LEVEL	0.215	0.667	0.171	1.053
DERIVED BY FORMULA	0.208	0.703	0.157	1.068
UNDERLYING PRESENT RATE	0.231	0.714	0.183	1.127
PROPOSED	0.205	0.695	0.155	1.055

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.002
IND. RATE				1.00	MINIMUM PREMIUM	
MAN. RATE	0.85	1.01	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
2016	6,762	115,851	1.713	0	0	0	0	7	7
2017	7,909	14,832	0.188	0	0	0	0	1	1
2018	10,431	636,606	6.103	0	0	1	2	5	8
2019	12,800	210,705	1.646	0	0	0	1	7	8
2020	12,588	328,480	2.609	0	0	0	1	4	5
TOTAL	50,490	1,306,474	2.588	0	0	1	4	24	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
2016	0	0	0	0	65,931	0	0	0	0	34,338	15,582
2017	0	0	0	0	190	0	0	0	0	7,496	7,146
2018	0	0	160,876	107,713	60,552	0	0	150,000	81,402	39,381	36,682
2019	0	0	0	37,775	29,628	0	0	0	10,968	112,221	20,113
2020	0	0	0	124,113	13,626	0	0	0	100,000	56,824	33,917
TOTAL	0	0	160,876	269,601	169,927	0	0	150,000	192,370	250,260	113,440
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
2016	0	0	0	0	88,743	0	0	0	0	40,313	12,466
2017	0	0	2	3	237	0	0	44	85	8,261	5,595
2018	157	790	221,639	122,442	75,119	278	1,836	261,108	83,746	47,283	28,429
2019	13	40	16,842	37,299	33,154	7	57	10,699	15,577	108,716	17,317
2020	71	568	110,142	112,545	29,982	55	3,201	77,940	73,240	51,811	31,475
TOTAL	241	1,398	348,625	272,288	227,236	340	5,094	349,793	172,647	256,383	95,282
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	705,490	928,553	95,282	
IBNR + FREQUENCY ADJUSTMENT	(270,573)	(95,258)	176	
TOTAL LOSSES	434,917	833,296	95,457	
EXPECTED LOSSES	509,997	302,520	68,312	
CREDIBILITY	0.01	0.04	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.861	1.650	0.189	2.701
INDICATED (POST-TEST)	0.871	1.668	0.191	2.730
PRESENT ON RATE LEVEL	0.963	0.571	0.129	1.664
DERIVED BY FORMULA	0.962	0.615	0.133	1.710
UNDERLYING PRESENT RATE	1.010	0.599	0.135	1.745
PROPOSED	0.962	0.615	0.133	1.710

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.754
IND. RATE				1.75	MINIMUM PREMIUM	
MAN. RATE	1.96	1.86	1.80	+ 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
2016	8,597	198,805	2.312	0	0	0	0	1	1
2017	8,778	4,565,773	52.014	1	0	0	0	3	4
2018	7,788	57,450	0.738	0	0	0	0	2	2
2019	7,748	303,197	3.913	0	0	1	0	1	2
2020	6,288	2,591	0.041	0	0	0	0	0	0
TOTAL	39,199	5,127,816	13.081	1	0	1	0	7	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
2016	0	0	0	0	50,385	0	0	0	0	128,538	19,882
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	189,994	0	9,000	0	0	73,804	0	7,970	22,429
2020	0	0	0	0	0	0	0	0	0	0	2,591
TOTAL	184,150	0	189,994	0	145,526	4,225,780	0	73,804	0	214,892	93,670
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
2016	0	0	0	0	67,818	0	0	0	0	150,904	15,906
2017	76,383	0	900	1,089	101,762	1,112,500	0	367	699	68,311	9,650
2018	0	0	178	159	5,177	0	2	480	435	17,078	28,244
2019	164	618	222,426	9,871	18,114	113	687	106,626	5,980	10,622	19,311
2020	0	0	0	0	0	0	0	0	0	0	2,404
TOTAL	76,546	618	223,504	11,119	192,871	1,112,613	689	107,473	7,114	246,915	75,515
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,521,443	458,019	75,515	
IBNR + FREQUENCY ADJUSTMENT	(351,507)	(106,662)	83	
TOTAL LOSSES	1,169,936	351,357	75,599	
EXPECTED LOSSES	634,647	320,257	45,880	
CREDIBILITY	0.01	0.03	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.985	0.896	0.193	4.074
INDICATED (POST-TEST)	3.016	0.906	0.195	4.117
PRESENT ON RATE LEVEL	1.513	0.763	0.109	2.386
DERIVED BY FORMULA	1.528	0.768	0.114	2.409
UNDERLYING PRESENT RATE	1.619	0.817	0.117	2.553
PROPOSED	1.528	0.768	0.114	2.409

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	2.288
IND. RATE				2.29	MINIMUM PREMIUM	
MAN. RATE	2.99	2.73	2.56	+ 2.29	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2016	468,195	7,899,107	1.687	0	0	9	51	109	169	
2017	559,436	6,126,993	1.095	0	0	10	32	95	137	
2018	629,991	5,404,573	0.858	0	0	5	2	120	127	
2019	600,336	4,612,043	0.768	0	0	4	1	106	111	
2020	423,493	1,751,983	0.414	0	0	2	0	52	54	
TOTAL	2,681,451	25,794,699	0.962	0	0	30	86	482	598	
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
2016	0	0	2,163,979	1,477,214	1,462,365	0	0	364,485	1,181,501	1,056,791	192,772
2017	0	0	2,795,001	640,814	1,024,071	0	0	575,851	429,566	518,837	142,853
2018	0	0	1,496,095	154,339	2,269,805	0	0	368,017	36,662	929,445	150,210
2019	0	0	1,090,121	4,197	2,260,607	0	0	254,692	9,660	872,584	120,182
2020	0	0	515,151	0	635,596	0	0	59,303	0	424,677	117,256
TOTAL	0	0	8,060,347	2,276,564	7,652,444	0	0	1,622,348	1,657,389	3,802,334	723,273
OD	0	0	0	0	11,184	0	0	0	0	15,958	2,391

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	2,955,995	2,050,373	1,968,343	0	0	753,755	1,416,620	1,240,673	154,218
2017	0	5,676	3,822,023	853,291	1,312,151	0	9,105	1,137,387	519,832	582,148	111,854
2018	1,336	7,245	2,012,235	275,248	2,590,736	681	4,521	642,395	71,973	978,268	116,413
2019	1,066	4,100	1,518,855	245,716	2,380,671	424	2,672	425,585	79,591	850,415	103,477
2020	573	7,401	877,518	302,680	657,142	143	15,161	193,460	96,595	315,399	108,814
TOTAL	2,975	24,422	11,186,626	3,727,309	8,909,043	1,248	31,460	3,152,583	2,184,610	3,966,902	594,775
OD	0	0	123	149	13,959	0	0	94	180	17,586	1,872

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,399,532	18,819,739	596,647	
IBNR + FREQUENCY ADJUSTMENT	(5,517,185)	(3,964,388)	1,070	
TOTAL LOSSES	8,882,347	14,855,351	597,717	
EXPECTED LOSSES	10,049,278	12,104,677	576,839	
CREDIBILITY	0.17	0.57	0.84	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.331	0.553	0.022	0.906
INDICATED (POST-TEST)	0.335	0.559	0.022	0.916
PRESENT ON RATE LEVEL	0.350	0.422	0.020	0.792
DERIVED BY FORMULA	0.348	0.500	0.022	0.869
UNDERLYING PRESENT RATE	0.375	0.451	0.022	0.848
PROPOSED	0.347	0.500	0.022	0.869

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.825
IND. RATE				0.83	MINIMUM PREMIUM	
MAN. RATE	0.95	0.90	0.85	+ 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
2016	6,310	151,277	2.397	0	0	1	0	0	1
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
TOTAL	44,199	164,922	0.373	0	0	1	0	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
2016	0	0	138,124	0	0	0	0	12,036	0	0	1,117
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
TOTAL	0	0	138,124	0	2,250	0	0	12,036	0	1,048	11,464
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
2016	0	0	188,677	0	0	0	0	24,890	0	0	894
2017	0	0	0	0	0	0	0	0	0	0	123
2018	0	0	0	0	0	0	0	0	0	0	4,875
2019	0	0	0	0	0	0	0	0	0	0	3,076
2020	1	8	1,210	878	2,185	0	21	281	221	770	303
TOTAL	1	8	189,887	878	2,185	0	21	25,172	221	770	9,271
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	215,089	4,053	9,271	
IBNR + FREQUENCY ADJUSTMENT	(24,912)	(14,347)	13	
TOTAL LOSSES	190,177	0	9,284	
EXPECTED LOSSES	46,565	45,117	5,294	
CREDIBILITY	0.01	0.04	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.430	0.000	0.021	0.451
INDICATED (POST-TEST)	0.435	0.000	0.021	0.456
PRESENT ON RATE LEVEL	0.098	0.095	0.011	0.205
DERIVED BY FORMULA	0.102	0.092	0.012	0.205
UNDERLYING PRESENT RATE	0.105	0.102	0.012	0.219
PROPOSED	0.102	0.092	0.012	0.205

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.195
IND. RATE				0.19	MINIMUM PREMIUM	
MAN. RATE	0.26	0.23	0.22	+ 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
2016	35,900	331,796	0.924	0	0	1	0	3	4
2017	35,800	73,825	0.206	0	0	0	1	0	1
2018	43,824	41,880	0.096	0	0	0	1	1	2
2019	50,428	16,598	0.033	0	0	0	0	0	0
2020	52,093	4,354	0.008	0	0	0	0	0	0
TOTAL	218,045	468,453	0.215	0	0	1	2	4	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
2016	0	0	177,895	0	12,631	0	0	83,230	0	26,438	31,602
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	9,582	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
TOTAL	0	0	177,895	57,410	19,220	0	0	83,230	18,134	36,698	75,866
OD	0	0	0	0	0	0	0	0	0	0	718

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	243,005	0	17,001	0	0	172,120	0	31,038	25,282
2017	0	0	1,917	64,588	472	0	0	386	10,098	104	11,634
2018	1	2	1,201	7,841	7,597	0	6	1,628	9,415	10,998	6,552
2019	0	0	0	0	0	0	0	0	0	0	14,291
2020	0	0	0	0	0	0	0	0	0	0	4,041
TOTAL	1	2	246,123	72,429	25,070	0	6	174,134	19,513	42,140	61,799
OD	0	0	0	0	0	0	0	0	0	0	562

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	420,267	159,152	62,361	
IBNR + FREQUENCY ADJUSTMENT	(132,248)	(81,539)	210	
TOTAL LOSSES	288,019	77,612	62,571	
EXPECTED LOSSES	246,643	255,048	85,442	
CREDIBILITY	0.03	0.11	0.16	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.132	0.036	0.028	0.196
INDICATED (POST-TEST)	0.133	0.036	0.029	0.198
PRESENT ON RATE LEVEL	0.106	0.109	0.037	0.252
DERIVED BY FORMULA	0.107	0.101	0.035	0.243
UNDERLYING PRESENT RATE	0.113	0.117	0.039	0.269
PROPOSED	0.106	0.101	0.035	0.243

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.231
IND. RATE				0.23	MINIMUM PREMIUM	
MAN. RATE	0.32	0.28	0.27	+ 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
2016	90,819	987,984	1.088	1	0	1	0	7	9
2017	95,265	298,137	0.313	0	0	0	0	3	3
2018	93,379	231,154	0.248	0	0	0	0	9	9
2019	103,353	25,708	0.025	0	0	0	0	1	1
2020	121,993	120,704	0.099	0	0	0	0	4	4
TOTAL	504,809	1,663,687	0.330	1	0	1	0	24	26
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
2016	336,902	0	395,027	0	75,304	0	0	55,358	0	109,048	16,345
2017	0	0	0	0	209,126	0	0	0	0	73,026	15,985
2018	0	0	0	0	98,167	0	0	0	0	93,524	39,463
2019	0	0	0	0	3,597	0	0	0	0	3,447	18,664
2020	0	0	0	0	36,754	0	0	0	0	59,037	24,913
TOTAL	336,902	0	395,027	0	422,948	0	0	55,358	0	338,082	115,370
OD	0	0	0	0	0	0	0	0	0	0	1,128

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	473,347	0	539,607	0	101,359	0	0	114,480	0	128,022	13,076
2017	0	0	2,309	2,792	261,020	0	0	432	824	80,474	12,516
2018	0	7	3,784	3,388	110,219	0	12	2,737	2,480	97,423	30,584
2019	0	1	393	302	3,707	0	1	223	209	3,317	16,070
2020	12	129	19,759	14,339	35,691	11	1,209	15,849	12,425	43,378	23,119
TOTAL	473,360	138	565,851	20,822	511,996	11	1,222	133,721	15,938	352,614	95,365
OD	0	0	0	0	0	0	0	0	0	0	874

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,174,302	901,369	96,239	
IBNR + FREQUENCY ADJUSTMENT	(1,159,592)	(280,215)	393	
TOTAL LOSSES	14,711	621,154	96,633	
EXPECTED LOSSES	2,143,730	866,497	161,482	
CREDIBILITY	0.06	0.19	0.27	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.003	0.123	0.019	0.145
INDICATED (POST-TEST)	0.003	0.124	0.019	0.146
PRESENT ON RATE LEVEL	0.397	0.160	0.030	0.587
DERIVED BY FORMULA	0.373	0.154	0.027	0.554
UNDERLYING PRESENT RATE	0.425	0.172	0.032	0.628
PROPOSED	0.373	0.154	0.027	0.554

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.526
IND. RATE				0.53	MINIMUM PREMIUM	
MAN. RATE	0.74	0.67	0.63	+ 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
2016	566,957	11,400,053	2.011	0	0	10	105	148	263
2017	575,733	12,718,474	2.209	0	0	17	89	175	281
2018	585,884	15,728,469	2.685	0	0	13	39	239	291
2019	612,367	13,306,960	2.173	0	0	9	14	172	195
2020	559,202	7,410,986	1.325	0	0	3	12	146	161
TOTAL	2,900,143	60,564,942	2.088	0	0	52	259	880	1191
OD				0	0	1	0	0	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	2,013,065	2,533,905	1,462,852	0	0	501,932	2,625,524	1,464,990	797,785
2017	0	0	3,448,443	2,266,902	1,804,691	0	0	1,045,163	1,644,376	1,643,663	865,236
2018	0	0	3,100,438	1,251,949	3,581,445	0	0	2,533,858	1,288,533	2,971,906	1,000,340
2019	0	0	2,527,694	861,553	2,615,930	0	0	4,564,249	560,581	1,547,802	629,151
2020	0	0	828,688	520,666	2,467,123	0	0	192,059	241,095	2,374,324	787,031
TOTAL	0	0	11,918,328	7,434,975	11,932,041	0	0	8,837,261	6,360,109	10,002,685	4,079,543
OD	0	0	405,883	0	0	0	0	112,589	0	0	5,133

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2016	0	0	2,749,847	3,517,060	1,968,999	0	0	1,037,995	3,148,003	1,719,898	638,228
2017	0	7,002	4,777,686	2,951,287	2,308,250	0	16,525	2,107,570	1,972,410	1,840,649	677,480
2018	2,688	14,025	3,937,677	1,541,458	4,128,931	3,270	22,112	3,194,089	1,367,540	3,180,222	775,264
2019	2,238	8,260	3,066,078	1,115,066	2,854,223	3,008	18,628	2,934,288	679,989	1,601,049	541,699
2020	1,681	19,175	2,619,579	1,500,372	2,530,256	756	74,474	1,045,847	670,814	1,779,697	730,365
TOTAL	6,608	48,462	17,150,866	10,625,243	13,790,659	7,034	131,740	10,319,789	7,838,756	10,121,514	3,363,035
OD	348	1,315	473,068	19,476	18,882	172	1,044	161,874	8,386	4,505	4,226

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	28,302,321	42,427,422	3,367,261	
IBNR + FREQUENCY ADJUSTMENT	(9,739,061)	(9,852,456)	8,053	
TOTAL LOSSES	18,563,260	32,574,966	3,375,314	
EXPECTED LOSSES	17,817,079	30,087,772	3,867,545	
CREDIBILITY	0.18	0.60	0.88	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.618	1.121	0.116	1.856
INDICATED (POST-TEST)	0.625	1.133	0.117	1.875
PRESENT ON RATE LEVEL	0.574	0.969	0.125	1.668
DERIVED BY FORMULA	0.583	1.068	0.118	1.769
UNDERLYING PRESENT RATE	0.614	1.037	0.133	1.785
PROPOSED	0.583	1.068	0.118	1.769

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	1.680
IND. RATE				1.68	MINIMUM PREMIUM	
MAN. RATE	1.89	1.82	1.79	+ 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
2016	468,195	0	0.000	0	0	0	0	0	0
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
TOTAL	2,681,449	0	0.000	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
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	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
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD	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	(2,632,288)	(6,203)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	4,794,581	18,940	55	
CREDIBILITY	0.17	0.57	0.84	

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	0.167	0.001	0.000	0.168
DERIVED BY FORMULA	0.139	0.000	0.000	0.139
UNDERLYING PRESENT RATE	0.179	0.001	0.000	0.180
PROPOSED	0.139	0.000	0.000	0.139

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.132
IND. RATE				0.13	MINIMUM PREMIUM	
MAN. RATE	0.20	0.19	0.18	+ 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
2016	6,310	0	0.000	0	0	0	0	0	0
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
TOTAL	44,248	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
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	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
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	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	(9,458)	(1,173)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	17,675	3,689	700	
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	0.037	0.008	0.001	0.047
DERIVED BY FORMULA	0.037	0.007	0.001	0.046
UNDERLYING PRESENT RATE	0.040	0.008	0.002	0.050
PROPOSED	0.037	0.008	0.001	0.046

YEAR	4/1/21	4/1/22	4/1/23	4-1-24	IND. RATE	0.044
IND. RATE				0.04	MINIMUM PREMIUM	
MAN. RATE	0.06	0.05	0.05	+ 0.04	PRESENT	

+ PROPOSED