

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	73,776	8,548,058	11.587	2	0	9	18	56	85
2015	82,412	3,352,851	4.068	1	0	4	12	50	67
2016	100,456	4,749,733	4.728	0	0	4	16	62	82
2017	108,815	6,215,002	5.712	2	0	6	9	65	82
2018	116,362	11,966,694	10.284	2	0	5	11	72	90
TOTAL	481,821	34,832,338	7.229	7	0	28	66	305	406
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
2014	404,316	0	2,155,681	693,501	752,729	482,871	0	2,064,861	1,039,833	813,863	140,403
2015	38,480	0	741,578	321,810	515,851	3,844	0	729,519	190,953	557,372	253,444
2016	0	0	774,088	991,422	847,618	0	0	311,878	710,867	847,891	265,969
2017	287,211	0	1,090,358	385,377	1,206,385	15,225	0	565,961	857,545	1,336,551	470,389
2018	330,654	0	1,031,684	596,979	795,061	1,419,113	0	4,030,081	1,268,296	2,251,023	243,803
TOTAL	1,060,661	0	5,793,389	2,989,089	4,117,644	1,921,053	0	7,702,300	4,067,494	5,806,700	1,374,008
OD	0	0	0	0	6,107	0	0	0	0	18,182	1,241

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	602,431	0	2,390,483	832,201	871,660	529,709	0	3,639,314	1,087,665	852,115	140,824
2015	48,609	2,146	853,019	364,775	560,771	12,348	5,509	1,274,887	221,435	589,756	257,753
2016	245	6,254	1,098,914	1,057,696	927,378	68	10,277	770,451	702,397	834,282	267,565
2017	284,531	12,100	1,513,598	496,920	1,218,424	22,034	33,372	1,447,494	801,422	1,231,643	459,570
2018	377,940	17,821	1,608,779	818,787	725,201	1,193,110	175,060	4,343,065	1,472,970	1,570,313	234,051
TOTAL	1,313,755	38,321	7,464,792	3,570,379	4,303,435	1,757,269	224,218	11,475,211	4,285,890	5,078,108	1,359,763
OD	0	0	111	92	6,529	0	0	225	264	18,982	1,236

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	22,273,902	17,263,677	1,360,999	
IBNR + FREQUENCY ADJUSTMENT	(8,188,133)	(4,313,579)	4,222	
TOTAL LOSSES	14,085,768	12,950,099	1,365,221	
EXPECTED LOSSES	17,350,535	12,146,306	1,188,074	
CREDIBILITY	0.06	0.20	0.33	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.923	2.688	0.283	5.895
INDICATED (POST-TEST)	3.024	2.780	0.293	6.098
PRESENT ON RATE LEVEL	3.386	2.370	0.232	5.988
DERIVED BY FORMULA	3.364	2.452	0.252	6.068
UNDERLYING PRESENT RATE	3.601	2.521	0.247	6.369
PROPOSED	3.364	2.452	0.252	6.068

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	5.847
IND. RATE				5.85	MINIMUM PREMIUM	
MAN. RATE	7.91	6.83	6.34	+ 5.85	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	66,233	4,792,754	7.236	0	0	4	15	22	41
2015	67,143	3,296,298	4.909	0	0	0	13	32	45
2016	68,558	2,152,763	3.140	1	0	2	10	27	40
2017	70,264	3,481,443	4.955	0	0	3	9	34	46
2018	69,806	2,449,377	3.509	0	0	0	4	16	20
TOTAL	342,004	16,172,635	4.729	1	0	9	51	131	192
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
2014	0	0	1,242,565	385,363	112,292	0	0	2,330,418	335,975	187,454	198,687
2015	0	0	0	503,942	101,736	0	0	0	1,926,279	559,881	204,460
2016	3,000	0	480,625	412,139	105,055	0	0	471,593	163,314	325,442	191,595
2017	0	0	583,568	500,592	357,258	0	0	364,292	451,635	897,964	326,134
2018	0	0	0	289,649	319,932	0	0	0	973,419	649,052	217,325
TOTAL	3,000	0	2,306,758	2,091,685	996,273	0	0	3,166,303	3,850,622	2,619,793	1,138,201
OD	0	0	0	31,771	0	0	0	0	12,488	0	638

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	939,920	462,436	130,034	0	0	1,348,412	351,430	196,264	199,283
2015	0	0	22,207	540,929	112,801	0	0	71,283	1,222,059	596,339	207,936
2016	3,024	3,391	583,044	432,468	130,489	93	12,960	861,624	179,795	322,704	192,745
2017	256	7,196	884,185	489,095	397,645	132	20,688	894,799	442,316	819,365	318,633
2018	218	4,760	405,794	323,780	275,116	615	29,933	730,990	592,475	464,449	208,632
TOTAL	3,498	15,348	2,835,150	2,248,708	1,046,084	840	63,581	3,907,107	2,788,075	2,399,121	1,127,228
OD	0	0	0	38,125	0	0	0	0	13,062	0	645

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,825,524	8,533,175	1,127,873	
IBNR + FREQUENCY ADJUSTMENT	(1,614,557)	(1,566,291)	2,303	
TOTAL LOSSES	5,210,967	6,966,884	1,130,176	
EXPECTED LOSSES	3,352,980	4,306,731	722,739	
CREDIBILITY	0.05	0.16	0.26	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.524	2.037	0.330	3.891
INDICATED (POST-TEST)	1.576	2.107	0.342	4.025
PRESENT ON RATE LEVEL	0.922	1.184	0.199	2.304
DERIVED BY FORMULA	0.954	1.332	0.236	2.522
UNDERLYING PRESENT RATE	0.980	1.259	0.211	2.451
PROPOSED	0.954	1.332	0.236	2.522

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.430
IND. RATE				2.43	MINIMUM PREMIUM	
MAN. RATE	2.74	2.42	2.44	+ 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
2014	17,221	929,838	5.399	0	0	1	1	10	12
2015	19,212	984,518	5.124	0	0	1	0	14	15
2016	19,984	2,341,643	11.718	0	0	3	6	24	33
2017	21,986	875,316	3.981	0	0	0	3	22	25
2018	24,949	734,896	2.946	0	0	0	1	12	13
TOTAL	103,352	5,866,211	5.676	0	0	5	11	82	98
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	147,074	62,966	268,168	0	0	159,292	14,240	251,906	26,192
2015	0	0	212,142	0	272,046	0	0	122,162	0	364,760	13,408
2016	0	0	525,553	413,987	235,394	0	0	261,533	227,548	642,536	35,092
2017	0	0	0	38,054	272,239	0	0	0	179,096	336,832	49,095
2018	0	0	0	108,196	233,997	0	0	0	115,000	261,985	15,718
TOTAL	0	0	884,769	623,203	1,281,844	0	0	542,987	535,884	1,858,019	139,505
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
2014	0	0	183,695	75,559	310,539	0	0	301,062	14,895	263,746	26,271
2015	0	664	261,923	5,693	292,896	0	1,080	250,991	7,198	381,960	13,636
2016	141	3,988	689,726	441,295	268,268	57	8,232	576,635	245,071	623,597	35,303
2017	16	407	51,719	58,200	260,730	11	1,877	107,032	162,439	303,205	47,966
2018	121	2,658	226,104	171,140	190,306	135	6,519	155,192	121,220	165,798	15,089
TOTAL	277	7,717	1,413,167	751,888	1,322,739	202	17,708	1,390,913	550,823	1,738,305	138,264
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,829,985	4,363,755	138,264	
IBNR + FREQUENCY ADJUSTMENT	(652,712)	(671,583)	429	
TOTAL LOSSES	2,177,274	3,692,172	138,693	
EXPECTED LOSSES	1,373,394	1,878,803	121,858	
CREDIBILITY	0.02	0.07	0.12	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.107	3.572	0.134	5.813
INDICATED (POST-TEST)	2.179	3.696	0.139	6.014
PRESENT ON RATE LEVEL	1.249	1.709	0.111	3.069
DERIVED BY FORMULA	1.268	1.848	0.114	3.230
UNDERLYING PRESENT RATE	1.329	1.818	0.118	3.265
PROPOSED	1.268	1.848	0.114	3.230

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.112
IND. RATE				3.11	MINIMUM PREMIUM	
MAN. RATE	3.39	3.22	3.25	+ 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
2014	232,201	7,224,296	3.111	0	0	10	33	65	108
2015	226,822	3,524,007	1.554	0	0	2	24	54	80
2016	228,010	5,831,023	2.557	0	0	2	24	67	93
2017	227,048	5,418,845	2.387	0	0	3	18	59	80
2018	215,400	3,377,741	1.568	0	0	0	8	78	86
TOTAL	1,129,481	25,375,912	2.247	0	0	17	107	323	447
OD				0	0	0	8	11	19

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,852,707	1,612,337	436,123	0	0	991,929	1,295,307	590,943	444,950
2015	0	0	371,895	761,845	466,527	0	0	291,928	592,886	582,974	455,952
2016	0	0	410,219	1,325,500	1,067,554	0	0	207,868	1,294,941	1,008,013	516,928
2017	0	0	563,528	1,003,076	1,061,210	0	0	230,839	690,211	1,422,345	447,636
2018	0	0	0	618,728	811,144	0	0	0	344,876	1,122,348	480,645
TOTAL	0	0	3,198,349	5,321,486	3,842,558	0	0	1,722,564	4,218,221	4,726,623	2,346,111
OD	0	0	0	246,180	90,648	0	0	0	83,856	93,235	119,542

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	2,314,031	1,934,804	505,030	0	0	1,874,746	1,354,891	618,717	446,285
2015	0	1,164	490,399	842,722	508,595	0	2,581	629,717	645,243	617,534	463,703
2016	207	4,066	733,660	1,398,214	1,157,370	45	7,768	682,066	1,245,402	1,001,932	520,030
2017	359	9,463	1,151,475	982,475	1,097,202	108	17,450	817,979	653,943	1,284,328	437,340
2018	521	11,412	972,481	768,549	688,819	502	24,280	573,143	441,989	696,073	461,419
TOTAL	1,088	26,105	5,662,046	5,926,765	3,957,017	656	52,078	4,577,651	4,341,468	4,218,584	2,328,777
OD	8	77	22,594	265,622	99,458	0	34	10,142	88,244	94,193	121,145

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,352,478	18,991,350	2,449,922	
IBNR + FREQUENCY ADJUSTMENT	(4,689,783)	(4,695,232)	6,829	
TOTAL LOSSES	5,662,695	14,296,118	2,456,751	
EXPECTED LOSSES	9,683,549	12,820,319	2,229,621	
CREDIBILITY	0.11	0.36	0.58	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.501	1.266	0.218	1.985
INDICATED (POST-TEST)	0.519	1.309	0.225	2.053
PRESENT ON RATE LEVEL	0.806	1.067	0.186	2.059
DERIVED BY FORMULA	0.774	1.154	0.208	2.137
UNDERLYING PRESENT RATE	0.857	1.135	0.197	2.190
PROPOSED	0.746	1.112	0.201	2.059

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.984
IND. RATE				1.98	MINIMUM PREMIUM	
MAN. RATE	2.58	2.31	2.18	+ 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
2014	4,457	1,148,610	25,771	0	0	1	4	6	11
2015	4,579	836,281	18,263	0	0	1	3	10	14
2016	3,905	486,105	12,448	0	0	0	1	2	3
2017	4,502	671,684	14,920	0	0	1	3	7	11
2018	3,507	313,183	8,930	0	0	0	1	3	4
TOTAL	20,950	3,455,863	16,496	0	0	3	12	28	43
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	362,228	222,207	14,052	0	0	365,682	115,999	44,424	24,018
2015	0	0	173,240	194,404	50,095	0	0	16,237	156,508	232,526	13,271
2016	0	0	0	89,966	21,064	0	0	0	328,360	25,477	21,238
2017	0	0	188,450	33,556	90,034	0	0	50,000	109,369	191,009	9,266
2018	0	0	0	11,788	55,735	0	0	0	25,788	153,835	66,037
TOTAL	0	0	723,918	551,921	230,980	0	0	431,919	736,024	647,271	133,830
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
2014	0	0	452,423	266,648	16,272	0	0	691,139	121,335	46,512	24,090
2015	0	542	218,773	214,604	56,828	0	144	44,488	170,520	244,535	13,497
2016	9	80	14,461	92,282	24,373	0	336	60,176	305,078	33,870	21,365
2017	60	1,858	232,743	46,524	96,051	21	3,312	148,955	102,035	174,146	9,053
2018	23	507	43,027	30,704	43,657	58	2,798	65,228	49,342	93,342	63,396
TOTAL	91	2,986	961,426	650,762	237,181	79	6,589	1,009,986	748,311	592,404	131,400
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,981,158	2,228,658	131,400	
IBNR + FREQUENCY ADJUSTMENT	(654,712)	(346,575)	125	
TOTAL LOSSES	1,326,446	1,882,084	131,526	
EXPECTED LOSSES	1,346,032	940,057	43,512	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	6.331	8.984	0.628	15.943
INDICATED (POST-TEST)	6.550	9.294	0.649	16.493
PRESENT ON RATE LEVEL	6.041	4.219	0.195	10.455
DERIVED BY FORMULA	6.046	4.371	0.213	10.630
UNDERLYING PRESENT RATE	6.425	4.487	0.208	11.120
PROPOSED	6.046	4.371	0.213	10.630

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	10.242
IND. RATE				10.24	MINIMUM PREMIUM	
MAN. RATE	13.03	11.56	11.07	+ 10.24	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	54,745	673,702	1.231	0	0	0	3	16	19
2015	56,668	788,554	1.392	0	0	0	5	18	23
2016	57,827	967,336	1.673	0	0	1	1	20	22
2017	61,766	356,570	0.577	0	0	0	3	10	13
2018	70,432	1,056,169	1.500	0	0	0	5	21	26
TOTAL	301,438	3,842,331	1.275	0	0	1	17	85	103
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
2014	0	0	0	121,350	106,835	0	0	0	141,914	197,260	106,343
2015	0	0	0	234,575	179,131	0	0	0	116,745	170,181	87,922
2016	0	0	163,300	1,079	233,433	0	0	143,000	25,488	256,624	144,412
2017	0	0	0	54,366	116,412	0	0	0	53,582	80,893	51,317
2018	0	0	0	190,561	174,243	0	0	0	158,074	404,886	128,405
TOTAL	0	0	163,300	601,931	810,054	0	0	143,000	495,803	1,109,844	518,399
OD	0	0	0	0	7,913	0	0	0	0	3,668	396

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	145,620	123,715	0	0	0	148,442	206,531	106,662
2015	0	0	12,943	259,138	193,423	0	0	8,709	126,961	178,881	89,417
2016	32	1,146	203,819	13,778	246,951	31	4,382	293,013	38,795	247,871	145,278
2017	13	305	36,787	57,306	113,967	3	539	29,997	47,064	73,459	50,137
2018	136	2,971	253,545	206,568	154,858	198	9,590	227,647	177,058	254,344	123,269
TOTAL	181	4,422	507,094	682,410	832,914	232	14,511	559,366	538,320	961,086	514,763
OD	0	0	144	119	8,460	0	0	45	53	3,829	397

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,085,996	3,027,191	515,160	
IBNR + FREQUENCY ADJUSTMENT	(834,968)	(779,891)	1,542	
TOTAL LOSSES	251,028	2,247,300	516,702	
EXPECTED LOSSES	1,744,096	2,166,996	449,149	
CREDIBILITY	0.04	0.15	0.24	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.083	0.746	0.171	1.000
INDICATED (POST-TEST)	0.086	0.771	0.177	1.035
PRESENT ON RATE LEVEL	0.544	0.676	0.140	1.360
DERIVED BY FORMULA	0.526	0.690	0.149	1.365
UNDERLYING PRESENT RATE	0.579	0.719	0.149	1.446
PROPOSED	0.524	0.688	0.148	1.360

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.310
IND. RATE				1.31	MINIMUM PREMIUM	
MAN. RATE	1.78	1.54	1.44	+ 1.31	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	549,778	22,767,856	4.141	3	0	21	100	264	388
2015	586,682	18,864,770	3.216	3	0	14	74	316	407
2016	609,031	16,081,910	2.641	1	0	12	74	290	377
2017	655,636	20,566,605	3.137	0	0	18	69	271	358
2018	710,574	21,941,533	3.088	1	0	7	66	292	366
TOTAL	3,111,701	100,222,674	3.221	8	0	72	383	1433	1896
OD				0	0	0	3	10	13

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	370,582	0	3,947,258	3,990,790	3,048,931	144,357	0	3,897,252	2,893,537	3,223,700	1,251,449
2015	872,062	0	3,112,589	2,991,478	3,276,551	6,028	0	1,553,246	2,809,357	2,900,192	1,343,267
2016	1,238	0	2,004,224	3,141,759	2,465,024	264	0	1,634,753	2,719,230	3,060,217	1,055,201
2017	0	0	3,562,238	3,223,111	2,455,741	0	0	3,278,378	2,880,614	3,582,844	1,583,679
2018	3,000	0	1,577,844	2,831,298	3,272,214	0	0	1,839,531	5,446,405	5,329,051	1,642,190
TOTAL	1,246,882	0	14,204,153	16,178,436	14,518,461	150,649	0	12,203,160	16,749,143	18,096,004	6,875,786
OD	0	0	0	94,838	158,956	0	0	0	44,936	141,949	47,947

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	552,167	0	4,796,336	4,788,948	3,530,662	158,360	0	6,187,203	3,026,640	3,375,214	1,255,203
2015	1,101,602	9,742	3,953,338	3,343,287	3,557,566	19,363	13,731	3,328,494	3,062,097	3,071,620	1,366,103
2016	1,865	15,977	2,818,672	3,331,215	2,695,965	855	42,649	3,154,827	2,684,213	3,018,957	1,061,532
2017	1,531	42,538	5,216,701	3,141,240	2,687,515	845	130,992	5,547,001	2,658,367	3,366,079	1,547,254
2018	6,231	62,186	5,480,016	3,469,362	2,917,681	4,850	236,561	5,780,608	3,389,733	3,582,973	1,576,502
TOTAL	1,663,396	130,444	22,265,063	18,074,052	15,389,389	184,273	423,932	23,998,134	14,821,050	16,414,843	6,806,595
OD	3	25	5,213	107,422	183,491	0	16	3,346	45,528	148,739	48,175

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	48,673,845	65,184,514	6,854,770	
IBNR + FREQUENCY ADJUSTMENT	(16,048,825)	(17,975,763)	22,949	
TOTAL LOSSES	32,625,021	47,208,751	6,877,718	
EXPECTED LOSSES	33,603,815	49,984,169	6,744,852	
CREDIBILITY	0.21	0.71	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.048	1.517	0.221	2.787
INDICATED (POST-TEST)	1.085	1.569	0.229	2.883
PRESENT ON RATE LEVEL	1.015	1.510	0.204	2.729
DERIVED BY FORMULA	1.030	1.552	0.229	2.811
UNDERLYING PRESENT RATE	1.080	1.606	0.217	2.903
PROPOSED	1.030	1.552	0.229	2.811

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.708
IND. RATE				2.71	MINIMUM PREMIUM	
MAN. RATE	3.43	3.03	2.89	+ 2.71	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	36,616	558,293	1.525	0	0	0	4	12	16
2015	37,447	280,229	0.748	0	0	0	1	15	16
2016	37,660	313,736	0.833	0	0	0	1	11	12
2017	37,752	476,117	1.261	0	0	0	1	13	14
2018	38,703	498,216	1.287	0	0	0	0	13	13
TOTAL	188,178	2,126,591	1.130	0	0	0	7	64	71
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	100,090	68,737	0	0	0	153,648	164,730	71,088
2015	0	0	0	60,480	45,178	0	0	0	62,812	57,142	54,617
2016	0	0	0	103,134	50,182	0	0	0	0	70,918	89,502
2017	0	0	0	71,712	85,223	0	0	0	46,493	181,228	91,461
2018	0	0	0	0	180,779	0	0	0	0	141,684	175,753
TOTAL	0	0	0	335,416	430,099	0	0	0	262,953	615,702	482,421
OD	0	0	0	0	0	0	0	0	0	0	3,998

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	120,108	79,597	0	0	0	160,716	172,472	71,301
2015	0	0	3,319	66,798	48,793	0	0	4,259	67,809	60,308	55,545
2016	10	94	17,949	106,816	55,070	0	14	3,380	2,680	67,552	90,039
2017	15	333	39,221	69,111	85,507	3	595	37,338	49,408	160,106	89,357
2018	58	1,300	109,950	72,083	137,031	41	1,991	45,338	33,019	83,685	168,723
TOTAL	83	1,727	170,438	434,915	405,999	45	2,599	90,315	313,631	544,124	474,966
OD	0	0	0	0	0	0	0	0	0	0	3,981

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	265,206	1,698,669	478,947	
IBNR + FREQUENCY ADJUSTMENT	(587,565)	(594,105)	1,032	
TOTAL LOSSES	0	1,104,563	479,980	
EXPECTED LOSSES	1,219,713	1,632,343	323,560	
CREDIBILITY	0.03	0.11	0.18	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.587	0.255	0.842
INDICATED (POST-TEST)	0.000	0.607	0.264	0.871
PRESENT ON RATE LEVEL	0.609	0.816	0.162	1.587
DERIVED BY FORMULA	0.591	0.793	0.180	1.564
UNDERLYING PRESENT RATE	0.648	0.867	0.172	1.688
PROPOSED	0.591	0.793	0.180	1.564

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.507
IND. RATE				1.51	MINIMUM PREMIUM	
MAN. RATE	2.10	1.80	1.68	+ 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
2014	11,464	333,638	2,910	0	0	0	2	5	7
2015	11,882	352,600	2,968	0	0	0	2	5	7
2016	9,503	106,316	1,119	0	0	0	0	4	4
2017	10,098	321,245	3,181	0	0	0	1	5	6
2018	10,837	308,580	2,847	0	0	0	2	7	9
TOTAL	53,784	1,422,379	2,645	0	0	0	7	26	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
2014	0	0	0	161,694	15,716	0	0	0	129,847	20,255	6,126
2015	0	0	0	62,356	85,609	0	0	0	111,642	64,128	28,865
2016	0	0	0	0	35,805	0	0	0	0	50,880	19,631
2017	0	0	0	28,308	88,341	0	0	0	29,443	163,272	11,881
2018	0	0	0	46,749	83,480	0	0	0	77,929	96,671	3,751
TOTAL	0	0	0	299,107	308,951	0	0	0	348,861	395,206	70,254
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
2014	0	0	0	194,033	18,199	0	0	0	135,820	21,207	6,144
2015	0	0	4,133	69,455	92,032	0	0	7,105	119,981	68,109	29,356
2016	0	4	1,885	1,412	37,310	0	10	2,425	1,923	48,465	19,749
2017	8	187	22,929	32,468	85,644	2	432	28,586	35,033	143,487	11,608
2018	46	1,022	86,975	66,918	68,867	68	3,281	79,290	63,300	64,591	3,601
TOTAL	54	1,212	115,923	364,286	302,053	70	3,724	117,405	356,056	345,859	70,458
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	238,388	1,368,253	70,458	
IBNR + FREQUENCY ADJUSTMENT	(843,692)	(362,649)	188	
TOTAL LOSSES	0	1,005,604	70,645	
EXPECTED LOSSES	1,734,608	987,416	60,316	
CREDIBILITY	0.01	0.05	0.08	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.870	0.131	2.001
INDICATED (POST-TEST)	0.000	1.934	0.136	2.070
PRESENT ON RATE LEVEL	3.032	1.726	0.105	4.864
DERIVED BY FORMULA	3.002	1.737	0.108	4.846
UNDERLYING PRESENT RATE	3.225	1.836	0.112	5.173
PROPOSED	3.002	1.736	0.108	4.846

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	4.669
IND. RATE				4.67	MINIMUM PREMIUM	
MAN. RATE	6.51	5.54	5.15	+ 4.67	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	49,078	495,552	1.010	0	0	0	2	20	22
2015	52,219	1,059,774	2.029	1	0	0	2	21	24
2016	51,447	592,022	1.151	0	0	0	2	20	22
2017	53,726	822,464	1.531	0	1	0	2	13	16
2018	53,385	934,049	1.750	0	0	0	2	21	23
TOTAL	259,855	3,903,861	1.502	1	1	0	10	95	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
2014	0	0	0	88,132	122,057	0	0	0	14,752	141,246	129,365
2015	341,795	0	0	83,916	242,428	0	0	0	46,026	241,832	103,777
2016	0	0	0	196,356	208,989	0	0	0	24,592	115,049	47,036
2017	0	207,501	0	102,801	56,241	0	150,000	0	95,628	124,525	85,768
2018	0	0	0	148,048	143,365	0	0	0	101,449	425,432	115,755
TOTAL	341,795	207,501	0	619,253	773,080	0	150,000	0	282,447	1,048,084	481,701
OD	0	0	0	0	0	0	0	0	0	0	770

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	105,758	141,342	0	0	0	15,431	147,885	129,753
2015	431,761	0	7,883	95,377	259,859	0	0	5,600	52,588	252,949	105,541
2016	19	190	40,145	207,838	223,064	0	48	9,899	27,124	110,307	47,318
2017	9,946	301,319	60,908	95,372	60,328	3,908	389,917	55,416	82,841	114,830	83,795
2018	109	2,366	201,843	163,672	126,370	176	8,481	199,086	152,221	261,035	111,125
TOTAL	441,834	303,875	310,779	668,018	810,964	4,084	398,446	270,002	330,205	887,005	477,533
OD	0	0	0	0	0	0	0	0	0	0	763

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,729,020	2,696,191	478,296	
IBNR + FREQUENCY ADJUSTMENT	(581,966)	(743,263)	1,019	
TOTAL LOSSES	1,147,054	1,952,928	479,315	
EXPECTED LOSSES	1,211,237	2,046,314	318,483	
CREDIBILITY	0.04	0.14	0.22	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.441	0.752	0.184	1.377
INDICATED (POST-TEST)	0.457	0.777	0.191	1.425
PRESENT ON RATE LEVEL	0.438	0.740	0.115	1.294
DERIVED BY FORMULA	0.439	0.746	0.132	1.316
UNDERLYING PRESENT RATE	0.466	0.787	0.123	1.376
PROPOSED	0.439	0.745	0.132	1.316

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.268
IND. RATE				1.27	MINIMUM PREMIUM	
MAN. RATE	1.64	1.46	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
2014	16,243	261,371	1.609	0	0	1	1	3	5
2015	17,044	129,237	0.758	0	0	0	1	2	3
2016	20,413	25,926	0.127	0	0	0	0	3	3
2017	21,113	527,090	2.497	0	0	1	3	2	6
2018	21,784	130,008	0.597	0	0	0	0	4	4
TOTAL	96,597	1,073,632	1.111	0	0	2	5	14	21
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
2014	0	0	131,455	12,268	23,430	0	0	43,750	13,365	28,089	9,014
2015	0	0	0	66,462	9,107	0	0	0	17,722	28,571	7,375
2016	0	0	0	0	5,360	0	0	0	0	9,667	10,899
2017	0	0	139,476	177,061	18,595	0	0	66,722	51,204	53,557	20,475
2018	0	0	0	0	37,891	0	0	0	0	81,990	10,127
TOTAL	0	0	270,931	255,791	94,383	0	0	110,472	82,291	201,874	57,890
OD	0	0	131,455	0	0	0	0	43,750	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	164,187	14,722	27,132	0	0	82,688	13,980	29,409	9,041
2015	0	0	2,908	72,797	10,280	0	0	1,356	19,313	30,012	7,500
2016	0	1	282	211	5,585	0	2	461	365	9,208	10,964
2017	69	1,850	224,346	159,426	35,410	22	3,400	139,793	48,443	51,902	20,004
2018	12	272	23,045	15,108	28,722	24	1,152	26,236	19,107	48,427	9,722
TOTAL	81	2,123	414,768	262,265	107,129	46	4,554	250,534	101,208	168,958	57,232
OD	0	0	164,187	0	0	0	0	82,688	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	918,980	639,559	57,232	
IBNR + FREQUENCY ADJUSTMENT	(629,372)	(279,436)	220	
TOTAL LOSSES	289,608	360,123	57,452	
EXPECTED LOSSES	1,323,892	779,785	64,555	
CREDIBILITY	0.02	0.07	0.11	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.300	0.373	0.059	0.732
INDICATED (POST-TEST)	0.310	0.386	0.062	0.757
PRESENT ON RATE LEVEL	1.294	0.762	0.063	2.119
DERIVED BY FORMULA	1.274	0.736	0.063	2.073
UNDERLYING PRESENT RATE	1.371	0.807	0.067	2.245
PROPOSED	1.274	0.736	0.063	2.073

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.457
IND. RATE				2.46	MINIMUM PREMIUM	
MAN. RATE	2.70	2.48	2.53	+ 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
2014	266,889	3,476,185	1.302	0	0	3	13	24	40
2015	207,767	2,296,120	1.105	0	0	5	5	24	34
2016	191,149	1,180,335	0.617	0	0	1	9	15	25
2017	209,184	1,439,446	0.688	0	0	1	7	12	20
2018	232,980	1,779,019	0.764	0	0	1	1	28	30
TOTAL	1,107,969	10,171,105	0.918	0	0	11	35	103	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
2014	0	0	1,259,786	333,524	190,576	0	0	777,419	344,288	455,422	115,170
2015	0	0	1,059,044	91,983	352,812	0	0	147,443	103,816	408,956	132,066
2016	0	0	208,930	336,478	322,099	0	0	27,711	51,499	114,074	119,544
2017	0	0	142,473	397,123	97,344	0	0	26,000	464,006	226,222	86,278
2018	0	0	319,539	109,135	381,321	0	0	50,823	69,036	765,122	84,043
TOTAL	0	0	2,989,772	1,268,243	1,344,152	0	0	1,029,396	1,032,645	1,969,796	537,101
OD	0	0	0	0	0	0	0	0	0	0	572

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,100,154	400,229	220,687	0	0	848,067	360,125	476,827	115,516
2015	0	3,315	1,293,017	113,910	388,217	0	1,303	308,413	118,939	429,417	134,311
2016	73	1,757	311,739	359,183	349,406	6	909	68,208	53,071	110,685	120,261
2017	110	2,713	323,122	354,323	124,552	32	5,257	255,706	373,020	225,419	84,294
2018	289	6,716	611,422	262,729	324,861	310	14,980	351,566	220,843	461,232	80,681
TOTAL	472	14,501	3,639,454	1,490,374	1,407,723	348	22,450	1,831,959	1,125,999	1,703,580	535,063
OD	0	0	0	0	0	0	0	0	0	0	573

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,509,183	5,727,675	535,635	
IBNR + FREQUENCY ADJUSTMENT	(4,265,085)	(1,627,042)	2,177	
TOTAL LOSSES	1,244,098	4,100,634	537,812	
EXPECTED LOSSES	8,655,704	4,422,192	683,966	
CREDIBILITY	0.11	0.36	0.57	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.112	0.370	0.049	0.531
INDICATED (POST-TEST)	0.116	0.383	0.050	0.549
PRESENT ON RATE LEVEL	0.737	0.377	0.058	1.173
DERIVED BY FORMULA	0.669	0.379	0.054	1.102
UNDERLYING PRESENT RATE	0.781	0.399	0.062	1.242
PROPOSED	0.669	0.379	0.054	1.102

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.306
IND. RATE				1.31	MINIMUM PREMIUM	
MAN. RATE	1.71	1.47	1.40	+ 1.31	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	71,121	1,226,688	1.725	1	0	0	6	35	42
2015	85,008	3,365,020	3.958	0	0	2	6	45	53
2016	86,843	2,035,324	2.344	0	0	1	8	50	59
2017	91,705	2,132,006	2.325	0	0	0	11	37	48
2018	104,093	2,268,732	2.180	0	0	1	4	43	48
TOTAL	438,770	11,027,770	2.513	1	0	4	35	210	250
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
2014	1,000	0	0	244,517	211,315	0	0	0	184,961	363,260	221,635
2015	0	0	372,069	346,897	514,222	0	0	1,046,632	275,759	573,619	235,822
2016	0	0	153,636	238,093	586,252	0	0	68,822	90,514	552,801	345,206
2017	0	0	0	602,094	293,040	0	0	0	484,359	460,749	291,764
2018	0	0	252,920	263,158	619,113	0	0	37,277	170,525	558,024	367,715
TOTAL	1,000	0	778,625	1,694,759	2,223,942	0	0	1,152,731	1,206,118	2,508,453	1,462,142
OD	0	0	0	0	7,500	0	0	0	0	2,482	461

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	1,490	0	0	293,420	244,703	0	0	0	193,469	380,333	222,300
2015	0	908	374,798	389,166	555,393	0	5,642	1,310,324	312,340	607,740	239,831
2016	53	1,320	246,245	268,411	620,770	15	2,275	175,531	107,363	530,498	347,277
2017	112	2,368	271,785	540,189	317,123	27	4,561	243,611	404,562	429,292	285,053
2018	405	9,191	813,822	461,643	518,774	287	13,901	331,240	223,967	347,955	353,006
TOTAL	2,060	13,787	1,706,650	1,952,830	2,256,763	329	26,379	2,060,707	1,241,701	2,295,819	1,447,468
OD	0	0	137	112	8,018	0	0	31	36	2,591	456

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,810,079	7,757,871	1,447,924	
IBNR + FREQUENCY ADJUSTMENT	(1,334,141)	(1,974,233)	3,524	
TOTAL LOSSES	2,475,939	5,783,638	1,451,447	
EXPECTED LOSSES	2,813,729	5,517,281	1,012,773	
CREDIBILITY	0.06	0.19	0.31	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.564	1.318	0.331	2.213
INDICATED (POST-TEST)	0.584	1.364	0.342	2.290
PRESENT ON RATE LEVEL	0.603	1.182	0.217	2.002
DERIVED BY FORMULA	0.602	1.217	0.256	2.074
UNDERLYING PRESENT RATE	0.641	1.257	0.231	2.130
PROPOSED	0.602	1.217	0.256	2.074

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.998
IND. RATE				2.00	MINIMUM PREMIUM	
MAN. RATE	2.41	2.18	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
2014	111,197	3,064,114	2.756	0	0	2	9	61	72
2015	114,152	2,013,313	1.764	1	0	3	7	43	54
2016	113,866	1,542,500	1.355	1	0	0	10	48	59
2017	114,893	2,265,325	1.972	0	0	1	10	44	55
2018	113,918	1,122,580	0.985	0	0	0	1	30	31
TOTAL	568,026	10,007,832	1.762	2	0	6	37	226	271
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
2014	0	0	397,830	350,872	614,188	0	0	297,867	270,207	851,621	281,529
2015	3,000	0	514,327	334,080	210,304	0	0	110,244	232,193	434,292	174,873
2016	125,172	0	321,564	181,932	181,932	0	0	0	304,683	372,687	236,462
2017	0	0	146,539	256,585	270,677	0	0	43,555	559,893	737,531	250,545
2018	0	0	0	103,982	169,810	0	0	0	105,516	461,889	281,383
TOTAL	128,172	0	1,058,696	1,367,083	1,446,911	0	0	451,666	1,472,492	2,858,020	1,224,792
OD	0	0	0	0	1,721	0	0	0	0	3,483	83,346

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	496,890	421,046	711,230	0	0	562,969	282,637	891,647	282,374
2015	3,790	1,610	640,605	372,304	232,558	0	975	240,931	255,622	456,850	177,846
2016	120,972	295	57,303	334,047	198,242	0	383	72,473	296,270	363,906	237,881
2017	93	2,441	297,071	251,361	280,031	45	7,407	376,595	486,929	675,599	244,782
2018	98	2,159	183,802	142,515	141,148	188	9,093	213,275	162,845	282,959	270,128
TOTAL	124,953	6,505	1,675,671	1,521,273	1,563,208	233	17,858	1,466,244	1,484,302	2,670,961	1,213,010
OD	0	0	91	68	1,793	0	1	166	132	3,318	81,666

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,291,721	7,245,055	1,294,677	
IBNR + FREQUENCY ADJUSTMENT	(1,483,113)	(2,104,917)	3,749	
TOTAL LOSSES	1,808,608	5,140,138	1,298,426	
EXPECTED LOSSES	3,076,843	5,775,251	1,190,151	
CREDIBILITY	0.07	0.23	0.37	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.318	0.905	0.229	1.452
INDICATED (POST-TEST)	0.329	0.936	0.236	1.502
PRESENT ON RATE LEVEL	0.509	0.956	0.197	1.662
DERIVED BY FORMULA	0.497	0.951	0.212	1.660
UNDERLYING PRESENT RATE	0.542	1.017	0.210	1.768
PROPOSED	0.497	0.952	0.212	1.660

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.599
IND. RATE				1.60	MINIMUM PREMIUM	
MAN. RATE	2.04	1.79	1.76	+ 1.60	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	72,612	1,563,991	2.154	1	0	2	5	25	33
2015	74,210	1,206,417	1.626	0	0	1	4	23	28
2016	78,015	1,264,492	1.621	0	0	2	3	25	30
2017	73,792	707,854	0.959	0	0	0	5	14	19
2018	75,050	3,014,971	4.017	1	0	0	4	14	19
TOTAL	373,679	7,757,725	2.076	2	0	5	21	101	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
2014	270,504	0	409,930	160,262	172,655	19,496	0	220,256	84,269	138,772	87,847
2015	0	0	156,976	214,539	137,582	0	0	161,021	181,337	294,374	60,588
2016	0	0	478,876	241,102	118,805	0	0	114,593	19,481	208,056	83,579
2017	0	0	0	196,369	95,889	0	0	0	209,627	130,116	75,853
2018	703,977	0	0	288,582	171,641	972	0	0	282,726	1,466,535	100,538
TOTAL	974,481	0	1,045,782	1,100,854	696,572	20,468	0	495,870	777,440	2,237,853	408,405
OD	0	0	0	0	0	0	0	0	0	0	4,818

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	403,051	0	512,003	192,314	199,934	21,387	0	416,284	88,145	145,294	88,111
2015	0	491	201,499	237,805	150,365	0	1,423	338,767	200,154	310,727	61,618
2016	116	3,507	603,229	259,964	141,071	25	3,511	234,751	30,305	200,900	84,080
2017	37	773	88,684	176,209	103,727	11	1,894	98,376	169,743	125,658	74,108
2018	810,197	3,643	311,522	265,329	144,229	2,310	21,983	517,209	396,824	658,035	96,516
TOTAL	1,213,400	8,415	1,716,937	1,131,622	739,326	23,733	28,813	1,605,386	885,171	1,440,614	404,434
OD	0	0	0	0	0	0	0	0	0	0	4,668

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,596,683	4,196,734	409,102	
IBNR + FREQUENCY ADJUSTMENT	(1,949,513)	(1,184,299)	1,553	
TOTAL LOSSES	2,647,170	3,012,435	410,655	
EXPECTED LOSSES	4,048,568	3,249,194	493,146	
CREDIBILITY	0.05	0.17	0.28	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.708	0.806	0.110	1.624
INDICATED (POST-TEST)	0.733	0.834	0.114	1.681
PRESENT ON RATE LEVEL	1.023	0.821	0.125	1.968
DERIVED BY FORMULA	1.008	0.823	0.122	1.953
UNDERLYING PRESENT RATE	1.083	0.870	0.132	2.085
PROPOSED	1.008	0.823	0.122	1.953

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.314
IND. RATE				2.31	MINIMUM PREMIUM	
MAN. RATE	2.54	2.37	2.35	+ 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
2014	111,174	4,899,349	4.407	0	0	8	5	17	30
2015	120,269	4,182,626	3.478	0	0	5	6	35	46
2016	119,297	3,648,048	3.058	0	0	5	11	20	36
2017	108,954	3,984,947	3.657	1	0	6	5	27	39
2018	120,393	1,855,555	1.541	0	0	2	5	33	40
TOTAL	580,087	18,570,525	3.201	1	0	26	32	132	191
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,672,479	64,970	114,856	0	0	2,632,797	86,016	210,835	117,396
2015	0	0	1,201,393	184,716	683,659	0	0	615,234	419,889	859,588	218,147
2016	0	0	1,673,684	340,770	242,917	0	0	603,507	286,359	314,395	186,416
2017	1,350	0	1,822,603	288,834	170,022	827	0	1,080,371	123,086	383,284	114,570
2018	0	0	439,682	169,914	274,535	0	0	68,147	200,811	496,540	205,926
TOTAL	1,350	0	6,809,841	1,049,204	1,485,989	827	0	5,000,056	1,116,161	2,264,642	842,455
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
2014	0	0	1,770,674	77,964	133,003	0	0	2,736,426	89,973	220,744	117,748
2015	0	3,760	1,475,299	221,336	744,057	0	5,439	1,275,656	469,824	907,571	221,855
2016	355	11,808	2,024,742	391,614	299,973	131	18,519	1,232,079	300,273	319,169	187,534
2017	1,878	16,891	2,111,515	351,745	260,652	1,492	46,627	1,850,001	205,554	375,955	111,935
2018	327	7,621	704,454	275,970	259,744	315	15,320	369,167	229,382	316,178	197,689
TOTAL	2,561	40,080	8,086,685	1,318,629	1,697,429	1,938	85,905	7,463,329	1,295,005	2,139,617	836,762
OD	0	0	0	0	0	0	0	0	0	0	203

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	15,680,499	6,450,680	836,965	
IBNR + FREQUENCY ADJUSTMENT	(3,688,219)	(1,726,027)	2,618	
TOTAL LOSSES	11,992,280	4,724,653	839,583	
EXPECTED LOSSES	7,669,197	4,736,131	821,259	
CREDIBILITY	0.07	0.23	0.37	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.067	0.814	0.145	3.027
INDICATED (POST-TEST)	2.139	0.843	0.150	3.131
PRESENT ON RATE LEVEL	1.248	0.771	0.134	2.152
DERIVED BY FORMULA	1.310	0.787	0.140	2.237
UNDERLYING PRESENT RATE	1.322	0.816	0.142	2.280
PROPOSED	1.310	0.787	0.140	2.237

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.651
IND. RATE				2.65	MINIMUM PREMIUM	
MAN. RATE	2.53	2.40	2.57	+ 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
2014	37,154	592,179	1.594	0	0	1	2	9	12
2015	37,601	1,052,980	2.800	0	0	1	3	5	9
2016	33,551	423,423	1.262	0	0	0	1	10	11
2017	34,063	258,269	0.758	0	0	0	3	4	7
2018	39,048	209,323	0.536	0	0	0	0	10	10
TOTAL	181,417	2,536,174	1.398	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
2014	0	0	236,787	112,892	52,336	0	0	85,974	16,194	54,032	33,964
2015	0	0	205,122	125,070	96,589	0	0	373,841	110,574	90,429	51,355
2016	0	0	0	79,870	190,461	0	0	0	14,662	56,018	82,412
2017	0	0	0	79,676	63,869	0	0	0	15,413	46,676	52,635
2018	0	0	0	0	93,891	0	0	0	0	67,181	48,251
TOTAL	0	0	441,909	397,508	497,146	0	0	459,815	156,843	314,336	268,617
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
2014	0	0	295,747	135,470	60,605	0	0	162,491	16,939	56,572	34,066
2015	0	642	255,379	139,744	106,276	0	3,305	761,613	125,058	99,083	52,228
2016	8	88	21,881	88,699	200,620	0	26	5,303	15,696	53,788	82,906
2017	16	339	39,382	73,863	65,767	1	182	11,013	15,345	41,445	51,424
2018	30	675	57,104	37,438	71,170	20	944	21,498	15,656	39,680	46,321
TOTAL	53	1,744	669,492	475,213	504,438	21	4,457	961,917	188,694	290,567	266,946
OD	0	0	0	0	0	0	0	0	0	0	576

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,637,684	1,458,912	267,522	
IBNR + FREQUENCY ADJUSTMENT	(1,196,062)	(658,979)	1,113	
TOTAL LOSSES	441,623	799,933	268,635	
EXPECTED LOSSES	2,469,965	1,805,643	343,748	
CREDIBILITY	0.03	0.11	0.17	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.243	0.441	0.148	0.832
INDICATED (POST-TEST)	0.252	0.456	0.153	0.861
PRESENT ON RATE LEVEL	1.285	0.940	0.179	2.404
DERIVED BY FORMULA	1.254	0.886	0.175	2.315
UNDERLYING PRESENT RATE	1.361	0.995	0.189	2.546
PROPOSED	1.254	0.886	0.174	2.315

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.743
IND. RATE				2.74	MINIMUM PREMIUM	
MAN. RATE	2.99	2.80	2.87	+ 2.74	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	32,736	615,842	1.881	0	0	0	5	8	13
2015	32,508	2,616,605	8.049	0	0	2	10	8	20
2016	29,520	482,874	1.636	0	0	0	1	10	11
2017	27,824	535,698	1.925	0	0	1	3	4	8
2018	32,933	272,819	0.828	0	0	0	0	12	12
TOTAL	155,521	4,523,838	2.909	0	0	3	19	42	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
2014	0	0	0	233,314	30,075	0	0	0	181,746	71,163	99,544
2015	0	0	537,950	326,184	72,257	0	0	1,245,193	297,281	79,741	57,999
2016	0	0	0	2,938	288,282	0	0	0	13,103	131,322	47,229
2017	0	0	138,818	93,369	37,397	0	0	108,912	23,701	103,503	29,998
2018	0	0	0	0	103,900	0	0	0	0	124,710	44,209
TOTAL	0	0	676,768	655,805	531,911	0	0	1,354,105	515,831	510,439	278,979
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
2014	0	0	0	279,977	34,827	0	0	0	190,106	74,508	99,843
2015	0	934	375,853	359,957	82,812	0	4,639	1,076,423	326,354	91,287	58,985
2016	0	32	15,613	14,353	300,481	0	40	8,612	17,098	125,471	47,512
2017	55	1,575	193,948	89,952	47,777	33	5,069	205,510	34,696	95,038	29,308
2018	33	747	63,192	41,429	78,757	36	1,752	39,907	29,063	73,660	42,441
TOTAL	88	3,288	648,605	785,667	544,654	70	11,500	1,330,452	597,318	459,965	278,089
OD	0	0	0	0	0	0	0	0	0	0	382

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,994,003	2,387,604	278,471	
IBNR + FREQUENCY ADJUSTMENT	(1,391,652)	(696,929)	940	
TOTAL LOSSES	602,351	1,690,676	279,411	
EXPECTED LOSSES	2,866,677	1,902,852	294,272	
CREDIBILITY	0.03	0.10	0.15	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.387	1.087	0.180	1.654
INDICATED (POST-TEST)	0.401	1.125	0.186	1.711
PRESENT ON RATE LEVEL	1.740	1.155	0.179	3.074
DERIVED BY FORMULA	1.700	1.152	0.180	3.032
UNDERLYING PRESENT RATE	1.843	1.224	0.189	3.256
PROPOSED	1.700	1.152	0.180	3.032

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.593
IND. RATE				3.59	MINIMUM PREMIUM	
MAN. RATE	3.77	3.57	3.67	+ 3.59	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	35,041	0	0.000	0	0	0	0	0	0
2015	36,524	0	0.000	0	0	0	0	0	0
2016	34,406	0	0.000	0	0	0	0	0	0
2017	33,194	0	0.000	0	0	0	0	0	0
2018	39,098	0	0.000	0	0	0	0	0	0
TOTAL	178,263	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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
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	(23,816)	(691)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	49,392	1,900	0	
CREDIBILITY	0.03	0.11	0.17	

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	0.026	0.001	0.000	0.027
DERIVED BY FORMULA	0.025	0.001	0.000	0.026
UNDERLYING PRESENT RATE	0.028	0.001	0.000	0.029
PROPOSED	0.025	0.001	0.000	0.026

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.027
IND. RATE				0.03	MINIMUM PREMIUM	
MAN. RATE	0.04	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
2014	66,813	0	0.000	0	0	0	0	0	0
2015	63,251	0	0.000	0	0	0	0	0	0
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	54,219	0	0.000	0	0	0	0	0	0
TOTAL	297,460	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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
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	(54,262)	(1,200)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	110,857	3,261	0	
CREDIBILITY	0.04	0.15	0.24	

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	0.035	0.001	0.000	0.036
DERIVED BY FORMULA	0.033	0.001	0.000	0.034
UNDERLYING PRESENT RATE	0.037	0.001	0.000	0.038
PROPOSED	0.033	0.001	0.000	0.034

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.035
IND. RATE				0.04	MINIMUM PREMIUM	
MAN. RATE	0.05	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
2014	11,445	288,639	2.522	0	0	0	1	9	10
2015	11,152	504,127	4.521	0	0	1	0	4	5
2016	10,915	780,208	7.148	0	0	2	0	0	2
2017	11,636	200,010	1.719	0	0	0	1	2	3
2018	12,103	119,041	0.984	0	0	0	0	4	4
TOTAL	57,251	1,892,025	3.305	0	0	3	2	19	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
2014	0	0	0	2,922	84,384	0	0	0	17,070	166,535	17,728
2015	0	0	150,402	0	56,310	0	0	79,582	0	162,752	55,081
2016	0	0	329,466	0	0	0	0	406,379	0	0	44,363
2017	0	0	0	50,770	3,850	0	0	0	12,320	103,901	29,169
2018	0	0	0	0	52,778	0	0	0	0	33,543	32,720
TOTAL	0	0	479,868	53,692	197,322	0	0	485,961	29,390	466,731	179,061
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
2014	0	0	0	3,506	97,717	0	0	0	17,855	174,362	17,781
2015	0	471	183,204	1,989	61,660	0	704	162,579	3,603	170,663	56,017
2016	63	2,262	386,099	7,016	7,414	88	12,233	784,921	15,607	7,625	44,629
2017	9	179	20,078	43,572	6,952	1	221	15,585	17,405	90,921	28,498
2018	17	379	32,100	21,044	40,006	10	471	10,734	7,817	19,812	31,411
TOTAL	89	3,291	621,480	77,127	213,749	99	13,629	973,819	62,287	463,383	178,337
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,612,407	816,546	178,337	
IBNR + FREQUENCY ADJUSTMENT	(280,066)	(163,523)	335	
TOTAL LOSSES	1,332,341	653,024	178,672	
EXPECTED LOSSES	579,749	449,624	103,546	
CREDIBILITY	0.01	0.05	0.08	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.327	1.141	0.312	3.780
INDICATED (POST-TEST)	2.407	1.180	0.323	3.910
PRESENT ON RATE LEVEL	0.952	0.738	0.170	1.861
DERIVED BY FORMULA	0.967	0.760	0.182	1.909
UNDERLYING PRESENT RATE	1.013	0.785	0.181	1.979
PROPOSED	0.966	0.760	0.182	1.909

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.839
IND. RATE				1.84	MINIMUM PREMIUM	
MAN. RATE	2.29	2.02	1.97	+ 1.84	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	91,460	958,093	1.048	0	0	1	3	25	29
2015	97,581	3,202,226	3.282	1	0	3	6	23	33
2016	104,387	2,057,917	1.971	0	0	1	4	33	38
2017	108,635	1,285,618	1.183	0	0	1	4	22	27
2018	110,325	3,287,766	2.980	0	0	3	2	37	42
TOTAL	512,388	10,791,620	2.106	1	0	9	19	140	169
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	207,530	59,547	135,024	0	0	137,207	61,845	222,017	134,923
2015	277,176	0	618,112	200,510	338,303	957,258	0	261,208	90,214	258,269	201,176
2016	0	0	163,333	208,546	345,392	0	0	85,508	619,724	516,827	118,587
2017	0	0	151,455	174,450	313,018	0	0	28,315	234,017	254,101	130,262
2018	0	0	673,939	123,835	419,569	0	0	930,959	81,781	814,776	242,907
TOTAL	277,176	0	1,814,369	766,888	1,551,306	957,258	0	1,443,197	1,087,581	2,065,990	827,855
OD	0	0	0	0	0	0	0	0	0	0	639

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	259,205	71,456	156,358	0	0	259,321	64,690	232,452	135,328
2015	113,489	1,935	763,141	228,986	369,312	996,662	2,309	535,302	104,024	273,033	204,596
2016	52	1,336	240,543	229,086	369,206	19	3,304	301,072	596,780	512,021	119,299
2017	81	2,244	276,617	185,723	315,080	21	3,475	169,094	200,143	235,722	127,266
2018	414	9,712	901,407	316,402	375,322	970	47,591	1,174,495	319,350	525,266	233,191
TOTAL	114,036	15,227	2,440,913	1,031,653	1,585,277	997,672	56,679	2,439,283	1,284,987	1,778,493	819,679
OD	0	0	0	0	0	0	0	0	0	0	641

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,063,810	5,680,410	820,320	
IBNR + FREQUENCY ADJUSTMENT	(1,919,226)	(1,387,917)	3,409	
TOTAL LOSSES	4,144,584	4,292,493	823,729	
EXPECTED LOSSES	4,015,562	3,845,890	1,033,455	
CREDIBILITY	0.06	0.21	0.34	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.809	0.838	0.161	1.807
INDICATED (POST-TEST)	0.837	0.867	0.166	1.870
PRESENT ON RATE LEVEL	0.728	0.698	0.187	1.613
DERIVED BY FORMULA	0.735	0.733	0.180	1.648
UNDERLYING PRESENT RATE	0.784	0.751	0.202	1.736
PROPOSED	0.735	0.733	0.180	1.648

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.699
IND. RATE				1.70	MINIMUM PREMIUM	
MAN. RATE	2.03	1.86	1.81	+ 1.70	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	2,218	17,891	0.807	0	0	0	0	1	1
2015	4,146	11,385	0.275	0	0	0	0	0	0
2016	3,387	130,720	3.859	0	0	0	0	1	1
2017	3,364	1,823	0.054	0	0	0	0	0	0
2018	4,110	2,377	0.058	0	0	0	0	0	0
TOTAL	17,225	164,196	0.953	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
2014	0	0	0	0	6,628	0	0	0	0	8,146	3,117
2015	0	0	0	0	0	0	0	0	0	0	11,385
2016	0	0	0	0	41,932	0	0	0	0	71,449	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	2,377
TOTAL	0	0	0	0	48,560	0	0	0	0	79,595	36,041
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
2014	0	0	0	0	7,675	0	0	0	0	8,529	3,126
2015	0	0	0	0	0	0	0	0	0	0	11,579
2016	0	4	2,207	1,653	43,695	0	15	3,405	2,700	68,057	17,443
2017	0	0	0	0	0	0	0	0	0	0	1,781
2018	0	0	0	0	0	0	0	0	0	0	2,282
TOTAL	0	4	2,207	1,653	51,370	0	15	3,405	2,700	76,586	36,211
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,632	132,310	36,211	
IBNR + FREQUENCY ADJUSTMENT	(35,306)	(13,535)	41	
TOTAL LOSSES	0	118,775	36,252	
EXPECTED LOSSES	75,680	37,927	11,949	
CREDIBILITY	0.01	0.02	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.690	0.210	0.900
INDICATED (POST-TEST)	0.000	0.713	0.218	0.931
PRESENT ON RATE LEVEL	0.408	0.205	0.064	0.677
DERIVED BY FORMULA	0.404	0.215	0.071	0.690
UNDERLYING PRESENT RATE	0.439	0.220	0.069	0.729
PROPOSED	0.404	0.215	0.071	0.690

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.711
IND. RATE				0.71	MINIMUM PREMIUM	
MAN. RATE	0.87	0.78	0.76	+ 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
2014	567,313	19,747,869	3.481	0	0	19	77	150	246
2015	543,082	13,116,988	2.415	0	0	19	48	105	172
2016	610,740	8,860,589	1.451	0	0	9	53	122	184
2017	645,378	12,844,019	1.990	0	0	11	59	122	192
2018	658,246	13,065,988	1.985	1	0	8	47	153	209
TOTAL	3,024,759	67,635,453	2.236	1	0	66	284	652	1003
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	4,430,739	2,925,926	1,770,331	0	0	5,157,522	1,983,514	2,226,733	1,253,104
2015	0	0	3,774,161	1,615,704	1,423,693	0	0	2,547,685	1,137,264	1,454,812	1,163,669
2016	0	0	1,787,271	1,452,293	1,002,993	0	0	789,844	1,073,380	1,538,390	1,216,418
2017	0	0	2,192,078	2,056,976	1,822,044	0	0	1,569,131	2,237,202	1,798,785	1,167,803
2018	3,000	0	1,688,012	1,555,617	1,820,666	0	0	2,399,318	1,680,752	2,743,660	1,174,963
TOTAL	3,000	0	13,872,261	9,606,516	7,839,727	0	0	12,463,500	8,112,112	9,762,380	5,975,957
OD	0	0	0	0	0	0	0	0	0	0	32,788

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	5,192,235	3,511,111	2,050,043	0	0	3,800,464	2,074,756	2,331,389	1,256,863
2015	0	11,388	4,499,587	1,815,422	1,570,577	0	14,604	3,415,053	1,259,617	1,546,213	1,183,451
2016	471	13,155	2,282,946	1,552,426	1,122,966	157	23,076	1,657,265	1,079,921	1,510,268	1,223,717
2017	991	27,576	3,385,464	2,029,864	1,957,751	515	79,768	3,395,254	1,950,732	1,743,894	1,140,944
2018	5,263	41,133	3,694,382	1,995,844	1,672,754	2,704	132,124	3,238,363	1,651,065	1,837,338	1,127,964
TOTAL	6,725	93,252	19,054,614	10,904,668	8,374,091	3,376	249,571	15,506,398	8,016,091	8,969,102	5,932,939
OD	0	0	0	0	0	0	0	0	0	0	32,222

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	34,913,936	36,263,952	5,965,161	
IBNR + FREQUENCY ADJUSTMENT	(11,194,675)	(10,770,351)	20,980	
TOTAL LOSSES	23,719,261	25,493,601	5,986,141	
EXPECTED LOSSES	23,320,349	29,826,939	6,324,162	
CREDIBILITY	0.21	0.70	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.784	0.843	0.198	1.825
INDICATED (POST-TEST)	0.811	0.872	0.205	1.888
PRESENT ON RATE LEVEL	0.717	0.916	0.194	1.827
DERIVED BY FORMULA	0.736	0.885	0.205	1.826
UNDERLYING PRESENT RATE	0.771	0.986	0.209	1.966
PROPOSED	0.737	0.886	0.205	1.827

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.884
IND. RATE				1.88	MINIMUM PREMIUM	
MAN. RATE	2.40	2.10	2.05	+ 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
2014	488,060	13,046,966	2,673	0	0	19	59	130	208
2015	462,894	12,442,649	2,688	0	0	23	61	109	193
2016	492,027	12,048,160	2,449	0	0	15	74	115	204
2017	500,381	14,489,495	2,896	0	0	22	68	103	193
2018	518,768	13,128,936	2,531	0	0	20	59	123	202
TOTAL	2,462,130	65,156,206	2,646	0	0	99	321	580	1000
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
2014	0	0	4,095,984	2,187,734	1,381,556	0	0	2,209,797	1,244,128	1,246,485	681,282
2015	0	0	4,602,566	2,192,225	924,543	0	0	1,459,322	1,543,816	1,013,746	706,431
2016	0	0	3,004,171	2,904,621	1,248,850	0	0	893,196	1,854,521	1,187,318	955,483
2017	0	0	4,773,085	2,523,423	1,330,338	0	0	2,206,668	1,674,588	1,060,261	921,132
2018	0	0	4,528,466	1,840,545	1,479,184	0	0	1,870,240	1,536,119	1,167,397	706,985
TOTAL	0	0	21,004,272	11,648,548	6,364,471	0	0	8,639,223	7,853,172	5,675,207	3,971,313
OD	0	0	0	40,222	16,278	0	0	0	19,534	23,435	34,299

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	4,986,972	2,625,281	1,599,842	0	0	4,046,371	1,301,358	1,305,070	683,326
2015	0	14,406	5,682,240	2,445,563	1,051,030	0	12,900	3,044,078	1,683,743	1,088,149	718,440
2016	859	23,251	4,017,405	3,065,791	1,447,197	194	28,998	2,114,804	1,796,760	1,201,949	961,216
2017	1,754	51,268	6,337,742	2,509,193	1,637,358	658	100,901	4,131,200	1,513,642	1,089,933	899,946
2018	2,966	69,377	6,482,233	2,367,281	1,662,173	2,943	144,561	3,609,081	1,304,969	932,837	678,706
TOTAL	5,579	158,302	27,506,592	13,013,109	7,397,599	3,795	287,361	16,945,534	7,600,472	5,617,938	3,941,634
OD	4	36	6,827	41,528	18,046	0	24	4,625	18,977	22,894	34,348

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	44,918,678	33,730,564	3,975,982	
IBNR + FREQUENCY ADJUSTMENT	(11,514,154)	(9,900,956)	13,433	
TOTAL LOSSES	33,404,524	23,829,608	3,989,415	
EXPECTED LOSSES	23,861,727	27,245,843	4,149,866	
CREDIBILITY	0.18	0.61	0.98	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.357	0.968	0.162	2.487
INDICATED (POST-TEST)	1.404	1.001	0.168	2.572
PRESENT ON RATE LEVEL	0.901	1.028	0.157	2.086
DERIVED BY FORMULA	0.991	1.012	0.167	2.170
UNDERLYING PRESENT RATE	0.969	1.107	0.169	2.244
PROPOSED	0.991	1.012	0.167	2.170

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.237
IND. RATE				2.24	MINIMUM PREMIUM	
MAN. RATE	2.52	2.35	2.34	+ 2.24	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	88,879	3,277,797	3.688	0	0	2	16	33	51
2015	98,419	3,143,602	3.194	0	0	1	23	37	61
2016	109,329	3,778,152	3.456	0	0	3	21	33	57
2017	115,453	2,712,412	2.349	0	0	2	19	21	42
2018	121,001	2,210,812	1.827	1	0	0	6	45	52
TOTAL	533,081	15,122,775	2.837	1	0	8	85	169	263
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
2014	0	0	502,483	1,078,838	234,999	0	0	274,353	413,386	448,052	325,686
2015	0	0	415,171	640,710	678,434	0	0	200,000	548,703	381,162	279,422
2016	0	0	590,951	953,418	605,511	0	0	317,561	417,615	432,551	460,545
2017	0	0	290,982	590,619	333,416	0	0	195,606	501,821	352,785	447,183
2018	37,435	0	0	342,879	478,325	1,000	0	0	241,946	704,016	405,211
TOTAL	37,435	0	1,799,587	3,606,464	2,330,685	1,000	0	987,520	2,123,471	2,318,566	1,918,047
OD	0	0	0	0	4,977	0	0	0	0	29,011	36,538

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	627,601	1,294,606	272,129	0	0	518,527	432,402	469,110	326,663
2015	0	1,299	541,686	713,797	734,568	0	1,768	439,248	593,765	405,518	284,172
2016	206	4,939	865,911	1,005,619	669,947	69	10,068	708,974	415,321	430,189	463,308
2017	191	4,919	593,354	548,811	367,743	84	13,120	572,584	425,070	343,430	436,898
2018	43,373	6,531	556,443	437,395	403,563	2,235	15,862	375,411	290,649	439,089	389,003
TOTAL	43,769	17,689	3,184,995	4,000,226	2,447,950	2,388	40,818	2,614,744	2,157,207	2,087,336	1,900,044
OD	0	0	125	99	5,294	0	2	667	623	29,492	37,061

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,905,197	10,728,227	1,937,105	
IBNR + FREQUENCY ADJUSTMENT	(3,513,982)	(3,189,788)	5,108	
TOTAL LOSSES	2,391,214	7,538,438	1,942,213	
EXPECTED LOSSES	7,395,248	8,898,913	1,498,314	
CREDIBILITY	0.07	0.22	0.35	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.449	1.414	0.364	2.227
INDICATED (POST-TEST)	0.464	1.463	0.377	2.304
PRESENT ON RATE LEVEL	1.289	1.551	0.261	3.102
DERIVED BY FORMULA	1.232	1.532	0.302	3.065
UNDERLYING PRESENT RATE	1.387	1.669	0.281	3.338
PROPOSED	1.231	1.532	0.302	3.065

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.160
IND. RATE				3.16	MINIMUM PREMIUM	
MAN. RATE	3.84	3.54	3.48	+ 3.16	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	191,249	5,380,156	2.813	0	0	4	18	41	63
2015	190,488	2,854,184	1.498	0	0	2	10	53	65
2016	199,541	3,270,143	1.639	0	0	2	17	45	64
2017	218,143	3,467,099	1.589	0	0	3	9	46	58
2018	226,573	1,831,843	0.809	0	0	0	8	42	50
TOTAL	1,025,994	16,803,425	1.638	0	0	11	62	227	300
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,023,475	675,771	421,403	0	0	1,712,910	665,595	479,315	401,687
2015	0	0	340,894	398,770	505,115	0	0	166,596	120,067	804,665	518,077
2016	0	0	335,311	950,468	393,255	0	0	200,036	308,452	599,818	482,803
2017	0	0	600,385	548,391	444,792	0	0	243,783	406,087	725,855	497,806
2018	0	0	0	285,135	392,294	0	0	0	141,955	564,198	448,261
TOTAL	0	0	2,300,065	2,858,535	2,156,859	0	0	2,323,325	1,642,156	3,173,851	2,348,634
OD	0	0	0	0	0	0	0	0	0	0	3,872

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	737,253	810,925	487,985	0	0	979,160	696,212	501,843	402,892
2015	0	1,067	438,576	446,128	546,577	0	1,473	352,880	142,308	842,884	526,884
2016	156	3,160	554,716	988,807	442,935	44	6,454	470,345	316,025	584,118	485,700
2017	271	7,597	933,034	538,916	484,545	94	14,852	653,694	384,759	663,057	486,356
2018	246	5,392	459,402	361,550	331,448	236	11,430	268,624	205,751	346,891	430,331
TOTAL	674	17,216	3,122,981	3,146,326	2,293,489	374	34,209	2,724,704	1,745,056	2,938,794	2,332,163
OD	0	0	0	0	0	0	0	0	0	0	3,895

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,900,158	10,123,665	2,336,058	
IBNR + FREQUENCY ADJUSTMENT	(2,879,651)	(2,814,563)	7,484	
TOTAL LOSSES	3,020,508	7,309,102	2,343,542	
EXPECTED LOSSES	6,000,687	7,797,795	2,241,221	
CREDIBILITY	0.10	0.34	0.54	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.294	0.712	0.228	1.235
INDICATED (POST-TEST)	0.305	0.737	0.236	1.278
PRESENT ON RATE LEVEL	0.544	0.706	0.203	1.453
DERIVED BY FORMULA	0.520	0.717	0.221	1.457
UNDERLYING PRESENT RATE	0.585	0.760	0.218	1.563
PROPOSED	0.518	0.715	0.220	1.453

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.498
IND. RATE				1.50	MINIMUM PREMIUM	
MAN. RATE	1.75	1.67	1.63	+ 1.50	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	71,372	955,880	1.339	0	0	2	2	8	12
2015	77,461	1,300,911	1.679	0	0	1	3	13	17
2016	76,594	1,419,765	1.854	0	0	1	4	10	15
2017	74,543	1,050,027	1.409	0	0	1	3	19	23
2018	82,370	723,722	0.879	0	0	0	5	14	19
TOTAL	382,340	5,450,305	1.426	0	0	5	17	64	86
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
2014	0	0	499,325	45,227	47,268	0	0	114,465	84,923	70,620	94,052
2015	0	0	345,500	82,312	128,630	0	0	483,777	16,864	135,584	108,244
2016	0	0	400,084	183,885	83,839	0	0	316,468	149,220	135,639	150,630
2017	0	0	143,052	212,854	155,877	0	0	25,151	165,961	281,847	65,285
2018	0	0	0	116,075	127,367	0	0	0	136,639	262,995	80,646
TOTAL	0	0	1,387,961	640,353	542,981	0	0	939,861	553,607	886,685	498,857
OD	0	0	0	114,435	0	0	0	0	138,353	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	623,657	54,272	54,736	0	0	216,339	88,829	73,939	94,334
2015	0	775	305,634	93,801	140,593	0	3,066	702,068	25,361	144,995	110,084
2016	88	2,641	454,009	197,901	100,427	63	8,759	583,827	154,275	138,913	151,534
2017	80	2,143	260,759	203,084	168,128	17	2,802	138,900	150,186	255,558	63,783
2018	90	1,962	167,353	134,291	110,421	146	7,067	168,942	132,776	168,475	77,420
TOTAL	258	7,523	1,811,412	683,350	574,306	226	21,694	1,810,076	551,428	781,881	497,156
OD	11	98	16,984	116,324	3,082	0	140	24,843	128,138	4,046	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,693,265	2,842,555	497,156	
IBNR + FREQUENCY ADJUSTMENT	(1,417,023)	(655,178)	1,823	
TOTAL LOSSES	2,276,242	2,187,378	498,978	
EXPECTED LOSSES	2,953,135	1,805,763	558,285	
CREDIBILITY	0.05	0.18	0.28	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.595	0.572	0.131	1.298
INDICATED (POST-TEST)	0.616	0.592	0.135	1.343
PRESENT ON RATE LEVEL	0.718	0.439	0.136	1.293
DERIVED BY FORMULA	0.713	0.466	0.136	1.315
UNDERLYING PRESENT RATE	0.772	0.472	0.146	1.391
PROPOSED	0.713	0.467	0.136	1.315

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.356
IND. RATE				1.36	MINIMUM PREMIUM	
MAN. RATE	1.78	1.51	1.45	+ 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
2014	228,795	7,116,215	3.110	0	0	9	47	64	120
2015	238,332	3,953,093	1.659	0	0	5	29	42	76
2016	231,954	7,117,404	3.068	1	0	10	34	73	118
2017	234,997	4,218,077	1.795	0	0	7	25	41	73
2018	242,181	4,408,213	1.820	0	0	4	14	68	86
TOTAL	1,176,259	26,813,002	2.280	1	0	35	149	288	473
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	2,264,928	1,076,878	870,071	0	0	777,518	987,273	743,131	396,416
2015	0	0	1,081,807	666,236	376,824	0	0	264,593	639,210	477,772	446,651
2016	923,197	0	2,150,376	700,582	562,337	24,766	0	980,066	747,380	763,044	265,656
2017	0	0	1,408,428	436,392	467,098	0	0	388,003	497,298	649,435	371,423
2018	0	0	822,912	706,273	574,952	0	0	116,733	465,921	1,365,430	355,992
TOTAL	923,197	0	7,728,451	3,586,361	2,851,282	24,766	0	2,526,913	3,337,082	3,998,812	1,836,138
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
2014	0	0	2,828,895	1,292,254	1,007,542	0	0	1,469,509	1,032,688	778,058	397,605
2015	0	3,386	1,344,715	742,253	418,807	0	2,339	575,881	692,688	507,927	454,244
2016	892,477	15,423	2,653,592	780,112	653,241	53,703	30,410	2,063,569	758,669	767,069	267,250
2017	473	14,313	1,782,926	486,146	534,702	140	21,819	928,379	459,804	607,270	362,880
2018	796	18,204	1,656,310	820,200	578,892	751	36,485	872,791	576,707	857,435	341,752
TOTAL	893,746	51,326	10,266,438	4,120,964	3,193,185	54,595	91,053	5,910,129	3,520,556	3,517,760	1,823,732
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,267,286	14,352,465	1,823,732	
IBNR + FREQUENCY ADJUSTMENT	(5,941,850)	(4,400,192)	5,953	
TOTAL LOSSES	11,325,436	9,952,273	1,829,685	
EXPECTED LOSSES	12,333,696	12,085,605	1,866,594	
CREDIBILITY	0.11	0.37	0.60	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.963	0.846	0.156	1.964
INDICATED (POST-TEST)	0.996	0.875	0.161	2.032
PRESENT ON RATE LEVEL	0.975	0.955	0.147	2.077
DERIVED BY FORMULA	0.977	0.925	0.156	2.058
UNDERLYING PRESENT RATE	1.049	1.027	0.159	2.235
PROPOSED	0.977	0.926	0.156	2.058

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.122
IND. RATE				2.12	MINIMUM PREMIUM	
MAN. RATE	2.68	2.39	2.33	+ 2.12	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	10,987	428,140	3.897	0	0	1	0	3	4
2015	12,092	224,966	1.860	0	0	0	2	2	4
2016	13,557	139,033	1.026	0	0	0	0	5	5
2017	14,336	263,048	1.835	0	0	1	0	3	4
2018	14,173	810,549	5.719	0	0	1	0	6	7
TOTAL	65,145	1,865,736	2.864	0	0	3	2	19	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
2014	0	0	174,723	0	20,419	0	0	150,766	0	67,113	15,119
2015	0	0	0	150,164	1,779	0	0	0	31,952	3,096	37,975
2016	0	0	0	0	15,810	0	0	0	0	90,369	32,854
2017	0	0	166,459	0	44,343	0	0	11,595	0	16,087	24,564
2018	0	0	257,928	0	108,955	0	0	55,330	0	327,960	60,376
TOTAL	0	0	599,110	150,164	191,306	0	0	217,691	31,952	504,625	170,888
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
2014	0	0	218,229	0	23,645	0	0	284,948	0	70,267	15,164
2015	0	0	6,227	164,195	3,131	0	0	1,844	34,117	3,564	38,621
2016	0	2	832	623	16,475	0	18	4,307	3,415	86,079	33,051
2017	47	1,503	189,377	12,534	49,539	3	524	21,371	2,163	14,363	23,999
2018	133	3,197	304,377	69,412	100,969	152	7,358	174,505	83,416	196,623	57,961
TOTAL	180	4,702	719,042	246,764	193,758	155	7,901	486,975	123,111	370,897	168,796
OD	0	0	0	0	0	0	0	0	0	0	334

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,218,954	934,529	169,130	
IBNR + FREQUENCY ADJUSTMENT	(226,563)	(168,077)	352	
TOTAL LOSSES	992,392	766,452	169,482	
EXPECTED LOSSES	476,350	467,832	105,492	
CREDIBILITY	0.02	0.05	0.09	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.523	1.177	0.260	2.960
INDICATED (POST-TEST)	1.576	1.217	0.269	3.062
PRESENT ON RATE LEVEL	0.680	0.667	0.151	1.498
DERIVED BY FORMULA	0.698	0.695	0.161	1.554
UNDERLYING PRESENT RATE	0.731	0.718	0.162	1.611
PROPOSED	0.698	0.695	0.161	1.554

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.602
IND. RATE				1.60	MINIMUM PREMIUM	
MAN. RATE	1.92	1.72	1.68	+ 1.60	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	191,727	9,140,030	4.767	1	0	4	23	109	137
2015	205,212	6,820,580	3.324	0	0	2	20	94	116
2016	224,036	7,391,098	3.299	0	0	2	14	130	146
2017	239,622	4,981,563	2.079	0	0	0	12	85	97
2018	250,042	5,569,159	2.227	0	0	1	3	104	108
TOTAL	1,110,639	33,902,430	3.053	1	0	9	72	522	604
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
2014	147,332	0	681,087	676,426	2,789,557	2,000	0	345,643	636,035	2,861,631	1,000,319
2015	0	0	296,568	1,006,578	2,280,669	0	0	67,407	498,746	1,543,206	1,127,406
2016	0	0	289,123	914,056	2,724,008	0	0	25,027	589,054	1,423,944	1,425,886
2017	0	0	0	612,705	1,916,292	0	0	0	376,466	719,613	1,356,487
2018	0	0	151,534	77,914	2,529,040	0	0	226,994	35,233	1,317,028	1,231,416
TOTAL	147,332	0	1,418,312	3,287,679	12,239,566	2,000	0	665,071	2,135,534	7,865,422	6,141,514
OD	0	0	0	36,297	0	0	0	0	6,189	0	9,757

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	219,525	0	850,678	811,711	3,230,307	2,194	0	653,265	665,293	2,996,128	1,003,320
2015	0	928	442,338	1,136,909	2,449,313	0	596	183,323	555,282	1,616,915	1,146,572
2016	144	3,051	617,886	1,042,711	2,869,658	5	1,637	221,981	600,330	1,374,045	1,434,441
2017	168	4,050	496,861	703,145	1,857,696	23	3,958	226,165	342,346	647,397	1,325,288
2018	898	20,304	1,738,389	1,079,725	1,937,139	631	30,657	728,675	354,023	793,243	1,182,159
TOTAL	220,735	28,333	4,146,152	4,774,202	12,344,112	2,853	36,848	2,013,409	2,517,273	7,427,728	6,091,780
OD	0	0	1,497	39,682	297	0	0	350	6,600	64	9,816

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,450,176	27,109,958	6,101,597	
IBNR + FREQUENCY ADJUSTMENT	(4,868,231)	(9,334,569)	19,898	
TOTAL LOSSES	1,581,945	17,775,389	6,121,494	
EXPECTED LOSSES	10,214,776	25,989,070	5,872,101	
CREDIBILITY	0.11	0.36	0.57	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.142	1.600	0.551	2.294
INDICATED (POST-TEST)	0.147	1.656	0.570	2.373
PRESENT ON RATE LEVEL	0.855	2.175	0.491	3.521
DERIVED BY FORMULA	0.777	1.988	0.536	3.301
UNDERLYING PRESENT RATE	0.920	2.340	0.529	3.788
PROPOSED	0.777	1.988	0.536	3.301

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.403
IND. RATE				3.40	MINIMUM PREMIUM	
MAN. RATE	4.80	4.29	3.95	+ 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
2014	240,990	15,756,003	6.538	0	0	35	116	110	261
2015	272,058	16,434,999	6.041	0	0	35	102	106	243
2016	281,146	10,401,814	3.700	0	0	20	88	85	193
2017	317,884	10,552,085	3.319	0	0	23	54	110	187
2018	286,361	6,438,434	2.248	0	0	3	32	127	162
TOTAL	1,398,439	59,583,335	4.261	0	0	116	392	538	1046
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
2014	0	0	6,991,936	2,665,849	538,518	0	0	1,845,169	2,706,773	493,824	513,934
2015	0	0	8,553,401	2,353,936	527,242	0	0	2,618,792	1,332,999	500,595	548,034
2016	0	0	4,768,262	1,983,368	487,714	0	0	834,520	1,346,269	543,171	438,510
2017	0	0	4,855,848	1,423,581	534,248	0	0	1,427,406	1,173,406	564,899	572,697
2018	0	0	570,389	757,865	2,233,772	0	0	125,816	461,251	1,803,124	486,217
TOTAL	0	0	25,739,836	9,184,599	4,321,494	0	0	6,851,703	7,020,698	3,905,613	2,559,392
OD	0	0	0	102,957	0	0	0	0	1,129	0	11,211

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	8,732,928	3,199,019	623,604	0	0	3,487,369	2,831,285	517,034	515,476
2015	0	26,772	10,467,194	2,646,461	665,973	0	23,150	5,365,087	1,469,587	561,171	557,351
2016	1,110	34,490	5,907,931	2,136,880	668,946	182	26,589	1,879,506	1,299,441	572,415	441,141
2017	1,579	47,977	5,969,313	1,505,132	817,335	474	72,717	2,963,150	1,050,924	610,976	559,525
2018	1,251	28,232	2,472,035	1,493,322	1,824,459	886	42,971	1,021,372	677,413	1,115,988	466,768
TOTAL	3,941	137,472	33,549,402	10,980,815	4,600,317	1,542	165,426	14,716,485	7,328,649	3,377,584	2,540,261
OD	0	0	4,247	112,559	842	0	0	64	1,204	12	11,393

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	48,578,579	26,401,981	2,551,654	
IBNR + FREQUENCY ADJUSTMENT	(16,286,101)	(8,528,290)	9,084	
TOTAL LOSSES	32,292,477	17,873,691	2,560,738	
EXPECTED LOSSES	34,165,141	23,651,710	2,807,325	
CREDIBILITY	0.12	0.42	0.67	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.309	1.278	0.183	3.770
INDICATED (POST-TEST)	2.389	1.322	0.189	3.900
PRESENT ON RATE LEVEL	2.271	1.572	0.187	4.029
DERIVED BY FORMULA	2.285	1.467	0.188	3.940
UNDERLYING PRESENT RATE	2.443	1.691	0.201	4.335
PROPOSED	2.285	1.467	0.188	3.940

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	4.062
IND. RATE				4.06	MINIMUM PREMIUM	
MAN. RATE	5.75	4.86	4.52	+ 4.06	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	276,798	2,681,986	0.969	0	0	2	19	32	53
2015	241,435	3,006,850	1.245	0	0	1	19	24	44
2016	239,765	2,694,643	1.124	0	0	2	9	27	38
2017	258,159	4,522,005	1.752	0	0	3	13	41	57
2018	262,868	2,419,233	0.920	0	0	1	5	50	56
TOTAL	1,279,025	15,324,717	1.198	0	0	9	65	174	248
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	324,323	505,771	237,876	0	0	101,200	940,290	237,700	334,826
2015	0	0	150,730	692,623	447,539	0	0	481,332	655,825	321,974	256,827
2016	0	0	295,724	371,301	661,362	0	0	172,341	360,957	485,362	347,596
2017	0	0	880,692	472,673	644,591	0	0	674,046	566,043	854,566	429,394
2018	0	0	200,452	163,814	550,684	0	0	60,125	27,842	1,041,703	374,613
TOTAL	0	0	1,851,921	2,206,182	2,542,052	0	0	1,489,044	2,550,957	2,941,305	1,743,256
OD	0	0	0	0	0	0	0	0	0	0	956

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	405,079	606,925	275,460	0	0	191,268	983,543	248,872	335,830
2015	0	409	194,881	764,924	485,387	0	3,686	882,245	710,524	346,886	261,193
2016	93	2,418	436,481	409,806	705,823	38	5,650	420,825	359,265	476,111	349,682
2017	330	9,625	1,193,367	505,339	679,853	207	32,073	1,345,516	545,202	796,969	419,518
2018	321	7,312	646,834	357,607	451,290	379	18,311	426,203	264,922	621,124	359,628
TOTAL	745	19,764	2,876,643	2,644,601	2,597,813	624	59,721	3,266,058	2,863,456	2,489,962	1,725,852
OD	0	0	0	0	0	0	0	0	0	0	932

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,223,554	10,595,832	1,726,784	
IBNR + FREQUENCY ADJUSTMENT	(2,316,415)	(2,683,090)	5,611	
TOTAL LOSSES	3,907,138	7,912,741	1,732,395	
EXPECTED LOSSES	4,757,021	7,340,134	1,764,701	
CREDIBILITY	0.12	0.39	0.63	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.305	0.619	0.135	1.060
INDICATED (POST-TEST)	0.316	0.640	0.140	1.096
PRESENT ON RATE LEVEL	0.346	0.533	0.128	1.007
DERIVED BY FORMULA	0.342	0.575	0.136	1.053
UNDERLYING PRESENT RATE	0.372	0.574	0.138	1.084
PROPOSED	0.342	0.575	0.136	1.053

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.086
IND. RATE				1.09	MINIMUM PREMIUM	
MAN. RATE	1.38	1.17	1.13	+ 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
2014	8,289	663,286	8.002	0	0	1	1	1	3
2015	7,504	67,393	0.898	0	0	0	2	1	3
2016	7,472	639,335	8.556	0	0	1	0	2	3
2017	7,965	657,328	8.253	0	0	1	1	5	7
2018	7,916	164,668	2.080	0	0	0	0	5	5
TOTAL	39,146	2,192,010	5.600	0	0	3	4	14	21
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
2014	0	0	262,687	1,378	1,401	0	0	356,478	23,290	7,720	10,332
2015	0	0	0	10,825	2,418	0	0	0	31,228	4,626	18,296
2016	0	0	289,855	0	83,496	0	0	60,473	0	185,596	19,915
2017	0	0	159,150	127,468	221,338	0	0	51,000	14,951	59,003	24,418
2018	0	0	0	0	23,875	0	0	0	0	124,564	16,229
TOTAL	0	0	711,692	139,671	332,528	0	0	467,951	69,469	381,509	89,190
OD	0	0	159,150	0	0	0	0	51,000	0	0	776

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	328,096	1,654	1,622	0	0	673,743	24,361	8,083	10,363
2015	0	0	491	11,871	2,674	0	0	1,822	33,367	5,154	18,607
2016	56	1,998	344,075	9,464	93,529	13	1,858	125,650	9,336	177,921	20,034
2017	72	2,057	254,516	137,431	225,400	16	2,418	98,871	19,995	53,881	23,856
2018	8	172	14,521	9,520	18,097	36	1,750	39,860	29,029	73,573	15,580
TOTAL	136	4,227	941,698	169,939	341,323	65	6,026	939,947	116,089	318,612	88,441
OD	43	1,394	175,290	7,963	7,145	15	2,226	86,791	4,051	1,766	781

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,157,858	966,888	89,221	
IBNR + FREQUENCY ADJUSTMENT	(377,988)	(170,976)	298	
TOTAL LOSSES	1,779,870	795,912	89,520	
EXPECTED LOSSES	778,003	467,904	94,447	
CREDIBILITY	0.01	0.04	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	4.547	2.033	0.229	6.809
INDICATED (POST-TEST)	4.704	2.103	0.237	7.044
PRESENT ON RATE LEVEL	1.847	1.111	0.224	3.182
DERIVED BY FORMULA	1.876	1.151	0.225	3.251
UNDERLYING PRESENT RATE	1.987	1.195	0.241	3.424
PROPOSED	1.876	1.150	0.225	3.251

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.352
IND. RATE				3.35	MINIMUM PREMIUM	
MAN. RATE	3.99	3.57	3.57	+ 3.35	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	29,872	609,290	2.040	0	0	1	5	5	11
2015	27,539	523,097	1.899	0	0	1	5	4	10
2016	28,847	165,102	0.572	0	0	0	1	4	5
2017	25,334	276,568	1.092	0	0	0	5	8	13
2018	15,947	103,248	0.647	0	0	0	0	3	3
TOTAL	127,539	1,677,305	1.315	0	0	2	16	24	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
2014	0	0	163,432	136,410	15,220	0	0	165,680	66,824	35,287	26,437
2015	0	0	130,339	167,187	7,528	0	0	34,940	146,280	14,455	22,368
2016	0	0	0	22,883	10,870	0	0	0	21,951	56,244	53,154
2017	0	0	0	18,543	48,232	0	0	0	49,562	94,277	65,954
2018	0	0	0	0	11,237	0	0	0	0	17,166	74,845
TOTAL	0	0	293,771	345,023	93,087	0	0	200,620	284,617	217,429	242,758
OD	0	0	0	0	0	0	0	0	0	0	1,231

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	204,127	163,692	17,625	0	0	313,135	69,898	36,945	26,516
2015	0	408	164,909	183,884	10,682	0	309	78,940	156,742	16,940	22,748
2016	2	21	3,968	23,689	11,943	0	34	6,622	22,456	54,216	53,473
2017	5	113	13,708	20,354	46,960	3	521	29,728	45,035	84,831	64,437
2018	4	81	6,834	4,481	8,518	5	241	5,493	4,000	10,139	71,851
TOTAL	11	622	393,547	396,100	95,727	8	1,104	433,918	298,131	203,071	239,026
OD	0	0	0	0	0	0	0	0	0	0	1,245

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	829,210	993,030	240,270	
IBNR + FREQUENCY ADJUSTMENT	(384,219)	(343,739)	401	
TOTAL LOSSES	444,991	649,291	240,671	
EXPECTED LOSSES	782,798	916,882	159,624	
CREDIBILITY	0.03	0.08	0.14	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.349	0.509	0.189	1.047
INDICATED (POST-TEST)	0.361	0.527	0.195	1.083
PRESENT ON RATE LEVEL	0.570	0.668	0.116	1.355
DERIVED BY FORMULA	0.564	0.657	0.127	1.348
UNDERLYING PRESENT RATE	0.614	0.719	0.125	1.458
PROPOSED	0.564	0.657	0.127	1.348

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.390
IND. RATE				1.39	MINIMUM PREMIUM	
MAN. RATE	1.66	1.52	1.52	+ 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
2014	75,564	1,800,441	2,383	0	0	2	10	16	28
2015	72,737	2,773,675	3,813	0	0	2	15	15	32
2016	71,858	1,212,469	1,687	0	0	0	9	26	35
2017	87,261	1,529,196	1,752	0	0	0	8	22	30
2018	84,443	1,896,306	2,246	0	0	1	4	34	39
TOTAL	391,863	9,212,087	2,351	0	0	5	46	113	164
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
2014	0	0	512,476	374,654	48,036	0	0	60,939	304,317	196,170	303,849
2015	0	0	423,490	708,187	302,357	0	0	473,221	450,749	177,981	237,690
2016	0	0	0	350,815	205,624	0	0	0	186,307	232,931	236,792
2017	0	0	0	393,715	301,732	0	0	0	154,252	322,659	356,838
2018	0	0	151,006	220,052	379,672	0	0	63,636	72,895	621,525	387,520
TOTAL	0	0	1,086,972	2,047,423	1,237,421	0	0	597,796	1,168,520	1,551,266	1,522,689
OD	0	0	0	172	0	0	0	0	49,727	0	723

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	640,083	449,585	55,626	0	0	115,175	318,316	205,390	304,761
2015	0	1,200	498,871	781,685	332,757	0	3,670	865,218	489,721	194,410	241,731
2016	34	323	62,892	364,715	223,718	0	235	44,566	181,353	227,322	238,213
2017	77	1,660	192,713	363,676	311,825	9	1,654	95,500	142,418	289,395	348,631
2018	272	6,127	540,729	324,898	324,861	283	13,694	324,118	191,016	377,463	372,019
TOTAL	383	9,310	1,935,287	2,284,559	1,248,787	292	19,254	1,444,567	1,322,824	1,293,980	1,505,354
OD	0	0	7	188	1	0	0	2,810	53,027	517	714

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,411,910	6,203,883	1,506,068	
IBNR + FREQUENCY ADJUSTMENT	(1,648,283)	(1,170,068)	3,205	
TOTAL LOSSES	1,763,627	5,033,814	1,509,273	
EXPECTED LOSSES	3,422,417	3,237,102	969,948	
CREDIBILITY	0.05	0.18	0.29	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.450	1.285	0.385	2.120
INDICATED (POST-TEST)	0.466	1.329	0.398	2.193
PRESENT ON RATE LEVEL	0.812	0.768	0.230	1.810
DERIVED BY FORMULA	0.794	0.869	0.279	1.942
UNDERLYING PRESENT RATE	0.873	0.826	0.248	1.947
PROPOSED	0.794	0.869	0.279	1.942

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.002
IND. RATE				2.00	MINIMUM PREMIUM	
MAN. RATE	2.21	2.08	2.03	+ 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
2014	1,086	1,467	0.135	0	0	0	0	1	1
2015	1,136	157	0.014	0	0	0	0	0	0
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	20,018	1.554	0	0	0	0	2	2
TOTAL	5,537	23,932	0.432	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
2014	0	0	0	0	1,141	0	0	0	0	178	148
2015	0	0	0	0	0	0	0	0	0	0	157
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	17,329	278
TOTAL	0	0	0	0	3,552	0	0	0	0	17,507	2,873
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
2014	0	0	0	0	1,321	0	0	0	0	186	148
2015	0	0	0	0	0	0	0	0	0	0	160
2016	0	0	0	0	0	0	0	0	0	0	185
2017	0	0	0	0	0	0	0	0	0	0	2,058
2018	1	17	1,466	961	1,828	5	243	5,545	4,038	10,235	267
TOTAL	1	17	1,466	961	3,149	5	243	5,545	4,038	10,422	2,818
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,278	18,570	2,818	
IBNR + FREQUENCY ADJUSTMENT	(45,898)	(19,427)	25	
TOTAL LOSSES	0	0	2,843	
EXPECTED LOSSES	95,113	53,675	7,342	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.051	0.051
INDICATED (POST-TEST)	0.000	0.000	0.053	0.053
PRESENT ON RATE LEVEL	1.596	0.901	0.123	2.621
DERIVED BY FORMULA	1.596	0.892	0.122	2.610
UNDERLYING PRESENT RATE	1.718	0.969	0.133	2.820
PROPOSED	1.596	0.892	0.122	2.610

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.691
IND. RATE				2.69	MINIMUM PREMIUM	
MAN. RATE	3.40	3.03	2.94	+ 2.69	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	118,496	1,167,722	0.985	0	0	1	5	22	28
2015	111,844	2,390,896	2.138	0	0	1	5	29	35
2016	104,582	1,266,422	1.211	1	0	1	2	19	23
2017	107,864	1,451,807	1.346	0	0	1	4	28	33
2018	113,166	1,039,223	0.918	0	0	0	3	34	37
TOTAL	555,952	7,316,070	1.316	1	0	4	19	132	156
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
2014	0	0	210,214	146,693	86,087	0	0	139,346	186,314	280,409	118,659
2015	0	0	330,544	294,996	467,385	0	0	337,086	128,563	520,383	311,939
2016	11,339	0	208,323	52,771	169,986	255,221	0	22,038	69,907	271,448	205,389
2017	0	0	374,120	184,368	201,772	0	0	25,712	129,454	371,722	164,659
2018	0	0	0	76,065	305,980	0	0	0	58,846	493,156	105,176
TOTAL	11,339	0	1,123,201	754,893	1,231,210	255,221	0	524,182	573,084	1,937,118	905,822
OD	0	0	0	0	4,257	0	0	0	0	8,931	10,790

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	262,557	176,032	99,689	0	0	263,364	194,884	293,588	119,015
2015	0	958	391,002	331,844	505,050	0	2,757	642,733	149,509	547,554	317,242
2016	11,001	1,493	260,913	64,781	183,242	551,230	789	68,057	75,849	261,020	206,621
2017	140	4,116	510,538	194,755	220,188	16	2,626	134,184	129,356	331,359	160,872
2018	130	2,886	245,002	176,727	241,028	174	8,381	194,322	145,714	296,940	100,969
TOTAL	11,271	9,453	1,670,012	944,138	1,249,197	551,420	14,552	1,302,660	695,312	1,730,462	904,719
OD	0	0	78	64	4,551	0	0	111	130	9,324	10,925

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,559,556	4,633,177	915,644	
IBNR + FREQUENCY ADJUSTMENT	(1,631,356)	(1,558,411)	2,730	
TOTAL LOSSES	1,928,200	3,074,767	918,374	
EXPECTED LOSSES	3,355,447	4,255,825	866,824	
CREDIBILITY	0.07	0.23	0.36	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.347	0.553	0.165	1.065
INDICATED (POST-TEST)	0.359	0.572	0.171	1.102
PRESENT ON RATE LEVEL	0.561	0.711	0.145	1.417
DERIVED BY FORMULA	0.547	0.679	0.154	1.380
UNDERLYING PRESENT RATE	0.604	0.766	0.156	1.525
PROPOSED	0.547	0.679	0.154	1.380

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.423
IND. RATE				1.42	MINIMUM PREMIUM	
MAN. RATE	1.95	1.70	1.59	+ 1.42	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	10,125	468,095	4.623	0	0	1	0	2	3
2015	10,276	73,128	0.712	0	0	0	0	2	2
2016	9,290	17,528	0.189	0	0	0	0	0	0
2017	35,978	232,777	0.647	0	0	0	4	4	8
2018	26,644	507,933	1.906	0	0	0	2	5	7
TOTAL	92,313	1,299,461	1.408	0	0	1	6	13	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
2014	0	0	124,632	0	13,203	0	0	299,971	0	18,709	11,580
2015	0	0	0	0	11,052	0	0	0	0	46,930	15,146
2016	0	0	0	0	0	0	0	0	0	0	17,528
2017	0	0	0	66,887	6,847	0	0	0	43,290	34,153	81,600
2018	0	0	0	52,046	134,147	0	0	0	161,725	70,249	89,766
TOTAL	0	0	124,632	118,933	165,249	0	0	299,971	205,015	170,041	215,620
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
2014	0	0	155,665	0	15,289	0	0	566,945	0	19,588	11,615
2015	0	0	202	166	11,815	0	0	582	681	48,995	15,403
2016	0	0	0	0	0	0	0	0	0	0	17,633
2017	12	237	26,693	57,572	10,843	2	400	21,057	35,616	32,270	79,723
2018	65	1,434	121,893	90,931	107,906	102	4,978	122,831	100,983	57,042	86,175
TOTAL	77	1,671	304,453	148,669	145,853	104	5,378	711,415	137,279	157,895	210,550
OD	0	0	0	0	0	0	0	0	0	0	8,631

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,023,098	589,697	219,181	
IBNR + FREQUENCY ADJUSTMENT	(431,544)	(190,616)	413	
TOTAL LOSSES	591,554	399,081	219,594	
EXPECTED LOSSES	930,029	565,257	98,386	
CREDIBILITY	0.02	0.07	0.11	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.641	0.432	0.238	1.311
INDICATED (POST-TEST)	0.663	0.447	0.246	1.356
PRESENT ON RATE LEVEL	0.936	0.569	0.099	1.604
DERIVED BY FORMULA	0.931	0.561	0.115	1.607
UNDERLYING PRESENT RATE	1.007	0.612	0.107	1.726
PROPOSED	0.929	0.560	0.115	1.604

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.654
IND. RATE				1.65	MINIMUM PREMIUM	
MAN. RATE	2.13	1.88	1.80	+ 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
2014	1,524	0	0.000	0	0	0	0	0	0
2015	1,529	1,612	0.105	0	0	0	0	0	0
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
TOTAL	7,278	4,312	0.059	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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	1,612
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
TOTAL	0	0	0	0	1,286	0	0	0	0	407	2,619
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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	1,639
2016	0	0	68	51	1,340	0	0	19	15	388	0
2017	0	0	0	0	0	0	0	0	0	0	984
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	68	51	1,340	0	0	19	15	388	2,623
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	87	1,794	2,623	
IBNR + FREQUENCY ADJUSTMENT	(15,477)	(22,642)	20	
TOTAL LOSSES	0	0	2,643	
EXPECTED LOSSES	31,903	61,111	7,502	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.036	0.036
INDICATED (POST-TEST)	0.000	0.000	0.038	0.038
PRESENT ON RATE LEVEL	0.407	0.780	0.096	1.284
DERIVED BY FORMULA	0.407	0.773	0.095	1.275
UNDERLYING PRESENT RATE	0.438	0.840	0.103	1.381
PROPOSED	0.408	0.773	0.095	1.275

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.315
IND. RATE				1.31	MINIMUM PREMIUM	
MAN. RATE	1.67	1.49	1.44	+ 1.31	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	17,144	338,285	1.973	0	0	0	2	7	9
2015	19,069	205,794	1.079	0	0	0	2	4	6
2016	21,139	15,152	0.072	0	0	0	0	1	1
2017	21,464	147,086	0.685	0	0	0	0	3	3
2018	19,317	91,553	0.474	0	0	0	0	2	2
TOTAL	98,133	797,870	0.813	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
2014	0	0	0	186,448	42,064	0	0	0	40,130	39,155	30,488
2015	0	0	0	142,566	7,594	0	0	0	19,022	20,670	15,942
2016	0	0	0	0	2,503	0	0	0	0	3,367	9,282
2017	0	0	0	0	71,882	0	0	0	0	56,961	18,243
2018	0	0	0	0	34,536	0	0	0	0	39,287	17,730
TOTAL	0	0	0	329,014	158,579	0	0	0	59,152	159,440	91,685
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
2014	0	0	0	223,738	48,710	0	0	0	41,976	40,995	30,579
2015	0	0	6,019	155,976	9,285	0	0	1,331	20,584	21,777	16,213
2016	0	0	132	99	2,608	0	1	160	127	3,207	9,338
2017	2	73	9,786	6,816	68,190	0	65	5,802	4,396	49,434	17,823
2018	11	248	21,005	13,771	26,178	11	552	12,572	9,156	23,205	17,021
TOTAL	13	321	36,942	400,399	154,972	12	618	19,865	76,239	138,619	90,974
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	57,771	770,230	90,974	
IBNR + FREQUENCY ADJUSTMENT	(326,572)	(288,159)	287	
TOTAL LOSSES	0	482,071	91,262	
EXPECTED LOSSES	684,634	796,270	90,889	
CREDIBILITY	0.02	0.07	0.11	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.491	0.093	0.584
INDICATED (POST-TEST)	0.000	0.508	0.096	0.604
PRESENT ON RATE LEVEL	0.648	0.754	0.086	1.489
DERIVED BY FORMULA	0.635	0.737	0.087	1.460
UNDERLYING PRESENT RATE	0.698	0.811	0.093	1.602
PROPOSED	0.636	0.737	0.087	1.460

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.505
IND. RATE				1.51	MINIMUM PREMIUM	
MAN. RATE	1.94	1.73	1.67	+ 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
2014	9,139	105,331	1.153	0	0	0	1	5	6
2015	7,702	282,319	3.666	0	0	1	0	3	4
2016	8,909	43,980	0.494	0	0	0	0	4	4
2017	9,222	109,414	1.186	0	0	0	0	1	1
2018	10,499	173,170	1.649	0	0	0	0	4	4
TOTAL	45,471	714,214	1.571	0	0	1	1	17	19
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	41,955	14,757	0	0	0	15,755	14,522	18,342
2015	0	0	170,542	0	10,097	0	0	64,947	0	23,639	13,094
2016	0	0	0	0	8,204	0	0	0	0	12,996	22,780
2017	0	0	0	0	1,275	0	0	0	0	4,064	104,075
2018	0	0	0	0	34,122	0	0	0	0	113,318	25,730
TOTAL	0	0	170,542	41,955	68,455	0	0	64,947	15,755	168,539	184,021
OD	0	0	0	0	0	0	0	0	0	0	1,821

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	50,346	17,089	0	0	0	16,480	15,205	18,397
2015	0	534	206,757	1,449	12,450	0	574	131,327	1,356	25,292	13,317
2016	0	1	432	323	8,549	0	3	619	491	12,379	22,917
2017	0	1	174	121	1,210	0	5	414	314	3,527	101,681
2018	11	245	20,753	13,606	25,865	33	1,592	36,261	26,408	66,931	24,701
TOTAL	11	781	228,115	65,845	65,162	33	2,173	168,621	45,049	123,333	181,012
OD	0	0	0	0	0	0	0	0	0	0	1,791

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	399,735	299,390	182,803	
IBNR + FREQUENCY ADJUSTMENT	(302,304)	(148,780)	239	
TOTAL LOSSES	97,432	150,609	183,043	
EXPECTED LOSSES	625,748	411,689	70,288	
CREDIBILITY	0.01	0.04	0.07	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.214	0.331	0.403	0.948
INDICATED (POST-TEST)	0.222	0.343	0.416	0.981
PRESENT ON RATE LEVEL	1.279	0.841	0.144	2.264
DERIVED BY FORMULA	1.268	0.822	0.163	2.253
UNDERLYING PRESENT RATE	1.376	0.905	0.155	2.436
PROPOSED	1.269	0.822	0.163	2.253

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.323
IND. RATE				2.32	MINIMUM PREMIUM	
MAN. RATE	2.84	2.54	2.54	+ 2.32	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	174,474	5,008,618	2.871	0	0	5	27	56	88
2015	179,891	5,336,900	2.967	0	0	4	31	54	89
2016	192,301	6,161,705	3.204	1	0	2	54	63	120
2017	204,977	5,370,429	2.620	0	0	3	31	76	110
2018	201,991	3,471,849	1.719	0	0	1	10	72	83
TOTAL	953,634	25,349,501	2.658	1	0	15	153	321	490
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
2014	0	0	917,567	870,909	713,410	0	0	825,815	676,182	600,026	404,709
2015	0	0	1,064,580	1,259,092	719,658	0	0	412,250	880,118	594,024	407,178
2016	3,000	0	299,980	2,186,307	812,989	0	0	125,347	1,451,203	809,971	472,908
2017	0	0	460,180	1,173,315	886,406	0	0	258,344	1,154,681	886,414	551,089
2018	0	0	318,372	411,493	715,801	0	0	160,000	361,745	1,002,964	501,474
TOTAL	3,000	0	3,060,679	5,901,116	3,848,264	0	0	1,781,756	4,523,929	3,893,399	2,337,358
OD	0	0	0	0	25,000	0	0	0	0	0	3,826

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,054,296	1,045,091	826,129	0	0	1,300,607	707,286	628,227	405,923
2015	0	2,983	1,219,142	1,394,560	788,920	0	3,192	785,585	952,775	632,707	414,100
2016	3,167	4,024	718,828	2,260,849	912,808	27	5,402	541,296	1,379,473	816,312	475,745
2017	354	8,966	1,079,414	1,105,607	937,801	138	21,905	998,808	968,610	848,381	538,414
2018	524	11,837	1,047,921	613,499	614,462	637	30,973	746,556	443,197	635,608	481,415
TOTAL	4,046	27,810	5,119,602	6,419,606	4,080,119	802	61,471	4,372,853	4,451,342	3,561,235	2,315,598
OD	0	3	1,316	986	26,051	0	0	0	0	0	3,849

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,587,902	18,539,339	2,319,447	
IBNR + FREQUENCY ADJUSTMENT	(4,042,043)	(4,817,856)	7,176	
TOTAL LOSSES	5,545,858	13,721,483	2,326,623	
EXPECTED LOSSES	8,437,922	13,332,108	2,193,285	
CREDIBILITY	0.10	0.32	0.52	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.582	1.439	0.244	2.264
INDICATED (POST-TEST)	0.602	1.489	0.252	2.343
PRESENT ON RATE LEVEL	0.822	1.299	0.214	2.335
DERIVED BY FORMULA	0.800	1.360	0.234	2.394
UNDERLYING PRESENT RATE	0.885	1.398	0.230	2.513
PROPOSED	0.783	1.331	0.229	2.343

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.416
IND. RATE				2.42	MINIMUM PREMIUM	
MAN. RATE	3.01	2.69	2.62	+ 2.42	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	40,902	723,091	1.768	0	0	1	0	10	11
2015	41,053	378,902	0.923	0	0	0	0	10	10
2016	40,794	635,724	1.558	0	0	0	3	11	14
2017	38,851	373,648	0.962	0	0	0	2	8	10
2018	37,755	886,259	2.347	0	0	1	1	15	17
TOTAL	199,355	2,997,624	1.504	0	0	2	6	54	62
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	201,364	0	52,942	0	0	246,377	0	175,920	46,488
2015	0	0	0	0	92,248	0	0	0	0	244,630	42,024
2016	0	0	0	144,112	189,904	0	0	0	87,412	202,952	11,344
2017	0	0	0	96,907	83,051	0	0	0	49,547	113,811	30,332
2018	0	0	142,493	49,788	166,215	0	0	60,302	44,734	386,076	36,651
TOTAL	0	0	343,857	290,807	584,360	0	0	306,679	181,693	1,123,389	166,839
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
2014	0	0	251,504	0	61,307	0	0	465,653	0	184,188	46,627
2015	0	0	1,682	1,383	98,620	0	0	3,034	3,549	255,392	42,738
2016	14	144	31,386	153,979	201,770	0	129	25,369	88,627	195,874	11,412
2017	19	418	48,629	90,346	85,084	3	543	31,711	46,531	101,783	29,634
2018	128	2,978	271,193	116,439	142,098	196	9,526	227,110	120,991	235,512	35,185
TOTAL	162	3,539	604,394	362,148	588,878	199	10,198	752,877	259,698	972,749	165,597
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,371,368	2,183,474	165,597	
IBNR + FREQUENCY ADJUSTMENT	(466,829)	(517,658)	626	
TOTAL LOSSES	904,539	1,665,816	166,223	
EXPECTED LOSSES	964,214	1,411,386	205,619	
CREDIBILITY	0.03	0.11	0.18	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.454	0.836	0.083	1.373
INDICATED (POST-TEST)	0.469	0.864	0.086	1.420
PRESENT ON RATE LEVEL	0.450	0.658	0.096	1.203
DERIVED BY FORMULA	0.450	0.681	0.094	1.225
UNDERLYING PRESENT RATE	0.484	0.708	0.103	1.295
PROPOSED	0.450	0.681	0.094	1.225

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.263
IND. RATE				1.26	MINIMUM PREMIUM	
MAN. RATE	1.56	1.39	1.35	+ 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
2014	2,353	0	0.000	0	0	0	0	0	0
2015	1,023	0	0.000	0	0	0	0	0	0
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
TOTAL	11,677	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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
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	(24,977)	(5,183)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	51,702	15,006	631	
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	0.418	0.121	0.005	0.544
DERIVED BY FORMULA	0.414	0.119	0.005	0.538
UNDERLYING PRESENT RATE	0.443	0.129	0.005	0.577
PROPOSED	0.414	0.119	0.005	0.538

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.638
IND. RATE				0.64	MINIMUM PREMIUM	
MAN. RATE	0.68	0.63	0.65	+ 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
2014	97,265	1,574,279	1.619	0	0	0	19	21	40
2015	86,223	1,580,387	1.833	0	0	1	7	18	26
2016	86,427	1,098,056	1.271	0	0	0	12	14	26
2017	87,820	704,645	0.802	0	0	0	8	13	21
2018	75,338	1,074,000	1.426	0	0	1	2	15	18
TOTAL	433,073	6,031,367	1.393	0	0	2	48	81	131
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
2014	0	0	0	529,311	96,215	0	0	0	462,595	262,569	223,589
2015	0	0	188,600	253,661	194,172	0	0	155,000	128,871	404,392	255,691
2016	0	0	0	328,724	104,384	0	0	0	357,614	135,644	171,690
2017	0	0	0	277,881	51,404	0	0	0	101,472	171,293	102,595
2018	0	0	173,682	184,411	140,928	0	0	67,320	69,912	306,132	131,615
TOTAL	0	0	362,282	1,573,988	587,103	0	0	222,320	1,120,464	1,280,030	885,180
OD	0	0	0	90,132	54,793	0	0	0	72,411	242,564	195

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	635,173	111,417	0	0	0	483,874	274,910	224,260
2015	0	590	242,450	281,665	211,491	0	1,370	325,019	145,708	424,984	260,038
2016	32	294	54,283	338,267	117,627	0	388	70,680	336,335	139,663	172,720
2017	49	1,008	114,021	241,360	66,825	6	1,041	58,651	90,526	154,824	100,235
2018	189	4,302	388,858	206,345	141,247	192	9,373	225,974	116,420	191,084	126,350
TOTAL	270	6,194	799,613	1,702,811	648,606	198	12,172	680,324	1,172,863	1,185,464	883,603
OD	0	0	999	108,980	58,578	0	0	3,008	79,261	253,235	191

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,502,778	5,209,797	883,794	
IBNR + FREQUENCY ADJUSTMENT	(733,451)	(1,212,630)	2,279	
TOTAL LOSSES	769,327	3,997,167	886,073	
EXPECTED LOSSES	1,500,505	3,284,537	780,786	
CREDIBILITY	0.06	0.19	0.31	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.178	0.923	0.205	1.305
INDICATED (POST-TEST)	0.184	0.955	0.212	1.350
PRESENT ON RATE LEVEL	0.322	0.705	0.168	1.194
DERIVED BY FORMULA	0.314	0.752	0.181	1.247
UNDERLYING PRESENT RATE	0.346	0.758	0.180	1.285
PROPOSED	0.314	0.752	0.181	1.247

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.286
IND. RATE				1.29	MINIMUM PREMIUM	
MAN. RATE	1.34	1.31	1.34	+ 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
2014	31,505	0	0.000	0	0	0	0	0	0
2015	25,506	0	0.000	0	0	0	0	0	0
2016	19,950	0	0.000	0	0	0	0	0	0
2017	22,468	0	0.000	0	0	0	0	0	0
2018	23,407	0	0.000	0	0	0	0	0	0
TOTAL	122,836	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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
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	(498,296)	(2,675)	4	
TOTAL LOSSES	0	0	4	
EXPECTED LOSSES	1,003,396	7,193	1,199	
CREDIBILITY	0.02	0.08	0.13	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.768	0.006	0.001	0.774
DERIVED BY FORMULA	0.753	0.005	0.001	0.759
UNDERLYING PRESENT RATE	0.817	0.006	0.001	0.824
PROPOSED	0.753	0.005	0.001	0.759

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.731
IND. RATE				0.73	MINIMUM PREMIUM	
MAN. RATE	0.73	0.89	0.82	+ 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
2014	65,068	2,261,793	3.476	0	0	2	6	13	21
2015	61,898	1,288,914	2.082	0	0	0	12	17	29
2016	65,307	931,798	1.427	0	0	0	4	23	27
2017	63,068	2,696,753	4.276	0	0	1	4	21	26
2018	62,474	724,591	1.160	0	0	0	1	14	15
TOTAL	317,815	7,903,849	2.487	0	0	3	27	88	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
2014	0	0	279,004	390,687	147,047	0	0	541,301	544,695	163,764	195,295
2015	0	0	0	501,581	168,831	0	0	0	302,190	198,198	118,114
2016	0	0	0	116,284	234,967	0	0	0	21,950	335,892	222,705
2017	0	0	280,850	244,100	347,992	0	0	1,047,483	206,655	369,123	200,550
2018	0	0	0	25,000	331,465	0	0	0	10,256	207,007	150,863
TOTAL	0	0	559,854	1,277,652	1,230,302	0	0	1,588,784	1,085,746	1,273,984	887,527
OD	0	0	0	88,005	0	0	0	0	50,790	0	2,612

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	332,038	468,824	170,280	0	0	922,578	569,751	171,461	195,881
2015	0	0	23,769	550,892	184,596	0	0	19,537	325,118	210,057	120,122
2016	11	124	29,628	127,469	247,978	0	90	19,951	33,022	320,589	224,041
2017	87	2,287	278,850	246,981	351,588	147	22,460	913,658	222,903	349,025	195,937
2018	116	2,609	220,957	150,152	254,241	66	3,161	72,605	53,608	123,254	144,828
TOTAL	215	5,020	885,241	1,544,317	1,208,684	213	25,712	1,948,329	1,204,402	1,174,386	880,810
OD	0	0	3,630	96,213	720	0	0	2,871	54,160	528	2,604

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,871,230	5,283,410	883,414	
IBNR + FREQUENCY ADJUSTMENT	(1,385,373)	(1,363,474)	2,062	
TOTAL LOSSES	1,485,857	3,919,936	885,476	
EXPECTED LOSSES	2,862,327	3,729,313	662,989	
CREDIBILITY	0.05	0.16	0.25	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.468	1.233	0.279	1.980
INDICATED (POST-TEST)	0.484	1.276	0.288	2.048
PRESENT ON RATE LEVEL	0.837	1.091	0.194	2.122
DERIVED BY FORMULA	0.819	1.120	0.217	2.157
UNDERLYING PRESENT RATE	0.901	1.173	0.209	2.283
PROPOSED	0.806	1.102	0.214	2.122

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.188
IND. RATE				2.19	MINIMUM PREMIUM	
MAN. RATE	2.62	2.37	2.38	+ 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
2014	46,893	0	0.000	0	0	0	0	0	0
2015	41,213	0	0.000	0	0	0	0	0	0
2016	46,308	91,121	0.197	0	0	0	1	0	1
2017	47,073	4,230	0.009	0	0	0	0	1	1
2018	58,838	7,560	0.013	0	0	0	0	1	1
TOTAL	240,325	102,911	0.043	0	0	0	1	2	3
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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	91,121	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	4,190	0	0	0	0	3,370	0
TOTAL	0	0	0	91,121	5,954	0	0	0	0	5,836	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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	9	78	13,524	92,626	2,454	0	0	0	0	0	0
2017	0	2	240	167	1,673	0	3	251	190	2,140	0
2018	1	30	2,548	1,671	3,176	1	47	1,078	785	1,990	0
TOTAL	10	110	16,312	94,463	7,304	1	50	1,330	976	4,131	0
OD	9	78	13,524	92,626	2,454	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	31,425	201,954	0	
IBNR + FREQUENCY ADJUSTMENT	(729,698)	(82,386)	17	
TOTAL LOSSES	0	119,568	17	
EXPECTED LOSSES	1,514,776	228,782	4,816	
CREDIBILITY	0.04	0.13	0.21	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.050	0.000	0.050
INDICATED (POST-TEST)	0.000	0.051	0.000	0.051
PRESENT ON RATE LEVEL	0.595	0.090	0.002	0.687
DERIVED BY FORMULA	0.571	0.085	0.001	0.658
UNDERLYING PRESENT RATE	0.630	0.095	0.002	0.728
PROPOSED	0.572	0.085	0.001	0.658

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.780
IND. RATE				0.78	MINIMUM PREMIUM	
MAN. RATE	0.73	0.89	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
2014	31,932	891,481	2.792	0	0	1	1	12	14
2015	28,199	869,431	3.083	0	0	1	5	3	9
2016	34,045	956,144	2.808	0	0	0	7	5	12
2017	29,000	1,119,680	3.861	0	0	0	5	10	15
2018	24,783	622,662	2.512	0	0	0	1	6	7
TOTAL	147,959	4,459,398	3.014	0	0	2	19	36	57
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
2014	0	0	179,192	25,292	225,061	0	0	266,948	18,321	112,634	64,033
2015	0	0	145,820	335,124	92,497	0	0	46,323	137,263	36,423	75,981
2016	0	0	0	322,499	319,489	0	0	0	174,038	88,623	51,495
2017	0	0	0	288,879	323,281	0	0	0	97,292	321,124	89,104
2018	0	0	0	41,771	284,685	0	0	0	14,387	193,747	88,072
TOTAL	0	0	325,012	1,013,565	1,245,013	0	0	313,271	441,301	752,551	368,685
OD	0	0	0	0	30,600	0	0	0	0	605	15,345

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	223,811	30,350	260,621	0	0	504,532	19,164	117,928	64,225
2015	0	456	192,138	368,875	103,044	0	409	101,668	147,623	39,888	77,273
2016	31	310	64,684	340,421	341,608	0	194	35,475	164,537	89,506	51,804
2017	60	1,321	155,270	276,500	325,453	6	1,178	72,214	98,906	284,603	87,055
2018	109	2,423	205,493	143,564	220,786	64	3,077	70,925	52,679	115,820	84,549
TOTAL	200	4,512	841,395	1,159,712	1,251,512	70	4,858	784,815	482,908	647,744	364,905
OD	0	3	1,611	1,207	31,886	0	0	29	23	576	15,593

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,637,492	3,575,568	380,499	
IBNR + FREQUENCY ADJUSTMENT	(1,134,856)	(905,655)	840	
TOTAL LOSSES	502,636	2,669,913	381,338	
EXPECTED LOSSES	2,333,785	2,454,037	292,465	
CREDIBILITY	0.03	0.09	0.15	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.340	1.804	0.258	2.402
INDICATED (POST-TEST)	0.351	1.867	0.267	2.485
PRESENT ON RATE LEVEL	1.466	1.541	0.184	3.191
DERIVED BY FORMULA	1.433	1.571	0.196	3.199
UNDERLYING PRESENT RATE	1.577	1.659	0.198	3.434
PROPOSED	1.429	1.567	0.196	3.191

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.290
IND. RATE				3.29	MINIMUM PREMIUM	
MAN. RATE	4.11	3.68	3.58	+ 3.29	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	17,850	967,855	5.422	0	0	1	0	12	13
2015	18,024	721,747	4.004	0	0	1	0	0	1
2016	18,389	404,036	2.197	0	0	1	0	3	4
2017	20,319	82,485	0.406	0	0	0	0	3	3
2018	20,915	158,079	0.756	0	0	0	1	0	1
TOTAL	95,497	2,334,202	2.444	0	0	3	1	18	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
2014	0	0	217,499	0	424,121	0	0	132,699	0	160,193	33,343
2015	0	0	460,000	0	0	0	0	232,671	0	0	29,076
2016	0	0	138,522	0	15,677	0	0	127,335	0	32,449	90,053
2017	0	0	0	0	43,971	0	0	0	0	10,924	27,590
2018	0	0	0	110,353	0	0	0	0	19,370	0	28,356
TOTAL	0	0	816,021	110,353	483,769	0	0	492,705	19,370	203,566	208,418
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
2014	0	0	271,656	0	491,132	0	0	250,801	0	167,722	33,443
2015	0	1,402	542,363	3,407	4,349	0	2,003	456,939	3,535	2,137	29,570
2016	27	953	163,158	3,568	19,453	28	3,840	247,494	6,116	33,298	90,593
2017	1	45	5,986	4,170	41,713	0	12	1,113	843	9,481	26,955
2018	47	995	85,457	79,389	13,192	10	478	12,019	10,134	1,862	27,222
TOTAL	75	3,394	1,068,622	90,533	569,839	38	6,333	968,366	20,629	214,500	207,784
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,046,828	895,501	207,784	
IBNR + FREQUENCY ADJUSTMENT	(351,941)	(297,454)	488	
TOTAL LOSSES	1,694,887	598,047	208,272	
EXPECTED LOSSES	733,132	823,453	147,011	
CREDIBILITY	0.02	0.07	0.11	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.775	0.626	0.218	2.619
INDICATED (POST-TEST)	1.836	0.648	0.226	2.710
PRESENT ON RATE LEVEL	0.714	0.801	0.143	1.658
DERIVED BY FORMULA	0.736	0.791	0.152	1.679
UNDERLYING PRESENT RATE	0.768	0.862	0.154	1.784
PROPOSED	0.736	0.791	0.152	1.679

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.731
IND. RATE				1.73	MINIMUM PREMIUM	
MAN. RATE	2.07	1.88	1.86	+ 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
2014	616	26,070	4.232	0	0	0	0	2	2
2015	524	230	0.044	0	0	0	0	0	0
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
TOTAL	2,197	26,757	1.218	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
2014	0	0	0	0	8,120	0	0	0	0	17,950	0
2015	0	0	0	0	0	0	0	0	0	0	230
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
TOTAL	0	0	0	0	8,120	0	0	0	0	17,950	687
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
2014	0	0	0	0	9,403	0	0	0	0	18,794	0
2015	0	0	0	0	0	0	0	0	0	0	234
2016	0	0	0	0	0	0	0	0	0	0	366
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	89
TOTAL	0	0	0	0	9,403	0	0	0	0	18,794	689
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	28,197	689	
IBNR + FREQUENCY ADJUSTMENT	(6,352)	(3,951)	2	
TOTAL LOSSES	0	24,246	692	
EXPECTED LOSSES	12,653	10,343	1,060	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.104	0.031	1.135
INDICATED (POST-TEST)	0.000	1.142	0.033	1.174
PRESENT ON RATE LEVEL	0.541	0.443	0.045	1.029
DERIVED BY FORMULA	0.541	0.450	0.045	1.036
UNDERLYING PRESENT RATE	0.576	0.471	0.048	1.095
PROPOSED	0.541	0.449	0.045	1.036

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.998
IND. RATE				1.00	MINIMUM PREMIUM	
MAN. RATE	1.32	1.15	1.09	+ 1.00	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	2,429	0	0.000	0	0	0	0	0	0
2015	2,704	0	0.000	0	0	0	0	0	0
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
TOTAL	13,453	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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
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	(4,809)	(564)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	10,055	1,558	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	0.069	0.011	0.000	0.080
DERIVED BY FORMULA	0.069	0.011	0.000	0.079
UNDERLYING PRESENT RATE	0.075	0.012	0.000	0.086
PROPOSED	0.068	0.011	0.000	0.079

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.081
IND. RATE				0.08	MINIMUM PREMIUM	
MAN. RATE	0.10	0.09	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
2014	2,545	3,241	0.127	0	0	0	0	0	0
2015	2,417	42,833	1.772	0	0	0	0	3	3
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	11,231	0.453	0	0	0	0	1	1
TOTAL	12,501	280,816	2.246	0	0	0	1	8	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
2014	0	0	0	0	0	0	0	0	0	0	3,241
2015	0	0	0	0	13,831	0	0	0	0	27,806	1,196
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	8,773
TOTAL	0	0	0	104,475	25,216	0	0	0	62,414	65,456	23,255
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
2014	0	0	0	0	0	0	0	0	0	0	3,251
2015	0	0	252	207	14,786	0	0	345	403	29,029	1,216
2016	10	91	15,910	106,503	10,819	0	70	12,815	59,080	33,957	3,918
2017	0	2	251	175	1,752	0	4	338	256	2,877	6,009
2018	1	13	1,129	740	1,407	0	8	193	140	356	8,422
TOTAL	11	106	17,543	107,625	28,764	0	82	13,690	59,880	66,219	22,816
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	31,432	262,488	22,816	
IBNR + FREQUENCY ADJUSTMENT	(73,631)	(40,548)	54	
TOTAL LOSSES	0	221,941	22,870	
EXPECTED LOSSES	152,221	110,992	17,346	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.775	0.183	1.958
INDICATED (POST-TEST)	0.000	1.837	0.189	2.026
PRESENT ON RATE LEVEL	1.132	0.825	0.129	2.086
DERIVED BY FORMULA	1.120	0.845	0.131	2.097
UNDERLYING PRESENT RATE	1.218	0.888	0.139	2.244
PROPOSED	1.115	0.841	0.130	2.086

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.151
IND. RATE				2.15	MINIMUM PREMIUM	
MAN. RATE	2.67	2.40	2.34	+ 2.15	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	13,184	169,755	1.288	0	0	0	3	8	11
2015	11,067	478,784	4.326	0	0	0	4	7	11
2016	10,498	209,833	1.999	0	0	0	4	2	6
2017	11,144	133,439	1.197	0	0	0	1	7	8
2018	12,130	149,255	1.230	0	0	0	1	5	6
TOTAL	58,023	1,141,066	1.967	0	0	0	13	29	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
2014	0	0	0	60,310	27,276	0	0	0	50,459	23,134	8,576
2015	0	0	0	243,529	38,237	0	0	0	89,859	68,291	38,868
2016	0	0	0	83,710	2,779	0	0	0	105,283	6,798	11,263
2017	0	0	0	10,468	29,519	0	0	0	1,890	67,621	23,941
2018	0	0	0	12,809	30,005	0	0	0	4,609	66,852	34,980
TOTAL	0	0	0	410,826	127,816	0	0	0	252,100	232,696	117,628
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
2014	0	0	0	72,372	31,586	0	0	0	52,780	24,221	8,602
2015	0	0	10,743	266,815	42,871	0	0	5,925	96,813	72,229	39,529
2016	8	72	12,570	85,202	5,151	0	108	19,229	97,766	9,554	11,331
2017	3	66	8,050	11,708	28,683	0	93	7,655	6,659	58,801	23,390
2018	15	331	28,168	21,179	24,275	22	1,053	24,252	17,991	39,929	33,581
TOTAL	26	469	59,532	457,275	132,565	22	1,254	57,062	272,009	204,734	116,432
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	118,364	1,066,584	116,432	
IBNR + FREQUENCY ADJUSTMENT	(174,883)	(222,881)	188	
TOTAL LOSSES	0	843,702	116,620	
EXPECTED LOSSES	357,276	607,719	58,962	
CREDIBILITY	0.01	0.05	0.08	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.454	0.201	1.655
INDICATED (POST-TEST)	0.000	1.504	0.208	1.712
PRESENT ON RATE LEVEL	0.572	0.973	0.094	1.640
DERIVED BY FORMULA	0.567	1.000	0.104	1.670
UNDERLYING PRESENT RATE	0.616	1.047	0.102	1.765
PROPOSED	0.567	1.000	0.104	1.670

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.722
IND. RATE				1.72	MINIMUM PREMIUM	
MAN. RATE	1.97	1.84	1.84	+ 1.72	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	4,647	6,141	0.132	0	0	0	0	1	1
2015	4,286	69,506	1.622	0	0	0	0	1	1
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
TOTAL	21,169	205,745	0.972	0	0	0	1	3	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
2014	0	0	0	0	2,203	0	0	0	0	3,726	212
2015	0	0	0	0	55,000	0	0	0	0	9,156	5,350
2016	0	0	0	3,628	0	0	0	113,929	0	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
TOTAL	0	0	0	3,628	59,180	0	0	0	113,929	16,878	12,130
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
2014	0	0	0	0	2,551	0	0	0	0	3,901	213
2015	0	0	1,003	825	58,799	0	0	114	133	9,559	5,441
2016	0	3	538	3,688	98	0	115	20,457	105,517	3,332	1,297
2017	0	0	0	0	0	0	0	0	0	0	1,801
2018	1	14	1,202	788	1,499	1	56	1,279	931	2,360	3,299
TOTAL	1	17	2,744	5,301	62,946	1	171	21,850	106,581	19,152	12,049
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	24,784	193,980	12,049	
IBNR + FREQUENCY ADJUSTMENT	(85,550)	(53,910)	59	
TOTAL LOSSES	0	140,070	12,108	
EXPECTED LOSSES	175,444	146,700	18,950	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.662	0.057	0.719
INDICATED (POST-TEST)	0.000	0.685	0.059	0.744
PRESENT ON RATE LEVEL	0.770	0.644	0.083	1.498
DERIVED BY FORMULA	0.763	0.645	0.082	1.490
UNDERLYING PRESENT RATE	0.829	0.693	0.090	1.611
PROPOSED	0.763	0.645	0.082	1.490

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.536
IND. RATE				1.54	MINIMUM PREMIUM	
MAN. RATE	1.94	1.73	1.68	+ 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
2014	326,463	6,296,576	1.929	0	0	4	16	57	77
2015	347,580	4,897,037	1.409	0	0	4	16	70	90
2016	371,040	4,786,829	1.290	0	0	2	23	55	80
2017	367,065	4,538,188	1.236	0	0	3	25	65	93
2018	406,259	4,029,194	0.992	0	0	0	15	79	94
TOTAL	1,818,407	24,547,824	1.350	0	0	13	95	326	434
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	696,376	828,747	1,023,931	0	0	1,822,210	532,297	739,763	653,252
2015	0	0	739,236	654,377	869,782	0	0	270,187	409,632	1,391,790	562,033
2016	0	0	492,236	978,572	766,812	0	0	244,402	817,974	875,995	610,838
2017	0	0	552,684	963,716	531,837	0	0	246,951	857,507	888,538	496,955
2018	0	0	0	783,084	1,280,666	0	0	0	399,524	1,070,260	495,660
TOTAL	0	0	2,480,532	4,208,496	4,473,028	0	0	2,583,750	3,016,934	4,966,346	2,818,738
OD	0	0	0	0	0	0	0	0	0	0	5,796

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	645,974	994,496	1,185,712	0	0	1,422,443	556,783	774,532	655,212
2015	0	2,314	938,270	734,073	942,391	0	2,388	585,527	461,222	1,459,825	571,588
2016	189	4,300	762,453	1,035,446	836,486	53	8,360	660,693	800,066	862,918	614,503
2017	332	8,696	1,052,304	898,238	591,972	119	18,935	858,963	741,472	831,777	485,525
2018	741	16,269	1,385,321	1,074,003	1,064,367	514	24,897	590,385	458,441	670,561	475,834
TOTAL	1,262	31,579	4,784,321	4,736,256	4,620,928	687	54,580	4,118,010	3,017,985	4,599,613	2,802,661
OD	0	0	0	0	0	0	0	0	0	0	5,600

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,990,440	16,974,782	2,808,261	
IBNR + FREQUENCY ADJUSTMENT	(3,752,558)	(4,317,084)	9,575	
TOTAL LOSSES	5,237,882	12,657,698	2,817,836	
EXPECTED LOSSES	7,848,854	11,964,495	2,859,095	
CREDIBILITY	0.15	0.50	0.80	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.288	0.696	0.155	1.139
INDICATED (POST-TEST)	0.298	0.720	0.160	1.178
PRESENT ON RATE LEVEL	0.401	0.612	0.146	1.159
DERIVED BY FORMULA	0.386	0.666	0.157	1.209
UNDERLYING PRESENT RATE	0.432	0.658	0.157	1.247
PROPOSED	0.376	0.649	0.153	1.178

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.215
IND. RATE				1.21	MINIMUM PREMIUM	
MAN. RATE	1.36	1.27	1.30	+ 1.21	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	787,719	13,212,762	1.677	1	0	17	48	168	234
2015	818,955	14,087,610	1.720	1	0	12	58	176	247
2016	828,926	11,497,103	1.387	1	0	6	58	142	207
2017	864,503	10,790,578	1.248	0	0	9	52	152	213
2018	907,921	18,397,583	2.026	0	1	7	48	175	231
TOTAL	4,208,024	67,985,636	1.616	3	1	51	264	813	1132
OD				0	0	0	4	12	16

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	66,574	0	3,457,700	2,128,904	1,708,005	0	0	1,210,772	1,403,769	2,225,486	1,011,552
2015	151,951	0	2,541,889	2,095,237	2,294,070	186,948	0	1,504,830	1,610,587	2,518,480	1,183,618
2016	3,000	0	1,254,979	1,842,280	1,452,208	0	0	2,420,684	1,379,687	1,740,864	1,403,401
2017	0	0	1,513,560	1,994,094	1,828,502	0	0	739,347	1,211,942	1,881,046	1,622,087
2018	0	537,820	1,406,371	1,966,752	1,825,711	0	4,054,089	2,368,031	1,703,633	2,965,159	1,570,017
TOTAL	221,525	537,820	10,174,499	10,027,267	9,108,496	186,948	4,054,089	8,243,664	7,309,618	11,331,035	6,790,675
OD	0	0	0	152,167	341,540	0	0	0	29,056	76,832	43,543

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	99,195	0	4,318,667	2,554,685	1,977,870	0	0	2,288,359	1,468,342	2,330,084	1,014,587
2015	191,947	7,769	3,134,379	2,343,929	2,493,766	600,510	12,129	2,890,306	1,775,412	2,658,953	1,203,740
2016	3,266	8,432	1,493,022	1,950,730	1,584,836	247	35,793	2,515,414	1,387,040	1,719,798	1,411,821
2017	812	21,972	2,683,994	1,946,156	1,932,149	284	44,513	1,941,926	1,127,211	1,731,725	1,584,779
2018	5,608	131,101	3,768,941	2,266,691	1,706,211	23,191	992,783	3,384,387	1,720,032	1,975,606	1,507,216
TOTAL	300,828	169,274	15,399,004	11,062,192	9,694,832	624,232	1,085,218	13,020,392	7,478,038	10,416,166	6,722,143
OD	72	1,584	139,907	191,956	339,513	12	598	15,809	19,661	80,852	43,241

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	30,756,932	39,283,208	6,765,384	
IBNR + FREQUENCY ADJUSTMENT	(9,904,033)	(10,837,974)	20,829	
TOTAL LOSSES	20,852,899	28,445,234	6,786,213	
EXPECTED LOSSES	20,631,746	29,932,942	6,341,725	
CREDIBILITY	0.26	0.87	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.496	0.676	0.161	1.333
INDICATED (POST-TEST)	0.513	0.699	0.167	1.379
PRESENT ON RATE LEVEL	0.456	0.661	0.140	1.257
DERIVED BY FORMULA	0.470	0.694	0.167	1.332
UNDERLYING PRESENT RATE	0.490	0.711	0.151	1.352
PROPOSED	0.471	0.695	0.167	1.332

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.373
IND. RATE				1.37	MINIMUM PREMIUM	
MAN. RATE	1.64	1.50	1.41	+ 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
2014	207,922	7,726,690	3.716	0	0	6	9	41	56
2015	207,219	2,309,228	1.114	0	0	1	11	32	44
2016	207,285	3,321,219	1.602	0	0	2	7	40	49
2017	226,442	2,249,926	0.994	0	0	1	8	34	43
2018	231,416	3,297,598	1.425	1	0	0	9	40	50
TOTAL	1,080,284	18,904,661	1.750	1	0	10	44	187	242
OD				0	0	1	1	4	6

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	2,370,831	353,950	599,751	0	0	3,061,670	295,410	624,301	420,777
2015	0	0	217,163	408,057	336,477	0	0	82,789	378,914	478,339	407,489
2016	0	0	436,823	550,920	331,022	0	0	87,087	981,185	518,434	415,748
2017	0	0	284,553	389,818	357,501	0	0	36,853	115,868	546,685	518,648
2018	557,538	0	0	635,931	588,102	22,156	0	0	358,642	708,546	426,683
TOTAL	557,538	0	3,309,370	2,338,676	2,212,853	22,156	0	3,268,399	2,130,019	2,876,305	2,189,345
OD	0	0	284,553	96,810	30,433	0	0	36,853	4,529	111,243	15,792

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,803,042	424,740	694,512	0	0	2,562,976	308,999	653,643	422,039
2015	0	680	286,012	452,811	365,165	0	732	194,378	412,290	504,100	414,416
2016	137	3,507	611,102	582,370	369,608	19	3,716	369,103	931,674	524,151	418,242
2017	156	4,196	512,215	379,885	377,251	19	3,199	165,447	133,395	482,764	506,719
2018	641,986	9,963	850,149	691,991	521,808	42,655	18,806	449,271	352,757	452,985	409,616
TOTAL	642,279	18,346	4,062,520	2,531,797	2,328,345	42,693	26,453	3,741,176	2,139,114	2,617,644	2,171,033
OD	77	2,493	313,427	130,423	47,938	11	1,608	62,774	7,733	117,734	15,825

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,913,856	9,920,727	2,186,858	
IBNR + FREQUENCY ADJUSTMENT	(3,056,308)	(2,584,543)	7,085	
TOTAL LOSSES	5,857,548	7,336,184	2,193,943	
EXPECTED LOSSES	6,349,373	7,132,172	2,163,571	
CREDIBILITY	0.11	0.35	0.56	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.542	0.679	0.203	1.424
INDICATED (POST-TEST)	0.561	0.703	0.210	1.474
PRESENT ON RATE LEVEL	0.546	0.614	0.186	1.346
DERIVED BY FORMULA	0.548	0.645	0.200	1.392
UNDERLYING PRESENT RATE	0.588	0.660	0.200	1.448
PROPOSED	0.548	0.645	0.200	1.392

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.435
IND. RATE				1.44	MINIMUM PREMIUM	
MAN. RATE	1.78	1.58	1.51	+ 1.44	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	45,878	833,814	1.817	0	0	1	5	10	16
2015	51,451	1,184,541	2.302	0	0	0	7	18	25
2016	51,999	1,255,898	2.415	0	0	0	2	24	26
2017	52,647	516,308	0.981	0	0	0	3	14	17
2018	58,951	2,245,995	3.810	0	0	2	2	16	20
TOTAL	260,926	6,036,556	2.314	0	0	3	19	82	104
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	237,321	191,192	45,687	0	0	71,932	121,503	92,868	73,311
2015	0	0	0	231,944	410,241	0	0	0	226,785	198,691	116,880
2016	0	0	0	15,776	588,250	0	0	0	37,103	463,827	150,942
2017	0	0	0	164,439	152,741	0	0	0	17,379	107,077	74,672
2018	0	0	309,825	206,094	174,574	0	0	1,163,030	55,711	266,815	69,946
TOTAL	0	0	547,146	809,445	1,371,493	0	0	1,234,962	458,481	1,129,278	485,751
OD	0	0	0	0	0	0	0	0	0	0	1,480

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	296,414	229,430	52,906	0	0	135,951	127,092	97,233	73,531
2015	0	0	17,049	259,727	440,475	0	0	15,281	244,717	209,788	118,867
2016	2	74	33,310	39,231	613,406	0	132	28,770	51,891	442,894	151,848
2017	33	721	84,126	154,427	155,584	1	267	17,963	21,505	93,984	72,955
2018	231	5,267	478,148	241,036	173,360	742	36,469	912,664	170,950	196,162	67,148
TOTAL	266	6,062	909,047	923,851	1,435,730	743	36,868	1,110,629	616,154	1,040,061	484,348
OD	0	0	0	0	0	0	0	0	0	0	1,434

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,063,615	4,015,796	485,782	
IBNR + FREQUENCY ADJUSTMENT	(1,098,458)	(731,283)	1,262	
TOTAL LOSSES	965,156	3,284,513	487,044	
EXPECTED LOSSES	2,301,278	2,028,690	374,810	
CREDIBILITY	0.04	0.14	0.22	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.370	1.259	0.187	1.815
INDICATED (POST-TEST)	0.383	1.302	0.193	1.878
PRESENT ON RATE LEVEL	0.820	0.723	0.134	1.676
DERIVED BY FORMULA	0.802	0.804	0.147	1.753
UNDERLYING PRESENT RATE	0.882	0.777	0.144	1.803
PROPOSED	0.802	0.804	0.147	1.753

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.807
IND. RATE				1.81	MINIMUM PREMIUM	
MAN. RATE	2.09	1.93	1.88	+ 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
2014	197,430	1,871,405	0.948	0	0	3	8	19	30
2015	197,616	1,536,549	0.778	0	0	1	9	20	30
2016	203,368	2,130,460	1.048	0	0	3	6	33	42
2017	199,339	1,307,824	0.656	0	0	1	6	21	28
2018	269,879	1,975,619	0.732	0	0	2	4	30	36
TOTAL	1,067,632	8,821,857	0.826	0	0	10	33	123	166
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
2014	0	0	508,804	472,378	150,933	0	0	186,866	211,229	175,865	165,330
2015	0	0	128,617	212,223	353,885	0	0	149,329	243,906	266,836	181,753
2016	0	0	623,168	294,578	437,193	0	0	98,055	154,651	361,575	161,240
2017	0	0	188,223	268,211	286,460	0	0	31,904	175,898	232,000	125,128
2018	0	0	358,983	111,621	556,080	0	0	81,834	128,340	583,966	154,795
TOTAL	0	0	1,807,795	1,359,011	1,784,551	0	0	547,988	914,024	1,620,242	788,246
OD	0	0	195,863	0	4,975	0	0	300	0	188	13,827

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	635,496	566,854	174,780	0	0	353,177	220,946	184,131	165,826
2015	0	403	170,998	238,301	381,314	0	1,320	318,373	266,293	282,518	184,843
2016	148	4,576	797,022	329,950	477,532	21	3,181	234,397	160,661	350,774	162,207
2017	106	2,862	349,609	264,837	297,630	19	3,123	149,350	154,445	213,135	122,250
2018	361	8,364	756,049	338,171	460,437	318	15,440	369,381	213,569	361,568	148,603
TOTAL	616	16,205	2,709,174	1,738,112	1,791,693	358	23,063	1,424,677	1,015,914	1,392,126	783,729
OD	39	1,380	232,556	6,154	8,179	0	12	640	55	117	13,960

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,408,721	5,952,350	797,690	
IBNR + FREQUENCY ADJUSTMENT	(3,506,121)	(1,913,921)	3,123	
TOTAL LOSSES	902,600	4,038,429	800,813	
EXPECTED LOSSES	7,314,227	5,325,271	876,852	
CREDIBILITY	0.10	0.35	0.56	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.085	0.378	0.075	0.538
INDICATED (POST-TEST)	0.087	0.391	0.078	0.556
PRESENT ON RATE LEVEL	0.637	0.464	0.076	1.177
DERIVED BY FORMULA	0.582	0.438	0.077	1.097
UNDERLYING PRESENT RATE	0.685	0.499	0.082	1.266
PROPOSED	0.582	0.438	0.077	1.097

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.131
IND. RATE				1.13	MINIMUM PREMIUM	
MAN. RATE	1.70	1.46	1.32	+ 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
2014	347,082	5,833,727	1.681	0	0	7	22	55	84
2015	336,954	5,214,156	1.547	0	0	8	26	40	74
2016	354,293	5,842,275	1.649	0	0	4	26	52	82
2017	355,340	4,728,741	1.331	1	0	4	21	42	68
2018	381,933	5,987,893	1.568	0	0	6	12	59	77
TOTAL	1,775,602	27,606,792	1.555	1	0	29	107	248	385
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
2014	0	0	1,451,534	973,645	716,412	0	0	1,017,056	567,620	723,421	384,039
2015	0	0	1,358,549	1,093,241	618,035	0	0	473,193	820,725	411,781	438,632
2016	0	0	938,773	1,349,188	490,582	0	0	1,208,690	738,182	738,279	378,581
2017	689,866	0	697,551	959,457	613,519	0	0	109,318	636,008	693,736	329,286
2018	0	0	1,450,846	695,957	873,726	0	0	645,744	505,036	1,198,460	618,124
TOTAL	689,866	0	5,897,253	5,071,488	3,312,274	0	0	3,454,001	3,267,571	3,765,677	2,148,662
OD	0	0	0	133,211	355	0	0	0	36,190	15,146	1,104

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,810,985	1,168,374	829,605	0	0	1,911,376	593,731	757,422	385,191
2015	0	4,252	1,701,937	1,214,805	682,860	0	4,183	1,006,182	888,546	442,887	446,089
2016	306	7,466	1,293,644	1,410,207	568,049	253	35,780	2,406,151	756,083	746,566	380,852
2017	682,836	10,033	1,221,342	909,607	675,686	67	10,861	514,957	546,759	644,492	321,712
2018	1,126	26,136	2,409,725	995,129	848,878	1,255	61,402	1,508,691	625,060	790,438	593,399
TOTAL	684,268	47,887	8,437,633	5,698,121	3,605,078	1,575	112,226	7,347,356	3,410,179	3,381,805	2,127,244
OD	0	0	4,544	148,253	1,229	0	17	3,581	39,758	13,519	1,103

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	16,639,088	16,297,943	2,128,346	
IBNR + FREQUENCY ADJUSTMENT	(4,727,935)	(4,203,676)	6,894	
TOTAL LOSSES	11,911,153	12,094,267	2,135,241	
EXPECTED LOSSES	9,811,495	11,580,781	2,108,846	
CREDIBILITY	0.15	0.49	0.78	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.671	0.681	0.120	1.472
INDICATED (POST-TEST)	0.694	0.705	0.124	1.523
PRESENT ON RATE LEVEL	0.514	0.606	0.110	1.230
DERIVED BY FORMULA	0.541	0.654	0.121	1.316
UNDERLYING PRESENT RATE	0.553	0.652	0.119	1.324
PROPOSED	0.540	0.654	0.121	1.316

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.357
IND. RATE				1.36	MINIMUM PREMIUM	
MAN. RATE	1.69	1.51	1.38	+ 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
2014	175,341	5,556,292	3.169	0	0	8	16	41	65
2015	175,467	3,204,874	1.826	0	0	6	12	33	51
2016	166,972	4,851,680	2.906	0	0	5	12	26	43
2017	187,565	2,927,062	1.561	1	0	2	5	14	22
2018	237,567	3,345,240	1.408	0	0	1	12	25	38
TOTAL	942,912	19,885,148	2.109	1	0	22	57	139	219
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,938,732	444,060	384,834	0	0	1,777,693	401,393	354,285	255,295
2015	0	0	1,275,386	550,126	191,375	0	0	251,066	260,221	438,835	237,865
2016	0	0	915,420	607,546	379,836	0	0	1,408,180	700,252	473,973	366,473
2017	616,931	0	427,088	186,548	491,338	1,500	0	135,984	355,269	462,024	250,380
2018	0	0	215,834	217,887	658,328	0	0	976,030	327,273	597,926	351,962
TOTAL	616,931	0	4,772,460	2,006,167	2,105,711	1,500	0	4,548,953	2,044,408	2,327,043	1,461,975
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
2014	0	0	2,195,010	532,872	445,638	0	0	1,794,352	419,857	370,936	256,061
2015	0	3,992	1,571,020	614,007	221,479	0	2,219	526,687	287,773	463,213	241,909
2016	211	5,981	1,035,245	649,364	429,934	185	26,299	1,784,296	698,987	487,845	368,672
2017	610,475	4,881	609,139	226,719	497,402	2,209	9,422	422,737	317,118	427,266	244,621
2018	353	7,913	688,953	432,317	534,314	931	45,657	1,132,325	384,686	415,546	337,884
TOTAL	611,038	22,767	6,099,367	2,455,278	2,128,766	3,325	83,597	5,660,397	2,108,421	2,164,807	1,449,146
OD	0	0	0	0	0	0	0	0	0	0	3,750

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,480,491	8,857,272	1,452,896	
IBNR + FREQUENCY ADJUSTMENT	(3,766,881)	(2,464,411)	4,934	
TOTAL LOSSES	8,713,611	6,392,860	1,457,830	
EXPECTED LOSSES	7,849,837	6,865,057	1,382,480	
CREDIBILITY	0.10	0.32	0.51	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.924	0.678	0.155	1.757
INDICATED (POST-TEST)	0.956	0.701	0.160	1.817
PRESENT ON RATE LEVEL	0.774	0.677	0.136	1.587
DERIVED BY FORMULA	0.792	0.685	0.148	1.625
UNDERLYING PRESENT RATE	0.833	0.728	0.147	1.707
PROPOSED	0.792	0.685	0.148	1.625

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.675
IND. RATE				1.68	MINIMUM PREMIUM	
MAN. RATE	1.91	1.77	1.78	+ 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
2014	65,029	355,070	0.546	0	0	0	2	10	12
2015	54,339	1,134,990	2.089	0	0	2	4	8	14
2016	53,650	180,370	0.336	0	0	0	0	6	6
2017	53,614	546,831	1.020	0	0	1	1	6	8
2018	51,663	132,268	0.256	0	0	0	0	4	4
TOTAL	278,295	2,349,529	0.844	0	0	3	7	34	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
2014	0	0	0	70,786	41,813	0	0	0	46,780	156,610	39,081
2015	0	0	385,955	310,097	43,503	0	0	169,172	138,314	38,813	49,136
2016	0	0	0	0	52,442	0	0	0	0	110,617	17,311
2017	0	0	275,709	7,006	26,831	0	0	180,048	2,720	31,015	23,502
2018	0	0	0	0	9,751	0	0	0	0	37,258	85,259
TOTAL	0	0	661,664	387,889	174,340	0	0	349,220	187,814	374,313	214,289
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
2014	0	0	0	84,943	48,419	0	0	0	48,932	163,971	39,198
2015	0	1,208	481,080	342,607	52,793	0	1,495	349,611	150,696	43,553	49,971
2016	0	5	2,761	2,068	54,647	0	22	5,272	4,180	105,366	17,415
2017	77	2,467	310,021	22,302	38,286	52	7,916	310,665	18,768	33,318	22,961
2018	3	70	5,931	3,888	7,391	11	523	11,922	8,683	22,006	81,849
TOTAL	80	3,750	799,793	455,807	201,536	63	9,958	677,471	231,258	368,214	211,395
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,491,115	1,256,816	211,395	
IBNR + FREQUENCY ADJUSTMENT	(907,090)	(365,012)	460	
TOTAL LOSSES	584,025	891,804	211,854	
EXPECTED LOSSES	1,847,804	988,100	153,518	
CREDIBILITY	0.04	0.14	0.23	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.210	0.320	0.076	0.606
INDICATED (POST-TEST)	0.217	0.332	0.079	0.627
PRESENT ON RATE LEVEL	0.617	0.330	0.051	0.998
DERIVED BY FORMULA	0.601	0.330	0.058	0.989
UNDERLYING PRESENT RATE	0.664	0.355	0.055	1.074
PROPOSED	0.601	0.330	0.058	0.989

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.020
IND. RATE				1.02	MINIMUM PREMIUM	
MAN. RATE	1.33	1.18	1.12	+ 1.02	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	57,665	479,427	0.831	0	0	0	7	10	17
2015	53,631	1,029,205	1.919	0	0	2	3	15	20
2016	60,657	2,097,233	3.458	0	0	2	9	15	26
2017	60,632	635,974	1.049	0	0	0	7	11	18
2018	61,343	660,754	1.077	0	0	0	0	24	24
TOTAL	293,928	4,902,593	1.668	0	0	4	26	75	105
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
2014	0	0	0	59,874	82,998	0	0	0	114,538	98,282	123,735
2015	0	0	327,402	131,834	64,297	0	0	163,996	135,578	110,829	95,269
2016	0	0	407,884	213,994	238,503	0	0	760,449	194,744	178,661	102,998
2017	0	0	0	231,748	59,420	0	0	0	192,053	109,627	43,126
2018	0	0	0	0	202,109	0	0	0	0	373,239	85,406
TOTAL	0	0	735,286	637,450	647,327	0	0	924,445	636,913	870,638	450,534
OD	0	0	0	0	6,840	0	0	0	0	10,168	4,336

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	71,849	96,112	0	0	0	119,807	102,901	124,106
2015	0	1,025	403,183	147,585	72,996	0	1,450	339,907	148,742	118,660	96,889
2016	77	2,216	386,838	233,156	260,872	100	13,954	923,911	204,623	184,428	103,616
2017	41	857	97,345	202,859	71,431	10	1,725	89,152	154,773	106,809	42,134
2018	65	1,453	122,923	80,588	153,200	109	5,244	119,434	86,981	220,453	81,990
TOTAL	183	5,551	1,010,289	736,036	654,610	219	22,372	1,472,405	714,926	733,251	448,735
OD	0	0	125	103	7,312	0	0	126	148	10,615	4,362

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,511,270	2,857,002	453,097	
IBNR + FREQUENCY ADJUSTMENT	(661,790)	(769,164)	1,561	
TOTAL LOSSES	1,849,480	2,087,838	454,657	
EXPECTED LOSSES	1,373,087	2,118,561	483,232	
CREDIBILITY	0.04	0.15	0.24	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.629	0.710	0.155	1.494
INDICATED (POST-TEST)	0.651	0.735	0.160	1.546
PRESENT ON RATE LEVEL	0.434	0.670	0.153	1.257
DERIVED BY FORMULA	0.443	0.680	0.155	1.277
UNDERLYING PRESENT RATE	0.467	0.721	0.164	1.352
PROPOSED	0.443	0.680	0.155	1.277

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.317
IND. RATE				1.32	MINIMUM PREMIUM	
MAN. RATE	1.65	1.47	1.41	+ 1.32	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	557,409	9,486,581	1.702	1	0	11	50	107	169
2015	554,438	10,506,723	1.895	0	0	11	66	100	177
2016	571,121	8,639,948	1.513	0	0	4	45	126	175
2017	544,751	7,323,958	1.344	0	0	8	28	104	140
2018	550,556	10,155,872	1.845	0	0	3	17	118	138
TOTAL	2,778,275	46,113,082	1.660	1	0	37	206	555	799
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
2014	177,761	0	2,058,932	1,617,131	1,346,766	1,213	0	515,220	1,630,249	1,265,801	873,508
2015	0	0	2,155,243	2,565,422	723,662	0	0	1,085,086	2,004,607	1,129,558	843,145
2016	0	0	826,244	1,516,442	1,157,863	0	0	1,243,836	1,137,874	1,749,956	1,007,733
2017	0	0	1,591,035	1,015,313	978,310	0	0	708,621	816,944	1,429,872	783,863
2018	0	0	706,520	995,977	1,648,059	0	0	1,444,000	741,671	3,798,931	820,714
TOTAL	177,761	0	7,337,974	7,710,285	5,854,660	1,213	0	4,996,763	6,331,345	9,374,118	4,328,963
OD	0	0	0	130,782	71,580	0	0	0	7,872	27,614	18,049

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	264,864	0	2,571,606	1,940,557	1,559,555	1,331	0	973,766	1,705,240	1,325,294	876,129
2015	0	6,745	2,728,988	2,831,929	815,561	0	9,580	2,313,661	2,170,930	1,210,299	857,478
2016	285	6,357	1,127,981	1,602,433	1,263,557	210	30,405	2,142,216	1,156,859	1,718,178	1,013,779
2017	638	18,422	2,276,614	1,036,439	1,065,484	253	39,367	1,683,288	789,026	1,315,107	765,834
2018	1,062	23,745	2,085,026	1,328,781	1,223,713	1,763	85,898	2,083,481	1,041,144	1,547,402	787,885
TOTAL	266,849	55,269	10,790,215	8,740,139	5,927,869	3,556	165,250	9,196,411	6,863,199	7,116,279	4,301,106
OD	1	9	6,497	142,237	83,998	0	1	818	8,498	28,960	18,056

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	20,484,876	28,911,180	4,319,162	
IBNR + FREQUENCY ADJUSTMENT	(6,342,406)	(7,761,380)	13,310	
TOTAL LOSSES	14,142,470	21,149,800	4,332,472	
EXPECTED LOSSES	13,130,002	21,242,169	4,265,160	
CREDIBILITY	0.20	0.66	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.509	0.761	0.156	1.426
INDICATED (POST-TEST)	0.527	0.788	0.161	1.475
PRESENT ON RATE LEVEL	0.439	0.711	0.143	1.293
DERIVED BY FORMULA	0.457	0.761	0.161	1.379
UNDERLYING PRESENT RATE	0.473	0.765	0.154	1.391
PROPOSED	0.457	0.761	0.161	1.379

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.422
IND. RATE				1.42	MINIMUM PREMIUM	
MAN. RATE	1.56	1.46	1.45	+ 1.42	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	156,755	3,793,793	2.420	0	0	3	10	72	85
2015	153,073	4,872,763	3.183	0	0	5	18	66	89
2016	122,981	3,795,896	3.087	0	0	7	15	46	68
2017	113,515	3,645,490	3.211	0	0	5	10	57	72
2018	104,711	3,108,049	2.968	0	0	5	6	49	60
TOTAL	651,035	19,215,991	2.952	0	0	25	59	290	374
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
2014	0	0	694,626	563,022	1,133,267	0	0	118,645	356,341	730,985	196,907
2015	0	0	1,070,280	930,610	898,269	0	0	250,662	604,338	795,840	322,764
2016	0	0	1,447,336	587,142	348,505	0	0	546,554	325,912	331,423	209,024
2017	0	0	801,028	489,793	615,101	0	0	252,648	502,259	691,461	293,200
2018	0	0	1,041,427	240,429	601,610	0	0	283,776	163,134	626,772	150,901
TOTAL	0	0	5,054,697	2,810,996	3,596,752	0	0	1,452,285	1,951,984	3,176,481	1,172,796
OD	0	0	0	0	5,964	0	0	0	0	6,599	241

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	867,588	675,626	1,312,323	0	0	224,239	372,733	765,341	197,498
2015	0	3,350	1,351,167	1,039,015	978,320	0	2,216	549,748	659,899	839,495	328,251
2016	336	10,477	1,801,611	641,397	411,543	119	16,848	1,129,988	335,362	335,477	210,278
2017	322	9,326	1,154,643	515,236	651,306	102	16,000	704,330	456,075	639,357	286,456
2018	690	16,240	1,513,500	517,697	558,980	551	26,939	658,545	267,248	400,833	144,865
TOTAL	1,347	39,392	6,688,509	3,388,971	3,912,472	772	62,003	3,266,850	2,091,316	2,980,503	1,167,348
OD	0	6	780	544	5,694	0	7	649	492	5,764	242

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,060,313	12,385,756	1,167,590	
IBNR + FREQUENCY ADJUSTMENT	(4,004,965)	(3,507,154)	3,214	
TOTAL LOSSES	6,055,348	8,878,601	1,170,804	
EXPECTED LOSSES	8,128,388	9,370,861	1,170,540	
CREDIBILITY	0.07	0.25	0.40	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.930	1.364	0.180	2.474
INDICATED (POST-TEST)	0.962	1.411	0.186	2.559
PRESENT ON RATE LEVEL	1.160	1.338	0.167	2.665
DERIVED BY FORMULA	1.147	1.356	0.175	2.677
UNDERLYING PRESENT RATE	1.249	1.439	0.180	2.868
PROPOSED	1.141	1.350	0.174	2.665

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.748
IND. RATE				2.75	MINIMUM PREMIUM	
MAN. RATE	3.53	3.07	2.99	+ 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
2014	148,284	1,186,406	0.800	0	0	1	7	23	31
2015	159,562	1,964,870	1.231	0	0	3	8	21	32
2016	146,864	2,090,636	1.424	0	0	3	4	27	34
2017	132,371	600,965	0.454	0	0	0	1	18	19
2018	139,073	1,559,509	1.121	0	0	1	1	28	30
TOTAL	726,154	7,402,386	1.019	0	0	8	21	117	146
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	138,341	289,916	138,744	0	0	52,682	266,648	130,980	169,095
2015	0	0	704,316	191,449	237,539	0	0	183,206	169,065	343,281	136,014
2016	0	0	655,290	258,603	196,035	0	0	304,853	161,140	353,987	160,728
2017	0	0	0	11,890	141,912	0	0	0	109	235,204	211,850
2018	0	0	247,067	132,817	329,971	0	0	86,557	262,405	378,496	122,196
TOTAL	0	0	1,745,014	884,675	1,044,201	0	0	627,298	859,367	1,441,948	799,883
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
2014	0	0	172,788	347,899	160,666	0	0	99,569	278,914	137,136	169,602
2015	0	2,205	865,346	218,225	262,351	0	1,620	383,439	188,123	361,868	138,326
2016	151	4,741	816,631	284,556	225,989	66	9,411	634,631	174,326	347,616	161,692
2017	7	185	23,899	23,576	135,396	1	270	24,000	18,237	204,132	206,977
2018	256	5,882	531,626	251,995	283,604	330	16,097	392,758	236,422	253,347	117,308
TOTAL	414	13,013	2,410,290	1,126,251	1,068,006	397	27,397	1,534,397	896,022	1,304,099	793,907
OD	0	0	0	0	0	0	0	0	0	0	376

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,985,908	4,394,378	794,282	
IBNR + FREQUENCY ADJUSTMENT	(1,833,345)	(1,109,708)	2,380	
TOTAL LOSSES	2,152,563	3,284,669	796,662	
EXPECTED LOSSES	3,788,418	3,019,123	783,811	
CREDIBILITY	0.08	0.27	0.43	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.296	0.452	0.110	0.858
INDICATED (POST-TEST)	0.307	0.468	0.113	0.888
PRESENT ON RATE LEVEL	0.485	0.386	0.100	0.972
DERIVED BY FORMULA	0.471	0.408	0.106	0.985
UNDERLYING PRESENT RATE	0.522	0.416	0.108	1.045
PROPOSED	0.464	0.403	0.105	0.972

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.002
IND. RATE				1.00	MINIMUM PREMIUM	
MAN. RATE	1.34	1.16	1.09	+ 1.00	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	82,001	5,061,479	6.172	0	0	0	13	64	77
2015	86,797	1,896,960	2.186	0	0	2	7	41	50
2016	91,882	1,439,190	1.566	0	0	1	6	49	56
2017	95,450	4,410,183	4.620	1	0	0	8	51	60
2018	94,339	3,269,709	3.466	0	0	1	8	54	63
TOTAL	450,469	16,077,521	3.569	1	0	4	42	259	306
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	721,524	983,195	0	0	0	2,061,668	1,002,238	292,854
2015	0	0	321,746	290,337	371,750	0	0	169,330	189,968	387,674	166,155
2016	0	0	159,945	101,515	194,097	0	0	102,024	55,444	605,695	220,470
2017	484,009	0	0	300,583	743,446	1,532,298	0	0	440,702	686,744	222,401
2018	0	0	225,535	299,128	478,439	0	0	647,559	511,790	950,424	156,834
TOTAL	484,009	0	707,226	1,713,087	2,770,927	1,532,298	0	918,913	3,259,572	3,632,775	1,058,714
OD	0	0	0	0	0	0	0	0	0	0	736

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	859,181	1,138,540	0	0	0	2,080,065	1,049,343	293,733
2015	0	1,007	408,477	325,437	402,927	0	1,497	357,176	210,841	408,300	168,980
2016	41	1,205	212,723	114,250	208,591	22	3,250	235,884	78,156	580,478	221,793
2017	207,787	1,788	216,979	326,304	724,800	952,696	4,456	248,902	388,746	622,774	217,286
2018	362	8,159	721,971	427,705	413,807	1,161	56,804	1,401,121	567,538	643,229	150,561
TOTAL	208,190	12,159	1,560,151	2,052,876	2,888,665	953,879	66,007	2,243,083	3,325,345	3,304,124	1,052,351
OD	0	0	0	0	0	0	0	0	0	0	710

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,043,468	11,571,011	1,053,062	
IBNR + FREQUENCY ADJUSTMENT	(2,759,769)	(2,771,069)	3,409	
TOTAL LOSSES	2,283,699	8,799,942	1,056,470	
EXPECTED LOSSES	5,764,064	7,659,781	1,049,657	
CREDIBILITY	0.06	0.20	0.31	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.507	1.954	0.235	2.695
INDICATED (POST-TEST)	0.524	2.021	0.243	2.788
PRESENT ON RATE LEVEL	1.189	1.580	0.217	2.986
DERIVED BY FORMULA	1.149	1.668	0.225	3.042
UNDERLYING PRESENT RATE	1.280	1.700	0.233	3.213
PROPOSED	1.128	1.638	0.220	2.986

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.079
IND. RATE				3.08	MINIMUM PREMIUM	
MAN. RATE	3.86	3.44	3.35	+ 3.08	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	324,016	8,640,780	2.667	1	0	6	38	170	215
2015	334,518	9,832,550	2.939	1	0	5	38	156	200
2016	350,748	10,828,292	3.087	0	0	10	33	140	183
2017	368,810	9,319,118	2.527	1	0	1	34	134	170
2018	386,147	8,687,569	2.250	0	0	4	20	136	160
TOTAL	1,764,239	47,308,309	2.682	3	0	26	163	736	928
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
2014	444,152	0	886,710	1,410,317	1,774,973	14,798	0	611,361	612,748	1,850,214	1,035,507
2015	135,475	0	992,876	1,891,316	1,193,458	0	0	1,824,428	1,263,565	1,830,165	701,267
2016	0	0	1,670,595	1,909,244	1,554,636	0	0	1,628,871	1,095,739	1,984,754	984,453
2017	105,227	0	154,312	1,207,566	1,392,698	2,691,787	0	102,227	940,765	1,603,338	1,121,198
2018	0	0	694,312	1,205,023	1,328,966	0	0	1,708,912	1,017,932	1,724,054	1,008,370
TOTAL	684,854	0	4,398,805	7,623,466	7,244,731	2,706,585	0	5,875,799	4,930,749	8,992,525	4,850,795
OD	0	0	0	0	5,999	0	0	0	0	11,649	8,904

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	661,786	0	1,107,501	1,692,380	2,055,419	16,233	0	1,155,472	640,934	1,937,174	1,038,614
2015	171,134	2,498	1,066,146	2,091,672	1,299,114	0	5,580	1,367,593	1,383,815	1,929,763	713,189
2016	499	12,998	2,276,192	2,036,791	1,708,119	334	47,509	3,243,079	1,148,524	1,951,258	990,360
2017	28,200	6,918	824,645	1,167,461	1,406,584	1,034,271	14,130	719,287	848,576	1,452,173	1,095,410
2018	1,185	26,541	2,345,039	1,462,634	1,198,014	2,540	124,523	3,084,551	1,125,309	1,195,836	968,035
TOTAL	862,804	48,955	7,619,522	8,450,939	7,667,250	1,053,378	191,742	9,569,982	5,147,159	8,466,203	4,805,607
OD	0	0	176	132	6,560	0	1	195	155	11,810	8,927

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,346,755	29,750,206	4,814,534	
IBNR + FREQUENCY ADJUSTMENT	(6,672,530)	(8,720,986)	16,289	
TOTAL LOSSES	12,674,226	21,029,220	4,830,823	
EXPECTED LOSSES	13,924,730	24,146,828	4,907,316	
CREDIBILITY	0.15	0.49	0.78	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.718	1.192	0.274	2.184
INDICATED (POST-TEST)	0.743	1.233	0.283	2.260
PRESENT ON RATE LEVEL	0.734	1.272	0.259	2.264
DERIVED BY FORMULA	0.735	1.253	0.278	2.266
UNDERLYING PRESENT RATE	0.789	1.369	0.278	2.436
PROPOSED	0.734	1.252	0.278	2.264

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.334
IND. RATE				2.33	MINIMUM PREMIUM	
MAN. RATE	2.78	2.58	2.54	+ 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
2014	9,320	14,643	0.157	0	0	0	0	1	1
2015	9,682	1,365,342	14.102	0	0	0	1	6	7
2016	9,769	35,919	0.368	0	0	0	0	1	1
2017	10,072	163,741	1.626	0	0	0	2	3	5
2018	10,102	9,987	0.099	0	0	0	0	1	1
TOTAL	48,945	1,589,632	3.248	0	0	0	3	12	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
2014	0	0	0	0	2,122	0	0	0	0	5,797	6,724
2015	0	0	0	102,638	17,888	0	0	0	1,214,249	20,994	9,573
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
TOTAL	0	0	0	145,821	37,187	0	0	0	1,294,907	48,095	63,622
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
2014	0	0	0	0	2,457	0	0	0	0	6,069	6,744
2015	0	0	3,080	73,250	19,670	0	0	44,895	842,447	30,122	9,736
2016	0	0	58	43	1,142	0	0	70	56	1,399	33,554
2017	8	164	18,699	38,190	17,215	4	689	34,327	62,641	18,317	9,039
2018	0	6	543	356	677	1	61	1,400	1,020	2,584	4,530
TOTAL	8	170	22,380	111,839	41,161	6	751	80,692	906,163	58,492	63,603
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	104,007	1,117,655	63,603	
IBNR + FREQUENCY ADJUSTMENT	(220,408)	(161,156)	208	
TOTAL LOSSES	0	956,499	63,812	
EXPECTED LOSSES	458,429	443,672	64,928	
CREDIBILITY	0.01	0.04	0.07	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.954	0.130	2.085
INDICATED (POST-TEST)	0.000	2.022	0.135	2.157
PRESENT ON RATE LEVEL	0.870	0.842	0.123	1.836
DERIVED BY FORMULA	0.862	0.890	0.124	1.876
UNDERLYING PRESENT RATE	0.937	0.906	0.133	1.976
PROPOSED	0.862	0.890	0.124	1.876

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.934
IND. RATE				1.93	MINIMUM PREMIUM	
MAN. RATE	2.36	2.06	2.06	+ 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
2014	335,795	7,664,098	2.282	0	0	7	45	107	159
2015	355,834	7,319,055	2.057	0	0	10	37	113	160
2016	384,144	6,057,067	1.577	0	0	1	35	127	163
2017	383,411	6,411,390	1.672	0	0	2	24	137	163
2018	351,089	8,976,835	2.557	0	0	2	11	114	127
TOTAL	1,810,273	36,428,445	2.012	0	0	22	152	598	772
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
2014	0	0	1,455,474	1,524,410	842,351	0	0	790,438	1,071,083	1,206,332	774,010
2015	0	0	1,975,890	970,997	927,783	0	0	801,317	683,912	1,143,018	816,138
2016	0	0	215,571	1,478,895	983,155	0	0	71,430	948,090	1,507,619	852,307
2017	0	0	423,816	904,351	1,508,810	0	0	127,185	685,307	1,790,765	971,156
2018	0	0	414,880	297,805	1,344,388	0	0	4,058,017	608,748	1,575,221	677,776
TOTAL	0	0	4,485,631	5,176,458	5,606,487	0	0	5,848,387	3,997,140	7,222,955	4,091,387
OD	0	0	0	2,375	17,326	0	0	0	9,431	17,654	12,042

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,778,749	1,829,292	975,442	0	0	1,387,281	1,120,353	1,263,030	776,332
2015	0	6,185	2,450,310	1,090,502	1,018,997	0	7,084	1,669,524	758,383	1,207,968	830,012
2016	184	2,853	523,876	1,546,669	1,069,174	16	3,413	380,066	937,800	1,465,118	857,421
2017	319	8,353	1,020,508	933,911	1,509,124	80	13,307	677,116	670,409	1,600,179	948,819
2018	605	13,542	1,165,682	763,103	1,063,718	2,050	100,405	2,481,366	846,248	1,055,947	650,665
TOTAL	1,109	30,933	6,939,125	6,163,477	5,636,456	2,145	124,208	6,595,354	4,333,194	6,592,242	4,063,250
OD	0	0	382	2,830	18,696	0	0	688	10,239	18,544	11,927

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,693,944	22,775,677	4,075,176	
IBNR + FREQUENCY ADJUSTMENT	(4,781,216)	(5,994,419)	12,239	
TOTAL LOSSES	8,912,728	16,781,259	4,087,415	
EXPECTED LOSSES	9,970,626	16,490,580	3,922,869	
CREDIBILITY	0.15	0.50	0.79	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.492	0.927	0.226	1.645
INDICATED (POST-TEST)	0.509	0.959	0.234	1.702
PRESENT ON RATE LEVEL	0.512	0.847	0.201	1.560
DERIVED BY FORMULA	0.512	0.903	0.227	1.641
UNDERLYING PRESENT RATE	0.551	0.911	0.217	1.678
PROPOSED	0.511	0.903	0.227	1.641

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.692
IND. RATE				1.69	MINIMUM PREMIUM	
MAN. RATE	1.92	1.73	1.75	+ 1.69	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	17,273	892,010	5.164	0	0	1	10	7	18
2015	20,134	875,492	4.348	0	0	1	2	3	6
2016	21,123	1,020,707	4.832	0	0	1	4	7	12
2017	22,041	600,502	2.724	0	0	0	5	11	16
2018	22,963	738,720	3.217	0	0	0	2	6	8
TOTAL	103,534	4,127,431	3.987	0	0	3	23	34	60
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
2014	0	0	141,090	318,655	71,167	0	0	52,647	170,918	105,315	32,218
2015	0	0	262,975	108,776	14,314	0	0	397,041	30,620	5,869	55,897
2016	0	0	166,356	306,194	172,714	0	0	44,540	121,511	133,622	75,770
2017	0	0	0	242,841	54,635	0	0	0	117,921	135,408	49,697
2018	0	0	0	228,315	34,336	0	0	0	270,000	158,907	47,162
TOTAL	0	0	570,421	1,204,781	347,166	0	0	494,228	710,970	539,121	260,744
OD	0	0	0	0	38,019	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
2014	0	0	176,221	382,386	82,411	0	0	99,503	178,780	110,265	32,315
2015	0	673	264,851	120,769	18,278	0	2,867	655,909	37,797	9,504	56,847
2016	62	1,423	249,488	321,602	191,966	10	1,490	114,217	119,299	131,668	76,225
2017	43	891	100,966	211,846	67,613	7	1,137	61,676	100,287	124,679	48,554
2018	108	2,306	197,691	177,943	53,321	182	8,896	218,386	178,291	119,819	45,276
TOTAL	213	5,293	989,216	1,214,546	413,590	199	14,390	1,149,691	614,455	495,935	259,216
OD	0	0	0	0	44,026	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,159,002	2,782,552	259,216	
IBNR + FREQUENCY ADJUSTMENT	(520,957)	(420,068)	763	
TOTAL LOSSES	1,638,045	2,362,484	259,979	
EXPECTED LOSSES	1,096,206	1,168,872	227,338	
CREDIBILITY	0.02	0.07	0.12	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.582	2.282	0.251	4.115
INDICATED (POST-TEST)	1.637	2.361	0.260	4.257
PRESENT ON RATE LEVEL	0.984	1.049	0.204	2.237
DERIVED BY FORMULA	0.997	1.141	0.211	2.349
UNDERLYING PRESENT RATE	1.059	1.129	0.220	2.407
PROPOSED	0.997	1.141	0.211	2.349

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.422
IND. RATE				2.42	MINIMUM PREMIUM	
MAN. RATE	2.74	2.50	2.51	+ 2.42	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	131,264	1,556,749	1.186	0	0	0	12	41	53
2015	143,862	2,947,685	2.049	0	0	2	24	38	64
2016	152,894	3,056,194	1.999	0	0	2	23	42	67
2017	152,629	2,680,384	1.756	0	0	1	36	28	65
2018	163,512	3,274,257	2.002	0	0	2	15	44	61
TOTAL	744,161	13,515,269	1.816	0	0	7	110	193	310
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	340,908	298,886	0	0	0	307,156	351,126	258,673
2015	0	0	285,067	916,258	403,430	0	0	80,367	480,073	522,082	260,408
2016	0	0	273,191	870,292	460,100	0	0	57,143	497,637	507,322	390,509
2017	0	0	159,259	990,673	412,368	0	0	26,258	587,062	194,655	310,109
2018	0	0	305,673	348,367	576,463	0	0	495,000	281,006	760,322	507,426
TOTAL	0	0	1,023,190	3,466,498	2,151,247	0	0	658,768	2,152,934	2,335,507	1,727,125
OD	0	0	0	0	0	0	0	0	0	0	3,551

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	409,090	346,110	0	0	0	321,285	367,629	259,449
2015	0	892	390,445	1,009,929	441,561	0	710	195,751	520,758	550,796	264,835
2016	137	2,671	473,538	908,620	509,033	12	2,325	223,909	482,259	498,864	392,852
2017	226	5,221	613,097	890,165	462,729	39	6,257	302,899	464,352	205,507	302,976
2018	448	10,147	902,568	511,248	500,391	862	42,224	1,039,966	386,711	502,172	487,129
TOTAL	810	18,932	2,379,649	3,729,053	2,259,823	913	51,517	1,762,525	2,175,365	2,124,969	1,707,241
OD	0	0	0	0	0	0	0	0	0	0	3,465

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,214,346	10,289,210	1,710,707	
IBNR + FREQUENCY ADJUSTMENT	(2,150,520)	(2,808,266)	5,415	
TOTAL LOSSES	2,063,826	7,480,944	1,716,122	
EXPECTED LOSSES	4,504,741	7,784,313	1,628,580	
CREDIBILITY	0.08	0.27	0.44	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.277	1.005	0.231	1.513
INDICATED (POST-TEST)	0.287	1.040	0.239	1.565
PRESENT ON RATE LEVEL	0.563	0.972	0.203	1.738
DERIVED BY FORMULA	0.541	0.990	0.219	1.750
UNDERLYING PRESENT RATE	0.605	1.046	0.219	1.870
PROPOSED	0.537	0.984	0.217	1.738

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.792
IND. RATE				1.79	MINIMUM PREMIUM	
MAN. RATE	2.37	2.05	1.95	+ 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
2014	29,623	672,935	2.272	0	0	1	0	7	8
2015	32,818	150,903	0.460	0	0	0	1	4	5
2016	33,411	101,826	0.305	0	0	0	1	2	3
2017	21,120	1,113,184	5.271	0	0	2	1	11	14
2018	22,039	389,627	1.768	0	0	1	0	5	6
TOTAL	139,011	2,428,475	1.747	0	0	4	3	29	36
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
2014	0	0	140,133	0	165,059	0	0	271,449	0	84,406	11,888
2015	0	0	0	14,243	28,257	0	0	0	9,191	95,321	3,891
2016	0	0	0	52,713	14,761	0	0	0	12,047	14,780	7,525
2017	0	0	494,473	43,242	137,766	0	0	173,237	6,834	201,586	56,046
2018	0	0	147,389	0	66,837	0	0	80,496	0	89,207	5,698
TOTAL	0	0	781,995	110,198	412,680	0	0	525,182	28,072	485,300	85,048
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
2014	0	0	175,026	0	191,138	0	0	513,039	0	88,373	11,924
2015	0	0	1,103	15,995	30,325	0	0	1,702	11,184	99,610	3,957
2016	5	47	8,601	54,165	16,801	0	15	2,868	11,716	14,431	7,570
2017	146	4,620	580,030	74,605	155,700	51	7,849	318,118	34,527	181,364	54,757
2018	77	1,860	176,715	41,489	61,166	107	5,255	129,743	30,954	56,930	5,470
TOTAL	229	6,527	941,474	186,254	455,131	158	13,118	965,469	88,380	440,708	83,678
OD	5	45	7,823	53,583	1,420	0	12	2,163	11,158	352	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,937,025	1,236,986	83,678	
IBNR + FREQUENCY ADJUSTMENT	(504,624)	(300,966)	274	
TOTAL LOSSES	1,432,401	936,020	83,952	
EXPECTED LOSSES	1,039,556	806,528	100,467	
CREDIBILITY	0.03	0.09	0.14	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.030	0.673	0.060	1.764
INDICATED (POST-TEST)	1.066	0.697	0.062	1.825
PRESENT ON RATE LEVEL	0.695	0.539	0.067	1.301
DERIVED BY FORMULA	0.706	0.553	0.067	1.326
UNDERLYING PRESENT RATE	0.748	0.580	0.072	1.400
PROPOSED	0.706	0.553	0.067	1.326

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.367
IND. RATE				1.37	MINIMUM PREMIUM	
MAN. RATE	1.74	1.50	1.46	+ 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
2014	94,000	1,916,486	2.039	0	0	1	6	20	27
2015	99,248	3,793,591	3.822	1	0	4	10	16	31
2016	98,483	625,219	0.635	0	0	1	1	21	23
2017	107,294	1,190,957	1.110	0	0	1	4	20	25
2018	106,812	1,054,390	0.987	0	0	0	3	29	32
TOTAL	505,837	8,580,643	1.696	1	0	7	24	106	138
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	247,715	231,876	280,145	0	0	506,225	137,524	346,583	166,418
2015	367,220	0	1,399,097	442,727	99,393	4,998	0	805,452	415,857	124,954	133,893
2016	0	0	167,972	52,500	122,581	0	0	8,235	251	127,446	146,234
2017	0	0	192,035	174,435	277,640	0	0	42,686	114,465	250,792	138,904
2018	0	0	0	21,086	288,704	0	0	0	166,310	430,605	147,685
TOTAL	367,220	0	2,006,819	922,624	1,068,463	4,998	0	1,362,598	834,407	1,280,380	733,134
OD	0	0	0	0	0	0	0	0	0	0	3,558

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	271,276	278,251	324,408	0	0	838,882	143,850	362,872	166,917
2015	463,878	3,839	1,505,752	494,841	121,791	16,054	5,471	1,273,532	454,924	140,610	136,169
2016	37	1,211	211,090	61,777	132,929	2	274	22,025	5,365	121,558	147,111
2017	91	2,564	316,490	184,385	283,339	19	3,103	144,667	109,951	226,086	135,709
2018	101	2,266	191,919	130,286	221,360	210	10,154	240,988	187,360	270,327	141,778
TOTAL	464,108	9,880	2,496,527	1,149,541	1,083,827	16,285	19,003	2,520,094	901,449	1,121,453	727,685
OD	0	0	0	0	0	0	0	0	0	0	3,592

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,525,896	4,256,270	731,277	
IBNR + FREQUENCY ADJUSTMENT	(2,300,047)	(1,581,119)	2,398	
TOTAL LOSSES	3,225,849	2,675,151	733,675	
EXPECTED LOSSES	4,793,633	4,367,081	736,310	
CREDIBILITY	0.06	0.21	0.34	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.638	0.529	0.145	1.312
INDICATED (POST-TEST)	0.660	0.547	0.150	1.357
PRESENT ON RATE LEVEL	0.881	0.802	0.135	1.818
DERIVED BY FORMULA	0.867	0.749	0.140	1.757
UNDERLYING PRESENT RATE	0.948	0.863	0.146	1.957
PROPOSED	0.868	0.749	0.140	1.757

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.811
IND. RATE				1.81	MINIMUM PREMIUM	
MAN. RATE	2.40	2.13	2.04	+ 1.81	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	294,333	5,372,898	1.825	2	0	5	19	74	100
2015	293,860	7,528,916	2.562	1	0	4	15	46	66
2016	294,488	5,657,460	1.921	0	0	5	13	51	69
2017	314,788	2,958,356	0.940	0	0	0	19	53	72
2018	334,995	2,870,723	0.857	0	0	0	7	62	69
TOTAL	1,532,464	24,388,353	1.591	3	0	14	73	286	376
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
2014	501,062	0	996,351	594,260	962,388	6,000	0	436,231	442,108	971,768	462,730
2015	2,490,818	0	918,196	585,747	642,681	10,778	0	190,200	1,501,604	701,227	487,665
2016	0	0	1,322,290	471,870	704,811	0	0	1,385,804	251,638	997,978	523,069
2017	0	0	0	499,611	580,641	0	0	0	653,529	626,653	597,922
2018	0	0	0	331,291	955,317	0	0	0	276,084	973,648	334,383
TOTAL	2,991,880	0	3,236,837	2,482,779	3,845,838	16,778	0	2,012,235	3,124,963	4,271,274	2,405,769
OD	0	0	0	0	1,645	0	0	0	0	2,753	3,849

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	746,582	0	1,244,442	713,112	1,114,445	6,582	0	824,477	462,445	1,017,441	464,118
2015	1,005,068	2,874	1,148,066	656,999	700,780	11,060	1,681	477,301	1,614,391	749,470	495,955
2016	230	7,044	1,227,840	527,816	768,675	131	18,469	1,248,502	293,750	969,192	526,207
2017	104	2,307	271,468	480,244	583,292	36	6,159	329,204	546,246	583,552	584,170
2018	445	9,856	837,575	619,252	763,740	424	20,493	482,874	371,345	601,629	321,008
TOTAL	1,752,431	22,081	4,729,392	2,997,423	3,930,933	18,233	46,802	3,362,357	3,288,177	3,921,283	2,391,458
OD	0	2	224	156	1,561	0	3	280	212	2,389	3,809

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,931,805	14,142,134	2,395,267	
IBNR + FREQUENCY ADJUSTMENT	(4,553,475)	(4,173,810)	8,847	
TOTAL LOSSES	5,378,330	9,968,324	2,404,115	
EXPECTED LOSSES	9,462,346	11,524,061	2,677,152	
CREDIBILITY	0.13	0.44	0.71	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.351	0.650	0.157	1.158
INDICATED (POST-TEST)	0.363	0.673	0.162	1.198
PRESENT ON RATE LEVEL	0.574	0.699	0.162	1.435
DERIVED BY FORMULA	0.546	0.687	0.162	1.396
UNDERLYING PRESENT RATE	0.617	0.752	0.175	1.544
PROPOSED	0.546	0.687	0.162	1.396

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.439
IND. RATE				1.44	MINIMUM PREMIUM	
MAN. RATE	1.86	1.70	1.61	+ 1.44	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	293,884	3,634,723	1.237	0	0	4	17	46	67
2015	279,743	4,665,046	1.668	0	0	5	7	68	80
2016	272,779	4,621,423	1.694	0	0	5	25	67	97
2017	297,203	5,128,544	1.726	1	0	5	21	52	79
2018	315,098	5,716,141	1.814	0	0	3	5	58	66
TOTAL	1,458,707	23,765,877	1.629	1	0	22	75	291	389
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,073,357	549,431	389,045	0	0	278,897	418,120	341,831	584,042
2015	0	0	1,144,556	128,473	1,534,370	0	0	291,555	175,398	1,075,656	315,038
2016	0	0	1,066,789	575,575	633,804	0	0	517,454	778,344	744,157	305,300
2017	421,052	0	1,171,630	582,484	890,368	0	0	360,465	632,206	771,459	298,880
2018	0	0	1,215,403	419,535	1,087,358	0	0	868,308	164,809	1,711,189	249,539
TOTAL	421,052	0	5,671,735	2,255,498	4,534,945	0	0	2,316,679	2,168,877	4,644,292	1,752,799
OD	0	0	0	0	0	0	0	0	0	0	2,962

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,340,623	659,317	450,514	0	0	527,115	437,354	357,897	585,794
2015	0	3,582	1,419,649	172,171	1,652,515	0	2,577	611,479	207,192	1,127,551	320,394
2016	261	7,884	1,368,953	632,785	699,961	113	16,512	1,174,693	768,867	741,303	307,132
2017	416,981	13,170	1,636,003	638,764	935,097	140	21,880	948,726	569,812	720,413	292,006
2018	952	22,097	2,021,592	848,299	954,301	1,216	59,338	1,439,591	564,334	1,059,644	239,557
TOTAL	418,194	46,734	7,786,820	2,951,336	4,692,389	1,469	100,307	4,701,605	2,547,558	4,006,807	1,744,883
OD	0	0	0	0	0	0	0	0	0	0	2,923

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,055,129	14,198,090	1,747,806	
IBNR + FREQUENCY ADJUSTMENT	(4,961,744)	(4,005,607)	5,425	
TOTAL LOSSES	8,093,385	10,192,482	1,753,231	
EXPECTED LOSSES	10,262,650	11,025,018	1,656,685	
CREDIBILITY	0.13	0.43	0.69	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.555	0.699	0.120	1.374
INDICATED (POST-TEST)	0.574	0.723	0.124	1.421
PRESENT ON RATE LEVEL	0.654	0.702	0.106	1.462
DERIVED BY FORMULA	0.643	0.711	0.119	1.473
UNDERLYING PRESENT RATE	0.704	0.756	0.114	1.573
PROPOSED	0.639	0.706	0.118	1.462

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.507
IND. RATE				1.51	MINIMUM PREMIUM	
MAN. RATE	1.85	1.65	1.64	+ 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
2014	129,949	1,340,871	1.032	0	0	1	10	30	41
2015	125,079	2,227,916	1.781	0	0	3	2	37	42
2016	130,467	1,401,377	1.074	0	0	1	5	37	43
2017	137,850	2,669,564	1.937	0	0	3	5	37	45
2018	142,787	2,862,274	2.005	0	0	3	3	34	40
TOTAL	666,132	10,502,002	1.577	0	0	11	25	175	211
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	195,249	184,086	183,173	0	0	26,952	175,629	382,419	193,363
2015	0	0	647,635	174,424	552,315	0	0	31,727	181,861	383,711	256,243
2016	0	0	194,876	84,124	373,321	0	0	36,717	55,082	479,904	177,353
2017	0	0	528,211	166,230	208,305	0	0	776,664	221,167	493,638	275,349
2018	0	0	904,148	93,870	457,362	0	0	270,231	67,051	757,599	312,013
TOTAL	0	0	2,470,119	702,734	1,774,476	0	0	1,142,291	700,790	2,497,271	1,214,321
OD	0	0	0	0	0	0	0	0	0	0	2,080

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	243,866	220,903	212,114	0	0	50,939	183,708	400,393	193,943
2015	0	2,027	801,729	203,901	598,180	0	280	79,048	199,991	402,780	260,599
2016	46	1,449	260,512	104,383	395,668	8	1,258	103,683	70,560	459,423	178,417
2017	178	5,365	668,427	187,388	231,891	233	35,664	1,436,813	267,122	468,238	269,016
2018	530	12,596	1,185,541	340,924	422,336	527	25,732	623,760	245,757	468,154	299,532
TOTAL	753	21,437	3,160,075	1,057,499	1,860,189	769	62,935	2,294,243	967,137	2,198,988	1,201,508
OD	0	0	0	0	0	0	0	0	0	0	2,100

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,540,212	6,083,813	1,203,608	
IBNR + FREQUENCY ADJUSTMENT	(2,484,000)	(1,687,619)	3,234	
TOTAL LOSSES	3,056,212	4,396,193	1,206,842	
EXPECTED LOSSES	5,154,875	4,654,078	988,240	
CREDIBILITY	0.08	0.25	0.41	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.459	0.660	0.181	1.300
INDICATED (POST-TEST)	0.475	0.683	0.187	1.345
PRESENT ON RATE LEVEL	0.719	0.649	0.138	1.506
DERIVED BY FORMULA	0.700	0.658	0.158	1.516
UNDERLYING PRESENT RATE	0.774	0.699	0.148	1.621
PROPOSED	0.695	0.654	0.157	1.506

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.553
IND. RATE				1.55	MINIMUM PREMIUM	
MAN. RATE	2.08	1.79	1.69	+ 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
2014	170,536	3,905,028	2.290	0	0	6	20	31	57
2015	136,847	1,997,550	1.460	0	0	2	9	16	27
2016	144,466	3,650,081	2.527	0	0	3	12	20	35
2017	155,387	1,813,776	1.167	0	0	1	13	22	36
2018	170,653	1,572,266	0.921	0	0	0	6	31	37
TOTAL	777,889	12,938,701	1.663	0	0	12	60	120	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
2014	0	0	1,134,112	701,059	491,200	0	0	402,482	375,116	327,214	473,845
2015	0	0	380,345	356,219	292,888	0	0	114,614	163,954	160,016	529,514
2016	0	0	612,024	566,488	161,120	0	0	1,017,721	336,785	406,736	549,207
2017	0	0	153,846	192,815	183,165	0	0	43,883	180,135	457,768	602,164
2018	0	0	0	203,126	310,985	0	0	0	177,243	433,349	447,563
TOTAL	0	0	2,280,327	2,019,707	1,439,358	0	0	1,578,700	1,233,233	1,785,083	2,602,293
OD	0	0	0	0	18,043	0	0	0	0	40	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,416,506	841,271	568,810	0	0	760,691	392,371	342,593	475,267
2015	0	1,190	480,736	396,727	319,726	0	1,013	242,490	178,944	169,840	538,516
2016	142	3,577	617,092	591,726	193,225	128	17,988	1,206,933	349,698	408,227	552,502
2017	81	2,197	268,645	189,158	193,197	24	3,939	194,451	176,051	409,744	588,314
2018	185	4,068	346,442	270,131	260,012	216	10,463	248,650	193,720	272,999	429,660
TOTAL	408	11,032	3,129,420	2,289,012	1,534,969	368	33,403	2,653,215	1,290,783	1,603,403	2,584,259
OD	0	0	0	0	20,894	0	0	0	0	42	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,827,846	6,739,103	2,584,259	
IBNR + FREQUENCY ADJUSTMENT	(3,380,967)	(1,963,252)	7,815	
TOTAL LOSSES	2,446,879	4,775,851	2,592,074	
EXPECTED LOSSES	6,934,914	5,388,616	2,374,115	
CREDIBILITY	0.08	0.28	0.45	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.315	0.614	0.333	1.262
INDICATED (POST-TEST)	0.325	0.635	0.345	1.305
PRESENT ON RATE LEVEL	0.829	0.644	0.284	1.756
DERIVED BY FORMULA	0.788	0.641	0.311	1.741
UNDERLYING PRESENT RATE	0.892	0.693	0.305	1.889
PROPOSED	0.788	0.641	0.311	1.741

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.795
IND. RATE				1.79	MINIMUM PREMIUM	
MAN. RATE	2.08	1.96	1.97	+ 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
2014	112,117	3,592,811	3.205	1	0	2	14	46	63
2015	124,392	2,602,900	2.092	0	0	1	9	52	62
2016	128,708	3,121,447	2.425	0	0	6	4	41	51
2017	129,215	4,919,617	3.807	0	0	3	10	33	46
2018	125,457	1,837,031	1.464	0	0	0	2	45	47
TOTAL	619,889	16,073,806	2.593	1	0	12	39	217	269
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	2,256	0	527,988	542,234	337,486	2,895	0	685,789	414,124	855,235	224,804
2015	0	0	193,174	298,035	705,858	0	0	27,024	250,455	776,086	352,268
2016	0	0	1,333,016	133,664	253,359	0	0	616,197	97,343	417,229	270,639
2017	0	0	860,575	470,485	514,649	0	0	1,357,941	452,928	988,361	274,678
2018	0	0	0	48,301	526,428	0	0	0	77,959	917,059	267,284
TOTAL	2,256	0	2,914,753	1,492,719	2,337,780	2,895	0	2,686,951	1,292,809	3,953,970	1,389,673
OD	0	0	0	0	0	0	0	0	0	0	848

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	3,361	0	583,198	650,681	390,809	3,176	0	992,553	433,174	895,431	225,478
2015	0	605	259,153	337,885	758,927	0	239	78,302	278,755	813,086	358,257
2016	270	9,292	1,595,327	174,246	297,609	134	18,731	1,227,551	129,586	411,832	272,263
2017	291	8,373	1,034,823	484,795	550,735	269	41,363	1,706,220	487,700	914,212	268,360
2018	189	4,220	357,578	244,653	404,810	307	14,808	341,828	254,502	549,155	256,593
TOTAL	4,111	22,490	3,830,078	1,892,259	2,402,889	3,887	75,141	4,346,453	1,583,718	3,583,716	1,380,951
OD	0	0	0	0	0	0	0	0	0	0	858

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,282,161	9,462,582	1,381,809	
IBNR + FREQUENCY ADJUSTMENT	(3,573,563)	(2,600,427)	4,313	
TOTAL LOSSES	4,708,598	6,862,155	1,386,122	
EXPECTED LOSSES	7,468,373	7,170,136	1,354,497	
CREDIBILITY	0.07	0.24	0.39	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.760	1.107	0.224	2.090
INDICATED (POST-TEST)	0.786	1.145	0.231	2.162
PRESENT ON RATE LEVEL	1.120	1.075	0.203	2.398
DERIVED BY FORMULA	1.096	1.092	0.214	2.402
UNDERLYING PRESENT RATE	1.205	1.157	0.219	2.580
PROPOSED	1.094	1.090	0.214	2.398

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.472
IND. RATE				2.47	MINIMUM PREMIUM	
MAN. RATE	3.13	2.78	2.69	+ 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
2014	137,372	6,534,946	4.757	1	0	8	28	53	90
2015	133,393	3,418,884	2.563	0	0	5	14	48	67
2016	133,303	4,628,395	3.472	0	0	7	14	48	69
2017	143,212	2,129,768	1.487	0	0	2	13	46	61
2018	152,465	4,431,865	2.907	0	0	4	9	62	75
TOTAL	699,745	21,143,858	3.022	1	0	26	78	257	362
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
2014	3,425	0	1,936,396	695,483	610,095	129,360	0	1,512,681	611,882	705,738	329,886
2015	0	0	782,293	635,088	445,851	0	0	170,597	495,158	635,537	254,360
2016	0	0	1,200,225	499,542	425,558	0	0	1,167,499	488,844	540,546	306,181
2017	0	0	505,188	192,887	368,827	0	0	4,542	160,984	513,120	384,220
2018	0	0	723,900	596,520	534,695	0	0	477,853	687,335	1,081,611	329,951
TOTAL	3,425	0	5,148,002	2,619,520	2,385,026	129,360	0	3,333,172	2,444,203	3,476,552	1,604,598
OD	0	0	0	0	3,342	0	0	0	0	3,962	7,990

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	5,103	0	2,397,128	834,580	706,490	141,908	0	2,755,304	640,029	738,908	330,876
2015	0	2,449	981,896	706,956	489,439	0	1,508	380,054	539,898	670,250	258,684
2016	278	8,653	1,492,680	549,939	483,716	248	34,878	2,312,850	516,906	550,548	308,018
2017	182	5,463	680,922	224,404	385,101	12	2,126	125,362	162,608	455,256	375,383
2018	699	15,998	1,455,429	715,223	528,200	1,144	55,914	1,373,350	672,004	730,107	316,753
TOTAL	6,263	32,563	7,008,055	3,031,101	2,592,946	143,311	94,426	6,946,920	2,531,445	3,145,068	1,589,714
OD	0	0	176	132	3,483	0	1	189	150	3,774	8,000

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,231,905	11,308,099	1,597,714	
IBNR + FREQUENCY ADJUSTMENT	(4,484,961)	(3,171,059)	4,892	
TOTAL LOSSES	9,746,943	8,137,040	1,602,606	
EXPECTED LOSSES	9,300,551	8,744,769	1,484,430	
CREDIBILITY	0.08	0.26	0.42	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.393	1.163	0.229	2.785
INDICATED (POST-TEST)	1.441	1.203	0.237	2.881
PRESENT ON RATE LEVEL	1.235	1.161	0.197	2.594
DERIVED BY FORMULA	1.252	1.172	0.214	2.638
UNDERLYING PRESENT RATE	1.329	1.250	0.212	2.791
PROPOSED	1.252	1.172	0.214	2.638

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.720
IND. RATE				2.72	MINIMUM PREMIUM	
MAN. RATE	3.28	2.98	2.91	+ 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
2014	308,180	6,469,318	2.099	0	0	9	23	66	98
2015	259,375	5,628,662	2.170	0	0	11	28	62	101
2016	244,198	5,810,914	2.380	1	0	7	29	46	83
2017	236,386	5,654,135	2.392	0	0	5	23	62	90
2018	274,082	3,927,084	1.433	0	0	1	10	79	90
TOTAL	1,322,221	27,490,113	2.079	1	0	33	113	315	462
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	2,011,934	650,748	554,193	0	0	1,311,479	835,408	628,484	477,072
2015	0	0	2,447,247	655,037	518,534	0	0	482,259	468,253	599,333	457,999
2016	100,306	0	1,451,877	868,902	241,631	5,466	0	1,148,295	1,045,429	464,673	484,335
2017	0	0	1,172,186	1,079,339	423,038	0	0	282,082	1,429,477	845,643	422,370
2018	0	0	205,221	526,033	661,347	0	0	119,685	880,313	1,020,455	514,030
TOTAL	100,306	0	7,288,465	3,780,059	2,398,743	5,466	0	3,343,800	4,658,880	3,558,588	2,355,806
OD	0	0	0	0	0	0	0	0	0	0	62,587

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	2,496,153	780,898	641,755	0	0	2,393,379	873,837	658,023	478,503
2015	0	7,660	3,000,754	742,525	583,472	0	4,263	1,006,878	515,547	635,114	465,785
2016	97,275	10,592	1,817,986	923,236	307,385	12,037	33,172	2,264,635	1,026,654	493,149	487,241
2017	516	14,411	1,764,352	1,017,316	524,088	159	25,183	1,146,638	1,176,696	830,513	412,655
2018	512	11,419	999,045	662,795	578,815	862	42,013	1,023,245	713,487	693,676	493,469
TOTAL	98,304	44,082	10,078,289	4,126,769	2,635,515	13,059	104,631	7,834,776	4,306,220	3,310,474	2,337,653
OD	0	0	0	0	0	0	0	0	0	0	62,776

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	18,173,141	14,378,979	2,400,430	
IBNR + FREQUENCY ADJUSTMENT	(5,566,061)	(3,966,727)	7,433	
TOTAL LOSSES	12,607,080	10,412,252	2,407,863	
EXPECTED LOSSES	11,342,140	10,771,716	2,361,288	
CREDIBILITY	0.12	0.40	0.64	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.953	0.787	0.182	1.923
INDICATED (POST-TEST)	0.986	0.815	0.188	1.989
PRESENT ON RATE LEVEL	0.797	0.757	0.166	1.720
DERIVED BY FORMULA	0.820	0.780	0.180	1.780
UNDERLYING PRESENT RATE	0.858	0.815	0.179	1.851
PROPOSED	0.820	0.780	0.180	1.780

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.835
IND. RATE				1.84	MINIMUM PREMIUM	
MAN. RATE	2.13	1.91	1.93	+ 1.84	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	284,450	3,764,212	1.323	0	0	3	3	51	57
2015	322,040	5,278,232	1.639	0	0	6	9	61	76
2016	222,494	2,942,598	1.323	0	0	6	3	44	53
2017	190,071	1,910,743	1.005	0	0	2	6	35	43
2018	208,559	2,235,245	1.072	0	0	2	4	34	40
TOTAL	1,227,614	16,131,030	1.314	0	0	19	25	225	269
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
2014	0	0	601,266	70,305	1,551,678	0	0	118,010	109,652	1,131,302	181,999
2015	0	0	1,564,947	596,792	1,444,254	0	0	401,662	413,004	614,027	243,546
2016	0	0	1,262,782	168,413	574,349	0	0	176,853	86,770	534,434	138,997
2017	0	0	366,367	341,989	334,488	0	0	106,935	210,322	425,502	125,140
2018	0	0	369,080	177,132	676,035	0	0	73,938	37,040	757,120	144,900
TOTAL	0	0	4,164,442	1,354,631	4,580,804	0	0	877,398	856,788	3,462,385	834,582
OD	0	0	0	0	30,000	0	0	0	0	1,825	5,243

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	750,981	84,366	1,796,843	0	0	223,039	114,696	1,184,473	182,545
2015	0	4,898	1,946,531	686,015	1,564,089	0	3,551	841,329	455,587	649,120	247,686
2016	260	8,873	1,535,076	220,729	631,450	39	5,520	382,645	107,350	514,920	139,831
2017	169	4,725	580,773	341,092	355,984	44	6,905	310,723	201,566	385,759	122,262
2018	431	9,912	889,058	434,147	559,915	314	15,227	358,211	205,158	454,647	139,104
TOTAL	860	28,408	5,702,419	1,766,349	4,908,281	397	31,202	2,115,947	1,084,357	3,188,920	831,428
OD	0	0	0	0	34,740	0	0	0	0	1,911	5,187

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,879,233	10,984,558	836,615	
IBNR + FREQUENCY ADJUSTMENT	(2,488,464)	(3,044,369)	2,257	
TOTAL LOSSES	5,390,770	7,940,188	838,873	
EXPECTED LOSSES	5,071,508	8,129,148	810,459	
CREDIBILITY	0.11	0.38	0.61	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.439	0.647	0.068	1.154
INDICATED (POST-TEST)	0.454	0.669	0.071	1.194
PRESENT ON RATE LEVEL	0.384	0.615	0.061	1.061
DERIVED BY FORMULA	0.392	0.636	0.067	1.095
UNDERLYING PRESENT RATE	0.413	0.662	0.066	1.141
PROPOSED	0.392	0.636	0.067	1.095

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.129
IND. RATE				1.13	MINIMUM PREMIUM	
MAN. RATE	1.23	1.23	1.19	+ 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
2014	49,657	1,648,330	3.319	0	0	2	8	17	27
2015	46,198	2,257,822	4.887	0	0	3	7	25	35
2016	38,990	2,811,973	7.212	0	0	3	8	30	41
2017	39,469	868,426	2.200	0	0	1	5	22	28
2018	39,342	1,502,127	3.818	0	0	2	3	22	27
TOTAL	213,656	9,088,678	4.254	0	0	11	31	116	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
2014	0	0	288,786	203,420	235,529	0	0	20,225	468,588	236,361	195,421
2015	0	0	617,650	255,566	513,899	0	0	186,651	185,834	363,814	134,408
2016	0	0	800,020	394,066	427,994	0	0	299,168	414,347	384,926	91,452
2017	0	0	187,275	72,004	136,814	0	0	117,485	169,704	107,380	77,764
2018	0	0	331,284	58,272	206,209	0	0	61,304	136,660	321,504	386,894
TOTAL	0	0	2,225,015	983,328	1,520,445	0	0	684,833	1,375,133	1,413,985	885,939
OD	0	0	0	15,000	0	0	0	2,500	0	0	118

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	360,694	244,104	272,743	0	0	38,225	490,143	247,470	196,007
2015	0	1,933	768,055	291,806	557,483	0	1,650	391,592	206,357	383,511	136,693
2016	192	5,875	1,018,555	434,484	474,606	65	9,501	670,591	409,788	384,384	92,001
2017	68	2,027	252,625	83,621	142,875	43	6,664	279,782	146,906	107,570	75,975
2018	216	5,108	476,373	157,497	186,882	225	10,937	264,748	154,164	206,264	371,418
TOTAL	476	14,944	2,876,302	1,211,512	1,634,588	333	28,752	1,644,939	1,407,358	1,329,199	872,095
OD	3	52	5,777	12,765	975	0	21	1,015	1,905	152	113

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,572,613	5,598,453	872,208	
IBNR + FREQUENCY ADJUSTMENT	(1,939,239)	(1,479,659)	1,715	
TOTAL LOSSES	2,633,374	4,118,794	873,923	
EXPECTED LOSSES	3,951,246	3,994,148	579,173	
CREDIBILITY	0.04	0.12	0.19	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.233	1.928	0.409	3.569
INDICATED (POST-TEST)	1.275	1.994	0.423	3.692
PRESENT ON RATE LEVEL	1.719	1.737	0.252	3.708
DERIVED BY FORMULA	1.701	1.768	0.284	3.754
UNDERLYING PRESENT RATE	1.849	1.869	0.271	3.990
PROPOSED	1.680	1.747	0.281	3.708

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.823
IND. RATE				3.82	MINIMUM PREMIUM	
MAN. RATE	4.47	4.19	4.16	+ 3.82	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	49,511	3,829,608	7.735	0	0	6	33	19	58
2015	41,092	1,835,383	4.467	0	0	4	11	9	24
2016	41,233	1,328,391	3.222	0	0	1	6	15	22
2017	40,948	445,910	1.089	0	0	0	2	17	19
2018	45,001	1,740,658	3.868	0	0	3	4	14	21
TOTAL	217,785	9,179,950	4.215	0	0	14	56	74	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
2014	0	0	1,300,467	693,666	114,631	0	0	401,857	910,158	152,206	256,623
2015	0	0	843,875	142,511	125,453	0	0	427,323	102,197	105,676	88,348
2016	0	0	223,741	226,472	315,665	0	0	105,188	204,065	190,510	62,750
2017	0	0	0	3,500	85,137	0	0	0	11,699	252,799	92,775
2018	0	0	499,903	99,934	330,676	0	0	117,818	307,421	234,589	150,317
TOTAL	0	0	2,867,986	1,166,083	971,562	0	0	1,052,186	1,535,540	935,780	650,813
OD	0	0	0	0	0	0	0	0	0	0	1,394

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,624,283	832,399	132,743	0	0	759,510	952,025	159,360	257,393
2015	0	2,641	1,030,327	164,104	143,478	0	3,778	869,232	117,181	115,418	89,850
2016	65	1,763	312,431	247,422	340,071	23	3,411	248,894	200,236	189,408	63,127
2017	3	98	12,939	11,052	80,992	2	387	30,499	28,425	220,106	90,641
2018	338	7,957	740,001	254,074	298,225	342	16,740	413,942	230,384	174,323	144,304
TOTAL	406	12,460	3,719,980	1,509,052	995,509	367	24,315	2,322,075	1,528,251	858,615	645,315
OD	0	0	0	0	0	0	0	0	0	0	1,389

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,079,603	4,891,427	646,703	
IBNR + FREQUENCY ADJUSTMENT	(1,920,431)	(1,530,572)	2,083	
TOTAL LOSSES	4,159,173	3,360,854	648,786	
EXPECTED LOSSES	3,924,278	4,169,272	658,421	
CREDIBILITY	0.04	0.12	0.19	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.910	1.543	0.298	3.751
INDICATED (POST-TEST)	1.976	1.596	0.308	3.880
PRESENT ON RATE LEVEL	1.675	1.779	0.281	3.735
DERIVED BY FORMULA	1.687	1.757	0.286	3.730
UNDERLYING PRESENT RATE	1.802	1.914	0.302	4.019
PROPOSED	1.689	1.760	0.287	3.735

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.851
IND. RATE				3.85	MINIMUM PREMIUM	
MAN. RATE	4.82	4.31	4.19	+ 3.85	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	40,939	1,453,582	3.551	0	0	1	2	40	43
2015	48,724	2,646,055	5.431	1	0	2	3	34	40
2016	40,753	1,394,914	3.423	0	0	0	5	29	34
2017	33,932	2,429,898	7.161	0	0	1	4	34	39
2018	38,768	957,092	2.469	0	0	1	1	23	25
TOTAL	203,116	8,881,541	4.373	1	0	5	15	160	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
2014	0	0	192,148	42,019	463,122	0	0	64,301	75,512	525,095	91,385
2015	754,503	0	300,910	211,095	456,377	7,000	0	122,044	110,624	538,390	145,112
2016	0	0	0	315,379	361,857	0	0	0	226,374	376,493	114,811
2017	0	0	214,170	53,659	822,984	0	0	52,890	240,604	939,526	106,065
2018	0	0	172,921	17,325	192,306	0	0	95,257	29,784	323,405	126,094
TOTAL	754,503	0	880,149	639,477	2,296,646	7,000	0	334,492	682,898	2,702,909	583,467
OD	0	0	0	0	0	0	0	0	0	0	3,307

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	239,993	50,423	536,295	0	0	121,529	78,986	549,774	91,659
2015	953,100	942	381,514	239,915	492,548	22,485	1,079	259,159	127,680	564,376	147,579
2016	30	309	65,857	334,854	385,565	0	305	58,593	223,886	365,241	115,500
2017	95	2,895	368,597	134,422	793,818	32	5,387	283,402	260,017	831,830	103,626
2018	134	3,157	290,012	106,552	160,163	205	10,014	241,724	102,979	198,899	121,050
TOTAL	953,359	7,302	1,345,973	866,166	2,368,390	22,722	16,785	964,406	793,548	2,510,121	579,414
OD	0	0	0	0	0	0	0	0	0	0	3,354

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,310,548	6,538,225	582,768	
IBNR + FREQUENCY ADJUSTMENT	(866,718)	(1,162,116)	1,239	
TOTAL LOSSES	2,443,831	5,376,109	584,007	
EXPECTED LOSSES	1,793,234	3,151,435	412,566	
CREDIBILITY	0.03	0.12	0.18	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.203	2.647	0.288	4.138
INDICATED (POST-TEST)	1.245	2.738	0.297	4.280
PRESENT ON RATE LEVEL	0.821	1.442	0.189	2.451
DERIVED BY FORMULA	0.833	1.598	0.208	2.639
UNDERLYING PRESENT RATE	0.883	1.552	0.203	2.638
PROPOSED	0.833	1.597	0.208	2.639

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.721
IND. RATE				2.72	MINIMUM PREMIUM	
MAN. RATE	2.74	2.61	2.75	+ 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
2014	44,734	903,079	2.019	0	0	1	0	17	18
2015	45,114	573,904	1.272	0	0	0	0	19	19
2016	45,454	302,869	0.666	0	0	0	0	8	8
2017	48,620	388,788	0.800	0	0	0	1	8	9
2018	49,589	403,943	0.815	0	0	0	0	9	9
TOTAL	233,511	2,572,583	1.102	0	0	1	1	61	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
2014	0	0	162,718	0	261,582	0	0	33,319	0	374,393	71,067
2015	0	0	0	0	167,517	0	0	0	0	281,030	125,357
2016	0	0	0	0	46,895	0	0	0	0	139,406	116,568
2017	0	0	0	3,500	102,669	0	0	0	1,000	162,358	119,261
2018	0	0	0	0	122,001	0	0	0	0	189,777	92,165
TOTAL	0	0	162,718	3,500	700,664	0	0	33,319	1,000	1,146,964	524,418
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
2014	0	0	203,235	0	302,912	0	0	62,973	0	391,989	71,280
2015	0	0	3,055	2,512	179,088	0	0	3,485	4,077	293,394	127,488
2016	0	5	2,469	1,849	48,867	0	28	6,644	5,268	132,788	117,267
2017	4	116	15,325	12,714	97,623	1	194	16,943	13,293	140,966	116,518
2018	39	877	74,201	48,646	92,477	55	2,666	60,728	44,226	112,091	88,478
TOTAL	43	998	298,285	65,721	720,967	56	2,889	150,773	66,865	1,071,229	521,032
OD	0	0	0	0	0	0	0	0	0	0	141

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	453,044	1,924,781	521,173	
IBNR + FREQUENCY ADJUSTMENT	(1,084,946)	(684,186)	1,390	
TOTAL LOSSES	0	1,240,595	522,564	
EXPECTED LOSSES	2,255,094	1,887,059	426,639	
CREDIBILITY	0.04	0.13	0.20	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.531	0.224	0.755
INDICATED (POST-TEST)	0.000	0.550	0.232	0.781
PRESENT ON RATE LEVEL	0.898	0.751	0.170	1.818
DERIVED BY FORMULA	0.862	0.725	0.182	1.769
UNDERLYING PRESENT RATE	0.966	0.808	0.183	1.957
PROPOSED	0.862	0.725	0.182	1.769

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.824
IND. RATE				1.82	MINIMUM PREMIUM	
MAN. RATE	2.43	2.13	2.04	+ 1.82	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	62,794	2,541,966	4.048	0	0	4	7	18	29
2015	64,761	3,036,213	4.688	0	0	5	10	17	32
2016	57,507	1,824,195	3.172	0	0	2	7	19	28
2017	60,036	975,753	1.625	0	0	0	5	21	26
2018	65,363	1,108,271	1.696	0	0	1	1	17	19
TOTAL	310,461	9,486,398	3.056	0	0	12	30	92	134
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	947,084	222,022	217,273	0	0	417,605	302,407	349,327	86,248
2015	0	0	1,154,944	350,938	111,501	0	0	811,080	246,237	178,022	183,491
2016	0	0	440,082	398,984	204,212	0	0	147,444	248,475	319,126	65,872
2017	0	0	0	208,073	212,103	0	0	0	158,222	326,639	70,716
2018	0	0	232,666	66,585	119,443	0	0	26,809	22,501	471,372	168,895
TOTAL	0	0	2,774,776	1,246,602	864,532	0	0	1,402,938	977,842	1,644,486	575,222
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
2014	0	0	1,182,908	266,426	251,602	0	0	789,273	316,318	365,745	86,507
2015	0	3,281	1,286,098	393,316	132,252	0	5,988	1,382,612	275,730	194,802	186,610
2016	123	3,385	585,695	422,995	233,448	32	4,754	344,616	247,850	314,010	66,267
2017	43	931	109,013	197,189	214,733	10	1,691	97,518	145,750	293,090	69,090
2018	155	3,637	338,999	118,952	115,079	176	8,510	198,502	125,008	281,990	162,139
TOTAL	321	11,234	3,502,712	1,398,878	947,114	218	20,943	2,812,521	1,110,656	1,449,638	570,613
OD	0	0	0	0	0	0	0	0	0	0	2,641

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,347,949	4,906,287	573,254	
IBNR + FREQUENCY ADJUSTMENT	(2,096,000)	(1,382,362)	2,507	
TOTAL LOSSES	4,251,949	3,523,924	575,761	
EXPECTED LOSSES	4,333,266	3,788,495	781,358	
CREDIBILITY	0.05	0.15	0.25	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.370	1.135	0.185	2.690
INDICATED (POST-TEST)	1.417	1.174	0.192	2.783
PRESENT ON RATE LEVEL	1.297	1.134	0.234	2.665
DERIVED BY FORMULA	1.303	1.140	0.223	2.667
UNDERLYING PRESENT RATE	1.396	1.220	0.252	2.868
PROPOSED	1.303	1.140	0.223	2.667

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.750
IND. RATE				2.75	MINIMUM PREMIUM	
MAN. RATE	3.41	3.08	2.99	+ 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
2014	47,049	922,208	1.960	0	0	2	1	9	12
2015	47,896	1,993,774	4.163	0	0	1	3	10	14
2016	47,360	978,962	2.067	0	0	1	2	21	24
2017	51,249	1,109,184	2.164	0	0	0	2	20	22
2018	55,877	679,946	1.217	0	0	1	0	12	13
TOTAL	249,431	5,684,074	2.279	0	0	5	8	72	85
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
2014	0	0	317,073	40,824	211,844	0	0	98,547	54,438	57,146	142,336
2015	0	0	344,607	154,841	43,267	0	0	1,177,548	13,712	112,502	147,297
2016	0	0	151,943	48,717	139,986	0	0	5,126	319,703	162,763	150,724
2017	0	0	0	186,694	254,610	0	0	0	135,717	311,617	220,546
2018	0	0	179,381	0	175,807	0	0	56,787	0	156,245	111,726
TOTAL	0	0	993,004	431,076	825,514	0	0	1,338,008	523,570	800,273	772,629
OD	0	0	0	113,828	0	0	0	0	52	0	1,342

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	396,024	48,989	245,315	0	0	186,254	56,942	59,832	142,763
2015	0	387	156,518	170,869	48,721	0	3,725	852,170	22,830	121,569	149,801
2016	34	1,099	192,661	58,276	150,603	1	510	75,066	302,445	164,482	151,628
2017	40	900	106,566	183,026	253,668	8	1,487	86,849	127,445	278,686	215,473
2018	124	2,943	272,525	88,160	146,046	103	5,018	121,389	43,583	95,277	107,257
TOTAL	199	5,329	1,124,294	549,320	844,352	112	10,739	1,321,727	553,245	719,846	766,923
OD	0	0	4,695	124,444	931	0	0	3	55	1	1,330

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,467,098	2,792,194	768,253	
IBNR + FREQUENCY ADJUSTMENT	(1,039,156)	(798,904)	2,019	
TOTAL LOSSES	1,427,943	1,993,290	770,272	
EXPECTED LOSSES	2,162,921	2,210,430	602,617	
CREDIBILITY	0.04	0.13	0.21	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.572	0.799	0.309	1.680
INDICATED (POST-TEST)	0.592	0.827	0.319	1.738
PRESENT ON RATE LEVEL	0.806	0.824	0.225	1.854
DERIVED BY FORMULA	0.797	0.824	0.244	1.866
UNDERLYING PRESENT RATE	0.867	0.886	0.242	1.995
PROPOSED	0.792	0.819	0.243	1.854

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.911
IND. RATE				1.91	MINIMUM PREMIUM	
MAN. RATE	2.22	2.09	2.08	+ 1.91	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	18,297	366,282	2.002	0	0	0	5	4	9
2015	18,738	285,854	1.526	0	0	0	5	5	10
2016	18,413	292,558	1.589	0	0	0	2	5	7
2017	19,385	396,512	2.045	0	0	0	3	4	7
2018	19,473	195,467	1.004	0	0	0	1	6	7
TOTAL	94,306	1,536,673	1.629	0	0	0	16	24	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
2014	0	0	0	192,844	31,223	0	0	0	86,835	34,554	20,826
2015	0	0	0	96,715	29,856	0	0	0	92,267	33,648	33,368
2016	0	0	0	133,484	9,208	0	0	0	87,195	27,411	35,260
2017	0	0	0	280,362	29,839	0	0	0	36,337	22,042	27,932
2018	0	0	0	9,942	42,997	0	0	0	29,650	59,823	53,055
TOTAL	0	0	0	713,347	143,123	0	0	0	332,284	177,478	170,441
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
2014	0	0	0	231,413	36,156	0	0	0	90,829	36,178	20,888
2015	0	0	4,534	106,183	32,710	0	0	5,632	98,878	36,087	33,935
2016	13	116	20,296	136,051	13,191	0	94	16,964	81,793	28,660	35,472
2017	49	995	112,041	241,426	46,529	2	328	17,000	29,384	21,337	27,290
2018	18	399	33,850	24,297	33,780	32	1,572	37,541	29,454	38,185	50,933
TOTAL	80	1,509	170,721	739,370	162,366	34	1,994	77,137	330,338	160,447	168,518
OD	0	0	0	0	0	0	0	0	0	0	189

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	251,474	1,392,520	168,707	
IBNR + FREQUENCY ADJUSTMENT	(458,526)	(280,387)	391	
TOTAL LOSSES	0	1,112,133	169,098	
EXPECTED LOSSES	951,912	771,181	122,064	
CREDIBILITY	0.02	0.07	0.11	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.179	0.179	1.359
INDICATED (POST-TEST)	0.000	1.220	0.185	1.405
PRESENT ON RATE LEVEL	0.938	0.760	0.120	1.818
DERIVED BY FORMULA	0.919	0.792	0.127	1.839
UNDERLYING PRESENT RATE	1.009	0.818	0.129	1.957
PROPOSED	0.909	0.783	0.126	1.818

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.874
IND. RATE				1.87	MINIMUM PREMIUM	
MAN. RATE	2.37	2.11	2.04	+ 1.87	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	248,461	2,063,697	0.831	0	0	4	7	25	36
2015	244,824	1,034,581	0.423	0	0	2	4	29	35
2016	243,134	1,374,789	0.565	0	0	1	9	23	33
2017	241,463	1,676,189	0.694	0	0	2	8	30	40
2018	254,617	1,622,553	0.637	0	0	0	9	22	31
TOTAL	1,232,499	7,771,809	0.631	0	0	9	37	129	175
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
2014	0	0	913,815	147,679	291,632	0	0	296,799	81,251	159,768	172,753
2015	0	0	377,734	21,730	159,196	0	0	45,024	53,599	178,520	198,778
2016	0	0	195,230	237,872	98,024	0	0	111,793	352,732	225,677	153,461
2017	0	0	471,579	175,709	257,457	0	0	230,635	107,944	303,673	129,192
2018	0	0	0	171,914	304,937	0	0	0	481,400	501,885	162,417
TOTAL	0	0	1,958,358	754,904	1,111,246	0	0	684,251	1,076,926	1,369,523	816,601
OD	0	0	254,489	0	4,469	0	0	37,093	0	2,302	13,100

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,141,355	177,215	337,710	0	0	560,950	84,989	167,277	173,271
2015	0	1,182	461,338	29,018	174,037	0	398	96,081	60,448	187,355	202,157
2016	61	1,555	269,253	249,822	112,946	24	3,767	290,022	339,509	227,377	154,382
2017	167	4,997	622,127	197,543	276,826	73	11,312	467,252	123,994	278,092	126,221
2018	170	3,743	318,593	245,265	251,696	389	18,932	459,313	368,821	342,724	155,920
TOTAL	397	11,477	2,812,666	898,863	1,153,214	487	34,409	1,873,619	977,761	1,202,826	811,951
OD	0	0	317,857	0	5,175	0	0	70,106	0	2,410	13,187

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,121,017	4,240,249	825,138	
IBNR + FREQUENCY ADJUSTMENT	(1,689,168)	(1,054,683)	2,627	
TOTAL LOSSES	3,431,849	3,185,566	827,765	
EXPECTED LOSSES	3,494,629	2,891,682	824,437	
CREDIBILITY	0.11	0.38	0.61	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.278	0.258	0.067	0.604
INDICATED (POST-TEST)	0.288	0.267	0.069	0.625
PRESENT ON RATE LEVEL	0.264	0.218	0.062	0.544
DERIVED BY FORMULA	0.266	0.237	0.067	0.570
UNDERLYING PRESENT RATE	0.284	0.235	0.067	0.585
PROPOSED	0.266	0.237	0.067	0.570

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.588
IND. RATE				0.59	MINIMUM PREMIUM	
MAN. RATE	0.75	0.66	0.61	+ 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
2014	722,319	9,607,536	1.330	0	0	11	31	125	167
2015	712,375	6,576,559	0.923	0	0	5	19	111	135
2016	715,093	10,436,152	1.459	0	0	9	39	123	171
2017	781,720	8,315,379	1.064	0	0	11	24	109	144
2018	795,090	9,512,904	1.196	0	0	6	24	122	152
TOTAL	3,726,597	44,448,530	1.193	0	0	42	137	590	769
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
2014	0	0	2,038,609	1,427,682	1,628,519	0	0	579,844	758,091	2,087,626	1,087,165
2015	0	0	1,091,389	934,709	917,433	0	0	318,151	726,417	1,177,385	1,411,075
2016	0	0	2,224,495	1,774,049	1,390,111	0	0	691,148	1,472,928	1,938,671	944,750
2017	0	0	1,836,452	1,186,000	1,296,772	0	0	834,530	806,203	1,326,726	1,028,696
2018	0	0	1,384,927	1,363,066	1,579,923	0	0	1,060,288	1,115,361	1,811,330	1,198,009
TOTAL	0	0	8,575,872	6,685,506	6,812,758	0	0	3,483,961	4,879,000	8,341,738	5,669,695
OD	0	0	0	80,490	0	0	0	0	5,922	0	4,951

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	2,546,223	1,713,218	1,885,825	0	0	1,095,905	792,963	2,185,744	1,090,426
2015	0	3,416	1,377,255	1,043,944	999,046	0	2,812	697,542	796,667	1,239,730	1,435,063
2016	600	16,940	2,943,349	1,905,520	1,546,399	150	22,684	1,691,839	1,463,975	1,902,685	950,419
2017	744	21,482	2,656,014	1,224,177	1,389,701	288	44,655	1,882,690	782,883	1,229,298	1,005,036
2018	1,598	36,338	3,267,933	1,747,051	1,457,145	2,090	102,249	2,517,821	1,130,820	1,229,307	1,150,089
TOTAL	2,942	78,176	12,790,773	7,633,910	7,278,117	2,528	172,400	7,885,797	4,967,308	7,786,764	5,631,033
OD	14	277	31,000	68,499	5,232	0	49	2,405	4,512	360	4,898

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	20,966,362	27,744,702	5,635,931	
IBNR + FREQUENCY ADJUSTMENT	(6,838,724)	(7,741,296)	18,142	
TOTAL LOSSES	14,127,637	20,003,405	5,654,073	
EXPECTED LOSSES	14,197,884	21,352,723	5,552,453	
CREDIBILITY	0.24	0.80	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.379	0.537	0.152	1.068
INDICATED (POST-TEST)	0.392	0.555	0.157	1.104
PRESENT ON RATE LEVEL	0.354	0.533	0.138	1.025
DERIVED BY FORMULA	0.363	0.551	0.157	1.071
UNDERLYING PRESENT RATE	0.381	0.573	0.149	1.103
PROPOSED	0.363	0.551	0.157	1.071

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.104
IND. RATE				1.10	MINIMUM PREMIUM	
MAN. RATE	1.37	1.19	1.15	+ 1.10	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	300,096	2,414,274	0.805	0	0	4	10	42	56
2015	301,595	3,217,519	1.067	0	0	4	7	49	60
2016	293,714	2,001,004	0.681	0	0	4	6	28	38
2017	310,002	1,992,183	0.643	0	0	0	8	28	36
2018	333,849	3,250,994	0.974	0	0	3	9	41	53
TOTAL	1,539,256	12,875,974	0.837	0	0	15	40	188	243
OD				0	0	0	1	8	9

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	656,783	373,162	370,268	0	0	163,187	236,269	382,050	232,555
2015	0	0	1,119,993	380,151	436,856	0	0	541,628	86,270	319,726	332,895
2016	0	0	621,612	181,998	152,599	0	0	195,652	101,142	500,585	247,416
2017	0	0	0	471,093	391,456	0	0	0	295,138	527,057	307,439
2018	0	0	517,114	224,191	492,719	0	0	206,168	463,428	986,263	361,111
TOTAL	0	0	2,915,502	1,630,595	1,843,898	0	0	1,106,635	1,182,247	2,715,681	1,481,416
OD	0	0	0	18,247	78,318	0	0	0	4,942	53,322	49,902

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	820,322	447,794	428,770	0	0	308,423	247,137	400,006	233,253
2015	0	2,941	1,161,454	429,304	479,262	0	3,955	911,423	103,615	338,909	338,554
2016	137	4,440	763,508	204,256	177,906	43	6,093	419,923	120,104	483,451	248,900
2017	93	2,017	234,729	438,035	401,970	18	3,061	173,528	265,526	475,344	300,368
2018	449	10,404	950,668	409,811	437,135	729	35,543	862,348	498,333	637,952	346,667
TOTAL	680	19,801	3,930,682	1,929,200	1,925,043	789	48,651	2,675,645	1,234,715	2,335,662	1,467,742
OD	0	3	1,823	23,298	85,340	0	5	1,195	6,159	53,657	50,292

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,679,273	7,593,074	1,518,034	
IBNR + FREQUENCY ADJUSTMENT	(1,859,451)	(1,769,983)	4,761	
TOTAL LOSSES	4,819,822	5,823,092	1,522,795	
EXPECTED LOSSES	3,858,512	4,877,160	1,450,801	
CREDIBILITY	0.13	0.44	0.71	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.313	0.378	0.099	0.790
INDICATED (POST-TEST)	0.324	0.391	0.102	0.818
PRESENT ON RATE LEVEL	0.233	0.294	0.088	0.615
DERIVED BY FORMULA	0.245	0.337	0.098	0.680
UNDERLYING PRESENT RATE	0.251	0.317	0.094	0.662
PROPOSED	0.245	0.337	0.098	0.680

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.701
IND. RATE				0.70	MINIMUM PREMIUM	
MAN. RATE	0.79	0.71	0.69	+ 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
2014	76,878	1,212,190	1.577	0	0	1	7	26	34
2015	77,314	2,021,801	2.615	0	0	1	12	27	40
2016	75,624	1,081,661	1.430	0	0	0	7	33	40
2017	90,688	1,343,423	1.481	0	0	2	6	23	31
2018	85,648	1,641,042	1.916	0	0	0	5	29	34
TOTAL	406,152	7,300,117	1.797	0	0	4	37	138	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
2014	0	0	168,944	120,417	220,192	0	0	341,406	88,805	167,850	104,576
2015	0	0	137,731	796,114	122,873	0	0	146,347	438,227	249,044	131,465
2016	0	0	0	165,472	130,476	0	0	0	424,452	239,356	121,905
2017	0	0	357,566	293,700	83,512	0	0	68,984	200,724	236,607	102,330
2018	0	0	0	262,010	404,240	0	0	0	358,621	323,147	293,024
TOTAL	0	0	664,241	1,637,713	961,293	0	0	556,737	1,510,829	1,216,004	753,300
OD	0	0	0	0	0	0	0	0	0	0	414

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	211,011	144,500	254,982	0	0	645,257	92,890	175,739	104,890
2015	0	431	201,909	873,252	139,212	0	1,294	323,118	473,204	265,933	133,700
2016	16	156	31,428	173,349	140,419	0	477	87,624	402,157	240,406	122,636
2017	150	4,227	518,313	275,758	114,365	31	4,953	223,002	176,660	219,926	99,976
2018	240	5,269	448,759	349,677	337,739	275	13,391	325,932	262,931	225,348	281,303
TOTAL	406	10,083	1,411,421	1,816,536	986,716	306	20,114	1,604,934	1,407,842	1,127,352	742,506
OD	0	0	0	0	0	0	0	0	0	0	397

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,047,265	5,338,446	742,903	
IBNR + FREQUENCY ADJUSTMENT	(1,669,332)	(1,532,738)	1,918	
TOTAL LOSSES	1,377,933	3,805,708	744,821	
EXPECTED LOSSES	3,472,113	4,238,261	586,836	
CREDIBILITY	0.05	0.18	0.29	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.339	0.937	0.183	1.460
INDICATED (POST-TEST)	0.351	0.969	0.190	1.510
PRESENT ON RATE LEVEL	0.795	0.970	0.134	1.899
DERIVED BY FORMULA	0.772	0.970	0.150	1.892
UNDERLYING PRESENT RATE	0.855	1.044	0.144	2.043
PROPOSED	0.772	0.970	0.150	1.892

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.951
IND. RATE				1.95	MINIMUM PREMIUM	
MAN. RATE	2.70	2.30	2.13	+ 1.95	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	42,053	281,131	0.669	0	0	0	3	7	10
2015	41,074	374,754	0.912	0	0	0	2	10	12
2016	43,041	510,187	1.185	0	0	1	0	8	9
2017	43,357	568,880	1.312	0	0	0	2	9	11
2018	49,105	567,818	1.156	0	0	1	3	13	17
TOTAL	218,630	2,302,770	1.053	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
2014	0	0	0	14,316	33,567	0	0	0	58,907	63,721	110,620
2015	0	0	0	64,143	147,308	0	0	0	6,519	81,228	75,556
2016	0	0	144,844	0	131,320	0	0	76,178	0	101,612	56,233
2017	0	0	0	183,308	80,367	0	0	0	34,382	117,219	153,604
2018	0	0	137,411	28,495	135,742	0	0	42,975	66,502	98,045	58,648
TOTAL	0	0	282,255	290,262	528,304	0	0	119,153	166,310	461,825	454,661
OD	0	0	0	0	0	0	0	0	0	0	702

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	17,179	38,871	0	0	0	61,617	66,716	110,952
2015	0	0	5,332	72,334	158,008	0	0	1,376	8,130	84,869	76,840
2016	28	1,008	176,655	8,262	140,101	17	2,314	151,981	6,765	98,218	56,570
2017	34	712	81,540	163,622	88,154	2	420	25,900	35,241	103,819	150,071
2018	108	2,519	231,478	88,459	116,092	105	5,155	126,666	63,068	66,568	56,302
TOTAL	169	4,239	495,006	349,856	541,224	124	7,889	305,923	174,821	420,190	450,736
OD	0	0	0	0	0	0	0	0	0	0	704

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	813,351	1,486,090	451,440	
IBNR + FREQUENCY ADJUSTMENT	(539,443)	(430,510)	1,179	
TOTAL LOSSES	273,908	1,055,581	452,619	
EXPECTED LOSSES	1,121,163	1,189,446	352,429	
CREDIBILITY	0.04	0.12	0.19	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.125	0.483	0.207	0.815
INDICATED (POST-TEST)	0.130	0.499	0.214	0.843
PRESENT ON RATE LEVEL	0.477	0.506	0.150	1.132
DERIVED BY FORMULA	0.463	0.505	0.162	1.130
UNDERLYING PRESENT RATE	0.513	0.544	0.161	1.218
PROPOSED	0.463	0.505	0.162	1.130

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.165
IND. RATE				1.17	MINIMUM PREMIUM	
MAN. RATE	1.43	1.30	1.27	+ 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
2014	316,564	6,745,295	2.131	0	0	8	37	105	150
2015	355,163	8,720,003	2.455	0	0	9	24	150	183
2016	357,235	7,369,639	2.063	0	0	4	27	122	153
2017	413,096	7,638,696	1.849	1	0	2	39	128	170
2018	456,507	9,095,166	1.992	0	0	2	24	173	199
TOTAL	1,898,565	39,568,799	2.084	1	0	25	151	678	855
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
2014	0	0	1,383,757	1,154,511	847,961	0	0	383,248	910,372	1,342,937	722,509
2015	0	0	1,754,526	1,119,073	1,535,839	0	0	693,083	597,814	2,094,229	925,439
2016	0	0	767,568	1,389,724	1,229,850	0	0	520,793	764,409	1,792,446	904,849
2017	364,565	0	357,751	1,430,540	1,269,057	0	0	373,470	884,607	1,994,862	963,844
2018	0	0	337,240	1,041,516	1,943,406	0	0	121,396	881,632	3,697,012	1,072,964
TOTAL	364,565	0	4,600,842	6,135,364	6,826,113	0	0	2,091,990	4,038,834	10,921,486	4,589,605
OD	0	0	0	0	14,119	0	0	0	0	0	3,060

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,728,312	1,385,413	981,939	0	0	724,339	952,249	1,406,055	724,677
2015	0	5,492	2,199,376	1,259,821	1,668,114	0	6,127	1,458,087	678,681	2,199,111	941,171
2016	282	6,591	1,170,510	1,477,507	1,336,261	113	16,812	1,228,605	795,702	1,739,485	910,278
2017	361,036	9,342	1,117,759	1,355,674	1,312,919	162	25,949	1,197,956	857,559	1,797,945	941,676
2018	1,190	26,521	2,299,859	1,558,131	1,621,655	1,647	79,734	1,882,699	1,338,150	2,274,796	1,030,045
TOTAL	362,508	47,945	8,515,817	7,036,546	6,920,888	1,923	128,621	6,491,685	4,622,342	9,417,392	4,547,847
OD	0	14	1,922	1,339	13,394	0	0	0	0	0	3,040

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	15,550,437	28,011,901	4,550,887	
IBNR + FREQUENCY ADJUSTMENT	(6,073,743)	(7,086,593)	15,953	
TOTAL LOSSES	9,476,693	20,925,308	4,566,839	
EXPECTED LOSSES	12,776,308	19,831,881	4,538,450	
CREDIBILITY	0.15	0.51	0.82	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.499	1.102	0.241	1.842
INDICATED (POST-TEST)	0.516	1.140	0.249	1.905
PRESENT ON RATE LEVEL	0.625	0.971	0.222	1.818
DERIVED BY FORMULA	0.609	1.057	0.244	1.910
UNDERLYING PRESENT RATE	0.673	1.045	0.239	1.957
PROPOSED	0.607	1.054	0.243	1.905

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.964
IND. RATE				1.96	MINIMUM PREMIUM	
MAN. RATE	2.18	2.06	2.04	+ 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
2014	753,947	15,602,137	2.069	0	0	20	71	158	249
2015	771,995	29,406,031	3.809	0	1	10	76	189	276
2016	786,277	13,463,391	1.712	0	0	10	58	183	251
2017	859,686	20,465,472	2.381	0	1	11	46	182	240
2018	875,927	14,935,188	1.705	0	0	7	37	243	287
TOTAL	4,047,832	93,872,219	2.319	0	2	58	288	955	1303
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
2014	0	0	3,778,079	2,532,387	1,601,525	0	0	1,667,862	2,278,450	2,175,576	1,568,258
2015	0	266,632	2,225,054	2,723,898	1,725,902	0	13,329,905	3,027,653	2,160,334	2,366,212	1,580,441
2016	0	0	2,113,894	2,149,421	2,361,924	0	0	1,169,868	1,635,082	2,599,281	1,433,921
2017	0	611,762	1,940,151	2,556,361	1,931,476	0	4,007,125	3,371,919	1,672,262	2,430,780	1,943,636
2018	0	0	1,589,743	1,788,280	2,347,035	0	0	2,259,554	1,155,998	3,448,050	2,346,528
TOTAL	0	878,394	11,646,921	11,750,347	9,967,862	0	17,337,030	11,496,856	8,902,126	13,019,899	8,872,784
OD	0	0	0	143,835	119,540	0	0	0	27,285	80,952	32,102

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	4,718,821	3,038,864	1,854,566	0	0	3,152,259	2,383,259	2,277,828	1,572,963
2015	0	22,097	2,477,589	3,018,517	1,886,110	0	1,015,617	3,733,762	2,365,786	2,509,505	1,607,308
2016	592	15,783	2,780,351	2,320,505	2,563,998	210	31,080	2,272,042	1,649,451	2,541,725	1,442,525
2017	3,559	104,420	3,256,738	2,450,471	2,080,259	9,704	998,599	3,728,310	1,592,832	2,270,233	1,898,932
2018	2,025	45,736	4,068,472	2,359,340	2,089,816	3,243	158,570	3,884,220	1,615,615	2,234,186	2,252,667
TOTAL	6,176	188,035	17,301,970	13,187,697	10,474,749	13,156	2,203,866	16,770,593	9,606,943	11,833,478	8,774,395
OD	27	619	58,910	192,080	102,345	0	9	2,872	30,471	84,040	32,233

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	36,546,234	45,511,803	8,806,628	
IBNR + FREQUENCY ADJUSTMENT	(11,042,743)	(12,976,446)	27,243	
TOTAL LOSSES	25,503,491	32,535,357	8,833,871	
EXPECTED LOSSES	23,011,179	35,899,065	8,253,126	
CREDIBILITY	0.25	0.85	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.630	0.804	0.218	1.652
INDICATED (POST-TEST)	0.652	0.832	0.226	1.709
PRESENT ON RATE LEVEL	0.528	0.824	0.189	1.542
DERIVED BY FORMULA	0.559	0.830	0.226	1.615
UNDERLYING PRESENT RATE	0.568	0.887	0.204	1.659
PROPOSED	0.559	0.830	0.226	1.615

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.665
IND. RATE				1.67	MINIMUM PREMIUM	
MAN. RATE	1.87	1.71	1.73	+ 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
2014	179,671	3,985,780	2,218	0	0	5	23	56	84
2015	185,601	5,286,948	2,849	0	0	6	16	57	79
2016	197,717	2,873,117	1,453	0	0	3	8	48	59
2017	203,105	3,298,048	1,624	0	0	1	9	55	65
2018	217,836	2,656,465	1,219	0	0	2	10	45	57
TOTAL	983,930	18,100,358	1,840	0	0	17	66	261	344
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
2014	0	0	1,023,525	687,519	402,897	0	0	347,705	680,557	472,827	370,750
2015	0	0	1,297,414	819,467	619,364	0	0	568,593	345,705	1,185,106	451,299
2016	0	0	561,900	438,084	576,340	0	0	199,929	281,791	480,776	334,297
2017	0	0	247,771	509,932	531,075	0	0	119,247	306,214	1,109,809	474,000
2018	0	0	318,959	149,973	438,780	0	0	243,409	193,451	743,218	568,675
TOTAL	0	0	3,449,569	2,604,975	2,568,456	0	0	1,478,883	1,807,718	3,991,736	2,199,021
OD	0	0	0	0	5,075	0	0	0	0	12,004	18,102

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,278,383	825,023	466,555	0	0	657,162	711,863	495,050	371,862
2015	0	4,061	1,616,617	915,052	681,447	0	5,026	1,181,400	394,711	1,246,199	458,971
2016	151	4,294	753,847	480,007	625,016	44	6,400	459,677	286,830	469,946	336,303
2017	172	4,463	541,594	496,725	548,066	55	9,024	440,313	328,415	985,897	463,098
2018	325	7,492	677,458	314,961	373,256	560	27,316	663,871	305,149	470,401	545,928
TOTAL	647	20,310	4,867,898	3,031,768	2,694,340	658	47,767	3,402,423	2,026,969	3,667,492	2,176,162
OD	0	5	691	481	4,814	0	14	1,223	927	10,418	17,637

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,341,636	11,437,208	2,193,799	
IBNR + FREQUENCY ADJUSTMENT	(3,101,667)	(3,150,460)	6,261	
TOTAL LOSSES	5,239,969	8,286,748	2,200,060	
EXPECTED LOSSES	6,476,858	8,727,962	1,875,919	
CREDIBILITY	0.10	0.33	0.53	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.533	0.842	0.224	1.598
INDICATED (POST-TEST)	0.551	0.871	0.231	1.654
PRESENT ON RATE LEVEL	0.612	0.824	0.177	1.613
DERIVED BY FORMULA	0.606	0.840	0.206	1.651
UNDERLYING PRESENT RATE	0.658	0.887	0.191	1.736
PROPOSED	0.606	0.840	0.206	1.651

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.702
IND. RATE				1.70	MINIMUM PREMIUM	
MAN. RATE	2.08	1.86	1.81	+ 1.70	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	127,923	3,169,726	2.478	0	0	5	10	36	51
2015	108,515	1,987,945	1.832	0	0	2	6	34	42
2016	110,321	1,368,583	1.241	0	0	1	10	24	35
2017	107,350	1,347,784	1.256	0	0	1	10	24	35
2018	115,611	1,452,006	1.256	0	0	0	7	28	35
TOTAL	569,720	9,326,044	1.637	0	0	9	43	146	198
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
2014	0	0	988,464	384,475	317,828	0	0	576,051	312,746	336,663	253,499
2015	0	0	496,471	287,212	376,431	0	0	193,913	154,396	331,033	148,489
2016	0	0	178,861	206,494	226,757	0	0	32,326	237,588	294,227	192,330
2017	0	0	160,690	57,318	278,724	0	0	69,381	116,196	336,633	328,842
2018	0	0	0	400,496	203,008	0	0	0	286,043	342,027	220,432
TOTAL	0	0	1,824,486	1,335,995	1,402,748	0	0	871,671	1,106,969	1,640,583	1,143,592
OD	0	0	0	0	88,583	0	0	0	0	32,877	8,744

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,233,454	461,370	368,045	0	0	1,086,899	327,132	352,486	254,259
2015	0	1,554	620,073	323,420	409,602	0	1,714	404,060	172,470	349,030	151,013
2016	54	1,429	252,191	222,653	245,877	7	1,272	119,123	232,405	287,815	193,484
2017	63	1,887	237,007	83,250	275,348	27	4,381	199,542	120,016	301,614	321,279
2018	235	5,071	433,614	369,066	201,759	244	11,865	286,939	229,360	229,521	211,615
TOTAL	352	9,941	2,776,338	1,459,759	1,500,632	279	19,232	2,096,563	1,081,383	1,520,465	1,131,650
OD	4	96	9,465	6,420	91,066	3	142	3,588	2,665	29,214	8,882

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,916,004	5,691,603	1,140,532	
IBNR + FREQUENCY ADJUSTMENT	(2,019,848)	(1,926,155)	3,145	
TOTAL LOSSES	2,896,156	3,765,448	1,143,677	
EXPECTED LOSSES	4,133,289	5,245,436	1,003,225	
CREDIBILITY	0.07	0.23	0.37	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.508	0.661	0.201	1.370
INDICATED (POST-TEST)	0.526	0.684	0.208	1.417
PRESENT ON RATE LEVEL	0.674	0.856	0.164	1.694
DERIVED BY FORMULA	0.664	0.816	0.180	1.660
UNDERLYING PRESENT RATE	0.725	0.921	0.176	1.822
PROPOSED	0.664	0.816	0.180	1.660

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.711
IND. RATE				1.71	MINIMUM PREMIUM	
MAN. RATE	2.07	1.90	1.90	+ 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
2014	18,706	113,610	0.607	0	0	0	0	1	1
2015	18,660	213,156	1.142	0	0	1	0	2	3
2016	18,232	57,671	0.316	0	0	0	1	1	2
2017	17,379	6,061	0.035	0	0	0	0	0	0
2018	22,565	4,695	0.021	0	0	0	0	1	1
TOTAL	95,542	395,193	0.414	0	0	1	1	5	7
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	1,347	0	0	0	0	0	112,263
2015	0	0	156,185	0	5,918	0	0	38,070	0	9,684	3,299
2016	0	0	0	5,000	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
TOTAL	0	0	156,185	5,000	17,503	0	0	38,070	5,410	11,060	161,965
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
2014	0	0	0	0	1,560	0	0	0	0	0	112,600
2015	0	489	189,290	1,277	7,843	0	337	76,928	735	10,469	3,355
2016	0	5	1,257	5,468	10,326	0	6	1,006	5,038	850	36,976
2017	0	0	0	0	0	0	0	0	0	0	5,922
2018	0	3	279	183	347	0	9	208	151	384	3,444
TOTAL	1	497	190,826	6,928	20,076	0	351	78,142	5,924	11,703	162,296
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	269,817	44,631	162,296	
IBNR + FREQUENCY ADJUSTMENT	(217,398)	(119,626)	304	
TOTAL LOSSES	52,419	0	162,600	
EXPECTED LOSSES	451,100	330,166	89,260	
CREDIBILITY	0.02	0.07	0.11	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.055	0.000	0.170	0.225
INDICATED (POST-TEST)	0.057	0.000	0.176	0.233
PRESENT ON RATE LEVEL	0.439	0.321	0.087	0.847
DERIVED BY FORMULA	0.431	0.299	0.097	0.827
UNDERLYING PRESENT RATE	0.472	0.346	0.093	0.911
PROPOSED	0.431	0.299	0.097	0.827

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.853
IND. RATE				0.85	MINIMUM PREMIUM	
MAN. RATE	1.11	0.99	0.95	+ 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
2014	132,720	570,765	0.430	0	0	0	2	7	9
2015	126,277	323,749	0.256	0	0	0	3	7	10
2016	131,215	609,892	0.465	0	0	0	8	10	18
2017	130,400	410,592	0.315	0	0	0	3	9	12
2018	142,372	345,197	0.242	0	0	0	3	8	11
TOTAL	662,984	2,260,195	0.341	0	0	0	19	41	60
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
2014	0	0	0	111,971	177,787	0	0	0	105,793	53,283	121,931
2015	0	0	0	178,168	18,558	0	0	0	32,186	25,349	69,488
2016	0	0	0	95,151	127,852	0	0	0	190,603	111,901	84,385
2017	0	0	0	16,606	63,107	0	0	0	69,075	137,737	124,067
2018	0	0	0	72,946	42,378	0	0	0	38,406	66,078	125,389
TOTAL	0	0	0	474,842	429,682	0	0	0	436,063	394,348	525,260
OD	0	0	0	1,330	4,646	0	0	0	4,432	5,185	3,915

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	134,365	205,877	0	0	0	110,659	55,787	122,297
2015	0	0	7,688	195,063	21,298	0	0	2,133	34,690	26,799	70,669
2016	9	95	20,853	101,763	135,790	0	215	39,559	180,758	112,163	84,891
2017	5	121	14,987	20,116	60,945	4	733	42,078	63,255	123,733	121,213
2018	44	963	82,264	69,376	40,843	39	1,876	44,976	35,492	42,722	120,373
TOTAL	59	1,179	125,791	520,683	464,754	43	2,824	128,746	424,854	361,204	519,444
OD	1	33	2,881	3,307	3,533	2	73	1,910	5,934	3,109	3,829

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	263,541	1,787,377	523,274	
IBNR + FREQUENCY ADJUSTMENT	(517,331)	(509,709)	1,680	
TOTAL LOSSES	0	1,277,668	524,954	
EXPECTED LOSSES	1,071,128	1,401,723	515,728	
CREDIBILITY	0.08	0.25	0.41	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.193	0.079	0.272
INDICATED (POST-TEST)	0.000	0.199	0.082	0.281
PRESENT ON RATE LEVEL	0.150	0.196	0.072	0.419
DERIVED BY FORMULA	0.138	0.197	0.076	0.412
UNDERLYING PRESENT RATE	0.162	0.211	0.078	0.451
PROPOSED	0.138	0.197	0.076	0.412

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.425
IND. RATE				0.42	MINIMUM PREMIUM	
MAN. RATE	0.55	0.49	0.47	+ 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
2014	1,342,273	21,238,731	1.582	1	0	20	89	263	373
2015	1,257,742	15,193,834	1.208	0	0	11	79	266	356
2016	1,230,576	19,584,279	1.591	0	0	23	74	216	313
2017	1,297,325	15,333,735	1.182	1	0	13	46	238	298
2018	1,399,325	14,151,473	1.011	0	0	10	38	252	300
TOTAL	6,527,241	85,502,052	1.310	2	0	77	326	1235	1640
OD				0	0	0	3	7	10

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	9,459	0	4,544,964	3,379,366	2,608,340	0	0	3,331,024	2,072,233	3,195,321	2,098,024
2015	0	0	2,255,294	2,725,331	2,473,168	0	0	1,523,926	1,621,213	2,873,597	1,721,305
2016	0	0	4,722,964	3,351,077	1,786,413	0	0	2,553,737	2,574,151	2,749,340	1,846,597
2017	3,000	0	2,734,113	1,518,056	2,296,523	0	0	1,938,427	1,428,023	3,552,376	1,863,217
2018	0	0	1,979,025	1,528,222	2,450,301	0	0	695,450	1,139,527	4,419,983	1,938,965
TOTAL	12,459	0	16,236,360	12,502,052	11,614,745	0	0	10,042,564	8,835,147	16,790,617	9,468,108
OD	0	0	0	39,132	88,152	0	0	0	7,114	105,546	174,086

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	14,094	0	5,255,367	4,055,239	3,020,458	0	0	5,411,425	2,167,566	3,345,501	2,104,318
2015	0	6,693	2,747,589	3,032,859	2,687,056	0	10,541	2,532,878	1,789,091	3,028,108	1,750,567
2016	1,211	34,693	5,990,189	3,574,943	2,055,454	518	74,744	5,186,882	2,579,315	2,738,733	1,857,677
2017	4,024	30,778	3,817,751	1,642,352	2,396,281	558	86,923	3,708,765	1,491,261	3,226,050	1,820,363
2018	2,183	49,919	4,500,702	2,275,678	2,181,065	2,566	124,793	2,995,756	1,714,049	2,756,849	1,861,406
TOTAL	21,512	122,084	22,311,598	14,581,071	12,340,313	3,643	297,000	19,835,706	9,741,271	15,095,241	9,394,331
OD	3	33	8,842	43,579	93,433	0	20	4,848	10,291	103,133	176,011

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	42,605,287	52,008,333	9,570,342	
IBNR + FREQUENCY ADJUSTMENT	(16,234,290)	(14,609,921)	31,291	
TOTAL LOSSES	26,370,997	37,398,412	9,601,634	
EXPECTED LOSSES	33,514,136	40,125,323	9,622,223	
CREDIBILITY	0.35	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.404	0.573	0.147	1.124
INDICATED (POST-TEST)	0.418	0.593	0.152	1.163
PRESENT ON RATE LEVEL	0.477	0.571	0.137	1.186
DERIVED BY FORMULA	0.456	0.593	0.152	1.201
UNDERLYING PRESENT RATE	0.513	0.615	0.147	1.276
PROPOSED	0.451	0.585	0.150	1.186

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.223
IND. RATE				1.22	MINIMUM PREMIUM	
MAN. RATE	1.60	1.42	1.33	+ 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
2014	283,321	5,622,417	1.984	0	0	5	25	63	93
2015	286,129	3,749,244	1.310	0	0	4	10	61	75
2016	273,555	3,192,172	1.167	0	0	3	16	29	48
2017	290,631	3,721,163	1.280	2	0	2	16	40	60
2018	329,830	3,001,018	0.910	0	0	0	11	61	72
TOTAL	1,463,466	19,286,014	1.318	2	0	14	78	254	348
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
2014	0	0	985,774	675,775	1,189,584	0	0	329,977	616,714	1,219,862	604,731
2015	0	0	713,933	161,873	639,196	0	0	389,607	112,500	1,049,297	682,838
2016	0	0	519,863	482,869	257,992	0	0	103,901	589,960	776,410	461,177
2017	829,617	0	319,477	520,770	408,171	0	0	47,785	432,770	677,917	484,656
2018	0	0	0	236,902	518,546	0	0	0	231,329	1,346,639	667,602
TOTAL	829,617	0	2,539,047	2,078,189	3,013,489	0	0	871,270	1,983,273	5,070,125	2,901,004
OD	0	0	0	31,142	0	0	0	0	0	0	10,226

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,231,232	810,930	1,377,538	0	0	623,657	645,083	1,277,196	606,545
2015	0	2,235	883,100	191,987	691,603	0	3,444	805,422	141,268	1,100,304	694,446
2016	147	4,011	694,471	512,084	293,544	23	3,880	343,626	579,729	758,756	463,944
2017	820,903	5,004	608,014	497,882	435,398	39	6,465	326,101	385,818	616,286	473,509
2018	266	5,865	498,837	377,192	421,382	510	24,629	574,459	434,854	817,632	640,898
TOTAL	821,316	17,114	3,915,654	2,390,074	3,219,464	572	38,418	2,673,264	2,186,751	4,570,173	2,879,342
OD	2	38	4,291	33,482	724	0	0	0	0	0	10,292

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,470,670	12,400,669	2,889,635	
IBNR + FREQUENCY ADJUSTMENT	(3,609,324)	(3,867,205)	9,178	
TOTAL LOSSES	3,861,346	8,533,464	2,898,813	
EXPECTED LOSSES	7,494,353	10,676,887	2,742,552	
CREDIBILITY	0.13	0.43	0.69	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.264	0.583	0.198	1.045
INDICATED (POST-TEST)	0.273	0.603	0.205	1.081
PRESENT ON RATE LEVEL	0.476	0.678	0.174	1.328
DERIVED BY FORMULA	0.450	0.646	0.195	1.291
UNDERLYING PRESENT RATE	0.512	0.730	0.187	1.429
PROPOSED	0.450	0.646	0.195	1.291

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.331
IND. RATE				1.33	MINIMUM PREMIUM	
MAN. RATE	1.81	1.59	1.49	+ 1.33	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	45,905	973,334	2.120	0	0	1	6	16	23
2015	47,877	1,137,742	2.376	0	0	2	4	9	15
2016	50,338	555,064	1.103	0	0	0	1	12	13
2017	52,864	605,596	1.146	0	0	0	2	10	12
2018	61,288	948,573	1.548	0	0	1	3	13	17
TOTAL	258,272	4,220,309	1.634	0	0	4	16	60	80
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	145,592	304,823	78,811	0	0	46,338	156,389	163,096	78,285
2015	0	0	344,910	243,465	36,467	0	0	53,185	294,981	53,813	110,921
2016	0	0	7,654	232,348	0	0	0	5,464	166,661	142,937	142,937
2017	0	0	150,271	112,733	0	0	0	142,119	89,785	110,688	110,688
2018	0	0	141,505	133,695	107,807	0	0	111,509	209,540	134,410	110,107
TOTAL	0	0	632,007	839,908	568,166	0	0	211,032	808,493	607,765	552,938
OD	0	0	0	0	0	0	0	0	0	0	577

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	181,844	365,788	91,263	0	0	87,579	163,583	170,762	78,520
2015	0	1,080	428,487	269,343	44,327	0	470	124,642	316,166	59,746	112,807
2016	1	30	13,368	16,942	242,323	0	39	8,925	11,358	158,909	143,795
2017	29	631	73,223	138,575	116,710	8	1,286	66,855	115,201	86,555	108,142
2018	145	3,305	299,735	153,414	107,785	257	12,603	313,218	155,032	105,409	105,703
TOTAL	175	5,046	996,657	944,061	602,408	265	14,399	601,218	761,340	581,382	548,966
OD	0	0	0	0	0	0	0	0	0	0	579

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,617,760	2,889,190	549,545	
IBNR + FREQUENCY ADJUSTMENT	(1,031,831)	(705,856)	1,501	
TOTAL LOSSES	585,929	2,183,335	551,046	
EXPECTED LOSSES	2,159,659	1,965,212	432,969	
CREDIBILITY	0.04	0.14	0.22	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.227	0.845	0.213	1.286
INDICATED (POST-TEST)	0.235	0.875	0.221	1.330
PRESENT ON RATE LEVEL	0.777	0.707	0.156	1.640
DERIVED BY FORMULA	0.755	0.731	0.170	1.656
UNDERLYING PRESENT RATE	0.836	0.761	0.168	1.765
PROPOSED	0.748	0.723	0.168	1.640

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.691
IND. RATE				1.69	MINIMUM PREMIUM	
MAN. RATE	2.11	1.89	1.84	+ 1.69	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	11,792	76,433	0.648	0	0	0	0	4	4
2015	12,035	12,037	0.100	0	0	0	0	0	0
2016	10,492	325,864	3.106	0	0	1	0	4	5
2017	9,201	22,612	0.246	0	0	0	0	3	3
2018	7,829	12,544	0.160	0	0	0	0	1	1
TOTAL	51,349	449,490	0.875	0	0	1	0	12	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
2014	0	0	0	0	35,997	0	0	0	0	31,932	8,504
2015	0	0	0	0	0	0	0	0	0	0	12,037
2016	0	0	173,356	0	76,927	0	0	43,888	0	22,750	8,943
2017	0	0	0	0	8,671	0	0	0	0	10,853	3,088
2018	0	0	0	0	1,904	0	0	0	0	2,464	8,176
TOTAL	0	0	173,356	0	123,499	0	0	43,888	0	67,999	40,748
OD	0	0	0	0	0	0	0	0	0	0	173

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	41,685	0	0	0	0	33,433	8,530
2015	0	0	0	0	0	0	0	0	0	0	12,242
2016	33	1,198	207,204	6,725	84,062	10	1,326	85,854	2,545	22,494	8,997
2017	0	9	1,180	822	8,226	0	12	1,105	838	9,419	3,017
2018	1	14	1,158	759	1,443	1	35	788	574	1,455	7,849
TOTAL	34	1,220	209,543	8,306	135,416	10	1,373	87,748	3,957	66,801	40,634
OD	0	0	0	0	0	0	0	0	0	0	174

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	299,929	214,480	40,807	
IBNR + FREQUENCY ADJUSTMENT	(256,981)	(172,546)	169	
TOTAL LOSSES	42,947	41,934	40,976	
EXPECTED LOSSES	524,500	461,704	62,796	
CREDIBILITY	0.01	0.05	0.07	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.084	0.082	0.080	0.245
INDICATED (POST-TEST)	0.087	0.084	0.083	0.254
PRESENT ON RATE LEVEL	0.949	0.836	0.114	1.899
DERIVED BY FORMULA	0.941	0.798	0.111	1.850
UNDERLYING PRESENT RATE	1.021	0.899	0.122	2.043
PROPOSED	0.941	0.798	0.111	1.850

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.907
IND. RATE				1.91	MINIMUM PREMIUM	
MAN. RATE	2.56	2.26	2.13	+ 1.91	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	225,970	2,053,677	0.909	0	0	1	6	35	42
2015	226,638	1,782,146	0.786	0	0	1	13	33	47
2016	221,844	2,334,002	1.052	0	0	1	8	14	23
2017	232,607	1,384,543	0.595	0	0	2	10	19	31
2018	247,342	983,629	0.398	0	0	0	6	15	21
TOTAL	1,154,401	8,537,997	0.740	0	0	5	43	116	164
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
2014	0	0	151,250	359,467	477,502	0	0	171,829	158,931	505,943	228,755
2015	0	0	190,070	365,436	215,486	0	0	34,935	339,983	344,151	292,085
2016	0	0	310,337	395,534	348,856	0	0	718,713	199,934	197,482	163,146
2017	0	0	283,001	102,154	275,770	0	0	15,602	208,338	295,784	203,894
2018	0	0	0	296,929	69,116	0	0	0	157,333	261,469	198,782
TOTAL	0	0	934,658	1,519,520	1,386,730	0	0	941,079	1,064,519	1,604,829	1,086,662
OD	0	0	0	5,500	12,500	0	0	0	1,558	9,992	4,083

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	188,911	431,360	552,947	0	0	324,757	166,242	529,722	229,441
2015	0	595	249,230	404,195	235,206	0	309	93,966	368,082	363,153	297,050
2016	70	1,507	270,036	419,327	377,882	83	11,721	781,876	207,280	201,110	164,125
2017	103	3,110	388,588	127,246	280,951	17	2,754	141,277	182,787	269,897	199,204
2018	148	3,175	271,978	241,172	87,887	156	7,556	181,295	143,248	169,564	190,831
TOTAL	321	8,386	1,368,744	1,623,301	1,534,874	256	22,341	1,523,171	1,067,638	1,533,447	1,080,652
OD	1	19	2,118	4,681	14,832	0	13	633	1,187	10,556	4,134

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,926,003	5,790,516	1,084,786	
IBNR + FREQUENCY ADJUSTMENT	(983,253)	(1,826,762)	3,665	
TOTAL LOSSES	1,942,749	3,963,755	1,088,450	
EXPECTED LOSSES	2,039,603	5,029,475	1,124,099	
CREDIBILITY	0.11	0.37	0.59	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.168	0.343	0.094	0.606
INDICATED (POST-TEST)	0.174	0.355	0.098	0.627
PRESENT ON RATE LEVEL	0.164	0.405	0.091	0.660
DERIVED BY FORMULA	0.165	0.387	0.095	0.646
UNDERLYING PRESENT RATE	0.177	0.436	0.097	0.710
PROPOSED	0.165	0.386	0.095	0.646

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.666
IND. RATE				0.67	MINIMUM PREMIUM	
MAN. RATE	0.76	0.76	0.74	+ 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
2014	193,485	1,228,086	0.635	0	0	2	3	8	13
2015	198,189	894,777	0.451	0	0	1	3	15	19
2016	187,201	379,215	0.203	0	0	0	1	11	12
2017	242,881	405,429	0.167	0	0	0	1	10	11
2018	273,058	1,057,966	0.387	1	0	1	2	13	17
TOTAL	1,094,814	3,965,473	0.362	1	0	4	10	57	72
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
2014	0	0	387,589	78,285	319,398	0	0	41,923	48,795	237,859	114,237
2015	0	0	302,574	56,504	155,847	0	0	95,952	36,671	181,908	65,321
2016	0	0	0	55,000	53,662	0	0	0	7,272	152,807	110,474
2017	0	0	0	131,169	29,295	0	0	0	1,006	88,051	155,908
2018	129,700	0	192,718	101,005	172,392	87,188	0	64,779	5,940	197,077	107,167
TOTAL	129,700	0	882,881	421,963	730,594	87,188	0	202,654	99,684	857,702	553,107
OD	0	0	0	0	7,133	0	0	0	0	9,194	15,094

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	484,099	93,942	369,863	0	0	79,234	51,040	249,038	114,580
2015	0	947	371,672	66,413	170,012	0	848	197,916	43,241	191,197	66,431
2016	5	53	10,988	58,024	57,400	0	38	8,589	12,509	145,766	111,137
2017	23	481	54,507	114,407	36,316	0	109	9,377	7,563	76,478	152,322
2018	149,410	3,954	360,978	160,805	156,482	166,455	6,136	148,188	57,215	120,386	102,880
TOTAL	149,438	5,435	1,282,243	493,591	790,072	166,455	7,131	443,304	171,568	782,865	547,350
OD	0	0	130	107	7,626	0	0	114	133	9,598	14,986

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,054,251	2,255,560	562,337	
IBNR + FREQUENCY ADJUSTMENT	(1,065,107)	(863,039)	2,545	
TOTAL LOSSES	989,144	1,392,521	564,882	
EXPECTED LOSSES	2,228,555	2,417,040	709,590	
CREDIBILITY	0.11	0.35	0.57	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.090	0.127	0.052	0.269
INDICATED (POST-TEST)	0.093	0.132	0.053	0.278
PRESENT ON RATE LEVEL	0.189	0.205	0.060	0.455
DERIVED BY FORMULA	0.179	0.179	0.056	0.414
UNDERLYING PRESENT RATE	0.204	0.221	0.065	0.489
PROPOSED	0.178	0.179	0.056	0.414

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.427
IND. RATE				0.43	MINIMUM PREMIUM	
MAN. RATE	0.66	0.57	0.51	+ 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
2014	170,725	1,462,335	0.857	0	0	1	17	14	32
2015	192,338	2,993,168	1.556	0	0	5	21	33	59
2016	171,148	1,525,074	0.891	0	0	1	9	22	32
2017	172,425	2,746,230	1.593	0	0	2	23	34	59
2018	192,348	2,056,511	1.069	0	0	1	7	44	52
TOTAL	898,984	10,783,318	1.200	0	0	10	77	147	234
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	399,045	497,333	100,039	0	0	101,825	126,830	80,423	156,840
2015	0	0	1,045,788	788,201	236,503	0	0	186,787	279,720	286,765	169,404
2016	0	0	183,698	534,918	149,372	0	0	64,897	202,912	264,026	125,251
2017	0	0	495,598	567,063	165,923	0	0	240,094	619,256	364,528	293,768
2018	0	0	287,399	224,383	267,314	0	0	104,713	171,782	572,351	428,569
TOTAL	0	0	2,411,528	2,611,898	919,151	0	0	698,316	1,400,500	1,568,093	1,173,832
OD	0	0	0	0	0	0	0	0	0	0	880

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	498,407	596,800	115,845	0	0	192,449	132,664	84,203	157,311
2015	0	3,273	1,303,558	873,215	269,442	0	1,651	396,217	305,357	304,049	172,284
2016	87	1,737	302,529	553,551	174,194	14	2,212	174,368	200,399	258,644	126,003
2017	237	6,461	786,846	523,119	216,508	103	16,053	697,176	518,976	362,296	287,011
2018	290	6,635	601,660	296,945	249,930	359	17,486	421,384	236,479	360,090	411,426
TOTAL	614	18,105	3,493,000	2,843,630	1,025,919	476	37,402	1,881,594	1,393,875	1,369,282	1,154,034
OD	0	0	0	0	0	0	0	0	0	0	864

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,431,191	6,632,706	1,154,898	
IBNR + FREQUENCY ADJUSTMENT	(1,835,097)	(2,128,708)	3,312	
TOTAL LOSSES	3,596,093	4,503,998	1,158,210	
EXPECTED LOSSES	3,817,091	5,852,270	1,022,112	
CREDIBILITY	0.09	0.31	0.50	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.400	0.501	0.129	1.030
INDICATED (POST-TEST)	0.414	0.518	0.133	1.065
PRESENT ON RATE LEVEL	0.395	0.605	0.106	1.105
DERIVED BY FORMULA	0.396	0.578	0.119	1.094
UNDERLYING PRESENT RATE	0.425	0.651	0.114	1.189
PROPOSED	0.396	0.578	0.119	1.094

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.128
IND. RATE				1.13	MINIMUM PREMIUM	
MAN. RATE	1.71	1.34	1.24	+ 1.13	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	225,101	2,399,774	1.066	0	1	1	15	47	64
2015	168,013	2,301,144	1.370	0	0	2	7	36	45
2016	175,049	1,975,608	1.129	0	0	1	4	26	31
2017	179,045	2,011,874	1.124	0	0	1	6	28	35
2018	189,092	2,254,647	1.192	0	0	1	9	31	41
TOTAL	936,300	10,943,047	1.169	0	1	6	41	168	216
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	70,000	490,432	138,591	505,942	0	695	97,597	117,948	643,204	335,365
2015	0	0	381,815	241,253	465,122	0	0	152,266	160,152	592,738	307,798
2016	0	0	138,061	187,375	272,431	0	0	550,311	93,637	546,905	186,888
2017	0	0	210,889	142,464	362,234	0	0	284,930	304,104	464,319	242,934
2018	0	0	301,036	349,521	338,723	0	0	124,250	303,357	555,755	282,005
TOTAL	0	70,000	1,522,233	1,059,204	1,944,452	0	695	1,209,354	979,198	2,802,921	1,354,990
OD	0	0	0	0	0	0	0	0	0	0	1,471

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	162,960	612,550	166,309	585,881	0	3,454	184,458	123,374	673,435	336,371
2015	0	1,195	480,915	273,633	502,930	0	1,346	323,606	181,755	621,915	313,031
2016	40	942	170,602	203,545	291,399	96	13,358	886,760	124,169	531,880	188,009
2017	94	2,705	336,459	166,142	362,357	100	15,499	655,667	290,147	431,309	237,347
2018	371	8,405	754,588	416,816	319,991	440	21,471	522,277	303,916	363,968	270,725
TOTAL	504	176,206	2,355,114	1,226,446	2,062,557	636	55,129	2,572,769	1,023,360	2,622,506	1,345,482
OD	0	0	0	0	0	0	0	0	0	0	1,454

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,160,358	6,934,868	1,346,936	
IBNR + FREQUENCY ADJUSTMENT	(1,975,812)	(1,865,836)	4,179	
TOTAL LOSSES	3,184,546	5,069,032	1,351,116	
EXPECTED LOSSES	4,012,281	5,067,153	1,337,427	
CREDIBILITY	0.10	0.32	0.51	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.340	0.541	0.144	1.026
INDICATED (POST-TEST)	0.352	0.560	0.149	1.061
PRESENT ON RATE LEVEL	0.398	0.503	0.133	1.034
DERIVED BY FORMULA	0.394	0.521	0.141	1.056
UNDERLYING PRESENT RATE	0.429	0.541	0.143	1.113
PROPOSED	0.394	0.521	0.141	1.056

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.089
IND. RATE				1.09	MINIMUM PREMIUM	
MAN. RATE	1.33	1.19	1.16	+ 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
2014	324,349	6,450,899	1.989	0	0	4	65	43	112
2015	332,436	4,078,329	1.227	0	0	1	73	37	111
2016	350,859	3,954,215	1.127	0	0	0	60	41	101
2017	377,106	2,818,219	0.747	0	0	1	33	31	65
2018	395,848	2,863,071	0.723	0	0	0	2	80	82
TOTAL	1,780,598	20,164,733	1.132	0	0	6	233	232	471
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
2014	0	0	764,228	1,410,755	1,241,706	0	0	667,767	1,145,382	856,732	364,329
2015	0	0	139,028	1,625,745	191,759	0	0	52,401	1,504,801	230,424	334,171
2016	0	0	0	1,175,934	305,692	0	0	0	1,693,381	420,681	358,527
2017	0	0	156,347	813,285	283,097	0	0	13,978	1,062,642	203,902	284,968
2018	0	0	0	160,219	1,187,308	0	0	0	35,838	1,188,005	291,701
TOTAL	0	0	1,059,603	5,185,938	3,209,562	0	0	734,146	5,442,044	2,899,744	1,633,696
OD	0	0	0	15,341	67	0	0	0	3,238	373	313

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	954,521	1,692,906	1,437,896	0	0	1,262,080	1,198,070	896,998	365,422
2015	0	435	238,958	1,781,300	219,657	0	463	193,627	1,608,820	256,687	339,852
2016	113	1,043	190,621	1,207,403	350,218	0	1,794	324,120	1,584,246	450,231	360,678
2017	190	4,454	523,972	726,799	328,437	60	9,692	476,061	826,401	241,998	278,414
2018	447	9,981	846,194	588,684	919,140	365	17,575	402,393	295,608	705,139	280,033
TOTAL	751	15,914	2,754,265	5,997,092	3,255,346	425	29,524	2,658,280	5,513,144	2,551,054	1,624,399
OD	1	13	2,280	15,597	483	0	3	599	3,013	450	311

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,462,057	17,336,179	1,624,710	
IBNR + FREQUENCY ADJUSTMENT	(2,789,451)	(4,975,563)	5,769	
TOTAL LOSSES	2,672,606	12,360,616	1,630,479	
EXPECTED LOSSES	5,825,207	13,801,260	1,720,677	
CREDIBILITY	0.15	0.49	0.79	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.150	0.694	0.092	0.936
INDICATED (POST-TEST)	0.155	0.718	0.095	0.968
PRESENT ON RATE LEVEL	0.304	0.720	0.090	1.114
DERIVED BY FORMULA	0.282	0.719	0.094	1.095
UNDERLYING PRESENT RATE	0.327	0.775	0.097	1.199
PROPOSED	0.282	0.719	0.094	1.095

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.129
IND. RATE				1.13	MINIMUM PREMIUM	
MAN. RATE	1.20	1.28	1.25	+ 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
2014	83,401	359,815	0.431	0	0	0	3	11	14
2015	82,509	1,861,782	2.256	0	0	4	3	4	11
2016	79,632	278,511	0.350	0	0	0	0	5	5
2017	83,584	1,005,688	1.203	0	0	1	5	11	17
2018	88,986	918,765	1.032	0	0	2	0	5	7
TOTAL	418,112	4,424,561	1.058	0	0	7	11	36	54
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
2014	0	0	0	17,784	90,751	0	0	0	11,713	156,152	83,415
2015	0	0	1,080,553	51,057	12,980	0	0	531,227	122,005	14,443	49,517
2016	0	0	0	0	96,225	0	0	0	0	72,923	109,363
2017	0	0	162,680	126,129	280,043	0	0	108,448	42,520	247,393	38,475
2018	0	0	450,189	0	32,925	0	0	188,895	0	100,850	145,906
TOTAL	0	0	1,693,422	194,970	512,924	0	0	828,570	176,238	591,761	426,676
OD	0	0	0	0	1,710	0	0	0	0	7,086	33,056

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	21,341	105,090	0	0	0	12,252	163,491	83,665
2015	0	3,382	1,311,185	64,236	24,786	0	4,696	1,078,851	138,601	21,357	50,359
2016	0	10	5,066	3,794	100,271	0	15	3,476	2,756	69,461	110,019
2017	75	2,143	265,880	142,035	281,161	35	5,370	227,018	60,103	221,043	37,590
2018	182	4,450	435,625	58,452	57,039	220	10,807	269,745	47,355	69,516	140,070
TOTAL	257	9,985	2,017,756	289,857	568,346	254	20,888	1,579,090	261,066	544,868	421,703
OD	0	0	0	0	1,980	0	0	0	0	7,419	31,764

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,628,230	1,673,537	453,467	
IBNR + FREQUENCY ADJUSTMENT	(641,142)	(376,793)	1,179	
TOTAL LOSSES	2,987,088	1,296,744	454,647	
EXPECTED LOSSES	1,327,503	1,035,790	363,584	
CREDIBILITY	0.06	0.19	0.30	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.714	0.310	0.109	1.133
INDICATED (POST-TEST)	0.739	0.321	0.112	1.172
PRESENT ON RATE LEVEL	0.295	0.230	0.081	0.606
DERIVED BY FORMULA	0.322	0.247	0.090	0.659
UNDERLYING PRESENT RATE	0.317	0.248	0.087	0.652
PROPOSED	0.321	0.247	0.090	0.659

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.679
IND. RATE				0.68	MINIMUM PREMIUM	
MAN. RATE	0.76	0.66	0.68	+ 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
2014	53,097	599,476	1.129	0	0	1	3	11	15
2015	52,643	147,048	0.279	0	0	0	1	5	6
2016	49,834	358,624	0.720	0	0	0	1	6	7
2017	47,031	520,262	1.106	0	0	1	2	5	8
2018	44,674	961,113	2.151	0	0	0	1	3	4
TOTAL	247,279	2,586,523	1.046	0	0	2	8	30	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
2014	0	0	155,342	183,891	65,987	0	0	19,221	22,286	79,120	73,629
2015	0	0	0	47,529	21,524	0	0	0	13,838	12,974	51,183
2016	0	0	0	52,042	73,253	0	0	0	95,160	80,345	57,824
2017	0	0	187,649	31,168	30,879	0	0	26,741	28,394	164,151	51,280
2018	0	0	0	124,590	5,352	0	0	0	720,000	44,149	67,022
TOTAL	0	0	342,991	439,220	196,995	0	0	45,962	879,678	380,739	300,938
OD	0	0	0	0	0	0	0	0	0	0	149

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	194,022	220,669	76,413	0	0	36,328	23,311	82,839	73,850
2015	0	0	2,353	52,284	23,400	0	0	943	14,944	13,689	52,053
2016	5	52	11,580	55,790	77,734	0	112	20,917	91,170	79,314	58,171
2017	57	1,782	222,887	38,842	39,743	10	1,591	73,756	36,425	145,112	50,101
2018	51	1,065	91,342	83,965	17,655	345	16,844	422,012	354,196	89,281	64,341
TOTAL	113	2,900	522,185	451,550	234,945	355	18,548	553,955	520,047	410,234	298,516
OD	0	0	0	0	0	0	0	0	0	0	146

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,098,055	1,616,776	298,661	
IBNR + FREQUENCY ADJUSTMENT	(539,088)	(377,563)	779	
TOTAL LOSSES	558,967	1,239,214	299,440	
EXPECTED LOSSES	1,108,231	1,023,747	263,391	
CREDIBILITY	0.04	0.13	0.21	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.226	0.501	0.121	0.848
INDICATED (POST-TEST)	0.234	0.518	0.125	0.878
PRESENT ON RATE LEVEL	0.417	0.385	0.099	0.900
DERIVED BY FORMULA	0.409	0.402	0.105	0.916
UNDERLYING PRESENT RATE	0.448	0.414	0.107	0.969
PROPOSED	0.402	0.395	0.103	0.900

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.928
IND. RATE				0.93	MINIMUM PREMIUM	
MAN. RATE	1.20	1.04	1.01	+ 0.93	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	38,396	386,205	1.006	0	0	1	4	1	6
2015	41,221	226,453	0.549	0	0	0	2	1	3
2016	33,034	127,699	0.387	0	0	0	3	1	4
2017	41,755	114,490	0.274	0	0	0	1	0	1
2018	43,946	73,615	0.168	0	0	0	1	1	2
TOTAL	198,352	928,462	0.468	0	0	1	11	4	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
2014	0	0	140,071	31,468	2,217	0	0	110,353	61,782	4,858	35,456
2015	0	0	0	87,878	264	0	0	0	72,653	1,394	64,264
2016	0	0	0	33,058	12,274	0	0	0	12,725	31,905	37,737
2017	0	0	0	62,597	0	0	0	0	12,853	0	39,040
2018	0	0	0	1,950	3,597	0	0	0	8,337	27,132	32,599
TOTAL	0	0	140,071	216,951	18,352	0	0	110,353	168,350	65,289	209,096
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
2014	0	0	174,949	37,762	2,567	0	0	208,567	64,624	5,086	35,562
2015	0	0	3,630	96,078	1,001	0	0	4,123	77,494	2,210	65,356
2016	3	30	5,553	34,088	13,680	0	19	3,806	12,991	30,763	37,963
2017	11	215	24,109	53,272	4,069	1	107	5,219	9,792	781	38,142
2018	2	43	3,698	2,837	2,960	12	587	13,855	10,685	16,827	31,295
TOTAL	16	288	211,937	224,036	24,277	13	713	235,571	175,586	55,667	208,319
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	448,538	479,566	208,319	
IBNR + FREQUENCY ADJUSTMENT	(383,206)	(238,690)	732	
TOTAL LOSSES	65,332	240,876	209,051	
EXPECTED LOSSES	795,000	658,829	220,277	
CREDIBILITY	0.03	0.11	0.18	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.033	0.121	0.105	0.260
INDICATED (POST-TEST)	0.034	0.126	0.109	0.269
PRESENT ON RATE LEVEL	0.373	0.309	0.103	0.784
DERIVED BY FORMULA	0.362	0.289	0.104	0.755
UNDERLYING PRESENT RATE	0.401	0.332	0.111	0.844
PROPOSED	0.362	0.288	0.104	0.755

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.778
IND. RATE				0.78	MINIMUM PREMIUM	
MAN. RATE	1.01	0.90	0.88	+ 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
2014	138,583	736,650	0.532	0	0	0	5	7	12
2015	161,968	1,853,621	1.144	0	1	1	5	11	18
2016	172,636	966,566	0.560	0	0	1	8	10	19
2017	176,970	1,290,783	0.729	0	0	2	7	11	20
2018	187,172	1,198,905	0.641	0	0	2	1	22	25
TOTAL	837,329	6,046,525	0.722	0	1	6	26	61	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
2014	0	0	0	189,777	55,243	0	0	0	279,261	102,760	109,609
2015	0	591,444	128,790	127,449	45,081	0	552,563	24,106	149,636	134,036	100,516
2016	0	0	183,306	95,502	101,315	0	0	93,006	203,524	81,323	208,590
2017	0	0	396,328	315,079	53,474	0	0	133,038	168,697	111,575	112,592
2018	0	0	329,689	20,219	185,880	0	0	91,328	7,874	314,757	249,158
TOTAL	0	591,444	1,038,113	748,026	440,993	0	552,563	341,478	808,992	744,451	780,465
OD	0	0	0	0	8,563	0	0	0	0	4,378	745

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	227,732	63,971	0	0	0	292,107	107,590	109,938
2015	0	448,905	162,079	142,044	50,488	0	521,893	58,754	161,916	141,715	102,225
2016	45	1,351	234,323	104,977	112,272	20	3,021	220,063	195,142	85,160	209,842
2017	163	4,610	565,151	293,043	88,999	48	7,339	306,268	147,698	111,688	110,002
2018	193	4,604	433,068	121,855	166,809	188	9,156	220,421	89,004	191,478	239,192
TOTAL	401	459,470	1,394,621	889,651	482,540	256	541,410	805,507	885,867	637,630	771,198
OD	0	1	451	338	8,923	0	1	209	165	4,170	728

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,202,325	2,909,284	771,926	
IBNR + FREQUENCY ADJUSTMENT	(1,162,828)	(747,399)	2,057	
TOTAL LOSSES	2,039,497	2,161,885	773,983	
EXPECTED LOSSES	2,448,683	2,080,962	610,081	
CREDIBILITY	0.09	0.30	0.48	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.244	0.258	0.092	0.594
INDICATED (POST-TEST)	0.252	0.267	0.096	0.615
PRESENT ON RATE LEVEL	0.272	0.231	0.068	0.570
DERIVED BY FORMULA	0.270	0.242	0.081	0.593
UNDERLYING PRESENT RATE	0.292	0.249	0.073	0.614
PROPOSED	0.270	0.242	0.081	0.593

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.611
IND. RATE				0.61	MINIMUM PREMIUM	
MAN. RATE	0.73	0.65	0.64	+ 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
2014	30,302	97,342	0.321	0	0	0	0	3	3
2015	28,769	364,978	1.269	0	0	0	0	2	2
2016	30,160	747,679	2.479	0	0	1	0	5	6
2017	19,917	193,876	0.973	0	0	0	0	4	4
2018	16,654	19,984	0.120	0	0	0	0	2	2
TOTAL	125,802	1,423,859	1.132	0	0	1	0	16	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
2014	0	0	0	0	31,153	0	0	0	0	42,978	23,211
2015	0	0	0	0	284,394	0	0	0	0	76,981	3,603
2016	0	0	190,086	0	367,876	0	0	52,782	0	117,665	19,270
2017	0	0	0	0	77,374	0	0	0	0	101,425	15,077
2018	0	0	0	0	7,681	0	0	0	0	5,557	6,746
TOTAL	0	0	190,086	0	768,478	0	0	52,782	0	344,606	67,907
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
2014	0	0	0	0	36,075	0	0	0	0	44,998	23,281
2015	0	0	5,187	4,264	304,037	0	0	955	1,117	80,368	3,664
2016	37	1,343	242,127	18,553	387,620	11	1,613	107,557	6,473	113,070	19,386
2017	3	78	10,534	7,337	73,400	0	116	10,330	7,828	88,023	14,730
2018	2	55	4,672	3,063	5,822	2	78	1,778	1,295	3,282	6,476
TOTAL	42	1,476	262,519	33,217	806,955	14	1,807	120,620	16,714	329,741	67,537
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	386,477	1,186,626	67,537	
IBNR + FREQUENCY ADJUSTMENT	(239,126)	(146,233)	199	
TOTAL LOSSES	147,352	1,040,394	67,736	
EXPECTED LOSSES	486,063	387,588	79,538	
CREDIBILITY	0.03	0.08	0.13	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.117	0.827	0.054	0.998
INDICATED (POST-TEST)	0.121	0.856	0.056	1.032
PRESENT ON RATE LEVEL	0.359	0.286	0.059	0.704
DERIVED BY FORMULA	0.352	0.332	0.058	0.742
UNDERLYING PRESENT RATE	0.386	0.308	0.063	0.758
PROPOSED	0.352	0.332	0.058	0.742

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.765
IND. RATE				0.77	MINIMUM PREMIUM	
MAN. RATE	0.81	0.76	0.79	+ 0.77	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	210,573	477,448	0.227	0	0	0	3	15	18
2015	207,894	1,235,559	0.594	0	0	0	17	18	35
2016	208,291	1,718,525	0.825	1	0	2	12	23	38
2017	240,026	1,788,035	0.745	0	0	0	18	10	28
2018	246,281	830,665	0.337	0	0	0	7	23	30
TOTAL	1,113,065	6,050,232	0.544	1	0	2	57	89	149
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
2014	0	0	0	34,606	71,596	0	0	0	38,677	208,808	123,761
2015	0	0	0	471,374	114,920	0	0	0	262,440	200,322	186,503
2016	5,108	0	358,371	186,334	335,903	8,697	0	57,305	184,191	275,530	307,086
2017	0	0	0	825,364	35,097	0	0	0	647,809	86,705	193,060
2018	0	0	0	82,791	106,331	0	0	0	62,015	307,308	272,220
TOTAL	5,108	0	358,371	1,600,469	663,847	8,697	0	57,305	1,195,132	1,078,673	1,082,630
OD	0	0	0	25,543	0	0	0	0	725	0	3,340

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	41,527	82,908	0	0	0	40,456	218,622	124,132
2015	0	0	21,539	517,059	126,715	0	0	17,317	282,761	211,861	189,674
2016	5,022	2,655	465,311	210,286	363,109	18,796	1,967	156,891	183,204	268,912	308,929
2017	142	2,875	322,658	705,739	86,940	34	5,494	271,886	500,213	114,602	188,620
2018	69	1,511	128,784	101,958	90,497	121	5,848	136,818	104,061	187,474	261,331
TOTAL	5,233	7,041	938,293	1,576,569	750,168	18,951	13,308	582,912	1,110,695	1,001,471	1,072,685
OD	0	0	0	30,652	0	0	0	0	758	0	3,259

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,565,738	4,470,314	1,075,944	
IBNR + FREQUENCY ADJUSTMENT	(1,203,415)	(1,037,677)	3,078	
TOTAL LOSSES	362,323	3,432,637	1,079,022	
EXPECTED LOSSES	2,503,678	2,874,177	920,635	
CREDIBILITY	0.11	0.36	0.57	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.033	0.308	0.097	0.438
INDICATED (POST-TEST)	0.034	0.319	0.100	0.453
PRESENT ON RATE LEVEL	0.209	0.240	0.077	0.526
DERIVED BY FORMULA	0.190	0.268	0.090	0.548
UNDERLYING PRESENT RATE	0.225	0.258	0.083	0.566
PROPOSED	0.182	0.257	0.087	0.526

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.542
IND. RATE				0.54	MINIMUM PREMIUM	
MAN. RATE	0.67	0.60	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
2014	500,396	1,980,770	0.396	0	0	1	10	32	43
2015	500,539	1,459,846	0.292	0	0	1	12	24	37
2016	544,421	3,304,553	0.607	0	0	5	20	15	40
2017	556,288	1,724,478	0.310	0	0	0	22	21	43
2018	548,108	1,742,741	0.318	0	0	0	13	23	36
TOTAL	2,649,752	10,212,388	0.385	0	0	7	77	115	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
2014	0	0	390,753	345,159	174,532	0	0	94,020	143,685	300,294	532,327
2015	0	0	146,850	391,491	147,023	0	0	65,706	257,361	212,941	238,474
2016	0	0	1,082,962	734,724	69,867	0	0	532,076	511,079	170,781	203,064
2017	0	0	0	345,229	97,321	0	0	0	596,059	283,228	402,641
2018	0	0	0	505,028	185,878	0	0	0	456,674	248,107	347,054
TOTAL	0	0	1,620,565	2,321,631	674,621	0	0	691,802	1,964,858	1,215,351	1,723,560
OD	0	0	0	0	0	0	0	0	0	0	9,167

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	488,050	414,191	202,108	0	0	177,698	150,295	314,408	533,924
2015	0	460	196,705	431,325	161,807	0	581	149,751	278,554	225,602	242,528
2016	280	8,074	1,381,838	772,670	116,965	116	16,566	1,127,616	500,231	187,604	204,282
2017	62	1,286	146,211	303,029	114,761	32	5,288	270,888	475,956	282,014	393,380
2018	274	5,891	504,145	437,437	201,271	303	14,757	362,762	296,743	190,453	333,172
TOTAL	615	15,710	2,716,950	2,358,652	796,913	450	37,191	2,088,716	1,701,778	1,200,081	1,707,287
OD	0	0	0	0	0	0	0	0	0	0	9,119

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,859,633	6,057,424	1,716,406	
IBNR + FREQUENCY ADJUSTMENT	(1,638,195)	(1,869,475)	5,970	
TOTAL LOSSES	3,221,438	4,187,949	1,722,375	
EXPECTED LOSSES	3,410,554	5,156,114	1,852,978	
CREDIBILITY	0.19	0.64	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.122	0.158	0.065	0.345
INDICATED (POST-TEST)	0.126	0.164	0.067	0.357
PRESENT ON RATE LEVEL	0.120	0.181	0.065	0.365
DERIVED BY FORMULA	0.121	0.170	0.067	0.358
UNDERLYING PRESENT RATE	0.129	0.195	0.070	0.393
PROPOSED	0.121	0.170	0.067	0.358

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.369
IND. RATE				0.37	MINIMUM PREMIUM	
MAN. RATE	0.51	0.44	0.41	+ 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
2014	49,682	266,402	0.536	0	0	0	0	7	7
2015	53,747	107,453	0.200	0	0	0	0	4	4
2016	55,746	416,825	0.748	0	0	0	6	2	8
2017	56,450	382,608	0.678	0	0	0	2	11	13
2018	55,625	110,874	0.199	0	0	0	0	2	2
TOTAL	271,250	1,284,162	0.473	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
2014	0	0	0	0	57,277	0	0	0	0	148,461	60,664
2015	0	0	0	0	9,694	0	0	0	0	28,778	68,981
2016	0	0	0	158,255	12,496	0	0	0	173,846	31,218	41,010
2017	0	0	0	40,451	54,941	0	0	0	35,622	215,231	36,363
2018	0	0	0	0	2,628	0	0	0	0	30,147	78,099
TOTAL	0	0	0	198,706	137,036	0	0	0	209,468	453,835	285,117
OD	0	0	0	0	0	0	0	0	0	0	1,680

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	66,327	0	0	0	0	155,439	60,846
2015	0	0	177	145	10,364	0	0	357	417	30,044	70,154
2016	15	137	24,146	161,361	17,284	0	182	32,704	162,190	34,820	41,256
2017	9	195	23,059	39,635	54,748	3	543	36,387	43,750	188,956	35,527
2018	1	19	1,598	1,048	1,992	9	424	9,647	7,026	17,806	74,975
TOTAL	25	351	48,980	202,189	150,715	12	1,148	79,095	213,383	427,064	282,757
OD	0	0	0	0	0	0	0	0	0	0	1,696

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	129,610	993,351	284,454	
IBNR + FREQUENCY ADJUSTMENT	(306,051)	(281,930)	880	
TOTAL LOSSES	0	711,421	285,334	
EXPECTED LOSSES	638,888	777,540	274,586	
CREDIBILITY	0.04	0.14	0.22	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.262	0.105	0.367
INDICATED (POST-TEST)	0.000	0.271	0.109	0.380
PRESENT ON RATE LEVEL	0.219	0.266	0.094	0.579
DERIVED BY FORMULA	0.210	0.267	0.097	0.575
UNDERLYING PRESENT RATE	0.236	0.287	0.101	0.623
PROPOSED	0.210	0.267	0.097	0.575

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.593
IND. RATE				0.59	MINIMUM PREMIUM	
MAN. RATE	0.75	0.67	0.65	+ 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
2014	48,797	1,123,699	2.303	0	0	1	8	12	21
2015	54,271	1,836,482	3.384	0	0	2	11	5	18
2016	53,737	6,412,750	11.934	0	0	1	6	7	14
2017	51,697	290,382	0.562	0	0	0	4	5	9
2018	55,359	2,447,774	4.422	0	0	0	3	15	18
TOTAL	263,861	12,111,087	4.590	0	0	4	32	44	80
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	158,233	321,947	79,489	0	0	448	294,483	212,624	56,475
2015	0	0	554,559	239,938	27,448	0	0	454,872	350,376	46,928	162,361
2016	0	0	817,851	189,245	56,378	0	0	4,942,645	164,041	93,721	148,869
2017	0	0	0	53,534	18,734	0	0	0	120,365	40,831	56,918
2018	0	0	0	113,490	232,596	0	0	0	1,571,820	406,490	123,378
TOTAL	0	0	1,530,643	918,154	414,645	0	0	5,397,965	2,501,085	800,594	548,001
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
2014	0	0	197,633	386,336	92,048	0	0	847	308,029	222,617	56,644
2015	0	1,736	682,119	266,947	36,692	0	4,021	938,111	381,406	56,924	165,121
2016	35	737	127,973	196,354	65,708	109	15,230	999,288	174,665	103,448	149,762
2017	10	203	23,169	47,336	21,251	6	1,049	53,035	94,849	42,748	55,609
2018	111	2,455	208,576	155,089	186,669	723	35,287	873,657	721,682	355,314	118,443
TOTAL	156	5,131	1,239,468	1,052,061	402,368	838	55,587	2,864,938	1,680,632	781,051	545,580
OD	0	0	0	0	0	0	0	0	0	0	910

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,166,118	3,916,112	546,490	
IBNR + FREQUENCY ADJUSTMENT	(1,318,359)	(992,982)	1,492	
TOTAL LOSSES	2,847,759	2,923,131	547,982	
EXPECTED LOSSES	2,749,916	2,734,036	463,172	
CREDIBILITY	0.04	0.14	0.22	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.079	1.108	0.208	2.395
INDICATED (POST-TEST)	1.116	1.146	0.215	2.477
PRESENT ON RATE LEVEL	0.969	0.963	0.163	2.095
DERIVED BY FORMULA	0.975	0.989	0.175	2.138
UNDERLYING PRESENT RATE	1.042	1.036	0.176	2.254
PROPOSED	0.975	0.989	0.175	2.138

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.204
IND. RATE				2.20	MINIMUM PREMIUM	
MAN. RATE	2.66	2.43	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
2014	1,364	17,489	1.282	0	0	0	0	0	0
2015	1,275	1,828	0.143	0	0	0	0	0	0
2016	1,404	449	0.032	0	0	0	0	0	0
2017	1,407	55,121	3.918	0	0	0	0	1	1
2018	1,166	2,438	0.209	0	0	0	0	0	0
TOTAL	6,616	77,325	1.169	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
2014	0	0	0	0	0	0	0	0	0	0	17,489
2015	0	0	0	0	0	0	0	0	0	0	1,828
2016	0	0	0	0	0	0	0	0	0	0	449
2017	0	0	0	0	20,000	0	0	0	0	30,000	5,121
2018	0	0	0	0	0	0	0	0	0	0	2,438
TOTAL	0	0	0	0	20,000	0	0	0	0	30,000	27,325
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
2014	0	0	0	0	0	0	0	0	0	0	17,541
2015	0	0	0	0	0	0	0	0	0	0	1,859
2016	0	0	0	0	0	0	0	0	0	0	452
2017	1	20	2,723	1,897	18,973	0	34	3,056	2,316	26,036	5,003
2018	0	0	0	0	0	0	0	0	0	0	2,340
TOTAL	1	20	2,723	1,897	18,973	0	34	3,056	2,316	26,036	27,196
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,834	49,221	27,196	
IBNR + FREQUENCY ADJUSTMENT	(28,378)	(20,093)	25	
TOTAL LOSSES	0	29,128	27,221	
EXPECTED LOSSES	58,588	54,798	8,446	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.440	0.411	0.852
INDICATED (POST-TEST)	0.000	0.455	0.426	0.881
PRESENT ON RATE LEVEL	0.823	0.770	0.119	1.711
DERIVED BY FORMULA	0.823	0.767	0.125	1.714
UNDERLYING PRESENT RATE	0.886	0.828	0.128	1.841
PROPOSED	0.821	0.765	0.125	1.711

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.764
IND. RATE				1.76	MINIMUM PREMIUM	
MAN. RATE	2.21	1.97	1.92	+ 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
2014	269,166	5,684,666	2.112	0	0	7	13	51	71
2015	275,125	5,186,433	1.885	0	0	4	9	57	70
2016	276,648	2,648,375	0.957	0	0	2	11	47	60
2017	298,655	3,141,157	1.052	0	0	4	10	61	75
2018	306,515	4,165,694	1.359	0	0	4	7	57	68
TOTAL	1,426,109	20,826,325	1.460	0	0	21	50	273	344
OD				0	0	2	0	1	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,449,967	714,424	656,656	0	0	1,213,234	679,897	700,353	270,135
2015	0	0	868,228	469,091	432,503	0	0	2,138,367	225,116	745,425	307,703
2016	0	0	300,048	377,497	279,879	0	0	94,281	374,959	728,820	492,891
2017	0	0	651,931	321,817	487,195	0	0	262,192	244,610	871,029	302,383
2018	0	0	797,461	343,907	536,508	0	0	861,350	261,444	974,246	390,778
TOTAL	0	0	4,067,635	2,226,736	2,392,741	0	0	4,569,424	1,786,026	4,019,873	1,763,890
OD	0	0	459,302	0	1,948	0	0	20,090	0	2,588	3,446

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,685,351	857,309	760,408	0	0	1,426,392	711,172	733,270	270,945
2015	0	2,077	830,695	524,373	472,656	0	5,468	1,269,933	260,522	786,394	312,934
2016	94	2,413	422,385	401,155	308,566	21	3,364	284,170	378,435	706,957	495,848
2017	248	7,312	908,318	352,694	512,358	92	14,477	634,238	274,408	779,876	295,428
2018	610	14,153	1,302,184	538,716	502,563	1,190	58,298	1,438,972	460,752	641,003	375,147
TOTAL	953	25,954	5,148,932	2,674,246	2,556,550	1,302	81,608	5,053,705	2,085,290	3,647,500	1,750,303
OD	1	574	568,104	2,138	3,214	1	153	40,475	808	1,653	3,320

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,921,761	10,971,398	1,753,623	
IBNR + FREQUENCY ADJUSTMENT	(2,316,600)	(3,117,095)	5,747	
TOTAL LOSSES	8,605,161	7,854,303	1,759,370	
EXPECTED LOSSES	4,821,622	8,610,040	1,750,708	
CREDIBILITY	0.13	0.42	0.68	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.603	0.551	0.123	1.278
INDICATED (POST-TEST)	0.624	0.570	0.128	1.322
PRESENT ON RATE LEVEL	0.314	0.561	0.114	0.989
DERIVED BY FORMULA	0.355	0.565	0.123	1.043
UNDERLYING PRESENT RATE	0.338	0.604	0.123	1.065
PROPOSED	0.355	0.565	0.123	1.043

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.075
IND. RATE				1.08	MINIMUM PREMIUM	
MAN. RATE	1.18	1.09	1.11	+ 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
2014	123,028	2,167,364	1.762	1	0	2	8	15	26
2015	144,716	1,449,447	1.002	0	0	3	6	13	22
2016	65,600	669,437	1.020	0	0	1	4	5	10
2017	108,191	477,390	0.441	0	0	0	4	9	13
2018	94,331	492,386	0.522	0	0	0	2	17	19
TOTAL	535,866	5,256,024	0.981	1	0	6	24	59	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
2014	907,091	0	307,552	102,586	119,277	3,328	0	99,028	405,113	91,866	131,523
2015	0	0	647,017	78,668	92,701	0	0	111,538	123,334	318,807	77,382
2016	0	0	291,270	35,514	37,055	0	0	35,894	85,386	141,371	42,947
2017	0	0	0	163,032	53,961	0	0	0	34,070	148,177	78,150
2018	0	0	0	10,394	179,495	0	0	0	6,184	157,147	139,166
TOTAL	907,091	0	1,245,839	390,194	482,489	3,328	0	246,460	654,087	857,368	469,168
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
2014	1,157,252	0	384,132	123,103	138,123	3,127	0	187,163	423,748	96,184	131,918
2015	0	2,025	788,648	92,318	106,030	0	986	235,958	137,884	335,166	78,697
2016	60	2,034	348,559	43,764	46,124	8	1,195	91,400	85,802	137,831	43,205
2017	30	616	70,136	143,862	61,786	2	453	28,927	37,392	130,667	76,353
2018	62	1,384	117,218	79,049	137,301	49	2,360	54,123	39,858	93,413	133,599
TOTAL	1,157,402	6,059	1,708,694	482,096	489,364	3,186	4,995	597,570	724,684	793,261	463,772
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,477,906	2,489,405	463,772	
IBNR + FREQUENCY ADJUSTMENT	(1,624,946)	(836,152)	1,168	
TOTAL LOSSES	1,852,961	1,653,253	464,940	
EXPECTED LOSSES	3,307,320	2,249,841	404,648	
CREDIBILITY	0.07	0.22	0.35	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.346	0.309	0.087	0.741
INDICATED (POST-TEST)	0.358	0.319	0.090	0.767
PRESENT ON RATE LEVEL	0.574	0.390	0.070	1.034
DERIVED BY FORMULA	0.559	0.375	0.077	1.010
UNDERLYING PRESENT RATE	0.617	0.420	0.076	1.113
PROPOSED	0.558	0.375	0.077	1.010

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.041
IND. RATE				1.04	MINIMUM PREMIUM	
MAN. RATE	1.41	1.22	1.16	+ 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
2014	0	0	0.000	0	0	0	0	0	0
2015	0	0	0.000	0	0	0	0	0	0
2016	0	0	0.000	0	0	0	0	0	0
2017	0	0	0.000	0	0	0	0	0	0
2018	2	0	0.000	0	0	0	0	0	0
TOTAL	2	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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
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	(17)	(5)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	38	19	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	1.782	0.873	0.091	2.745
DERIVED BY FORMULA	1.782	0.873	0.091	2.745
UNDERLYING PRESENT RATE	1.917	0.939	0.097	2.954
PROPOSED	1.782	0.873	0.091	2.745

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.830
IND. RATE				2.83	MINIMUM PREMIUM	
MAN. RATE	3.53	3.18	3.08	+ 2.83	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	165,353	6,612,159	3.999	0	0	9	24	79	112
2015	186,136	9,777,932	5.253	0	0	7	22	104	133
2016	200,372	9,540,716	4.762	0	0	11	18	81	110
2017	196,368	5,543,563	2.823	0	0	2	19	93	114
2018	202,576	5,559,080	2.744	0	0	1	3	85	89
TOTAL	950,805	37,033,450	3.895	0	0	30	86	442	558
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
2014	0	0	1,505,885	1,152,167	638,056	0	0	1,222,384	696,439	927,077	470,151
2015	0	0	1,904,568	1,027,673	1,494,441	0	0	2,695,060	859,036	1,246,740	550,414
2016	0	0	2,177,954	1,214,315	1,070,312	0	0	1,759,063	1,269,456	1,406,236	643,380
2017	0	0	555,006	858,435	1,562,696	0	0	250,261	598,383	1,276,291	442,491
2018	0	0	375,000	240,015	878,166	0	0	750,000	666,649	2,190,602	458,648
TOTAL	0	0	6,518,413	4,492,605	5,643,671	0	0	6,676,768	4,089,963	7,046,946	2,565,084
OD	0	0	0	0	9,868	0	0	0	0	20,641	13,203

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,869,228	1,382,600	738,869	0	0	2,253,061	728,475	970,650	471,561
2015	0	3,840	1,555,230	1,155,259	1,617,981	0	11,561	2,702,415	954,537	1,322,851	559,771
2016	523	15,606	2,703,448	1,321,392	1,195,391	340	48,452	3,303,488	1,288,683	1,405,833	647,240
2017	349	9,399	1,154,654	906,509	1,563,148	109	17,366	798,867	574,255	1,152,667	432,314
2018	486	11,026	971,252	550,229	713,746	1,525	74,292	1,799,041	928,029	1,386,647	440,302
TOTAL	1,358	39,871	8,253,813	5,315,988	5,829,135	1,974	151,672	10,856,871	4,473,980	6,238,648	2,551,189
OD	0	0	118	97	10,854	0	0	256	299	21,549	13,109

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,305,931	21,890,550	2,564,298	
IBNR + FREQUENCY ADJUSTMENT	(5,815,889)	(5,911,129)	8,876	
TOTAL LOSSES	13,490,043	15,979,421	2,573,174	
EXPECTED LOSSES	12,198,428	16,369,565	2,710,762	
CREDIBILITY	0.10	0.32	0.52	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.419	1.681	0.271	3.370
INDICATED (POST-TEST)	1.468	1.739	0.280	3.486
PRESENT ON RATE LEVEL	1.192	1.600	0.265	3.057
DERIVED BY FORMULA	1.220	1.644	0.273	3.137
UNDERLYING PRESENT RATE	1.283	1.722	0.285	3.290
PROPOSED	1.220	1.644	0.273	3.137

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.234
IND. RATE				3.23	MINIMUM PREMIUM	
MAN. RATE	3.69	3.42	3.43	+ 3.23	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	4,776	19,255	0.403	0	0	0	0	1	1
2015	17,868	93,816	0.525	0	0	0	1	2	3
2016	19,217	640,897	3.335	0	0	1	3	2	6
2017	19,212	986,421	5.134	0	0	2	2	5	9
2018	25,462	228,320	0.897	0	0	0	1	4	5
TOTAL	86,535	1,968,709	2.275	0	0	3	7	14	24
OD				0	0	1	0	1	2

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	3,782	0	0	0	0	4,297	11,176
2015	0	0	0	17,385	12,456	0	0	0	11,384	28,542	24,049
2016	0	0	236,218	190,652	17,851	0	0	39,706	93,224	9,607	53,639
2017	0	0	442,620	110,416	187,575	0	0	68,052	27,821	106,364	43,573
2018	0	0	0	18,091	19,840	0	0	0	8,472	66,676	115,241
TOTAL	0	0	678,838	336,544	241,504	0	0	107,758	140,901	215,486	247,678
OD	0	0	176,872	0	101,000	0	0	1,045	0	0	658

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	4,380	0	0	0	0	4,499	11,210
2015	0	0	944	19,193	13,459	0	0	997	12,553	29,916	24,458
2016	64	1,787	306,058	199,534	29,053	9	1,291	93,890	88,229	12,622	53,961
2017	145	4,447	555,570	133,901	204,989	22	3,324	137,940	34,810	96,357	42,571
2018	14	306	26,076	20,926	17,202	24	1,146	26,593	19,971	40,197	110,631
TOTAL	223	6,541	888,649	373,553	269,081	54	5,761	259,420	155,563	183,590	242,830
OD	51	1,652	208,560	18,427	103,753	0	46	1,778	83	36	632

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,372,734	1,104,087	243,462	
IBNR + FREQUENCY ADJUSTMENT	(494,166)	(216,924)	709	
TOTAL LOSSES	878,569	887,163	244,171	
EXPECTED LOSSES	1,100,722	631,960	176,220	
CREDIBILITY	0.02	0.07	0.10	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.015	1.025	0.282	2.323
INDICATED (POST-TEST)	1.050	1.061	0.292	2.403
PRESENT ON RATE LEVEL	1.182	0.679	0.189	2.050
DERIVED BY FORMULA	1.180	0.705	0.200	2.085
UNDERLYING PRESENT RATE	1.272	0.730	0.204	2.206
PROPOSED	1.180	0.706	0.200	2.085

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.150
IND. RATE				2.15	MINIMUM PREMIUM	
MAN. RATE	2.69	2.37	2.30	+ 2.15	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	38,728	724,131	1.870	0	0	0	2	20	22
2015	40,823	1,454,575	3.563	0	0	0	4	16	20
2016	42,184	966,659	2.292	0	0	0	2	21	23
2017	42,022	1,192,980	2.839	0	0	0	2	10	12
2018	40,503	188,855	0.466	0	0	0	2	7	9
TOTAL	204,260	4,527,200	2.216	0	0	0	12	74	86
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	39,620	272,913	0	0	0	51,828	297,505	62,265
2015	0	0	0	269,421	216,129	0	0	0	780,059	154,368	34,598
2016	0	0	0	4,033	583,170	0	0	0	19,754	316,129	43,573
2017	0	0	0	168,640	230,243	0	0	0	75,908	674,856	43,333
2018	0	0	0	24,268	31,778	0	0	0	12,512	82,556	37,741
TOTAL	0	0	0	505,982	1,334,233	0	0	0	940,061	1,525,414	221,510
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
2014	0	0	0	47,544	316,033	0	0	0	54,212	311,488	62,452
2015	0	0	15,055	297,789	233,262	0	0	46,001	834,063	169,263	35,186
2016	0	63	31,299	27,094	607,796	0	84	18,615	30,241	301,700	43,834
2017	36	814	96,295	165,351	229,379	7	1,404	99,559	109,917	590,295	42,336
2018	20	447	38,121	30,130	26,989	30	1,469	34,181	25,785	49,965	36,231
TOTAL	57	1,324	180,770	567,907	1,413,459	37	2,957	198,357	1,054,219	1,422,710	220,040
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	383,502	4,458,295	220,040	
IBNR + FREQUENCY ADJUSTMENT	(835,773)	(591,934)	689	
TOTAL LOSSES	0	3,866,362	220,729	
EXPECTED LOSSES	1,739,274	1,626,600	219,202	
CREDIBILITY	0.03	0.12	0.19	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.893	0.108	2.001
INDICATED (POST-TEST)	0.000	1.958	0.112	2.070
PRESENT ON RATE LEVEL	0.791	0.740	0.100	1.631
DERIVED BY FORMULA	0.768	0.886	0.102	1.756
UNDERLYING PRESENT RATE	0.851	0.796	0.107	1.755
PROPOSED	0.768	0.886	0.102	1.756

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.810
IND. RATE				1.81	MINIMUM PREMIUM	
MAN. RATE	2.03	1.82	1.83	+ 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
2014	52,053	1,966,347	3.778	0	0	4	5	20	29
2015	52,189	1,261,579	2.417	0	0	3	6	22	31
2016	49,487	650,486	1.314	0	0	0	4	10	14
2017	53,204	546,065	1.026	0	0	0	4	12	16
2018	50,136	686,792	1.370	0	0	0	0	16	16
TOTAL	257,069	5,111,269	1.988	0	0	7	19	80	106
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
2014	0	0	853,242	65,874	103,757	0	0	633,257	49,037	136,803	124,377
2015	0	0	488,301	158,547	125,606	0	0	72,543	95,408	251,269	69,905
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	99,317	275,014	43,047
2018	0	0	0	0	217,979	0	0	0	0	347,595	121,218
TOTAL	0	0	1,341,543	407,623	605,257	0	0	705,800	432,048	1,209,664	409,334
OD	0	0	0	57,445	0	0	0	0	3,208	0	2,510

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,065,699	79,049	120,151	0	0	1,196,856	51,293	143,233	124,750
2015	0	1,528	600,295	178,933	140,320	0	641	154,867	106,516	263,999	71,093
2016	12	118	23,289	131,885	93,045	0	230	43,293	181,903	195,043	51,092
2017	12	268	31,662	55,152	71,890	6	1,142	68,340	96,889	244,709	42,057
2018	70	1,567	132,575	86,916	165,229	102	4,883	111,229	81,005	205,306	116,369
TOTAL	94	3,481	1,853,520	531,935	590,636	108	6,897	1,574,585	517,607	1,052,290	405,361
OD	0	0	2,370	62,802	470	0	0	181	3,421	33	2,484

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,441,236	2,759,194	407,845	
IBNR + FREQUENCY ADJUSTMENT	(1,785,113)	(754,896)	1,036	
TOTAL LOSSES	1,656,124	2,004,297	408,881	
EXPECTED LOSSES	3,690,147	2,066,172	333,587	
CREDIBILITY	0.04	0.13	0.22	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.644	0.780	0.159	1.583
INDICATED (POST-TEST)	0.666	0.807	0.165	1.638
PRESENT ON RATE LEVEL	1.334	0.747	0.121	2.202
DERIVED BY FORMULA	1.307	0.755	0.130	2.192
UNDERLYING PRESENT RATE	1.435	0.804	0.130	2.369
PROPOSED	1.307	0.755	0.130	2.192

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.260
IND. RATE				2.26	MINIMUM PREMIUM	
MAN. RATE	2.89	2.56	2.47	+ 2.26	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	10,895	106,228	0.975	0	0	0	4	1	5
2015	15,856	5,608	0.035	0	0	0	0	0	0
2016	13,095	122,052	0.932	0	0	0	5	2	7
2017	21,136	284,189	1.345	0	0	0	3	8	11
2018	22,622	212,193	0.938	0	0	0	1	4	5
TOTAL	83,604	730,270	0.873	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
2014	0	0	0	38,799	1,296	0	0	0	63,694	256	2,183
2015	0	0	0	0	0	0	0	0	0	0	5,608
2016	0	0	0	70,590	7,145	0	0	0	26,733	5,464	12,120
2017	0	0	0	80,290	36,340	0	0	0	85,558	30,537	51,464
2018	0	0	0	122,148	10,355	0	0	0	63,350	6,178	10,162
TOTAL	0	0	0	311,827	55,136	0	0	0	239,335	42,435	81,537
OD	0	0	0	0	0	0	0	0	0	0	874

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	46,559	1,501	0	0	0	66,624	268	2,190
2015	0	0	0	0	0	0	0	0	0	0	5,703
2016	7	61	10,853	72,037	9,347	0	28	5,061	24,966	5,986	12,193
2017	15	313	35,870	71,775	39,692	5	747	37,853	67,538	31,700	50,280
2018	55	1,176	100,889	92,003	22,452	34	1,650	41,286	34,583	9,740	9,756
TOTAL	77	1,551	147,613	282,374	72,991	38	2,426	84,199	193,710	47,694	80,121
OD	0	0	0	0	0	0	0	0	0	0	848

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	235,903	596,770	80,970	
IBNR + FREQUENCY ADJUSTMENT	(16,611)	(28,703)	64	
TOTAL LOSSES	219,292	568,067	81,034	
EXPECTED LOSSES	35,530	82,042	16,796	
CREDIBILITY	0.02	0.06	0.10	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.262	0.679	0.097	1.039
INDICATED (POST-TEST)	0.271	0.703	0.100	1.075
PRESENT ON RATE LEVEL	0.040	0.092	0.019	0.151
DERIVED BY FORMULA	0.045	0.129	0.027	0.201
UNDERLYING PRESENT RATE	0.042	0.098	0.020	0.161
PROPOSED	0.045	0.129	0.027	0.201

YEAR	1/1/19	4/1/19	4/1/20	4-1-22	IND. RATE	0.194
IND. RATE				0.19	MINIMUM PREMIUM	
MAN. RATE	0.27	0.21	0.16	+ 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
2014	11,429	1,671	0.015	0	0	0	0	0	0
2015	9,038	50,341	0.557	0	0	0	1	0	1
2016	16,535	435,117	2.631	0	0	0	4	2	6
2017	21,235	411,435	1.938	0	0	1	1	1	3
2018	10,663	264,272	2.478	0	0	0	2	5	7
TOTAL	68,900	1,162,836	1.688	0	0	1	8	8	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
2014	0	0	0	0	0	0	0	0	0	0	1,671
2015	0	0	0	35,031	0	0	0	0	14,980	0	330
2016	0	0	0	185,780	16,327	0	0	0	204,226	23,511	5,273
2017	0	0	152,846	123,612	2,709	0	0	81,300	44,500	2,310	4,158
2018	0	0	0	129,770	50,396	0	0	0	39,319	35,303	9,484
TOTAL	0	0	152,846	474,193	69,432	0	0	81,300	303,025	61,124	20,916
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
2014	0	0	0	0	0	0	0	0	0	0	1,676
2015	0	0	1,445	38,298	287	0	0	847	15,974	156	336
2016	18	162	28,432	189,491	22,017	0	211	37,792	190,035	28,367	5,305
2017	63	1,767	216,324	113,102	17,466	26	3,922	156,660	40,538	7,524	4,062
2018	71	1,533	131,145	113,452	53,714	30	1,466	35,694	28,798	24,632	9,105
TOTAL	152	3,461	377,346	454,344	93,484	56	5,599	230,993	275,345	60,679	20,483
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	617,606	883,852	20,483	
IBNR + FREQUENCY ADJUSTMENT	(62,261)	(67,468)	59	
TOTAL LOSSES	555,345	816,384	20,542	
EXPECTED LOSSES	131,071	188,334	19,724	
CREDIBILITY	0.02	0.06	0.09	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.806	1.185	0.030	2.021
INDICATED (POST-TEST)	0.834	1.226	0.031	2.090
PRESENT ON RATE LEVEL	0.179	0.257	0.027	0.463
DERIVED BY FORMULA	0.192	0.315	0.027	0.534
UNDERLYING PRESENT RATE	0.190	0.273	0.029	0.492
PROPOSED	0.192	0.315	0.027	0.534

YEAR	1/1/19	4/1/19	4/1/20	4-1-22	IND. RATE	0.515
IND. RATE				0.51	MINIMUM PREMIUM	
MAN. RATE	0.64	0.55	0.49	+ 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
2014	81,485	969,277	1.190	0	0	0	9	16	25
2015	97,970	899,584	0.918	0	0	1	8	16	25
2016	92,474	1,090,487	1.179	0	0	0	10	19	29
2017	94,377	314,163	0.333	0	0	0	3	11	14
2018	101,763	776,540	0.763	0	0	0	1	15	16
TOTAL	468,069	4,050,051	0.865	0	0	1	31	77	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
2014	0	0	0	238,106	313,129	0	0	0	112,888	270,612	34,542
2015	0	0	133,298	112,216	171,398	0	0	92,887	155,951	87,907	145,927
2016	0	0	0	467,552	163,224	0	0	0	219,340	157,875	82,496
2017	0	0	0	78,785	81,473	0	0	0	29,441	53,552	70,912
2018	0	0	0	90,150	295,827	0	0	0	60,500	268,989	61,074
TOTAL	0	0	133,298	986,809	1,025,051	0	0	92,887	578,120	838,935	394,951
OD	0	0	0	0	0	0	0	0	0	0	1,631

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	285,727	362,603	0	0	0	118,081	283,331	34,646
2015	0	417	169,215	126,266	185,449	0	821	197,308	169,025	94,271	148,408
2016	45	419	77,985	481,708	182,680	0	253	46,910	209,111	156,795	82,991
2017	16	354	41,435	74,774	82,409	2	306	17,409	26,562	48,264	69,281
2018	133	2,940	249,734	182,811	235,016	109	5,272	123,616	94,339	164,695	58,631
TOTAL	194	4,130	538,369	1,151,286	1,048,157	111	6,653	385,244	617,117	747,356	393,956
OD	0	0	0	0	0	0	0	0	0	0	1,621

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	934,700	3,563,917	395,578	
IBNR + FREQUENCY ADJUSTMENT	(407,081)	(879,695)	942	
TOTAL LOSSES	527,620	2,684,222	396,519	
EXPECTED LOSSES	853,396	2,434,070	285,867	
CREDIBILITY	0.06	0.20	0.32	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.113	0.573	0.085	0.771
INDICATED (POST-TEST)	0.117	0.593	0.088	0.797
PRESENT ON RATE LEVEL	0.171	0.489	0.057	0.718
DERIVED BY FORMULA	0.168	0.510	0.067	0.745
UNDERLYING PRESENT RATE	0.182	0.520	0.061	0.763
PROPOSED	0.168	0.510	0.067	0.745

YEAR	1/1/19	4/1/19	4/1/20	4-1-22	IND. RATE	0.718
IND. RATE				0.72	MINIMUM PREMIUM	
MAN. RATE	1.09	0.91	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
2014	56,218	1,776,584	3.160	0	0	2	15	16	33
2015	65,219	1,735,078	2.660	0	0	1	15	21	37
2016	60,346	933,711	1.547	0	0	0	8	18	26
2017	75,652	1,139,111	1.506	0	0	0	9	24	33
2018	83,169	981,775	1.180	0	0	0	4	23	27
TOTAL	340,604	6,566,259	1.928	0	0	3	51	102	156
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
2014	0	0	367,597	451,585	302,959	0	0	90,571	252,997	212,140	98,735
2015	0	0	180,000	561,198	211,661	0	0	140,000	328,825	220,316	93,078
2016	0	0	0	378,366	91,751	0	0	0	316,830	65,924	80,840
2017	0	0	0	335,669	198,104	0	0	0	331,332	132,073	141,933
2018	0	0	0	223,904	220,439	0	0	0	211,980	119,294	206,158
TOTAL	0	0	547,597	1,950,722	1,024,914	0	0	230,571	1,441,964	749,747	620,744
OD	0	0	0	0	123	0	0	0	0	316	2,066

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	459,129	541,902	350,827	0	0	171,179	264,635	222,111	99,031
2015	0	563	245,038	618,080	232,620	0	1,238	303,773	356,027	234,745	94,660
2016	36	335	60,986	388,231	105,800	0	333	60,033	295,928	72,060	81,325
2017	64	1,356	156,249	304,450	209,747	18	2,910	147,996	262,613	134,750	138,669
2018	165	3,604	307,462	248,975	193,861	142	6,908	169,709	138,705	90,843	197,912
TOTAL	266	5,858	1,228,864	2,101,639	1,092,854	159	11,389	852,690	1,317,907	754,508	611,597
OD	0	0	6	5	128	0	0	15	12	301	2,006

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,099,247	5,267,353	613,603	
IBNR + FREQUENCY ADJUSTMENT	(771,800)	(872,637)	1,219	
TOTAL LOSSES	1,327,447	4,394,716	614,821	
EXPECTED LOSSES	1,624,191	2,445,917	343,455	
CREDIBILITY	0.05	0.16	0.26	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.390	1.290	0.181	1.861
INDICATED (POST-TEST)	0.403	1.335	0.187	1.925
PRESENT ON RATE LEVEL	0.448	0.675	0.095	1.218
DERIVED BY FORMULA	0.446	0.781	0.119	1.345
UNDERLYING PRESENT RATE	0.477	0.718	0.101	1.296
PROPOSED	0.446	0.780	0.119	1.345

YEAR	1/1/19	4/1/19	4/1/20	4-1-22	IND. RATE	1.296
IND. RATE				1.30	MINIMUM PREMIUM	
MAN. RATE	1.87	1.56	1.29	+ 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
2014	83,921	2,987,894	3,560	0	0	1	10	39	50
2015	94,032	2,805,788	2,984	0	0	0	27	57	84
2016	90,486	2,036,986	2,251	0	0	1	23	18	42
2017	97,336	2,908,567	2,988	1	0	0	12	70	83
2018	95,627	2,262,916	2,366	0	0	0	2	66	68
TOTAL	461,402	13,002,151	2,818	1	0	2	74	250	327
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	142,146	374,066	885,046	0	0	58,939	486,030	904,193	137,474
2015	0	0	0	926,049	821,035	0	0	0	540,535	351,898	166,271
2016	0	0	151,519	716,803	185,076	0	0	79,123	520,075	172,345	212,045
2017	195,000	0	0	339,376	1,165,542	29,210	0	0	109,539	830,801	239,099
2018	0	0	0	11,679	881,438	0	0	0	3,311	1,145,560	220,928
TOTAL	195,000	0	293,665	2,367,973	3,938,137	29,210	0	138,062	1,659,490	3,404,797	975,817
OD	0	0	0	0	0	0	0	0	0	0	4,506

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	177,540	448,879	1,024,883	0	0	111,395	508,387	946,690	137,886
2015	0	0	53,172	1,024,726	885,322	0	0	34,914	581,510	372,994	169,098
2016	98	1,676	293,693	739,162	215,574	17	2,941	254,427	491,226	180,857	213,317
2017	193,004	2,349	289,384	399,343	1,127,738	41,873	1,863	129,099	147,575	727,678	233,600
2018	286	6,443	545,134	359,862	669,531	337	16,176	368,628	268,699	676,941	212,091
TOTAL	193,389	10,467	1,358,923	2,971,973	3,923,049	42,227	20,980	898,462	1,997,397	2,905,161	965,992
OD	0	0	0	0	0	0	0	0	0	0	4,428

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,524,449	11,797,579	970,420	
IBNR + FREQUENCY ADJUSTMENT	(1,245,510)	(2,089,794)	2,008	
TOTAL LOSSES	1,278,939	9,707,786	972,427	
EXPECTED LOSSES	2,600,733	5,767,790	622,956	
CREDIBILITY	0.06	0.20	0.32	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.277	2.104	0.211	2.592
INDICATED (POST-TEST)	0.287	2.177	0.218	2.681
PRESENT ON RATE LEVEL	0.530	1.175	0.127	1.832
DERIVED BY FORMULA	0.515	1.376	0.156	2.047
UNDERLYING PRESENT RATE	0.564	1.250	0.135	1.949
PROPOSED	0.515	1.376	0.156	2.047

YEAR	1/1/19	4/1/19	4/1/20	4-1-22	IND. RATE	1.972
IND. RATE				1.97	MINIMUM PREMIUM	
MAN. RATE	2.76	2.32	1.94	+ 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
2014	258,186	15,074,707	5.839	0	1	9	130	229	369
2015	301,193	11,797,319	3.917	0	0	6	110	209	325
2016	322,086	11,616,372	3.607	0	0	3	102	201	306
2017	304,393	8,817,937	2.897	0	0	0	73	195	268
2018	342,688	15,684,827	4.577	0	0	3	29	283	315
TOTAL	1,528,546	62,991,162	4.121	0	1	21	444	1117	1583
OD				0	1	0	3	4	8

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	396,984	1,477,317	4,139,093	1,842,079	0	1,437,233	589,878	2,562,074	1,771,281	858,768
2015	0	0	853,092	3,320,019	2,564,484	0	0	653,689	1,668,533	1,796,055	941,447
2016	0	0	604,073	3,362,777	2,360,133	0	0	280,553	2,212,209	1,792,229	1,004,398
2017	0	0	0	2,939,497	2,397,206	0	0	0	1,373,926	1,330,372	776,936
2018	0	0	560,089	1,415,052	4,123,014	0	0	4,385,277	1,413,933	3,070,547	716,915
TOTAL	0	396,984	3,494,571	15,176,438	13,286,916	0	1,437,233	5,909,397	9,230,675	9,760,484	4,298,464
OD	0	396,984	0	30,905	7,946	0	1,437,233	0	15,903	2,681	16,064

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	121,669	1,845,169	4,966,912	2,133,127	0	940,383	1,114,869	2,679,929	1,854,531	861,344
2015	0	2,670	1,217,042	3,674,599	2,777,065	0	5,779	1,435,424	1,815,513	1,898,570	957,452
2016	440	7,283	1,331,249	3,524,223	2,563,529	61	11,041	1,024,543	2,127,368	1,777,109	1,010,424
2017	581	12,542	1,458,472	2,728,921	2,465,143	77	12,963	693,410	1,149,382	1,238,048	759,066
2018	2,044	45,539	3,912,634	2,695,711	3,318,302	2,471	120,550	2,935,090	1,563,311	1,994,607	688,238
TOTAL	3,066	189,702	9,764,566	17,590,365	13,257,165	2,609	1,090,715	7,203,336	9,335,503	8,762,866	4,276,525
OD	4	924,271	8,723	32,266	9,061	2	7,143,152	2,781	14,422	3,153	16,039

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	26,332,926	49,004,800	4,292,564	
IBNR + FREQUENCY ADJUSTMENT	(5,948,353)	(11,612,197)	13,156	
TOTAL LOSSES	20,384,574	37,392,603	4,305,721	
EXPECTED LOSSES	12,508,547	32,244,254	3,919,345	
CREDIBILITY	0.13	0.44	0.71	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.334	2.446	0.282	4.062
INDICATED (POST-TEST)	1.380	2.531	0.291	4.202
PRESENT ON RATE LEVEL	0.761	1.961	0.238	2.959
DERIVED BY FORMULA	0.841	2.211	0.276	3.328
UNDERLYING PRESENT RATE	0.818	2.109	0.256	3.184
PROPOSED	0.841	2.211	0.276	3.328

YEAR	1/1/19	4/1/19	4/1/20	4-1-22	IND. RATE	3.431
IND. RATE				3.43	MINIMUM PREMIUM	
MAN. RATE	4.73	4.01	3.32	+ 3.43	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	85,997	3,133,950	3,644	0	0	0	29	49	78
2015	120,821	7,124,294	5,897	0	0	10	29	85	124
2016	109,433	4,037,834	3,690	0	0	2	33	74	109
2017	124,245	2,826,242	2,275	0	0	0	21	65	86
2018	127,343	3,021,377	2,373	0	0	0	5	77	82
TOTAL	567,839	20,143,697	3,547	0	0	12	117	350	479
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
2014	0	0	0	806,826	888,162	0	0	0	669,398	608,911	160,653
2015	0	0	2,036,986	1,007,296	1,242,272	0	0	1,316,953	647,782	682,798	190,207
2016	0	0	428,084	1,259,516	792,422	0	0	153,658	622,946	559,336	221,872
2017	0	0	0	661,043	971,157	0	0	0	376,690	556,890	260,462
2018	0	0	0	181,614	1,267,661	0	0	0	127,355	1,128,418	316,329
TOTAL	0	0	2,465,070	3,916,295	5,161,674	0	0	1,470,611	2,444,171	3,536,353	1,149,523
OD	0	0	0	35,234	792	0	0	0	17,677	658	5,925

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	968,191	1,028,492	0	0	0	700,190	637,530	161,135
2015	0	6,342	2,518,044	1,135,283	1,355,990	0	11,361	2,637,822	720,729	731,690	193,441
2016	204	4,104	730,318	1,320,673	869,296	33	5,367	435,308	603,988	553,885	223,203
2017	145	3,258	386,807	654,659	964,244	22	3,774	209,683	329,957	506,189	254,471
2018	482	10,752	911,633	636,116	982,605	394	18,997	440,112	329,601	678,743	303,676
TOTAL	831	24,456	4,546,802	4,714,921	5,200,627	449	39,499	3,722,925	2,684,465	3,108,037	1,135,926
OD	0	0	14	42,293	847	0	0	8	18,500	687	5,769

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,334,984	15,770,376	1,141,694	
IBNR + FREQUENCY ADJUSTMENT	(5,820,834)	(4,986,655)	3,977	
TOTAL LOSSES	2,514,149	10,783,722	1,145,671	
EXPECTED LOSSES	12,334,377	13,926,886	1,174,703	
CREDIBILITY	0.07	0.23	0.37	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.443	1.899	0.202	2.544
INDICATED (POST-TEST)	0.458	1.965	0.209	2.631
PRESENT ON RATE LEVEL	2.042	2.306	0.195	4.543
DERIVED BY FORMULA	1.931	2.227	0.200	4.359
UNDERLYING PRESENT RATE	2.172	2.453	0.207	4.832
PROPOSED	1.932	2.228	0.200	4.359

YEAR	1/1/19	4/1/19	4/1/20	4-1-22	IND. RATE	4.200
IND. RATE				4.20	MINIMUM PREMIUM	
MAN. RATE	6.95	5.78	4.81	+ 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
2014	26,773	2,210,114	8.255	1	1	2	11	28	43
2015	31,821	2,162,926	6.797	0	0	4	2	32	38
2016	32,796	2,538,999	7.742	0	0	4	23	29	56
2017	44,509	2,284,577	5.133	0	0	3	15	21	39
2018	49,498	1,920,361	3.880	0	0	1	6	29	36
TOTAL	185,397	11,116,977	5.996	1	1	14	57	139	212
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	296,617	171,690	366,641	202,157	567,834	0	17,068	100,065	170,758	285,645	31,639
2015	0	0	891,937	87,467	427,318	0	0	365,390	37,588	297,964	55,262
2016	0	0	720,512	383,768	384,348	0	0	443,631	291,976	197,857	116,907
2017	0	0	596,324	616,502	274,793	0	0	247,064	228,834	182,749	138,311
2018	0	0	225,242	534,457	430,754	0	0	79,350	277,061	317,161	56,336
TOTAL	296,617	171,690	2,800,656	1,824,351	2,085,047	0	17,068	1,235,500	1,006,217	1,281,376	398,455
OD	0	0	0	0	0	0	0	0	0	0	1,608

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	441,959	399,694	457,935	242,588	657,552	0	84,828	189,123	178,613	299,070	31,734
2015	0	2,792	1,091,778	108,819	466,210	0	3,230	743,012	50,107	314,910	56,201
2016	176	5,316	921,554	420,602	427,058	97	13,689	918,732	294,932	205,328	117,608
2017	276	7,623	931,650	580,557	327,521	84	12,898	531,984	208,064	181,060	135,130
2018	450	10,025	883,805	578,926	406,458	312	15,238	373,165	228,885	218,149	54,083
TOTAL	442,861	425,450	4,286,721	1,931,491	2,284,799	493	129,883	2,756,016	960,601	1,218,517	394,756
OD	0	0	0	0	0	0	0	0	0	0	1,596

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,041,424	6,395,408	396,352	
IBNR + FREQUENCY ADJUSTMENT	(2,903,803)	(2,076,189)	1,715	
TOTAL LOSSES	5,137,621	4,319,218	398,067	
EXPECTED LOSSES	6,173,427	5,906,510	453,760	
CREDIBILITY	0.03	0.11	0.17	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.771	2.330	0.215	5.316
INDICATED (POST-TEST)	2.867	2.410	0.222	5.499
PRESENT ON RATE LEVEL	3.143	3.007	0.231	6.382
DERIVED BY FORMULA	3.135	2.942	0.230	6.306
UNDERLYING PRESENT RATE	3.330	3.186	0.245	6.760
PROPOSED	3.135	2.942	0.230	6.306

YEAR	1/1/19	4/1/19	4/1/20	4-1-22	IND. RATE	7.473
IND. RATE				7.47	MINIMUM PREMIUM	
MAN. RATE	10.90	9.13	7.62	+ 7.47	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	2,364	3,361	0.142	0	0	0	0	1	1
2015	2,753	16,151	0.587	0	0	0	0	2	2
2016	2,352	141,983	6.037	0	0	0	1	2	3
2017	2,094	3,373	0.161	0	0	0	0	0	0
2018	2,926	6,694	0.229	0	0	0	0	1	1
TOTAL	12,489	171,562	1.374	0	0	0	1	6	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
2014	0	0	0	0	1,072	0	0	0	0	665	1,624
2015	0	0	0	0	4,478	0	0	0	0	5,271	6,402
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
TOTAL	0	0	0	12,107	111,294	0	0	0	3,501	29,314	15,346
OD	0	0	0	0	0	0	0	0	0	0	860

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	1,241	0	0	0	0	696	1,629
2015	0	0	82	67	4,787	0	0	65	76	5,503	6,511
2016	1	21	7,230	16,377	107,877	0	8	1,665	4,064	20,816	1,426
2017	0	0	0	0	0	0	0	0	0	0	3,295
2018	1	18	1,540	1,010	1,919	0	23	522	380	964	2,429
TOTAL	2	39	8,852	17,453	115,825	0	31	2,253	4,521	27,979	15,289
OD	0	0	0	0	0	0	0	0	0	0	875

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,177	165,779	16,164	
IBNR + FREQUENCY ADJUSTMENT	(283,790)	(212,494)	225	
TOTAL LOSSES	0	0	16,389	
EXPECTED LOSSES	590,654	584,767	66,718	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.131	0.131
INDICATED (POST-TEST)	0.000	0.000	0.136	0.136
PRESENT ON RATE LEVEL	4.395	4.352	0.497	9.244
DERIVED BY FORMULA	4.352	4.265	0.486	9.102
UNDERLYING PRESENT RATE	4.729	4.682	0.534	9.946
PROPOSED	4.352	4.265	0.486	9.102

YEAR	1/1/19	4/1/19	4/1/20	4-1-22	IND. RATE	9.384
IND. RATE				9.38	MINIMUM PREMIUM	
MAN. RATE	16.10	13.03	10.37	+ 9.38	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	489	11,219	2.294	0	0	0	0	2	2
2015	1,191	407	0.034	0	0	0	0	0	0
2016	1,148	893,282	77.812	0	0	1	1	0	2
2017	1,899	16,721	0.881	0	0	0	0	1	1
2018	2,225	408,187	18.345	0	0	0	1	2	3
TOTAL	6,952	1,329,816	19.129	0	0	1	2	5	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
2014	0	0	0	0	6,847	0	0	0	0	4,372	0
2015	0	0	0	0	0	0	0	0	0	0	407
2016	0	0	397,754	126,346	0	0	0	248,784	120,398	0	0
2017	0	0	0	0	924	0	0	0	0	12,210	3,587
2018	0	0	0	112,252	88,523	0	0	0	183,015	20,917	3,480
TOTAL	0	0	397,754	238,598	96,294	0	0	248,784	303,413	37,499	7,474
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
2014	0	0	0	0	7,929	0	0	0	0	4,577	0
2015	0	0	0	0	0	0	0	0	0	0	414
2016	89	2,839	484,877	136,902	12,354	54	7,610	502,146	121,063	8,189	0
2017	0	1	126	88	877	0	14	1,244	942	10,597	3,504
2018	76	1,649	140,768	116,052	80,520	98	4,811	120,255	100,625	29,951	3,341
TOTAL	165	4,489	625,770	253,042	101,680	153	12,435	623,645	222,630	53,315	7,259
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,266,656	630,666	7,259	
IBNR + FREQUENCY ADJUSTMENT	(235,215)	(183,390)	242	
TOTAL LOSSES	1,031,441	447,275	7,501	
EXPECTED LOSSES	518,795	541,336	56,244	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	14.837	6.434	0.108	21.378
INDICATED (POST-TEST)	15.348	6.656	0.112	22.116
PRESENT ON RATE LEVEL	7.045	7.351	0.764	15.159
DERIVED BY FORMULA	7.045	7.344	0.751	15.139
UNDERLYING PRESENT RATE	7.463	7.787	0.809	16.058
PROPOSED	7.054	7.353	0.752	15.159

YEAR	1/1/19	4/1/19	4/1/20	4-1-22	IND. RATE	17.963
IND. RATE				17.96	MINIMUM PREMIUM	
MAN. RATE	25.84	21.84	18.10	+ 17.96	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	99,667	1,689,991	1.696	0	0	1	13	27	41
2015	105,043	2,378,484	2.264	0	0	3	10	32	45
2016	137,582	1,946,134	1.415	0	0	1	12	33	46
2017	111,742	1,367,828	1.224	0	0	0	5	15	20
2018	157,167	970,589	0.618	0	0	0	3	29	32
TOTAL	611,201	8,353,026	1.367	0	0	5	43	136	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
2014	0	0	174,428	314,986	295,112	0	0	35,173	418,116	345,912	106,264
2015	0	0	584,284	480,532	253,369	0	0	268,925	390,266	301,013	100,095
2016	0	0	202,892	309,524	450,537	0	0	85,865	295,676	440,233	161,407
2017	0	0	0	202,538	400,644	0	0	0	61,670	561,664	141,312
2018	0	0	0	62,183	304,759	0	0	0	58,609	417,109	127,929
TOTAL	0	0	961,604	1,369,763	1,704,421	0	0	389,963	1,224,337	2,065,931	637,007
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
2014	0	0	217,861	377,983	341,740	0	0	66,477	437,349	362,170	106,583
2015	0	1,829	732,168	533,593	280,475	0	2,377	568,359	424,727	320,847	101,797
2016	69	1,705	307,424	336,719	482,382	19	2,972	239,924	293,778	429,593	162,375
2017	48	1,103	132,549	210,358	393,231	6	1,156	82,249	90,334	491,195	138,062
2018	124	2,752	233,509	166,253	238,443	151	7,307	169,840	127,868	252,000	122,812
TOTAL	240	7,389	1,623,511	1,624,906	1,736,270	176	13,812	1,126,849	1,374,056	1,855,805	631,629
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,771,977	6,591,037	631,629	
IBNR + FREQUENCY ADJUSTMENT	(1,955,396)	(1,641,531)	2,570	
TOTAL LOSSES	816,582	4,949,506	634,198	
EXPECTED LOSSES	4,127,918	4,599,505	710,443	
CREDIBILITY	0.07	0.24	0.39	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.134	0.810	0.104	1.047
INDICATED (POST-TEST)	0.138	0.838	0.107	1.083
PRESENT ON RATE LEVEL	0.628	0.699	0.108	1.435
DERIVED BY FORMULA	0.593	0.733	0.108	1.434
UNDERLYING PRESENT RATE	0.675	0.753	0.116	1.544
PROPOSED	0.594	0.733	0.108	1.434

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.478
IND. RATE				1.48	MINIMUM PREMIUM	
MAN. RATE	1.77	1.63	1.61	+ 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
2014	34,618	994,566	2.873	0	0	1	1	16	18
2015	37,931	813,699	2.145	0	0	1	3	20	24
2016	43,740	506,500	1.158	0	0	0	3	14	17
2017	42,318	1,652,402	3.905	0	0	1	5	22	28
2018	42,220	1,011,863	2.397	0	0	1	3	14	18
TOTAL	200,827	4,979,030	2.479	0	0	4	15	86	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
2014	0	0	245,955	15,517	164,112	0	0	76,292	2,517	357,633	132,540
2015	0	0	155,295	64,768	95,421	0	0	121,835	70,517	221,960	83,903
2016	0	0	0	20,988	64,382	0	0	0	29,962	214,454	176,714
2017	0	0	172,423	243,928	448,544	0	0	141,917	215,942	314,179	115,469
2018	0	0	158,650	75,323	147,391	0	0	186,149	92,724	237,549	114,077
TOTAL	0	0	732,323	420,524	919,850	0	0	526,193	411,662	1,345,775	622,703
OD	0	0	0	0	0	0	0	0	0	0	784

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	307,198	18,620	190,042	0	0	144,192	2,633	374,442	132,938
2015	0	486	192,516	73,421	104,050	0	1,077	252,546	80,318	233,607	85,329
2016	2	25	6,504	23,873	67,654	0	74	15,602	35,854	205,150	177,774
2017	103	2,804	344,920	258,751	449,102	53	8,352	361,199	200,034	290,698	112,813
2018	139	3,224	294,434	128,930	132,033	304	14,879	367,572	127,377	159,028	109,514
TOTAL	245	6,539	1,145,573	503,596	942,881	357	24,382	1,141,110	446,215	1,262,925	618,368
OD	0	0	0	0	0	0	0	0	0	0	772

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,318,205	3,155,616	619,141	
IBNR + FREQUENCY ADJUSTMENT	(1,257,033)	(964,504)	2,212	
TOTAL LOSSES	1,061,172	2,191,112	621,352	
EXPECTED LOSSES	2,639,028	2,673,327	677,915	
CREDIBILITY	0.03	0.11	0.18	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.528	1.091	0.309	1.929
INDICATED (POST-TEST)	0.547	1.129	0.320	1.995
PRESENT ON RATE LEVEL	1.221	1.237	0.314	2.772
DERIVED BY FORMULA	1.201	1.225	0.315	2.741
UNDERLYING PRESENT RATE	1.314	1.331	0.338	2.983
PROPOSED	1.201	1.225	0.315	2.741

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.826
IND. RATE				2.83	MINIMUM PREMIUM	
MAN. RATE	3.68	3.24	3.11	+ 2.83	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	235,292	3,028,537	1.287	0	0	8	8	16	32
2015	253,651	2,743,529	1.082	0	0	5	12	13	30
2016	247,646	2,446,650	0.988	0	0	4	7	17	28
2017	287,981	3,735,275	1.297	0	0	5	8	28	41
2018	282,950	1,194,782	0.422	0	0	0	3	24	27
TOTAL	1,307,520	13,148,773	1.006	0	0	22	38	98	158
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
2014	0	0	1,709,402	236,105	89,291	0	0	437,576	291,795	141,915	122,453
2015	0	0	934,056	454,934	365,199	0	0	264,211	377,899	231,952	115,278
2016	0	0	729,259	431,081	168,764	0	0	363,117	371,224	167,436	215,769
2017	0	0	1,221,630	432,839	697,963	0	0	425,924	228,595	597,756	130,568
2018	0	0	0	193,216	350,048	0	0	0	97,292	367,940	186,286
TOTAL	0	0	4,594,347	1,748,175	1,671,265	0	0	1,490,828	1,366,805	1,506,999	770,354
OD	0	0	0	0	1,472	0	0	0	0	646	26,565

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	2,135,043	283,326	103,399	0	0	827,019	305,218	148,585	122,820
2015	0	2,924	1,156,820	509,946	403,216	0	2,336	557,293	410,464	248,575	117,238
2016	182	5,395	927,477	460,382	203,882	79	11,339	776,000	364,087	177,157	217,064
2017	429	12,898	1,607,246	495,668	745,093	137	21,177	878,537	254,121	547,410	127,565
2018	194	4,259	362,526	278,578	288,437	157	7,570	178,109	136,648	226,678	178,835
TOTAL	805	25,475	6,189,112	2,027,899	1,744,026	373	42,422	3,216,957	1,470,538	1,348,405	763,521
OD	0	0	77	58	1,534	0	0	31	24	615	26,604

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,475,253	6,593,099	790,125	
IBNR + FREQUENCY ADJUSTMENT	(2,625,901)	(1,543,237)	2,958	
TOTAL LOSSES	6,849,351	5,049,862	793,083	
EXPECTED LOSSES	5,487,208	4,279,497	892,656	
CREDIBILITY	0.12	0.40	0.64	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.524	0.386	0.061	0.971
INDICATED (POST-TEST)	0.542	0.400	0.063	1.004
PRESENT ON RATE LEVEL	0.390	0.304	0.063	0.758
DERIVED BY FORMULA	0.408	0.342	0.063	0.814
UNDERLYING PRESENT RATE	0.420	0.327	0.068	0.815
PROPOSED	0.408	0.343	0.063	0.814

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.839
IND. RATE				0.84	MINIMUM PREMIUM	
MAN. RATE	0.82	0.79	0.85	+ 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
2014	160,270	2,437,058	1.521	0	0	3	13	7	23
2015	183,321	2,800,364	1.528	0	0	6	4	7	17
2016	201,221	546,915	0.272	0	0	0	4	5	9
2017	189,950	1,289,788	0.679	0	0	3	4	8	15
2018	210,852	846,108	0.401	0	0	0	4	7	11
TOTAL	945,614	7,920,233	0.838	0	0	12	29	34	75
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
2014	0	0	991,464	377,321	128,262	0	0	350,788	386,671	147,400	55,152
2015	0	0	1,613,202	112,324	36,525	0	0	761,897	167,324	78,079	31,013
2016	0	0	0	146,591	25,701	0	0	0	266,487	37,279	70,857
2017	0	0	608,203	76,375	85,134	0	0	254,139	69,095	140,665	56,177
2018	0	0	0	262,694	178,644	0	0	0	144,558	180,686	79,526
TOTAL	0	0	3,212,869	975,305	454,266	0	0	1,366,824	1,034,135	584,109	292,725
OD	0	0	0	0	3,728	0	0	0	0	9,504	1,548

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,238,339	452,785	148,527	0	0	662,989	404,458	154,328	55,317
2015	0	5,049	1,959,323	135,623	55,631	0	6,735	1,547,590	191,450	90,440	31,540
2016	14	129	23,110	150,025	30,730	0	276	49,628	248,219	43,302	71,282
2017	181	5,677	710,889	103,502	113,030	77	11,828	474,873	83,683	135,077	54,885
2018	169	3,653	312,082	260,216	166,818	126	6,106	147,518	117,738	120,621	76,345
TOTAL	364	14,508	4,243,742	1,102,150	514,736	203	24,946	2,882,598	1,045,549	543,769	289,370
OD	0	0	0	0	4,317	0	0	0	0	9,951	1,564

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,166,361	3,220,471	290,934	
IBNR + FREQUENCY ADJUSTMENT	(1,744,217)	(1,002,351)	1,178	
TOTAL LOSSES	5,422,145	2,218,120	292,111	
EXPECTED LOSSES	3,667,020	2,783,516	351,502	
CREDIBILITY	0.10	0.32	0.52	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.573	0.235	0.031	0.839
INDICATED (POST-TEST)	0.593	0.243	0.032	0.868
PRESENT ON RATE LEVEL	0.360	0.274	0.035	0.669
DERIVED BY FORMULA	0.384	0.264	0.033	0.681
UNDERLYING PRESENT RATE	0.388	0.294	0.037	0.719
PROPOSED	0.384	0.264	0.033	0.681

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.702
IND. RATE				0.70	MINIMUM PREMIUM	
MAN. RATE	0.83	0.77	0.75	+ 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
2014	1,099,614	3,558,017	0.324	0	0	5	17	28	50
2015	992,073	3,196,625	0.322	0	0	4	18	22	44
2016	941,960	3,337,334	0.354	0	0	4	20	27	51
2017	1,115,841	2,496,251	0.224	0	0	5	11	22	38
2018	1,251,056	2,342,341	0.187	0	0	4	6	24	34
TOTAL	5,400,544	14,930,568	0.276	0	0	22	72	123	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
2014	0	0	1,236,956	342,058	327,981	0	0	562,053	320,536	250,604	517,829
2015	0	0	754,991	506,277	385,534	0	0	155,000	587,975	274,272	532,576
2016	0	0	896,363	710,605	184,116	0	0	253,564	482,902	303,912	505,872
2017	0	0	799,567	483,821	113,854	0	0	235,699	232,025	229,055	402,230
2018	0	0	936,587	115,830	198,794	0	0	179,526	265,642	295,626	350,336
TOTAL	0	0	4,624,464	2,158,591	1,210,279	0	0	1,385,842	1,889,080	1,353,469	2,308,843
OD	0	0	0	0	0	0	0	0	0	0	3,822

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,544,958	410,470	379,802	0	0	1,062,280	335,281	262,382	519,382
2015	0	2,363	942,413	565,020	423,637	0	1,370	349,352	633,391	293,908	541,630
2016	241	6,784	1,165,599	748,684	231,169	55	8,181	590,956	468,469	308,365	508,907
2017	303	8,784	1,082,494	462,549	175,349	81	12,481	518,656	213,166	221,047	392,979
2018	469	11,239	1,075,233	256,888	231,277	401	19,634	485,127	230,542	209,608	336,323
TOTAL	1,013	29,170	5,810,697	2,443,611	1,441,233	537	41,667	3,006,371	1,880,848	1,295,311	2,299,221
OD	0	0	0	0	0	0	0	0	0	0	3,708

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,889,454	7,061,003	2,302,929	
IBNR + FREQUENCY ADJUSTMENT	(2,971,214)	(2,240,065)	9,166	
TOTAL LOSSES	5,918,240	4,820,938	2,312,094	
EXPECTED LOSSES	6,137,621	6,191,459	2,691,939	
CREDIBILITY	0.31	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.110	0.089	0.043	0.242
INDICATED (POST-TEST)	0.113	0.092	0.044	0.250
PRESENT ON RATE LEVEL	0.106	0.107	0.046	0.259
DERIVED BY FORMULA	0.108	0.092	0.044	0.245
UNDERLYING PRESENT RATE	0.114	0.115	0.050	0.278
PROPOSED	0.110	0.094	0.045	0.250

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.258
IND. RATE				0.26	MINIMUM PREMIUM	
MAN. RATE	0.28	0.30	0.29	+ 0.26	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	303,156	2,791,500	0.921	0	0	3	10	22	35
2015	299,516	5,831,942	1.947	0	0	9	24	33	66
2016	375,482	2,893,623	0.771	0	0	4	11	30	45
2017	373,373	2,767,942	0.741	0	0	2	14	38	54
2018	327,266	2,193,023	0.670	0	0	3	3	37	43
TOTAL	1,678,793	16,478,030	0.982	0	0	21	62	160	243
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
2014	0	0	1,005,684	262,934	274,398	0	0	280,360	430,013	315,273	222,838
2015	0	0	1,850,263	876,167	294,823	0	0	1,439,690	788,453	305,001	277,545
2016	0	0	816,382	643,892	191,794	0	0	168,347	323,815	366,558	382,835
2017	0	0	505,322	688,925	300,825	0	0	13,856	470,550	485,671	302,793
2018	0	0	590,501	118,901	375,779	0	0	172,182	81,935	581,684	272,041
TOTAL	0	0	4,768,152	2,590,819	1,437,619	0	0	2,074,435	2,094,766	2,054,187	1,458,052
OD	0	0	508,124	1,000	1,265	0	0	29,762	0	209	7,127

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,256,099	315,521	317,753	0	0	529,880	449,794	330,091	223,507
2015	0	5,373	2,120,613	975,363	339,023	0	9,716	2,265,663	862,351	336,979	282,263
2016	219	6,178	1,062,373	679,470	235,573	37	5,469	400,779	320,223	361,786	385,132
2017	265	7,102	862,856	640,106	352,838	30	5,079	264,122	397,066	450,562	295,829
2018	395	9,300	865,758	294,824	341,137	385	18,754	453,439	200,167	360,517	261,159
TOTAL	879	27,953	6,167,698	2,905,284	1,586,323	452	39,017	3,913,884	2,229,600	1,839,935	1,447,890
OD	123	4,079	573,665	20,788	19,900	7	1,084	54,302	1,712	997	6,971

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,783,143	8,604,538	1,454,861	
IBNR + FREQUENCY ADJUSTMENT	(2,505,744)	(2,224,473)	4,716	
TOTAL LOSSES	8,277,400	6,380,066	1,459,577	
EXPECTED LOSSES	5,239,746	6,146,625	1,494,671	
CREDIBILITY	0.14	0.47	0.76	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.493	0.380	0.087	0.960
INDICATED (POST-TEST)	0.510	0.393	0.090	0.993
PRESENT ON RATE LEVEL	0.290	0.340	0.083	0.713
DERIVED BY FORMULA	0.321	0.365	0.088	0.774
UNDERLYING PRESENT RATE	0.312	0.366	0.089	0.767
PROPOSED	0.321	0.365	0.088	0.774

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.798
IND. RATE				0.80	MINIMUM PREMIUM	
MAN. RATE	0.89	0.80	0.80	+ 0.80	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	175,744	2,336,703	1.330	1	0	2	5	31	39
2015	188,537	1,814,805	0.963	0	0	2	3	25	30
2016	206,205	2,420,988	1.174	0	0	4	7	13	24
2017	204,455	2,901,807	1.419	0	0	3	8	26	37
2018	219,899	2,500,023	1.137	0	0	0	3	22	25
TOTAL	994,840	11,974,326	1.204	1	0	11	26	117	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
2014	102,845	0	342,980	262,458	414,278	0	0	180,225	193,645	538,244	302,028
2015	0	0	422,473	140,538	334,381	0	0	93,805	258,587	298,279	266,742
2016	0	0	978,573	182,610	234,321	0	0	333,868	156,055	294,195	241,366
2017	0	0	492,341	468,397	391,977	0	0	517,607	250,924	457,304	323,257
2018	0	0	0	104,415	203,704	0	0	0	1,153,447	827,773	210,684
TOTAL	102,845	0	2,236,367	1,158,418	1,578,661	0	0	1,125,505	2,012,658	2,415,795	1,344,077
OD	0	0	0	0	0	0	0	0	0	0	11,455

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	153,239	0	428,382	314,950	479,734	0	0	340,625	202,553	563,541	302,934
2015	0	1,322	523,624	161,874	362,729	0	829	207,570	281,538	314,973	271,277
2016	206	6,899	1,186,221	215,702	271,113	73	10,267	686,910	168,472	291,058	242,814
2017	226	6,285	771,304	460,210	424,200	162	24,801	1,013,601	266,842	429,729	315,822
2018	103	2,264	192,522	144,980	165,003	640	31,091	754,177	605,457	564,742	202,257
TOTAL	153,774	16,770	3,102,052	1,297,715	1,702,780	875	66,988	3,002,883	1,524,861	2,164,043	1,335,104
OD	0	0	0	0	0	0	0	0	0	0	11,221

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,343,343	6,689,398	1,346,324	
IBNR + FREQUENCY ADJUSTMENT	(2,433,578)	(2,011,128)	4,813	
TOTAL LOSSES	3,909,765	4,678,270	1,351,138	
EXPECTED LOSSES	5,097,453	5,578,156	1,442,109	
CREDIBILITY	0.10	0.33	0.53	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.393	0.470	0.136	0.999
INDICATED (POST-TEST)	0.407	0.486	0.141	1.034
PRESENT ON RATE LEVEL	0.476	0.521	0.135	1.132
DERIVED BY FORMULA	0.469	0.510	0.138	1.117
UNDERLYING PRESENT RATE	0.512	0.561	0.145	1.218
PROPOSED	0.469	0.510	0.138	1.117

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.152
IND. RATE				1.15	MINIMUM PREMIUM	
MAN. RATE	1.55	1.33	1.27	+ 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
2014	30,189	476,465	1.578	0	0	1	3	2	6
2015	28,110	406,273	1.445	0	0	0	1	5	6
2016	27,333	859,225	3.144	0	0	1	2	9	12
2017	30,657	328,418	1.071	0	0	0	1	9	10
2018	39,471	548,100	1.389	0	0	0	1	6	7
TOTAL	155,760	2,618,481	1.681	0	0	2	8	31	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
2014	0	0	151,650	113,630	32,731	0	0	16,580	74,043	26,520	61,311
2015	0	0	0	96,396	125,276	0	0	0	4,677	62,831	117,093
2016	0	0	196,624	166,510	72,768	0	0	130,386	94,508	161,691	36,738
2017	0	0	0	20,553	111,473	0	0	0	28,676	135,847	31,869
2018	0	0	0	134,160	185,503	0	0	0	29,499	132,541	66,397
TOTAL	0	0	348,274	531,249	527,751	0	0	146,966	231,403	519,430	313,408
OD	0	0	0	0	0	0	0	0	0	0	1,162

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	189,411	136,356	37,902	0	0	31,336	77,449	27,766	61,495
2015	0	0	6,261	107,265	134,718	0	0	1,044	5,899	65,644	119,084
2016	54	1,501	258,966	176,315	84,737	28	4,053	276,517	98,647	159,226	36,958
2017	7	184	23,092	28,062	107,084	2	394	25,481	32,331	119,639	31,136
2018	116	2,544	216,716	170,482	156,651	54	2,590	60,717	46,321	81,121	63,741
TOTAL	177	4,228	694,446	618,480	521,092	84	7,037	395,095	260,648	453,396	312,414
OD	0	0	0	0	0	0	0	0	0	0	1,167

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,101,067	1,853,616	313,581	
IBNR + FREQUENCY ADJUSTMENT	(816,834)	(458,482)	860	
TOTAL LOSSES	284,233	1,395,134	314,442	
EXPECTED LOSSES	1,695,806	1,275,371	240,695	
CREDIBILITY	0.03	0.10	0.15	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.182	0.896	0.202	1.280
INDICATED (POST-TEST)	0.189	0.927	0.209	1.324
PRESENT ON RATE LEVEL	1.012	0.761	0.144	1.916
DERIVED BY FORMULA	0.987	0.778	0.153	1.918
UNDERLYING PRESENT RATE	1.089	0.819	0.155	2.062
PROPOSED	0.986	0.777	0.153	1.916

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.975
IND. RATE				1.98	MINIMUM PREMIUM	
MAN. RATE	2.48	2.21	2.15	+ 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
2014	440,435	4,193,683	0.952	0	0	8	25	27	60
2015	428,078	2,079,599	0.486	0	0	3	17	30	50
2016	338,805	1,439,942	0.425	0	0	2	6	17	25
2017	412,774	2,404,280	0.582	0	0	3	13	29	45
2018	425,073	1,357,995	0.319	0	0	1	4	19	24
TOTAL	2,045,165	11,475,499	0.561	0	0	17	65	122	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
2014	0	0	1,672,866	571,402	168,963	0	0	442,729	769,689	330,158	237,876
2015	0	0	597,785	383,655	189,221	0	0	74,481	343,242	298,922	192,293
2016	0	0	333,975	182,895	213,657	0	0	160,597	175,696	184,584	188,538
2017	0	0	605,049	311,860	239,881	0	0	328,428	386,181	331,798	201,083
2018	0	0	300,715	133,433	210,331	0	0	140,393	65,956	226,178	280,989
TOTAL	0	0	3,510,390	1,583,245	1,022,053	0	0	1,146,628	1,740,764	1,371,640	1,100,779
OD	0	0	0	0	0	0	0	0	0	0	21,829

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	2,089,410	685,682	195,659	0	0	836,758	805,095	345,675	238,590
2015	0	1,871	743,356	426,822	211,234	0	658	173,375	371,518	316,341	195,562
2016	82	2,472	429,775	201,451	235,082	35	5,049	350,540	175,866	183,973	189,669
2017	225	6,616	819,177	318,423	274,994	116	17,930	749,522	345,903	322,791	196,458
2018	238	5,530	508,864	210,134	196,813	241	11,784	289,800	104,944	147,328	269,749
TOTAL	546	16,489	4,590,582	1,842,512	1,113,782	392	35,422	2,399,995	1,803,326	1,316,108	1,090,028
OD	0	0	0	0	0	0	0	0	0	0	21,318

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,043,425	6,075,728	1,111,346	
IBNR + FREQUENCY ADJUSTMENT	(3,607,881)	(2,136,321)	3,419	
TOTAL LOSSES	3,435,544	3,939,407	1,114,764	
EXPECTED LOSSES	7,407,132	5,839,048	1,072,899	
CREDIBILITY	0.16	0.54	0.86	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.168	0.193	0.055	0.415
INDICATED (POST-TEST)	0.174	0.199	0.056	0.429
PRESENT ON RATE LEVEL	0.337	0.265	0.049	0.651
DERIVED BY FORMULA	0.311	0.230	0.055	0.596
UNDERLYING PRESENT RATE	0.362	0.286	0.052	0.700
PROPOSED	0.311	0.230	0.055	0.596

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.614
IND. RATE				0.61	MINIMUM PREMIUM	
MAN. RATE	0.98	0.79	0.73	+ 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
2014	345,543	11,400,805	3.299	2	0	16	16	92	126
2015	402,379	11,417,736	2.838	1	0	17	31	91	140
2016	421,703	8,863,288	2.102	1	0	9	23	83	116
2017	468,903	14,363,476	3.063	1	1	12	35	87	136
2018	494,414	8,303,554	1.679	1	0	4	15	94	114
TOTAL	2,132,942	54,348,859	2.548	6	1	58	120	447	632
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
2014	1,149,578	0	3,809,871	557,563	1,519,246	520,140	0	1,517,371	340,435	1,388,375	598,226
2015	86,176	0	3,657,047	1,434,576	1,984,607	54	0	1,145,788	1,032,216	1,462,218	615,054
2016	803,000	0	2,041,507	1,027,919	1,262,396	10,000	0	987,329	919,201	1,094,961	716,975
2017	522,402	622,908	2,598,794	1,356,603	1,575,450	0	3,092,765	1,215,295	727,933	1,662,796	988,530
2018	1,065,719	0	923,021	774,399	1,487,034	0	0	589,693	942,323	1,677,111	844,254
TOTAL	3,626,875	622,908	13,030,240	5,151,060	7,828,733	530,194	3,092,765	5,455,476	3,962,108	7,285,461	3,763,039
OD	0	0	0	1,500	2,693	0	0	0	1,500	1,092	10,517

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	1,212,353	0	4,758,529	669,076	1,759,287	570,437	0	2,867,831	356,095	1,453,629	600,021
2015	108,859	11,447	4,525,042	1,625,954	2,168,934	173	10,129	2,388,155	1,139,807	1,548,079	625,510
2016	776,353	15,029	2,611,445	1,138,138	1,389,099	21,813	30,869	2,124,271	930,625	1,088,390	721,277
2017	521,712	148,062	3,584,418	1,434,024	1,698,670	10,991	1,115,754	2,406,912	774,082	1,529,195	965,794
2018	1,213,893	26,313	2,356,212	1,242,968	1,285,533	1,559	76,133	1,862,731	958,310	1,112,245	810,484
TOTAL	3,833,171	200,850	17,835,647	6,110,160	8,301,523	604,973	1,232,885	11,649,899	4,158,919	6,731,538	3,723,085
OD	0	8	944	1,532	2,652	0	14	720	1,227	1,039	10,282

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	35,359,111	25,308,589	3,733,367	
IBNR + FREQUENCY ADJUSTMENT	(19,064,527)	(8,770,005)	16,292	
TOTAL LOSSES	16,294,584	16,538,585	3,749,659	
EXPECTED LOSSES	40,203,793	24,526,129	4,719,181	
CREDIBILITY	0.17	0.55	0.89	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.764	0.775	0.176	1.715
INDICATED (POST-TEST)	0.790	0.802	0.182	1.774
PRESENT ON RATE LEVEL	1.779	1.085	0.209	3.074
DERIVED BY FORMULA	1.611	0.930	0.185	2.726
UNDERLYING PRESENT RATE	1.885	1.150	0.221	3.256
PROPOSED	1.611	0.930	0.185	2.726

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.230
IND. RATE				3.23	MINIMUM PREMIUM	
MAN. RATE	4.55	3.93	3.67	+ 3.23	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	101,998	1,985,826	1.947	0	0	4	9	19	32
2015	105,561	1,466,473	1.389	0	0	2	2	22	26
2016	98,774	2,732,264	2.766	0	0	3	7	27	37
2017	99,839	3,726,339	3.732	2	0	4	3	32	41
2018	107,830	1,767,067	1.639	1	0	2	2	13	18
TOTAL	514,002	11,677,969	2.272	3	0	15	23	113	154
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
2014	0	0	735,668	264,775	276,983	0	0	308,981	89,566	192,730	117,123
2015	0	0	427,499	19,356	400,413	0	0	201,424	24,735	262,926	130,120
2016	0	0	660,706	374,250	446,917	0	0	257,510	204,210	580,411	208,260
2017	545,420	0	745,482	148,491	434,491	1	0	744,123	232,385	730,726	145,220
2018	308,918	0	360,374	14,621	210,213	14,576	0	270,093	18,438	350,279	219,555
TOTAL	854,338	0	2,929,729	821,493	1,769,017	14,577	0	1,782,131	569,334	2,117,072	820,278
OD	0	0	0	0	49,800	0	0	0	0	45,400	25

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	918,849	317,730	320,746	0	0	583,974	93,686	201,788	117,474
2015	0	1,338	525,918	30,418	432,379	0	1,781	411,041	33,334	276,650	132,332
2016	163	4,904	853,349	412,120	490,655	56	8,075	561,713	220,954	563,663	209,510
2017	539,797	7,085	887,466	202,602	453,259	195	29,785	1,222,056	282,603	669,725	141,880
2018	355,665	5,016	471,860	130,619	186,771	28,190	18,803	463,082	125,383	222,890	210,773
TOTAL	895,626	18,342	3,657,442	1,093,490	1,883,811	28,441	58,443	3,241,866	755,960	1,934,716	811,969
OD	16	358	30,288	19,857	37,749	13	638	14,528	10,580	26,815	24

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,946,002	5,762,978	811,993	
IBNR + FREQUENCY ADJUSTMENT	(4,967,058)	(2,174,934)	2,560	
TOTAL LOSSES	2,978,944	3,588,044	814,553	
EXPECTED LOSSES	10,289,979	5,967,423	797,842	
CREDIBILITY	0.06	0.21	0.34	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.580	0.698	0.158	1.436
INDICATED (POST-TEST)	0.600	0.722	0.164	1.486
PRESENT ON RATE LEVEL	1.890	1.096	0.147	3.132
DERIVED BY FORMULA	1.812	1.017	0.152	2.982
UNDERLYING PRESENT RATE	2.002	1.161	0.155	3.318
PROPOSED	1.812	1.017	0.152	2.982

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.534
IND. RATE				3.53	MINIMUM PREMIUM	
MAN. RATE	4.07	3.71	3.74	+ 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
2014	23,526	1,338,424	5.689	0	0	2	3	11	16
2015	20,842	964,315	4.627	0	0	2	5	3	10
2016	20,309	220,403	1.085	0	0	0	1	4	5
2017	16,931	62,150	0.367	0	0	0	1	5	6
2018	20,394	1,065,298	5.224	0	0	1	2	5	8
TOTAL	102,002	3,650,590	3.579	0	0	5	12	28	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
2014	0	0	640,152	217,538	107,072	0	0	88,604	151,005	112,888	21,165
2015	0	0	404,460	353,211	16,162	0	0	69,247	87,364	26,842	7,029
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	5,651
2018	0	0	195,789	239,269	139,838	0	0	222,350	81,429	139,628	46,995
TOTAL	0	0	1,240,401	944,791	331,682	0	0	380,201	349,402	318,329	85,784
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
2014	0	0	799,550	261,046	123,989	0	0	167,462	157,951	118,194	21,228
2015	0	1,266	504,775	389,472	24,096	0	612	144,980	94,631	29,584	7,148
2016	13	117	21,991	133,960	57,534	0	30	5,472	27,272	5,207	4,974
2017	1	34	4,206	5,844	16,217	0	42	3,644	2,917	29,878	5,521
2018	221	4,995	451,086	247,602	148,554	306	15,025	374,740	103,219	102,011	45,115
TOTAL	235	6,413	1,781,607	1,037,924	370,390	306	15,709	696,296	385,991	284,874	83,987
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,500,566	2,079,178	83,987	
IBNR + FREQUENCY ADJUSTMENT	(1,411,328)	(445,356)	543	
TOTAL LOSSES	1,089,238	1,633,822	84,529	
EXPECTED LOSSES	2,880,595	1,205,125	176,650	
CREDIBILITY	0.02	0.07	0.12	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.068	1.602	0.083	2.752
INDICATED (POST-TEST)	1.105	1.657	0.086	2.847
PRESENT ON RATE LEVEL	2.666	1.115	0.163	3.945
DERIVED BY FORMULA	2.635	1.153	0.154	3.942
UNDERLYING PRESENT RATE	2.824	1.181	0.173	4.179
PROPOSED	2.635	1.153	0.154	3.942

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	4.671
IND. RATE				4.67	MINIMUM PREMIUM	
MAN. RATE	5.02	4.64	4.71	+ 4.67	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	258,099	7,875,218	3.051	0	0	20	14	25	59
2015	117,642	503,165	0.428	0	0	0	4	8	12
2016	68,046	369,501	0.543	0	0	1	1	2	4
2017	98,767	2,183,432	2.211	0	0	4	3	10	17
2018	113,463	2,352,791	2.074	0	0	5	7	17	29
TOTAL	656,017	13,284,107	2.025	0	0	30	29	62	121
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	4,847,622	421,758	372,436	0	0	1,511,311	229,202	328,609	164,280
2015	0	0	0	222,234	41,736	0	0	0	110,931	52,189	76,075
2016	0	0	201,052	13,930	17,683	0	0	28,387	7,934	4,824	95,691
2017	0	0	1,079,747	159,306	265,555	0	0	247,925	44,369	324,482	62,048
2018	0	0	1,091,470	335,952	202,054	0	0	278,150	144,490	225,749	74,926
TOTAL	0	0	7,219,891	1,153,180	899,464	0	0	2,065,773	536,926	935,853	473,020
OD	0	0	0	0	0	0	0	0	0	0	344

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	5,847,578	506,110	431,281	0	0	2,560,287	239,745	344,054	164,773
2015	0	0	9,928	243,586	46,437	0	0	6,917	119,049	55,637	77,368
2016	40	1,394	238,610	19,138	23,326	6	863	56,484	8,621	5,360	96,265
2017	329	10,276	1,286,757	214,780	310,745	75	11,561	472,980	78,541	292,889	60,621
2018	622	14,697	1,390,661	432,138	271,100	419	20,565	511,578	163,327	161,881	71,929
TOTAL	991	26,367	8,773,534	1,415,753	1,082,889	500	32,990	3,608,245	609,283	859,820	470,956
OD	0	0	0	0	0	0	0	0	0	0	345

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,442,628	3,967,745	471,301	
IBNR + FREQUENCY ADJUSTMENT	(6,901,582)	(1,334,034)	1,350	
TOTAL LOSSES	5,541,046	2,633,711	472,651	
EXPECTED LOSSES	13,046,193	3,453,404	495,337	
CREDIBILITY	0.08	0.25	0.40	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.845	0.401	0.072	1.318
INDICATED (POST-TEST)	0.874	0.415	0.075	1.364
PRESENT ON RATE LEVEL	1.877	0.497	0.071	2.446
DERIVED BY FORMULA	1.797	0.477	0.073	2.346
UNDERLYING PRESENT RATE	1.989	0.526	0.076	2.591
PROPOSED	1.797	0.477	0.073	2.346

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.780
IND. RATE				2.78	MINIMUM PREMIUM	
MAN. RATE	3.33	2.97	2.92	+ 2.78	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	798,654	12,201,012	1.528	2	2	15	31	70	120
2015	555,942	8,493,304	1.528	0	0	19	21	42	82
2016	402,768	6,531,371	1.622	0	0	11	11	46	68
2017	560,402	12,989,661	2.318	2	1	14	18	54	89
2018	660,122	10,999,310	1.666	3	0	9	20	48	80
TOTAL	2,977,888	51,214,658	1.720	7	3	68	101	260	439
OD				0	0	1	2	1	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	314,862	755,461	4,204,487	1,396,829	1,375,983	0	858,783	1,343,963	811,681	756,506	382,457
2015	0	0	4,256,386	674,771	748,807	0	0	1,179,143	670,768	616,388	347,041
2016	0	0	2,888,425	619,444	458,060	0	0	857,197	503,251	975,441	229,553
2017	467,261	1,012,773	3,173,716	820,201	818,747	0	2,462,581	2,260,285	388,902	1,113,020	472,175
2018	2,143,644	0	2,043,933	1,174,613	931,672	16,000	0	1,054,820	2,238,340	1,104,875	291,413
TOTAL	2,925,767	1,768,234	16,566,947	4,685,858	4,333,269	16,000	3,321,364	6,695,408	4,612,942	4,566,230	1,722,639
OD	0	0	166,769	122,200	42,703	0	0	16,087	98	118,183	6,976

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	469,144	369,779	5,251,404	1,676,195	1,593,388	0	837,980	2,540,090	849,018	792,062	383,604
2015	0	12,771	4,983,619	779,977	845,667	0	8,524	1,990,705	739,268	659,569	352,941
2016	616	20,409	3,500,974	709,238	559,004	187	26,508	1,792,534	535,873	959,938	230,930
2017	470,152	239,825	3,785,943	929,572	966,721	9,528	970,057	2,403,978	482,193	1,035,020	461,315
2018	2,468,127	35,998	3,326,960	1,388,665	986,700	32,720	107,710	2,679,054	1,233,333	863,011	279,756
TOTAL	3,408,040	678,783	20,848,901	5,483,647	4,951,481	42,434	1,950,778	11,406,361	3,839,686	4,309,600	1,708,547
OD	15	854	230,747	162,424	34,456	35	1,803	70,314	27,868	69,962	6,945

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	38,639,065	18,879,123	1,715,492	
IBNR + FREQUENCY ADJUSTMENT	(12,294,261)	(5,421,450)	6,272	
TOTAL LOSSES	26,344,803	13,457,673	1,721,763	
EXPECTED LOSSES	24,608,757	14,676,688	1,929,478	
CREDIBILITY	0.21	0.69	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.885	0.452	0.058	1.394
INDICATED (POST-TEST)	0.915	0.468	0.060	1.443
PRESENT ON RATE LEVEL	0.780	0.465	0.061	1.307
DERIVED BY FORMULA	0.808	0.467	0.060	1.335
UNDERLYING PRESENT RATE	0.826	0.493	0.065	1.384
PROPOSED	0.808	0.467	0.060	1.335

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.582
IND. RATE				1.58	MINIMUM PREMIUM	
MAN. RATE	1.85	1.61	1.56	+ 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
2014	452,317	18,456,045	4.080	2	1	24	46	163	236
2015	495,532	16,423,415	3.314	2	0	22	42	137	203
2016	504,299	12,760,420	2.530	1	0	17	45	128	191
2017	524,061	14,970,637	2.857	1	0	16	29	147	193
2018	547,289	10,715,312	1.958	1	0	3	30	140	174
TOTAL	2,523,498	73,325,829	2.906	7	1	82	192	715	997
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	970,551	613,007	5,048,468	2,022,451	2,298,752	2	22	3,281,563	1,045,246	2,401,136	774,847
2015	437,353	0	5,227,456	1,976,877	1,674,574	2,248	0	2,146,403	2,545,947	1,679,668	732,889
2016	521,867	0	3,227,806	2,408,217	1,174,680	0	0	1,303,109	1,710,632	1,444,548	969,561
2017	3,000	0	2,873,315	1,668,292	2,282,663	0	0	2,423,231	2,682,745	2,196,132	841,259
2018	635,420	0	755,802	1,846,809	2,072,433	25,000	0	241,608	1,250,761	2,533,986	1,353,493
TOTAL	2,568,191	613,007	17,132,847	9,922,646	9,503,102	27,250	22	9,395,914	9,235,331	10,255,470	4,672,049
OD	0	0	0	0	0	0	0	0	0	0	11,306

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	1,446,121	1,160,288	6,182,345	2,426,941	2,661,955	2	89	5,846,101	1,093,327	2,513,989	777,172
2015	552,471	16,086	6,336,770	2,225,460	1,856,313	7,221	17,613	4,184,518	2,770,355	1,798,808	745,348
2016	505,083	24,351	4,201,902	2,563,029	1,361,571	284	41,244	2,892,974	1,688,958	1,450,452	975,378
2017	4,091	32,676	4,050,235	1,754,544	2,398,769	731	112,875	4,725,744	2,195,556	2,125,867	821,910
2018	732,875	38,628	3,388,356	2,231,052	1,845,556	49,307	78,480	1,890,711	1,275,414	1,629,680	1,299,353
TOTAL	3,240,641	1,272,029	24,159,607	11,201,026	10,124,164	57,544	250,302	19,540,048	9,023,611	9,518,797	4,619,161
OD	0	0	0	0	0	0	0	0	0	0	11,244

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	48,520,171	39,867,598	4,630,405	
IBNR + FREQUENCY ADJUSTMENT	(22,755,292)	(12,376,603)	14,339	
TOTAL LOSSES	25,764,879	27,490,995	4,644,744	
EXPECTED LOSSES	47,588,565	34,263,767	4,343,294	
CREDIBILITY	0.18	0.62	0.99	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.021	1.089	0.184	2.294
INDICATED (POST-TEST)	1.056	1.127	0.190	2.374
PRESENT ON RATE LEVEL	1.780	1.282	0.162	3.224
DERIVED BY FORMULA	1.650	1.186	0.190	3.026
UNDERLYING PRESENT RATE	1.886	1.358	0.172	3.416
PROPOSED	1.650	1.186	0.190	3.026

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.586
IND. RATE				3.59	MINIMUM PREMIUM	
MAN. RATE	4.41	4.01	3.85	+ 3.59	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	1,099,362	46,239,516	4.206	3	1	55	53	185	297
2015	983,539	18,049,563	1.835	2	0	22	59	192	275
2016	1,048,260	31,441,512	2.999	3	1	24	49	183	260
2017	1,499,662	27,511,990	1.835	2	0	41	42	175	260
2018	1,490,376	17,893,550	1.201	1	0	13	43	216	273
TOTAL	6,121,199	141,136,131	2.306	11	2	155	246	951	1365
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
2014	1,281,007	1,088,670	12,620,822	2,727,303	2,180,229	4,921,735	6,311,400	10,222,026	1,624,542	2,091,575	1,170,207
2015	476,313	0	4,486,134	2,546,146	2,839,064	1	0	1,501,530	1,912,733	3,112,025	1,175,617
2016	1,865,237	2,076,579	5,020,555	2,477,057	2,848,390	49,385	9,249,095	1,897,537	1,720,909	2,949,656	1,287,112
2017	848,359	0	10,151,199	1,781,790	2,424,031	8,406	0	6,908,445	1,349,065	3,044,481	996,214
2018	3,094	0	3,289,289	2,352,169	3,159,058	308,991	0	1,333,736	1,323,875	4,824,585	1,298,753
TOTAL	4,474,010	3,165,249	35,567,999	11,884,465	13,450,772	5,288,518	15,560,495	21,863,274	7,931,124	16,022,322	5,927,903
OD	0	0	337,383	8,213	11,986	0	0	30,000	11	3,135	5,949

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	1,640,772	86,754	15,254,040	3,272,764	2,524,705	1,130,365	1,073,715	15,647,630	1,699,271	2,189,879	1,173,718
2015	601,686	13,819	5,504,334	2,859,772	3,098,862	3	12,250	2,942,330	2,106,431	3,281,877	1,195,602
2016	1,776,140	178,921	6,387,986	2,738,029	3,147,609	118,714	1,049,064	4,054,698	1,777,775	2,897,394	1,294,835
2017	842,308	94,610	11,831,609	2,237,536	2,856,182	13,693	250,954	10,068,993	1,692,701	2,911,615	973,301
2018	6,817	74,707	6,779,427	3,282,951	2,910,179	592,883	166,756	4,042,051	1,985,385	3,047,169	1,246,803
TOTAL	4,867,723	448,811	45,757,396	14,391,051	14,537,538	1,855,659	2,552,739	36,755,702	9,261,563	14,327,934	5,884,259
OD	2	1,096	413,457	10,693	15,180	0	269	60,850	719	3,004	5,849

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	92,713,705	52,547,681	5,890,107	
IBNR + FREQUENCY ADJUSTMENT	(35,233,477)	(15,506,558)	25,774	
TOTAL LOSSES	57,480,227	37,041,123	5,915,882	
EXPECTED LOSSES	73,605,635	43,553,246	7,204,784	
CREDIBILITY	0.33	1.00	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.939	0.605	0.097	1.641
INDICATED (POST-TEST)	0.971	0.626	0.100	1.697
PRESENT ON RATE LEVEL	1.135	0.672	0.111	1.918
DERIVED BY FORMULA	1.081	0.626	0.100	1.807
UNDERLYING PRESENT RATE	1.202	0.712	0.118	2.032
PROPOSED	1.081	0.626	0.100	1.807

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.141
IND. RATE				2.14	MINIMUM PREMIUM	
MAN. RATE	2.73	2.55	2.29	+ 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
2014	7,164	37,964	0.530	0	0	0	0	0	0
2015	7,871	6,215	0.079	0	0	0	0	0	0
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	394,798	5.536	0	0	1	0	0	1
TOTAL	39,042	475,501	1.218	0	0	1	1	0	2
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	37,964
2015	0	0	0	0	0	0	0	0	0	0	6,215
2016	0	0	0	0	0	0	0	0	0	0	608
2017	0	0	0	8,932	0	0	0	24,700	0	0	2,284
2018	0	0	329,332	0	0	0	0	64,788	0	0	678
TOTAL	0	0	329,332	8,932	0	0	0	64,788	24,700	0	47,749
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
2014	0	0	0	0	0	0	0	0	0	0	38,078
2015	0	0	0	0	0	0	0	0	0	0	6,321
2016	0	0	0	0	0	0	0	0	0	0	612
2017	2	31	3,440	7,601	581	1	206	10,030	18,817	1,501	2,231
2018	125	3,082	304,029	33,156	23,469	65	3,221	81,450	8,181	3,412	651
TOTAL	127	3,113	307,469	40,758	24,049	66	3,426	91,480	26,998	4,913	47,893
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	405,681	96,718	47,893	
IBNR + FREQUENCY ADJUSTMENT	(759,469)	(176,394)	175	
TOTAL LOSSES	0	0	48,067	
EXPECTED LOSSES	1,584,096	485,469	57,212	
CREDIBILITY	0.01	0.04	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.123	0.123
INDICATED (POST-TEST)	0.000	0.000	0.127	0.127
PRESENT ON RATE LEVEL	3.830	1.174	0.138	5.142
DERIVED BY FORMULA	3.792	1.127	0.138	5.056
UNDERLYING PRESENT RATE	4.057	1.243	0.147	5.447
PROPOSED	3.792	1.127	0.138	5.056

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	5.991
IND. RATE				5.99	MINIMUM PREMIUM	
MAN. RATE	6.50	6.08	6.14	+ 5.99	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	3,242	226,406	6.984	0	0	1	0	1	2
2015	1,023	42,795	4.183	0	0	0	0	5	5
2016	1,549	324,887	20.974	0	0	1	0	0	1
2017	1,854	1,429	0.077	0	0	0	0	0	0
2018	4,867	11,049	0.227	0	0	0	0	2	2
TOTAL	12,535	606,566	4.839	0	0	2	0	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
2014	0	0	166,850	0	7,547	0	0	32,471	0	8,623	10,915
2015	0	0	0	0	23,951	0	0	0	0	18,510	334
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	1,429
2018	0	0	0	0	3,887	0	0	0	0	1,602	5,560
TOTAL	0	0	403,423	0	35,385	0	0	120,785	0	28,735	18,238
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
2014	0	0	208,396	0	8,739	0	0	61,370	0	9,028	10,948
2015	0	0	437	359	25,605	0	0	230	269	19,324	340
2016	46	1,624	277,238	5,038	5,324	19	2,658	170,579	3,392	1,657	0
2017	0	0	0	0	0	0	0	0	0	0	1,396
2018	1	28	2,364	1,550	2,946	0	23	513	373	946	5,338
TOTAL	47	1,652	488,435	6,947	42,615	20	2,681	232,691	4,033	30,956	18,021
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	725,525	84,551	18,021	
IBNR + FREQUENCY ADJUSTMENT	(211,056)	(72,685)	70	
TOTAL LOSSES	514,469	11,866	18,091	
EXPECTED LOSSES	425,126	205,715	15,292	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	4.104	0.095	0.144	4.343
INDICATED (POST-TEST)	4.246	0.098	0.149	4.493
PRESENT ON RATE LEVEL	3.202	1.549	0.115	4.866
DERIVED BY FORMULA	3.212	1.520	0.116	4.848
UNDERLYING PRESENT RATE	3.392	1.641	0.122	5.155
PROPOSED	3.212	1.520	0.116	4.848

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	5.745
IND. RATE				5.74	MINIMUM PREMIUM	
MAN. RATE	6.16	5.71	5.81	+ 5.74	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	313,790	6,570,603	2.094	1	1	9	8	46	65
2015	309,156	6,632,751	2.145	0	0	10	11	47	68
2016	293,476	4,477,677	1.526	0	0	5	11	41	57
2017	363,902	4,480,876	1.231	1	0	5	11	33	50
2018	319,401	5,708,904	1.787	0	0	6	9	53	68
TOTAL	1,599,725	27,870,811	1.742	2	1	35	50	220	308
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	1,041	174,580	2,344,142	393,680	670,859	0	20,418	1,718,926	196,273	799,793	250,891
2015	0	0	2,501,028	366,911	1,218,999	0	0	859,927	308,045	1,138,342	239,499
2016	0	0	1,109,368	539,659	1,205,696	0	0	382,621	239,190	733,512	267,631
2017	564,073	0	902,477	671,742	604,597	0	0	413,696	447,167	515,731	361,393
2018	0	0	1,301,346	545,004	826,237	0	0	1,032,060	331,822	1,439,118	233,317
TOTAL	565,114	174,580	8,158,361	2,516,996	4,526,388	0	20,418	4,407,230	1,522,497	4,626,496	1,352,731
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
2014	1,551	406,422	2,863,785	472,416	776,855	0	101,477	2,995,800	205,302	837,383	251,644
2015	0	7,828	3,066,787	438,439	1,330,483	0	7,602	1,766,472	358,420	1,199,735	243,570
2016	266	8,204	1,443,628	619,732	1,295,887	83	11,908	816,944	263,941	712,867	269,237
2017	558,399	10,830	1,335,026	674,160	657,722	145	22,370	938,128	413,334	489,078	353,081
2018	976	22,687	2,091,609	848,803	781,533	1,526	74,710	1,837,368	626,597	930,974	223,984
TOTAL	561,192	455,971	10,800,836	3,053,551	4,842,480	1,754	218,067	8,354,712	1,867,594	4,170,037	1,341,516
OD	0	0	0	0	0	0	0	0	0	0	3,644

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	20,392,531	13,933,661	1,345,160	
IBNR + FREQUENCY ADJUSTMENT	(7,740,754)	(3,823,833)	4,850	
TOTAL LOSSES	12,651,777	10,109,828	1,350,010	
EXPECTED LOSSES	16,043,558	10,531,765	1,526,343	
CREDIBILITY	0.14	0.46	0.73	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.791	0.632	0.084	1.507
INDICATED (POST-TEST)	0.818	0.654	0.087	1.559
PRESENT ON RATE LEVEL	0.947	0.621	0.090	1.658
DERIVED BY FORMULA	0.929	0.636	0.088	1.653
UNDERLYING PRESENT RATE	1.003	0.658	0.095	1.757
PROPOSED	0.929	0.636	0.088	1.653

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.959
IND. RATE				1.96	MINIMUM PREMIUM	
MAN. RATE	2.05	1.95	1.98	+ 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
2014	223,151	6,229,326	2.792	0	0	11	13	77	101
2015	250,369	5,497,665	2.196	0	0	3	24	72	99
2016	263,370	5,748,256	2.183	0	0	8	15	59	82
2017	266,923	6,272,687	2.350	1	0	6	13	64	84
2018	301,938	3,846,429	1.274	0	0	3	8	69	80
TOTAL	1,305,751	27,594,363	2.113	1	0	31	73	341	446
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	2,274,294	524,406	661,141	0	0	986,880	447,281	915,564	419,760
2015	0	0	611,751	924,010	1,014,207	0	0	719,424	1,018,805	961,121	248,347
2016	0	0	1,659,846	913,205	714,040	0	0	701,231	704,826	777,654	277,454
2017	581,522	0	1,226,169	851,799	888,447	244,963	0	475,415	558,213	1,152,588	293,571
2018	0	0	643,770	349,075	1,057,553	0	0	111,701	203,252	1,009,739	471,339
TOTAL	581,522	0	6,415,830	3,562,495	4,335,388	244,963	0	2,994,651	2,932,377	4,816,666	1,710,471
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
2014	0	0	2,840,593	629,287	765,601	0	0	1,865,203	467,856	958,596	421,019
2015	0	1,786	747,575	1,029,735	1,097,359	0	5,643	1,357,217	1,110,317	1,020,010	252,569
2016	408	12,254	2,118,286	991,782	806,010	153	21,977	1,518,054	709,101	774,508	279,119
2017	575,789	14,572	1,799,535	870,506	953,228	351,254	26,717	1,153,118	551,990	1,050,667	286,819
2018	730	16,776	1,507,835	737,624	889,238	510	24,755	589,658	355,757	621,826	452,485
TOTAL	576,928	45,388	9,013,825	4,258,933	4,511,437	351,917	79,091	6,483,250	3,195,020	4,425,608	1,692,011
OD	0	0	0	0	0	0	0	0	0	0	315

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	16,550,399	16,390,997	1,692,326	
IBNR + FREQUENCY ADJUSTMENT	(12,982,848)	(6,081,341)	6,543	
TOTAL LOSSES	3,567,551	10,309,656	1,698,869	
EXPECTED LOSSES	27,267,611	16,926,158	1,913,030	
CREDIBILITY	0.12	0.40	0.64	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.273	0.790	0.130	1.193
INDICATED (POST-TEST)	0.283	0.817	0.135	1.234
PRESENT ON RATE LEVEL	1.971	1.224	0.138	3.333
DERIVED BY FORMULA	1.769	1.061	0.136	2.966
UNDERLYING PRESENT RATE	2.088	1.296	0.147	3.531
PROPOSED	1.769	1.061	0.136	2.966

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.515
IND. RATE				3.51	MINIMUM PREMIUM	
MAN. RATE	4.77	4.21	3.98	+ 3.51	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	85,826	593,149	0.691	0	0	0	5	20	25
2015	90,639	2,362,338	2.606	0	0	4	4	28	36
2016	86,369	1,821,304	2.109	0	0	2	6	29	37
2017	100,302	2,221,885	2.215	0	0	3	9	22	34
2018	106,609	2,518,949	2.363	0	0	2	5	31	38
TOTAL	469,745	9,517,625	2.026	0	0	11	29	130	170
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	210,870	156,465	0	0	0	46,443	79,269	100,102
2015	0	0	704,700	209,898	345,410	0	0	304,643	156,085	500,787	140,815
2016	0	0	472,919	234,280	511,602	0	0	123,662	107,808	284,309	86,724
2017	0	0	566,638	632,198	111,980	0	0	347,807	277,353	159,455	126,454
2018	0	0	380,223	340,054	305,581	0	0	424,064	352,861	502,254	213,912
TOTAL	0	0	2,124,480	1,627,300	1,431,038	0	0	1,200,176	940,550	1,526,074	668,007
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
2014	0	0	0	253,044	181,186	0	0	0	48,579	82,995	100,402
2015	0	2,206	868,540	240,015	377,828	0	2,693	629,664	178,462	527,314	143,209
2016	114	3,501	615,914	268,391	550,064	27	3,889	271,763	115,341	276,286	87,244
2017	265	7,252	882,833	576,990	172,758	115	17,672	720,756	251,232	167,280	123,546
2018	386	8,822	800,202	404,763	299,380	751	36,846	912,793	355,206	352,918	205,356
TOTAL	765	21,781	3,167,489	1,743,203	1,581,216	894	61,100	2,534,976	948,819	1,406,793	659,757
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,787,004	5,680,031	659,757	
IBNR + FREQUENCY ADJUSTMENT	(3,800,941)	(1,779,736)	1,996	
TOTAL LOSSES	1,986,063	3,900,295	661,753	
EXPECTED LOSSES	7,931,913	4,939,964	589,399	
CREDIBILITY	0.06	0.20	0.32	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.423	0.830	0.141	1.394
INDICATED (POST-TEST)	0.437	0.859	0.146	1.442
PRESENT ON RATE LEVEL	1.594	0.993	0.118	2.705
DERIVED BY FORMULA	1.525	0.966	0.127	2.618
UNDERLYING PRESENT RATE	1.689	1.052	0.125	2.866
PROPOSED	1.525	0.966	0.127	2.618

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.102
IND. RATE				3.10	MINIMUM PREMIUM	
MAN. RATE	3.61	3.27	3.23	+ 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
2014	46,431	1,334,409	2.874	0	0	2	6	18	26
2015	47,863	1,075,649	2.247	0	0	2	4	23	29
2016	45,916	881,376	1.920	0	0	1	6	24	31
2017	45,438	1,693,196	3.726	0	0	2	4	15	21
2018	47,826	1,375,631	2.876	0	0	0	5	22	27
TOTAL	233,474	6,360,261	2.724	0	0	7	25	102	134
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	316,258	131,810	106,146	0	0	189,870	327,542	170,001	92,782
2015	0	0	310,293	93,135	255,876	0	0	147,917	26,460	181,683	60,285
2016	0	0	145,283	146,661	133,570	0	0	47,390	147,788	175,068	85,616
2017	0	0	392,885	261,908	569,975	0	0	109,727	67,605	225,290	65,806
2018	0	0	0	230,651	271,062	0	0	0	426,533	358,110	89,275
TOTAL	0	0	1,164,719	864,165	1,336,629	0	0	494,904	995,928	1,110,152	393,764
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
2014	0	0	395,006	158,172	122,917	0	0	358,854	342,609	177,991	93,060
2015	0	971	384,357	108,019	277,325	0	1,308	302,178	33,160	191,346	61,310
2016	42	1,137	199,055	157,443	146,405	10	1,611	126,415	145,311	171,969	86,130
2017	170	4,920	611,197	296,598	575,363	36	5,610	237,130	77,609	203,429	64,292
2018	184	4,029	343,476	274,014	233,040	320	15,558	379,260	306,609	252,528	85,704
TOTAL	397	11,058	1,933,091	994,246	1,355,050	366	24,087	1,403,838	905,298	997,263	390,496
OD	0	0	0	0	0	0	0	0	0	0	1,902

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,372,836	4,251,856	392,399	
IBNR + FREQUENCY ADJUSTMENT	(2,385,664)	(1,566,943)	1,518	
TOTAL LOSSES	987,172	2,684,913	393,916	
EXPECTED LOSSES	4,941,736	4,294,250	478,793	
CREDIBILITY	0.04	0.13	0.20	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.423	1.150	0.169	1.742
INDICATED (POST-TEST)	0.437	1.190	0.175	1.802
PRESENT ON RATE LEVEL	1.998	1.736	0.194	3.928
DERIVED BY FORMULA	1.936	1.665	0.190	3.791
UNDERLYING PRESENT RATE	2.117	1.839	0.205	4.161
PROPOSED	1.936	1.665	0.190	3.791

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	4.492
IND. RATE				4.49	MINIMUM PREMIUM	
MAN. RATE	5.13	4.70	4.69	+ 4.49	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	108,977	3,050,425	2.799	0	0	2	11	35	48
2015	126,455	5,919,727	4.681	0	0	10	15	36	61
2016	131,678	3,548,381	2.695	0	0	5	12	37	54
2017	134,811	3,945,230	2.926	0	0	5	13	50	68
2018	148,860	3,917,541	2.632	0	0	2	12	53	67
TOTAL	650,781	20,381,304	3.132	0	0	24	63	211	298
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	339,151	817,598	302,081	0	0	129,806	945,957	317,825	198,007
2015	0	0	2,186,519	1,005,823	377,994	0	0	922,730	887,177	357,662	181,822
2016	0	0	943,748	548,881	489,911	0	0	680,505	222,195	480,236	182,905
2017	0	0	1,051,560	831,906	419,024	0	0	409,532	471,277	575,548	186,383
2018	0	0	594,332	753,119	533,073	0	0	251,017	663,193	749,566	373,241
TOTAL	0	0	5,115,310	3,957,327	2,122,083	0	0	2,393,590	3,189,799	2,480,837	1,122,358
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
2014	0	0	423,600	981,118	349,810	0	0	245,333	989,471	332,763	198,601
2015	0	6,844	2,696,848	1,121,935	433,563	0	8,157	1,916,230	965,638	391,318	184,913
2016	235	7,001	1,213,225	597,357	546,530	148	20,806	1,377,183	250,071	476,706	184,002
2017	441	12,499	1,535,650	800,327	498,782	145	22,457	946,925	435,988	542,311	182,096
2018	716	16,186	1,456,099	814,190	536,459	806	39,377	966,945	553,349	519,717	358,311
TOTAL	1,392	42,530	7,325,423	4,314,925	2,365,145	1,099	90,797	5,452,616	3,194,516	2,262,815	1,107,924
OD	0	0	0	0	0	0	0	0	0	0	117

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,913,856	12,137,401	1,108,041	
IBNR + FREQUENCY ADJUSTMENT	(5,871,574)	(3,772,114)	3,961	
TOTAL LOSSES	7,042,283	8,365,287	1,112,002	
EXPECTED LOSSES	12,352,085	10,503,427	1,163,201	
CREDIBILITY	0.07	0.25	0.40	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.082	1.285	0.171	2.538
INDICATED (POST-TEST)	1.119	1.330	0.177	2.626
PRESENT ON RATE LEVEL	1.792	1.524	0.169	3.484
DERIVED BY FORMULA	1.745	1.475	0.172	3.392
UNDERLYING PRESENT RATE	1.898	1.614	0.179	3.691
PROPOSED	1.745	1.475	0.172	3.392

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	4.020
IND. RATE				4.02	MINIMUM PREMIUM	
MAN. RATE	4.54	4.14	4.16	+ 4.02	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	78,585	3,440,449	4.378	0	0	9	1	18	28
2015	82,963	1,404,163	1.693	0	0	2	3	17	22
2016	79,755	1,273,415	1.597	0	0	2	1	12	15
2017	82,139	851,313	1.036	0	0	2	2	6	10
2018	92,022	1,971,569	2.142	0	0	2	7	20	29
TOTAL	415,464	8,940,909	2.152	0	0	17	14	73	104
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	2,151,927	15,000	448,793	0	0	607,788	0	161,296	55,645
2015	0	0	390,585	124,470	267,510	0	0	195,396	70,459	231,151	124,592
2016	0	0	542,210	4,113	456,463	0	0	62,598	9,456	130,420	68,155
2017	0	0	407,577	135,251	33,053	0	0	39,224	53,975	100,971	81,262
2018	0	0	400,926	353,471	380,168	0	0	172,290	202,348	401,501	60,865
TOTAL	0	0	3,893,225	632,305	1,585,987	0	0	1,077,296	336,238	1,025,339	390,519
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
2014	0	0	2,687,757	18,000	519,702	0	0	1,148,719	0	168,877	55,812
2015	0	1,223	483,117	143,062	290,798	0	1,727	401,070	81,537	243,896	126,710
2016	105	3,773	660,053	33,725	487,966	14	1,920	128,822	16,090	125,680	68,564
2017	135	4,069	505,502	138,630	58,444	15	2,277	98,952	52,029	92,267	79,393
2018	424	9,673	875,069	446,240	358,997	393	19,199	470,635	221,188	265,676	58,430
TOTAL	664	18,737	5,211,497	779,656	1,715,907	421	25,124	2,248,198	370,844	896,395	388,909
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,504,641	3,762,803	388,909	
IBNR + FREQUENCY ADJUSTMENT	(2,898,684)	(1,365,184)	1,481	
TOTAL LOSSES	4,605,957	2,397,619	390,390	
EXPECTED LOSSES	6,032,371	3,768,021	446,679	
CREDIBILITY	0.06	0.19	0.30	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.109	0.577	0.094	1.780
INDICATED (POST-TEST)	1.147	0.597	0.097	1.841
PRESENT ON RATE LEVEL	1.371	0.856	0.101	2.328
DERIVED BY FORMULA	1.357	0.807	0.100	2.264
UNDERLYING PRESENT RATE	1.452	0.907	0.108	2.466
PROPOSED	1.357	0.807	0.100	2.264

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.683
IND. RATE				2.68	MINIMUM PREMIUM	
MAN. RATE	2.85	2.70	2.78	+ 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
2014	607,069	24,050,242	3.962	0	0	33	50	179	262
2015	663,196	24,765,772	3.734	1	1	24	59	190	275
2016	689,376	36,531,971	5.299	2	2	42	52	183	281
2017	722,713	20,590,161	2.849	1	0	24	36	185	246
2018	857,305	29,244,188	3.411	0	1	14	39	216	270
TOTAL	3,539,659	135,182,334	3.819	4	4	137	236	953	1334
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
2014	0	0	7,801,104	2,424,569	3,088,071	0	0	4,972,333	2,086,313	2,452,532	1,225,320
2015	330,073	122,325	5,761,545	2,708,202	2,730,821	5,563	4,606,585	3,572,666	1,635,870	2,256,360	1,035,762
2016	815,260	1,090,491	9,453,340	2,450,588	2,216,810	315,305	9,831,884	4,144,120	2,859,031	2,309,695	1,045,447
2017	128,480	0	5,002,949	2,213,837	3,009,859	0	0	3,345,031	2,319,093	3,311,928	1,258,984
2018	0	692,478	2,891,851	2,722,273	3,020,815	0	10,848,829	2,465,311	1,672,731	3,611,581	1,318,319
TOTAL	1,273,813	1,905,294	30,910,789	12,519,469	14,066,376	320,868	25,287,298	18,499,461	10,573,038	13,942,096	5,883,832
OD	0	0	0	48,500	93,675	0	0	0	98	17,261	29,584

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	9,257,242	2,909,483	3,575,986	0	0	7,319,987	2,182,283	2,567,801	1,228,996
2015	416,953	40,032	6,276,481	3,040,197	2,990,621	17,869	1,156,223	4,735,433	1,812,920	2,394,200	1,053,370
2016	800,799	422,437	11,492,945	2,781,297	2,587,533	699,301	1,295,198	8,416,866	2,891,099	2,362,221	1,051,720
2017	128,858	51,871	6,442,779	2,404,789	3,210,319	809	125,100	5,256,065	2,208,024	3,096,130	1,230,027
2018	5,351	124,109	6,542,753	3,446,181	2,815,466	28,697	1,233,159	4,976,672	1,995,440	2,413,843	1,265,586
TOTAL	1,351,961	638,448	40,012,199	14,581,947	15,179,926	746,676	3,809,680	30,705,023	11,089,766	12,834,194	5,829,699
OD	38	840	75,652	78,627	74,158	5	243	5,563	4,097	10,201	29,666

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	77,346,331	53,852,917	5,859,365	
IBNR + FREQUENCY ADJUSTMENT	(30,458,095)	(16,072,682)	23,729	
TOTAL LOSSES	46,888,236	37,780,235	5,883,094	
EXPECTED LOSSES	63,944,619	44,858,916	6,762,651	
CREDIBILITY	0.23	0.77	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.325	1.067	0.166	2.558
INDICATED (POST-TEST)	1.370	1.104	0.172	2.646
PRESENT ON RATE LEVEL	1.705	1.196	0.180	3.082
DERIVED BY FORMULA	1.628	1.125	0.172	2.926
UNDERLYING PRESENT RATE	1.807	1.267	0.191	3.265
PROPOSED	1.629	1.126	0.172	2.926

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.467
IND. RATE				3.47	MINIMUM PREMIUM	
MAN. RATE	4.29	3.82	3.68	+ 3.47	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	445,351	23,586,129	5.296	1	0	30	78	280	389
2015	475,363	19,227,170	4.045	2	1	14	86	287	390
2016	485,710	21,146,848	4.354	1	1	20	79	224	325
2017	488,113	21,866,353	4.480	1	0	17	70	250	338
2018	519,692	20,223,833	3.892	0	1	11	47	284	343
TOTAL	2,414,229	106,050,333	4.393	5	3	92	360	1325	1785
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
2014	350,943	0	5,059,426	3,788,037	2,698,798	187,763	0	2,479,933	3,894,162	3,973,711	1,153,356
2015	74,946	493,587	2,510,327	3,925,932	2,755,088	13,758	1,000,000	1,503,445	3,179,240	2,827,977	942,870
2016	450,120	626,996	4,018,185	3,644,166	2,401,743	231,208	254,925	1,930,158	2,813,145	3,907,191	869,011
2017	3,000	0	3,072,365	3,801,721	2,775,262	0	0	2,453,316	3,877,336	4,507,770	1,375,583
2018	0	607,398	1,999,330	2,060,479	3,027,741	0	2,847,300	1,614,018	2,258,849	4,709,552	1,099,166
TOTAL	879,009	1,727,981	16,659,633	17,220,335	13,658,632	432,729	4,102,225	9,980,870	16,022,732	19,926,201	5,439,986
OD	0	0	0	0	652	0	0	0	0	6,617	2,385

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	522,905	0	6,319,223	4,545,644	3,125,208	205,976	0	4,687,073	4,073,293	4,160,475	1,156,816
2015	94,673	337,055	3,252,871	4,353,263	3,001,883	44,193	843,646	3,248,027	3,454,748	2,999,600	958,899
2016	457,143	710,645	5,389,096	3,890,064	2,691,625	506,222	494,166	4,420,061	2,827,561	3,841,259	874,225
2017	4,527	42,238	5,154,432	3,649,026	3,014,839	893	139,160	5,999,559	3,486,925	4,228,395	1,343,945
2018	9,039	212,544	5,301,686	2,892,912	2,684,505	26,042	1,121,537	4,968,867	2,485,455	3,088,074	1,055,199
TOTAL	1,088,287	1,302,482	25,417,308	19,330,909	14,518,060	783,326	2,598,511	23,323,588	16,327,982	18,317,804	5,389,084
OD	0	5	397	260	494	2	93	2,117	1,542	3,908	2,379

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	54,516,115	68,500,958	5,391,463	
IBNR + FREQUENCY ADJUSTMENT	(26,725,914)	(21,844,403)	19,687	
TOTAL LOSSES	27,790,201	46,656,556	5,411,151	
EXPECTED LOSSES	55,756,156	60,325,491	6,006,879	
CREDIBILITY	0.18	0.60	0.96	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.151	1.933	0.224	3.308
INDICATED (POST-TEST)	1.191	1.999	0.232	3.422
PRESENT ON RATE LEVEL	2.180	2.359	0.235	4.774
DERIVED BY FORMULA	2.002	2.143	0.232	4.377
UNDERLYING PRESENT RATE	2.309	2.499	0.249	5.057
PROPOSED	2.002	2.143	0.232	4.377

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	5.187
IND. RATE				5.19	MINIMUM PREMIUM	
MAN. RATE	6.63	5.91	5.70	+ 5.19	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	265,175	12,697,665	4.788	3	0	19	23	93	138
2015	275,742	7,649,179	2.774	1	0	11	28	94	134
2016	290,413	9,366,271	3.225	1	0	13	23	89	126
2017	295,832	13,310,403	4.499	1	0	17	22	106	146
2018	328,444	18,978,093	5.778	1	1	7	27	102	138
TOTAL	1,455,606	62,001,611	4.260	7	1	67	123	484	682
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
2014	217,458	0	4,624,553	1,053,489	1,143,507	0	0	3,343,408	561,774	1,375,158	378,318
2015	3,000	0	2,239,244	1,096,406	1,426,566	0	0	960,180	602,233	1,018,970	302,580
2016	22,718	0	3,254,429	1,276,854	733,844	12,534	0	1,821,234	781,432	1,025,949	437,277
2017	1,075,174	0	3,872,787	1,028,731	2,160,905	321,984	0	2,247,539	719,925	1,395,663	487,695
2018	24,683	560,300	1,644,811	1,523,069	1,435,542	990,951	7,500,000	303,153	2,249,341	2,224,025	522,218
TOTAL	1,343,033	560,300	15,635,824	5,978,549	6,900,364	1,325,469	7,500,000	8,675,514	4,914,705	7,039,765	2,128,088
OD	0	0	0	0	15,848	0	0	0	0	100	10,200

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	324,012	0	5,310,062	1,264,187	1,324,181	0	0	4,694,269	587,616	1,439,790	379,453
2015	3,790	7,009	2,783,573	1,237,090	1,555,814	0	8,488	1,983,884	671,963	1,079,113	307,724
2016	22,645	21,524	3,701,989	1,389,993	865,799	27,416	48,762	3,254,117	823,443	1,029,874	439,901
2017	810,531	38,462	4,805,635	1,267,338	2,284,525	351,705	90,774	3,677,839	807,577	1,320,990	476,478
2018	21,409	99,146	3,566,818	1,823,782	1,385,917	1,169,587	1,120,844	2,413,213	1,643,286	1,533,485	501,329
TOTAL	1,182,388	166,141	20,168,077	6,982,390	7,416,236	1,548,708	1,268,868	16,023,322	4,533,885	6,403,253	2,104,885
OD	4	89	7,540	4,944	13,393	0	1	32	23	59	10,062

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	40,365,170	25,354,183	2,114,947	
IBNR + FREQUENCY ADJUSTMENT	(15,966,488)	(7,737,844)	6,816	
TOTAL LOSSES	24,398,682	17,616,340	2,121,763	
EXPECTED LOSSES	33,348,466	21,449,338	2,024,397	
CREDIBILITY	0.13	0.43	0.69	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.676	1.210	0.146	3.032
INDICATED (POST-TEST)	1.734	1.252	0.151	3.137
PRESENT ON RATE LEVEL	2.163	1.391	0.131	3.685
DERIVED BY FORMULA	2.107	1.331	0.145	3.583
UNDERLYING PRESENT RATE	2.291	1.474	0.139	3.904
PROPOSED	2.107	1.331	0.145	3.583

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	4.246
IND. RATE				4.25	MINIMUM PREMIUM	
MAN. RATE	5.03	4.46	4.40	+ 4.25	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	215,491	14,467,543	6.714	2	0	23	15	62	102
2015	261,736	10,934,764	4.178	0	0	21	9	71	101
2016	265,066	8,301,870	3.132	1	0	15	14	73	103
2017	259,425	8,279,428	3.191	0	0	14	14	65	93
2018	252,947	4,099,489	1.621	0	0	5	6	58	69
TOTAL	1,254,665	46,083,094	3.673	3	0	78	58	329	468
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
2014	1,530,593	0	5,246,778	772,973	1,219,606	49,161	0	2,499,418	1,790,607	1,046,918	311,489
2015	0	0	4,712,390	401,133	2,284,632	0	0	1,796,429	164,201	1,103,333	472,646
2016	290,000	0	3,363,720	524,705	1,486,099	20,000	0	1,009,200	288,434	1,045,989	273,723
2017	0	0	2,862,125	682,431	1,250,005	0	0	1,454,631	382,780	1,118,760	528,696
2018	0	0	978,327	297,176	782,607	0	0	201,341	248,714	1,189,179	402,145
TOTAL	1,820,593	0	17,163,340	2,678,418	7,022,949	69,161	0	6,961,019	2,874,736	5,504,179	1,988,699
OD	0	0	0	0	10,900	0	0	0	0	3,214	2,962

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	1,796,167	0	6,489,131	927,568	1,412,304	42,553	0	4,595,273	1,872,975	1,096,123	312,423
2015	0	14,750	5,766,191	508,659	2,491,473	0	15,880	3,647,347	219,138	1,170,526	480,681
2016	280,897	23,696	4,098,028	663,591	1,638,408	43,416	30,882	2,050,918	345,421	1,023,708	275,365
2017	935	28,687	3,585,350	842,506	1,358,652	444	67,952	2,744,709	493,507	1,044,564	516,536
2018	748	17,462	1,609,275	624,339	698,464	676	32,854	787,980	432,678	736,905	386,059
TOTAL	2,078,747	84,595	21,547,975	3,566,661	7,599,301	87,088	147,568	13,826,227	3,363,719	5,071,825	1,971,065
OD	0	1	574	430	11,358	0	1	153	121	3,061	2,874

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	37,772,930	19,616,477	1,973,939	
IBNR + FREQUENCY ADJUSTMENT	(15,300,192)	(6,961,109)	7,719	
TOTAL LOSSES	22,472,738	12,655,369	1,981,658	
EXPECTED LOSSES	32,119,980	19,215,942	2,428,682	
CREDIBILITY	0.12	0.39	0.62	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.791	1.009	0.158	2.958
INDICATED (POST-TEST)	1.853	1.043	0.163	3.060
PRESENT ON RATE LEVEL	2.417	1.446	0.183	4.045
DERIVED BY FORMULA	2.349	1.289	0.171	3.809
UNDERLYING PRESENT RATE	2.560	1.532	0.194	4.285
PROPOSED	2.349	1.289	0.171	3.809

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	4 514
IND. RATE				4.51	MINIMUM PREMIUM	
MAN. RATE	5.26	4.85	4.83	+ 4.51	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	167,138	8,342,392	4.991	0	0	14	13	24	51
2015	169,212	6,290,402	3.717	1	0	8	8	30	47
2016	181,355	4,731,278	2.609	0	0	7	11	26	44
2017	159,531	4,621,771	2.897	0	0	9	12	22	43
2018	202,731	8,439,328	4.163	0	0	5	5	45	55
TOTAL	879,967	32,425,171	3.685	1	0	43	49	147	240
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
2014	0	0	5,012,004	323,300	343,506	0	0	1,688,264	541,229	333,184	100,905
2015	582,156	0	1,805,166	420,827	753,088	1,080	0	1,558,284	454,846	374,365	340,590
2016	0	0	1,824,482	407,091	1,176,336	0	0	466,408	300,314	373,583	183,064
2017	0	0	2,193,606	349,482	411,823	0	0	868,868	434,503	227,326	136,163
2018	0	0	1,018,757	366,428	1,176,119	0	0	2,868,562	128,886	2,667,970	212,606
TOTAL	582,156	0	11,854,015	1,867,128	3,860,872	1,080	0	7,450,386	1,859,778	3,976,428	973,328
OD	0	0	0	0	3,075	0	0	0	0	992	1,331

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	4,961,016	387,960	397,780	0	0	2,254,627	566,126	348,844	101,208
2015	735,388	5,431	2,132,514	484,569	825,394	3,469	10,474	2,420,783	508,951	406,738	346,380
2016	391	12,996	2,260,444	499,045	1,277,815	102	14,418	972,599	310,169	373,383	184,162
2017	669	20,836	2,606,735	446,227	511,867	274	41,800	1,678,213	417,582	253,776	133,031
2018	849	19,583	1,770,675	816,535	994,480	2,102	102,699	2,503,135	843,416	1,644,183	204,102
TOTAL	737,298	58,847	13,731,385	2,634,337	4,007,336	5,947	169,392	9,829,357	2,646,244	3,026,924	968,883
OD	1	22	1,870	1,226	2,331	0	14	317	231	586	1,350

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	24,534,449	12,319,214	970,233	
IBNR + FREQUENCY ADJUSTMENT	(18,093,009)	(3,469,412)	3,909	
TOTAL LOSSES	6,441,440	8,849,802	974,142	
EXPECTED LOSSES	37,666,120	9,577,876	1,159,821	
CREDIBILITY	0.09	0.31	0.49	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.732	1.006	0.111	1.848
INDICATED (POST-TEST)	0.757	1.040	0.115	1.912
PRESENT ON RATE LEVEL	4.041	1.027	0.124	5.193
DERIVED BY FORMULA	3.745	1.031	0.120	4.896
UNDERLYING PRESENT RATE	4.280	1.088	0.132	5.501
PROPOSED	3.745	1.031	0.120	4.896

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	5.802
IND. RATE				5.80	MINIMUM PREMIUM	
MAN. RATE	7.48	6.52	6.20	+ 5.80	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	141,667	3,661,512	2.585	2	0	7	8	20	37
2015	146,476	4,507,080	3.077	1	0	5	8	14	28
2016	158,077	4,508,680	2.852	2	1	4	7	20	34
2017	233,657	7,382,308	3.159	1	0	4	7	30	42
2018	309,669	2,808,319	0.907	0	0	3	2	35	40
TOTAL	989,546	22,867,899	2.311	6	1	23	32	119	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
2014	256,000	0	1,967,114	218,756	324,461	3,971	0	339,273	164,066	219,913	167,958
2015	807,035	0	1,257,748	646,793	297,927	40,000	0	783,636	344,553	200,228	129,160
2016	1,316,368	168,052	1,247,244	240,726	217,106	64,987	5,790	346,533	410,456	298,809	192,609
2017	673,648	0	825,696	303,029	445,972	3,500	0	1,849,252	2,184,752	627,849	468,610
2018	0	0	576,166	153,652	456,775	0	0	67,042	139,319	995,934	419,431
TOTAL	3,053,051	168,052	5,873,968	1,562,956	1,742,241	112,458	5,790	3,385,736	3,243,146	2,342,733	1,377,768
OD	0	0	0	0	0	0	0	0	0	0	2,747

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	381,440	0	2,456,925	262,507	375,726	4,356	0	641,226	171,613	230,249	168,462
2015	1,019,459	3,816	1,508,433	720,857	335,633	128,487	6,148	1,425,067	381,175	219,178	131,356
2016	1,280,238	269,481	1,513,749	281,916	260,910	140,643	24,961	757,293	404,761	303,164	193,765
2017	666,662	7,277	907,662	274,787	469,065	5,315	45,906	1,916,102	959,048	640,809	457,832
2018	430	10,062	928,697	350,677	405,665	429	20,763	489,425	313,452	605,173	402,654
TOTAL	3,348,229	290,635	7,315,466	1,890,744	1,846,999	279,230	97,778	5,229,113	2,230,049	1,998,574	1,354,068
OD	0	0	0	0	0	0	0	0	0	0	2,721

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	16,560,452	7,966,366	1,356,789	
IBNR + FREQUENCY ADJUSTMENT	(8,791,592)	(3,120,685)	4,935	
TOTAL LOSSES	7,768,860	4,845,681	1,361,724	
EXPECTED LOSSES	18,701,853	8,993,298	1,188,588	
CREDIBILITY	0.10	0.33	0.53	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.785	0.490	0.138	1.412
INDICATED (POST-TEST)	0.812	0.507	0.142	1.461
PRESENT ON RATE LEVEL	1.784	0.858	0.113	2.755
DERIVED BY FORMULA	1.687	0.742	0.129	2.558
UNDERLYING PRESENT RATE	1.890	0.909	0.120	2.919
PROPOSED	1.687	0.742	0.129	2.558

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.031
IND. RATE				3.03	MINIMUM PREMIUM	
MAN. RATE	3.70	3.33	3.29	+ 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
2014	13,207	67,449	0.511	0	0	0	1	3	4
2015	13,579	309,318	2.278	0	0	0	2	3	5
2016	12,903	417,204	3.233	0	0	1	1	3	5
2017	12,308	79,121	0.643	0	0	0	1	2	3
2018	16,327	70,603	0.432	0	0	0	0	3	3
TOTAL	68,324	943,695	1.381	0	0	1	5	14	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
2014	0	0	0	2,905	13,195	0	0	0	4,903	40,035	6,411
2015	0	0	0	138,520	19,177	0	0	0	114,126	24,539	12,956
2016	0	0	207,310	5	43,595	0	0	66,000	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	18,738	0	0	0	0	35,931	15,934
TOTAL	0	0	207,310	155,925	103,866	0	0	66,000	154,685	175,786	80,123
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
2014	0	0	0	3,486	15,280	0	0	0	5,129	41,917	6,430
2015	0	0	6,064	151,726	21,635	0	0	6,754	122,055	26,804	13,176
2016	40	1,428	245,241	6,138	50,093	14	2,003	131,262	7,306	68,786	27,352
2017	3	59	6,830	13,204	9,633	2	283	14,013	25,784	5,879	17,227
2018	6	135	11,396	7,472	14,204	11	505	11,498	8,374	21,223	15,297
TOTAL	49	1,622	269,531	182,027	110,844	27	2,791	163,526	168,647	164,608	79,483
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	437,545	626,126	79,483	
IBNR + FREQUENCY ADJUSTMENT	(972,415)	(417,259)	304	
TOTAL LOSSES	0	208,867	79,787	
EXPECTED LOSSES	2,020,082	1,152,464	88,651	
CREDIBILITY	0.02	0.06	0.09	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.306	0.117	0.422
INDICATED (POST-TEST)	0.000	0.316	0.121	0.437
PRESENT ON RATE LEVEL	2.791	1.592	0.122	4.506
DERIVED BY FORMULA	2.735	1.516	0.122	4.373
UNDERLYING PRESENT RATE	2.957	1.687	0.130	4.773
PROPOSED	2.735	1.516	0.122	4.373

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	5.182
IND. RATE				5.18	MINIMUM PREMIUM	
MAN. RATE	5.82	5.36	5.38	+ 5.18	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	73,775	3,460,207	4.690	0	0	7	3	35	45
2015	78,292	2,709,018	3.460	0	0	6	4	23	33
2016	80,491	4,891,430	6.077	0	0	9	4	37	50
2017	80,160	3,486,034	4.349	0	0	8	13	20	41
2018	79,942	1,559,053	1.950	0	0	2	4	22	28
TOTAL	392,660	16,105,742	4.102	0	0	32	28	137	197
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,698,366	75,596	668,885	0	0	260,895	93,783	499,740	162,942
2015	0	0	1,433,260	236,733	175,141	0	0	379,611	137,791	229,029	117,453
2016	0	0	2,317,587	139,882	342,383	0	0	1,488,591	178,191	311,289	113,507
2017	0	0	1,774,943	637,765	145,303	0	0	482,369	262,008	77,933	105,713
2018	0	0	324,145	183,673	240,450	0	0	297,012	222,329	221,804	69,640
TOTAL	0	0	7,548,301	1,273,649	1,572,162	0	0	2,908,478	894,102	1,339,795	569,255
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
2014	0	0	2,121,259	90,715	774,569	0	0	493,092	98,097	523,228	163,431
2015	0	4,486	1,749,025	272,344	203,092	0	3,356	776,512	156,181	244,118	119,450
2016	443	15,428	2,645,753	203,062	410,607	299	41,551	2,697,460	229,500	327,475	114,188
2017	596	17,890	2,220,359	645,345	258,977	153	23,324	935,217	243,938	100,258	103,282
2018	278	6,419	587,719	260,646	227,319	476	23,368	582,328	205,513	168,028	66,854
TOTAL	1,317	44,223	9,324,114	1,472,111	1,874,564	928	91,599	5,484,608	933,230	1,363,106	567,205
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,946,789	5,643,011	567,205	
IBNR + FREQUENCY ADJUSTMENT	(6,074,298)	(2,289,498)	2,326	
TOTAL LOSSES	8,872,491	3,353,513	569,531	
EXPECTED LOSSES	12,651,432	6,300,664	730,693	
CREDIBILITY	0.05	0.18	0.29	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.260	0.854	0.145	3.259
INDICATED (POST-TEST)	2.338	0.884	0.150	3.371
PRESENT ON RATE LEVEL	3.042	1.515	0.176	4.732
DERIVED BY FORMULA	3.006	1.401	0.168	4.576
UNDERLYING PRESENT RATE	3.222	1.605	0.186	5.013
PROPOSED	3.007	1.401	0.168	4.576

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	5.423
IND. RATE				5.42	MINIMUM PREMIUM	
MAN. RATE	6.18	5.62	5.65	+ 5.42	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	143,314	12,928,626	9.021	1	0	15	30	96	142
2015	152,265	9,761,778	6.411	0	0	10	21	78	109
2016	151,296	9,524,066	6.295	0	0	18	17	76	111
2017	153,585	11,178,405	7.278	0	0	11	19	75	105
2018	178,002	8,688,072	4.881	0	0	5	8	91	104
TOTAL	778,462	52,080,947	6.690	1	0	59	95	416	571
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	360,000	0	2,418,271	1,625,677	1,877,164	20,000	0	2,045,977	1,995,681	2,214,449	371,407
2015	0	0	2,180,654	808,504	1,859,581	0	0	1,530,452	916,659	1,729,195	736,733
2016	0	0	3,838,079	671,453	945,799	0	0	1,629,273	871,678	1,269,019	298,765
2017	0	0	2,041,643	1,337,117	1,476,050	0	0	2,771,000	1,432,651	1,602,912	517,032
2018	0	0	853,860	522,024	1,946,933	0	0	597,340	256,375	3,959,173	552,367
TOTAL	360,000	0	11,332,507	4,964,775	8,105,527	20,000	0	8,574,042	5,473,044	10,774,748	2,476,304
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
2014	536,400	0	3,013,800	1,950,812	2,173,756	21,940	0	3,850,559	2,087,482	2,318,528	372,521
2015	0	6,751	2,679,766	928,203	2,015,582	0	13,051	3,051,706	1,025,612	1,828,719	749,257
2016	804	27,023	4,647,262	801,559	1,090,021	355	50,180	3,363,949	917,842	1,264,842	300,558
2017	795	22,773	2,812,649	1,373,146	1,572,612	677	103,742	4,253,314	1,378,917	1,549,544	505,140
2018	1,168	26,696	2,376,636	1,237,823	1,599,040	1,888	91,645	2,176,956	1,132,222	2,394,590	530,272
TOTAL	539,167	83,244	15,530,113	6,291,543	8,451,010	24,859	258,618	16,696,483	6,542,076	9,356,222	2,457,749
OD	0	0	0	0	0	0	0	0	0	0	206

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	33,132,484	30,640,851	2,457,955	
IBNR + FREQUENCY ADJUSTMENT	(17,848,497)	(9,906,351)	10,648	
TOTAL LOSSES	15,283,987	20,734,500	2,468,603	
EXPECTED LOSSES	37,240,461	27,429,891	3,151,625	
CREDIBILITY	0.08	0.28	0.45	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.963	2.664	0.317	4.944
INDICATED (POST-TEST)	2.031	2.755	0.328	5.115
PRESENT ON RATE LEVEL	4.516	3.326	0.382	8.224
DERIVED BY FORMULA	4.317	3.166	0.358	7.841
UNDERLYING PRESENT RATE	4.784	3.524	0.405	8.712
PROPOSED	4.317	3.166	0.358	7.841

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	9.292
IND. RATE				9.29	MINIMUM PREMIUM	
MAN. RATE	11.07	9.99	9.82	+ 9.29	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	370,154	9,243,699	2.497	0	0	13	18	49	80
2015	392,658	7,920,843	2.017	0	0	8	17	65	90
2016	406,178	5,238,497	1.290	0	0	7	20	42	69
2017	434,511	6,599,440	1.519	1	0	7	22	55	85
2018	439,641	5,474,832	1.245	0	0	7	9	47	63
TOTAL	2,043,142	34,477,311	1.687	1	0	42	86	258	387
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	2,832,599	448,290	793,276	0	0	3,656,710	329,012	865,383	318,429
2015	0	0	1,875,016	873,134	1,119,291	0	0	1,832,924	746,014	1,160,817	313,647
2016	0	0	1,572,579	1,145,074	390,212	0	0	514,114	542,764	591,102	482,652
2017	724,638	0	1,495,484	961,964	677,528	737,552	0	430,188	581,147	654,015	336,924
2018	0	0	1,346,435	516,005	729,786	0	0	1,198,755	350,373	971,347	362,131
TOTAL	724,638	0	9,122,113	3,944,467	3,710,093	737,552	0	7,632,691	2,549,310	4,242,664	1,813,783
OD	0	0	0	0	0	0	0	0	0	0	2,765

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	3,304,136	537,948	918,614	0	0	4,079,317	344,147	906,056	319,384
2015	0	5,103	2,030,812	983,752	1,219,574	0	10,808	2,523,165	831,439	1,231,169	318,979
2016	413	11,821	2,033,384	1,212,853	472,850	112	16,143	1,118,646	544,769	588,562	485,548
2017	449,219	17,097	2,109,877	957,734	772,393	661,690	24,363	1,034,684	527,387	617,800	329,175
2018	964	22,501	2,086,437	797,764	710,818	1,667	81,885	2,035,277	561,047	670,549	347,646
TOTAL	450,597	56,521	11,564,647	4,490,051	4,094,248	663,470	133,199	10,791,088	2,808,790	4,014,137	1,800,732
OD	0	0	0	0	0	0	0	0	0	0	2,778

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	23,659,521	15,407,225	1,803,509	
IBNR + FREQUENCY ADJUSTMENT	(7,377,519)	(4,604,875)	6,348	
TOTAL LOSSES	16,282,001	10,802,350	1,809,858	
EXPECTED LOSSES	15,413,220	12,750,543	1,926,652	
CREDIBILITY	0.16	0.54	0.86	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.797	0.529	0.089	1.414
INDICATED (POST-TEST)	0.824	0.547	0.092	1.463
PRESENT ON RATE LEVEL	0.712	0.589	0.089	1.390
DERIVED BY FORMULA	0.730	0.566	0.091	1.388
UNDERLYING PRESENT RATE	0.754	0.624	0.094	1.473
PROPOSED	0.731	0.567	0.091	1.390

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.647
IND. RATE				1.65	MINIMUM PREMIUM	
MAN. RATE	1.73	1.62	1.66	+ 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
2014	976,325	18,307,797	1.875	2	0	20	38	195	255
2015	1,049,773	16,091,405	1.533	1	0	20	40	138	199
2016	1,127,834	15,711,279	1.393	3	0	13	32	164	212
2017	1,177,090	13,934,525	1.184	1	0	18	30	147	196
2018	1,257,519	17,049,188	1.356	1	1	4	29	190	225
TOTAL	5,588,541	81,094,194	1.451	8	1	75	169	834	1087
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
2014	1,370,299	0	5,470,254	1,481,816	2,177,449	116,797	0	2,473,634	1,491,147	2,658,790	1,067,611
2015	743,347	0	4,152,704	1,988,641	2,138,719	874,510	0	1,699,993	1,127,924	2,194,835	1,170,732
2016	2,762,721	0	3,431,337	1,375,331	2,079,901	6,000	0	1,094,563	1,111,242	2,673,420	1,176,764
2017	88,000	0	3,788,356	1,526,200	2,105,434	441	0	1,604,018	1,430,691	2,111,808	1,279,577
2018	876,000	930,613	787,994	1,285,022	3,405,678	3,000	1,488,461	113,262	2,731,048	4,106,013	1,322,097
TOTAL	5,840,367	930,613	17,630,645	7,657,010	11,907,181	1,000,748	1,488,461	6,985,470	7,892,052	13,744,866	6,016,781
OD	0	0	0	0	60	0	0	0	0	1,446	9,841

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	1,815,556	0	6,678,261	1,778,179	2,521,486	128,126	0	4,594,908	1,559,740	2,783,753	1,070,814
2015	278,125	12,998	5,151,082	2,237,776	2,343,037	832,023	15,028	3,520,786	1,261,142	2,319,149	1,190,634
2016	2,068,513	23,920	4,158,108	1,521,066	2,277,532	10,246	33,372	2,361,025	1,167,191	2,598,668	1,183,825
2017	88,403	40,162	4,995,527	1,685,705	2,264,474	1,116	75,030	3,162,769	1,363,416	1,967,845	1,250,147
2018	1,023,758	373,907	3,826,729	2,358,892	2,791,517	24,369	799,496	3,002,471	2,257,284	2,670,298	1,269,213
TOTAL	5,274,355	450,987	24,809,707	9,581,618	12,198,046	995,881	922,925	16,641,959	7,608,772	12,339,713	5,964,633
OD	0	0	0	0	69	0	0	0	0	1,514	9,906

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	49,095,813	41,729,733	5,974,539	
IBNR + FREQUENCY ADJUSTMENT	(22,132,545)	(11,033,549)	21,043	
TOTAL LOSSES	26,963,268	30,696,184	5,995,581	
EXPECTED LOSSES	46,394,757	30,672,748	6,229,475	
CREDIBILITY	0.31	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.482	0.549	0.107	1.139
INDICATED (POST-TEST)	0.499	0.568	0.111	1.178
PRESENT ON RATE LEVEL	0.784	0.518	0.105	1.407
DERIVED BY FORMULA	0.695	0.568	0.111	1.375
UNDERLYING PRESENT RATE	0.830	0.549	0.111	1.490
PROPOSED	0.696	0.568	0.111	1.375

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.629
IND. RATE				1.63	MINIMUM PREMIUM	
MAN. RATE	2.11	1.88	1.68	+ 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
2014	64,229	2,082,418	3.242	0	0	2	8	19	29
2015	64,204	3,184,969	4.961	0	0	3	8	25	36
2016	65,396	3,114,227	4.762	0	0	5	10	23	38
2017	68,947	2,170,163	3.148	0	0	2	9	32	43
2018	70,212	1,879,094	2.676	0	0	1	3	25	29
TOTAL	332,988	12,430,871	3.733	0	0	13	38	124	175
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	340,106	378,305	482,977	0	0	383,834	89,402	268,208	139,586
2015	0	0	562,631	190,811	732,789	0	0	876,000	133,741	286,026	402,971
2016	0	0	1,025,837	589,393	333,531	0	0	216,464	647,950	205,492	95,560
2017	0	0	363,067	224,251	521,060	0	0	72,831	343,507	388,602	256,845
2018	0	0	216,277	327,893	295,151	0	0	318,390	183,221	386,164	151,998
TOTAL	0	0	2,507,918	1,710,653	2,365,508	0	0	1,867,519	1,397,821	1,534,492	1,046,960
OD	0	0	0	0	0	0	0	0	0	0	710

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	424,792	453,966	559,287	0	0	725,446	93,514	280,814	140,005
2015	0	1,557	623,583	223,379	789,794	0	6,560	1,508,090	158,345	306,999	409,822
2016	254	7,584	1,307,205	634,119	386,514	47	7,211	544,243	616,186	218,747	96,133
2017	154	4,480	557,192	258,421	525,174	40	6,484	303,010	297,473	360,644	250,938
2018	316	7,103	633,091	375,350	278,337	526	25,775	637,531	226,056	262,473	145,918
TOTAL	724	20,724	3,545,865	1,945,235	2,539,106	613	46,029	3,718,320	1,391,575	1,429,677	1,042,815
OD	0	0	0	0	0	0	0	0	0	0	722

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,332,276	7,305,593	1,043,537	
IBNR + FREQUENCY ADJUSTMENT	(2,613,336)	(2,117,555)	3,134	
TOTAL LOSSES	4,718,940	5,188,038	1,046,672	
EXPECTED LOSSES	5,428,778	5,835,759	966,138	
CREDIBILITY	0.05	0.16	0.26	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.417	1.558	0.314	3.290
INDICATED (POST-TEST)	1.466	1.612	0.325	3.403
PRESENT ON RATE LEVEL	1.539	1.654	0.274	3.467
DERIVED BY FORMULA	1.535	1.648	0.287	3.470
UNDERLYING PRESENT RATE	1.630	1.753	0.290	3.673
PROPOSED	1.534	1.646	0.287	3.467

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	4.108
IND. RATE				4.11	MINIMUM PREMIUM	
MAN. RATE	4.01	3.96	4.14	+ 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
2014	934,670	24,586,189	2,630	2	0	32	73	239	346
2015	1,016,791	22,303,887	2,194	0	0	34	48	243	325
2016	1,063,912	18,899,694	1,776	1	0	27	43	229	300
2017	1,150,695	28,805,452	2,503	1	0	35	52	236	324
2018	1,208,436	17,548,778	1,452	1	1	13	38	200	253
TOTAL	5,374,504	112,144,000	2,087	5	1	141	254	1147	1548
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
2014	139,351	0	7,424,191	3,013,227	2,822,798	0	0	3,996,819	2,603,547	3,315,604	1,270,652
2015	0	0	7,579,292	2,166,101	3,067,348	0	0	3,795,833	1,907,328	2,648,663	1,139,322
2016	205,604	0	6,346,868	1,764,965	2,415,161	0	0	1,651,801	2,150,039	2,864,551	1,500,705
2017	37,807	0	8,537,543	2,562,400	4,243,537	1,430,284	0	5,410,954	2,097,710	2,937,718	1,547,499
2018	518,663	678,920	2,983,517	1,836,885	3,431,086	10,398	745,500	1,016,253	1,592,649	3,215,990	1,518,917
TOTAL	901,425	678,920	32,871,411	11,343,578	15,979,930	1,440,682	745,500	15,871,660	10,351,273	14,982,526	6,977,095
OD	0	0	0	21,115	63,570	0	0	0	3,368	6,284	6,710

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	207,633	0	9,190,164	3,615,872	3,268,800	0	0	7,014,771	2,723,310	3,471,437	1,274,464
2015	0	23,491	9,235,816	2,471,219	3,369,810	0	27,217	6,352,196	2,120,368	2,814,047	1,158,690
2016	200,027	44,581	7,697,622	2,022,135	2,704,587	330	48,223	3,440,364	2,157,550	2,819,791	1,509,709
2017	22,682	84,423	10,529,881	2,990,351	4,557,565	1,091,665	215,076	8,724,897	2,178,378	2,831,118	1,511,907
2018	617,204	483,952	6,314,527	2,995,433	3,034,773	36,468	717,036	3,314,646	1,712,510	2,108,828	1,458,160
TOTAL	1,047,547	636,446	42,968,009	14,095,010	16,935,534	1,128,462	1,007,552	28,846,874	10,892,117	14,045,222	6,912,931
OD	1	13	4,985	25,041	66,550	0	5	904	3,357	6,084	6,698

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	75,640,796	56,068,915	6,919,628	
IBNR + FREQUENCY ADJUSTMENT	(25,993,026)	(16,229,051)	25,851	
TOTAL LOSSES	49,647,771	39,839,864	6,945,479	
EXPECTED LOSSES	54,498,929	45,139,950	7,646,970	
CREDIBILITY	0.31	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.924	0.741	0.129	1.794
INDICATED (POST-TEST)	0.956	0.767	0.134	1.856
PRESENT ON RATE LEVEL	0.957	0.793	0.134	1.884
DERIVED BY FORMULA	0.957	0.767	0.134	1.857
UNDERLYING PRESENT RATE	1.014	0.840	0.142	1.996
PROPOSED	0.957	0.767	0.134	1.857

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.201
IND. RATE				2.20	MINIMUM PREMIUM	
MAN. RATE	2.58	2.23	2.25	+ 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
2014	829,477	21,958,745	2.647	0	0	32	53	255	340
2015	876,823	16,721,102	1.907	1	0	17	45	236	299
2016	917,801	17,991,385	1.960	0	0	17	46	268	331
2017	970,797	19,524,147	2.011	0	1	13	43	213	270
2018	1,041,225	15,079,287	1.448	1	0	10	38	235	284
TOTAL	4,636,123	91,274,666	1.969	2	1	89	225	1207	1524
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
2014	0	0	7,140,511	2,138,240	2,413,177	0	0	3,291,291	2,271,200	3,266,909	1,437,417
2015	736,780	0	4,810,571	2,306,814	2,049,211	144,496	0	1,508,576	1,184,613	2,712,387	1,267,654
2016	0	0	4,116,261	2,271,173	2,472,181	0	0	1,466,770	2,521,042	3,741,926	1,402,032
2017	0	1,207,145	2,927,634	2,366,813	2,351,624	0	3,143,159	899,556	2,152,353	2,990,953	1,484,910
2018	3,000	0	1,988,544	1,768,700	2,836,795	4,847	0	995,102	1,676,267	4,309,223	1,496,809
TOTAL	739,780	1,207,145	20,983,521	10,851,740	12,122,988	149,343	3,143,159	8,161,295	9,805,475	17,021,398	7,088,822
OD	0	0	0	6,280	1,700	0	0	0	381	1,889	24,148

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	8,832,923	2,565,888	2,794,459	0	0	6,044,643	2,375,675	3,420,454	1,441,729
2015	740,745	13,993	5,547,191	2,586,698	2,253,034	369,410	13,008	3,069,155	1,325,534	2,857,903	1,289,204
2016	1,012	30,466	5,291,042	2,493,800	2,729,924	319	47,455	3,464,105	2,532,629	3,665,544	1,410,444
2017	7,534	225,844	4,464,854	2,385,318	2,516,298	9,245	943,746	2,718,343	1,942,896	2,759,809	1,450,757
2018	5,864	54,955	4,930,781	2,603,747	2,503,456	12,353	151,379	3,670,079	2,006,887	2,758,818	1,436,937
TOTAL	755,155	325,259	29,066,792	12,635,451	12,797,171	391,327	1,155,588	18,966,324	10,183,621	15,462,528	7,029,071
OD	0	0	31	7,561	1,817	0	0	23	426	1,972	23,756

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	50,660,499	51,090,549	7,052,827	
IBNR + FREQUENCY ADJUSTMENT	(20,554,776)	(14,919,450)	27,408	
TOTAL LOSSES	30,105,723	36,171,099	7,080,234	
EXPECTED LOSSES	42,994,333	41,416,559	8,135,396	
CREDIBILITY	0.28	0.93	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.649	0.780	0.153	1.582
INDICATED (POST-TEST)	0.672	0.807	0.158	1.637
PRESENT ON RATE LEVEL	0.875	0.843	0.166	1.884
DERIVED BY FORMULA	0.818	0.810	0.158	1.786
UNDERLYING PRESENT RATE	0.927	0.893	0.175	1.996
PROPOSED	0.818	0.810	0.158	1.786

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.116
IND. RATE				2.12	MINIMUM PREMIUM	
MAN. RATE	2.49	2.28	2.25	+ 2.12	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	145,322	4,607,220	3.170	0	0	9	10	58	77
2015	161,920	5,465,614	3.376	0	0	8	18	45	71
2016	171,719	7,927,325	4.616	0	0	8	17	58	83
2017	174,953	6,684,678	3.821	0	0	10	20	55	85
2018	191,300	4,921,454	2.573	0	0	5	15	52	72
TOTAL	845,214	29,606,291	3.503	0	0	40	80	268	388
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
2014	0	0	1,532,875	493,955	487,858	0	0	903,126	416,448	537,632	235,326
2015	0	0	1,783,160	867,532	745,705	0	0	942,201	350,446	592,668	183,902
2016	0	0	1,908,378	839,016	1,414,420	0	0	1,554,398	960,800	1,084,479	165,834
2017	0	0	1,963,968	1,091,754	600,622	0	0	754,454	1,301,177	728,078	244,625
2018	0	0	1,090,125	673,254	760,657	0	0	362,618	542,079	1,207,559	285,162
TOTAL	0	0	8,278,506	3,965,511	4,009,262	0	0	4,516,797	3,570,950	4,150,416	1,114,849
OD	0	0	0	0	19,817	0	0	0	0	34,051	1,880

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,914,561	592,746	564,940	0	0	1,706,908	435,605	562,901	236,032
2015	0	5,027	1,994,612	971,843	819,904	0	7,164	1,662,068	394,946	630,028	187,028
2016	412	12,608	2,203,064	945,056	1,534,971	252	36,018	2,458,966	975,273	1,082,807	166,829
2017	740	21,569	2,665,390	1,084,337	728,904	288	44,596	1,886,438	1,107,402	737,048	238,999
2018	943	21,742	1,990,369	897,395	734,752	991	48,370	1,178,650	610,810	784,462	273,756
TOTAL	2,094	60,947	10,767,997	4,491,377	4,383,471	1,531	136,148	8,893,030	3,524,036	3,797,246	1,102,643
OD	0	0	376	308	21,174	0	1	608	617	35,066	1,904

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,862,732	16,253,295	1,104,547	
IBNR + FREQUENCY ADJUSTMENT	(10,495,515)	(4,934,725)	3,862	
TOTAL LOSSES	9,367,218	11,318,570	1,108,409	
EXPECTED LOSSES	22,032,046	13,720,610	1,141,138	
CREDIBILITY	0.09	0.30	0.48	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.108	1.339	0.131	2.579
INDICATED (POST-TEST)	1.147	1.385	0.136	2.668
PRESENT ON RATE LEVEL	2.461	1.532	0.127	4.121
DERIVED BY FORMULA	2.342	1.488	0.131	3.962
UNDERLYING PRESENT RATE	2.607	1.623	0.135	4.365
PROPOSED	2.342	1.488	0.131	3.962

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	4.695
IND. RATE				4.69	MINIMUM PREMIUM	
MAN. RATE	5.56	4.95	4.92	+ 4.69	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	60,981	3,014,584	4.943	0	0	5	5	25	35
2015	68,026	2,965,243	4.359	0	0	5	7	22	34
2016	70,439	2,281,823	3.239	0	0	3	4	26	33
2017	73,469	1,108,639	1.509	0	0	2	3	19	24
2018	81,559	1,799,459	2.206	0	0	2	1	20	23
TOTAL	354,474	11,169,748	3.151	0	0	17	20	112	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
2014	0	0	1,059,130	419,377	519,634	0	0	330,746	270,362	283,271	132,064
2015	0	0	1,428,221	344,298	221,550	0	0	581,775	118,094	165,835	105,470
2016	0	0	763,733	25,628	771,314	0	0	134,475	77,391	436,445	72,837
2017	0	0	394,642	29,483	189,328	0	0	46,830	117,458	225,317	105,581
2018	0	0	417,578	44,227	519,150	0	0	80,749	93,766	530,656	113,333
TOTAL	0	0	4,063,304	863,013	2,220,976	0	0	1,174,575	677,071	1,641,524	529,285
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
2014	0	0	1,322,853	503,252	601,736	0	0	625,110	282,799	296,585	132,460
2015	0	4,068	1,592,449	389,620	252,290	0	4,233	974,669	135,808	178,875	107,263
2016	150	5,344	939,422	72,726	821,619	29	4,215	294,437	93,334	420,514	73,274
2017	119	3,750	471,795	62,790	199,238	21	3,280	150,339	110,594	204,302	103,153
2018	343	8,039	735,491	280,861	428,563	284	13,784	329,505	182,920	326,700	108,800
TOTAL	611	21,202	5,062,010	1,309,250	2,303,446	333	25,511	2,374,060	805,454	1,426,975	524,950
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,483,729	5,845,124	524,950	
IBNR + FREQUENCY ADJUSTMENT	(4,277,472)	(1,816,802)	2,122	
TOTAL LOSSES	3,206,257	4,028,323	527,071	
EXPECTED LOSSES	8,977,725	5,055,857	621,622	
CREDIBILITY	0.05	0.17	0.27	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.905	1.136	0.149	2.190
INDICATED (POST-TEST)	0.936	1.176	0.154	2.265
PRESENT ON RATE LEVEL	2.391	1.346	0.166	3.903
DERIVED BY FORMULA	2.318	1.317	0.162	3.798
UNDERLYING PRESENT RATE	2.533	1.426	0.175	4.134
PROPOSED	2.318	1.317	0.162	3.798

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	4.501
IND. RATE				4.50	MINIMUM PREMIUM	
MAN. RATE	4.97	4.65	4.66	+ 4.50	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	21,199	305,697	1.442	0	0	0	0	3	3
2015	23,333	17,701	0.076	0	0	0	0	1	1
2016	23,775	1,003,329	4.220	0	0	3	0	1	4
2017	24,558	215,026	0.876	0	0	1	0	2	3
2018	24,983	262,013	1.049	0	0	1	0	2	3
TOTAL	117,848	1,803,766	1.531	0	0	5	0	9	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
2014	0	0	0	0	185,161	0	0	0	0	117,731	2,805
2015	0	0	0	0	4,984	0	0	0	0	11,458	1,259
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	15,130	0	14,162	6,801
2018	0	0	167,420	0	6,982	0	0	71,964	0	12,986	2,661
TOTAL	0	0	1,116,933	0	268,100	0	0	224,380	0	169,707	24,646
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
2014	0	0	0	0	214,416	0	0	0	0	123,264	2,813
2015	0	0	91	75	5,328	0	0	142	166	11,962	1,280
2016	150	5,360	917,230	19,037	81,773	30	4,135	265,805	5,778	15,311	11,187
2017	46	1,495	188,061	9,371	16,477	4	677	27,190	2,295	12,815	6,645
2018	66	1,617	158,803	19,639	17,223	76	3,760	94,627	12,114	11,460	2,555
TOTAL	263	8,473	1,264,186	48,123	335,217	111	8,572	387,764	20,352	174,813	24,480
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,669,367	578,505	24,480	
IBNR + FREQUENCY ADJUSTMENT	(389,119)	(183,341)	127	
TOTAL LOSSES	1,280,248	395,164	24,606	
EXPECTED LOSSES	813,524	506,888	38,799	
CREDIBILITY	0.02	0.08	0.13	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.086	0.335	0.021	1.443
INDICATED (POST-TEST)	1.124	0.347	0.022	1.492
PRESENT ON RATE LEVEL	0.652	0.406	0.031	1.089
DERIVED BY FORMULA	0.661	0.401	0.030	1.092
UNDERLYING PRESENT RATE	0.690	0.430	0.033	1.153
PROPOSED	0.661	0.401	0.030	1.092

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.294
IND. RATE				1.29	MINIMUM PREMIUM	
MAN. RATE	1.30	1.25	1.30	+ 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
2014	60,787	1,995,926	3,283	0	0	3	7	26	36
2015	63,986	2,554,935	3,993	0	0	4	6	24	34
2016	74,881	2,517,888	3,363	0	0	3	7	27	37
2017	70,663	3,949,606	5,589	0	0	6	9	30	45
2018	75,512	2,183,494	2,892	0	0	0	11	28	39
TOTAL	345,829	13,201,849	3,817	0	0	16	40	135	191
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
2014	0	0	603,037	480,850	195,060	0	0	220,205	162,814	214,399	119,561
2015	0	0	674,019	417,513	522,811	0	0	307,442	189,034	327,985	116,131
2016	0	0	775,150	532,516	279,927	0	0	566,567	137,969	146,337	79,422
2017	0	0	1,071,595	733,889	336,012	0	0	685,457	475,568	492,996	154,089
2018	0	0	0	457,274	651,421	0	0	0	484,742	513,940	76,117
TOTAL	0	0	3,123,801	2,622,042	1,985,231	0	0	1,779,671	1,450,127	1,695,657	545,320
OD	0	0	0	0	5,322	0	0	0	0	10,605	407

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	753,193	577,020	225,879	0	0	416,187	170,303	224,476	119,920
2015	0	2,110	843,176	469,420	568,883	0	2,718	635,031	211,134	347,278	118,105
2016	201	5,808	1,002,163	568,852	323,483	123	17,223	1,126,074	155,070	154,056	79,899
2017	427	12,253	1,508,665	710,042	414,563	224	34,441	1,409,823	454,803	480,484	150,545
2018	402	8,807	750,307	588,711	548,447	394	19,184	465,244	373,379	350,166	73,072
TOTAL	1,030	28,978	4,857,505	2,914,044	2,081,255	742	73,566	4,052,358	1,364,690	1,556,461	541,541
OD	0	0	0	0	6,163	0	0	0	0	11,103	398

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,014,180	7,933,715	541,938	
IBNR + FREQUENCY ADJUSTMENT	(4,011,886)	(2,428,204)	2,183	
TOTAL LOSSES	5,002,294	5,505,511	544,122	
EXPECTED LOSSES	8,409,666	6,733,614	657,924	
CREDIBILITY	0.05	0.16	0.26	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.446	1.592	0.157	3.196
INDICATED (POST-TEST)	1.496	1.647	0.163	3.306
PRESENT ON RATE LEVEL	2.296	1.838	0.180	4.313
DERIVED BY FORMULA	2.256	1.807	0.175	4.238
UNDERLYING PRESENT RATE	2.432	1.947	0.190	4.569
PROPOSED	2.255	1.807	0.175	4.238

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	5.022
IND. RATE				5.02	MINIMUM PREMIUM	
MAN. RATE	5.42	5.05	5.15	+ 5.02	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	8,122	37,726	0.464	0	0	0	0	2	2
2015	10,593	421,392	3.978	0	0	0	0	7	7
2016	10,805	1,259,047	11.652	0	0	4	0	3	7
2017	11,116	3,294,518	29.638	0	1	3	0	7	11
2018	10,422	745,772	7.156	0	0	0	0	6	6
TOTAL	51,058	5,758,455	11.278	0	1	7	0	25	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
2014	0	0	0	0	11,488	0	0	0	0	12,816	13,422
2015	0	0	0	0	342,098	0	0	0	0	47,130	32,164
2016	0	0	872,758	0	37,558	0	0	268,272	0	55,167	25,292
2017	0	412,559	849,562	0	338,220	0	1,200,000	399,571	0	83,204	11,402
2018	0	0	0	0	300,534	0	0	0	0	436,882	8,356
TOTAL	0	412,559	1,722,320	0	1,029,898	0	1,200,000	667,843	0	635,199	90,636
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
2014	0	0	0	0	13,303	0	0	0	0	13,418	13,462
2015	0	0	6,239	5,130	365,727	0	0	584	684	49,203	32,711
2016	168	5,995	1,024,756	20,065	58,778	58	8,087	520,797	12,387	57,582	25,444
2017	6,213	188,776	989,982	76,115	359,166	9,561	958,924	697,898	39,076	88,347	11,140
2018	96	2,161	182,785	119,833	227,806	128	6,138	139,800	101,813	258,044	8,022
TOTAL	6,477	196,932	2,203,761	221,143	1,024,780	9,748	973,149	1,359,080	153,961	466,594	90,778
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,749,146	1,866,478	90,778	
IBNR + FREQUENCY ADJUSTMENT	(549,859)	(286,817)	290	
TOTAL LOSSES	4,199,287	1,579,661	91,069	
EXPECTED LOSSES	1,161,390	795,978	90,131	
CREDIBILITY	0.01	0.05	0.07	

PURE PREMIUMS

INDICATED (PRE-TEST)	8.225	3.094	0.178	11.497
INDICATED (POST-TEST)	8.508	3.201	0.185	11.893
PRESENT ON RATE LEVEL	2.147	1.472	0.167	3.786
DERIVED BY FORMULA	2.211	1.558	0.168	3.937
UNDERLYING PRESENT RATE	2.275	1.559	0.177	4.010
PROPOSED	2.211	1.558	0.168	3.937

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	4.665
IND. RATE				4.67	MINIMUM PREMIUM	
MAN. RATE	4.54	4.22	4.52	+ 4.67	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	54,140	3,214,673	5.938	0	0	6	5	31	42
2015	60,760	1,875,942	3.087	0	0	1	7	33	41
2016	67,202	2,165,142	3.222	0	0	6	0	27	33
2017	70,555	643,412	0.912	0	0	1	0	17	18
2018	70,806	1,157,019	1.634	0	0	0	5	24	29
TOTAL	323,463	9,056,188	2.800	0	0	14	17	132	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
2014	0	0	1,194,079	385,652	754,251	0	0	296,569	138,431	394,826	50,865
2015	0	0	238,415	398,347	452,466	0	0	32,567	160,807	537,818	55,522
2016	0	0	1,336,022	0	416,029	0	0	146,819	0	223,949	42,323
2017	0	0	148,310	0	202,828	0	0	55,409	0	142,662	94,203
2018	0	0	0	204,551	294,484	0	0	0	123,328	496,402	38,254
TOTAL	0	0	2,916,826	988,550	2,120,058	0	0	531,364	422,566	1,795,657	281,167
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
2014	0	0	1,491,405	462,782	873,423	0	0	560,515	144,799	413,383	51,018
2015	0	746	313,468	444,097	489,293	0	288	81,464	179,788	563,456	56,466
2016	257	9,214	1,587,576	44,853	463,586	32	4,465	294,255	14,101	216,073	42,577
2017	47	1,505	190,964	26,654	199,069	17	2,582	108,824	15,413	125,730	92,036
2018	181	3,962	337,510	264,577	247,674	207	10,018	235,372	180,207	305,057	36,724
TOTAL	485	15,427	3,920,922	1,242,962	2,273,044	256	17,352	1,280,430	534,308	1,623,700	278,821
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,234,873	5,674,014	278,821	
IBNR + FREQUENCY ADJUSTMENT	(3,168,471)	(1,677,107)	1,250	
TOTAL LOSSES	2,066,403	3,996,907	280,071	
EXPECTED LOSSES	6,665,928	4,668,918	373,790	
CREDIBILITY	0.05	0.16	0.25	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.639	1.236	0.087	1.961
INDICATED (POST-TEST)	0.661	1.278	0.090	2.029
PRESENT ON RATE LEVEL	1.945	1.363	0.109	3.417
DERIVED BY FORMULA	1.881	1.349	0.104	3.334
UNDERLYING PRESENT RATE	2.061	1.443	0.116	3.620
PROPOSED	1.881	1.349	0.104	3.334

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.951
IND. RATE				3.95	MINIMUM PREMIUM	
MAN. RATE	4.15	4.00	4.08	+ 3.95	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	42,674	2,986,694	6.999	1	0	0	7	10	18
2015	47,648	949,208	1.992	0	0	1	4	13	18
2016	44,096	6,642,744	15.064	0	1	2	8	8	19
2017	43,176	986,209	2.284	0	0	1	6	10	17
2018	46,142	313,063	0.678	1	0	0	0	8	9
TOTAL	223,736	11,877,918	5.309	2	1	4	25	49	81
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	74,091	0	0	218,443	62,806	1,953,932	0	0	444,435	167,362	65,625
2015	0	0	350,148	51,952	96,898	0	0	26,028	154,169	195,005	75,008
2016	0	532,333	313,224	602,549	261,496	0	4,210,986	50,770	406,528	203,383	61,475
2017	0	0	185,859	224,937	88,387	0	0	29,639	139,003	231,806	86,578
2018	7,000	0	0	0	43,063	13,588	0	0	0	119,420	129,992
TOTAL	81,091	532,333	849,231	1,097,881	552,650	1,967,520	4,210,986	106,437	1,144,135	916,976	418,678
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
2014	56,837	0	0	262,132	72,729	1,103,541	0	0	464,879	175,228	65,822
2015	0	1,096	428,034	60,914	107,416	0	230	63,644	167,635	205,431	76,283
2016	2,753	87,528	471,873	630,161	295,809	15,647	1,052,079	182,196	387,010	209,137	61,844
2017	92	2,492	303,373	209,109	106,811	17	2,716	130,494	126,143	210,647	84,587
2018	8,068	310	26,191	17,171	32,642	25,957	1,678	38,214	27,830	70,535	124,792
TOTAL	67,750	91,425	1,229,471	1,179,487	615,408	1,145,161	1,056,703	414,547	1,173,497	870,978	413,328
OD	0	0	0	0	0	0	0	0	0	0	92

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,005,058	3,839,370	413,420	
IBNR + FREQUENCY ADJUSTMENT	(2,018,068)	(1,132,581)	1,262	
TOTAL LOSSES	1,986,990	2,706,789	414,682	
EXPECTED LOSSES	4,196,631	3,108,264	396,850	
CREDIBILITY	0.04	0.12	0.20	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.888	1.210	0.185	2.283
INDICATED (POST-TEST)	0.919	1.252	0.192	2.362
PRESENT ON RATE LEVEL	1.771	1.311	0.167	3.250
DERIVED BY FORMULA	1.737	1.304	0.172	3.213
UNDERLYING PRESENT RATE	1.876	1.389	0.177	3.442
PROPOSED	1.737	1.304	0.172	3.213

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.807
IND. RATE				3.81	MINIMUM PREMIUM	
MAN. RATE	4.00	3.74	3.88	+ 3.81	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	22,545	360,280	1.598	0	0	0	4	10	14
2015	23,860	591,696	2.480	0	0	0	1	8	9
2016	25,348	1,442,824	5.692	0	0	2	2	13	17
2017	26,468	702,708	2.655	0	0	0	5	17	22
2018	27,948	535,322	1.915	0	0	0	3	9	12
TOTAL	126,169	3,632,830	2.879	0	0	2	15	57	74
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	147,860	26,753	0	0	0	117,202	32,800	35,665
2015	0	0	0	117,500	301,006	0	0	0	31,612	44,477	97,101
2016	0	0	472,723	163,198	203,968	0	0	380,681	31,635	148,014	42,605
2017	0	0	0	157,283	118,952	0	0	0	123,112	256,050	47,311
2018	0	0	0	147,972	41,951	0	0	0	158,936	128,551	57,912
TOTAL	0	0	472,723	733,813	692,630	0	0	380,681	462,497	609,892	280,594
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
2014	0	0	0	177,432	30,980	0	0	0	122,593	34,342	35,772
2015	0	0	10,336	132,972	322,758	0	0	2,338	34,355	46,762	98,752
2016	107	3,407	588,940	184,001	227,577	83	11,521	748,021	49,512	149,056	42,861
2017	31	662	76,770	145,132	123,065	7	1,318	76,071	113,553	229,696	46,223
2018	76	1,636	140,104	123,180	49,489	118	5,729	139,757	113,110	91,210	55,596
TOTAL	214	5,704	816,150	762,717	753,870	208	18,568	966,187	433,124	551,066	279,203
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,807,031	2,500,777	279,203	
IBNR + FREQUENCY ADJUSTMENT	(829,612)	(628,011)	1,022	
TOTAL LOSSES	977,420	1,872,765	280,225	
EXPECTED LOSSES	1,735,601	1,742,302	305,573	
CREDIBILITY	0.03	0.08	0.13	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.775	1.484	0.222	2.481
INDICATED (POST-TEST)	0.801	1.536	0.230	2.567
PRESENT ON RATE LEVEL	1.299	1.304	0.229	2.831
DERIVED BY FORMULA	1.284	1.322	0.229	2.835
UNDERLYING PRESENT RATE	1.376	1.381	0.242	2.999
PROPOSED	1.282	1.320	0.228	2.831

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.355
IND. RATE				3.35	MINIMUM PREMIUM	
MAN. RATE	3.52	3.29	3.38	+ 3.35	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	963,895	17,858,827	1.853	0	0	33	52	140	225
2015	948,602	18,353,509	1.935	2	0	25	64	130	221
2016	1,029,712	16,711,691	1.623	1	0	24	45	118	188
2017	1,163,739	19,013,049	1.634	3	0	26	54	120	203
2018	1,164,060	12,262,601	1.053	1	0	9	24	159	193
TOTAL	5,270,008	84,199,677	1.598	7	0	117	239	667	1030
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
2014	0	0	6,787,172	2,351,658	2,070,693	0	0	1,773,302	1,387,690	2,340,845	1,147,467
2015	239,464	0	5,871,243	2,163,148	2,274,847	866	0	2,326,257	2,046,740	2,086,887	1,344,057
2016	981,316	0	5,539,074	1,301,719	2,034,333	0	0	2,015,782	1,175,495	2,569,308	1,094,664
2017	1,947,016	0	5,698,188	2,389,593	1,399,936	6,500	0	1,901,891	2,842,494	1,826,194	1,001,237
2018	271,983	0	1,822,128	964,822	2,514,417	1,000	0	2,174,915	799,617	2,809,023	904,696
TOTAL	3,439,779	0	25,717,805	9,170,940	10,294,226	8,366	0	10,192,147	8,252,036	11,632,257	5,492,121
OD	0	0	0	0	76,250	0	0	0	0	1,945	12,624

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	8,477,178	2,821,990	2,397,862	0	0	3,351,541	1,451,524	2,450,865	1,150,909
2015	302,495	18,313	7,217,460	2,443,520	2,506,483	2,782	20,367	4,789,781	2,248,790	2,221,695	1,366,906
2016	949,343	39,354	6,791,493	1,521,372	2,279,575	439	62,385	4,227,021	1,263,205	2,519,543	1,101,232
2017	1,928,123	59,557	7,386,983	2,451,474	1,739,164	10,019	108,768	4,576,849	2,457,529	1,823,439	978,209
2018	314,805	42,433	3,820,618	1,865,090	2,140,484	4,849	144,004	3,539,717	1,288,390	1,825,878	868,508
TOTAL	3,494,765	159,657	33,693,732	11,103,445	11,063,569	18,088	335,524	20,484,909	8,709,438	10,841,420	5,465,764
OD	3	77	10,381	7,230	72,334	0	2	198	150	1,688	12,488

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	58,197,336	41,799,274	5,478,252	
IBNR + FREQUENCY ADJUSTMENT	(24,216,441)	(12,811,980)	21,625	
TOTAL LOSSES	33,980,894	28,987,294	5,499,877	
EXPECTED LOSSES	50,546,896	35,584,567	6,444,449	
CREDIBILITY	0.30	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.645	0.550	0.104	1.299
INDICATED (POST-TEST)	0.667	0.569	0.108	1.344
PRESENT ON RATE LEVEL	0.905	0.637	0.115	1.658
DERIVED BY FORMULA	0.834	0.569	0.108	1.511
UNDERLYING PRESENT RATE	0.959	0.675	0.122	1.757
PROPOSED	0.834	0.569	0.108	1.511

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.791
IND. RATE				1.79	MINIMUM PREMIUM	
MAN. RATE	2.31	2.08	1.98	+ 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
2014	50,592	652,911	1.291	0	0	0	4	16	20
2015	46,689	1,418,099	3.037	0	0	0	7	13	20
2016	51,715	2,620,844	5.068	1	0	2	4	14	21
2017	51,130	1,264,503	2.473	0	0	0	5	18	23
2018	57,827	1,555,070	2.689	0	0	1	4	18	23
TOTAL	257,953	7,511,427	2.912	1	0	3	24	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
2014	0	0	0	134,080	102,683	0	0	0	183,257	160,127	72,764
2015	0	0	0	426,270	108,878	0	0	0	520,341	270,021	92,589
2016	580,049	0	443,423	315,828	147,741	0	0	50,082	713,025	240,486	130,210
2017	0	0	0	437,362	154,542	0	0	0	523,204	86,056	63,339
2018	0	0	200,000	246,687	270,479	0	0	70,000	243,758	233,662	290,484
TOTAL	580,049	0	643,423	1,560,227	784,323	0	0	120,082	2,183,585	990,352	649,386
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
2014	0	0	0	160,896	118,907	0	0	0	191,687	167,653	72,982
2015	0	0	19,569	467,658	119,886	0	0	32,757	558,788	287,306	94,163
2016	560,561	3,331	574,296	336,310	172,438	11	2,276	236,229	671,389	250,861	130,991
2017	80	1,661	189,485	386,863	175,032	27	4,455	221,222	405,235	106,469	61,882
2018	267	6,041	540,174	305,453	248,768	262	12,779	314,026	190,822	165,136	278,865
TOTAL	560,907	11,033	1,323,523	1,657,181	835,031	300	19,509	804,234	2,017,921	977,425	638,883
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,719,507	5,487,557	638,883	
IBNR + FREQUENCY ADJUSTMENT	(1,702,352)	(1,224,397)	1,294	
TOTAL LOSSES	1,017,154	4,263,160	640,177	
EXPECTED LOSSES	3,532,236	3,381,286	386,982	
CREDIBILITY	0.04	0.14	0.22	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.394	1.653	0.248	2.295
INDICATED (POST-TEST)	0.408	1.710	0.257	2.374
PRESENT ON RATE LEVEL	1.293	1.237	0.142	2.672
DERIVED BY FORMULA	1.257	1.304	0.167	2.728
UNDERLYING PRESENT RATE	1.369	1.311	0.150	2.830
PROPOSED	1.232	1.277	0.164	2.672

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.166
IND. RATE				3.17	MINIMUM PREMIUM	
MAN. RATE	3.31	3.10	3.19	+ 3.17	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	74,726	555,216	0.743	0	0	0	6	6	12
2015	120,474	859,944	0.714	0	0	1	2	5	8
2016	135,534	2,020,915	1.491	0	0	3	5	3	11
2017	118,979	1,515,484	1.274	0	0	3	0	10	13
2018	95,279	2,076,718	2.180	0	0	1	2	10	13
TOTAL	544,992	7,028,277	1.290	0	0	8	15	34	57
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	217,748	198,601	0	0	0	80,815	32,177	25,875
2015	0	0	315,921	14,729	323,227	0	0	35,947	45,662	90,298	34,160
2016	0	0	1,195,027	95,264	348,369	0	0	207,888	77,666	34,953	61,748
2017	0	0	696,950	0	478,946	0	0	90,797	0	139,481	109,310
2018	0	0	603,725	35,750	226,003	0	0	552,327	9,251	588,463	61,199
TOTAL	0	0	2,811,623	363,491	1,575,146	0	0	886,959	213,394	885,372	292,292
OD	0	0	0	0	0	0	0	0	0	0	404

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	261,298	229,980	0	0	0	84,532	33,689	25,953
2015	0	989	389,168	23,353	348,741	0	318	76,225	50,563	95,084	34,741
2016	239	8,322	1,432,922	136,020	392,474	45	6,343	417,148	81,236	39,466	62,118
2017	205	6,591	832,835	80,288	485,636	27	4,122	168,723	17,978	124,195	106,796
2018	275	6,552	619,306	165,364	210,644	631	30,870	759,875	198,812	372,169	58,751
TOTAL	720	22,453	3,274,230	666,323	1,667,475	703	41,654	1,421,971	433,121	664,604	288,359
OD	0	0	0	0	0	0	0	0	0	0	388

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,761,730	3,431,523	288,747	
IBNR + FREQUENCY ADJUSTMENT	(2,952,013)	(852,215)	833	
TOTAL LOSSES	1,809,717	2,579,308	289,579	
EXPECTED LOSSES	6,308,380	2,359,137	277,546	
CREDIBILITY	0.07	0.22	0.36	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.332	0.473	0.053	0.858
INDICATED (POST-TEST)	0.344	0.490	0.055	0.888
PRESENT ON RATE LEVEL	1.093	0.409	0.048	1.549
DERIVED BY FORMULA	1.040	0.426	0.051	1.517
UNDERLYING PRESENT RATE	1.158	0.433	0.051	1.641
PROPOSED	1.040	0.426	0.051	1.517

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.798
IND. RATE				1.80	MINIMUM PREMIUM	
MAN. RATE	2.09	1.89	1.85	+ 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
2014	8,631	34,951	0.405	0	0	0	1	1	2
2015	10,251	782,757	7.636	0	0	2	0	2	4
2016	10,826	236,075	2.181	0	0	0	3	2	5
2017	10,850	90,187	0.831	0	0	0	1	1	2
2018	9,451	119,218	1.261	0	0	0	0	5	5
TOTAL	50,009	1,263,188	2.526	0	0	2	5	11	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
2014	0	0	0	6,010	3,520	0	0	0	11,921	448	13,052
2015	0	0	476,312	0	5,231	0	0	225,744	0	52,822	22,648
2016	0	0	0	41,231	55,068	0	0	0	57,366	51,078	31,332
2017	0	0	0	6,604	15,960	0	0	0	48,426	16,584	2,613
2018	0	0	0	0	34,968	0	0	0	0	66,890	17,360
TOTAL	0	0	476,312	53,845	114,747	0	0	225,744	117,713	187,822	87,005
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
2014	0	0	0	7,212	4,076	0	0	0	12,469	469	13,091
2015	0	1,491	577,038	3,703	10,217	0	1,996	456,105	4,289	57,276	23,033
2016	4	41	9,018	44,083	58,494	0	68	12,735	55,060	50,331	31,520
2017	2	39	4,716	7,134	15,570	3	422	21,353	38,172	17,335	2,553
2018	11	251	21,268	13,943	26,506	20	940	21,404	15,588	39,508	16,666
TOTAL	17	1,822	612,040	76,074	114,863	22	3,426	511,598	125,580	164,918	86,863
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,128,925	481,435	86,863	
IBNR + FREQUENCY ADJUSTMENT	(682,206)	(304,775)	357	
TOTAL LOSSES	446,720	176,660	87,219	
EXPECTED LOSSES	1,431,561	840,125	115,311	
CREDIBILITY	0.01	0.05	0.07	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.893	0.353	0.174	1.421
INDICATED (POST-TEST)	0.924	0.365	0.180	1.470
PRESENT ON RATE LEVEL	2.702	1.586	0.218	4.506
DERIVED BY FORMULA	2.685	1.525	0.215	4.424
UNDERLYING PRESENT RATE	2.863	1.680	0.231	4.773
PROPOSED	2.684	1.525	0.215	4.424

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	5.242
IND. RATE				5.24	MINIMUM PREMIUM	
MAN. RATE	5.68	5.28	5.38	+ 5.24	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	6,046	445,517	7.369	0	0	0	2	4	6
2015	6,743	637,634	9.456	0	0	1	0	5	6
2016	6,899	590,680	8.562	0	0	1	1	5	7
2017	7,767	129,773	1.671	0	0	0	1	0	1
2018	7,609	75,621	0.994	0	0	0	0	2	2
TOTAL	35,064	1,879,225	5.359	0	0	2	4	16	22
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	157,847	50,840	0	0	0	47,722	174,249	14,859
2015	0	0	187,193	0	13,329	0	0	409,826	0	16,075	11,211
2016	0	0	162,839	95,618	33,045	0	0	248,067	25,871	20,616	4,624
2017	0	0	0	106,985	0	0	0	0	17,427	0	5,361
2018	0	0	0	0	28,960	0	0	0	0	16,499	30,162
TOTAL	0	0	350,032	360,450	126,174	0	0	657,893	91,020	227,439	66,217
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
2014	0	0	0	189,416	58,873	0	0	0	49,917	182,439	14,904
2015	0	586	226,984	1,624	16,067	0	3,623	827,043	6,629	20,649	11,402
2016	41	1,204	206,761	101,967	40,674	54	7,497	484,770	34,267	25,049	4,652
2017	18	368	41,204	91,048	6,954	1	145	7,077	13,276	1,059	5,238
2018	9	208	17,613	11,547	21,952	5	232	5,280	3,845	9,745	28,956
TOTAL	68	2,366	492,563	395,603	144,520	60	11,497	1,324,169	107,934	238,940	65,150
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,830,723	886,996	65,150	
IBNR + FREQUENCY ADJUSTMENT	(280,363)	(216,340)	265	
TOTAL LOSSES	1,550,359	670,656	65,416	
EXPECTED LOSSES	588,139	601,314	79,785	
CREDIBILITY	0.01	0.04	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	4.422	1.913	0.187	6.521
INDICATED (POST-TEST)	4.574	1.979	0.193	6.746
PRESENT ON RATE LEVEL	1.583	1.619	0.215	3.417
DERIVED BY FORMULA	1.613	1.633	0.213	3.460
UNDERLYING PRESENT RATE	1.677	1.715	0.228	3.620
PROPOSED	1.613	1.633	0.213	3.460

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	4.100
IND. RATE				4.10	MINIMUM PREMIUM	
MAN. RATE	4.15	4.00	4.08	+ 4.10	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	703	0	0.000	0	0	0	0	0	0
2015	868	0	0.000	0	0	0	0	0	0
2016	743	32,381	4.358	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
TOTAL	3,647	38,244	1.049	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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	15,381	0	0	0	0	17,000	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
TOTAL	0	0	0	0	15,381	0	0	0	0	17,000	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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	2	810	606	16,028	0	3	810	642	16,193	0
2017	0	0	0	0	0	0	0	0	0	0	5,728
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	2	810	606	16,028	0	3	810	642	16,193	5,728
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,625	33,470	5,728	
IBNR + FREQUENCY ADJUSTMENT	(6,174)	(9,267)	6	
TOTAL LOSSES	0	24,203	5,734	
EXPECTED LOSSES	12,820	25,139	2,162	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.664	0.157	0.821
INDICATED (POST-TEST)	0.000	0.687	0.163	0.849
PRESENT ON RATE LEVEL	0.332	0.651	0.056	1.039
DERIVED BY FORMULA	0.332	0.651	0.057	1.040
UNDERLYING PRESENT RATE	0.352	0.689	0.059	1.100
PROPOSED	0.332	0.650	0.057	1.039

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.231
IND. RATE				1.23	MINIMUM PREMIUM	
MAN. RATE	1.27	1.20	1.24	+ 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
2014	8,922	233,443	2.616	0	0	0	2	4	6
2015	8,592	253,285	2.948	0	0	0	3	1	4
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	219,293	2.131	0	0	0	1	1	2
TOTAL	47,051	758,695	1.612	0	0	0	8	7	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
2014	0	0	0	70,507	64,057	0	0	0	52,179	30,506	16,194
2015	0	0	0	175,404	1,019	0	0	0	66,519	3,449	6,894
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	0	114,800	13,838	0	0	0	50,000	37,319	3,336
TOTAL	0	0	0	365,853	79,454	0	0	0	190,244	72,452	50,692
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
2014	0	0	0	84,608	74,178	0	0	0	54,579	31,940	16,243
2015	0	0	7,254	191,778	2,525	0	0	3,802	70,983	4,292	7,011
2016	0	3	572	3,915	104	0	18	3,131	16,150	510	10,962
2017	0	5	571	1,150	596	0	36	1,789	3,221	1,272	13,063
2018	53	1,135	97,318	88,106	24,213	36	1,758	42,967	34,856	26,850	3,203
TOTAL	54	1,143	105,714	369,557	101,616	36	1,811	51,689	179,789	64,863	50,482
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	160,447	715,825	50,482	
IBNR + FREQUENCY ADJUSTMENT	(139,466)	(166,142)	172	
TOTAL LOSSES	20,981	549,683	50,654	
EXPECTED LOSSES	290,311	459,201	51,966	
CREDIBILITY	0.01	0.04	0.07	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.045	1.168	0.108	1.321
INDICATED (POST-TEST)	0.046	1.209	0.111	1.366
PRESENT ON RATE LEVEL	0.582	0.921	0.104	1.608
DERIVED BY FORMULA	0.577	0.933	0.105	1.615
UNDERLYING PRESENT RATE	0.617	0.976	0.110	1.703
PROPOSED	0.575	0.929	0.104	1.608

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.905
IND. RATE				1.91	MINIMUM PREMIUM	
MAN. RATE	2.00	1.87	1.92	+ 1.91	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	648	0	0.000	0	0	0	0	0	0
2015	775	0	0.000	0	0	0	0	0	0
2016	772	237	0.031	0	0	0	0	0	0
2017	689	4,620	0.671	0	0	0	0	0	0
2018	678	7,843	1.157	0	0	0	0	1	1
TOTAL	3,562	12,700	0.357	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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	237
2017	0	0	0	0	0	0	0	0	0	0	4,620
2018	0	0	0	0	475	0	0	0	0	3,238	4,130
TOTAL	0	0	0	0	475	0	0	0	0	3,238	8,987
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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	238
2017	0	0	0	0	0	0	0	0	0	0	4,514
2018	0	3	289	189	360	1	45	1,036	755	1,913	3,965
TOTAL	0	3	289	189	360	1	45	1,036	755	1,913	8,717
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,375	3,217	8,717	
IBNR + FREQUENCY ADJUSTMENT	(15,974)	(8,164)	11	
TOTAL LOSSES	0	0	8,728	
EXPECTED LOSSES	33,377	22,365	3,671	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.245	0.245
INDICATED (POST-TEST)	0.000	0.000	0.253	0.253
PRESENT ON RATE LEVEL	0.885	0.593	0.097	1.575
DERIVED BY FORMULA	0.885	0.587	0.099	1.570
UNDERLYING PRESENT RATE	0.937	0.628	0.103	1.668
PROPOSED	0.884	0.587	0.099	1.570

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.860
IND. RATE				1.86	MINIMUM PREMIUM	
MAN. RATE	1.96	1.83	1.88	+ 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
2014	1,061	99	0.009	0	0	0	0	0	0
2015	512	151,994	29.686	0	0	0	1	0	1
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
TOTAL	3,874	156,840	4.049	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
2014	0	0	0	0	0	0	0	0	0	0	99
2015	0	0	0	120,206	0	0	0	0	31,788	0	0
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
TOTAL	0	0	0	120,206	0	0	0	0	31,788	0	4,846
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
2014	0	0	0	0	0	0	0	0	0	0	99
2015	0	0	4,958	131,417	984	0	0	1,797	33,897	330	0
2016	0	0	0	0	0	0	0	0	0	0	3,232
2017	0	0	0	0	0	0	0	0	0	0	1,499
2018	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	4,958	131,417	984	0	0	1,797	33,897	330	4,830
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,755	166,628	4,830	
IBNR + FREQUENCY ADJUSTMENT	(34,023)	(45,198)	18	
TOTAL LOSSES	0	121,430	4,848	
EXPECTED LOSSES	68,111	121,938	5,760	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	3.134	0.125	3.260
INDICATED (POST-TEST)	0.000	3.243	0.129	3.372
PRESENT ON RATE LEVEL	1.634	2.925	0.138	4.698
DERIVED BY FORMULA	1.634	2.929	0.138	4.701
UNDERLYING PRESENT RATE	1.758	3.148	0.149	5.054
PROPOSED	1.633	2.927	0.138	4.698

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	4.844
IND. RATE				4.84	MINIMUM PREMIUM	
MAN. RATE	6.05	5.41	5.27	+ 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
2014	479,661	1,079,607	0.225	0	0	2	12	5	19
2015	452,955	1,011,874	0.223	0	0	1	12	3	16
2016	425,290	2,250,779	0.529	0	0	5	13	8	26
2017	458,777	1,228,216	0.268	0	0	1	9	5	15
2018	517,419	1,260,418	0.244	0	0	1	5	6	12
TOTAL	2,334,102	6,830,894	0.293	0	0	10	51	27	88
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
2014	0	0	467,537	102,876	16,656	0	0	123,316	144,411	61,005	163,806
2015	0	0	283,852	99,755	7,469	0	0	76,500	264,251	34,885	245,162
2016	0	0	980,263	233,903	27,351	0	0	221,586	452,459	126,634	208,583
2017	0	0	319,231	172,230	21,850	0	0	14,956	300,781	174,582	224,586
2018	0	0	384,310	187,970	34,417	0	0	163,000	215,200	87,036	188,485
TOTAL	0	0	2,435,193	796,734	107,743	0	0	599,358	1,377,102	484,142	1,030,622
OD	0	0	0	8,294	0	0	0	0	5,500	0	10,942

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	583,954	123,451	19,288	0	0	233,067	151,054	63,872	164,297
2015	0	888	348,073	111,330	11,557	0	676	169,710	283,487	39,886	249,330
2016	211	6,933	1,184,918	259,717	56,861	48	7,152	515,274	432,346	138,012	209,834
2017	117	3,411	420,913	164,618	46,254	21	3,357	165,371	243,807	170,304	219,421
2018	237	5,539	521,279	187,641	75,946	298	14,637	366,303	153,454	80,684	180,946
TOTAL	565	16,772	3,059,137	846,757	209,906	367	25,822	1,449,726	1,264,148	492,759	1,023,828
OD	4	75	6,423	5,967	992	3	136	3,413	2,877	529	10,718

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,562,442	2,823,935	1,034,545	
IBNR + FREQUENCY ADJUSTMENT	(865,750)	(991,894)	3,576	
TOTAL LOSSES	3,696,692	1,832,040	1,038,122	
EXPECTED LOSSES	1,787,147	2,727,751	1,081,694	
CREDIBILITY	0.18	0.59	0.94	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.158	0.078	0.044	0.281
INDICATED (POST-TEST)	0.164	0.081	0.046	0.291
PRESENT ON RATE LEVEL	0.071	0.109	0.043	0.223
DERIVED BY FORMULA	0.088	0.092	0.046	0.226
UNDERLYING PRESENT RATE	0.077	0.117	0.046	0.240
PROPOSED	0.088	0.092	0.046	0.226

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.233
IND. RATE				0.23	MINIMUM PREMIUM	
MAN. RATE	0.24	0.24	0.25	+ 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
2014	108,324	235,368	0.217	0	0	0	1	9	10
2015	106,647	278,059	0.261	0	0	0	2	6	8
2016	107,141	6,613,977	6.173	0	0	2	1	11	14
2017	123,637	475,193	0.384	0	0	0	3	9	12
2018	127,216	1,665,002	1.309	0	0	2	0	11	13
TOTAL	572,965	9,267,599	1.617	0	0	4	7	46	57
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	11,955	58,882	0	0	0	13,804	131,452	19,275
2015	0	0	0	25,009	60,467	0	0	0	27,994	127,015	37,574
2016	0	0	3,105,158	4,990	85,199	0	0	3,301,427	1,015	72,563	43,625
2017	0	0	0	53,269	131,189	0	0	0	112,871	152,597	25,267
2018	0	0	996,258	0	149,532	0	0	290,400	0	167,834	60,978
TOTAL	0	0	4,101,416	95,223	485,269	0	0	3,591,827	155,684	651,461	186,719
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
2014	0	0	0	14,346	68,185	0	0	0	14,439	137,630	19,333
2015	0	0	2,134	28,248	64,848	0	0	3,157	31,694	132,894	38,213
2016	98	3,483	597,500	19,194	100,289	87	12,006	772,951	18,979	76,622	43,887
2017	13	316	38,376	57,774	127,913	6	1,114	61,376	97,767	139,290	24,686
2018	426	10,398	1,010,659	159,924	184,341	341	16,794	418,789	75,783	114,426	58,539
TOTAL	538	14,197	1,648,670	279,486	545,577	435	29,914	1,256,273	238,662	600,863	184,657
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,950,027	1,664,587	184,657	
IBNR + FREQUENCY ADJUSTMENT	(957,598)	(460,651)	832	
TOTAL LOSSES	1,992,430	1,203,936	185,489	
EXPECTED LOSSES	1,992,387	1,276,283	248,327	
CREDIBILITY	0.07	0.23	0.37	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.348	0.210	0.032	0.590
INDICATED (POST-TEST)	0.360	0.217	0.033	0.611
PRESENT ON RATE LEVEL	0.323	0.207	0.040	0.570
DERIVED BY FORMULA	0.326	0.209	0.038	0.573
UNDERLYING PRESENT RATE	0.348	0.223	0.043	0.614
PROPOSED	0.326	0.209	0.038	0.573

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.591
IND. RATE				0.59	MINIMUM PREMIUM	
MAN. RATE	0.81	0.68	0.64	+ 0.59	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	101,454	353,294	0.348	0	0	1	0	5	6
2015	106,990	146,339	0.137	0	0	0	3	2	5
2016	148,506	356,442	0.240	0	0	1	1	2	4
2017	165,792	2,384,595	1.438	0	0	1	2	2	5
2018	195,595	92,561	0.047	0	0	0	0	3	3
TOTAL	718,337	3,333,231	0.464	0	0	3	6	14	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
2014	0	0	180,970	0	59,489	0	0	18,086	0	63,591	31,158
2015	0	0	0	16,805	56,948	0	0	0	46,461	12,375	13,750
2016	0	0	211,977	15,792	8,102	0	0	46,879	19,514	29,036	25,142
2017	0	0	176,300	30,328	7,639	0	0	2,077,333	14,537	23,668	54,790
2018	0	0	0	0	22,320	0	0	0	0	51,703	18,538
TOTAL	0	0	569,247	62,925	154,498	0	0	2,142,298	80,512	180,373	143,378
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
2014	0	0	226,032	0	68,888	0	0	34,183	0	66,580	31,251
2015	0	0	1,732	19,226	61,019	0	0	2,779	49,724	13,402	13,984
2016	42	1,470	251,185	20,886	13,638	10	1,437	95,435	20,971	29,108	25,293
2017	20	573	70,497	29,160	11,574	180	27,126	1,060,166	62,001	42,831	53,530
2018	7	160	13,575	8,900	16,919	15	726	16,545	12,049	30,538	17,796
TOTAL	70	2,203	563,020	78,171	172,038	205	29,289	1,209,108	144,744	182,459	141,854
OD	0	0	0	0	0	0	0	0	0	0	2,149

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,803,894	577,413	144,004	
IBNR + FREQUENCY ADJUSTMENT	(920,713)	(381,733)	713	
TOTAL LOSSES	883,181	195,680	144,716	
EXPECTED LOSSES	1,962,918	1,088,918	186,262	
CREDIBILITY	0.08	0.27	0.43	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.123	0.027	0.020	0.170
INDICATED (POST-TEST)	0.127	0.028	0.021	0.176
PRESENT ON RATE LEVEL	0.254	0.141	0.024	0.419
DERIVED BY FORMULA	0.244	0.110	0.023	0.377
UNDERLYING PRESENT RATE	0.273	0.152	0.026	0.451
PROPOSED	0.244	0.110	0.023	0.377

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.389
IND. RATE				0.39	MINIMUM PREMIUM	
MAN. RATE	0.60	0.51	0.47	+ 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
2014	371,031	8,486,345	2.287	1	0	9	16	91	117
2015	372,358	4,772,840	1.282	0	0	4	14	91	109
2016	380,413	8,315,662	2.186	3	0	9	15	89	116
2017	386,177	4,584,824	1.187	0	0	6	5	63	74
2018	407,421	5,239,785	1.286	0	0	2	10	100	112
TOTAL	1,917,400	31,399,456	1.638	4	0	30	60	434	528
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
2014	848,913	0	2,190,701	725,152	1,111,611	4,754	0	1,146,751	777,816	1,171,557	509,090
2015	0	0	812,995	477,267	971,047	0	0	451,957	453,419	1,072,416	533,739
2016	476,729	0	2,168,954	610,589	1,033,802	771,052	0	815,632	577,993	1,322,861	538,050
2017	0	0	1,482,987	105,564	828,664	0	0	424,407	292,960	972,992	477,250
2018	0	0	561,936	454,464	1,147,553	0	0	65,000	579,937	1,746,480	684,415
TOTAL	1,325,642	0	7,217,573	2,373,036	5,092,677	775,806	0	2,903,747	2,682,125	6,286,306	2,742,544
OD	0	0	0	0	70,706	0	0	0	0	5,105	15,259

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	1,011,955	0	2,562,361	870,182	1,287,246	4,173	0	1,781,702	813,596	1,226,620	510,617
2015	0	2,545	1,022,153	542,525	1,049,917	0	3,995	950,771	506,118	1,128,570	542,813
2016	442,000	15,521	2,686,827	707,618	1,142,522	1,434,132	25,403	1,742,231	616,628	1,292,272	541,278
2017	448	14,194	1,786,855	242,618	859,543	142	22,076	940,310	331,998	876,922	466,273
2018	773	17,608	1,568,640	841,089	964,226	868	42,081	1,000,436	718,627	1,090,740	657,038
TOTAL	1,455,177	49,868	9,626,835	3,204,032	5,303,453	1,439,315	93,556	6,415,451	2,986,968	5,615,124	2,718,020
OD	0	0	0	0	81,878	0	0	0	0	5,345	15,372

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,080,202	17,196,799	2,733,391	
IBNR + FREQUENCY ADJUSTMENT	(7,519,537)	(4,851,786)	9,209	
TOTAL LOSSES	11,560,665	12,345,013	2,742,600	
EXPECTED LOSSES	15,617,942	13,362,017	2,834,367	
CREDIBILITY	0.15	0.51	0.83	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.603	0.644	0.143	1.390
INDICATED (POST-TEST)	0.624	0.666	0.148	1.438
PRESENT ON RATE LEVEL	0.757	0.648	0.137	1.542
DERIVED BY FORMULA	0.737	0.657	0.146	1.540
UNDERLYING PRESENT RATE	0.815	0.697	0.148	1.659
PROPOSED	0.737	0.657	0.146	1.540

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.588
IND. RATE				1.59	MINIMUM PREMIUM	
MAN. RATE	2.03	1.85	1.73	+ 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
2014	513,536	5,559,782	1.083	0	0	9	22	50	81
2015	543,674	5,634,109	1.036	0	0	8	29	40	77
2016	509,098	4,475,501	0.879	0	0	5	8	31	44
2017	567,951	3,053,260	0.538	0	0	1	14	29	44
2018	579,479	3,433,568	0.593	0	0	0	7	38	45
TOTAL	2,713,738	22,156,220	0.816	0	0	23	80	188	291
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
2014	0	0	2,556,554	417,530	531,047	0	0	710,440	363,356	593,015	387,840
2015	0	0	2,467,576	722,075	377,488	0	0	614,782	678,313	474,129	299,746
2016	0	0	1,400,018	311,629	369,461	0	0	1,575,128	173,626	411,251	234,388
2017	0	0	373,125	534,473	409,452	0	0	460,827	682,457	380,926	212,000
2018	0	0	0	415,808	485,495	0	0	0	1,719,947	590,343	221,975
TOTAL	0	0	6,797,273	2,401,515	2,172,943	0	0	3,361,177	3,617,699	2,449,664	1,355,949
OD	0	0	0	26,559	2,500	0	0	0	383	0	11,526

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	3,193,136	501,036	614,952	0	0	1,342,732	380,070	620,887	389,004
2015	0	7,724	3,025,571	813,854	433,430	0	5,435	1,284,569	739,798	507,834	304,842
2016	272	8,905	1,533,551	358,014	421,576	183	25,477	1,668,923	208,521	412,527	235,794
2017	195	5,156	626,511	510,258	438,036	156	23,979	1,012,285	581,823	386,223	207,124
2018	318	6,944	591,831	469,078	413,789	862	42,025	1,036,942	852,598	480,092	213,096
TOTAL	785	28,729	8,970,600	2,652,240	2,321,783	1,201	96,915	6,345,451	2,762,810	2,407,563	1,349,860
OD	0	0	0	31,871	2,895	0	0	0	401	0	11,616

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	15,443,681	10,179,562	1,361,476	
IBNR + FREQUENCY ADJUSTMENT	(4,950,936)	(2,643,633)	5,444	
TOTAL LOSSES	10,492,745	7,535,929	1,366,919	
EXPECTED LOSSES	10,299,491	7,294,334	1,666,496	
CREDIBILITY	0.19	0.65	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.387	0.278	0.050	0.715
INDICATED (POST-TEST)	0.400	0.287	0.052	0.739
PRESENT ON RATE LEVEL	0.353	0.250	0.057	0.660
DERIVED BY FORMULA	0.362	0.274	0.052	0.688
UNDERLYING PRESENT RATE	0.380	0.269	0.061	0.710
PROPOSED	0.362	0.274	0.052	0.688

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.709
IND. RATE				0.71	MINIMUM PREMIUM	
MAN. RATE	0.93	0.81	0.74	+ 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
2014	746,573	6,484,601	0.869	0	0	11	36	49	96
2015	615,260	7,473,715	1.215	0	0	13	37	54	104
2016	640,801	6,191,017	0.966	0	0	10	34	49	93
2017	630,056	3,720,036	0.590	0	0	6	22	40	68
2018	619,048	2,510,017	0.405	0	0	1	6	66	73
TOTAL	3,251,738	26,379,386	0.811	0	0	41	135	258	434
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	2,427,997	855,392	572,273	0	0	1,005,001	871,665	465,116	287,157
2015	0	0	3,366,934	988,071	403,752	0	0	1,103,621	981,335	389,782	240,220
2016	0	0	2,934,002	416,614	460,300	0	0	1,320,662	449,721	395,755	213,963
2017	0	0	1,510,648	699,772	311,976	0	0	221,369	457,228	282,838	236,205
2018	0	0	188,552	201,751	787,480	0	0	184,900	126,233	801,122	219,979
TOTAL	0	0	10,428,133	3,161,600	2,535,781	0	0	3,835,553	2,886,182	2,334,613	1,197,524
OD	0	0	0	0	0	0	0	0	0	0	4,367

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	3,032,568	1,026,470	662,692	0	0	1,899,452	911,762	486,976	288,018
2015	0	10,397	4,071,286	1,111,549	471,976	0	9,164	2,151,692	1,068,288	426,904	244,304
2016	599	20,263	3,475,796	503,235	555,968	283	39,474	2,598,184	481,150	414,393	215,247
2017	540	15,957	1,975,833	700,696	409,254	89	13,793	591,195	387,745	280,908	230,772
2018	409	9,246	809,246	478,120	634,469	484	23,562	567,134	276,088	495,057	211,180
TOTAL	1,547	55,863	13,364,729	3,820,070	2,734,360	855	85,993	7,807,657	3,125,033	2,104,239	1,189,521
OD	0	0	0	0	0	0	0	0	0	0	4,341

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	21,316,643	11,783,702	1,193,862	
IBNR + FREQUENCY ADJUSTMENT	(7,420,665)	(3,792,998)	4,185	
TOTAL LOSSES	13,895,979	7,990,704	1,198,047	
EXPECTED LOSSES	15,148,393	10,295,661	1,377,127	
CREDIBILITY	0.22	0.73	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.427	0.246	0.037	0.710
INDICATED (POST-TEST)	0.442	0.254	0.038	0.734
PRESENT ON RATE LEVEL	0.433	0.294	0.039	0.767
DERIVED BY FORMULA	0.435	0.265	0.038	0.738
UNDERLYING PRESENT RATE	0.466	0.317	0.042	0.825
PROPOSED	0.435	0.265	0.038	0.738

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.761
IND. RATE				0.76	MINIMUM PREMIUM	
MAN. RATE	0.98	0.88	0.86	+ 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
2014	228,414	10,295,790	4.508	0	0	15	64	77	156
2015	239,139	6,922,347	2.895	0	0	7	56	64	127
2016	237,790	8,284,217	3.484	0	0	13	55	78	146
2017	222,294	8,556,432	3.849	0	0	10	59	75	144
2018	254,209	6,244,947	2.457	0	0	4	26	115	145
TOTAL	1,181,846	40,303,733	3.410	0	0	49	260	409	718
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
2014	0	0	3,769,352	2,109,070	618,578	0	0	1,312,882	1,263,076	602,349	620,483
2015	0	0	1,471,754	1,436,068	771,000	0	0	779,581	1,246,607	589,744	627,593
2016	0	0	2,771,434	1,489,873	614,675	0	0	925,633	1,128,537	784,864	569,201
2017	0	0	2,477,101	1,560,952	571,777	0	0	1,287,678	1,478,753	613,944	566,227
2018	0	0	826,739	1,206,627	1,327,856	0	0	373,033	955,007	1,203,168	352,517
TOTAL	0	0	11,316,380	7,802,590	3,903,886	0	0	4,678,807	6,071,980	3,794,069	2,736,021
OD	0	0	0	0	3,746	0	0	0	0	11,459	15,753

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	4,707,921	2,530,884	716,313	0	0	2,481,347	1,321,177	630,659	622,344
2015	0	4,607	1,855,989	1,592,760	850,295	0	6,891	1,650,612	1,350,053	635,994	638,262
2016	678	20,371	3,501,304	1,597,723	743,016	202	29,161	2,027,914	1,110,417	797,978	572,616
2017	958	27,649	3,407,342	1,506,578	755,073	450	69,217	2,854,351	1,276,233	667,251	553,204
2018	1,250	28,165	2,505,234	1,480,753	1,209,686	1,208	59,017	1,446,563	827,137	822,120	338,416
TOTAL	2,886	80,792	15,977,790	8,708,698	4,274,383	1,860	164,287	10,460,786	5,885,018	3,554,001	2,724,843
OD	1	27	2,278	1,494	2,839	3	161	3,667	2,670	6,768	15,823

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	26,694,538	22,435,872	2,740,666	
IBNR + FREQUENCY ADJUSTMENT	(9,158,963)	(6,702,405)	9,052	
TOTAL LOSSES	17,535,575	15,733,467	2,749,718	
EXPECTED LOSSES	19,029,016	18,424,356	2,786,180	
CREDIBILITY	0.11	0.37	0.60	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.484	1.331	0.233	3.048
INDICATED (POST-TEST)	1.535	1.377	0.241	3.153
PRESENT ON RATE LEVEL	1.496	1.449	0.219	3.164
DERIVED BY FORMULA	1.501	1.422	0.232	3.155
UNDERLYING PRESENT RATE	1.610	1.559	0.236	3.405
PROPOSED	1.501	1.422	0.232	3.155

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.253
IND. RATE				3.25	MINIMUM PREMIUM	
MAN. RATE	4.08	3.64	3.55	+ 3.25	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	9,468	679	0.007	0	0	0	0	0	0
2015	9,934	2,639	0.027	0	0	0	0	1	1
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	346,671	3.323	0	0	1	1	0	2
TOTAL	44,504	351,915	0.791	0	0	1	1	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
2014	0	0	0	0	0	0	0	0	0	0	679
2015	0	0	0	0	1,595	0	0	0	0	1,044	0
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	142,116	91,960	0	0	0	100,000	12,595	0	0
TOTAL	0	0	142,116	91,960	1,595	0	0	100,000	12,595	1,044	2,605
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	681
2015	0	0	29	24	1,705	0	0	13	15	1,090	0
2016	0	0	0	0	0	0	0	0	0	0	1,465
2017	0	0	0	0	0	0	0	0	0	0	459
2018	93	2,159	202,411	80,465	21,121	107	5,282	133,533	19,217	6,478	0
TOTAL	93	2,159	202,440	80,488	22,826	107	5,282	133,545	19,232	7,568	2,605
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	343,627	130,114	2,605	
IBNR + FREQUENCY ADJUSTMENT	(53,909)	(25,449)	96	
TOTAL LOSSES	289,718	104,666	2,701	
EXPECTED LOSSES	110,808	69,717	28,625	
CREDIBILITY	0.01	0.04	0.07	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.651	0.235	0.006	0.892
INDICATED (POST-TEST)	0.673	0.243	0.006	0.923
PRESENT ON RATE LEVEL	0.231	0.146	0.060	0.437
DERIVED BY FORMULA	0.236	0.150	0.056	0.441
UNDERLYING PRESENT RATE	0.249	0.157	0.064	0.470
PROPOSED	0.236	0.149	0.056	0.441

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.455
IND. RATE				0.45	MINIMUM PREMIUM	
MAN. RATE	0.56	0.50	0.49	+ 0.45	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	40,491	1,541,352	3.807	0	0	1	6	28	35
2015	41,962	2,541,971	6.058	0	0	3	11	29	43
2016	42,332	2,106,942	4.977	0	0	1	7	23	31
2017	42,824	1,701,606	3.973	0	0	1	1	23	25
2018	44,849	1,527,373	3.406	1	0	0	3	29	33
TOTAL	212,458	9,419,244	4.433	1	0	6	28	132	167
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	137,159	294,082	206,647	0	0	149,022	270,515	371,612	112,315
2015	0	0	763,478	701,558	136,369	0	0	292,630	314,232	219,516	114,188
2016	0	0	361,844	149,472	154,754	0	0	65,998	264,784	786,929	323,161
2017	0	0	134,325	25,000	367,015	0	0	161,417	8,004	876,438	129,407
2018	175,950	0	0	198,817	258,660	0	0	0	149,406	582,681	161,859
TOTAL	175,950	0	1,396,806	1,368,929	1,123,445	0	0	669,067	1,006,941	2,837,176	840,930
OD	0	0	0	0	0	0	0	0	0	0	156

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	171,312	352,898	239,297	0	0	281,652	282,959	389,078	112,652
2015	0	2,390	956,204	774,842	158,942	0	2,587	610,877	342,836	235,198	116,129
2016	84	2,629	454,373	165,747	173,429	14	2,414	212,528	277,505	758,555	325,100
2017	53	1,635	207,541	62,799	355,821	51	8,115	367,214	86,567	766,707	126,431
2018	202,623	3,653	311,281	246,167	219,834	246	11,874	279,162	213,957	358,525	155,385
TOTAL	202,760	10,306	2,100,711	1,602,453	1,147,323	311	24,988	1,751,432	1,203,823	2,508,063	835,696
OD	0	0	0	0	0	0	0	0	0	0	159

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,090,508	6,461,662	835,855	
IBNR + FREQUENCY ADJUSTMENT	(1,811,008)	(1,473,280)	3,342	
TOTAL LOSSES	2,279,501	4,988,382	839,197	
EXPECTED LOSSES	3,766,706	4,058,031	1,031,946	
CREDIBILITY	0.04	0.12	0.19	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.073	2.348	0.395	3.816
INDICATED (POST-TEST)	1.110	2.429	0.409	3.947
PRESENT ON RATE LEVEL	1.667	1.796	0.457	3.919
DERIVED BY FORMULA	1.645	1.872	0.448	3.964
UNDERLYING PRESENT RATE	1.773	1.910	0.486	4.169
PROPOSED	1.638	1.864	0.446	3.947

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.803
IND. RATE				3.80	MINIMUM PREMIUM	
MAN. RATE	4.97	4.37	4.15	+ 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
2014	47,625	291,935	0.613	0	0	1	0	6	7
2015	46,343	377,843	0.815	0	0	0	5	7	12
2016	42,323	1,135,430	2.683	1	0	2	3	5	11
2017	66,088	1,646,116	2.491	0	0	2	5	16	23
2018	75,758	875,681	1.156	0	0	0	2	12	14
TOTAL	278,137	4,327,005	1.556	1	0	5	15	46	67
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	195,493	0	26,111	0	0	4,560	0	15,810	49,961
2015	0	0	0	86,090	64,040	0	0	0	98,114	79,216	50,383
2016	63,000	0	408,241	131,763	48,195	1,096	0	164,203	126,731	119,174	73,027
2017	0	0	541,090	119,929	238,875	0	0	280,000	132,866	295,047	38,309
2018	0	0	0	81,529	230,499	0	0	0	213,451	282,156	68,046
TOTAL	63,000	0	1,144,824	419,311	607,720	1,096	0	448,763	571,162	791,403	279,726
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
2014	0	0	244,171	0	30,237	0	0	8,618	0	16,553	50,111
2015	0	0	4,719	95,079	69,168	0	0	6,528	105,774	83,720	51,240
2016	60,962	2,921	500,508	144,532	62,957	2,403	5,095	345,595	128,183	120,304	73,465
2017	175	5,395	674,674	151,788	258,693	89	13,665	560,502	146,236	273,830	37,428
2018	108	2,392	203,325	150,561	184,466	190	9,232	222,736	177,428	187,178	65,324
TOTAL	61,246	10,708	1,627,397	541,960	605,521	2,682	27,992	1,143,979	557,622	681,586	277,568
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,874,003	2,386,688	277,568	
IBNR + FREQUENCY ADJUSTMENT	(2,120,320)	(622,402)	1,044	
TOTAL LOSSES	753,683	1,764,286	278,611	
EXPECTED LOSSES	4,445,982	1,761,158	274,676	
CREDIBILITY	0.04	0.14	0.23	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.271	0.634	0.100	1.005
INDICATED (POST-TEST)	0.280	0.656	0.104	1.040
PRESENT ON RATE LEVEL	1.503	0.595	0.093	2.191
DERIVED BY FORMULA	1.454	0.604	0.095	2.153
UNDERLYING PRESENT RATE	1.598	0.633	0.099	2.330
PROPOSED	1.454	0.604	0.095	2.153

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.074
IND. RATE				2.07	MINIMUM PREMIUM	
MAN. RATE	2.94	2.49	2.32	+ 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
2014	4,738	798,349	16.850	0	0	0	2	10	12
2015	4,445	75,255	1.693	0	0	0	0	4	4
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
TOTAL	16,986	1,236,200	7.278	0	0	0	2	21	23
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
2014	0	0	0	93,001	63,362	0	0	0	46,281	581,399	14,306
2015	0	0	0	0	23,273	0	0	0	0	35,824	16,158
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
TOTAL	0	0	0	93,001	235,805	0	0	0	46,281	714,953	146,160
OD	0	0	0	15,409	0	0	0	0	16,441	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	111,601	73,373	0	0	0	48,410	608,725	14,349
2015	0	0	424	349	24,880	0	0	444	520	37,400	16,433
2016	0	0	56	42	1,115	0	4	997	791	19,930	91,149
2017	5	138	18,529	12,906	129,110	0	87	7,706	5,840	65,662	9,859
2018	4	86	7,298	4,785	9,096	0	16	367	268	678	14,400
TOTAL	8	224	26,308	129,683	237,575	1	107	9,515	55,827	732,394	146,189
OD	0	0	0	18,491	0	0	0	0	17,197	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	36,163	1,191,168	146,189	
IBNR + FREQUENCY ADJUSTMENT	(281,238)	(229,268)	116	
TOTAL LOSSES	0	961,900	146,305	
EXPECTED LOSSES	560,222	597,176	54,035	
CREDIBILITY	0.01	0.02	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	5.663	0.861	6.524
INDICATED (POST-TEST)	0.000	5.858	0.891	6.749
PRESENT ON RATE LEVEL	3.101	3.305	0.299	6.705
DERIVED BY FORMULA	3.070	3.357	0.323	6.749
UNDERLYING PRESENT RATE	3.298	3.516	0.318	7.132
PROPOSED	3.070	3.356	0.323	6.749

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	6.503
IND. RATE				6.50	MINIMUM PREMIUM	
MAN. RATE	8.72	7.53	7.10	+ 6.50	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	377,256	8,092,592	2.145	1	0	7	47	110	165
2015	423,361	10,602,977	2.504	1	0	3	55	107	166
2016	426,539	8,546,264	2.004	1	0	5	47	142	195
2017	459,773	9,773,397	2.126	1	0	2	48	126	177
2018	474,045	8,174,498	1.724	2	0	2	27	138	169
TOTAL	2,160,974	45,189,728	2.091	6	0	19	224	623	872
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
2014	204,048	0	1,119,954	1,072,132	839,958	0	0	937,915	1,437,221	1,687,211	794,153
2015	324,157	0	536,831	1,996,855	825,908	0	0	149,835	4,345,610	1,404,468	1,019,313
2016	179,403	0	803,924	1,625,032	1,300,097	1	0	178,657	1,966,183	1,427,030	1,065,937
2017	18,172	0	362,856	2,462,009	1,119,744	3,312	0	133,479	1,899,808	3,077,828	696,189
2018	318,576	0	315,681	1,256,158	1,503,938	244,334	0	164,422	1,278,013	2,207,629	885,747
TOTAL	1,044,356	0	3,139,246	8,412,186	5,589,645	247,647	0	1,564,308	10,926,835	9,804,166	4,461,339
OD	0	0	0	67,063	5,404	0	0	0	34,479	11,379	25,548

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	304,032	0	1,379,592	1,286,558	972,671	0	0	1,679,676	1,503,333	1,766,510	796,535
2015	409,480	1,680	747,230	2,187,665	904,418	0	1,325	530,309	3,996,112	1,506,378	1,036,641
2016	173,651	7,051	1,251,737	1,720,244	1,416,618	41	7,651	766,147	1,881,794	1,420,139	1,072,333
2017	18,532	12,755	1,496,440	2,216,885	1,211,548	4,896	24,656	1,266,519	1,660,962	2,402,887	680,177
2018	367,701	25,095	2,178,891	1,535,144	1,312,660	467,572	70,731	1,706,153	1,203,870	1,435,473	850,317
TOTAL	1,273,396	46,581	7,053,890	8,946,496	5,817,914	472,509	104,363	5,948,804	10,246,071	8,531,386	4,436,003
OD	6	54	9,530	68,611	7,767	0	30	5,758	32,962	12,264	25,870

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,914,921	33,663,472	4,461,874	
IBNR + FREQUENCY ADJUSTMENT	(5,937,709)	(8,750,101)	15,762	
TOTAL LOSSES	8,977,212	24,913,371	4,477,636	
EXPECTED LOSSES	12,444,355	24,284,211	4,731,773	
CREDIBILITY	0.17	0.56	0.89	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.415	1.153	0.207	1.776
INDICATED (POST-TEST)	0.430	1.193	0.214	1.837
PRESENT ON RATE LEVEL	0.541	1.057	0.206	1.804
DERIVED BY FORMULA	0.522	1.133	0.213	1.869
UNDERLYING PRESENT RATE	0.576	1.124	0.219	1.919
PROPOSED	0.514	1.114	0.210	1.837

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.770
IND. RATE				1.77	MINIMUM PREMIUM	
MAN. RATE	2.35	2.03	1.91	+ 1.77	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	46,367	1,768,972	3.815	1	0	2	1	24	28
2015	47,441	1,286,647	2.712	0	0	2	4	21	27
2016	51,275	4,716,741	9.199	1	0	7	5	33	46
2017	55,258	2,789,140	5.047	1	0	2	2	22	27
2018	54,107	1,137,705	2.103	0	0	0	1	21	22
TOTAL	254,448	11,699,205	4.598	3	0	13	13	121	150
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	150,000	0	563,932	104,718	196,718	0	0	188,881	6,920	477,839	79,964
2015	0	0	448,955	178,377	197,500	0	0	73,117	217,621	129,059	42,018
2016	742,340	0	1,410,730	242,193	281,240	253,600	0	541,177	306,522	879,384	59,555
2017	1,394,587	0	449,896	128,127	105,572	7,500	0	68,932	173,202	393,017	68,307
2018	0	0	0	137,900	331,297	0	0	0	274,966	319,399	74,143
TOTAL	2,286,927	0	2,873,513	791,315	1,112,327	261,100	0	872,107	979,231	2,198,698	323,987
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
2014	223,500	0	704,351	125,662	227,799	0	0	356,985	7,238	500,297	80,204
2015	0	1,405	554,766	201,391	216,960	0	646	161,417	235,076	137,687	42,732
2016	629,762	9,922	1,703,975	287,321	331,335	480,806	16,778	1,142,238	337,903	856,758	59,912
2017	1,101,721	4,489	559,242	141,561	128,675	8,614	4,901	227,669	167,761	353,995	66,736
2018	164	3,625	308,285	231,306	267,611	232	11,274	272,824	218,291	215,090	71,177
TOTAL	1,955,147	19,442	3,830,618	987,240	1,172,380	489,652	33,598	2,161,133	966,269	2,063,828	320,762
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,489,589	5,189,718	320,762	
IBNR + FREQUENCY ADJUSTMENT	(1,758,107)	(1,349,588)	849	
TOTAL LOSSES	6,731,483	3,840,130	321,611	
EXPECTED LOSSES	3,671,379	3,737,863	258,548	
CREDIBILITY	0.04	0.13	0.21	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.646	1.509	0.126	4.281
INDICATED (POST-TEST)	2.737	1.561	0.131	4.429
PRESENT ON RATE LEVEL	1.357	1.381	0.096	2.833
DERIVED BY FORMULA	1.412	1.405	0.103	2.919
UNDERLYING PRESENT RATE	1.443	1.469	0.102	3.014
PROPOSED	1.412	1.404	0.103	2.919

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.812
IND. RATE				2.81	MINIMUM PREMIUM	
MAN. RATE	3.36	3.08	3.00	+ 2.81	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	55,867	3,004,832	5.379	0	0	4	11	47	62
2015	56,519	4,829,040	8.544	0	0	9	16	46	71
2016	53,385	2,948,265	5.523	0	0	1	13	63	77
2017	56,834	2,996,312	5.272	0	0	2	11	54	67
2018	64,927	2,149,312	3.310	0	0	1	8	67	76
TOTAL	287,532	15,927,761	5.539	0	0	17	59	277	353
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
2014	0	0	764,893	507,085	356,776	0	0	356,784	271,603	576,590	171,101
2015	0	0	1,729,920	673,156	591,753	0	0	944,790	262,536	461,746	165,139
2016	0	0	154,852	471,673	846,691	0	0	82,830	156,750	1,013,064	222,405
2017	0	0	502,832	630,042	352,377	0	0	112,626	685,461	491,334	221,640
2018	0	0	160,578	251,308	573,865	0	0	40,150	298,510	593,209	231,692
TOTAL	0	0	3,313,075	2,533,264	2,721,462	0	0	1,537,180	1,674,860	3,135,943	1,011,977
OD	0	0	0	0	699	0	0	0	0	723	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	955,351	608,502	413,147	0	0	674,322	284,097	603,690	171,614
2015	0	5,415	2,133,960	757,973	654,931	0	8,352	1,926,724	301,400	493,700	167,946
2016	75	1,556	296,048	516,143	898,477	18	2,857	236,418	186,639	971,112	223,739
2017	256	6,930	844,453	594,759	397,803	70	11,186	520,052	569,075	471,953	216,542
2018	351	7,895	691,878	425,780	476,479	364	17,697	425,527	299,489	381,194	222,424
TOTAL	682	21,795	4,921,690	2,903,156	2,840,838	452	40,092	3,783,043	1,640,699	2,921,650	1,002,267
OD	0	0	0	0	809	0	0	0	0	757	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,767,755	10,307,910	1,002,267	
IBNR + FREQUENCY ADJUSTMENT	(3,020,398)	(3,100,628)	2,576	
TOTAL LOSSES	5,747,357	7,207,282	1,004,842	
EXPECTED LOSSES	6,269,194	8,557,991	769,414	
CREDIBILITY	0.04	0.15	0.23	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.999	2.507	0.349	4.855
INDICATED (POST-TEST)	2.068	2.593	0.362	5.022
PRESENT ON RATE LEVEL	2.050	2.798	0.252	5.100
DERIVED BY FORMULA	2.051	2.768	0.277	5.095
UNDERLYING PRESENT RATE	2.180	2.976	0.268	5.424
PROPOSED	2.051	2.768	0.277	5.095

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	4.909
IND. RATE				4.91	MINIMUM PREMIUM	
MAN. RATE	6.37	5.69	5.40	+ 4.91	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	255,165	8,471,969	3.320	1	0	6	24	159	190
2015	258,681	6,659,611	2.574	0	0	4	18	151	173
2016	260,156	6,857,923	2.636	0	0	3	15	166	184
2017	273,881	8,206,518	2.996	0	0	7	20	195	222
2018	282,056	6,765,306	2.399	0	0	2	16	173	191
TOTAL	1,329,939	36,961,327	2.779	1	0	22	93	844	960
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	266,937	0	1,147,901	887,574	1,822,634	3,500	0	1,333,634	600,943	1,674,936	733,910
2015	0	0	723,527	1,006,668	1,693,042	0	0	472,151	590,061	1,491,507	682,655
2016	0	0	542,921	442,489	2,729,551	0	0	238,248	462,902	1,698,970	742,842
2017	0	0	1,275,131	849,769	1,844,639	0	0	783,000	626,563	2,091,061	736,355
2018	0	0	332,653	855,881	1,695,606	0	0	359,033	505,940	2,303,225	712,968
TOTAL	266,937	0	4,022,133	4,042,381	9,785,472	3,500	0	3,186,066	2,786,409	9,259,699	3,608,730
OD	0	0	0	0	0	0	0	0	0	0	6,212

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	397,736	0	1,377,237	1,065,089	2,110,610	3,840	0	2,205,109	628,586	1,753,658	736,112
2015	0	2,265	948,788	1,131,445	1,825,244	0	4,174	1,004,433	658,223	1,567,708	694,260
2016	147	4,388	845,614	568,981	2,868,444	52	7,983	624,274	502,074	1,636,327	747,299
2017	553	15,963	1,982,857	961,900	1,862,377	267	41,784	1,799,900	700,930	1,879,941	719,419
2018	1,031	23,022	2,001,156	1,325,316	1,411,302	1,290	62,693	1,502,325	846,789	1,427,951	684,449
TOTAL	399,467	45,639	7,155,652	5,052,730	10,077,977	5,448	116,635	7,136,042	3,336,601	8,265,586	3,581,539
OD	0	0	0	0	0	0	0	0	0	0	6,099

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,858,883	26,732,894	3,587,638	
IBNR + FREQUENCY ADJUSTMENT	(5,865,018)	(7,646,454)	12,157	
TOTAL LOSSES	8,993,865	19,086,440	3,599,794	
EXPECTED LOSSES	12,189,458	21,077,872	3,737,758	
CREDIBILITY	0.12	0.40	0.65	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.676	1.435	0.271	2.382
INDICATED (POST-TEST)	0.700	1.485	0.280	2.464
PRESENT ON RATE LEVEL	0.862	1.490	0.264	2.616
DERIVED BY FORMULA	0.842	1.488	0.274	2.605
UNDERLYING PRESENT RATE	0.917	1.585	0.281	2.782
PROPOSED	0.842	1.488	0.275	2.605

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.510
IND. RATE				2.51	MINIMUM PREMIUM	
MAN. RATE	3.41	2.95	2.77	+ 2.51	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	714,373	20,468,629	2.865	1	0	38	86	329	454
2015	760,676	26,212,226	3.446	0	0	41	105	288	434
2016	768,480	24,970,663	3.249	1	0	33	110	311	455
2017	835,008	32,653,246	3.911	1	0	36	136	449	622
2018	928,614	26,644,449	2.869	0	0	18	88	569	675
TOTAL	4,007,151	130,949,213	3.268	3	0	166	525	1946	2640
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
2014	31,799	0	7,884,142	3,402,579	1,993,060	0	0	2,208,744	2,160,271	2,112,276	675,758
2015	0	0	9,698,448	4,162,697	2,463,577	0	0	4,018,126	2,823,451	2,115,559	930,368
2016	349,658	0	7,843,525	5,281,861	2,671,574	5,000	0	2,605,054	3,107,986	2,248,620	857,385
2017	1,009,207	0	8,800,370	6,967,378	3,991,143	5,000	0	2,983,408	3,913,944	3,934,475	1,048,321
2018	0	0	4,110,010	3,794,732	7,376,241	0	0	1,131,213	2,388,532	6,672,832	1,170,889
TOTAL	1,390,664	0	38,336,495	23,609,247	18,495,595	10,000	0	12,946,545	14,394,184	17,083,762	4,682,721
OD	0	0	0	0	4,131	0	0	0	0	5,000	13,532

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	47,381	0	9,847,293	4,083,095	2,307,963	0	0	4,174,526	2,259,643	2,211,553	677,785
2015	0	30,042	11,842,113	4,660,895	2,760,994	0	34,736	8,113,458	3,102,826	2,275,032	946,184
2016	339,861	58,664	10,116,328	5,641,428	3,102,672	11,366	82,007	5,696,920	3,063,522	2,281,648	862,529
2017	1,002,078	104,796	12,880,284	6,746,455	4,632,493	8,238	166,098	7,020,090	3,520,231	3,754,731	1,024,210
2018	5,527	125,717	11,219,101	6,084,909	6,337,767	4,293	208,931	5,039,502	2,947,544	4,230,533	1,124,053
TOTAL	1,394,847	319,218	55,905,120	27,216,781	19,141,889	23,897	491,773	30,044,495	14,893,767	14,753,497	4,634,762
OD	0	0	0	0	4,784	0	0	0	0	5,235	13,358

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	88,179,351	76,015,952	4,648,120	
IBNR + FREQUENCY ADJUSTMENT	(25,123,370)	(19,320,154)	15,109	
TOTAL LOSSES	63,055,981	56,695,798	4,663,228	
EXPECTED LOSSES	52,559,603	53,720,714	4,412,220	
CREDIBILITY	0.25	0.84	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.574	1.415	0.116	3.105
INDICATED (POST-TEST)	1.628	1.464	0.120	3.212
PRESENT ON RATE LEVEL	1.233	1.260	0.104	2.597
DERIVED BY FORMULA	1.332	1.431	0.120	2.883
UNDERLYING PRESENT RATE	1.312	1.341	0.110	2.762
PROPOSED	1.332	1.431	0.120	2.883

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.778
IND. RATE				2.78	MINIMUM PREMIUM	
MAN. RATE	2.72	2.61	2.75	+ 2.78	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	241,060	15,978,663	6.629	1	1	16	37	105	160
2015	215,983	7,487,595	3.467	0	0	15	10	60	85
2016	234,253	8,937,666	3.815	0	0	8	20	102	130
2017	270,085	8,041,316	2.977	0	0	9	30	107	146
2018	280,875	8,019,082	2.855	1	0	4	12	118	135
TOTAL	1,242,256	48,464,322	3.901	2	1	52	109	492	656
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	65,000	195,048	5,148,843	984,576	1,379,103	2,672	17,503	5,470,286	835,348	1,495,755	384,529
2015	0	0	3,538,763	208,385	415,469	0	0	2,251,786	159,329	588,498	325,365
2016	0	0	1,899,018	801,724	1,769,250	0	0	1,175,265	1,423,241	1,483,280	385,888
2017	0	0	2,061,635	1,550,046	787,901	0	0	725,983	1,173,886	1,345,228	396,637
2018	671,533	0	1,015,552	649,774	1,879,688	0	0	356,741	423,963	2,590,571	431,260
TOTAL	736,533	195,048	13,663,811	4,194,505	6,231,411	2,672	17,503	9,980,061	4,015,767	7,503,332	1,923,679
OD	0	0	0	0	0	0	0	0	0	0	368

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	96,850	454,072	4,525,258	1,181,491	1,597,001	2,931	86,990	4,622,826	873,774	1,566,055	385,683
2015	0	9,874	3,837,252	258,054	476,502	0	13,523	3,102,535	202,312	630,475	330,896
2016	436	13,634	2,390,752	924,309	1,907,064	243	35,180	2,472,143	1,416,872	1,475,336	388,203
2017	850	24,191	2,974,964	1,497,004	940,737	276	43,000	1,849,156	1,055,801	1,263,933	387,514
2018	773,958	28,878	2,583,936	1,319,193	1,574,862	1,330	64,593	1,540,526	870,575	1,589,669	414,010
TOTAL	872,094	530,650	16,312,162	5,180,051	6,496,167	4,780	243,285	13,587,185	4,419,334	6,525,468	1,906,306
OD	0	0	0	0	0	0	0	0	0	0	357

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	31,550,156	22,621,020	1,906,663	
IBNR + FREQUENCY ADJUSTMENT	(9,190,584)	(6,857,982)	6,632	
TOTAL LOSSES	22,359,572	15,763,038	1,913,295	
EXPECTED LOSSES	19,078,740	19,019,415	1,957,707	
CREDIBILITY	0.12	0.39	0.62	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.800	1.269	0.154	3.223
INDICATED (POST-TEST)	1.862	1.313	0.159	3.334
PRESENT ON RATE LEVEL	1.444	1.439	0.148	3.032
DERIVED BY FORMULA	1.494	1.390	0.155	3.039
UNDERLYING PRESENT RATE	1.536	1.531	0.158	3.224
PROPOSED	1.494	1.390	0.155	3.039

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.928
IND. RATE				2.93	MINIMUM PREMIUM	
MAN. RATE	3.80	3.37	3.21	+ 2.93	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	30,798	1,130,860	3.672	0	0	2	4	4	10
2015	25,272	273,554	1.082	0	0	1	0	6	7
2016	19,983	262,429	1.313	0	0	0	1	3	4
2017	22,937	271,333	1.183	0	0	0	1	4	5
2018	23,883	479,203	2.006	0	0	0	1	4	5
TOTAL	122,873	2,417,379	1.967	0	0	3	7	21	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
2014	0	0	501,550	299,516	43,436	0	0	68,952	68,596	142,804	6,006
2015	0	0	145,328	0	39,818	0	0	31,114	0	49,492	7,802
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	67,687	22,721	0	0	0	329,120	54,465	5,210
TOTAL	0	0	646,878	567,509	170,409	0	0	100,066	422,705	462,241	47,571
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
2014	0	0	626,436	359,419	50,299	0	0	130,319	71,751	149,516	6,024
2015	0	455	176,758	1,703	43,979	0	275	63,388	1,204	51,963	7,935
2016	11	104	18,537	120,971	22,623	0	36	7,670	17,543	101,242	5,061
2017	16	329	37,823	74,145	48,761	1	212	15,376	16,360	95,783	22,981
2018	36	774	66,236	57,754	25,314	182	8,888	221,650	184,882	63,815	5,002
TOTAL	63	1,661	925,789	613,993	190,977	183	9,411	438,404	291,739	462,319	47,002
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,375,511	1,559,028	47,002	
IBNR + FREQUENCY ADJUSTMENT	(897,911)	(334,363)	152	
TOTAL LOSSES	477,600	1,224,665	47,154	
EXPECTED LOSSES	1,813,023	901,753	49,965	
CREDIBILITY	0.02	0.08	0.13	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.389	0.997	0.038	1.424
INDICATED (POST-TEST)	0.402	1.031	0.040	1.473
PRESENT ON RATE LEVEL	1.387	0.690	0.038	2.116
DERIVED BY FORMULA	1.368	0.717	0.038	2.123
UNDERLYING PRESENT RATE	1.476	0.734	0.041	2.250
PROPOSED	1.363	0.715	0.038	2.116

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.039
IND. RATE				2.04	MINIMUM PREMIUM	
MAN. RATE	2.66	2.33	2.24	+ 2.04	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	1,698,752	101,670,174	5.985	6	3	178	323	877	1387
2015	1,725,901	77,848,321	4.511	11	0	128	273	814	1226
2016	1,729,604	84,137,559	4.865	7	0	130	268	768	1173
2017	1,869,131	77,668,699	4.155	5	0	116	277	801	1199
2018	1,990,751	78,813,778	3.959	2	0	72	161	901	1136
TOTAL	9,014,139	420,138,531	4.661	31	3	624	1302	4161	6121
OD				0	0	1	1	2	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	1,745,313	1,085,699	38,688,334	11,976,741	11,522,125	5,350	1,254,867	17,421,390	7,548,968	8,342,336	2,079,051
2015	2,126,044	0	26,586,127	10,931,442	10,294,991	276,592	0	11,734,785	6,344,242	7,838,016	1,716,082
2016	2,979,262	0	27,948,268	10,306,743	11,273,419	2,082,160	0	11,920,669	7,431,887	8,379,997	1,815,154
2017	1,938,782	0	23,092,023	14,451,965	9,256,336	183,645	0	10,290,832	8,992,856	7,531,044	1,931,216
2018	619,886	0	15,566,214	9,224,373	14,477,205	5,000	0	13,515,859	7,904,483	15,115,400	2,385,358
TOTAL	9,409,287	1,085,699	131,880,966	56,891,264	56,824,076	2,552,747	1,254,867	64,883,535	38,222,436	47,206,793	9,926,861
OD	0	0	293,206	6,404	14,646	0	0	1,161,004	6,070	22,032	10,761

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	2,600,516	914,589	47,277,961	14,372,089	13,342,621	5,869	1,236,065	29,013,647	7,896,221	8,734,426	2,085,288
2015	2,685,652	81,891	32,327,861	12,304,386	11,349,554	888,463	91,920	21,433,753	7,041,217	8,346,841	1,745,255
2016	2,831,668	199,873	34,531,202	11,510,293	12,647,331	1,286,703	338,122	22,839,756	7,619,464	8,404,575	1,826,045
2017	1,926,990	260,403	32,135,854	14,326,567	10,751,886	266,610	524,189	21,601,700	8,234,370	7,431,937	1,886,798
2018	727,361	324,041	29,442,537	13,866,696	13,114,636	25,548	783,055	19,244,540	8,513,921	10,020,679	2,289,944
TOTAL	10,772,187	1,780,797	175,715,416	66,380,031	61,206,028	2,473,193	2,973,352	114,133,396	39,305,193	42,938,458	9,833,330
OD	58	2,056	347,793	16,729	19,606	259	35,257	2,249,530	56,071	34,799	10,744

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	310,483,295	209,956,916	9,844,074	
IBNR + FREQUENCY ADJUSTMENT	(97,702,230)	(57,852,079)	32,175	
TOTAL LOSSES	212,781,065	152,104,837	9,876,248	
EXPECTED LOSSES	203,380,925	160,004,608	9,668,215	
CREDIBILITY	0.43	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.361	1.687	0.110	4.157
INDICATED (POST-TEST)	2.442	1.746	0.113	4.301
PRESENT ON RATE LEVEL	2.121	1.669	0.101	3.891
DERIVED BY FORMULA	2.259	1.746	0.113	4.118
UNDERLYING PRESENT RATE	2.256	1.775	0.107	4.139
PROPOSED	2.259	1.746	0.113	4.118

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.968
IND. RATE				3.97	MINIMUM PREMIUM	
MAN. RATE	4.71	4.32	4.12	+ 3.97	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	58,812	4,643,160	7.895	0	0	10	8	32	50
2015	68,281	3,673,912	5.381	0	0	6	9	33	48
2016	66,584	3,984,453	5.984	1	0	7	6	39	53
2017	69,370	4,662,344	6.721	0	0	5	19	47	71
2018	75,252	3,356,032	4.460	0	0	2	11	32	45
TOTAL	338,299	20,319,901	6.006	1	0	30	53	183	267
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	2,662,236	500,534	417,996	0	0	709,797	118,525	183,520	50,552
2015	0	0	1,013,622	761,991	760,688	0	0	283,048	296,341	472,484	85,738
2016	1,064,893	0	1,438,552	203,190	476,155	2,500	0	292,659	118,348	339,665	48,491
2017	0	0	980,786	1,235,104	936,267	0	0	362,791	538,934	545,836	62,626
2018	0	0	370,271	756,810	708,479	0	0	103,078	648,193	706,622	62,579
TOTAL	1,064,893	0	6,465,467	3,457,629	3,299,585	2,500	0	1,751,373	1,720,341	2,248,127	309,986
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
2014	0	0	3,325,133	600,641	484,039	0	0	1,341,516	123,977	192,145	50,704
2015	0	3,173	1,273,075	852,176	829,307	0	2,502	593,671	327,278	499,019	87,196
2016	1,029,199	10,099	1,741,052	255,952	534,020	5,463	8,998	602,711	133,684	332,494	48,782
2017	508	13,790	1,683,403	1,188,968	1,012,489	135	20,946	891,829	481,525	519,017	61,186
2018	688	15,384	1,358,794	864,228	653,892	637	31,049	757,911	516,813	485,118	60,076
TOTAL	1,030,395	42,446	9,381,456	3,761,964	3,513,747	6,235	63,496	4,187,639	1,583,276	2,027,793	307,943
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,711,666	10,886,779	307,943	
IBNR + FREQUENCY ADJUSTMENT	(3,852,655)	(2,156,699)	940	
TOTAL LOSSES	10,859,011	8,730,080	308,883	
EXPECTED LOSSES	8,077,751	5,981,460	281,250	
CREDIBILITY	0.05	0.16	0.26	

PURE PREMIUMS

INDICATED (PRE-TEST)	3.210	2.581	0.091	5.882
INDICATED (POST-TEST)	3.321	2.670	0.094	6.085
PRESENT ON RATE LEVEL	2.245	1.662	0.078	3.985
DERIVED BY FORMULA	2.299	1.824	0.082	4.205
UNDERLYING PRESENT RATE	2.388	1.768	0.083	4.239
PROPOSED	2.299	1.824	0.082	4.205

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	4.052
IND. RATE				4.05	MINIMUM PREMIUM	
MAN. RATE	4.60	4.22	4.22	+ 4.05	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	541,616	15,472,179	2.857	0	0	14	87	150	251
2015	611,802	21,896,949	3.579	0	0	21	130	217	368
2016	639,002	21,353,378	3.342	0	1	16	92	177	286
2017	663,415	14,121,147	2.129	1	0	13	64	155	233
2018	722,702	18,781,156	2.599	2	0	5	35	191	233
TOTAL	3,178,537	91,624,809	2.883	3	1	69	408	890	1371
OD				0	0	0	3	1	4

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	2,543,403	3,451,593	1,364,196	0	0	3,154,003	2,147,881	1,563,814	1,247,289
2015	0	0	3,584,403	4,710,568	4,123,554	0	0	2,096,913	3,271,195	2,585,939	1,524,377
2016	0	384,988	2,820,550	4,134,006	2,544,555	0	3,380,130	1,790,592	2,506,901	2,544,055	1,247,601
2017	107,120	0	2,493,348	2,782,448	2,348,361	0	0	1,117,781	1,759,897	2,133,684	1,378,508
2018	499,124	0	1,486,479	1,852,320	3,391,131	0	0	4,924,522	1,328,888	3,783,982	1,514,710
TOTAL	606,244	384,988	12,928,183	16,930,935	13,771,797	0	3,380,130	13,083,811	11,014,762	12,611,474	6,912,485
OD	0	0	0	100,553	75,000	0	0	0	84,656	0	15,696

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	2,846,873	4,141,912	1,579,739	0	0	3,092,771	2,246,684	1,637,313	1,251,031
2015	0	11,093	4,562,198	5,238,688	4,481,328	0	17,803	4,279,849	3,557,211	2,752,684	1,550,291
2016	3,132	93,677	4,054,234	4,363,222	2,826,392	14,811	1,025,472	4,031,265	2,487,500	2,532,567	1,255,087
2017	107,200	33,795	4,137,547	2,715,389	2,520,535	422	65,882	2,834,176	1,594,221	1,997,375	1,346,802
2018	576,567	50,523	4,427,889	2,786,264	2,863,800	2,762	134,623	3,266,114	1,700,698	2,414,333	1,454,122
TOTAL	686,899	189,088	20,028,742	19,245,475	14,271,794	17,995	1,243,779	17,504,174	11,586,314	11,334,273	6,857,333
OD	12	159	24,706	109,632	73,781	0	85	15,201	78,405	2,476	15,756

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	39,710,839	56,702,150	6,873,089	
IBNR + FREQUENCY ADJUSTMENT	(13,182,317)	(16,276,855)	23,215	
TOTAL LOSSES	26,528,522	40,425,295	6,896,304	
EXPECTED LOSSES	27,690,500	45,292,214	6,838,296	
CREDIBILITY	0.22	0.72	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.835	1.272	0.217	2.323
INDICATED (POST-TEST)	0.863	1.316	0.224	2.404
PRESENT ON RATE LEVEL	0.819	1.340	0.202	2.361
DERIVED BY FORMULA	0.829	1.322	0.224	2.376
UNDERLYING PRESENT RATE	0.871	1.425	0.215	2.511
PROPOSED	0.829	1.323	0.224	2.376

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.289
IND. RATE				2.29	MINIMUM PREMIUM	
MAN. RATE	3.02	2.70	2.50	+ 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
2014	357,497	7,771,630	2.174	0	0	4	9	73	86
2015	367,937	7,012,948	1.906	0	0	7	17	83	107
2016	366,908	5,135,989	1.400	0	0	6	23	69	98
2017	388,114	6,519,834	1.680	1	0	7	18	77	103
2018	437,105	5,695,560	1.303	1	0	2	13	59	75
TOTAL	1,917,561	32,135,961	1.676	2	0	26	80	361	469
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
2014	0	0	1,064,982	158,680	598,866	0	0	3,362,778	365,449	1,628,166	592,709
2015	0	0	1,780,554	698,217	804,927	0	0	1,135,983	559,197	1,474,949	559,121
2016	0	0	1,301,139	670,984	602,438	0	0	478,877	723,249	891,904	467,398
2017	790,341	0	1,452,624	507,429	707,014	1	0	642,753	594,419	1,104,821	720,432
2018	3,000	0	382,966	539,515	531,168	0	0	2,206,510	591,824	997,652	442,925
TOTAL	793,341	0	5,982,265	2,574,825	3,244,413	1	0	7,826,901	2,834,138	6,097,492	2,782,585
OD	0	0	361,650	0	0	0	0	3,070,975	0	0	3,895

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	951,832	190,416	693,487	0	0	1,494,275	382,260	1,704,690	594,487
2015	0	5,529	2,183,144	788,846	883,390	0	9,725	2,269,400	634,871	1,556,026	568,626
2016	315	9,571	1,656,095	733,523	675,120	104	15,326	1,097,331	721,942	879,701	470,202
2017	782,364	15,188	1,891,626	571,562	768,897	222	34,267	1,447,727	589,179	1,017,207	703,862
2018	3,940	10,863	955,707	623,358	483,712	1,793	87,974	2,187,424	692,889	709,048	425,208
TOTAL	786,620	41,151	7,638,404	2,907,706	3,504,605	2,119	147,291	8,496,158	3,021,140	5,866,672	2,762,386
OD	0	0	451,701	0	0	0	0	5,804,143	0	0	3,906

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	23,367,586	15,300,123	2,766,291	
IBNR + FREQUENCY ADJUSTMENT	(4,448,120)	(4,826,621)	9,422	
TOTAL LOSSES	18,919,466	10,473,502	2,775,713	
EXPECTED LOSSES	9,269,212	13,368,346	2,788,150	
CREDIBILITY	0.15	0.51	0.83	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.987	0.546	0.145	1.678
INDICATED (POST-TEST)	1.021	0.565	0.150	1.735
PRESENT ON RATE LEVEL	0.454	0.655	0.137	1.247
DERIVED BY FORMULA	0.539	0.609	0.148	1.296
UNDERLYING PRESENT RATE	0.483	0.697	0.145	1.326
PROPOSED	0.539	0.609	0.147	1.296

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.249
IND. RATE				1.25	MINIMUM PREMIUM	
MAN. RATE	1.49	1.37	1.32	+ 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
2014	1,339,889	33,388,470	2.492	0	0	46	142	403	591
2015	1,398,810	32,064,572	2.292	1	2	31	125	354	513
2016	1,424,351	28,089,993	1.972	1	0	31	107	338	477
2017	1,438,632	24,716,164	1.718	3	0	20	96	328	447
2018	1,591,803	35,720,188	2.244	2	0	18	79	395	494
TOTAL	7,193,485	153,979,387	2.141	7	2	146	549	1818	2522
OD				0	0	0	4	12	16

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	9,435,376	5,600,127	3,576,933	0	0	4,344,400	3,577,494	4,248,773	2,605,367
2015	3,500	3,308,869	6,115,786	5,143,858	3,823,197	0	200,000	3,888,557	3,767,863	3,712,424	2,100,518
2016	168,202	0	6,270,047	4,859,256	3,366,008	42,949	0	3,037,760	4,015,586	4,352,266	1,977,919
2017	761,464	0	3,771,728	4,962,016	3,568,004	3,313	0	2,041,871	2,577,662	4,969,587	2,060,519
2018	1,118,562	0	4,516,889	2,950,448	4,224,228	35,135	0	11,888,870	2,681,715	6,016,151	2,288,190
TOTAL	2,051,728	3,308,869	30,109,826	23,515,705	18,558,370	81,397	200,000	25,201,458	16,620,320	23,299,201	11,032,513
OD	0	0	0	77,658	219,756	0	0	0	14,199	94,863	42,297

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	11,648,146	6,720,152	4,142,088	0	0	7,907,800	3,742,059	4,448,465	2,613,183
2015	4,421	1,563,280	7,163,469	5,727,777	4,184,524	0	416,146	5,834,687	4,114,904	3,940,962	2,136,227
2016	164,146	45,850	7,952,487	5,200,384	3,773,869	93,344	85,316	6,086,274	3,986,109	4,313,201	1,989,787
2017	755,281	53,728	6,551,054	4,749,886	3,876,593	5,492	116,269	5,027,686	2,509,512	4,540,240	2,013,127
2018	1,161,630	88,059	7,919,857	4,141,273	3,791,368	65,036	275,295	6,739,916	3,121,525	3,943,276	2,196,662
TOTAL	2,085,478	1,750,916	41,235,013	26,539,473	19,768,441	163,871	893,026	31,596,363	17,474,108	21,186,144	10,948,986
OD	2	31	13,262	91,357	232,914	0	12	3,742	17,293	94,569	42,594

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	77,741,716	85,404,300	10,991,580	
IBNR + FREQUENCY ADJUSTMENT	(25,029,799)	(23,632,077)	36,979	
TOTAL LOSSES	52,711,917	61,772,223	11,028,559	
EXPECTED LOSSES	52,171,538	65,318,765	11,129,928	
CREDIBILITY	0.37	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.733	0.859	0.153	1.745
INDICATED (POST-TEST)	0.758	0.888	0.159	1.805
PRESENT ON RATE LEVEL	0.682	0.854	0.145	1.681
DERIVED BY FORMULA	0.710	0.888	0.159	1.757
UNDERLYING PRESENT RATE	0.725	0.908	0.155	1.788
PROPOSED	0.710	0.888	0.159	1.757

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.693
IND. RATE				1.69	MINIMUM PREMIUM	
MAN. RATE	2.12	1.85	1.78	+ 1.69	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	154,260	2,976,569	1.930	0	0	1	22	26	49
2015	158,530	2,519,447	1.589	0	0	2	11	32	45
2016	156,366	1,190,263	0.761	1	0	3	3	26	33
2017	149,780	2,032,296	1.357	0	0	0	10	25	35
2018	134,258	1,472,207	1.097	0	0	0	7	22	29
TOTAL	753,194	10,190,782	1.353	1	0	6	53	131	191
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	167,996	678,869	198,004	0	0	222,029	1,216,524	312,867	180,280
2015	0	0	842,152	357,505	283,507	0	0	333,274	220,955	360,257	121,797
2016	37,799	0	417,410	54,886	168,814	9,152	0	96,119	95,856	168,469	141,758
2017	0	0	0	446,744	376,262	0	0	0	484,340	562,732	162,218
2018	0	0	0	223,747	493,443	0	0	0	306,527	366,124	82,366
TOTAL	37,799	0	1,427,558	1,761,751	1,520,030	9,152	0	651,422	2,324,202	1,770,449	688,419
OD	0	0	0	0	0	0	0	0	0	0	769

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	209,827	814,643	229,289	0	0	419,635	1,272,484	327,572	180,821
2015	0	2,636	1,039,991	401,506	314,192	0	2,946	689,352	246,045	381,546	123,868
2016	36,607	2,930	506,193	71,337	186,783	19,787	3,024	210,896	98,836	165,079	142,609
2017	89	1,918	223,283	415,872	385,974	27	4,677	253,991	412,419	517,799	158,487
2018	252	5,565	473,382	357,718	400,781	261	12,709	307,360	245,692	245,723	79,071
TOTAL	36,948	13,050	2,452,675	2,061,077	1,517,018	20,076	23,356	1,881,234	2,275,476	1,637,718	684,855
OD	0	0	0	0	0	0	0	0	0	0	773

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,427,340	7,491,288	685,628	
IBNR + FREQUENCY ADJUSTMENT	(1,522,870)	(1,977,499)	2,309	
TOTAL LOSSES	2,904,469	5,513,789	687,937	
EXPECTED LOSSES	3,145,785	5,379,219	780,972	
CREDIBILITY	0.08	0.28	0.44	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.386	0.732	0.091	1.209
INDICATED (POST-TEST)	0.399	0.757	0.094	1.251
PRESENT ON RATE LEVEL	0.393	0.671	0.097	1.162
DERIVED BY FORMULA	0.393	0.696	0.096	1.185
UNDERLYING PRESENT RATE	0.418	0.714	0.104	1.236
PROPOSED	0.393	0.696	0.096	1.185

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.142
IND. RATE				1.14	MINIMUM PREMIUM	
MAN. RATE	1.53	1.31	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
2014	135,620	5,104,559	3,764	0	0	4	44	51	99
2015	134,982	3,805,650	2,819	0	0	5	26	50	81
2016	155,069	4,193,781	2,704	0	0	4	29	55	88
2017	158,483	9,091,271	5,736	1	0	6	34	106	147
2018	160,341	4,190,513	2,614	1	0	5	5	61	72
TOTAL	744,495	26,385,774	3,544	2	0	24	138	323	487
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
2014	0	0	646,542	1,412,057	632,763	0	0	297,835	1,017,315	739,455	358,592
2015	0	0	869,311	818,224	358,443	0	0	340,590	493,964	554,477	370,641
2016	0	0	889,220	1,319,327	310,685	0	0	131,417	792,512	422,039	328,581
2017	250,000	0	1,027,766	1,544,271	1,577,364	468	0	370,985	2,163,707	1,687,859	468,851
2018	7,800	0	864,274	289,332	1,013,570	10,154	0	241,899	180,099	1,179,023	404,362
TOTAL	257,800	0	4,297,113	5,383,211	3,892,825	10,622	0	1,382,726	4,647,597	4,582,853	1,931,027
OD	0	0	0	0	60,530	0	0	0	0	13,109	13,377

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	807,531	1,694,468	732,740	0	0	562,908	1,064,111	774,209	359,668
2015	0	2,721	1,093,259	906,523	398,337	0	3,011	721,951	540,102	587,215	376,942
2016	299	7,271	1,254,236	1,372,296	379,294	29	4,841	416,254	754,991	427,646	330,552
2017	247,910	15,865	1,935,850	1,502,740	1,641,910	891	35,074	1,629,871	1,710,584	1,601,349	458,067
2018	9,750	17,985	1,638,382	699,306	864,470	20,050	33,034	793,143	399,535	726,445	388,188
TOTAL	257,958	43,842	6,729,258	6,175,333	4,016,751	20,969	75,960	4,124,126	4,469,323	4,116,865	1,913,417
OD	2	61	8,241	5,740	57,421	0	15	1,335	1,012	11,377	13,102

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,261,767	18,853,822	1,926,520	
IBNR + FREQUENCY ADJUSTMENT	(4,108,057)	(4,727,367)	5,949	
TOTAL LOSSES	7,153,710	14,126,456	1,932,468	
EXPECTED LOSSES	8,581,610	13,099,385	1,801,346	
CREDIBILITY	0.08	0.27	0.44	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.961	1.897	0.260	3.118
INDICATED (POST-TEST)	0.994	1.963	0.269	3.225
PRESENT ON RATE LEVEL	1.084	1.654	0.227	2.966
DERIVED BY FORMULA	1.077	1.738	0.246	3.060
UNDERLYING PRESENT RATE	1.153	1.759	0.242	3.154
PROPOSED	1.077	1.738	0.246	3.060

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.948
IND. RATE				2.95	MINIMUM PREMIUM	
MAN. RATE	3.66	3.16	3.14	+ 2.95	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	3,260,859	33,965,887	1.042	0	0	43	114	458	615
2015	3,479,921	33,181,935	0.954	2	0	37	104	475	618
2016	3,522,138	28,426,127	0.807	0	0	28	130	385	543
2017	3,687,554	31,258,938	0.848	2	0	31	118	433	584
2018	3,853,125	25,545,574	0.663	1	2	8	52	490	553
TOTAL	17,803,597	152,378,461	0.856	5	2	147	518	2241	2913
OD				0	0	0	2	16	18

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	9,074,081	4,010,623	3,990,925	0	0	5,021,249	4,373,531	4,536,489	2,958,989
2015	277,076	0	8,090,565	4,626,422	4,816,940	7,905	0	3,338,121	3,551,130	5,695,700	2,778,076
2016	0	0	5,814,607	5,237,568	3,377,013	0	0	2,431,775	4,220,419	4,132,761	3,211,984
2017	472,662	0	6,068,749	4,964,425	4,701,642	29,638	0	2,940,942	3,759,228	5,500,287	2,821,365
2018	100	580,930	1,617,447	2,879,287	4,517,823	100	3,499,966	1,022,174	1,874,576	6,703,434	2,849,737
TOTAL	749,838	580,930	30,665,449	21,718,325	21,404,343	37,643	3,499,966	14,754,261	17,778,884	26,568,671	14,620,151
OD	0	0	0	29,293	61,947	0	0	0	16,543	123,520	79,997

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	10,837,525	4,812,748	4,621,491	0	0	7,830,809	4,574,713	4,749,704	2,967,866
2015	350,007	25,206	10,032,907	5,191,401	5,265,700	25,392	28,906	6,868,454	3,920,437	6,014,015	2,825,303
2016	1,616	44,422	7,709,547	5,579,932	3,789,772	513	76,065	5,508,552	4,155,514	4,104,239	3,231,256
2017	470,231	74,669	9,193,685	4,972,430	5,053,550	43,493	158,377	6,796,070	3,508,252	5,097,720	2,756,474
2018	19,237	451,281	6,486,993	4,037,365	3,883,313	26,894	1,146,575	4,550,322	2,666,864	4,194,656	2,735,748
TOTAL	841,091	595,579	44,260,657	24,593,874	22,613,826	96,293	1,409,923	31,554,207	18,825,780	24,160,334	14,516,646
OD	0	12	2,881	36,237	65,393	0	24	4,069	20,458	123,946	80,988

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	78,764,736	90,439,847	14,597,634	
IBNR + FREQUENCY ADJUSTMENT	(28,301,938)	(26,357,634)	48,370	
TOTAL LOSSES	50,462,798	64,082,214	14,646,004	
EXPECTED LOSSES	59,073,128	72,891,403	14,681,918	
CREDIBILITY	0.68	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.283	0.360	0.082	0.726
INDICATED (POST-TEST)	0.293	0.372	0.085	0.751
PRESENT ON RATE LEVEL	0.312	0.385	0.078	0.774
DERIVED BY FORMULA	0.299	0.372	0.085	0.757
UNDERLYING PRESENT RATE	0.332	0.409	0.082	0.824
PROPOSED	0.299	0.373	0.085	0.757

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.729
IND. RATE				0.73	MINIMUM PREMIUM	
MAN. RATE	0.90	0.82	0.82	+ 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
2014	141,717	986,196	0.696	0	0	2	1	13	16
2015	138,452	385,295	0.278	0	0	0	1	9	10
2016	140,426	627,305	0.447	0	0	0	1	16	17
2017	147,443	538,551	0.365	0	0	0	3	9	12
2018	154,985	1,609,837	1.039	1	0	1	2	9	13
TOTAL	723,023	4,147,184	0.574	1	0	3	8	56	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
2014	0	0	276,260	124,976	179,902	0	0	129,372	18,957	191,357	65,372
2015	0	0	0	42,611	99,564	0	0	0	23,149	123,448	96,523
2016	0	0	0	73,918	82,325	0	0	0	14,950	375,779	80,333
2017	0	0	0	105,340	101,931	0	0	0	54,779	146,336	130,165
2018	716,369	0	182,398	98,133	211,629	2,659	0	42,694	66,524	184,774	104,657
TOTAL	716,369	0	458,658	444,978	675,351	2,659	0	172,066	178,359	1,021,694	477,050
OD	0	0	0	0	0	0	0	0	0	0	124

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	345,049	149,971	208,327	0	0	244,513	19,829	200,351	65,568
2015	0	0	3,573	48,078	106,790	0	0	2,839	26,476	129,119	98,164
2016	7	72	15,305	78,385	87,777	0	91	20,595	28,046	358,378	80,815
2017	21	466	54,447	99,313	103,543	3	624	37,149	53,027	130,328	127,171
2018	824,465	4,113	373,091	173,345	185,145	5,203	6,360	154,079	83,256	117,781	100,471
TOTAL	824,493	4,651	791,465	549,092	691,581	5,207	7,075	459,175	210,634	935,957	472,189
OD	0	0	0	0	0	0	0	0	0	0	126

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,092,067	2,387,264	472,315	
IBNR + FREQUENCY ADJUSTMENT	(692,018)	(823,012)	1,427	
TOTAL LOSSES	1,400,049	1,564,253	473,742	
EXPECTED LOSSES	1,435,400	2,267,516	436,861	
CREDIBILITY	0.08	0.27	0.43	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.194	0.216	0.066	0.476
INDICATED (POST-TEST)	0.200	0.224	0.068	0.492
PRESENT ON RATE LEVEL	0.187	0.295	0.057	0.538
DERIVED BY FORMULA	0.188	0.276	0.062	0.525
UNDERLYING PRESENT RATE	0.199	0.314	0.060	0.573
PROPOSED	0.188	0.276	0.062	0.525

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.506
IND. RATE				0.51	MINIMUM PREMIUM	
MAN. RATE	0.83	0.68	0.57	+ 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
2014	48,448	1,396,546	2.883	0	0	1	13	20	34
2015	43,837	1,305,658	2.978	0	0	1	9	14	24
2016	46,242	702,595	1.519	0	0	0	7	9	16
2017	59,282	1,981,936	3.343	0	0	2	8	17	27
2018	62,931	1,402,132	2.228	0	0	0	1	32	33
TOTAL	260,740	6,788,867	2.604	0	0	4	38	92	134
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	132,452	356,602	279,391	0	0	15,906	316,237	206,918	89,040
2015	0	0	252,961	377,782	39,225	0	0	71,128	306,107	82,162	176,293
2016	0	0	0	177,117	77,098	0	0	0	174,494	212,977	60,909
2017	0	0	561,262	411,115	108,701	0	0	162,559	292,007	244,991	201,301
2018	0	0	0	23,028	292,387	0	0	0	24,739	866,611	195,367
TOTAL	0	0	946,675	1,345,644	796,802	0	0	249,593	1,113,584	1,613,659	722,910
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
2014	0	0	165,433	427,922	323,535	0	0	30,062	330,784	216,643	89,307
2015	0	792	322,703	415,528	47,482	0	629	161,824	328,722	89,627	179,290
2016	17	160	30,346	183,081	85,110	0	219	41,484	169,658	207,970	61,274
2017	226	6,441	791,318	388,262	155,036	63	9,807	420,167	254,282	235,988	196,671
2018	103	2,310	195,662	133,152	224,384	266	12,786	292,662	214,902	514,241	187,552
TOTAL	346	9,703	1,505,461	1,547,945	835,547	329	23,441	946,199	1,298,348	1,264,470	714,095
OD	0	0	0	0	0	0	0	0	0	0	957

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,485,479	4,946,310	715,052	
IBNR + FREQUENCY ADJUSTMENT	(718,507)	(747,163)	1,399	
TOTAL LOSSES	1,766,971	4,199,146	716,451	
EXPECTED LOSSES	1,497,008	2,087,733	396,341	
CREDIBILITY	0.04	0.14	0.22	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.678	1.610	0.275	2.563
INDICATED (POST-TEST)	0.701	1.666	0.284	2.651
PRESENT ON RATE LEVEL	0.540	0.753	0.143	1.436
DERIVED BY FORMULA	0.546	0.881	0.174	1.601
UNDERLYING PRESENT RATE	0.574	0.801	0.152	1.527
PROPOSED	0.546	0.881	0.174	1.601

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.543
IND. RATE				1.54	MINIMUM PREMIUM	
MAN. RATE	1.59	1.47	1.52	+ 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
2014	84,245	5,908,471	7.013	0	0	12	17	65	94
2015	84,686	4,646,114	5.486	0	0	6	7	75	88
2016	89,676	6,472,601	7.218	0	0	8	7	84	99
2017	91,238	3,521,817	3.860	0	0	4	10	68	82
2018	93,164	3,486,943	3.743	0	0	4	5	56	65
TOTAL	443,009	24,035,946	5.426	0	0	34	46	348	428
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	2,403,722	599,180	445,912	0	0	1,326,273	392,266	562,158	178,960
2015	0	0	949,801	397,075	1,208,901	0	0	369,875	190,838	1,074,806	454,818
2016	0	0	1,892,993	120,573	1,266,947	0	0	1,950,108	181,859	763,856	296,265
2017	0	0	872,827	491,304	480,871	0	0	185,255	294,491	852,516	344,553
2018	0	0	721,198	377,394	656,764	0	0	195,565	201,982	1,049,736	284,304
TOTAL	0	0	6,840,541	1,985,526	4,059,395	0	0	4,027,076	1,261,436	4,303,072	1,558,900
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
2014	0	0	2,975,468	719,016	516,366	0	0	2,444,334	410,310	588,579	179,497
2015	0	2,973	1,188,892	459,462	1,304,872	0	3,270	770,356	224,866	1,127,563	462,550
2016	307	10,715	1,873,697	205,029	1,357,817	256	35,600	2,331,595	242,283	754,896	298,043
2017	337	9,824	1,216,031	507,386	527,291	72	11,513	521,677	304,869	764,175	336,628
2018	644	14,875	1,357,485	605,983	594,341	606	29,455	707,100	375,003	649,745	272,932
TOTAL	1,288	38,386	8,611,573	2,496,875	4,300,688	933	79,838	6,775,062	1,557,332	3,884,958	1,549,649
OD	0	0	0	0	0	0	0	0	0	0	2,138

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	15,507,081	12,239,852	1,551,787	
IBNR + FREQUENCY ADJUSTMENT	(3,192,796)	(2,936,824)	4,148	
TOTAL LOSSES	12,314,285	9,303,028	1,555,936	
EXPECTED LOSSES	6,642,581	8,097,786	1,279,724	
CREDIBILITY	0.06	0.19	0.31	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.780	2.100	0.351	5.231
INDICATED (POST-TEST)	2.876	2.172	0.363	5.411
PRESENT ON RATE LEVEL	1.410	1.719	0.272	3.400
DERIVED BY FORMULA	1.498	1.805	0.300	3.603
UNDERLYING PRESENT RATE	1.499	1.828	0.289	3.616
PROPOSED	1.498	1.805	0.300	3.603

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.471
IND. RATE				3.47	MINIMUM PREMIUM	
MAN. RATE	3.84	3.57	3.60	+ 3.47	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	98,000	2,437,884	2.488	0	0	1	26	23	50
2015	102,680	4,261,202	4.150	1	0	1	25	33	60
2016	106,942	3,232,762	3.023	0	0	3	15	41	59
2017	118,820	2,744,703	2.310	0	0	3	9	31	43
2018	122,206	2,351,030	1.924	0	0	1	12	36	49
TOTAL	548,648	15,027,581	2.739	1	0	9	87	164	261
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	182,128	1,000,092	224,853	0	0	18,374	544,677	252,351	215,409
2015	328,896	0	409,843	803,335	319,513	8,276	0	270,549	1,509,417	352,725	258,648
2016	0	0	530,030	697,600	282,491	0	0	149,097	940,375	445,709	187,460
2017	0	0	877,261	190,516	368,141	0	0	318,843	106,851	609,466	273,625
2018	0	0	141,068	442,483	268,041	0	0	221,610	279,758	648,956	349,114
TOTAL	328,896	0	2,140,330	3,134,026	1,463,039	8,276	0	978,473	3,381,078	2,309,207	1,284,256
OD	0	0	0	0	0	0	0	0	0	0	3,242

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	227,478	1,200,110	260,380	0	0	34,727	569,732	264,211	216,055
2015	415,467	1,231	514,927	886,038	351,971	26,584	2,294	613,023	1,618,747	386,370	263,045
2016	169	4,268	739,545	731,543	325,085	32	5,527	478,082	893,510	454,849	188,585
2017	283	8,714	1,089,722	240,938	401,000	100	15,503	648,065	153,771	546,468	267,332
2018	327	7,238	635,911	439,405	266,127	554	27,038	659,856	325,583	421,875	335,149
TOTAL	416,246	21,450	3,207,584	3,498,034	1,604,563	27,270	50,362	2,433,753	3,561,343	2,073,774	1,270,166
OD	0	0	0	0	0	0	0	0	0	0	3,238

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,156,665	10,737,714	1,273,404	
IBNR + FREQUENCY ADJUSTMENT	(2,013,592)	(2,756,953)	3,819	
TOTAL LOSSES	4,143,073	7,980,761	1,277,223	
EXPECTED LOSSES	4,211,684	7,659,536	1,135,139	
CREDIBILITY	0.07	0.22	0.36	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.755	1.455	0.233	2.443
INDICATED (POST-TEST)	0.781	1.505	0.241	2.527
PRESENT ON RATE LEVEL	0.722	1.313	0.195	2.229
DERIVED BY FORMULA	0.726	1.355	0.211	2.292
UNDERLYING PRESENT RATE	0.768	1.396	0.207	2.371
PROPOSED	0.726	1.355	0.211	2.292

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.208
IND. RATE				2.21	MINIMUM PREMIUM	
MAN. RATE	2.58	2.39	2.36	+ 2.21	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	59,598	2,907,688	4.879	0	0	1	10	44	55
2015	64,220	4,756,685	7.407	0	0	4	11	36	51
2016	69,710	2,336,844	3.352	0	0	0	8	54	62
2017	71,201	3,142,433	4.413	0	0	1	5	51	57
2018	76,759	2,495,558	3.251	0	0	1	9	42	52
TOTAL	341,488	15,639,208	4.580	0	0	7	43	227	277
OD				0	0	0	3	6	9

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	139,822	341,132	752,556	0	0	138,985	528,717	739,780	266,696
2015	0	0	774,526	504,984	639,974	0	0	930,340	200,299	1,498,000	208,562
2016	0	0	0	341,682	801,738	0	0	0	113,161	800,683	279,580
2017	0	0	213,533	336,082	778,409	0	0	80,918	655,747	862,717	215,027
2018	0	0	189,123	287,003	555,356	0	0	84,112	273,569	691,467	414,928
TOTAL	0	0	1,317,004	1,810,883	3,528,033	0	0	1,234,355	1,771,493	4,592,647	1,384,793
OD	0	0	0	29,766	23,298	0	0	0	6,554	60,521	12,181

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	174,638	409,358	871,460	0	0	262,682	553,038	774,550	267,496
2015	0	2,198	882,825	567,019	695,126	0	6,486	1,510,068	246,772	1,572,906	212,108
2016	33	376	92,918	378,936	844,648	0	277	58,482	135,062	765,984	281,257
2017	141	3,816	470,599	370,514	769,861	61	9,979	491,853	572,584	791,361	210,081
2018	371	8,351	734,615	446,952	468,751	425	20,648	496,761	314,890	439,147	398,331
TOTAL	545	14,741	2,355,596	2,172,779	3,649,845	486	37,390	2,819,845	1,822,345	4,343,947	1,369,273
OD	3	24	4,928	31,238	25,258	0	11	2,838	8,194	60,029	12,293

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,236,406	12,113,635	1,381,566	
IBNR + FREQUENCY ADJUSTMENT	(2,127,394)	(2,616,706)	3,700	
TOTAL LOSSES	3,109,012	9,496,929	1,385,266	
EXPECTED LOSSES	4,460,293	7,271,929	1,096,902	
CREDIBILITY	0.05	0.16	0.26	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.910	2.781	0.406	4.097
INDICATED (POST-TEST)	0.942	2.877	0.420	4.238
PRESENT ON RATE LEVEL	1.228	2.002	0.302	3.532
DERIVED BY FORMULA	1.214	2.142	0.333	3.688
UNDERLYING PRESENT RATE	1.306	2.129	0.321	3.757
PROPOSED	1.214	2.142	0.333	3.688

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.553
IND. RATE				3.55	MINIMUM PREMIUM	
MAN. RATE	4.13	3.75	3.74	+ 3.55	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	552,069	21,249,965	3,849	2	0	26	65	215	308
2015	592,954	17,062,398	2,878	1	0	19	64	194	278
2016	640,655	18,616,943	2,906	3	0	12	58	201	274
2017	671,951	14,891,419	2,216	1	0	15	52	206	274
2018	739,022	16,956,562	2,294	0	0	8	43	233	284
TOTAL	3,196,651	88,777,287	2,777	7	0	80	282	1049	1418
OD				0	0	0	1	4	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	359,558	0	5,505,564	2,906,711	2,373,724	3,646	0	2,922,896	3,597,801	2,280,183	1,299,882
2015	1,195	0	3,463,008	2,700,362	2,538,606	0	0	3,037,689	1,559,854	2,614,491	1,147,193
2016	988,641	0	2,641,345	2,949,519	2,481,941	242,490	0	2,111,533	2,533,631	3,360,964	1,306,879
2017	324,136	0	3,046,480	2,567,840	2,396,005	0	0	1,346,323	1,264,162	2,750,213	1,196,260
2018	0	0	1,933,209	2,631,883	2,612,019	0	0	2,254,002	2,219,458	4,035,169	1,270,822
TOTAL	1,673,530	0	16,589,606	13,756,315	12,402,295	246,136	0	11,672,443	11,174,906	15,041,020	6,221,036
OD	0	0	0	90,000	55,814	0	0	0	356	72,275	39,754

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	535,741	0	6,833,156	3,439,088	2,748,772	4,000	0	5,443,571	3,093,291	2,387,352	1,303,782
2015	1,510	9,807	3,952,662	3,014,112	2,766,468	0	17,954	4,218,247	1,732,990	2,764,878	1,166,695
2016	955,993	19,958	3,498,613	3,149,324	2,722,003	524,100	54,357	3,895,230	2,538,781	3,307,378	1,314,720
2017	322,002	37,950	4,670,607	2,564,944	2,576,615	465	72,434	3,084,597	1,282,296	2,510,239	1,168,746
2018	2,608	58,668	5,220,225	3,108,677	2,417,563	3,888	189,977	4,653,892	2,300,979	2,679,947	1,219,989
TOTAL	1,817,854	126,383	24,175,264	15,276,146	13,231,422	532,453	334,722	21,295,537	10,948,337	13,649,794	6,173,932
OD	11	247	21,814	122,408	48,520	10	469	12,345	9,482	57,036	39,934

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	48,317,109	53,343,146	6,213,867	
IBNR + FREQUENCY ADJUSTMENT	(15,596,186)	(14,305,114)	22,000	
TOTAL LOSSES	32,720,923	39,038,031	6,235,867	
EXPECTED LOSSES	32,725,484	39,850,448	6,415,552	
CREDIBILITY	0.22	0.72	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.024	1.221	0.195	2.440
INDICATED (POST-TEST)	1.059	1.263	0.202	2.524
PRESENT ON RATE LEVEL	0.963	1.172	0.189	2.323
DERIVED BY FORMULA	0.984	1.238	0.202	2.423
UNDERLYING PRESENT RATE	1.024	1.247	0.201	2.471
PROPOSED	0.984	1.238	0.202	2.423

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.335
IND. RATE				2.33	MINIMUM PREMIUM	
MAN. RATE	2.74	2.58	2.46	+ 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
2014	121,924	3,407,123	2.794	1	0	2	12	36	51
2015	125,370	4,845,729	3.865	0	0	7	14	41	62
2016	129,199	2,573,146	1.992	0	0	4	9	44	57
2017	142,241	4,745,540	3.336	0	0	4	18	39	61
2018	149,071	2,627,072	1.762	0	0	2	9	46	57
TOTAL	667,805	18,198,610	2.725	1	0	19	62	206	288
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	7,705	0	390,728	470,872	289,835	698,842	0	412,979	392,636	387,201	356,325
2015	0	0	1,347,023	416,381	714,909	0	0	1,444,385	249,969	466,070	206,992
2016	0	0	725,068	279,127	390,445	0	0	217,813	106,015	608,535	246,143
2017	0	0	1,433,830	715,078	387,205	0	0	641,117	899,608	374,037	294,665
2018	0	0	326,508	453,855	424,336	0	0	118,286	413,548	617,484	273,055
TOTAL	7,705	0	4,223,157	2,335,313	2,206,730	698,842	0	2,834,580	2,061,776	2,453,327	1,377,180
OD	0	0	0	0	0	0	0	0	0	0	1,409

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	11,480	0	488,019	565,046	335,629	766,630	0	780,530	410,697	405,399	357,394
2015	0	3,673	1,451,336	474,861	779,088	0	9,067	2,089,215	289,325	498,847	210,511
2016	167	5,258	911,684	314,570	430,695	47	6,787	468,747	129,548	586,835	247,620
2017	498	14,563	1,800,438	712,155	473,808	215	33,044	1,383,040	759,947	399,201	287,888
2018	452	10,199	910,969	528,576	399,174	508	24,762	602,907	375,198	410,708	262,133
TOTAL	12,597	33,693	5,562,445	2,595,209	2,418,394	767,400	73,660	5,324,439	1,964,714	2,300,992	1,365,545
OD	0	0	0	0	0	0	0	0	0	0	1,416

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,774,235	9,279,309	1,366,961	
IBNR + FREQUENCY ADJUSTMENT	(3,513,463)	(2,546,205)	4,137	
TOTAL LOSSES	8,260,771	6,733,104	1,371,098	
EXPECTED LOSSES	7,334,762	7,064,059	1,231,054	
CREDIBILITY	0.08	0.25	0.41	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.237	1.008	0.205	2.451
INDICATED (POST-TEST)	1.280	1.043	0.212	2.535
PRESENT ON RATE LEVEL	1.033	0.995	0.173	2.201
DERIVED BY FORMULA	1.052	1.007	0.189	2.248
UNDERLYING PRESENT RATE	1.098	1.058	0.184	2.340
PROPOSED	1.052	1.006	0.189	2.248

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.166
IND. RATE				2.17	MINIMUM PREMIUM	
MAN. RATE	2.83	2.44	2.33	+ 2.17	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	80,844	4,408,142	5.453	1	0	5	17	40	63
2015	65,087	2,128,128	3.270	0	0	3	10	21	34
2016	76,227	1,876,252	2.461	2	0	1	7	23	33
2017	88,672	2,966,792	3.346	0	0	3	11	16	30
2018	98,313	9,365,685	9.526	0	1	3	2	31	37
TOTAL	409,143	20,744,999	5.070	3	1	15	47	131	197
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	204,391	0	980,890	966,974	366,068	0	0	463,417	578,094	654,403	193,905
2015	0	0	486,390	384,953	339,701	0	0	251,270	261,204	272,863	131,747
2016	65,669	0	162,406	335,969	228,060	193,670	0	33,661	161,295	432,606	262,916
2017	0	0	604,865	646,687	150,755	0	0	400,613	500,925	396,761	266,186
2018	0	725,364	965,886	133,132	290,086	0	5,817,200	571,124	44,677	555,244	262,972
TOTAL	270,060	725,364	3,200,437	2,467,715	1,374,670	193,670	5,817,200	1,720,085	1,546,195	2,311,877	1,117,726
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
2014	304,543	0	1,225,132	1,160,369	423,907	0	0	875,858	604,686	685,160	194,487
2015	0	1,522	611,224	429,650	371,037	0	2,221	525,096	286,417	289,951	133,987
2016	63,513	1,427	252,192	353,967	250,352	418,295	1,264	114,598	167,026	417,419	264,493
2017	280	7,676	935,796	594,910	212,199	143	22,110	925,576	444,066	388,641	260,064
2018	4,541	108,279	1,182,994	309,958	305,046	24,185	1,020,616	956,666	227,375	366,810	252,453
TOTAL	372,876	118,905	4,207,337	2,848,854	1,562,542	442,623	1,046,211	3,397,795	1,729,570	2,147,980	1,105,484
OD	0	0	0	0	0	0	0	0	0	0	107

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,585,747	8,288,946	1,105,590	
IBNR + FREQUENCY ADJUSTMENT	(3,226,704)	(2,168,207)	3,232	
TOTAL LOSSES	6,359,043	6,120,739	1,108,822	
EXPECTED LOSSES	6,687,790	6,034,840	922,044	
CREDIBILITY	0.06	0.18	0.29	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.554	1.496	0.271	3.321
INDICATED (POST-TEST)	1.608	1.548	0.280	3.436
PRESENT ON RATE LEVEL	1.537	1.387	0.212	3.136
DERIVED BY FORMULA	1.541	1.416	0.232	3.189
UNDERLYING PRESENT RATE	1.635	1.475	0.225	3.335
PROPOSED	1.541	1.416	0.232	3.189

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.073
IND. RATE				3.07	MINIMUM PREMIUM	
MAN. RATE	3.91	3.44	3.32	+ 3.07	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	24,022	729,961	3,039	0	0	1	5	7	13
2015	21,745	1,252,604	5,760	0	0	1	8	9	18
2016	22,112	938,513	4,244	0	0	0	4	4	8
2017	27,095	969,324	3,578	0	0	1	3	12	16
2018	28,338	491,976	1,736	0	0	0	1	14	15
TOTAL	123,312	4,382,378	3,554	0	0	3	21	46	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
2014	0	0	198,210	172,583	38,537	0	0	1,599	214,521	63,027	41,484
2015	0	0	157,389	219,512	181,785	0	0	73,264	419,201	38,755	162,698
2016	0	0	0	204,301	235,172	0	0	0	320,035	129,674	49,331
2017	0	0	242,963	129,337	130,114	0	0	21,686	263,830	93,630	87,764
2018	0	0	0	32,172	183,241	0	0	0	49,254	147,955	79,354
TOTAL	0	0	598,562	757,905	768,849	0	0	96,549	1,266,841	473,041	420,631
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
2014	0	0	247,564	207,100	44,626	0	0	3,022	224,389	65,989	41,608
2015	0	493	203,011	243,908	197,665	0	648	171,986	448,725	45,506	165,464
2016	20	200	42,702	216,947	250,562	0	349	63,647	301,305	132,877	49,627
2017	92	2,705	335,130	134,565	142,745	20	3,251	153,574	209,943	98,037	85,745
2018	72	1,608	136,361	96,209	142,744	68	3,294	77,907	60,249	92,125	76,180
TOTAL	184	5,005	964,768	898,728	778,342	88	7,542	470,137	1,244,611	434,534	418,625
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,447,725	3,356,215	418,625	
IBNR + FREQUENCY ADJUSTMENT	(1,079,294)	(694,332)	1,086	
TOTAL LOSSES	368,430	2,661,883	419,711	
EXPECTED LOSSES	2,239,015	1,927,148	317,819	
CREDIBILITY	0.02	0.08	0.13	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.299	2.159	0.340	2.798
INDICATED (POST-TEST)	0.309	2.233	0.352	2.894
PRESENT ON RATE LEVEL	1.707	1.469	0.242	3.419
DERIVED BY FORMULA	1.679	1.530	0.257	3.466
UNDERLYING PRESENT RATE	1.816	1.563	0.258	3.636
PROPOSED	1.656	1.510	0.253	3.419

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.294
IND. RATE				3.29	MINIMUM PREMIUM	
MAN. RATE	4.23	3.74	3.62	+ 3.29	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	8,293	455,605	5.494	0	0	0	3	2	5
2015	14,353	385,545	2.686	0	0	0	3	2	5
2016	13,703	562,714	4.107	0	0	1	3	3	7
2017	15,059	406,858	2.702	0	0	1	1	2	4
2018	18,020	143,132	0.794	0	0	0	1	3	4
TOTAL	69,428	1,953,854	2.814	0	0	2	11	12	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
2014	0	0	0	153,829	27,428	0	0	0	91,530	146,404	36,414
2015	0	0	0	127,472	38,460	0	0	0	90,369	81,021	48,223
2016	0	0	151,000	227,930	31,467	0	0	16,187	82,017	8,628	45,485
2017	0	0	209,177	41,600	2,885	0	0	94,535	22,000	18,124	18,537
2018	0	0	0	42,850	45,214	0	0	0	276	29,814	24,978
TOTAL	0	0	360,177	593,681	145,454	0	0	110,722	286,192	283,991	173,637
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
2014	0	0	0	184,595	31,762	0	0	0	95,740	153,285	36,523
2015	0	0	5,959	139,937	42,160	0	0	6,112	97,541	85,524	49,043
2016	51	1,236	212,441	236,149	42,327	4	572	46,404	76,909	10,921	45,758
2017	64	1,978	246,805	46,143	14,831	28	4,330	171,657	25,669	20,340	18,111
2018	33	711	60,682	48,855	39,395	9	426	9,712	7,092	17,636	23,979
TOTAL	148	3,926	525,888	655,679	170,475	41	5,327	233,885	302,951	287,706	173,413
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	769,214	1,416,811	173,413	
IBNR + FREQUENCY ADJUSTMENT	(644,711)	(315,520)	448	
TOTAL LOSSES	124,503	1,101,291	173,862	
EXPECTED LOSSES	1,388,593	895,975	121,477	
CREDIBILITY	0.02	0.06	0.09	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.179	1.586	0.250	2.016
INDICATED (POST-TEST)	0.186	1.641	0.259	2.086
PRESENT ON RATE LEVEL	1.880	1.213	0.165	3.258
DERIVED BY FORMULA	1.847	1.239	0.173	3.259
UNDERLYING PRESENT RATE	2.000	1.291	0.175	3.466
PROPOSED	1.846	1.239	0.173	3.258

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.139
IND. RATE				3.14	MINIMUM PREMIUM	
MAN. RATE	4.24	3.66	3.45	+ 3.14	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	54,206	3,401,743	6.276	0	0	3	8	33	44
2015	57,740	3,784,759	6.555	0	0	3	6	31	40
2016	53,486	2,220,056	4.151	0	0	2	6	35	43
2017	59,479	1,715,569	2.884	0	0	2	1	31	34
2018	62,962	3,045,084	4.836	0	0	2	4	27	33
TOTAL	287,873	14,167,211	4.921	0	0	12	25	157	194
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	509,949	535,493	673,758	0	0	133,605	364,115	992,646	192,177
2015	0	0	766,535	319,724	341,745	0	0	1,757,579	181,379	283,021	134,776
2016	0	0	459,199	193,995	224,959	0	0	744,541	53,997	362,529	180,836
2017	0	0	329,353	38,779	398,596	0	0	224,891	55,876	530,901	137,173
2018	0	0	525,739	419,514	499,557	0	0	596,168	354,931	463,500	185,675
TOTAL	0	0	2,590,775	1,507,505	2,138,615	0	0	3,456,784	1,010,298	2,632,597	830,637
OD	0	0	0	0	0	0	0	0	0	0	5,793

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	636,926	642,592	780,212	0	0	252,513	380,864	1,039,300	192,754
2015	0	1,871	742,883	359,212	373,767	0	7,775	1,787,918	211,245	305,653	137,067
2016	102	3,130	542,553	215,188	249,281	150	20,798	1,353,232	90,080	359,784	181,921
2017	109	3,423	431,954	87,278	395,431	70	10,888	459,478	101,410	471,934	134,018
2018	537	12,295	1,114,048	553,922	466,284	914	44,908	1,118,041	368,990	339,291	178,248
TOTAL	749	20,719	3,468,365	1,858,193	2,264,974	1,135	84,368	4,971,182	1,152,589	2,515,963	824,008
OD	0	0	0	0	0	0	0	0	0	0	5,882

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,546,517	7,791,718	829,890	
IBNR + FREQUENCY ADJUSTMENT	(2,505,810)	(1,741,131)	2,326	
TOTAL LOSSES	6,040,707	6,050,587	832,216	
EXPECTED LOSSES	5,215,265	4,809,170	703,713	
CREDIBILITY	0.04	0.15	0.23	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.098	2.102	0.289	4.489
INDICATED (POST-TEST)	2.171	2.174	0.299	4.644
PRESENT ON RATE LEVEL	1.703	1.571	0.230	3.504
DERIVED BY FORMULA	1.722	1.661	0.246	3.629
UNDERLYING PRESENT RATE	1.812	1.671	0.244	3.727
PROPOSED	1.722	1.661	0.246	3.629

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.497
IND. RATE				3.50	MINIMUM PREMIUM	
MAN. RATE	4.22	3.79	3.71	+ 3.50	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	94,498	3,968,797	4.200	0	0	6	12	28	46
2015	111,947	3,545,124	3.167	0	0	5	27	42	74
2016	118,186	4,176,597	3.534	1	0	4	38	48	91
2017	122,495	4,418,635	3.607	0	0	6	34	45	85
2018	101,801	2,884,233	2.833	0	0	0	16	41	57
TOTAL	548,927	18,993,386	3.460	1	0	21	127	204	353
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
2014	0	0	1,145,107	524,872	200,149	0	0	939,379	358,403	219,079	581,808
2015	0	0	755,838	540,337	566,201	0	0	393,484	526,860	443,147	319,257
2016	30,850	0	584,819	925,410	328,277	1,000	0	230,601	1,100,194	463,940	511,506
2017	0	0	1,098,779	873,964	336,497	0	0	470,751	874,011	319,205	445,428
2018	0	0	0	624,477	674,641	0	0	0	771,308	646,553	167,254
TOTAL	30,850	0	3,584,543	3,489,060	2,105,765	1,000	0	2,034,215	3,630,776	2,091,924	2,025,253
OD	30,850	0	0	13,471	0	1,000	0	0	4,439	0	1,220

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,331,334	629,846	231,773	0	0	1,505,917	374,890	229,376	583,553
2015	0	2,366	948,139	604,972	617,069	0	3,478	829,146	574,392	471,828	324,684
2016	30,009	4,845	839,973	966,086	380,165	2,210	8,145	665,073	1,045,348	478,417	514,575
2017	459	12,973	1,592,620	830,656	425,347	182	28,189	1,188,535	727,880	346,426	435,183
2018	480	10,482	893,912	718,257	586,036	578	28,120	685,496	554,209	456,047	160,564
TOTAL	30,948	30,666	5,605,978	3,749,817	2,240,391	2,970	67,933	4,874,167	3,276,718	1,982,094	2,018,560
OD	29,810	46	5,188	11,464	876	2,160	37	1,803	3,382	270	1,199

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,651,705	11,265,011	2,019,758	
IBNR + FREQUENCY ADJUSTMENT	(2,372,147)	(2,795,994)	4,898	
TOTAL LOSSES	8,279,558	8,469,017	2,024,656	
EXPECTED LOSSES	4,978,226	7,709,078	1,593,882	
CREDIBILITY	0.07	0.22	0.36	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.508	1.543	0.369	3.420
INDICATED (POST-TEST)	1.560	1.596	0.382	3.538
PRESENT ON RATE LEVEL	0.853	1.320	0.273	2.446
DERIVED BY FORMULA	0.902	1.381	0.312	2.595
UNDERLYING PRESENT RATE	0.907	1.404	0.290	2.602
PROPOSED	0.902	1.381	0.312	2.595

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.500
IND. RATE				2.50	MINIMUM PREMIUM	
MAN. RATE	2.91	2.62	2.59	+ 2.50	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	411,089	15,943,161	3.878	0	0	25	54	174	253
2015	433,168	12,051,873	2.782	0	0	16	48	149	213
2016	461,758	14,082,667	3.050	0	0	15	49	163	227
2017	489,760	12,767,084	2.607	0	0	12	44	165	221
2018	512,699	10,227,927	1.995	0	0	2	38	162	202
TOTAL	2,308,474	65,072,712	2.819	0	0	70	233	813	1116
OD				0	0	0	1	11	12

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	4,589,517	2,662,251	2,442,461	0	0	2,183,621	1,510,272	1,596,135	958,904
2015	0	0	2,941,023	1,754,669	2,116,748	0	0	1,165,708	1,012,347	2,306,932	754,446
2016	0	0	2,960,368	2,223,481	2,238,787	0	0	1,920,391	1,468,641	2,424,631	846,368
2017	0	0	2,519,530	2,096,887	2,291,375	0	0	1,063,538	1,334,314	2,589,258	872,182
2018	0	0	334,412	2,629,756	2,113,728	0	0	120,000	1,844,995	2,230,395	954,641
TOTAL	0	0	13,344,850	11,367,044	11,203,099	0	0	6,453,258	7,170,569	11,147,351	4,386,541
OD	0	0	0	78,426	37,381	0	0	0	29,890	129,760	60,039

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	5,732,307	3,194,701	2,828,370	0	0	4,127,044	1,579,745	1,671,153	961,781
2015	0	9,205	3,673,356	1,972,433	2,305,868	0	10,305	2,437,697	1,131,184	2,429,937	767,272
2016	770	21,919	3,823,579	2,409,806	2,457,626	335	48,208	3,345,971	1,510,812	2,381,304	851,446
2017	1,097	30,899	3,805,427	2,123,811	2,419,458	367	57,387	2,494,353	1,295,201	2,362,556	852,122
2018	1,918	42,042	3,630,773	2,768,352	1,940,429	1,702	82,836	2,009,408	1,500,200	1,501,095	916,455
TOTAL	3,785	104,065	20,665,441	12,469,104	11,951,751	2,404	198,736	14,414,473	7,017,142	10,346,045	4,349,076
OD	0	9	1,824	95,436	39,384	0	29	5,127	35,393	126,474	60,381

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	35,395,894	42,080,728	4,409,457	
IBNR + FREQUENCY ADJUSTMENT	(13,067,584)	(11,897,813)	15,261	
TOTAL LOSSES	22,328,309	30,182,916	4,424,719	
EXPECTED LOSSES	27,345,208	33,032,832	4,550,100	
CREDIBILITY	0.17	0.58	0.93	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.967	1.307	0.192	2.466
INDICATED (POST-TEST)	1.001	1.353	0.198	2.551
PRESENT ON RATE LEVEL	1.114	1.345	0.185	2.644
DERIVED BY FORMULA	1.094	1.350	0.197	2.641
UNDERLYING PRESENT RATE	1.185	1.431	0.197	2.813
PROPOSED	1.094	1.349	0.197	2.641

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.545
IND. RATE				2.54	MINIMUM PREMIUM	
MAN. RATE	3.38	2.99	2.80	+ 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
2014	24,680	1,229,118	4.980	0	0	0	13	18	31
2015	26,563	1,007,554	3.793	0	0	1	8	20	29
2016	26,868	1,480,982	5.512	0	0	1	4	14	19
2017	30,445	1,211,056	3.978	0	0	0	12	8	20
2018	34,792	983,453	2.827	0	0	0	5	17	22
TOTAL	143,348	5,912,163	4.124	0	0	2	42	77	121
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	451,412	87,260	0	0	0	503,208	111,967	75,271
2015	0	0	216,484	314,339	58,642	0	0	39,149	143,476	176,509	58,955
2016	0	0	218,094	67,322	353,763	0	0	511,123	70,917	204,767	54,996
2017	0	0	0	441,712	24,069	0	0	0	606,544	41,021	97,710
2018	0	0	0	103,225	222,038	0	0	0	98,227	456,600	103,363
TOTAL	0	0	434,578	1,378,010	745,772	0	0	550,272	1,422,372	990,864	390,295
OD	0	0	0	0	0	0	0	0	0	0	161

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	541,694	101,047	0	0	0	526,356	117,229	75,497
2015	0	678	276,256	346,182	67,367	0	346	89,283	156,169	186,134	59,957
2016	39	1,214	219,769	85,856	374,120	83	11,621	760,857	88,100	204,294	55,326
2017	76	1,544	173,398	378,193	51,542	31	5,098	250,477	465,250	72,448	95,463
2018	115	2,527	214,981	162,795	180,646	183	8,839	207,060	157,799	279,134	99,228
TOTAL	229	5,963	884,404	1,514,721	774,723	298	25,904	1,307,677	1,393,672	859,240	385,471
OD	0	0	0	0	0	0	0	0	0	0	164

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,224,475	4,542,356	385,635	
IBNR + FREQUENCY ADJUSTMENT	(813,929)	(935,928)	1,053	
TOTAL LOSSES	1,410,545	3,606,428	386,688	
EXPECTED LOSSES	1,707,715	2,615,544	298,919	
CREDIBILITY	0.03	0.09	0.15	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.984	2.516	0.270	3.770
INDICATED (POST-TEST)	1.018	2.603	0.279	3.900
PRESENT ON RATE LEVEL	1.120	1.715	0.196	3.032
DERIVED BY FORMULA	1.117	1.795	0.209	3.121
UNDERLYING PRESENT RATE	1.191	1.825	0.209	3.224
PROPOSED	1.117	1.795	0.209	3.121

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.007
IND. RATE				3.01	MINIMUM PREMIUM	
MAN. RATE	3.66	3.28	3.21	+ 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
2014	172,248	1,157,443	0.672	0	0	2	2	22	26
2015	185,961	905,751	0.487	0	0	0	3	25	28
2016	213,724	1,839,088	0.860	0	0	2	6	31	39
2017	231,364	988,429	0.427	0	0	0	5	21	26
2018	243,087	1,416,357	0.583	0	0	0	1	43	44
TOTAL	1,046,384	6,307,068	0.603	0	0	4	17	142	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
2014	0	0	345,486	51,647	207,845	0	0	169,162	42,768	262,848	77,687
2015	0	0	0	34,837	303,665	0	0	0	31,158	377,896	158,195
2016	0	0	386,553	203,497	440,853	0	0	94,009	259,342	296,181	158,653
2017	0	0	0	155,030	347,005	0	0	0	55,281	185,809	245,304
2018	0	0	0	3,045	457,599	0	0	0	2,000	716,778	236,935
TOTAL	0	0	732,039	448,056	1,756,967	0	0	263,171	390,549	1,839,512	876,774
OD	0	0	0	0	0	0	0	0	0	0	1,554

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	431,512	61,976	240,685	0	0	319,716	44,735	275,202	77,920
2015	0	0	6,975	42,639	324,924	0	0	6,447	38,708	394,845	160,884
2016	94	2,874	506,409	232,471	473,568	20	3,152	242,264	254,996	291,469	159,605
2017	38	885	106,949	164,840	339,259	4	673	41,373	56,456	164,615	239,662
2018	147	3,317	280,669	184,651	347,227	211	10,120	230,606	168,087	423,556	227,458
TOTAL	279	7,076	1,332,515	686,578	1,725,663	235	13,944	840,406	562,983	1,549,687	865,529
OD	0	0	0	0	0	0	0	0	0	0	1,544

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,194,456	4,524,911	867,073	
IBNR + FREQUENCY ADJUSTMENT	(936,450)	(1,330,925)	2,474	
TOTAL LOSSES	1,258,006	3,193,986	869,547	
EXPECTED LOSSES	1,972,820	3,724,201	714,644	
CREDIBILITY	0.10	0.34	0.55	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.120	0.305	0.083	0.509
INDICATED (POST-TEST)	0.124	0.316	0.086	0.526
PRESENT ON RATE LEVEL	0.177	0.335	0.064	0.576
DERIVED BY FORMULA	0.172	0.328	0.076	0.576
UNDERLYING PRESENT RATE	0.189	0.356	0.068	0.613
PROPOSED	0.172	0.328	0.076	0.576

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.555
IND. RATE				0.55	MINIMUM PREMIUM	
MAN. RATE	0.71	0.65	0.61	+ 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
2014	158,690	2,685,712	1.692	0	0	3	12	41	56
2015	155,103	1,556,956	1.004	0	0	0	14	26	40
2016	144,710	2,093,081	1.446	0	0	1	19	27	47
2017	163,828	2,419,132	1.477	0	0	2	10	33	45
2018	154,570	2,389,070	1.546	0	0	4	2	23	29
TOTAL	776,901	11,143,951	1.434	0	0	10	57	150	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
2014	0	0	509,366	524,636	301,922	0	0	261,309	318,686	550,729	219,064
2015	0	0	0	347,318	265,673	0	0	0	354,377	364,572	225,016
2016	0	0	198,087	642,409	246,187	0	0	78,490	323,527	427,509	176,872
2017	0	0	411,028	604,334	244,296	0	0	189,720	280,854	403,497	285,403
2018	0	0	612,370	119,667	319,041	0	0	344,185	50,869	588,472	354,466
TOTAL	0	0	1,730,851	2,238,364	1,377,119	0	0	873,704	1,328,313	2,334,779	1,260,821
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
2014	0	0	636,198	629,563	349,626	0	0	493,874	333,346	576,613	219,721
2015	0	0	19,172	383,694	286,865	0	0	24,550	383,182	384,292	228,841
2016	100	1,938	340,441	666,941	278,298	17	2,776	230,073	318,808	418,149	177,933
2017	223	5,927	718,724	558,038	289,481	71	11,081	478,005	260,177	373,813	278,839
2018	385	9,104	852,031	274,954	299,779	544	26,633	652,572	207,215	370,599	340,287
TOTAL	708	16,969	2,566,566	2,513,190	1,504,050	632	40,489	1,879,074	1,502,729	2,123,467	1,245,622
OD	0	0	0	0	0	0	0	0	0	0	960

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,504,439	7,643,434	1,246,582	
IBNR + FREQUENCY ADJUSTMENT	(2,443,944)	(2,057,686)	3,204	
TOTAL LOSSES	2,060,495	5,585,748	1,249,786	
EXPECTED LOSSES	5,046,834	5,639,256	1,019,865	
CREDIBILITY	0.08	0.28	0.45	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.265	0.719	0.161	1.145
INDICATED (POST-TEST)	0.274	0.744	0.166	1.185
PRESENT ON RATE LEVEL	0.611	0.682	0.123	1.417
DERIVED BY FORMULA	0.584	0.700	0.143	1.426
UNDERLYING PRESENT RATE	0.650	0.726	0.131	1.507
PROPOSED	0.580	0.695	0.142	1.417

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.365
IND. RATE				1.37	MINIMUM PREMIUM	
MAN. RATE	1.74	1.53	1.50	+ 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
2014	107,285	1,341,532	1.250	0	0	1	5	17	23
2015	113,302	1,526,955	1.348	0	0	2	8	27	37
2016	110,252	1,161,855	1.054	0	0	0	9	18	27
2017	114,179	1,271,732	1.114	0	0	1	7	20	28
2018	134,118	878,026	0.655	0	0	0	5	17	22
TOTAL	579,136	6,180,100	1.067	0	0	4	34	99	137
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	170,620	245,041	152,232	0	0	235,974	241,996	130,502	165,167
2015	0	0	491,737	197,389	113,319	0	0	181,822	139,624	197,280	205,784
2016	0	0	0	328,875	259,893	0	0	0	218,399	203,953	150,735
2017	0	0	209,440	369,224	119,565	0	0	59,132	117,335	205,245	191,791
2018	0	0	0	218,142	137,876	0	0	0	69,497	203,985	248,526
TOTAL	0	0	871,797	1,358,671	782,885	0	0	476,928	786,851	940,965	962,003
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
2014	217	4,901	439,858	254,162	156,845	398	19,536	488,580	186,818	112,777	158,560
2015	0	1,539	605,835	221,239	127,536	0	1,607	377,173	154,589	209,125	209,282
2016	32	310	62,492	344,553	279,678	0	262	48,937	209,980	200,658	151,639
2017	124	3,226	389,161	336,038	146,825	24	3,793	169,180	109,928	187,301	187,380
2018	137	2,959	252,786	211,909	130,589	95	4,581	108,397	83,897	127,165	238,585
TOTAL	510	12,934	1,750,132	1,367,901	841,473	516	29,779	1,192,268	745,212	837,027	945,447
OD	0	0	0	0	0	0	0	0	0	0	539

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,986,140	3,791,613	945,986	
IBNR + FREQUENCY ADJUSTMENT	(1,259,799)	(1,021,265)	2,615	
TOTAL LOSSES	1,726,341	2,770,348	948,601	
EXPECTED LOSSES	2,626,810	2,828,872	768,959	
CREDIBILITY	0.07	0.23	0.37	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.298	0.478	0.164	0.940
INDICATED (POST-TEST)	0.308	0.495	0.169	0.973
PRESENT ON RATE LEVEL	0.426	0.459	0.125	1.011
DERIVED BY FORMULA	0.418	0.467	0.141	1.027
UNDERLYING PRESENT RATE	0.454	0.488	0.133	1.075
PROPOSED	0.412	0.460	0.139	1.011

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.974
IND. RATE				0.97	MINIMUM PREMIUM	
MAN. RATE	1.23	1.09	1.07	+ 0.97	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	157,674	419,980	0.266	0	0	0	4	13	17
2015	175,564	1,253,672	0.714	0	0	2	4	9	15
2016	181,728	452,085	0.249	0	0	0	6	3	9
2017	190,843	505,318	0.265	0	0	0	6	9	15
2018	199,274	772,037	0.387	0	0	1	4	11	16
TOTAL	905,083	3,403,092	0.376	0	0	3	24	45	72
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	138,670	41,759	0	0	0	78,484	84,957	76,110
2015	0	0	403,355	100,577	230,297	0	0	215,201	33,021	139,928	131,293
2016	0	0	0	168,242	2,696	0	0	0	121,720	43,657	115,770
2017	0	0	0	194,635	29,781	0	0	0	101,694	54,290	124,918
2018	0	0	147,715	81,545	62,840	0	0	92,369	80,640	162,634	144,294
TOTAL	0	0	551,070	683,669	367,373	0	0	307,570	415,559	485,466	592,385
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
2014	0	0	0	166,404	48,357	0	0	0	82,094	88,950	76,338
2015	0	1,263	496,921	116,480	250,943	0	1,902	437,780	40,601	148,457	133,525
2016	16	145	25,112	171,126	7,341	0	132	23,937	114,382	45,144	116,465
2017	34	700	79,016	168,464	40,902	5	909	46,824	81,664	53,294	122,045
2018	111	2,570	237,734	98,592	67,908	181	8,867	218,203	91,754	108,678	138,522
TOTAL	161	4,677	838,782	721,066	415,451	187	11,810	726,745	410,495	444,523	586,895
OD	0	0	0	0	0	0	0	0	0	0	106

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,582,362	1,991,536	587,001	
IBNR + FREQUENCY ADJUSTMENT	(642,676)	(541,408)	2,017	
TOTAL LOSSES	939,686	1,450,128	589,018	
EXPECTED LOSSES	1,347,369	1,502,835	604,589	
CREDIBILITY	0.09	0.31	0.50	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.104	0.160	0.065	0.329
INDICATED (POST-TEST)	0.107	0.166	0.067	0.340
PRESENT ON RATE LEVEL	0.140	0.156	0.063	0.359
DERIVED BY FORMULA	0.137	0.159	0.065	0.361
UNDERLYING PRESENT RATE	0.149	0.166	0.067	0.382
PROPOSED	0.136	0.158	0.065	0.359

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.346
IND. RATE				0.35	MINIMUM PREMIUM	
MAN. RATE	0.45	0.40	0.38	+ 0.35	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	1,097,332	1,745,344	0.159	0	0	1	17	36	54
2015	1,183,117	2,349,986	0.199	1	0	1	18	27	47
2016	1,201,807	2,184,337	0.182	0	0	1	15	30	46
2017	1,150,626	1,815,239	0.158	1	0	1	7	20	29
2018	1,211,745	1,268,790	0.105	0	0	0	3	35	38
TOTAL	5,844,627	9,363,696	0.160	2	0	4	60	148	214
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
2014	0	0	209,034	321,533	540,390	0	0	41,541	181,360	220,691	230,795
2015	4,873	0	192,611	627,215	426,955	0	0	88,927	535,456	243,559	230,390
2016	0	0	287,987	546,236	493,144	0	0	100,388	288,516	241,468	226,598
2017	1,749	0	160,937	312,672	270,577	2,966	0	500,500	126,094	251,476	188,268
2018	0	0	0	198,869	499,237	0	0	0	53,960	406,888	109,836
TOTAL	6,622	0	850,569	2,006,525	2,230,303	2,966	0	731,356	1,185,386	1,364,082	985,887
OD	0	0	0	0	6,548	0	0	0	0	2,607	7,425

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	261,083	385,840	625,772	0	0	78,512	189,703	231,063	231,487
2015	6,156	603	266,963	693,579	463,448	0	786	212,698	575,910	260,675	234,307
2016	108	2,498	444,522	580,832	535,071	22	3,362	257,215	280,193	240,326	227,958
2017	1,831	2,568	310,318	298,705	283,242	4,384	20,200	812,278	149,803	240,876	183,938
2018	244	5,383	457,640	342,131	402,199	146	7,048	163,685	123,054	245,516	105,443
TOTAL	8,339	11,051	1,740,526	2,301,086	2,309,730	4,552	31,396	1,524,388	1,318,662	1,218,457	983,132
OD	0	0	0	0	7,583	0	0	0	0	2,730	7,253

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,320,252	7,158,247	990,385	
IBNR + FREQUENCY ADJUSTMENT	(1,645,324)	(2,355,874)	3,991	
TOTAL LOSSES	1,674,928	4,802,373	994,377	
EXPECTED LOSSES	3,427,441	6,480,980	1,246,342	
CREDIBILITY	0.32	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.029	0.082	0.017	0.128
INDICATED (POST-TEST)	0.030	0.085	0.018	0.132
PRESENT ON RATE LEVEL	0.055	0.104	0.020	0.179
DERIVED BY FORMULA	0.047	0.085	0.018	0.150
UNDERLYING PRESENT RATE	0.059	0.111	0.021	0.191
PROPOSED	0.047	0.085	0.018	0.150

YEAR	1/1/19	4/1/19	4/1/20	4-1-22	IND. RATE	0.145
IND. RATE				0.14	MINIMUM PREMIUM	
MAN. RATE	0.21	0.18	0.19	+ 0.14	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	113,505	106,509	0.094	0	0	0	0	9	9
2015	116,300	538,505	0.463	0	0	1	2	4	7
2016	116,940	352,950	0.302	0	0	0	2	6	8
2017	119,751	271,369	0.227	0	0	0	3	6	9
2018	122,491	97,415	0.080	0	0	0	0	2	2
TOTAL	588,987	1,366,748	0.232	0	0	1	7	27	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
2014	0	0	0	0	19,169	0	0	0	0	35,059	52,281
2015	0	0	209,000	16,155	43,601	0	0	60,000	3,890	85,200	120,659
2016	0	0	0	34,982	30,156	0	0	0	93,147	92,375	102,290
2017	0	0	0	50,847	37,960	0	0	0	28,619	109,250	44,693
2018	0	0	0	0	18,425	0	0	0	0	21,829	57,161
TOTAL	0	0	209,000	101,984	149,311	0	0	60,000	125,656	343,713	377,084
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	22,198	0	0	0	0	36,707	52,438
2015	0	654	254,617	19,906	48,774	0	530	122,329	6,320	89,555	122,710
2016	3	33	6,779	36,749	32,366	0	113	21,129	89,760	90,714	102,904
2017	10	213	24,751	46,872	39,315	2	363	22,749	30,235	96,553	43,665
2018	6	132	11,206	7,347	13,966	6	307	6,985	5,087	12,893	54,875
TOTAL	19	1,033	297,354	110,873	156,619	8	1,313	173,192	131,403	326,422	376,591
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	472,919	725,317	376,591	
IBNR + FREQUENCY ADJUSTMENT	(196,709)	(290,859)	1,058	
TOTAL LOSSES	276,211	434,458	377,650	
EXPECTED LOSSES	408,688	800,348	329,221	
CREDIBILITY	0.07	0.23	0.38	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.047	0.074	0.064	0.185
INDICATED (POST-TEST)	0.049	0.076	0.066	0.191
PRESENT ON RATE LEVEL	0.065	0.128	0.053	0.246
DERIVED BY FORMULA	0.064	0.116	0.058	0.238
UNDERLYING PRESENT RATE	0.069	0.136	0.056	0.261
PROPOSED	0.064	0.116	0.058	0.238

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.229
IND. RATE				0.23	MINIMUM PREMIUM	
MAN. RATE	0.31	0.28	0.26	+ 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
2014	928,404	7,553,171	0.814	0	0	5	27	160	192
2015	989,027	7,049,771	0.713	0	0	3	25	155	183
2016	1,048,621	12,218,801	1.165	0	0	3	36	146	185
2017	1,092,795	8,753,873	0.801	0	0	2	37	190	229
2018	1,143,889	7,314,890	0.639	0	0	1	17	181	199
TOTAL	5,202,736	42,890,506	0.824	0	0	14	142	832	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
2014	0	0	1,030,411	1,047,950	1,646,092	0	0	709,026	637,913	1,522,488	959,291
2015	0	0	661,480	1,035,267	1,614,969	0	0	123,261	524,968	1,977,706	1,112,120
2016	0	0	1,228,921	1,204,440	1,366,069	0	0	4,556,615	1,204,739	1,628,258	1,029,759
2017	0	0	300,586	1,532,082	1,974,245	0	0	205,038	1,214,327	2,238,922	1,288,673
2018	0	0	144,278	642,859	1,654,746	0	0	37,907	761,271	2,806,849	1,266,980
TOTAL	0	0	3,365,676	5,462,598	8,256,121	0	0	5,631,847	4,343,218	10,174,223	5,656,823
OD	0	0	0	0	0	0	0	0	0	0	38,439

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,243,807	1,257,540	1,906,175	0	0	1,224,178	667,257	1,594,045	962,169
2015	0	2,070	873,388	1,161,068	1,741,410	0	1,090	302,881	590,418	2,071,329	1,131,026
2016	215	4,665	846,011	1,289,009	1,467,376	125	18,711	1,395,318	1,199,214	1,596,895	1,035,938
2017	408	9,905	1,189,909	1,506,099	1,985,923	132	21,623	1,070,069	1,114,208	2,023,953	1,259,034
2018	856	19,045	1,637,439	1,136,809	1,341,440	1,242	60,107	1,418,206	1,057,190	1,733,053	1,216,301
TOTAL	1,479	35,685	5,790,555	6,350,525	8,442,324	1,499	101,530	5,410,653	4,628,287	9,019,276	5,604,467
OD	0	0	0	0	0	0	0	0	0	0	38,307

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,341,401	28,440,411	5,642,774	
IBNR + FREQUENCY ADJUSTMENT	(3,867,475)	(7,690,812)	18,642	
TOTAL LOSSES	7,473,926	20,749,599	5,661,415	
EXPECTED LOSSES	8,091,956	21,328,798	5,594,439	
CREDIBILITY	0.30	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.144	0.399	0.109	0.651
INDICATED (POST-TEST)	0.149	0.413	0.113	0.674
PRESENT ON RATE LEVEL	0.146	0.385	0.101	0.633
DERIVED BY FORMULA	0.147	0.413	0.113	0.672
UNDERLYING PRESENT RATE	0.156	0.410	0.108	0.673
PROPOSED	0.147	0.413	0.113	0.672

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.647
IND. RATE				0.65	MINIMUM PREMIUM	
MAN. RATE	0.72	0.62	0.67	+ 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
2014	77,867	407,672	0.524	0	0	1	0	10	11
2015	76,906	498,049	0.648	0	0	0	1	7	8
2016	87,582	206,797	0.236	0	0	0	0	7	7
2017	88,345	1,399,645	1.584	0	0	2	3	11	16
2018	94,129	407,315	0.433	0	0	0	2	7	9
TOTAL	424,829	2,919,478	0.687	0	0	3	6	42	51
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	131,865	0	74,072	0	0	52,306	0	71,524	77,905
2015	0	0	0	121,446	120,228	0	0	0	65,310	147,222	43,843
2016	0	0	0	0	17,949	0	0	0	0	137,689	51,159
2017	0	0	312,223	160,573	248,301	0	0	142,077	86,701	377,611	72,159
2018	0	0	0	168,977	34,494	0	0	0	35,000	91,822	77,022
TOTAL	0	0	444,088	450,996	495,044	0	0	194,383	187,011	825,868	322,088
OD	0	0	0	0	0	0	0	0	0	0	1,075

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	164,699	0	85,775	0	0	98,858	0	74,886	78,139
2015	0	0	7,202	134,575	129,526	0	0	5,517	71,780	154,377	44,588
2016	0	2	945	708	18,704	0	28	6,563	5,203	131,153	51,466
2017	120	3,539	439,534	175,820	260,002	47	7,355	315,451	106,483	337,903	70,499
2018	83	1,772	151,835	135,317	46,347	44	2,154	51,100	39,710	57,600	73,941
TOTAL	203	5,313	764,215	446,420	540,354	92	9,537	477,489	223,176	755,919	318,633
OD	0	0	0	0	0	0	0	0	0	0	1,078

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,256,849	1,965,869	319,712	
IBNR + FREQUENCY ADJUSTMENT	(321,506)	(375,666)	980	
TOTAL LOSSES	935,343	1,590,203	320,691	
EXPECTED LOSSES	671,273	1,041,490	292,919	
CREDIBILITY	0.06	0.19	0.30	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.220	0.374	0.075	0.670
INDICATED (POST-TEST)	0.228	0.387	0.078	0.693
PRESENT ON RATE LEVEL	0.149	0.230	0.065	0.444
DERIVED BY FORMULA	0.153	0.260	0.069	0.482
UNDERLYING PRESENT RATE	0.158	0.245	0.069	0.472
PROPOSED	0.153	0.260	0.069	0.482

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.464
IND. RATE				0.46	MINIMUM PREMIUM	
MAN. RATE	0.49	0.43	0.47	+ 0.46	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	392,453	2,613,485	0.666	0	0	1	21	24	46
2015	381,334	1,704,905	0.447	0	0	0	3	42	45
2016	350,958	1,597,526	0.455	0	0	1	5	45	51
2017	345,161	1,668,253	0.483	0	0	1	5	36	42
2018	401,152	2,867,843	0.715	0	0	4	4	47	55
TOTAL	1,871,058	10,452,012	0.559	0	0	7	38	194	239
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
2014	0	0	263,027	545,578	278,619	0	0	9,413	541,213	496,523	479,112
2015	0	0	0	154,079	583,756	0	0	0	114,420	471,184	381,466
2016	0	0	142,440	148,965	332,879	0	0	107,742	154,024	446,085	265,391
2017	0	0	280,590	164,272	295,123	0	0	40,000	155,801	335,717	396,750
2018	0	0	865,698	193,392	434,566	0	0	138,023	142,329	593,502	500,333
TOTAL	0	0	1,551,755	1,206,286	1,924,943	0	0	295,178	1,107,787	2,343,011	2,023,052
OD	0	0	0	0	2,519	0	0	0	0	3,449	7,021

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	328,521	654,694	322,641	0	0	17,791	566,109	519,860	480,549
2015	0	0	17,002	177,202	625,337	0	0	12,310	128,848	493,102	387,951
2016	42	1,140	206,558	167,583	354,092	23	3,489	257,022	163,646	431,435	266,983
2017	114	3,322	412,492	181,825	303,239	21	3,427	165,531	147,783	302,207	387,625
2018	550	12,970	1,213,251	399,560	414,214	384	18,712	451,752	230,205	371,505	480,320
TOTAL	706	17,432	2,177,823	1,580,864	2,019,523	429	25,629	904,406	1,236,591	2,118,109	2,003,428
OD	0	3	343	239	2,390	0	4	351	266	2,993	6,757

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,127,125	6,960,976	2,010,185	
IBNR + FREQUENCY ADJUSTMENT	(725,877)	(1,900,121)	6,294	
TOTAL LOSSES	2,401,248	5,060,855	2,016,479	
EXPECTED LOSSES	1,495,652	5,198,302	1,951,643	
CREDIBILITY	0.15	0.51	0.81	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.128	0.270	0.108	0.507
INDICATED (POST-TEST)	0.133	0.280	0.111	0.524
PRESENT ON RATE LEVEL	0.075	0.261	0.098	0.434
DERIVED BY FORMULA	0.084	0.271	0.109	0.463
UNDERLYING PRESENT RATE	0.080	0.278	0.104	0.462
PROPOSED	0.084	0.270	0.109	0.463

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.446
IND. RATE				0.45	MINIMUM PREMIUM	
MAN. RATE	0.49	0.44	0.46	+ 0.45	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	172,302	1,023,765	0.594	0	0	0	6	35	41
2015	176,907	2,146,959	1.214	0	0	3	10	21	34
2016	181,987	1,287,235	0.707	0	0	0	9	26	35
2017	178,444	1,219,005	0.683	0	0	0	7	27	34
2018	186,410	814,133	0.437	0	0	0	3	25	28
TOTAL	896,050	6,491,097	0.724	0	0	3	35	134	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
2014	0	0	0	128,916	241,392	0	0	0	169,677	324,457	159,323
2015	0	0	455,665	575,899	229,798	0	0	195,537	375,816	182,989	131,255
2016	0	0	0	442,187	223,341	0	0	0	237,858	230,769	153,080
2017	0	0	0	202,064	186,727	0	0	0	245,179	340,469	244,566
2018	0	0	0	24,187	246,540	0	0	0	31,124	377,098	135,184
TOTAL	0	0	455,665	1,373,253	1,127,798	0	0	195,537	1,059,654	1,455,782	823,408
OD	0	0	0	0	0	0	0	0	0	0	102

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	154,699	279,532	0	0	0	177,482	339,706	159,801
2015	0	1,426	579,880	636,522	254,807	0	1,729	418,015	406,461	196,788	133,486
2016	43	403	77,386	458,294	244,641	0	287	53,710	229,016	226,770	153,998
2017	41	884	103,244	189,669	190,270	14	2,431	134,237	213,064	310,376	238,941
2018	89	1,991	168,676	115,704	189,770	126	6,066	139,982	104,164	225,725	129,777
TOTAL	172	4,705	929,185	1,554,889	1,159,020	140	10,513	745,944	1,130,187	1,299,365	816,003
OD	0	0	0	0	0	0	0	0	0	0	104

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,690,658	5,143,462	816,107	
IBNR + FREQUENCY ADJUSTMENT	(900,846)	(1,386,730)	2,838	
TOTAL LOSSES	789,812	3,756,732	818,945	
EXPECTED LOSSES	1,872,361	3,814,069	884,170	
CREDIBILITY	0.09	0.31	0.50	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.088	0.419	0.091	0.599
INDICATED (POST-TEST)	0.091	0.434	0.095	0.619
PRESENT ON RATE LEVEL	0.196	0.400	0.093	0.689
DERIVED BY FORMULA	0.187	0.411	0.094	0.691
UNDERLYING PRESENT RATE	0.209	0.426	0.099	0.733
PROPOSED	0.186	0.409	0.093	0.689

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.664
IND. RATE				0.66	MINIMUM PREMIUM	
MAN. RATE	0.87	0.77	0.73	+ 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
2014	1,535,597	17,681,917	1.151	0	0	9	115	380	504
2015	1,621,247	13,526,522	0.834	0	0	3	94	388	485
2016	1,647,452	13,657,157	0.829	0	0	5	88	317	410
2017	1,788,916	17,529,964	0.980	0	1	5	88	365	459
2018	1,861,039	14,603,655	0.785	1	0	2	46	434	483
TOTAL	8,454,251	76,999,215	0.911	1	1	24	431	1884	2341
OD				0	0	0	9	19	28

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,598,134	3,648,799	2,516,048	0	0	1,291,852	2,820,842	3,511,976	2,294,266
2015	0	0	456,079	2,161,687	2,987,535	0	0	135,542	2,068,072	3,441,852	2,275,755
2016	0	0	856,441	2,353,107	2,696,147	0	0	239,370	2,221,465	3,065,490	2,225,137
2017	0	409,246	966,042	2,286,029	2,881,108	0	2,107,386	474,322	2,039,978	3,699,380	2,666,473
2018	6,965	0	497,600	1,393,771	3,497,132	308,784	0	426,454	1,261,636	4,969,519	2,241,794
TOTAL	6,965	409,246	4,374,296	11,843,393	14,577,970	308,784	2,107,386	2,567,540	10,411,993	18,688,217	11,703,425
OD	0	0	0	226,814	64,744	0	0	0	160,476	157,550	158,443

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,996,069	4,378,559	2,913,584	0	0	2,441,600	2,950,601	3,677,039	2,301,149
2015	0	1,428	696,087	2,411,560	3,216,003	0	1,198	433,028	2,257,354	3,616,035	2,314,443
2016	392	8,181	1,494,835	2,516,505	2,892,154	52	10,069	1,007,347	2,182,473	2,989,426	2,238,488
2017	3,666	107,675	2,340,701	2,267,772	2,925,175	8,428	856,184	2,020,520	1,878,119	3,352,906	2,605,144
2018	9,911	42,369	3,665,660	2,447,216	2,852,926	591,586	122,155	2,909,200	1,872,033	3,079,004	2,152,122
TOTAL	13,969	159,653	10,193,352	14,021,611	14,799,842	600,067	989,606	8,811,695	11,140,580	16,714,410	11,611,346
OD	4	51	15,485	246,781	72,706	2	146	16,963	165,496	165,174	159,235

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	20,800,993	57,326,599	11,770,581	
IBNR + FREQUENCY ADJUSTMENT	(7,827,480)	(16,065,951)	40,520	
TOTAL LOSSES	12,973,513	41,260,647	11,811,101	
EXPECTED LOSSES	16,348,385	44,526,756	12,158,598	
CREDIBILITY	0.41	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.153	0.488	0.140	0.781
INDICATED (POST-TEST)	0.159	0.505	0.145	0.808
PRESENT ON RATE LEVEL	0.182	0.495	0.135	0.812
DERIVED BY FORMULA	0.172	0.505	0.145	0.822
UNDERLYING PRESENT RATE	0.193	0.527	0.144	0.864
PROPOSED	0.170	0.499	0.143	0.812

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.782
IND. RATE				0.78	MINIMUM PREMIUM	
MAN. RATE	1.03	0.92	0.86	+ 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
2014	674,629	8,462,178	1.254	0	0	3	72	124	199
2015	704,757	10,838,440	1.538	0	0	6	90	144	240
2016	743,390	8,905,423	1.198	0	0	7	45	138	190
2017	796,415	8,411,433	1.056	0	0	2	56	149	207
2018	848,559	6,819,196	0.804	0	0	1	26	144	171
TOTAL	3,767,750	43,436,670	1.153	0	0	19	289	699	1007
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
2014	0	0	704,779	1,912,887	1,043,209	0	0	347,473	2,034,306	1,342,806	1,076,718
2015	0	0	1,146,911	3,010,258	839,122	0	0	785,365	2,208,248	1,646,766	1,201,770
2016	0	0	1,236,992	1,469,944	1,184,067	0	0	453,221	1,740,686	1,577,106	1,243,407
2017	0	0	388,005	1,621,846	1,740,273	0	0	150,981	1,367,829	1,691,869	1,450,630
2018	0	0	215,869	944,285	1,484,168	0	0	58,000	909,254	1,932,288	1,275,332
TOTAL	0	0	3,692,556	8,959,220	6,290,839	0	0	1,795,040	8,260,323	8,190,835	6,247,857
OD	0	0	0	0	3,859	0	0	0	0	3,850	14,012

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	880,269	2,295,464	1,208,036	0	0	656,724	2,127,884	1,405,918	1,079,948
2015	0	3,590	1,528,692	3,312,313	932,849	0	6,943	1,729,739	2,390,932	1,749,562	1,222,200
2016	380	9,878	1,730,121	1,567,242	1,301,278	99	15,719	1,263,129	1,689,162	1,561,649	1,250,867
2017	440	10,742	1,288,912	1,564,678	1,773,726	121	19,916	984,690	1,184,632	1,556,638	1,417,266
2018	957	21,206	1,833,209	1,292,849	1,253,277	1,081	52,471	1,255,436	933,337	1,231,782	1,224,319
TOTAL	1,776	45,417	7,261,203	10,032,547	6,469,167	1,302	95,048	5,889,718	8,325,948	7,505,549	6,194,600
OD	0	0	203	152	4,021	0	1	184	145	3,667	13,997

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,294,852	32,341,196	6,208,597	
IBNR + FREQUENCY ADJUSTMENT	(5,174,616)	(9,427,339)	20,729	
TOTAL LOSSES	8,120,236	22,913,857	6,229,326	
EXPECTED LOSSES	10,822,727	26,185,188	6,137,721	
CREDIBILITY	0.24	0.81	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.216	0.608	0.165	0.989
INDICATED (POST-TEST)	0.223	0.629	0.171	1.023
PRESENT ON RATE LEVEL	0.270	0.653	0.153	1.077
DERIVED BY FORMULA	0.259	0.634	0.171	1.064
UNDERLYING PRESENT RATE	0.287	0.695	0.163	1.145
PROPOSED	0.259	0.634	0.171	1.064

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.025
IND. RATE				1.03	MINIMUM PREMIUM	
MAN. RATE	1.39	1.21	1.14	+ 1.03	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	201,608	1,688,084	0.837	0	0	1	4	31	36
2015	219,005	1,193,714	0.545	0	0	1	8	34	43
2016	228,325	1,271,606	0.557	0	0	0	8	37	45
2017	245,008	1,817,672	0.742	0	0	1	5	44	50
2018	257,163	1,353,510	0.526	0	0	0	0	46	46
TOTAL	1,151,109	7,324,586	0.636	0	0	3	25	192	220
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	272,115	232,539	429,135	0	0	252,338	106,029	178,623	217,305
2015	0	0	145,714	53,632	251,716	0	0	66,689	212,130	293,680	170,153
2016	0	0	0	198,093	297,503	0	0	0	152,487	426,381	197,142
2017	0	0	141,922	142,138	307,682	0	0	22,500	62,428	926,831	214,171
2018	0	0	0	0	351,431	0	0	0	0	803,590	198,489
TOTAL	0	0	559,751	626,402	1,637,467	0	0	341,527	533,074	2,629,105	997,260
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
2014	0	0	339,872	279,047	496,938	0	0	476,919	110,906	187,018	217,957
2015	0	456	183,302	63,517	270,956	0	590	150,179	231,508	309,433	173,046
2016	19	201	45,062	213,094	315,346	0	240	47,704	157,340	410,600	198,325
2017	73	2,044	252,946	157,241	307,489	14	2,562	158,040	120,884	808,936	209,245
2018	112	2,527	213,740	140,128	266,387	235	11,290	257,144	187,272	474,639	190,549
TOTAL	204	5,228	1,034,922	853,027	1,657,117	249	14,682	1,089,986	807,910	2,190,626	989,122
OD	0	0	0	0	0	0	0	0	0	0	954

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,145,271	5,508,680	990,076	
IBNR + FREQUENCY ADJUSTMENT	(934,679)	(1,577,785)	3,559	
TOTAL LOSSES	1,210,592	3,930,895	993,634	
EXPECTED LOSSES	1,958,562	4,384,509	1,057,179	
CREDIBILITY	0.11	0.37	0.59	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.105	0.341	0.086	0.533
INDICATED (POST-TEST)	0.109	0.353	0.089	0.551
PRESENT ON RATE LEVEL	0.160	0.358	0.086	0.604
DERIVED BY FORMULA	0.154	0.356	0.088	0.599
UNDERLYING PRESENT RATE	0.170	0.381	0.092	0.643
PROPOSED	0.154	0.356	0.088	0.599

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.577
IND. RATE				0.58	MINIMUM PREMIUM	
MAN. RATE	0.82	0.68	0.64	+ 0.58	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	308	38,412	12.471	0	0	0	0	0	0
2015	396	29,201	7.374	0	0	0	0	0	0
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	5,643	1.013	0	0	0	0	1	1
TOTAL	2,059	94,569	4.593	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
2014	0	0	0	0	0	0	0	0	0	0	38,412
2015	0	0	0	0	0	0	0	0	0	0	29,201
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	3,919	260
TOTAL	0	0	0	0	7,026	0	0	0	0	14,779	72,764
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
2014	0	0	0	0	0	0	0	0	0	0	38,527
2015	0	0	0	0	0	0	0	0	0	0	29,697
2016	0	1	293	219	5,796	0	2	518	410	10,344	971
2017	0	0	0	0	0	0	0	0	0	0	3,836
2018	0	11	890	584	1,110	1	55	1,254	913	2,315	250
TOTAL	0	11	1,183	803	6,906	1	57	1,772	1,324	12,659	73,281
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,025	21,692	73,281	
IBNR + FREQUENCY ADJUSTMENT	(778)	(4,705)	88	
TOTAL LOSSES	2,247	16,986	73,369	
EXPECTED LOSSES	1,651	13,266	23,636	
CREDIBILITY	0.00	0.01	0.06	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.091	8.250	35.633	44.974
INDICATED (POST-TEST)	1.129	8.534	36.863	46.526
PRESENT ON RATE LEVEL	0.754	6.058	10.793	17.604
DERIVED BY FORMULA	0.754	6.082	12.357	19.193
UNDERLYING PRESENT RATE	0.802	6.443	11.479	18.724
PROPOSED	0.754	6.082	12.357	19.193

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	18.492
IND. RATE				18.49	MINIMUM PREMIUM	
MAN. RATE	18.04	17.47	18.64	+ 18.49	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	1	0	0.000	0	0	0	0	0	0
2015	1	0	0.000	0	0	0	0	0	0
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
TOTAL	6	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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
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	(0)	(0)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	0	0	3	
CREDIBILITY	0.00	0.00	0.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.013	0.065	0.451	0.529
DERIVED BY FORMULA	0.013	0.065	0.451	0.529
UNDERLYING PRESENT RATE	0.014	0.069	0.480	0.563
PROPOSED	0.013	0.065	0.451	0.529

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.510
IND. RATE				0.51	MINIMUM PREMIUM	
MAN. RATE	0.68	0.59	0.56	+ 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
2014	259,123	180,490	0.070	0	0	0	0	5	5
2015	266,251	137,984	0.052	0	0	0	0	2	2
2016	273,692	513,208	0.188	0	0	0	2	4	6
2017	272,236	441,478	0.162	0	0	0	1	2	3
2018	278,781	153,564	0.055	0	0	0	0	5	5
TOTAL	1,350,083	1,426,724	0.106	0	0	0	3	18	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
2014	0	0	0	0	27,224	0	0	0	0	96,234	57,032
2015	0	0	0	0	10,981	0	0	0	0	57,910	69,093
2016	0	0	0	44,883	118,392	0	0	0	119,155	107,662	123,116
2017	0	0	0	122,528	31,417	0	0	0	27,393	58,364	201,776
2018	0	0	0	0	54,262	0	0	0	0	90,126	9,176
TOTAL	0	0	0	167,411	242,276	0	0	0	146,548	410,296	460,193
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
2014	0	0	0	0	31,525	0	0	0	0	100,757	57,203
2015	0	0	200	165	11,739	0	0	718	840	60,458	70,268
2016	4	51	12,894	50,292	124,578	0	142	26,527	114,425	106,036	123,855
2017	22	453	51,467	107,254	37,767	2	295	17,068	25,374	52,316	197,135
2018	17	390	33,002	21,636	41,131	26	1,266	28,840	21,003	53,233	8,809
TOTAL	44	894	97,564	179,347	246,741	28	1,703	73,153	161,642	372,799	457,269
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	173,386	960,531	457,269	
IBNR + FREQUENCY ADJUSTMENT	(334,496)	(160,861)	1,133	
TOTAL LOSSES	0	799,669	458,403	
EXPECTED LOSSES	695,318	442,475	353,980	
CREDIBILITY	0.12	0.41	0.65	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.059	0.034	0.093
INDICATED (POST-TEST)	0.000	0.061	0.035	0.096
PRESENT ON RATE LEVEL	0.048	0.031	0.025	0.104
DERIVED BY FORMULA	0.043	0.043	0.031	0.117
UNDERLYING PRESENT RATE	0.052	0.033	0.026	0.110
PROPOSED	0.038	0.038	0.028	0.104

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.100
IND. RATE				0.10	MINIMUM PREMIUM	
MAN. RATE	0.15	0.12	0.11	+ 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
2014	20,006	84,349	0.422	0	0	0	1	1	2
2015	18,884	103,680	0.549	0	0	0	1	4	5
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	16,334	360,676	2.208	0	0	0	0	2	2
TOTAL	88,502	1,070,898	1.210	0	0	1	4	7	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
2014	0	0	0	71,250	342	0	0	0	6,686	988	5,083
2015	0	0	0	1,482	59,156	0	0	0	0	33,829	9,213
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	0	251,426	0	0	0	0	109,049	201
TOTAL	0	0	155,823	247,878	310,924	0	0	101,177	91,555	143,866	19,675
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	85,500	396	0	0	0	6,994	1,034	5,098
2015	0	0	1,140	2,507	63,254	0	0	420	491	35,317	9,370
2016	47	1,220	208,602	181,356	8,224	22	3,131	210,663	82,488	4,380	534
2017	0	0	0	0	0	0	0	0	0	0	4,540
2018	80	1,808	152,917	100,252	190,582	32	1,532	34,895	25,413	64,410	193
TOTAL	127	3,028	362,660	369,616	262,457	54	4,663	245,977	115,386	105,142	19,735
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	616,509	852,600	19,735	
IBNR + FREQUENCY ADJUSTMENT	(163,383)	(120,969)	175	
TOTAL LOSSES	453,126	731,631	19,910	
EXPECTED LOSSES	333,993	327,159	58,940	
CREDIBILITY	0.02	0.07	0.11	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.512	0.827	0.022	1.361
INDICATED (POST-TEST)	0.530	0.855	0.023	1.408
PRESENT ON RATE LEVEL	0.355	0.348	0.063	0.765
DERIVED BY FORMULA	0.358	0.383	0.058	0.800
UNDERLYING PRESENT RATE	0.377	0.370	0.067	0.814
PROPOSED	0.358	0.383	0.058	0.800

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.771
IND. RATE				0.77	MINIMUM PREMIUM	
MAN. RATE	0.88	0.81	0.81	+ 0.77	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	334,271	46,326	0.014	0	0	0	0	2	2
2015	359,883	39,989	0.011	0	0	0	1	0	1
2016	390,548	9,357	0.002	0	0	0	0	0	0
2017	409,848	200,631	0.049	0	0	0	1	2	3
2018	433,831	421,658	0.097	0	0	0	0	5	5
TOTAL	1,928,381	717,961	0.037	0	0	0	2	9	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
2014	0	0	0	0	6,358	0	0	0	0	26,101	13,867
2015	0	0	0	2,325	0	0	0	0	11,829	0	25,835
2016	0	0	0	0	0	0	0	0	0	0	9,357
2017	0	0	0	128	39,671	0	0	0	10,492	140,251	10,089
2018	0	0	0	0	270,956	0	0	0	0	94,293	56,409
TOTAL	0	0	0	2,453	316,985	0	0	0	22,321	260,645	115,557
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
2014	0	0	0	0	7,363	0	0	0	0	27,328	13,909
2015	0	0	96	2,542	19	0	0	669	12,614	123	26,274
2016	0	0	0	0	0	0	0	0	0	0	9,413
2017	1	41	5,450	3,871	37,642	1	248	18,545	18,818	122,356	9,857
2018	86	1,948	164,795	108,040	205,386	28	1,325	30,173	21,974	55,694	54,153
TOTAL	88	1,989	170,341	114,452	250,410	29	1,573	49,387	53,407	205,501	113,606
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	223,406	623,770	113,606	
IBNR + FREQUENCY ADJUSTMENT	(138,518)	(55,295)	462	
TOTAL LOSSES	84,888	568,474	114,068	
EXPECTED LOSSES	290,559	153,825	136,734	
CREDIBILITY	0.15	0.52	0.83	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.004	0.029	0.006	0.040
INDICATED (POST-TEST)	0.005	0.030	0.006	0.041
PRESENT ON RATE LEVEL	0.014	0.007	0.007	0.028
DERIVED BY FORMULA	0.013	0.019	0.006	0.038
UNDERLYING PRESENT RATE	0.015	0.008	0.007	0.030
PROPOSED	0.013	0.019	0.006	0.038

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.037
IND. RATE				0.04	MINIMUM PREMIUM	
MAN. RATE	0.05	0.04	0.03	+ 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
2014	120,915	4,576,358	3.785	0	0	3	18	41	62
2015	128,813	2,848,047	2.211	0	0	2	13	68	83
2016	138,335	3,257,858	2.355	0	0	1	5	75	81
2017	141,683	3,790,037	2.675	0	0	5	9	66	80
2018	145,782	5,240,020	3.594	0	0	4	14	56	74
TOTAL	675,528	19,712,320	2.918	0	0	15	59	306	380
OD				0	0	0	1	5	6

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	505,317	794,506	311,201	0	0	1,053,794	1,121,243	568,040	222,257
2015	0	0	312,727	452,965	739,761	0	0	70,908	160,050	862,354	249,282
2016	0	0	376,755	157,651	1,090,093	0	0	107,259	110,938	1,135,238	279,924
2017	0	0	1,003,691	507,036	738,326	0	0	459,408	158,011	698,917	224,648
2018	0	0	981,352	1,106,169	435,072	0	0	625,943	594,921	1,065,835	430,728
TOTAL	0	0	3,179,842	3,018,327	3,314,453	0	0	2,317,312	2,145,163	4,330,384	1,406,839
OD	0	0	0	10,651	37,057	0	0	0	13,383	65,500	4,017

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	491,115	953,407	360,371	0	0	1,028,912	1,172,820	594,738	222,924
2015	0	979	410,973	508,682	797,600	0	627	162,800	184,287	902,624	253,520
2016	88	2,834	522,302	211,258	1,148,648	23	3,571	281,200	149,764	1,086,605	281,604
2017	384	11,285	1,401,276	551,735	778,421	144	22,166	917,161	210,816	632,076	219,481
2018	978	22,203	2,018,888	1,067,160	531,319	1,232	60,323	1,485,738	637,535	719,226	413,499
TOTAL	1,450	37,301	4,844,553	3,292,243	3,616,359	1,399	86,687	3,875,810	2,355,223	3,935,269	1,391,027
OD	0	2	1,157	13,654	40,120	0	8	2,145	15,771	64,654	4,039

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,850,514	13,333,293	1,395,066	
IBNR + FREQUENCY ADJUSTMENT	(2,821,363)	(3,178,323)	3,644	
TOTAL LOSSES	6,029,151	10,154,970	1,398,710	
EXPECTED LOSSES	5,902,026	8,804,018	1,104,587	
CREDIBILITY	0.08	0.26	0.41	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.893	1.503	0.207	2.603
INDICATED (POST-TEST)	0.923	1.555	0.214	2.693
PRESENT ON RATE LEVEL	0.821	1.225	0.154	2.201
DERIVED BY FORMULA	0.830	1.311	0.179	2.319
UNDERLYING PRESENT RATE	0.874	1.303	0.164	2.340
PROPOSED	0.830	1.311	0.179	2.319

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.234
IND. RATE				2.23	MINIMUM PREMIUM	
MAN. RATE	2.73	2.47	2.33	+ 2.23	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	645	119,537	18.533	0	0	0	2	1	3
2015	630	7,185	1.140	0	0	0	0	1	1
2016	629	116,216	18.476	0	0	0	0	2	2
2017	578	3,392	0.587	0	0	0	0	1	1
2018	599	58,215	9.719	0	0	0	0	0	0
TOTAL	3,081	304,545	9.885	0	0	0	2	5	7
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	32,234	3,803	0	0	0	64,565	14,038	4,897
2015	0	0	0	0	3,792	0	0	0	0	3,393	0
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	58,215
TOTAL	0	0	0	32,234	90,526	0	0	0	64,565	49,719	67,501
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
2014	0	0	0	38,681	4,404	0	0	0	67,535	14,698	4,912
2015	0	0	69	57	4,054	0	0	42	49	3,542	0
2016	0	8	4,330	3,243	85,716	0	6	1,487	1,179	29,708	2,786
2017	0	1	92	64	638	0	1	112	85	954	1,583
2018	0	0	0	0	0	0	0	0	0	0	55,886
TOTAL	0	9	4,491	42,045	94,813	0	8	1,641	68,848	48,902	65,166
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,149	254,607	65,166	
IBNR + FREQUENCY ADJUSTMENT	(61,393)	(60,416)	30	
TOTAL LOSSES	0	194,192	65,196	
EXPECTED LOSSES	126,565	164,602	9,747	
CREDIBILITY	0.01	0.04	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	63.029	21.161	84.190
INDICATED (POST-TEST)	0.000	65.203	21.891	87.094
PRESENT ON RATE LEVEL	38.623	50.230	2.974	91.827
DERIVED BY FORMULA	38.236	50.829	3.542	92.607
UNDERLYING PRESENT RATE	41.079	53.425	3.164	97.668
PROPOSED	37.914	50.401	3.512	91.827

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	88.475
IND. RATE				88.48	MINIMUM PREMIUM	
MAN. RATE	120.78	103.76	97.23	+ 88.48	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	227	1,587	0.699	0	0	0	0	0	0
2015	206	28,401	13.787	0	0	0	1	0	1
2016	190	49,315	25.955	0	0	0	0	0	0
2017	197	5,871	2.980	0	0	0	0	1	1
2018	173	12,851	7.428	0	0	0	0	1	1
TOTAL	993	98,025	9.872	0	0	0	1	2	3
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	1,587
2015	0	0	0	27,919	0	0	0	0	0	0	482
2016	0	0	0	0	0	0	0	0	0	0	49,315
2017	0	0	0	0	1,855	0	0	0	0	682	3,334
2018	0	0	0	0	558	0	0	0	0	11,653	640
TOTAL	0	0	0	27,919	2,413	0	0	0	0	12,335	55,358
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
2014	0	0	0	0	0	0	0	0	0	0	1,592
2015	0	0	1,152	30,523	228	0	0	0	0	0	490
2016	0	0	0	0	0	0	0	0	0	0	49,611
2017	0	2	253	176	1,760	0	1	69	53	592	3,257
2018	0	4	339	222	423	3	164	3,729	2,716	6,883	614
TOTAL	0	6	1,744	30,921	2,411	3	164	3,798	2,768	7,475	55,565
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,716	43,575	55,565	
IBNR + FREQUENCY ADJUSTMENT	(9,620)	(4,535)	8	
TOTAL LOSSES	0	39,040	55,573	
EXPECTED LOSSES	19,638	12,257	2,866	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	39.315	55.965	95.280
INDICATED (POST-TEST)	0.000	40.672	57.895	98.567
PRESENT ON RATE LEVEL	18.594	11.606	2.714	32.913
DERIVED BY FORMULA	18.594	11.896	3.266	33.756
UNDERLYING PRESENT RATE	19.777	12.344	2.886	35.007
PROPOSED	18.594	11.896	3.266	33.756

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	32.524
IND. RATE				32.52	MINIMUM PREMIUM	
MAN. RATE	41.18	36.33	34.85	+ 32.52	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	41,440	887,434	2,141	0	0	1	1	17	19
2015	41,264	2,574,156	6,238	0	0	0	7	46	53
2016	47,189	486,513	1,031	0	0	1	1	11	13
2017	49,250	938,186	1,905	0	0	1	6	10	17
2018	57,210	966,417	1,689	0	0	0	4	8	12
TOTAL	236,353	5,852,706	2,476	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
2014	0	0	181,568	40,180	462,193	0	0	4,942	7,166	130,582	60,803
2015	0	0	0	544,946	1,168,085	0	0	0	147,404	612,655	101,066
2016	0	0	145,372	53,801	122,308	0	0	3,225	27,575	96,147	38,085
2017	0	0	136,821	182,260	65,270	0	0	81,688	179,522	175,024	117,601
2018	0	0	0	195,429	242,542	0	0	0	55,414	407,423	65,609
TOTAL	0	0	463,761	1,016,616	2,060,398	0	0	89,855	417,081	1,421,831	383,164
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
2014	0	0	226,778	48,216	535,219	0	0	9,340	7,496	136,719	60,985
2015	0	0	43,781	613,284	1,253,225	0	0	15,929	166,073	641,139	102,784
2016	33	1,057	184,784	62,607	132,171	1	144	15,763	29,296	92,450	38,314
2017	70	1,892	229,778	168,144	79,906	34	5,260	229,740	156,763	165,632	114,896
2018	160	3,506	298,854	237,303	207,211	147	7,092	164,758	123,939	245,972	62,985
TOTAL	264	6,455	983,976	1,129,555	2,207,732	181	12,496	435,530	483,568	1,281,912	379,964
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,438,903	5,102,767	379,964	
IBNR + FREQUENCY ADJUSTMENT	(1,220,058)	(1,040,879)	1,657	
TOTAL LOSSES	218,845	4,061,888	381,621	
EXPECTED LOSSES	2,557,146	2,907,095	471,174	
CREDIBILITY	0.04	0.13	0.20	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.093	1.719	0.161	1.973
INDICATED (POST-TEST)	0.096	1.778	0.167	2.041
PRESENT ON RATE LEVEL	1.017	1.156	0.187	2.361
DERIVED BY FORMULA	0.980	1.237	0.183	2.401
UNDERLYING PRESENT RATE	1.082	1.230	0.199	2.511
PROPOSED	0.964	1.217	0.180	2.361

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.275
IND. RATE				2.27	MINIMUM PREMIUM	
MAN. RATE	3.07	2.65	2.50	+ 2.27	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	389,711	19,030,331	4.883	0	0	20	93	202	315
2015	427,374	15,187,091	3.554	0	0	19	101	191	311
2016	521,113	21,595,922	4.144	1	0	18	102	231	352
2017	544,413	14,456,820	2.655	1	0	16	103	206	326
2018	554,440	14,661,810	2.644	1	0	6	70	270	347
TOTAL	2,437,051	84,931,974	3.485	3	0	79	469	1100	1651
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
2014	0	0	4,925,652	2,841,862	3,851,570	0	0	1,919,436	2,100,188	2,534,863	856,760
2015	0	0	4,070,766	3,150,790	2,181,853	0	0	1,421,775	1,848,563	1,577,916	935,428
2016	3,450	0	4,691,423	4,054,709	3,278,408	0	0	3,706,874	2,620,278	2,255,152	985,628
2017	65,000	0	2,967,834	3,775,749	1,777,511	0	0	924,271	2,244,500	1,551,333	1,150,622
2018	701,682	0	1,254,702	2,658,904	3,140,426	7,000	0	308,943	2,023,458	3,096,497	1,470,198
TOTAL	770,132	0	17,910,377	16,482,014	14,229,768	7,000	0	8,281,299	10,836,987	11,015,761	5,398,636
OD	0	0	0	0	1,554	0	0	0	0	1,548	7,168

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	6,031,392	3,410,234	4,460,118	0	0	3,487,715	2,196,797	2,654,002	859,330
2015	0	12,741	5,100,556	3,508,333	2,397,864	0	12,568	2,992,545	2,016,312	1,679,951	951,330
2016	4,450	29,653	5,183,051	4,331,032	3,610,116	472	68,211	4,755,847	2,595,095	2,265,314	991,542
2017	65,811	40,790	4,964,997	3,530,328	2,064,866	389	60,805	2,642,333	1,903,086	1,514,710	1,124,158
2018	809,995	58,299	5,127,365	3,291,354	2,787,737	15,590	108,801	2,634,827	1,819,267	2,039,767	1,411,390
TOTAL	880,256	141,483	26,407,362	18,071,282	15,320,700	16,451	250,386	16,513,268	10,530,557	10,153,744	5,337,750
OD	0	0	28	23	1,661	0	0	19	22	1,616	7,168

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	44,209,253	54,079,606	5,344,918	
IBNR + FREQUENCY ADJUSTMENT	(16,669,130)	(14,391,802)	17,297	
TOTAL LOSSES	27,540,123	39,687,804	5,362,215	
EXPECTED LOSSES	35,206,718	40,293,441	5,039,624	
CREDIBILITY	0.18	0.60	0.97	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.130	1.629	0.220	2.979
INDICATED (POST-TEST)	1.169	1.685	0.228	3.081
PRESENT ON RATE LEVEL	1.358	1.554	0.194	3.107
DERIVED BY FORMULA	1.324	1.633	0.227	3.183
UNDERLYING PRESENT RATE	1.445	1.653	0.207	3.305
PROPOSED	1.292	1.593	0.221	3.107

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.994
IND. RATE				2.99	MINIMUM PREMIUM	
MAN. RATE	3.92	3.52	3.29	+ 2.99	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	427	3,046,345	713.430	0	1	0	1	3	5
2015	421	598,465	142.153	0	0	2	0	2	4
2016	459	212,758	46.353	0	0	0	1	5	6
2017	425	75,229	17.701	0	0	0	0	4	4
2018	400	105,759	26.440	0	0	0	0	2	2
TOTAL	2,132	4,038,556	189.426	0	1	2	2	16	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
2014	0	971,105	0	33,992	21,894	0	1,921,620	0	0	67,489	30,245
2015	0	0	441,454	0	7,823	0	0	128,474	0	6,146	14,568
2016	0	0	0	25,558	32,979	0	0	0	65,000	46,486	42,735
2017	0	0	0	0	10,354	0	0	0	0	54,325	10,550
2018	0	0	0	0	14,059	0	0	0	0	55,524	36,176
TOTAL	0	971,105	441,454	59,550	87,109	0	1,921,620	128,474	65,000	229,970	134,274
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
2014	0	185,900	0	40,790	25,353	0	785,334	0	0	70,661	30,336
2015	0	1,382	534,863	3,476	12,650	0	1,136	259,279	2,094	7,628	14,816
2016	2	25	5,529	27,280	35,054	0	75	13,887	61,957	46,180	42,991
2017	0	10	1,410	982	9,822	0	62	5,533	4,193	47,147	10,307
2018	4	101	8,551	5,606	10,657	16	780	17,767	12,940	32,795	34,729
TOTAL	7	187,419	550,353	78,135	93,536	16	787,387	296,467	81,184	204,411	133,179
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,821,649	457,266	133,179	
IBNR + FREQUENCY ADJUSTMENT	(128,386)	(85,145)	265	
TOTAL LOSSES	1,693,264	372,122	133,444	
EXPECTED LOSSES	265,882	232,631	87,084	
CREDIBILITY	0.02	0.05	0.13	

PURE PREMIUMS

INDICATED (PRE-TEST)	794.214	174.541	62.591	1031.346
INDICATED (POST-TEST)	821.614	180.563	64.750	1066.927
PRESENT ON RATE LEVEL	117.253	102.589	38.404	258.245
DERIVED BY FORMULA	131.340	106.488	41.829	279.656
UNDERLYING PRESENT RATE	124.710	109.114	40.846	274.670
PROPOSED	131.340	106.487	41.829	279.656

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	269.449
IND. RATE				269.45	MINIMUM PREMIUM	
MAN. RATE	281.51	267.90	273.44	+ 269.45	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	1,109	149,774	13.505	0	0	0	0	7	7
2015	1,118	176,326	15.772	0	0	0	1	1	2
2016	1,102	401,027	36.391	0	0	0	1	3	4
2017	1,083	80,418	7.425	0	0	0	1	0	1
2018	1,126	531,143	47.171	0	0	0	2	5	7
TOTAL	5,538	1,338,688	24.173	0	0	0	5	16	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
2014	0	0	0	0	66,445	0	0	0	0	72,538	10,791
2015	0	0	0	24,211	9,501	0	0	0	91,919	34,315	16,380
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	6,510
2018	0	0	0	199,947	132,966	0	0	0	51,252	112,950	34,028
TOTAL	0	0	0	387,923	315,096	0	0	0	184,817	333,937	116,915
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
2014	0	0	0	0	76,943	0	0	0	0	75,947	10,823
2015	0	0	1,172	26,611	10,355	0	0	5,621	98,517	36,780	16,658
2016	11	107	22,133	117,492	113,651	0	43	9,038	22,871	109,302	49,501
2017	9	180	20,143	44,509	3,399	1	180	8,774	16,462	1,313	6,360
2018	127	2,759	235,709	196,862	124,692	59	2,852	67,946	53,136	71,642	32,667
TOTAL	147	3,046	279,157	385,474	329,041	60	3,075	91,379	190,986	294,983	116,010
OD	0	0	0	0	0	0	0	0	0	0	922

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	376,863	1,200,484	116,933	
IBNR + FREQUENCY ADJUSTMENT	(193,092)	(252,840)	140	
TOTAL LOSSES	183,771	947,644	117,073	
EXPECTED LOSSES	399,740	692,708	44,390	
CREDIBILITY	0.03	0.11	0.08	

PURE PREMIUMS

INDICATED (PRE-TEST)	33.184	171.117	21.140	225.440
INDICATED (POST-TEST)	34.329	177.020	21.869	233.218
PRESENT ON RATE LEVEL	67.865	117.603	7.536	193.004
DERIVED BY FORMULA	66.859	124.139	8.683	199.680
UNDERLYING PRESENT RATE	72.181	125.083	8.016	205.280
PROPOSED	66.859	124.138	8.683	199.680

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	192.392
IND. RATE				192.39	MINIMUM PREMIUM	
MAN. RATE	254.55	218.35	204.36	+ 192.39	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	388,368	4,412,161	1.136	0	0	3	36	66	105
2015	393,692	7,080,111	1.798	0	0	10	52	77	139
2016	387,311	4,367,519	1.128	0	0	0	37	60	97
2017	352,041	5,243,719	1.490	0	0	4	31	79	114
2018	564,552	5,037,255	0.892	0	0	0	38	106	144
TOTAL	2,085,964	26,140,765	1.253	0	0	17	194	388	599
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
2014	0	0	472,584	985,529	366,438	0	0	618,257	856,909	649,549	462,895
2015	0	0	1,731,506	1,739,167	404,617	0	0	843,519	1,366,761	458,829	535,712
2016	0	0	0	1,694,230	377,566	0	0	0	1,137,742	605,884	552,097
2017	0	0	701,019	1,607,897	396,936	0	0	159,017	1,064,179	978,485	336,186
2018	0	0	0	1,102,294	942,464	0	0	0	1,065,268	1,165,071	762,158
TOTAL	0	0	2,905,109	7,129,117	2,488,021	0	0	1,620,793	5,490,859	3,857,818	2,649,048
OD	0	0	0	7,111	1,186	0	0	0	0	16,866	2,274

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	586,290	1,182,635	424,335	0	0	1,152,784	896,327	680,078	464,284
2015	0	5,420	2,176,440	1,920,609	463,608	0	7,457	1,784,777	1,477,279	501,170	544,819
2016	163	1,496	271,329	1,737,091	439,074	0	1,271	233,175	1,076,631	610,394	555,410
2017	478	12,075	1,445,416	1,441,085	512,528	105	16,921	802,403	898,879	919,348	328,454
2018	769	16,717	1,426,824	1,168,792	846,169	877	42,660	1,033,823	828,841	790,573	731,672
TOTAL	1,409	35,707	5,906,299	7,450,213	2,685,714	982	68,309	5,006,961	5,177,957	3,501,563	2,624,638
OD	0	9	721	9,006	899	5	237	5,397	3,931	9,962	2,237

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,026,037	18,839,245	2,626,875	
IBNR + FREQUENCY ADJUSTMENT	(3,025,949)	(5,024,323)	8,555	
TOTAL LOSSES	8,000,088	13,814,921	2,635,430	
EXPECTED LOSSES	6,309,646	13,994,472	2,325,671	
CREDIBILITY	0.16	0.54	0.87	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.384	0.662	0.126	1.172
INDICATED (POST-TEST)	0.397	0.685	0.131	1.213
PRESENT ON RATE LEVEL	0.284	0.631	0.105	1.020
DERIVED BY FORMULA	0.302	0.660	0.127	1.090
UNDERLYING PRESENT RATE	0.302	0.671	0.111	1.085
PROPOSED	0.302	0.660	0.127	1.090

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.050
IND. RATE				1.05	MINIMUM PREMIUM	
MAN. RATE	1.12	1.03	1.08	+ 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
2014	46,051	543,222	1.180	0	0	0	6	17	23
2015	50,347	596,980	1.186	0	0	0	3	12	15
2016	51,343	701,174	1.366	0	1	0	3	20	24
2017	52,429	635,008	1.211	0	0	0	2	14	16
2018	51,097	567,102	1.110	0	0	0	4	13	17
TOTAL	251,267	3,043,486	1.211	0	1	0	18	76	95
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	240,399	56,812	0	0	0	59,700	123,817	62,494
2015	0	0	0	222,414	28,736	0	0	0	97,118	172,484	76,228
2016	0	45,814	0	125,401	211,369	0	4,425	0	60,638	159,882	93,645
2017	0	0	0	97,746	135,624	0	0	0	72,245	223,965	105,428
2018	0	0	0	184,067	60,585	0	0	0	73,321	177,083	72,046
TOTAL	0	45,814	0	870,027	493,126	0	4,425	0	363,022	857,231	409,841
OD	0	0	0	0	0	0	0	0	0	0	1,632

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	288,479	65,788	0	0	0	62,446	129,636	62,681
2015	0	0	9,698	243,588	32,541	0	0	7,628	106,065	181,081	77,524
2016	2,219	71,198	31,090	136,377	223,667	160	10,835	18,524	62,211	154,092	94,207
2017	21	474	56,110	96,046	135,012	5	858	52,148	72,325	198,760	103,003
2018	33	2,096	179,389	156,577	67,928	89	4,297	102,162	79,628	111,644	69,164
TOTAL	2,274	73,767	276,288	921,066	524,936	253	15,990	180,461	382,676	775,213	406,580
OD	0	0	0	0	0	0	0	0	0	0	1,637

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	549,034	2,603,891	408,216	
IBNR + FREQUENCY ADJUSTMENT	(440,901)	(549,117)	1,012	
TOTAL LOSSES	108,133	2,054,774	409,228	
EXPECTED LOSSES	920,274	1,513,609	317,252	
CREDIBILITY	0.04	0.13	0.21	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.043	0.818	0.163	1.024
INDICATED (POST-TEST)	0.045	0.846	0.168	1.059
PRESENT ON RATE LEVEL	0.344	0.566	0.119	1.029
DERIVED BY FORMULA	0.332	0.603	0.129	1.064
UNDERLYING PRESENT RATE	0.366	0.602	0.126	1.095
PROPOSED	0.331	0.600	0.129	1.059

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.020
IND. RATE				1.02	MINIMUM PREMIUM	
MAN. RATE	1.31	1.16	1.09	+ 1.02	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	1,160,815	10,021,559	0.863	0	0	7	51	175	233
2015	1,215,114	14,303,856	1.177	0	0	17	69	172	258
2016	1,193,293	11,683,917	0.979	0	0	12	60	152	224
2017	1,243,397	14,882,984	1.197	0	0	9	86	178	273
2018	1,246,142	9,908,023	0.795	0	0	1	32	237	270
TOTAL	6,058,761	60,800,339	1.004	0	0	46	298	914	1258
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
2014	0	0	1,297,273	1,726,597	2,123,822	0	0	444,777	1,389,357	1,818,963	1,220,770
2015	0	0	3,411,174	2,337,955	2,328,113	0	0	1,387,397	1,239,696	2,193,616	1,405,905
2016	0	0	1,987,050	2,151,307	1,863,513	0	0	759,564	1,403,488	1,979,711	1,539,284
2017	0	0	1,598,288	4,077,691	2,562,576	0	0	651,194	2,668,617	1,875,208	1,449,410
2018	0	0	168,611	1,178,280	2,659,915	0	0	47,879	925,798	3,322,425	1,605,115
TOTAL	0	0	8,462,396	11,471,830	11,537,939	0	0	3,290,811	7,626,956	11,189,923	7,220,484
OD	0	0	0	1,404	132,130	0	0	0	0	11,109	6,003

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,620,294	2,071,916	2,459,386	0	0	840,629	1,453,267	1,904,454	1,224,432
2015	0	10,677	4,270,751	2,616,865	2,541,170	0	12,265	2,896,410	1,375,436	2,316,089	1,429,805
2016	590	15,683	2,746,003	2,302,617	2,044,522	165	24,682	1,813,472	1,403,840	1,941,030	1,548,520
2017	1,214	30,627	3,679,727	3,793,210	2,767,751	334	52,789	2,382,825	2,229,497	1,812,097	1,416,074
2018	1,413	31,328	2,685,876	1,925,241	2,169,106	1,486	71,907	1,697,815	1,264,678	2,053,921	1,540,910
TOTAL	3,218	88,315	15,002,651	12,709,850	11,981,935	1,985	161,642	9,631,150	7,726,719	10,027,591	7,159,741
OD	0	9	5,301	5,314	139,186	0	2	416	345	10,876	5,918

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	24,894,688	42,601,815	7,165,659	
IBNR + FREQUENCY ADJUSTMENT	(7,150,200)	(11,103,794)	22,164	
TOTAL LOSSES	17,744,488	31,498,021	7,187,823	
EXPECTED LOSSES	14,861,924	30,546,247	6,931,648	
CREDIBILITY	0.33	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.293	0.520	0.119	0.931
INDICATED (POST-TEST)	0.303	0.538	0.123	0.964
PRESENT ON RATE LEVEL	0.231	0.474	0.108	0.812
DERIVED BY FORMULA	0.255	0.538	0.123	0.915
UNDERLYING PRESENT RATE	0.245	0.504	0.114	0.864
PROPOSED	0.254	0.538	0.123	0.915

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.882
IND. RATE				0.88	MINIMUM PREMIUM	
MAN. RATE	0.96	0.86	0.86	+ 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
2014	2,385,139	36,088,978	1.513	2	0	28	310	491	831
2015	2,349,991	33,431,738	1.423	1	0	21	263	552	837
2016	2,645,731	38,916,276	1.471	1	0	40	288	598	927
2017	2,653,682	41,660,345	1.570	0	0	25	290	616	931
2018	2,425,774	31,324,923	1.291	0	0	8	143	599	750
TOTAL	12,460,317	181,422,260	1.456	4	0	122	1294	2856	4276
OD				0	0	0	8	7	15

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	100,954	0	5,192,333	8,304,408	2,960,725	1,935	0	2,032,762	8,238,553	4,693,930	4,563,378
2015	359,791	0	3,948,833	8,159,016	3,756,253	5,877	0	1,699,750	6,215,214	4,993,956	4,293,048
2016	1,580	0	7,474,814	8,014,335	4,040,179	118	0	2,916,819	6,710,453	5,294,627	4,463,351
2017	0	0	4,897,908	10,352,030	5,236,718	0	0	1,889,784	9,283,280	5,419,584	4,581,041
2018	0	0	1,304,462	5,533,786	6,149,456	0	0	565,481	6,990,146	6,493,728	4,287,864
TOTAL	462,325	0	22,818,350	40,363,575	22,143,331	7,930	0	9,104,596	37,437,646	26,895,825	22,188,682
OD	0	0	0	276,514	49,927	0	0	0	154,259	43,833	138,423

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	150,421	0	6,485,224	9,965,290	3,428,520	2,123	0	3,841,920	8,617,526	4,914,545	4,577,068
2015	454,494	12,360	5,188,159	9,006,321	4,120,805	18,878	15,026	3,842,529	6,726,626	5,294,259	4,366,030
2016	3,739	58,624	10,161,833	8,465,131	4,594,118	890	95,644	7,091,146	6,527,074	5,294,260	4,490,131
2017	3,269	83,827	10,094,532	9,551,541	5,860,491	1,047	165,984	7,537,642	7,640,704	5,332,869	4,475,677
2018	4,769	105,517	9,160,327	6,499,931	5,405,119	5,182	252,266	6,130,784	4,402,472	4,383,135	4,116,349
TOTAL	616,692	260,329	41,090,075	43,488,214	23,409,052	28,119	528,920	28,444,022	33,914,403	25,219,068	22,025,256
OD	2	36	10,152	319,569	53,510	1	77	5,923	163,844	43,675	139,222

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	70,984,348	126,611,335	22,164,477	
IBNR + FREQUENCY ADJUSTMENT	(23,397,067)	(32,985,475)	69,127	
TOTAL LOSSES	47,587,280	93,625,860	22,233,604	
EXPECTED LOSSES	48,654,666	90,701,909	22,104,836	
CREDIBILITY	0.54	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.382	0.751	0.178	1.312
INDICATED (POST-TEST)	0.395	0.777	0.185	1.357
PRESENT ON RATE LEVEL	0.367	0.684	0.167	1.218
DERIVED BY FORMULA	0.382	0.777	0.185	1.344
UNDERLYING PRESENT RATE	0.390	0.728	0.177	1.296
PROPOSED	0.382	0.777	0.185	1.344

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.295
IND. RATE				1.29	MINIMUM PREMIUM	
MAN. RATE	1.39	1.28	1.29	+ 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
2014	111,844	1,105,210	0.988	0	0	0	7	21	28
2015	115,984	871,079	0.751	0	0	0	3	30	33
2016	129,377	1,288,507	0.996	0	0	0	7	25	32
2017	142,484	1,116,741	0.784	0	0	0	8	30	38
2018	143,968	1,437,454	0.998	0	0	0	5	49	54
TOTAL	643,657	5,818,991	0.904	0	0	0	30	155	185
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	325,980	105,397	0	0	0	336,525	170,587	166,721
2015	0	0	0	149,728	216,847	0	0	0	86,241	252,833	165,430
2016	0	0	0	402,821	347,157	0	0	0	174,524	215,691	148,314
2017	0	0	0	275,122	305,806	0	0	0	116,651	246,968	172,194
2018	0	0	0	183,863	292,131	0	0	0	149,328	559,637	252,495
TOTAL	0	0	0	1,337,514	1,267,338	0	0	0	863,269	1,445,716	905,154
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
2014	0	0	0	391,176	122,050	0	0	0	352,005	178,605	167,221
2015	0	0	10,131	166,944	233,050	0	0	8,010	95,632	264,852	168,242
2016	39	382	78,061	423,160	372,602	0	220	41,619	169,788	210,556	149,204
2017	57	1,256	147,593	263,136	307,982	7	1,254	72,523	107,930	221,421	168,234
2018	171	3,758	320,058	248,755	243,417	239	11,548	271,740	208,546	344,906	242,395
TOTAL	267	5,397	555,843	1,493,171	1,279,101	246	13,022	393,891	933,901	1,220,340	895,296
OD	0	0	0	0	0	0	0	0	0	0	5,909

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	968,665	4,926,514	901,206	
IBNR + FREQUENCY ADJUSTMENT	(899,460)	(1,486,423)	2,580	
TOTAL LOSSES	69,205	3,440,091	903,785	
EXPECTED LOSSES	1,886,128	4,140,738	761,946	
CREDIBILITY	0.07	0.25	0.40	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.011	0.534	0.140	0.686
INDICATED (POST-TEST)	0.011	0.553	0.145	0.709
PRESENT ON RATE LEVEL	0.276	0.605	0.111	0.992
DERIVED BY FORMULA	0.257	0.592	0.125	0.974
UNDERLYING PRESENT RATE	0.293	0.643	0.118	1.055
PROPOSED	0.257	0.592	0.125	0.974

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.938
IND. RATE				0.94	MINIMUM PREMIUM	
MAN. RATE	1.28	1.11	1.05	+ 0.94	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	68,905	634,687	0.921	0	0	0	5	18	23
2015	71,300	792,903	1.112	0	0	0	7	13	20
2016	70,443	540,779	0.768	0	0	0	4	16	20
2017	72,295	503,521	0.696	0	0	0	6	12	18
2018	70,193	1,530,565	2.181	0	0	1	6	22	29
TOTAL	353,136	4,002,455	1.133	0	0	1	28	81	110
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	170,009	94,702	0	0	0	120,282	122,019	127,675
2015	0	0	0	223,537	53,167	0	0	0	244,190	177,948	94,061
2016	0	0	0	86,507	72,328	0	0	0	70,437	224,460	87,047
2017	0	0	0	90,839	76,209	0	0	0	131,584	120,342	84,547
2018	0	0	137,616	274,761	146,030	0	0	166,003	487,581	219,704	98,870
TOTAL	0	0	137,616	845,653	442,436	0	0	166,003	1,054,074	864,473	492,200
OD	0	0	0	0	0	0	0	0	0	0	728

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	204,011	109,665	0	0	0	125,815	127,754	128,058
2015	0	0	10,190	245,182	58,668	0	0	16,008	262,976	188,313	95,660
2016	8	82	16,647	90,787	77,699	0	117	23,346	73,718	215,865	87,569
2017	18	390	45,361	84,533	78,199	7	1,233	65,689	109,533	112,434	82,602
2018	216	4,816	428,633	269,747	153,345	477	23,372	581,546	327,256	185,392	94,915
TOTAL	242	5,287	500,831	894,261	477,577	484	24,723	686,589	899,298	829,758	488,805
OD	0	0	0	0	0	0	0	0	0	0	717

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,218,156	3,100,893	489,522	
IBNR + FREQUENCY ADJUSTMENT	(512,107)	(672,820)	1,336	
TOTAL LOSSES	706,050	2,428,073	490,858	
EXPECTED LOSSES	1,062,654	1,846,020	425,743	
CREDIBILITY	0.05	0.17	0.27	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.200	0.688	0.139	1.027
INDICATED (POST-TEST)	0.207	0.711	0.144	1.062
PRESENT ON RATE LEVEL	0.283	0.491	0.113	0.888
DERIVED BY FORMULA	0.279	0.529	0.122	0.930
UNDERLYING PRESENT RATE	0.301	0.523	0.121	0.944
PROPOSED	0.279	0.529	0.122	0.930

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.896
IND. RATE				0.90	MINIMUM PREMIUM	
MAN. RATE	1.16	1.00	0.94	+ 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
2014	303,905	1,262,110	0.415	0	0	2	5	10	17
2015	281,679	1,054,978	0.375	0	0	1	6	8	15
2016	274,373	509,107	0.186	0	0	1	0	8	9
2017	271,020	813,214	0.300	0	0	1	2	10	13
2018	275,878	271,270	0.098	0	0	0	0	6	6
TOTAL	1,406,855	3,910,679	0.278	0	0	5	13	42	60
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	389,769	255,062	247,234	0	0	41,283	212,919	80,113	35,730
2015	0	0	390,907	174,573	128,701	0	0	35,741	172,865	114,864	37,327
2016	0	0	167,263	0	142,975	0	0	44,769	0	108,642	45,458
2017	0	0	212,054	215,839	34,253	0	0	93,529	60,714	162,672	34,153
2018	0	0	0	0	96,145	0	0	0	0	112,044	63,081
TOTAL	0	0	1,159,993	645,474	649,308	0	0	215,322	446,498	578,335	215,749
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
2014	0	0	486,821	306,074	286,297	0	0	78,025	222,713	83,878	35,837
2015	0	1,224	483,042	195,759	142,815	0	316	83,304	186,560	122,050	37,962
2016	32	1,163	203,541	9,199	152,750	10	1,370	91,650	5,825	104,325	45,731
2017	96	2,635	321,351	197,544	56,042	31	4,774	200,388	66,239	148,105	33,367
2018	31	691	58,475	38,336	72,878	33	1,574	35,853	26,111	66,179	60,558
TOTAL	158	5,713	1,553,231	746,912	710,783	73	8,034	489,220	507,449	524,537	213,455
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,056,429	2,489,680	213,455	
IBNR + FREQUENCY ADJUSTMENT	(450,088)	(728,099)	621	
TOTAL LOSSES	1,606,341	1,761,581	214,075	
EXPECTED LOSSES	924,662	1,983,333	201,014	
CREDIBILITY	0.13	0.42	0.67	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.114	0.125	0.015	0.255
INDICATED (POST-TEST)	0.118	0.130	0.016	0.263
PRESENT ON RATE LEVEL	0.062	0.133	0.013	0.208
DERIVED BY FORMULA	0.069	0.131	0.015	0.215
UNDERLYING PRESENT RATE	0.066	0.141	0.014	0.221
PROPOSED	0.069	0.131	0.015	0.215

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.207
IND. RATE				0.21	MINIMUM PREMIUM	
MAN. RATE	0.26	0.23	0.22	+ 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
2014	39,032	496,553	1.272	0	0	0	2	13	15
2015	42,294	2,219,823	5.249	0	0	2	6	12	20
2016	43,486	784,342	1.804	0	0	0	6	8	14
2017	42,593	2,446,205	5.743	0	0	1	3	9	13
2018	47,464	1,089,030	2.294	0	0	1	2	10	13
TOTAL	214,869	7,035,953	3.275	0	0	4	19	52	75
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	23,016	96,093	0	0	0	16,353	164,198	196,893
2015	0	0	676,458	456,090	126,753	0	0	497,769	335,054	72,441	55,258
2016	0	0	0	372,139	68,072	0	0	0	242,624	36,378	65,129
2017	0	0	197,003	178,493	69,967	0	0	90,183	1,744,156	109,877	56,526
2018	0	0	138,748	207,265	284,951	0	0	45,120	71,758	283,526	57,662
TOTAL	0	0	1,012,209	1,237,003	645,836	0	0	633,072	2,409,945	666,420	431,468
OD	0	0	0	0	0	0	0	0	0	0	315

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	27,619	111,276	0	0	0	17,105	171,915	197,484
2015	0	1,660	663,260	504,561	144,388	0	3,365	787,700	364,279	82,699	56,197
2016	36	327	58,815	380,968	80,958	0	252	45,300	226,084	41,746	65,520
2017	80	2,290	281,683	138,411	84,529	72	11,336	519,322	681,025	151,541	55,226
2018	232	5,216	461,901	276,697	250,660	164	7,997	191,977	109,314	176,740	55,356
TOTAL	348	9,494	1,465,660	1,328,255	671,810	237	22,950	1,544,299	1,397,808	624,642	429,782
OD	0	0	0	0	0	0	0	0	0	0	319

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,042,987	4,022,515	430,101	
IBNR + FREQUENCY ADJUSTMENT	(1,459,735)	(769,686)	1,295	
TOTAL LOSSES	1,583,252	3,252,829	431,396	
EXPECTED LOSSES	3,049,848	2,128,670	390,049	
CREDIBILITY	0.04	0.12	0.19	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.737	1.514	0.201	2.451
INDICATED (POST-TEST)	0.762	1.566	0.208	2.536
PRESENT ON RATE LEVEL	1.335	0.931	0.171	2.437
DERIVED BY FORMULA	1.312	1.008	0.178	2.497
UNDERLYING PRESENT RATE	1.419	0.991	0.182	2.592
PROPOSED	1.312	1.008	0.178	2.497

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.406
IND. RATE				2.41	MINIMUM PREMIUM	
MAN. RATE	3.17	2.74	2.58	+ 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
2014	409,114	9,602,721	2.347	0	0	9	56	132	197
2015	431,256	7,097,743	1.646	0	0	7	56	108	171
2016	445,117	10,336,861	2.322	0	0	13	40	114	167
2017	452,153	7,377,324	1.632	0	0	6	34	135	175
2018	449,681	8,050,567	1.790	0	0	3	13	157	173
TOTAL	2,187,321	42,465,216	1.941	0	0	38	199	646	883
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,565,021	2,693,471	859,240	0	0	910,442	1,436,639	1,389,753	748,155
2015	0	0	1,152,285	1,975,418	674,651	0	0	344,063	1,270,101	1,086,103	595,122
2016	0	0	2,416,569	2,003,213	1,188,525	0	0	1,642,163	1,353,352	1,047,454	685,585
2017	0	0	1,005,124	1,228,587	1,501,578	0	0	579,934	777,849	1,468,473	815,779
2018	0	0	755,710	626,163	2,052,381	0	0	1,732,843	321,454	1,904,185	657,831
TOTAL	0	0	6,894,709	8,526,852	6,276,375	0	0	5,209,445	5,159,395	6,895,968	3,502,472
OD	0	0	0	0	0	0	0	0	0	0	16,548

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,954,711	3,232,165	995,000	0	0	1,720,735	1,502,724	1,455,071	750,399
2015	0	3,607	1,489,516	2,178,535	748,602	0	3,042	779,416	1,375,510	1,150,325	605,239
2016	657	18,364	3,179,560	2,134,386	1,346,598	353	50,266	3,417,056	1,355,126	1,067,659	689,699
2017	532	14,554	1,784,661	1,238,245	1,549,435	214	33,469	1,452,347	751,999	1,341,776	797,016
2018	1,123	25,367	2,222,815	1,322,224	1,668,370	1,412	68,890	1,673,789	698,822	1,191,851	631,518
TOTAL	2,312	61,891	10,631,263	10,105,556	6,308,005	1,978	155,666	9,043,344	5,684,180	6,206,681	3,473,871
OD	0	0	0	0	0	0	0	0	0	0	15,964

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,896,454	28,304,423	3,489,834	
IBNR + FREQUENCY ADJUSTMENT	(6,785,700)	(7,777,396)	12,054	
TOTAL LOSSES	13,110,754	20,527,027	3,501,888	
EXPECTED LOSSES	14,138,236	21,429,255	3,761,743	
CREDIBILITY	0.17	0.56	0.90	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.599	0.938	0.160	1.698
INDICATED (POST-TEST)	0.620	0.971	0.166	1.757
PRESENT ON RATE LEVEL	0.608	0.921	0.162	1.691
DERIVED BY FORMULA	0.610	0.949	0.165	1.724
UNDERLYING PRESENT RATE	0.646	0.980	0.172	1.798
PROPOSED	0.610	0.949	0.165	1.724

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.661
IND. RATE				1.66	MINIMUM PREMIUM	
MAN. RATE	2.18	1.90	1.79	+ 1.66	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	134,644	1,377,400	1.023	0	0	0	11	18	29
2015	144,133	3,083,350	2.139	0	0	3	15	21	39
2016	166,736	2,302,691	1.381	0	0	0	12	26	38
2017	179,885	2,760,034	1.534	0	0	3	13	23	39
2018	187,073	1,518,453	0.812	0	0	0	3	36	39
TOTAL	812,471	11,041,928	1.359	0	0	6	54	124	184
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
2014	0	0	0	461,857	377,395	0	0	0	193,400	210,833	133,915
2015	0	0	482,855	756,241	180,169	0	0	436,399	747,732	237,117	242,837
2016	0	0	0	644,046	421,592	0	0	0	726,383	292,198	218,472
2017	0	0	564,786	587,230	362,298	0	0	152,983	472,969	357,709	262,059
2018	0	0	0	92,148	528,399	0	0	0	47,936	623,367	226,603
TOTAL	0	0	1,047,641	2,541,522	1,869,853	0	0	589,382	2,188,420	1,721,224	1,083,886
OD	0	0	0	0	7,500	0	0	0	0	921	24,437

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	554,228	437,023	0	0	0	202,296	220,742	134,317
2015	0	1,511	619,348	833,146	203,490	0	3,858	925,657	807,601	259,433	246,965
2016	62	597	117,782	671,303	456,664	0	792	144,359	683,792	299,569	219,783
2017	266	7,335	897,552	562,365	407,214	70	11,025	488,835	400,084	344,474	256,032
2018	208	4,630	392,731	276,983	411,545	206	9,941	229,219	170,351	372,800	217,539
TOTAL	535	14,074	2,027,413	2,898,026	1,915,936	276	25,616	1,788,069	2,264,125	1,497,018	1,074,635
OD	0	8	1,021	711	7,115	0	1	94	71	799	24,671

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,857,107	8,583,802	1,099,307	
IBNR + FREQUENCY ADJUSTMENT	(1,839,448)	(1,962,236)	3,743	
TOTAL LOSSES	2,017,659	6,621,566	1,103,050	
EXPECTED LOSSES	3,873,129	5,486,933	1,086,365	
CREDIBILITY	0.09	0.29	0.47	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.248	0.815	0.136	1.199
INDICATED (POST-TEST)	0.257	0.843	0.140	1.240
PRESENT ON RATE LEVEL	0.448	0.635	0.126	1.209
DERIVED BY FORMULA	0.431	0.695	0.133	1.259
UNDERLYING PRESENT RATE	0.477	0.675	0.134	1.286
PROPOSED	0.425	0.685	0.131	1.240

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.195
IND. RATE				1.19	MINIMUM PREMIUM	
MAN. RATE	1.51	1.33	1.28	+ 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
2014	1,113,547	34,711,248	3.117	0	0	32	119	380	531
2015	1,204,905	27,003,777	2.241	0	0	30	101	341	472
2016	1,324,107	32,576,816	2.460	1	0	26	132	438	597
2017	1,441,195	37,344,043	2.591	1	0	22	170	626	819
2018	1,510,936	26,616,505	1.762	1	0	9	78	573	661
TOTAL	6,594,690	158,252,389	2.400	3	0	119	600	2358	3080
OD				0	0	0	1	5	6

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	6,406,985	4,575,372	5,730,902	0	0	3,891,703	6,547,909	5,414,308	2,144,069
2015	0	0	5,348,453	4,837,053	5,321,730	0	0	2,286,286	2,637,581	4,020,685	2,551,989
2016	390,199	0	5,664,712	5,402,765	6,919,092	0	0	2,357,631	3,609,456	5,553,007	2,679,954
2017	831,493	0	4,111,962	7,445,413	8,684,672	3,001	0	2,816,073	4,660,892	6,503,312	2,287,225
2018	287,670	0	1,661,577	3,264,057	7,436,603	5,000	0	716,171	2,576,603	8,471,184	2,197,640
TOTAL	1,509,362	0	23,193,689	25,524,660	34,092,999	8,001	0	12,067,864	20,032,441	29,962,496	11,860,877
OD	0	0	0	1,813	67,158	0	0	0	142	29,611	43,318

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	7,817,778	5,458,296	6,636,385	0	0	6,870,279	4,777,468	5,668,780	2,150,501
2015	0	16,741	6,775,001	5,408,666	5,780,819	0	20,211	4,811,625	2,906,617	4,246,539	2,595,373
2016	378,589	43,013	7,593,715	5,881,581	7,478,941	483	71,426	5,189,959	3,637,830	5,436,512	2,696,034
2017	825,233	70,030	8,527,502	7,363,220	8,905,064	5,351	164,305	7,157,984	4,267,618	6,020,822	2,234,619
2018	335,396	98,452	8,584,542	5,480,705	6,145,602	14,034	218,207	5,209,885	3,412,626	5,288,949	2,109,734
TOTAL	1,539,219	228,236	39,298,538	29,592,469	34,946,811	19,868	474,149	29,239,731	19,002,159	26,661,603	11,786,261
OD	19	418	35,996	24,733	53,860	2	105	3,398	2,610	25,651	42,866

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	70,839,679	110,309,895	11,829,127	
IBNR + FREQUENCY ADJUSTMENT	(21,388,167)	(29,018,836)	42,842	
TOTAL LOSSES	49,451,511	81,291,060	11,871,969	
EXPECTED LOSSES	44,959,338	80,990,580	12,499,334	
CREDIBILITY	0.35	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.750	1.233	0.180	2.163
INDICATED (POST-TEST)	0.776	1.275	0.186	2.237
PRESENT ON RATE LEVEL	0.641	1.155	0.178	1.974
DERIVED BY FORMULA	0.688	1.275	0.186	2.150
UNDERLYING PRESENT RATE	0.682	1.228	0.190	2.099
PROPOSED	0.688	1.275	0.186	2.150

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.072
IND. RATE				2.07	MINIMUM PREMIUM	
MAN. RATE	2.31	2.08	2.09	+ 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
2014	346,311	4,607,093	1.330	0	0	5	13	75	93
2015	345,571	5,488,811	1.588	0	0	4	15	98	117
2016	347,465	3,871,198	1.114	0	0	1	12	74	87
2017	353,717	4,822,844	1.363	0	0	3	10	58	71
2018	370,797	3,378,188	0.911	0	0	1	12	67	80
TOTAL	1,763,861	22,168,134	1.257	0	0	14	62	372	448
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	966,217	454,842	568,337	0	0	824,667	388,111	942,894	462,025
2015	0	0	788,300	842,794	868,010	0	0	1,011,087	410,555	1,082,661	485,404
2016	0	0	221,604	337,411	916,692	0	0	743,725	171,115	1,103,595	377,056
2017	0	0	761,290	397,380	666,120	0	0	1,412,550	168,169	1,010,730	406,605
2018	0	0	180,835	635,354	597,906	0	0	49,007	402,145	1,102,693	410,248
TOTAL	0	0	2,918,246	2,667,781	3,617,065	0	0	4,041,036	1,540,095	5,242,573	2,141,338
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
2014	0	0	1,206,805	545,810	658,134	0	0	1,558,621	405,964	987,210	463,411
2015	0	1,979	816,455	939,222	941,001	0	5,689	1,334,997	463,549	1,140,628	493,656
2016	56	1,219	240,637	381,713	967,053	89	12,664	870,460	215,834	1,063,859	379,318
2017	242	6,912	855,903	429,159	682,690	266	40,878	1,665,401	275,874	917,802	397,253
2018	529	11,721	1,022,606	713,691	542,058	574	27,853	664,000	473,559	692,551	393,838
TOTAL	827	21,831	4,142,407	3,009,595	3,790,935	930	87,084	6,093,478	1,834,781	4,802,050	2,127,476
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,346,557	13,437,362	2,127,476	
IBNR + FREQUENCY ADJUSTMENT	(2,864,051)	(3,463,572)	7,270	
TOTAL LOSSES	7,482,506	9,973,790	2,134,747	
EXPECTED LOSSES	5,940,133	9,524,696	2,253,154	
CREDIBILITY	0.15	0.49	0.78	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.424	0.565	0.121	1.111
INDICATED (POST-TEST)	0.439	0.585	0.125	1.149
PRESENT ON RATE LEVEL	0.317	0.508	0.120	0.944
DERIVED BY FORMULA	0.335	0.546	0.124	1.005
UNDERLYING PRESENT RATE	0.337	0.540	0.128	1.005
PROPOSED	0.335	0.546	0.124	1.005

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.968
IND. RATE				0.97	MINIMUM PREMIUM	
MAN. RATE	1.10	1.03	1.00	+ 0.97	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	364,621	9,830,333	2.696	0	0	11	47	80	138
2015	365,508	6,629,651	1.814	0	0	9	19	73	101
2016	379,858	5,238,285	1.379	0	0	5	32	93	130
2017	402,437	4,993,032	1.241	0	0	4	28	51	83
2018	453,200	5,723,254	1.263	1	0	3	20	92	116
TOTAL	1,965,624	32,414,555	1.649	1	0	32	146	389	568
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
2014	0	0	2,231,345	1,911,227	1,153,061	0	0	631,952	2,213,020	1,059,732	629,996
2015	0	0	1,855,304	770,022	979,558	0	0	775,936	321,512	1,339,962	587,357
2016	0	0	985,704	1,030,920	725,900	0	0	177,930	739,260	1,049,416	529,155
2017	0	0	689,211	1,167,023	323,814	0	0	459,155	1,179,295	559,702	614,832
2018	646,793	0	521,369	797,388	1,036,037	0	0	251,606	504,698	1,376,194	589,169
TOTAL	646,793	0	6,282,933	5,676,580	4,218,370	0	0	2,296,579	4,957,785	5,385,006	2,950,509
OD	0	0	0	0	20,386	0	0	0	0	88,380	16,889

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	2,786,950	2,292,637	1,335,245	0	0	1,194,389	2,307,042	1,109,539	631,886
2015	0	5,807	2,296,902	870,642	1,071,532	0	6,859	1,600,277	374,395	1,409,572	597,342
2016	289	7,728	1,346,360	1,097,553	806,369	39	6,315	526,434	731,165	1,024,557	532,330
2017	397	10,381	1,252,658	1,058,363	413,976	196	30,500	1,317,262	978,096	573,289	600,691
2018	745,096	19,519	1,728,927	1,039,241	917,801	910	44,298	1,069,856	616,534	874,625	565,602
TOTAL	745,782	43,435	9,411,796	6,358,437	4,544,923	1,144	87,973	5,708,218	5,007,232	4,991,583	2,927,851
OD	0	2	1,073	804	21,243	0	18	4,212	3,340	84,185	16,709

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	16,003,655	21,011,746	2,944,560	
IBNR + FREQUENCY ADJUSTMENT	(5,231,998)	(5,549,820)	9,937	
TOTAL LOSSES	10,771,656	15,461,926	2,954,498	
EXPECTED LOSSES	10,908,591	15,397,022	2,916,533	
CREDIBILITY	0.16	0.52	0.84	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.548	0.787	0.150	1.485
INDICATED (POST-TEST)	0.567	0.814	0.155	1.536
PRESENT ON RATE LEVEL	0.522	0.736	0.140	1.398
DERIVED BY FORMULA	0.529	0.777	0.153	1.459
UNDERLYING PRESENT RATE	0.555	0.783	0.148	1.487
PROPOSED	0.529	0.777	0.153	1.459

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.406
IND. RATE				1.41	MINIMUM PREMIUM	
MAN. RATE	1.79	1.55	1.48	+ 1.41	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	1,519,999	7,788,866	0.512	0	0	6	51	92	149
2015	1,526,172	8,065,105	0.528	0	0	7	45	97	149
2016	1,563,195	11,179,216	0.715	0	0	15	67	96	178
2017	1,595,967	9,018,056	0.565	0	0	7	33	122	162
2018	1,653,928	7,757,055	0.469	1	0	2	19	152	174
TOTAL	7,859,261	43,808,298	0.557	1	0	37	215	559	812
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	956,080	1,831,616	1,294,508	0	0	351,051	1,214,468	1,225,219	915,924
2015	0	0	1,494,922	1,747,298	722,738	0	0	631,595	685,205	1,843,163	940,184
2016	0	0	2,702,421	2,693,831	562,932	0	0	1,384,431	1,534,391	1,325,172	976,038
2017	0	0	1,364,307	1,876,813	1,918,846	0	0	486,804	1,047,911	1,446,912	876,463
2018	45,583	0	362,036	1,054,075	1,891,881	0	0	221,369	826,079	2,369,756	986,276
TOTAL	45,583	0	6,879,766	9,203,633	6,390,905	0	0	3,075,250	5,308,054	8,210,222	4,694,885
OD	0	0	0	0	0	0	0	0	0	0	32,237

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,194,144	2,197,939	1,499,040	0	0	663,486	1,270,334	1,282,804	918,672
2015	0	4,679	1,896,010	1,932,469	801,471	0	5,583	1,335,858	767,270	1,937,327	956,167
2016	780	20,927	3,596,392	2,818,050	719,973	301	43,490	3,012,711	1,524,342	1,333,115	981,894
2017	754	20,353	2,486,735	1,847,445	2,003,530	201	31,628	1,401,328	948,679	1,336,244	856,304
2018	53,639	26,496	2,301,138	1,549,118	1,585,867	1,332	64,686	1,549,196	1,012,400	1,490,779	946,825
TOTAL	55,173	72,455	11,474,418	10,345,021	6,609,881	1,834	145,387	7,962,580	5,523,024	7,380,269	4,659,862
OD	0	0	0	0	0	0	0	0	0	0	31,697

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,711,848	29,858,196	4,691,560	
IBNR + FREQUENCY ADJUSTMENT	(6,318,791)	(8,369,197)	15,798	
TOTAL LOSSES	13,393,057	21,488,999	4,707,358	
EXPECTED LOSSES	13,124,452	23,044,095	4,883,517	
CREDIBILITY	0.39	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.170	0.273	0.060	0.504
INDICATED (POST-TEST)	0.176	0.283	0.062	0.521
PRESENT ON RATE LEVEL	0.157	0.276	0.058	0.491
DERIVED BY FORMULA	0.165	0.283	0.062	0.509
UNDERLYING PRESENT RATE	0.167	0.293	0.062	0.522
PROPOSED	0.164	0.283	0.062	0.509

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.490
IND. RATE				0.49	MINIMUM PREMIUM	
MAN. RATE	0.62	0.56	0.52	+ 0.49	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	2,918,290	41,685,250	1.428	0	0	33	373	546	952
2015	3,155,911	45,728,680	1.449	0	0	40	352	589	981
2016	3,169,250	37,306,267	1.177	2	0	34	306	544	886
2017	3,353,211	45,274,365	1.350	1	0	31	360	593	985
2018	3,287,807	35,538,000	1.081	0	0	5	129	783	917
TOTAL	15,884,469	205,532,562	1.294	3	0	143	1520	3055	4721
OD				0	0	1	2	12	15

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	5,239,184	10,399,366	5,506,917	0	0	2,862,122	7,378,292	5,154,577	5,144,792
2015	0	0	7,394,228	9,437,813	6,812,901	0	0	4,150,511	6,947,341	5,814,715	5,171,171
2016	236,637	0	6,452,027	7,747,188	5,333,816	31,235	0	2,472,355	5,087,639	5,348,265	4,597,105
2017	3,000	0	5,471,204	11,081,154	6,434,972	0	0	2,336,975	8,049,916	6,395,819	5,501,325
2018	0	0	765,297	4,561,051	9,277,161	0	0	851,652	3,556,870	10,839,544	5,686,425
TOTAL	239,637	0	25,321,940	43,226,572	33,365,767	31,235	0	12,673,615	31,020,058	33,552,920	26,100,818
OD	0	0	149,524	106,749	220,869	0	0	1,607	1,523	60,376	69,735

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	6,543,741	12,479,239	6,377,010	0	0	5,409,411	7,717,693	5,396,842	5,160,226
2015	0	22,540	9,236,007	10,474,964	7,430,621	0	33,776	8,173,308	7,552,343	6,178,742	5,259,081
2016	230,629	51,506	8,991,690	8,222,802	5,911,930	68,000	80,639	5,943,822	5,009,039	5,289,555	4,624,688
2017	6,555	92,531	11,164,638	10,314,120	7,070,116	1,113	175,678	7,871,066	6,810,741	6,120,139	5,374,795
2018	5,183	114,862	9,867,981	7,056,020	7,630,936	5,764	279,651	6,676,601	4,487,519	6,786,284	5,458,968
TOTAL	242,367	281,440	45,804,058	48,547,144	34,420,613	74,876	569,744	34,074,208	31,577,336	29,771,563	25,877,757
OD	122	2,820	269,775	165,494	210,339	10	501	12,951	8,941	48,085	68,805

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	81,332,871	144,749,516	25,946,562	
IBNR + FREQUENCY ADJUSTMENT	(25,869,873)	(38,283,834)	82,025	
TOTAL LOSSES	55,462,998	106,465,682	26,028,587	
EXPECTED LOSSES	53,977,905	105,655,615	25,455,489	
CREDIBILITY	0.63	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.349	0.670	0.164	1.183
INDICATED (POST-TEST)	0.361	0.693	0.170	1.224
PRESENT ON RATE LEVEL	0.319	0.625	0.151	1.096
DERIVED BY FORMULA	0.346	0.693	0.170	1.209
UNDERLYING PRESENT RATE	0.340	0.665	0.160	1.165
PROPOSED	0.346	0.694	0.170	1.209

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.165
IND. RATE				1.16	MINIMUM PREMIUM	
MAN. RATE	1.31	1.17	1.16	+ 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
2014	164,061	1,082,205	0.660	0	0	1	6	11	18
2015	173,522	1,320,844	0.761	0	0	1	6	6	13
2016	164,964	363,494	0.220	0	0	0	2	12	14
2017	163,310	637,598	0.390	0	0	0	4	5	9
2018	166,278	761,687	0.458	0	0	0	5	9	14
TOTAL	832,135	4,165,828	0.501	0	0	2	23	43	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
2014	0	0	193,824	220,559	58,556	0	0	233,881	171,416	116,682	87,287
2015	0	0	235,302	422,354	35,023	0	0	121,618	390,533	67,859	48,155
2016	0	0	0	19,638	151,387	0	0	0	43,661	73,168	75,640
2017	0	0	0	214,532	16,473	0	0	0	196,245	73,754	136,594
2018	0	0	0	173,615	227,211	0	0	0	112,760	172,679	75,422
TOTAL	0	0	429,126	1,050,698	488,650	0	0	355,499	914,615	504,142	423,098
OD	0	0	0	0	0	0	0	0	0	0	5,056

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	242,086	264,671	67,808	0	0	442,035	179,301	122,166	87,549
2015	0	736	303,075	464,060	43,183	0	1,075	268,284	419,331	76,049	48,974
2016	2	32	10,884	25,931	158,281	0	59	11,327	43,202	70,972	76,094
2017	37	755	84,867	184,135	29,571	10	1,719	87,201	155,198	75,930	133,452
2018	146	3,199	272,637	215,497	192,982	107	5,209	125,225	99,236	112,834	72,405
TOTAL	185	4,723	913,550	1,154,294	491,824	118	8,062	934,072	896,268	457,951	418,474
OD	0	0	0	0	0	0	0	0	0	0	5,139

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,860,709	3,000,337	423,613	
IBNR + FREQUENCY ADJUSTMENT	(738,036)	(713,787)	1,129	
TOTAL LOSSES	1,122,673	2,286,551	424,742	
EXPECTED LOSSES	1,530,008	1,954,565	360,473	
CREDIBILITY	0.09	0.30	0.47	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.135	0.275	0.051	0.461
INDICATED (POST-TEST)	0.140	0.284	0.053	0.477
PRESENT ON RATE LEVEL	0.173	0.221	0.041	0.434
DERIVED BY FORMULA	0.170	0.240	0.046	0.456
UNDERLYING PRESENT RATE	0.184	0.235	0.043	0.462
PROPOSED	0.170	0.240	0.046	0.456

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.439
IND. RATE				0.44	MINIMUM PREMIUM	
MAN. RATE	0.57	0.50	0.46	+ 0.44	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	94,494	2,071,025	2.192	0	0	5	10	15	30
2015	101,607	1,330,703	1.310	0	0	1	11	18	30
2016	100,394	2,477,867	2.468	0	0	4	13	18	35
2017	102,714	1,417,999	1.381	0	0	2	6	15	23
2018	112,036	1,544,786	1.379	0	0	1	6	20	27
TOTAL	511,245	8,842,380	1.730	0	0	13	46	86	145
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,092,902	233,306	82,646	0	0	189,670	175,041	104,767	192,693
2015	0	0	226,027	188,147	196,112	0	0	113,091	180,137	179,265	247,924
2016	0	0	693,957	286,520	295,494	0	0	206,599	486,810	282,252	226,235
2017	0	0	273,552	124,286	279,927	0	0	139,154	69,060	316,754	215,266
2018	0	0	195,337	180,060	271,884	0	0	237,143	145,738	303,917	210,707
TOTAL	0	0	2,481,775	1,012,319	1,126,063	0	0	885,657	1,056,786	1,186,955	1,092,825
OD	0	0	0	0	0	0	0	0	0	0	5,788

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,365,035	279,967	95,704	0	0	358,476	183,093	109,691	193,271
2015	0	707	285,117	210,355	213,392	0	1,000	240,571	196,456	190,090	252,139
2016	161	5,041	871,324	317,679	331,252	45	6,767	499,912	469,466	286,966	227,592
2017	105	3,108	387,271	146,003	285,909	45	7,011	297,115	88,114	283,915	210,315
2018	237	5,407	485,127	257,612	241,535	401	19,655	485,813	177,019	206,011	202,279
TOTAL	504	14,263	3,393,874	1,211,616	1,167,792	491	34,433	1,881,887	1,114,148	1,076,672	1,085,596
OD	0	0	0	0	0	0	0	0	0	0	5,809

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,325,451	4,570,228	1,091,405	
IBNR + FREQUENCY ADJUSTMENT	(2,210,904)	(1,433,037)	2,905	
TOTAL LOSSES	3,114,547	3,137,190	1,094,309	
EXPECTED LOSSES	4,611,071	3,959,399	878,769	
CREDIBILITY	0.06	0.21	0.34	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.609	0.614	0.214	1.437
INDICATED (POST-TEST)	0.630	0.635	0.221	1.486
PRESENT ON RATE LEVEL	0.848	0.728	0.162	1.738
DERIVED BY FORMULA	0.835	0.709	0.182	1.725
UNDERLYING PRESENT RATE	0.902	0.774	0.172	1.848
PROPOSED	0.835	0.708	0.182	1.725

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.662
IND. RATE				1.66	MINIMUM PREMIUM	
MAN. RATE	2.24	1.96	1.84	+ 1.66	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	454,819	15,405,953	3.387	0	0	11	61	127	199
2015	462,899	8,607,581	1.859	1	0	5	46	120	172
2016	463,206	9,260,981	1.999	0	0	5	53	131	189
2017	451,903	9,785,117	2.165	0	0	3	38	121	162
2018	532,268	8,298,977	1.559	0	0	1	28	165	194
TOTAL	2,365,095	51,358,609	2.172	1	0	25	226	664	916
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
2014	0	0	1,979,902	2,167,093	1,673,330	0	0	4,464,428	2,437,070	1,737,549	946,581
2015	170,112	0	1,040,909	1,514,623	1,191,773	108,238	0	547,120	1,193,795	1,674,696	1,166,315
2016	0	0	836,750	1,593,231	1,854,691	0	0	510,283	1,405,021	2,173,904	887,101
2017	0	0	483,231	1,195,410	1,940,584	0	0	245,475	2,291,222	2,391,135	1,238,060
2018	0	0	197,358	1,029,333	2,495,403	0	0	34,893	817,568	2,732,538	991,884
TOTAL	170,112	0	4,538,150	7,499,690	9,155,781	108,238	0	5,802,199	8,144,676	10,709,822	5,229,941
OD	0	0	0	1,456	0	0	0	0	735	0	8,212

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,992,605	2,600,512	1,937,716	0	0	3,222,353	2,549,175	1,819,214	949,421
2015	214,888	3,258	1,345,034	1,681,672	1,296,590	347,680	4,837	1,192,080	1,305,848	1,765,935	1,186,142
2016	315	7,306	1,314,682	1,710,484	1,994,410	111	17,219	1,341,516	1,403,025	2,121,372	892,424
2017	395	10,200	1,244,181	1,197,578	1,938,174	184	30,000	1,468,311	1,718,125	2,204,418	1,209,585
2018	1,308	29,071	2,497,014	1,755,384	2,028,647	1,246	60,303	1,425,571	1,068,945	1,694,415	952,209
TOTAL	216,906	49,835	8,393,515	8,945,631	9,195,538	349,221	112,358	8,649,832	8,045,118	9,605,354	5,189,780
OD	0	5	561	1,239	95	0	6	298	560	45	8,229

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,772,537	35,793,579	5,198,009	
IBNR + FREQUENCY ADJUSTMENT	(5,372,575)	(9,904,009)	16,641	
TOTAL LOSSES	12,399,962	25,889,570	5,214,650	
EXPECTED LOSSES	11,166,468	27,321,236	4,988,299	
CREDIBILITY	0.18	0.59	0.95	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.524	1.095	0.220	1.839
INDICATED (POST-TEST)	0.542	1.132	0.228	1.903
PRESENT ON RATE LEVEL	0.444	1.086	0.198	1.728
DERIVED BY FORMULA	0.462	1.113	0.227	1.802
UNDERLYING PRESENT RATE	0.472	1.155	0.211	1.838
PROPOSED	0.462	1.114	0.227	1.802

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.736
IND. RATE				1.74	MINIMUM PREMIUM	
MAN. RATE	2.03	1.88	1.83	+ 1.74	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	51,425	394,349	0.767	0	0	0	1	12	13
2015	55,194	620,951	1.125	0	0	1	2	4	7
2016	54,861	526,209	0.959	0	0	0	2	12	14
2017	53,204	724,433	1.362	0	0	0	3	7	10
2018	58,561	241,306	0.412	0	0	0	0	14	14
TOTAL	273,245	2,507,248	0.918	0	0	1	8	49	58
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
2014	0	0	0	8,797	68,214	0	0	0	2,729	161,971	152,638
2015	0	0	141,788	42,519	274,743	0	0	2,484	12,895	97,644	48,878
2016	0	0	0	133,004	142,243	0	0	0	70,707	103,515	76,740
2017	0	0	0	242,368	28,307	0	0	0	209,194	142,549	102,015
2018	0	0	0	0	52,520	0	0	0	0	137,615	51,171
TOTAL	0	0	141,788	426,688	566,027	0	0	2,484	295,525	643,294	431,442
OD	0	0	0	0	10,000	0	0	0	0	6,066	412

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	10,556	78,992	0	0	0	2,855	169,584	153,096
2015	0	444	178,508	51,683	295,444	0	22	6,951	15,206	102,097	49,709
2016	13	129	27,228	140,809	151,806	0	92	17,630	69,398	100,669	77,200
2017	42	862	97,199	208,947	42,606	11	1,905	99,466	170,373	136,422	99,669
2018	17	378	31,943	20,942	39,810	40	1,933	44,036	32,070	81,282	49,124
TOTAL	72	1,813	334,878	432,937	608,658	52	3,953	168,084	289,902	590,053	428,798
OD	0	10	1,361	948	9,486	0	7	618	468	5,264	414

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	510,848	1,937,717	429,213	
IBNR + FREQUENCY ADJUSTMENT	(250,215)	(384,119)	1,025	
TOTAL LOSSES	260,633	1,553,598	430,237	
EXPECTED LOSSES	521,080	1,058,031	314,764	
CREDIBILITY	0.04	0.14	0.23	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.095	0.569	0.157	0.821
INDICATED (POST-TEST)	0.099	0.588	0.163	0.850
PRESENT ON RATE LEVEL	0.179	0.364	0.108	0.652
DERIVED BY FORMULA	0.176	0.395	0.121	0.692
UNDERLYING PRESENT RATE	0.191	0.387	0.115	0.693
PROPOSED	0.176	0.395	0.121	0.692

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.667
IND. RATE				0.67	MINIMUM PREMIUM	
MAN. RATE	0.77	0.70	0.69	+ 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
2014	722,270	3,470,998	0.481	0	0	6	9	24	39
2015	668,724	2,421,041	0.362	0	0	2	15	22	39
2016	692,209	4,065,614	0.587	0	0	7	16	30	53
2017	773,314	1,735,723	0.224	0	0	1	13	19	33
2018	756,680	2,752,684	0.364	1	0	0	10	65	76
TOTAL	3,613,197	14,446,060	0.400	1	0	16	63	160	240
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,568,594	229,308	551,198	0	0	426,567	198,249	275,795	221,287
2015	0	0	587,081	529,383	141,237	0	0	65,779	348,574	265,724	483,263
2016	0	0	2,130,681	362,987	107,530	0	0	546,812	489,954	164,476	263,174
2017	0	0	155,488	424,859	213,158	0	0	0	570,685	219,063	152,470
2018	0	0	0	563,774	766,011	3,516	0	0	189,294	878,051	352,038
TOTAL	0	0	4,441,844	2,110,311	1,779,134	3,516	0	1,039,158	1,796,756	1,803,109	1,472,232
OD	0	0	0	0	0	0	0	0	0	0	3,480

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,959,174	275,170	638,287	0	0	806,212	207,368	288,757	221,951
2015	0	1,838	735,526	585,340	161,025	0	581	155,708	376,587	281,656	491,478
2016	446	14,950	2,556,463	418,590	169,777	119	16,987	1,151,985	480,993	181,257	264,753
2017	122	3,040	363,906	389,561	236,805	30	5,003	254,049	451,673	224,786	148,963
2018	484	10,592	902,475	711,019	648,038	7,060	17,008	398,430	303,660	536,820	337,956
TOTAL	1,051	30,419	6,517,544	2,379,679	1,853,932	7,209	39,580	2,766,384	1,820,281	1,513,276	1,465,102
OD	0	0	0	0	0	0	0	0	0	0	3,371

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,362,187	7,567,168	1,468,473	
IBNR + FREQUENCY ADJUSTMENT	(3,179,548)	(1,746,947)	4,242	
TOTAL LOSSES	6,182,640	5,820,221	1,472,716	
EXPECTED LOSSES	6,581,549	4,812,315	1,309,233	
CREDIBILITY	0.24	0.79	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.171	0.161	0.041	0.373
INDICATED (POST-TEST)	0.177	0.167	0.042	0.386
PRESENT ON RATE LEVEL	0.171	0.125	0.034	0.331
DERIVED BY FORMULA	0.173	0.158	0.042	0.373
UNDERLYING PRESENT RATE	0.182	0.133	0.036	0.352
PROPOSED	0.173	0.158	0.042	0.373

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.359
IND. RATE				0.36	MINIMUM PREMIUM	
MAN. RATE	0.38	0.38	0.35	+ 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
2014	5,823	930,523	15,980	1	0	0	1	3	5
2015	5,983	185,668	3,103	0	0	0	1	1	2
2016	6,191	1,258,640	20,330	1	0	0	1	2	4
2017	5,975	157,317	2,633	0	0	0	0	5	5
2018	7,111	367,667	5,170	0	0	0	1	6	7
TOTAL	31,083	2,899,815	9,329	2	0	0	4	17	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
2014	247,837	0	0	77,620	80,464	200,590	0	0	59,394	242,602	22,016
2015	0	0	0	40,835	2,557	0	0	0	88,768	4,876	48,632
2016	11,022	0	0	16,456	12,096	21,666	0	0	1,120,000	9,301	68,099
2017	0	0	0	0	22,928	0	0	0	0	125,475	8,914
2018	0	0	0	44,064	108,996	0	0	0	12,148	146,128	56,331
TOTAL	258,859	0	0	178,975	227,041	222,256	0	0	1,280,310	528,382	203,992
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
2014	369,277	0	0	93,144	93,177	220,047	0	0	62,126	254,004	22,082
2015	0	0	1,731	44,682	3,068	0	0	5,077	94,729	6,013	49,459
2016	10,651	14	2,831	15,502	13,003	46,794	1,017	181,077	932,038	38,278	68,508
2017	1	23	3,121	2,174	21,750	1	144	12,780	9,685	108,895	8,709
2018	53	1,181	100,415	75,161	87,887	49	2,353	54,298	40,410	87,478	54,078
TOTAL	379,982	1,219	108,098	230,662	218,886	266,891	3,513	253,233	1,138,988	494,669	202,835
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,012,936	2,083,204	202,835	
IBNR + FREQUENCY ADJUSTMENT	(152,284)	(165,853)	479	
TOTAL LOSSES	860,651	1,917,351	203,314	
EXPECTED LOSSES	317,313	458,675	141,964	
CREDIBILITY	0.01	0.03	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.769	6.168	0.654	9.591
INDICATED (POST-TEST)	2.864	6.381	0.677	9.922
PRESENT ON RATE LEVEL	0.960	1.387	0.429	2.777
DERIVED BY FORMULA	0.979	1.537	0.442	2.958
UNDERLYING PRESENT RATE	1.021	1.476	0.457	2.953
PROPOSED	0.979	1.537	0.442	2.958

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.850
IND. RATE				2.85	MINIMUM PREMIUM	
MAN. RATE	3.26	2.95	2.94	+ 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
2014	91,869	1,477,746	1.609	0	0	2	4	45	51
2015	95,154	2,693,679	2.831	0	0	1	1	47	49
2016	120,503	1,082,923	0.899	0	0	0	1	37	38
2017	127,372	912,662	0.717	0	0	0	2	42	44
2018	137,840	1,512,149	1.097	0	0	0	1	45	46
TOTAL	572,738	7,679,159	1.341	0	0	3	9	216	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
2014	0	0	400,858	39,349	272,388	0	0	37,301	7,987	441,940	277,923
2015	0	0	155,310	123,404	1,142,062	0	0	87,347	33,719	882,527	269,310
2016	0	0	0	95	458,061	0	0	0	3,301	397,117	224,349
2017	0	0	0	73,008	359,071	0	0	0	20,031	231,133	229,419
2018	0	0	0	21,159	654,802	0	0	0	46,831	506,530	282,827
TOTAL	0	0	556,168	257,015	2,886,384	0	0	124,648	111,869	2,459,247	1,283,828
OD	0	0	0	0	0	0	0	0	0	0	947

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	500,672	47,219	315,425	0	0	70,499	8,354	462,711	278,757
2015	0	486	214,041	153,220	1,223,463	0	772	189,077	50,122	922,527	273,888
2016	0	47	24,129	18,158	477,321	0	84	19,520	18,064	378,362	225,695
2017	24	615	77,002	96,181	345,375	2	431	31,675	33,100	201,809	224,142
2018	218	4,899	414,636	276,315	498,873	172	8,272	191,146	142,545	303,684	271,514
TOTAL	242	6,047	1,230,479	591,092	2,860,457	174	9,560	501,918	252,185	2,269,094	1,273,996
OD	0	0	0	0	0	0	0	0	0	0	944

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,748,419	5,972,829	1,274,940	
IBNR + FREQUENCY ADJUSTMENT	(1,672,528)	(2,257,320)	6,183	
TOTAL LOSSES	75,892	3,715,509	1,281,123	
EXPECTED LOSSES	3,531,876	6,342,961	1,746,532	
CREDIBILITY	0.07	0.23	0.37	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.013	0.649	0.224	0.886
INDICATED (POST-TEST)	0.014	0.671	0.231	0.916
PRESENT ON RATE LEVEL	0.580	1.041	0.287	1.908
DERIVED BY FORMULA	0.540	0.956	0.266	1.763
UNDERLYING PRESENT RATE	0.617	1.107	0.305	2.029
PROPOSED	0.540	0.956	0.266	1.763

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.699
IND. RATE				1.70	MINIMUM PREMIUM	
MAN. RATE	2.94	2.38	2.02	+ 1.70	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	1,009,838	18,533,455	1.835	0	0	14	94	334	442
2015	1,095,346	20,624,684	1.883	0	0	16	75	323	414
2016	1,155,470	20,969,549	1.815	0	0	14	66	370	450
2017	1,203,109	22,742,097	1.890	1	0	17	70	346	434
2018	1,316,289	21,134,977	1.606	1	0	5	58	401	465
TOTAL	5,780,052	104,004,762	1.799	2	0	66	363	1774	2205
OD				0	0	0	1	10	11

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	2,565,122	3,701,711	2,885,245	0	0	1,606,739	2,259,765	3,028,257	2,486,616
2015	0	0	3,337,204	3,374,590	4,176,834	0	0	1,586,476	2,086,891	3,507,487	2,555,202
2016	0	0	2,446,185	3,751,052	4,296,352	0	0	1,473,632	2,116,401	4,497,371	2,388,556
2017	1,155,331	0	3,016,977	3,800,496	4,025,827	0	0	1,297,786	2,607,739	4,011,449	2,826,492
2018	241,571	0	1,228,229	3,699,040	5,022,259	100,383	0	521,257	1,733,951	6,202,246	2,386,041
TOTAL	1,396,902	0	12,593,717	18,326,889	20,406,517	100,383	0	6,485,890	10,804,747	21,246,810	12,642,907
OD	0	0	0	70,734	247,368	0	0	0	21,633	144,020	65,984

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	3,057,596	4,442,053	3,341,114	0	0	2,567,874	2,363,714	3,170,585	2,494,076
2015	0	9,882	4,039,610	3,775,969	4,523,601	0	12,673	3,053,833	2,298,632	3,696,999	2,598,640
2016	833	20,462	3,649,564	4,034,478	4,633,064	321	47,406	3,440,706	2,186,675	4,373,424	2,402,887
2017	1,017,738	43,584	5,334,741	3,767,046	4,201,524	526	82,947	3,676,042	2,399,365	3,684,762	2,761,483
2018	281,602	80,961	7,052,938	4,787,323	4,336,636	194,713	155,843	3,715,924	2,418,390	3,857,518	2,290,599
TOTAL	1,300,173	154,889	23,134,449	20,806,870	21,035,939	195,560	298,870	16,454,380	11,666,777	18,783,288	12,547,686
OD	0	20	9,003	91,739	260,640	0	21	4,668	26,644	143,248	66,629

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	41,552,032	72,815,145	12,614,315	
IBNR + FREQUENCY ADJUSTMENT	(11,359,453)	(19,385,068)	45,655	
TOTAL LOSSES	30,192,579	53,430,077	12,659,971	
EXPECTED LOSSES	23,811,279	53,897,529	13,446,369	
CREDIBILITY	0.32	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.522	0.924	0.219	1.666
INDICATED (POST-TEST)	0.540	0.956	0.227	1.723
PRESENT ON RATE LEVEL	0.387	0.877	0.219	1.483
DERIVED BY FORMULA	0.436	0.956	0.227	1.619
UNDERLYING PRESENT RATE	0.412	0.932	0.233	1.577
PROPOSED	0.436	0.956	0.227	1.619

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.560
IND. RATE				1.56	MINIMUM PREMIUM	
MAN. RATE	1.62	1.62	1.57	+ 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
2014	734,190	14,590,791	1.987	0	0	14	46	195	255
2015	825,151	17,719,603	2.147	0	0	16	35	302	353
2016	863,482	15,542,883	1.800	0	0	14	37	221	272
2017	950,578	16,823,291	1.770	0	0	14	36	296	346
2018	1,039,410	11,510,317	1.107	0	0	9	25	305	339
TOTAL	4,412,811	76,186,885	1.726	0	0	67	179	1319	1565
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
2014	0	0	2,883,047	2,058,702	3,366,108	0	0	1,329,531	1,643,596	2,405,520	904,287
2015	0	0	4,243,329	1,815,399	4,136,205	0	0	2,642,627	896,016	2,890,252	1,095,775
2016	0	0	2,853,096	1,847,726	3,902,197	0	0	1,651,909	1,465,387	2,644,603	1,177,965
2017	0	0	2,988,887	1,823,882	3,978,287	0	0	1,125,839	1,397,721	4,392,173	1,116,502
2018	0	0	1,852,064	1,074,914	3,083,804	0	0	486,057	614,940	3,075,574	1,322,964
TOTAL	0	0	14,820,423	8,620,623	18,466,601	0	0	7,235,963	6,017,660	15,408,122	5,617,493
OD	0	0	0	0	31,941	0	0	0	0	22,148	8,987

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	3,499,937	2,470,442	3,897,953	0	0	2,315,933	1,719,201	2,518,579	907,000
2015	0	12,448	4,966,691	2,076,988	4,475,362	0	18,001	4,194,293	1,029,180	3,045,924	1,114,403
2016	712	20,980	3,721,192	2,090,996	4,178,271	330	47,504	3,308,020	1,515,160	2,590,274	1,185,033
2017	1,255	36,490	4,536,058	2,078,973	4,026,692	416	65,802	2,930,853	1,493,264	3,935,717	1,090,822
2018	2,145	49,197	4,417,749	2,189,383	2,598,024	1,698	82,549	1,976,799	1,099,847	1,901,309	1,270,045
TOTAL	4,112	119,115	21,141,627	10,906,782	19,176,303	2,444	213,855	14,725,899	6,856,652	13,991,803	5,567,304
OD	0	3	1,445	1,082	33,805	0	4	958	760	21,290	8,947

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	36,209,461	50,988,476	5,576,251	
IBNR + FREQUENCY ADJUSTMENT	(12,582,782)	(13,816,107)	20,261	
TOTAL LOSSES	23,626,679	37,172,369	5,596,512	
EXPECTED LOSSES	26,478,943	38,611,577	5,832,179	
CREDIBILITY	0.27	0.90	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.535	0.842	0.127	1.505
INDICATED (POST-TEST)	0.554	0.871	0.131	1.557
PRESENT ON RATE LEVEL	0.564	0.823	0.124	1.511
DERIVED BY FORMULA	0.561	0.867	0.131	1.559
UNDERLYING PRESENT RATE	0.600	0.875	0.132	1.607
PROPOSED	0.561	0.865	0.131	1.557

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.500
IND. RATE				1.50	MINIMUM PREMIUM	
MAN. RATE	1.90	1.67	1.60	+ 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
2014	696,157	15,755,526	2.263	0	0	9	60	320	389
2015	950,595	15,075,356	1.586	0	0	7	63	276	346
2016	1,249,458	18,688,053	1.496	0	0	3	66	402	471
2017	1,813,369	15,460,663	0.853	0	0	2	50	424	476
2018	2,361,907	15,859,679	0.671	0	0	2	35	374	411
TOTAL	7,071,486	80,839,277	1.143	0	0	23	274	1796	2093
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
2014	0	0	1,478,400	2,641,401	3,473,561	0	0	1,164,043	1,960,381	3,895,449	1,142,291
2015	0	0	1,388,944	2,575,745	4,032,297	0	0	1,238,963	1,639,132	3,010,507	1,189,768
2016	0	0	555,970	2,675,259	6,695,669	0	0	300,205	1,927,477	5,207,622	1,325,851
2017	0	0	353,810	2,577,977	5,938,068	0	0	97,091	1,298,478	4,076,911	1,118,328
2018	0	0	315,989	1,817,837	5,820,740	0	0	32,500	849,463	5,706,066	1,317,084
TOTAL	0	0	4,093,113	12,288,219	25,960,335	0	0	2,832,802	7,674,931	21,896,555	6,093,322
OD	0	0	0	0	3,079	0	0	0	0	24,810	4,639

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,846,522	3,169,681	3,999,198	0	0	2,200,041	2,050,559	3,940,439	1,145,718
2015	0	3,940	1,704,577	2,886,008	4,344,111	0	9,453	2,287,382	1,808,265	3,170,067	1,209,994
2016	365	6,806	1,401,081	2,995,277	7,061,740	65	12,038	1,174,160	1,993,475	5,022,416	1,333,806
2017	733	17,986	2,190,981	2,774,725	5,816,534	113	19,715	1,107,741	1,311,606	3,620,454	1,092,606
2018	2,749	61,200	5,239,616	3,660,512	4,651,988	2,129	102,747	2,393,867	1,778,294	3,453,665	1,264,401
TOTAL	3,847	89,933	12,382,776	15,486,204	25,873,570	2,307	143,953	9,163,191	8,942,198	19,207,040	6,046,525
OD	0	10	897	595	2,840	3	146	3,924	2,906	20,046	4,650

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	21,790,989	69,535,399	6,051,175	
IBNR + FREQUENCY ADJUSTMENT	(12,750,464)	(20,416,094)	35,382	
TOTAL LOSSES	9,040,524	49,119,305	6,086,557	
EXPECTED LOSSES	27,749,985	60,079,402	8,065,267	
CREDIBILITY	0.37	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.128	0.695	0.086	0.909
INDICATED (POST-TEST)	0.132	0.719	0.089	0.940
PRESENT ON RATE LEVEL	0.369	0.799	0.107	1.275
DERIVED BY FORMULA	0.281	0.719	0.089	1.089
UNDERLYING PRESENT RATE	0.392	0.850	0.114	1.356
PROPOSED	0.281	0.719	0.089	1.089

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.049
IND. RATE				1.05	MINIMUM PREMIUM	
MAN. RATE	2.11	1.79	1.35	+ 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
2014	367,141	3,255,514	0.887	0	0	0	17	81	98
2015	388,969	3,749,339	0.964	0	0	3	10	80	93
2016	395,508	3,394,087	0.858	0	0	1	14	71	86
2017	394,820	4,520,102	1.145	0	0	3	16	72	91
2018	401,454	3,472,301	0.865	0	0	0	10	85	95
TOTAL	1,947,892	18,391,343	0.944	0	0	7	67	389	463
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
2014	0	0	0	371,056	760,467	0	0	0	599,557	925,030	599,404
2015	0	0	542,746	545,334	675,793	0	0	199,255	412,800	837,429	535,982
2016	0	0	189,104	511,262	476,759	0	0	20,918	531,377	1,079,886	584,781
2017	0	0	694,393	629,071	920,978	0	0	175,006	247,229	1,362,703	490,722
2018	0	0	0	482,448	714,892	0	0	0	439,111	1,189,986	645,864
TOTAL	0	0	1,426,243	2,539,171	3,548,889	0	0	395,179	2,230,074	5,395,034	2,856,753
OD	0	0	0	0	12,714	0	0	0	0	23,529	5,459

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	445,267	880,621	0	0	0	627,137	968,506	601,202
2015	0	1,699	692,231	610,457	732,203	0	1,761	435,722	455,451	880,439	545,094
2016	86	1,787	322,588	542,529	514,830	5	1,385	187,289	533,752	1,044,556	588,290
2017	326	9,181	1,132,477	657,435	945,738	69	11,256	537,008	307,427	1,203,723	479,435
2018	433	9,491	808,405	632,129	599,567	569	27,556	653,261	507,054	745,084	620,029
TOTAL	845	22,157	2,955,701	2,887,817	3,672,959	643	41,958	1,813,280	2,430,822	4,842,307	2,834,050
OD	0	0	232	191	13,592	0	0	292	341	24,564	5,467

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,835,109	13,872,593	2,839,518	
IBNR + FREQUENCY ADJUSTMENT	(1,993,936)	(3,801,395)	8,959	
TOTAL LOSSES	2,841,173	10,071,198	2,848,477	
EXPECTED LOSSES	4,151,618	10,463,580	2,799,055	
CREDIBILITY	0.16	0.52	0.83	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.146	0.517	0.146	0.809
INDICATED (POST-TEST)	0.151	0.535	0.151	0.837
PRESENT ON RATE LEVEL	0.200	0.505	0.135	0.841
DERIVED BY FORMULA	0.192	0.521	0.149	0.862
UNDERLYING PRESENT RATE	0.213	0.537	0.144	0.894
PROPOSED	0.188	0.508	0.145	0.841

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.810
IND. RATE				0.81	MINIMUM PREMIUM	
MAN. RATE	1.08	0.93	0.89	+ 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
2014	233,796	5,752,683	2.461	0	0	5	35	79	119
2015	248,298	3,873,367	1.560	0	0	2	28	61	91
2016	255,303	3,231,604	1.266	0	0	2	18	59	79
2017	259,026	2,641,111	1.020	0	0	0	20	58	78
2018	274,955	4,059,328	1.476	0	0	0	14	60	74
TOTAL	1,271,378	19,558,093	1.538	0	0	9	115	317	441
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
2014	0	0	1,201,086	1,246,366	660,285	0	0	539,930	704,090	813,681	587,245
2015	0	0	367,135	716,641	767,226	0	0	225,113	518,940	794,614	483,698
2016	0	0	442,308	668,567	709,645	0	0	139,830	298,717	601,691	370,846
2017	0	0	0	593,435	510,019	0	0	0	546,611	550,555	440,491
2018	0	0	0	821,060	864,203	0	0	0	727,485	1,155,216	491,364
TOTAL	0	0	2,010,529	4,046,069	3,511,378	0	0	904,873	2,795,843	3,915,757	2,373,644
OD	0	0	0	101,778	26,145	0	0	0	12,857	81,910	31,405

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,500,156	1,495,639	764,610	0	0	1,020,468	736,478	851,924	589,007
2015	0	1,149	488,253	797,775	829,648	0	1,990	493,360	568,417	837,087	491,921
2016	150	3,685	654,923	717,005	767,442	30	4,633	352,399	304,768	584,488	373,071
2017	118	2,558	297,989	553,395	522,396	31	5,182	278,037	458,919	511,014	430,360
2018	624	13,618	1,161,438	935,265	753,226	704	34,185	821,073	649,823	752,274	471,709
TOTAL	892	21,010	4,102,759	4,499,079	3,637,321	765	45,989	2,965,336	2,718,405	3,536,786	2,356,068
OD	5	41	7,221	113,474	30,930	0	12	2,548	12,421	86,026	31,584

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,146,577	14,634,442	2,387,652	
IBNR + FREQUENCY ADJUSTMENT	(2,385,404)	(3,682,653)	7,699	
TOTAL LOSSES	4,761,173	10,951,789	2,395,351	
EXPECTED LOSSES	4,977,809	10,177,401	2,341,049	
CREDIBILITY	0.12	0.39	0.63	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.374	0.861	0.188	1.424
INDICATED (POST-TEST)	0.387	0.891	0.195	1.473
PRESENT ON RATE LEVEL	0.368	0.753	0.173	1.294
DERIVED BY FORMULA	0.370	0.807	0.187	1.364
UNDERLYING PRESENT RATE	0.392	0.801	0.184	1.376
PROPOSED	0.370	0.807	0.187	1.364

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.314
IND. RATE				1.31	MINIMUM PREMIUM	
MAN. RATE	1.61	1.42	1.37	+ 1.31	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	190,598	5,101,857	2.677	0	0	10	22	64	96
2015	222,146	6,017,693	2.709	0	0	8	43	49	100
2016	275,010	5,844,333	2.125	0	0	9	34	71	114
2017	341,156	5,582,804	1.636	0	0	5	29	73	107
2018	355,168	5,453,683	1.536	0	0	5	23	87	115
TOTAL	1,384,078	28,000,370	2.023	0	0	37	151	344	532
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
2014	0	0	1,815,872	986,455	696,469	0	0	714,439	312,442	418,865	157,315
2015	0	0	1,814,826	1,261,578	792,111	0	0	518,168	793,795	632,768	204,447
2016	0	0	1,737,856	1,304,634	736,785	0	0	486,361	808,776	575,827	194,094
2017	0	0	1,114,852	1,183,717	844,971	0	0	411,358	967,276	742,340	318,290
2018	0	0	1,064,347	1,053,433	1,019,869	0	0	298,374	711,651	1,028,279	277,730
TOTAL	0	0	7,547,753	5,789,817	4,090,205	0	0	2,428,700	3,593,940	3,398,079	1,151,876
OD	0	0	0	0	1,199	0	0	0	0	509	9,494

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	2,268,024	1,183,746	806,511	0	0	1,350,290	326,814	438,552	157,787
2015	0	5,680	2,264,730	1,404,923	874,767	0	4,581	1,098,140	863,737	673,740	207,923
2016	461	13,128	2,268,998	1,392,232	842,010	106	15,573	1,112,079	789,497	581,270	195,259
2017	533	14,695	1,798,845	1,143,286	928,561	172	26,858	1,168,430	826,873	717,259	310,969
2018	1,177	26,793	2,418,635	1,271,660	974,848	960	46,843	1,145,736	649,634	691,491	266,621
TOTAL	2,171	60,297	11,019,232	6,395,848	4,426,698	1,237	93,854	5,874,674	3,456,555	3,102,312	1,138,558
OD	0	9	729	478	909	0	7	163	119	301	9,429

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,052,373	17,383,220	1,147,987	
IBNR + FREQUENCY ADJUSTMENT	(5,161,263)	(5,188,934)	4,379	
TOTAL LOSSES	11,891,110	12,194,286	1,152,366	
EXPECTED LOSSES	11,015,909	14,777,786	1,178,248	
CREDIBILITY	0.12	0.41	0.66	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.859	0.881	0.083	1.823
INDICATED (POST-TEST)	0.889	0.911	0.086	1.886
PRESENT ON RATE LEVEL	0.748	1.004	0.080	1.832
DERIVED BY FORMULA	0.765	0.966	0.084	1.815
UNDERLYING PRESENT RATE	0.796	1.068	0.085	1.949
PROPOSED	0.772	0.975	0.085	1.832

YEAR	1/1/19	4/1/19	4/1/20	4-1-22	IND. RATE	1.765
IND. RATE				1.77	MINIMUM PREMIUM	
MAN. RATE	2.42	2.15	1.94	+ 1.77	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	175,187	3,281,196	1.873	0	0	3	17	13	33
2015	237,972	2,576,440	1.083	0	0	2	17	24	43
2016	227,902	1,523,735	0.669	0	0	0	15	19	34
2017	229,584	1,486,672	0.648	0	0	0	16	16	32
2018	235,736	1,771,880	0.752	0	0	1	18	19	38
TOTAL	1,106,381	10,639,923	0.962	0	0	6	83	91	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
2014	0	0	456,362	743,481	439,288	0	0	363,757	530,567	431,677	316,064
2015	0	0	344,411	557,716	284,225	0	0	142,486	547,095	347,626	352,881
2016	0	0	0	501,183	170,671	0	0	0	390,665	165,702	295,514
2017	0	0	0	524,545	180,750	0	0	0	280,422	181,624	319,331
2018	0	0	322,875	394,407	206,031	0	0	52,726	202,227	225,463	368,151
TOTAL	0	0	1,123,648	2,721,332	1,280,965	0	0	558,969	1,950,976	1,352,092	1,651,941
OD	0	0	0	0	0	0	0	0	0	0	21,324

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	569,996	892,177	508,696	0	0	687,501	554,973	451,966	317,012
2015	0	1,078	445,364	616,613	311,764	0	1,260	322,704	590,667	369,947	358,880
2016	48	449	83,369	516,188	191,346	0	428	78,047	368,082	169,260	297,287
2017	95	1,988	226,630	463,544	205,560	15	2,543	132,369	227,652	174,661	311,986
2018	356	8,060	728,805	398,397	226,332	221	10,780	263,916	165,002	155,390	353,425
TOTAL	500	11,574	2,054,164	2,886,919	1,443,697	236	15,010	1,484,537	1,906,376	1,321,224	1,638,591
OD	0	0	0	0	0	0	0	0	0	0	21,667

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,566,021	7,558,216	1,660,258	
IBNR + FREQUENCY ADJUSTMENT	(1,640,654)	(2,112,156)	5,118	
TOTAL LOSSES	1,925,366	5,446,060	1,665,376	
EXPECTED LOSSES	3,466,394	5,862,914	1,562,017	
CREDIBILITY	0.11	0.36	0.57	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.174	0.492	0.151	0.817
INDICATED (POST-TEST)	0.180	0.509	0.156	0.845
PRESENT ON RATE LEVEL	0.295	0.498	0.133	0.926
DERIVED BY FORMULA	0.282	0.502	0.146	0.930
UNDERLYING PRESENT RATE	0.313	0.530	0.141	0.984
PROPOSED	0.281	0.500	0.145	0.926

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.892
IND. RATE				0.89	MINIMUM PREMIUM	
MAN. RATE	1.28	1.08	0.98	+ 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
2014	138,029	259,287	0.188	0	0	1	0	1	2
2015	106,005	1,142,713	1.078	0	0	2	3	3	8
2016	57,776	71,083	0.123	0	0	0	1	2	3
2017	70,614	29,685	0.042	0	0	0	0	3	3
2018	67,222	149,268	0.222	0	0	0	0	1	1
TOTAL	439,646	1,652,036	0.376	0	0	3	4	10	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
2014	0	0	199,450	0	589	0	0	38,488	0	2,064	18,696
2015	0	0	562,664	49,249	56,625	0	0	379,479	64,366	9,014	21,316
2016	0	0	0	3,541	10,405	0	0	0	41,618	2,107	13,412
2017	0	0	0	0	10,993	0	0	0	0	14,857	3,835
2018	0	0	0	0	85,393	0	0	0	0	20,905	42,970
TOTAL	0	0	762,114	52,790	164,005	0	0	417,967	105,984	48,947	100,229
OD	0	0	0	0	0	0	0	0	0	0	142

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	249,113	0	682	0	0	72,742	0	2,161	18,752
2015	0	1,761	684,602	58,973	66,403	0	3,355	769,367	74,690	13,659	21,678
2016	0	4	1,073	4,010	10,938	0	42	7,573	38,625	3,224	13,492
2017	0	11	1,497	1,042	10,428	0	17	1,513	1,147	12,894	3,747
2018	27	614	51,936	34,049	64,728	6	294	6,689	4,872	12,347	41,251
TOTAL	28	2,390	988,221	98,074	153,179	6	3,708	857,886	119,333	44,286	98,921
OD	0	0	0	0	0	0	0	0	0	0	144

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,852,239	414,872	99,065	
IBNR + FREQUENCY ADJUSTMENT	(204,490)	(164,790)	250	
TOTAL LOSSES	1,647,749	250,082	99,315	
EXPECTED LOSSES	400,572	431,050	95,789	
CREDIBILITY	0.06	0.19	0.31	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.375	0.057	0.023	0.454
INDICATED (POST-TEST)	0.388	0.059	0.023	0.470
PRESENT ON RATE LEVEL	0.086	0.092	0.020	0.198
DERIVED BY FORMULA	0.104	0.086	0.021	0.211
UNDERLYING PRESENT RATE	0.091	0.098	0.022	0.211
PROPOSED	0.104	0.086	0.021	0.211

YEAR	1/1/19	4/1/19	4/1/20	4-1-22	IND. RATE	0.203
IND. RATE				0.20	MINIMUM PREMIUM	
MAN. RATE	0.25	0.23	0.21	+ 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
2014	15,610,774	30,348,901	0.194	2	0	39	130	291	462
2015	16,281,634	31,133,859	0.191	1	0	29	122	288	440
2016	17,065,552	29,649,990	0.174	1	0	34	128	315	478
2017	18,001,805	27,875,706	0.155	3	0	27	111	269	410
2018	18,870,659	27,575,500	0.146	0	0	16	70	307	393
TOTAL	85,830,424	146,583,956	0.171	7	0	145	561	1470	2183
OD				0	0	0	2	10	12

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	448,584	0	8,101,354	4,420,038	3,264,322	0	0	3,208,299	3,352,562	3,773,367	3,780,375
2015	141,895	0	7,344,772	3,982,576	4,392,364	163,458	0	2,493,891	3,569,189	5,094,280	3,951,434
2016	239,009	0	6,811,230	4,963,361	3,132,899	0	0	2,604,590	3,626,582	4,361,009	3,911,310
2017	760,296	0	5,248,869	4,640,799	3,282,330	298,533	0	2,394,601	3,420,357	3,602,723	4,227,198
2018	0	0	3,575,697	2,855,944	3,427,364	0	0	3,564,787	3,860,354	6,629,209	3,662,145
TOTAL	1,589,784	0	31,081,922	20,862,718	17,499,279	461,991	0	14,266,168	17,829,044	23,460,588	19,532,462
OD	0	0	0	75,005	77,316	0	0	0	18,845	41,528	44,540

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	668,390	0	10,067,427	5,304,046	3,780,085	0	0	5,996,944	3,506,780	3,950,715	3,791,716
2015	179,244	22,363	8,898,045	4,474,229	4,797,707	525,056	22,021	5,290,635	3,918,816	5,378,975	4,018,608
2016	232,722	51,351	8,883,605	5,313,878	3,551,582	567	82,945	5,889,827	3,623,632	4,308,919	3,934,778
2017	714,359	65,273	8,015,394	4,523,339	3,651,028	405,750	137,117	5,830,928	3,074,021	3,417,396	4,129,972
2018	3,482	79,348	7,154,904	3,717,384	3,158,589	5,821	284,081	6,937,039	3,694,403	4,370,862	3,515,659
TOTAL	1,798,197	218,335	43,019,375	23,332,875	18,938,991	937,194	526,164	29,945,373	17,817,652	21,426,866	19,390,734
OD	5	122	12,993	97,098	77,088	7	323	7,970	25,556	31,864	44,792

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	76,466,058	81,747,991	19,435,526	
IBNR + FREQUENCY ADJUSTMENT	(31,099,442)	(22,240,061)	66,540	
TOTAL LOSSES	45,366,616	59,507,930	19,502,067	
EXPECTED LOSSES	64,956,416	61,625,318	19,986,590	
CREDIBILITY	1.00	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.053	0.069	0.023	0.145
INDICATED (POST-TEST)	0.055	0.072	0.024	0.150
PRESENT ON RATE LEVEL	0.071	0.068	0.022	0.161
DERIVED BY FORMULA	0.055	0.072	0.024	0.150
UNDERLYING PRESENT RATE	0.076	0.072	0.023	0.171
PROPOSED	0.055	0.072	0.024	0.150

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.145
IND. RATE				0.14	MINIMUM PREMIUM	
MAN. RATE	0.20	0.17	0.17	+ 0.14	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	699,297	4,072,011	0.582	0	0	4	13	29	46
2015	696,441	3,502,584	0.503	1	0	3	10	45	59
2016	713,766	3,874,237	0.543	0	0	4	21	42	67
2017	704,459	5,482,948	0.778	0	0	6	13	44	63
2018	747,868	3,557,763	0.476	1	0	3	9	49	62
TOTAL	3,561,831	20,489,543	0.575	2	0	20	66	209	297
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,056,661	326,838	571,954	0	0	913,283	184,368	634,810	384,097
2015	242,384	0	1,200,814	290,529	468,061	0	0	293,924	127,013	566,129	313,730
2016	0	0	774,991	650,363	523,174	0	0	432,403	664,883	600,629	227,794
2017	0	0	1,402,844	681,537	480,331	0	0	467,835	1,495,684	554,803	399,914
2018	384,372	0	759,173	197,217	450,054	1,000	0	130,945	295,803	910,106	429,093
TOTAL	626,756	0	5,194,483	2,146,484	2,493,574	1,000	0	2,238,390	2,767,751	3,266,477	1,754,628
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
2014	0	0	1,148,909	392,206	662,323	0	0	1,223,401	192,849	664,646	385,249
2015	306,183	3,447	1,354,168	333,021	513,459	0	2,245	526,634	147,618	594,752	319,063
2016	212	5,934	1,032,273	698,232	580,127	94	13,809	983,203	655,094	599,674	229,161
2017	509	15,028	1,862,525	672,619	561,172	196	30,491	1,312,887	943,423	566,548	390,716
2018	442,792	12,119	1,127,292	397,763	418,820	2,455	26,596	639,397	383,389	572,891	411,929
TOTAL	749,696	36,527	6,525,167	2,493,841	2,735,902	2,745	73,141	4,685,523	2,322,372	2,998,511	1,736,119
OD	0	0	0	0	0	0	0	0	0	0	2,985

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,072,799	10,550,625	1,739,103	
IBNR + FREQUENCY ADJUSTMENT	(3,102,770)	(2,666,943)	5,212	
TOTAL LOSSES	8,970,029	7,883,682	1,744,315	
EXPECTED LOSSES	6,436,145	7,331,010	1,617,641	
CREDIBILITY	0.23	0.78	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.252	0.221	0.049	0.522
INDICATED (POST-TEST)	0.261	0.229	0.051	0.540
PRESENT ON RATE LEVEL	0.170	0.194	0.043	0.406
DERIVED BY FORMULA	0.191	0.221	0.051	0.463
UNDERLYING PRESENT RATE	0.181	0.206	0.045	0.432
PROPOSED	0.191	0.221	0.051	0.463

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.446
IND. RATE				0.45	MINIMUM PREMIUM	
MAN. RATE	0.46	0.41	0.43	+ 0.45	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	56,484,129	51,253,433	0.091	3	0	56	239	490	788
2015	59,396,978	47,762,168	0.080	2	0	50	203	509	764
2016	60,707,446	41,250,404	0.068	1	0	32	196	450	679
2017	63,494,283	48,010,016	0.076	1	0	45	192	464	702
2018	66,238,136	47,109,129	0.071	0	1	18	109	606	734
TOTAL	306,320,972	235,385,150	0.077	7	1	201	939	2519	3667
OD				0	0	0	5	19	24

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	1,030,913	0	11,562,163	6,715,554	6,307,217	0	0	4,883,855	6,412,556	7,058,150	7,283,025
2015	995,370	0	9,990,040	7,574,346	5,786,448	91,588	0	4,716,092	5,721,231	6,469,365	6,417,688
2016	30,322	0	6,270,021	7,040,636	5,673,501	9,575	0	2,585,986	5,858,625	6,923,326	6,858,412
2017	250,120	0	8,951,626	6,689,411	5,469,086	0	0	6,443,750	6,241,422	6,859,645	7,104,956
2018	0	381,836	3,437,013	4,589,470	8,389,748	0	6,285,618	1,277,675	3,932,462	11,098,917	7,716,390
TOTAL	2,306,725	381,836	40,210,863	32,609,417	31,626,000	101,163	6,285,618	19,907,358	28,166,296	38,409,403	35,380,471
OD	0	0	0	130,762	328,502	0	0	0	84,791	172,721	162,010

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	1,279,101	0	14,441,142	8,058,665	7,303,757	0	0	9,230,486	6,707,534	7,389,883	7,304,874
2015	1,028,760	30,955	12,396,754	8,442,770	6,344,128	294,197	39,680	9,459,553	6,264,789	6,855,757	6,526,789
2016	31,184	49,684	8,691,417	7,514,102	6,242,769	21,243	85,157	6,376,813	5,786,981	6,814,526	6,899,562
2017	251,137	105,282	12,967,688	6,646,265	6,015,983	1,544	240,038	10,256,013	5,576,718	6,472,831	6,941,542
2018	7,740	176,967	11,834,968	6,993,587	7,153,247	28,107	1,222,986	7,628,641	4,807,558	7,005,085	7,407,734
TOTAL	2,597,923	362,887	60,331,969	37,655,389	33,059,884	345,091	1,587,861	42,951,506	29,143,579	34,538,082	35,080,502
OD	60	1,275	118,704	212,880	300,938	17	827	26,685	102,958	153,050	160,661

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	108,324,805	135,166,760	35,241,163	
IBNR + FREQUENCY ADJUSTMENT	(45,385,975)	(41,090,317)	124,714	
TOTAL LOSSES	62,938,830	94,076,444	35,365,877	
EXPECTED LOSSES	94,676,743	113,612,092	37,870,697	
CREDIBILITY	1.00	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.021	0.031	0.012	0.063
INDICATED (POST-TEST)	0.021	0.032	0.012	0.065
PRESENT ON RATE LEVEL	0.029	0.035	0.012	0.076
DERIVED BY FORMULA	0.021	0.032	0.012	0.065
UNDERLYING PRESENT RATE	0.031	0.037	0.012	0.080
PROPOSED	0.021	0.032	0.012	0.065

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.063
IND. RATE				0.06	MINIMUM PREMIUM	
MAN. RATE	0.08	0.07	0.08	+ 0.06	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	540,657	13,108,966	2.425	1	1	9	33	102	146
2015	533,730	5,032,238	0.943	1	0	2	29	91	123
2016	576,838	7,284,322	1.263	0	0	5	27	102	134
2017	571,762	6,963,122	1.218	1	0	2	26	103	132
2018	620,663	5,647,063	0.910	0	0	2	13	99	114
TOTAL	2,843,650	38,035,711	1.338	3	1	20	128	497	649
OD				0	0	0	3	0	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	13,891	476,284	2,101,099	1,018,563	1,286,213	55,352	4,645,283	808,596	864,444	1,398,632	440,609
2015	66,452	0	767,085	952,500	1,085,479	41,956	0	192,107	552,018	914,661	459,980
2016	0	0	947,517	1,342,019	1,453,307	0	0	347,881	1,167,653	1,531,986	493,959
2017	485,192	0	309,896	1,204,403	1,524,177	170,346	0	245,467	1,097,372	1,524,631	401,638
2018	0	0	280,843	822,963	1,275,781	0	0	52,211	519,465	2,096,048	599,752
TOTAL	565,535	476,284	4,406,440	5,340,448	6,624,957	267,654	4,645,283	1,646,262	4,200,952	7,465,958	2,395,938
OD	0	0	0	71,404	0	0	0	0	22,401	0	14,576

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	20,698	50,872	2,400,251	1,222,276	1,489,435	60,721	1,059,235	1,281,340	904,208	1,464,368	441,931
2015	83,943	2,383	981,239	1,063,403	1,175,640	134,770	1,684	426,729	604,891	962,432	467,800
2016	312	7,809	1,386,075	1,441,657	1,571,878	76	11,961	954,619	1,152,689	1,499,937	496,923
2017	480,325	8,403	1,012,689	1,185,022	1,538,090	244,276	21,596	1,018,626	973,187	1,398,340	392,400
2018	863	19,222	1,672,498	1,129,019	1,085,445	927	44,864	1,058,694	766,839	1,290,723	575,762
TOTAL	586,141	88,689	7,452,752	6,041,376	6,860,488	440,770	1,139,339	4,740,009	4,401,815	6,615,800	2,374,815
OD	1	6	1,580	82,901	297	0	17	3,016	21,418	491	14,526

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,452,319	24,024,587	2,389,341	
IBNR + FREQUENCY ADJUSTMENT	(5,776,675)	(7,030,197)	7,502	
TOTAL LOSSES	8,675,643	16,994,390	2,396,843	
EXPECTED LOSSES	12,020,279	19,413,162	2,272,627	
CREDIBILITY	0.20	0.67	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.305	0.598	0.084	0.987
INDICATED (POST-TEST)	0.316	0.618	0.087	1.021
PRESENT ON RATE LEVEL	0.397	0.642	0.075	1.114
DERIVED BY FORMULA	0.381	0.626	0.087	1.094
UNDERLYING PRESENT RATE	0.423	0.683	0.080	1.185
PROPOSED	0.381	0.626	0.087	1.094

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.054
IND. RATE				1.05	MINIMUM PREMIUM	
MAN. RATE	1.39	1.20	1.18	+ 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
2014	5,072,743	7,476,473	0.147	1	0	8	41	76	126
2015	5,267,553	14,600,799	0.277	1	1	9	28	71	110
2016	5,429,352	7,130,210	0.131	1	0	3	20	56	80
2017	5,931,662	5,545,131	0.093	0	0	6	25	69	100
2018	6,458,560	7,334,696	0.114	2	0	6	16	80	104
TOTAL	28,159,870	42,087,309	0.149	5	1	32	130	352	520
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
2014	1,902	0	1,387,089	1,170,168	1,035,140	18,708	0	820,933	925,260	1,223,461	893,812
2015	119,022	188,744	2,194,797	688,502	863,371	0	5,034,939	2,374,795	541,601	1,074,023	1,521,005
2016	384,538	0	915,985	797,153	480,855	834,874	0	435,027	1,575,910	830,686	875,182
2017	0	0	1,109,134	787,763	572,246	0	0	405,378	694,675	1,014,805	961,130
2018	1,061,032	0	1,164,379	567,241	944,546	15,806	0	482,962	355,086	1,772,702	970,942
TOTAL	1,566,494	188,744	6,771,384	4,010,827	3,896,158	869,388	5,034,939	4,519,095	4,092,532	5,915,677	5,222,071
OD	0	0	0	0	4,658	0	0	0	0	29,697	18,273

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	2,834	0	1,732,474	1,404,202	1,198,692	20,523	0	1,551,563	967,822	1,280,964	896,493
2015	150,350	37,151	2,408,637	780,587	947,594	0	1,042,319	2,650,295	613,341	1,139,088	1,546,862
2016	181,679	6,021	1,045,802	843,475	539,816	880,706	12,377	983,944	1,343,634	838,981	880,433
2017	455	13,006	1,602,921	780,170	643,851	157	24,639	1,075,310	639,753	936,955	939,024
2018	1,221,856	22,803	2,088,662	901,927	866,759	31,336	57,677	1,394,755	659,878	1,106,622	932,104
TOTAL	1,557,174	78,982	8,878,497	4,710,360	4,196,711	932,722	1,137,012	7,655,867	4,224,428	5,302,609	5,194,917
OD	0	0	147	110	5,070	0	4	985	781	29,140	18,064

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	20,241,390	18,469,210	5,212,981	
IBNR + FREQUENCY ADJUSTMENT	(6,766,525)	(5,088,897)	19,282	
TOTAL LOSSES	13,474,865	13,380,313	5,232,263	
EXPECTED LOSSES	14,143,295	14,143,295	5,657,318	
CREDIBILITY	0.92	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.048	0.048	0.019	0.114
INDICATED (POST-TEST)	0.050	0.049	0.019	0.118
PRESENT ON RATE LEVEL	0.047	0.047	0.019	0.113
DERIVED BY FORMULA	0.049	0.049	0.019	0.118
UNDERLYING PRESENT RATE	0.050	0.050	0.020	0.121
PROPOSED	0.049	0.049	0.019	0.118

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.114
IND. RATE				0.11	MINIMUM PREMIUM	
MAN. RATE	0.17	0.12	0.12	+ 0.11	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	3,482,634	2,560,709	0.074	0	0	4	9	27	40
2015	3,555,415	3,001,789	0.084	0	0	4	10	22	36
2016	3,695,044	2,498,222	0.068	0	0	3	12	24	39
2017	3,777,235	2,608,964	0.069	0	0	5	9	23	37
2018	3,970,775	1,319,355	0.033	0	0	0	3	22	25
TOTAL	18,481,103	11,989,039	0.065	0	0	16	43	118	177
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
2014	0	0	651,577	415,361	132,063	0	0	394,041	154,602	364,781	448,284
2015	0	0	720,745	436,821	260,579	0	0	465,168	333,158	379,082	406,236
2016	0	0	512,268	545,000	131,378	0	0	245,050	99,119	330,238	635,169
2017	0	0	999,280	131,299	221,226	0	0	195,550	273,630	426,222	361,757
2018	0	0	0	61,666	321,175	0	0	0	92,958	627,258	216,298
TOTAL	0	0	2,883,870	1,590,147	1,066,421	0	0	1,299,809	953,467	2,127,581	2,067,744
OD	0	0	0	40,271	0	0	0	0	0	0	2,820

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	813,820	498,433	152,929	0	0	744,737	161,714	381,926	449,629
2015	0	2,256	895,788	486,952	289,150	0	4,112	962,030	368,025	403,609	413,142
2016	151	3,999	688,126	570,087	163,109	53	7,543	506,852	113,690	322,058	638,980
2017	301	9,430	1,181,308	182,716	263,259	72	11,301	487,307	256,891	393,299	353,437
2018	129	2,865	243,093	172,427	250,824	230	11,107	258,400	194,813	379,427	207,646
TOTAL	581	18,550	3,822,135	1,910,615	1,119,272	356	34,063	2,959,327	1,095,133	1,880,318	2,062,834
OD	4	35	5,977	40,936	1,085	0	0	0	0	0	2,793

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,841,027	6,047,358	2,065,627	
IBNR + FREQUENCY ADJUSTMENT	(1,755,326)	(1,954,416)	6,843	
TOTAL LOSSES	5,085,702	4,092,942	2,072,469	
EXPECTED LOSSES	3,654,840	5,395,240	2,088,480	
CREDIBILITY	0.70	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.028	0.022	0.011	0.061
INDICATED (POST-TEST)	0.028	0.023	0.012	0.063
PRESENT ON RATE LEVEL	0.019	0.027	0.011	0.057
DERIVED BY FORMULA	0.026	0.023	0.012	0.060
UNDERLYING PRESENT RATE	0.020	0.029	0.011	0.060
PROPOSED	0.025	0.023	0.012	0.060

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.058
IND. RATE				0.06	MINIMUM PREMIUM	
MAN. RATE	0.07	0.06	0.06	+ 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
2014	9,703,107	25,557,484	0.263	0	0	30	116	233	379
2015	9,858,860	25,333,758	0.257	0	0	31	106	274	411
2016	10,212,725	25,163,627	0.246	1	0	32	103	219	355
2017	10,368,001	25,584,861	0.247	2	0	30	94	271	397
2018	10,607,763	20,721,941	0.195	0	0	15	45	321	381
TOTAL	50,750,456	122,361,671	0.241	3	0	138	464	1318	1923
OD				0	0	1	2	2	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	5,970,278	4,569,523	3,007,032	0	0	3,230,744	2,733,581	3,183,185	2,863,141
2015	0	0	7,320,807	4,133,393	3,061,773	0	0	2,261,446	2,738,792	2,715,227	3,102,320
2016	698,252	0	7,000,370	3,502,861	1,729,435	0	0	4,067,687	2,680,560	2,406,189	3,078,273
2017	629,801	0	6,365,375	3,886,340	4,005,666	399,692	0	1,608,974	2,373,834	3,009,830	3,305,349
2018	0	0	3,397,918	2,306,148	4,074,265	0	0	810,324	1,344,827	5,128,279	3,660,180
TOTAL	1,328,053	0	30,054,748	18,398,265	15,878,171	399,692	0	11,979,175	11,871,594	16,442,710	16,009,263
OD	0	0	243,024	102,321	120,765	0	0	42,869	28,724	0	75,943

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	7,456,877	5,483,428	3,482,143	0	0	6,106,106	2,859,326	3,332,795	2,871,730
2015	0	22,905	9,090,009	4,620,478	3,378,128	0	19,933	4,737,667	2,995,115	2,884,404	3,155,059
2016	676,246	47,902	8,243,089	3,767,570	2,043,057	658	93,908	6,416,911	2,689,304	2,426,906	3,096,743
2017	586,738	73,192	9,053,033	4,005,726	4,338,301	544,391	93,435	4,008,617	2,168,579	2,812,060	3,229,326
2018	3,571	81,888	7,400,700	3,625,705	3,606,150	2,993	145,521	3,494,214	2,001,028	3,200,992	3,513,773
TOTAL	1,266,555	225,888	41,243,708	21,502,907	16,847,779	548,041	352,797	24,763,515	12,713,352	14,657,157	15,866,631
OD	17	1,113	333,806	88,923	148,837	10	917	102,079	18,184	2,797	75,188

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	68,838,447	65,979,936	15,941,820	
IBNR + FREQUENCY ADJUSTMENT	(25,293,427)	(18,043,096)	48,268	
TOTAL LOSSES	43,545,020	47,936,840	15,990,087	
EXPECTED LOSSES	52,594,212	49,699,117	14,957,987	
CREDIBILITY	1.00	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.086	0.094	0.032	0.212
INDICATED (POST-TEST)	0.089	0.098	0.033	0.219
PRESENT ON RATE LEVEL	0.097	0.092	0.028	0.217
DERIVED BY FORMULA	0.089	0.098	0.033	0.219
UNDERLYING PRESENT RATE	0.104	0.098	0.029	0.231
PROPOSED	0.089	0.098	0.033	0.219

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.211
IND. RATE				0.21	MINIMUM PREMIUM	
MAN. RATE	0.27	0.22	0.23	+ 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
2014	623,557	6,798,284	1.090	0	0	9	21	87	117
2015	621,277	7,805,376	1.256	0	0	8	36	78	122
2016	643,478	6,092,183	0.947	0	0	5	42	83	130
2017	679,566	8,166,157	1.202	0	0	8	50	83	141
2018	685,840	6,281,219	0.916	0	0	2	19	94	115
TOTAL	3,253,718	35,143,219	1.080	0	0	32	168	425	625
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
2014	0	0	2,184,010	442,493	732,510	0	0	1,122,068	711,492	752,328	853,383
2015	0	0	1,888,217	948,489	1,072,060	0	0	1,597,598	890,527	715,982	692,503
2016	0	0	812,197	1,946,623	589,119	0	0	474,098	809,172	661,030	799,944
2017	0	0	1,334,134	1,978,620	1,170,383	0	0	552,407	1,514,117	772,032	844,464
2018	0	0	351,020	1,004,027	1,715,076	0	0	140,540	634,721	1,541,649	894,186
TOTAL	0	0	6,569,578	6,320,252	5,279,148	0	0	3,886,711	4,560,029	4,443,021	4,084,480
OD	0	0	0	0	1,000	0	0	0	0	1,000	20,490

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	2,633,224	530,992	848,247	0	0	1,984,413	744,221	787,687	855,943
2015	0	5,067	2,019,571	1,065,342	1,169,589	0	9,941	2,327,848	977,558	767,340	704,276
2016	344	7,311	1,271,733	2,019,288	684,597	103	15,221	1,092,525	792,613	662,210	804,744
2017	739	19,680	2,390,816	1,861,603	1,298,770	241	37,602	1,633,544	1,256,969	781,133	825,041
2018	1,107	24,670	2,144,678	1,441,505	1,445,080	912	44,310	1,063,851	709,093	979,003	858,419
TOTAL	2,190	56,729	10,460,023	6,918,729	5,446,282	1,256	107,074	8,102,180	4,480,453	3,977,373	4,048,422
OD	0	0	18	15	1,069	0	0	12	15	1,044	20,396

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	18,729,482	20,824,980	4,068,818	
IBNR + FREQUENCY ADJUSTMENT	(3,596,527)	(5,058,682)	13,208	
TOTAL LOSSES	15,132,955	15,766,299	4,082,025	
EXPECTED LOSSES	7,475,922	13,950,883	4,066,401	
CREDIBILITY	0.22	0.73	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.465	0.485	0.125	1.075
INDICATED (POST-TEST)	0.481	0.501	0.130	1.112
PRESENT ON RATE LEVEL	0.216	0.403	0.118	0.737
DERIVED BY FORMULA	0.274	0.475	0.130	0.879
UNDERLYING PRESENT RATE	0.230	0.429	0.125	0.784
PROPOSED	0.274	0.475	0.130	0.879

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.847
IND. RATE				0.85	MINIMUM PREMIUM	
MAN. RATE	0.75	0.70	0.78	+ 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
2014	501,364	5,486,479	1.094	0	0	4	36	71	111
2015	524,616	4,838,881	0.922	0	0	2	22	80	104
2016	582,182	5,663,976	0.973	0	0	4	29	76	109
2017	613,216	4,113,866	0.671	0	0	0	15	85	100
2018	641,935	5,574,316	0.868	0	0	0	16	101	117
TOTAL	2,863,313	25,677,518	0.897	0	0	10	118	413	541
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
2014	0	0	611,704	971,254	416,322	0	0	359,278	859,820	820,043	1,448,058
2015	0	0	408,901	705,578	392,689	0	0	360,220	588,782	591,146	1,791,565
2016	0	0	744,143	818,915	539,724	0	0	631,627	690,453	732,607	1,506,507
2017	0	0	0	573,341	627,296	0	0	0	341,871	916,407	1,654,951
2018	0	0	0	402,591	823,244	0	0	0	464,630	1,612,389	2,271,462
TOTAL	0	0	1,764,748	3,471,679	2,799,275	0	0	1,351,125	2,945,556	4,672,592	8,672,543
OD	0	0	0	0	1,539	0	0	0	0	297	78,899

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	764,018	1,165,505	482,101	0	0	679,035	899,372	858,585	1,452,402
2015	0	1,280	531,556	780,382	429,556	0	3,184	767,369	642,051	626,667	1,822,022
2016	222	5,869	1,022,010	869,563	601,219	138	19,858	1,378,886	691,414	729,873	1,515,546
2017	119	2,608	306,216	547,415	632,343	22	3,895	232,161	331,180	816,086	1,616,887
2018	434	9,549	812,463	617,883	672,152	706	34,120	804,262	618,844	997,029	2,180,604
TOTAL	775	19,306	3,436,263	3,980,748	2,817,371	865	61,058	3,861,714	3,182,860	4,028,241	8,587,460
OD	0	0	28	23	1,645	0	0	4	4	310	78,624

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,380,012	14,011,203	8,666,085	
IBNR + FREQUENCY ADJUSTMENT	(2,629,518)	(3,682,401)	28,396	
TOTAL LOSSES	4,750,494	10,328,802	8,694,481	
EXPECTED LOSSES	5,511,166	10,242,976	8,405,920	
CREDIBILITY	0.20	0.67	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.166	0.361	0.304	0.830
INDICATED (POST-TEST)	0.172	0.373	0.314	0.859
PRESENT ON RATE LEVEL	0.181	0.336	0.276	0.793
DERIVED BY FORMULA	0.179	0.361	0.314	0.854
UNDERLYING PRESENT RATE	0.192	0.358	0.294	0.844
PROPOSED	0.179	0.361	0.314	0.854

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.823
IND. RATE				0.82	MINIMUM PREMIUM	
MAN. RATE	0.98	0.89	0.84	+ 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
2014	1,860,422	34,064,801	1.831	0	0	24	178	432	634
2015	1,868,734	29,195,237	1.562	0	0	12	148	455	615
2016	1,900,136	29,664,523	1.561	0	0	23	132	390	545
2017	1,932,899	28,885,252	1.494	0	0	18	102	412	532
2018	1,856,044	23,946,776	1.290	0	0	6	73	446	525
TOTAL	9,418,235	145,756,589	1.548	0	0	83	633	2135	2851
OD				0	0	0	14	10	24

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	4,526,798	6,450,236	5,661,897	0	0	3,251,764	4,661,631	4,832,541	4,679,934
2015	0	0	2,559,131	6,803,784	5,476,520	0	0	816,187	4,202,188	4,760,118	4,577,309
2016	0	0	4,521,239	5,997,025	4,434,141	0	0	2,972,006	3,494,865	3,904,042	4,341,205
2017	0	0	3,591,685	5,156,925	6,278,969	0	0	1,625,120	3,088,603	5,252,349	3,891,601
2018	0	0	973,210	4,061,386	5,686,579	0	0	259,652	2,454,180	6,409,687	4,102,082
TOTAL	0	0	16,172,063	28,469,356	27,538,106	0	0	8,924,729	17,901,467	25,158,737	21,592,131
OD	0	0	0	764,384	68,091	0	0	0	257,450	74,910	225,258

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	5,535,503	7,740,283	6,556,477	0	0	5,094,397	4,876,066	5,059,670	4,693,974
2015	0	8,010	3,480,326	7,539,916	5,935,309	0	7,215	1,943,226	4,562,835	5,020,887	4,655,123
2016	1,412	35,316	6,193,574	6,363,006	4,879,455	539	78,791	5,592,316	3,479,361	3,867,344	4,367,252
2017	2,046	54,953	6,719,379	5,160,302	6,449,751	624	98,412	4,389,121	2,879,752	4,798,875	3,802,094
2018	3,909	86,618	7,502,152	5,287,211	4,865,338	3,372	163,529	3,900,329	2,810,509	4,035,515	3,937,999
TOTAL	7,366	184,897	29,430,934	32,090,718	28,686,330	4,535	347,947	20,919,389	18,608,523	22,782,291	21,456,442
OD	18	166	36,485	869,837	78,238	0	99	19,545	259,174	80,709	227,008

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	50,951,381	103,455,820	21,683,451	
IBNR + FREQUENCY ADJUSTMENT	(17,147,626)	(27,284,751)	69,054	
TOTAL LOSSES	33,803,755	76,171,069	21,752,505	
EXPECTED LOSSES	35,543,869	74,814,845	22,089,924	
CREDIBILITY	0.45	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.359	0.809	0.231	1.399
INDICATED (POST-TEST)	0.371	0.837	0.239	1.447
PRESENT ON RATE LEVEL	0.355	0.747	0.221	1.322
DERIVED BY FORMULA	0.362	0.837	0.239	1.438
UNDERLYING PRESENT RATE	0.377	0.794	0.235	1.406
PROPOSED	0.362	0.837	0.239	1.438

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.386
IND. RATE				1.39	MINIMUM PREMIUM	
MAN. RATE	1.64	1.51	1.40	+ 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
2014	5,317,588	37,420,214	0.704	1	0	49	117	499	666
2015	4,320,075	32,365,003	0.749	0	0	43	120	327	490
2016	4,197,602	29,282,412	0.698	0	0	33	79	353	465
2017	3,871,610	21,809,280	0.563	0	0	17	82	251	350
2018	3,984,298	15,845,323	0.398	1	0	4	56	232	293
TOTAL	21,691,173	136,722,232	0.630	2	0	146	454	1662	2264
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
2014	3,000	0	10,279,411	2,768,332	5,246,583	0	0	5,323,808	2,954,561	5,371,564	5,472,955
2015	0	0	9,334,661	4,786,168	2,933,255	0	0	2,810,662	3,342,549	3,708,152	5,449,556
2016	0	0	6,820,776	3,355,577	3,536,660	0	0	2,665,747	2,317,081	5,065,595	5,520,976
2017	0	0	3,793,949	3,610,858	2,420,473	0	0	1,709,060	2,772,091	3,044,970	4,457,879
2018	321,548	0	685,312	2,608,394	2,288,083	0	0	239,378	2,233,766	3,232,713	4,236,129
TOTAL	324,548	0	30,914,109	17,129,329	16,425,054	0	0	12,748,655	13,620,048	20,422,994	25,137,495
OD	0	0	0	17,066	152,423	0	0	0	9,160	13,569	113,793

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	4,470	0	12,621,444	3,321,998	6,075,543	0	0	9,371,940	3,090,471	5,624,028	5,489,374
2015	0	29,217	11,557,718	5,347,553	3,265,659	0	24,846	5,905,547	3,662,016	3,932,527	5,542,198
2016	1,638	50,075	8,677,426	3,695,670	3,929,227	580	83,608	5,806,395	2,439,792	4,942,912	5,554,102
2017	1,726	48,092	5,896,479	3,492,195	2,701,077	649	101,051	4,339,970	2,482,447	2,870,131	4,355,348
2018	372,085	46,387	4,044,212	2,857,833	2,095,043	2,312	112,447	2,721,458	1,952,257	2,136,780	4,066,684
TOTAL	379,920	173,771	42,797,280	18,715,249	18,066,549	3,541	321,952	28,145,311	13,626,983	19,506,377	25,007,706
OD	1	12	1,894	20,157	174,517	0	18	673	10,097	13,112	112,814

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	71,824,373	70,133,040	25,120,520	
IBNR + FREQUENCY ADJUSTMENT	(25,819,918)	(20,608,613)	74,053	
TOTAL LOSSES	46,004,454	49,524,428	25,194,573	
EXPECTED LOSSES	52,320,748	55,485,310	25,105,520	
CREDIBILITY	0.78	1.00	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.212	0.228	0.116	0.557
INDICATED (POST-TEST)	0.219	0.236	0.120	0.576
PRESENT ON RATE LEVEL	0.227	0.241	0.109	0.576
DERIVED BY FORMULA	0.221	0.236	0.120	0.577
UNDERLYING PRESENT RATE	0.241	0.256	0.116	0.613
PROPOSED	0.221	0.236	0.120	0.576

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.555
IND. RATE				0.55	MINIMUM PREMIUM	
MAN. RATE	0.64	0.64	0.61	+ 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
2014	1,772,905	1,645,611	0.093	0	0	4	6	5	15
2015	1,920,923	335,318	0.017	0	0	0	3	5	8
2016	2,030,196	390,630	0.019	0	0	1	0	5	6
2017	2,187,137	469,811	0.021	0	0	0	1	8	9
2018	2,196,586	383,273	0.017	0	0	0	1	7	8
TOTAL	10,107,747	3,224,643	0.032	0	0	5	11	30	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
2014	0	0	699,289	221,773	39,957	0	0	221,313	138,239	105,869	219,171
2015	0	0	0	15,027	22,534	0	0	0	64,270	77,903	155,584
2016	0	0	145,279	0	42,817	0	0	4,637	0	84,008	113,889
2017	0	0	0	814	19,319	0	0	0	222,130	101,332	126,216
2018	0	0	0	47,275	63,753	0	0	0	22,000	68,013	182,232
TOTAL	0	0	844,568	284,889	188,380	0	0	225,950	446,639	437,125	797,092
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
2014	0	0	873,412	266,128	46,270	0	0	418,282	144,598	110,845	219,829
2015	0	0	1,031	16,766	24,213	0	0	4,598	69,665	81,998	158,229
2016	28	1,002	172,505	4,782	47,886	1	157	12,960	3,353	80,107	114,572
2017	1	22	2,944	2,525	18,380	12	1,966	100,521	177,047	101,437	123,313
2018	40	885	75,384	59,431	53,977	31	1,498	35,415	27,360	42,287	174,943
TOTAL	69	1,909	1,125,276	349,631	190,727	44	3,621	571,776	422,022	416,674	790,886
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,702,695	1,379,053	790,886	
IBNR + FREQUENCY ADJUSTMENT	(533,062)	(402,299)	2,698	
TOTAL LOSSES	1,169,633	976,754	793,584	
EXPECTED LOSSES	1,116,856	1,116,856	812,259	
CREDIBILITY	0.47	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.012	0.010	0.008	0.029
INDICATED (POST-TEST)	0.012	0.010	0.008	0.030
PRESENT ON RATE LEVEL	0.010	0.010	0.008	0.028
DERIVED BY FORMULA	0.011	0.010	0.008	0.029
UNDERLYING PRESENT RATE	0.011	0.011	0.008	0.030
PROPOSED	0.011	0.010	0.008	0.029

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	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
2014	938,033	3,560,795	0.380	0	0	2	12	38	52
2015	952,129	1,510,574	0.159	0	0	0	6	32	38
2016	1,042,108	3,253,866	0.312	0	0	1	18	40	59
2017	1,046,325	2,307,038	0.220	2	0	1	10	31	44
2018	1,061,259	2,808,684	0.265	0	0	0	6	40	46
TOTAL	5,039,854	13,440,957	0.267	2	0	4	52	181	239
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	283,523	690,219	186,631	0	0	108,494	682,734	1,035,285	573,909
2015	0	0	0	247,688	116,732	0	0	0	122,750	373,918	649,486
2016	0	0	233,230	597,697	229,120	0	0	0	695,217	866,006	632,596
2017	304,646	0	161,354	399,699	132,641	454	0	26,836	259,585	436,708	585,115
2018	0	0	0	226,051	313,989	0	0	0	206,591	1,265,069	796,984
TOTAL	304,646	0	678,107	2,161,354	979,113	454	0	135,330	1,966,877	3,976,986	3,238,090
OD	0	0	0	0	0	0	0	0	0	0	1,116

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	354,120	828,263	216,119	0	0	205,054	714,140	1,083,943	575,631
2015	0	0	12,346	272,538	126,821	0	0	11,575	136,320	391,643	660,527
2016	103	2,139	374,091	621,566	260,100	0	877	166,112	676,610	845,227	636,392
2017	301,493	2,923	349,715	360,807	159,051	674	3,833	195,558	233,598	395,703	571,657
2018	196	4,296	366,022	287,821	265,029	474	22,872	533,006	402,902	767,074	765,105
TOTAL	301,792	9,358	1,456,294	2,370,996	1,027,121	1,148	27,582	1,111,304	2,163,570	3,483,591	3,209,312
OD	0	0	0	0	0	0	0	0	0	0	1,119

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,907,477	9,045,278	3,210,431	
IBNR + FREQUENCY ADJUSTMENT	(1,330,900)	(2,063,471)	10,307	
TOTAL LOSSES	1,576,577	6,981,807	3,220,738	
EXPECTED LOSSES	2,774,699	5,698,043	3,171,085	
CREDIBILITY	0.29	0.98	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.031	0.139	0.064	0.234
INDICATED (POST-TEST)	0.032	0.143	0.066	0.242
PRESENT ON RATE LEVEL	0.052	0.106	0.059	0.217
DERIVED BY FORMULA	0.046	0.143	0.066	0.255
UNDERLYING PRESENT RATE	0.055	0.113	0.063	0.231
PROPOSED	0.044	0.135	0.063	0.242

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.233
IND. RATE				0.23	MINIMUM PREMIUM	
MAN. RATE	0.28	0.26	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
2014	106,922	938,535	0.878	0	0	0	6	43	49
2015	112,330	1,156,171	1.029	0	0	0	2	33	35
2016	116,790	3,375,670	2.890	1	0	2	4	37	44
2017	124,205	664,289	0.535	0	0	0	4	21	25
2018	128,835	756,253	0.587	0	0	0	1	15	16
TOTAL	589,082	6,890,918	1.170	1	0	2	17	149	169
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	252,779	97,373	0	0	0	112,617	247,771	227,995
2015	0	0	0	5,848	438,936	0	0	0	65,817	342,417	303,153
2016	161,525	0	654,616	78,191	355,099	0	0	1,369,255	93,064	415,485	248,435
2017	0	0	0	50,203	30,900	0	0	0	59,832	333,675	189,679
2018	0	0	0	46,702	64,914	0	0	0	73,500	388,269	182,868
TOTAL	161,525	0	654,616	433,723	987,222	0	0	1,369,255	404,830	1,727,617	1,152,130
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
2014	0	0	0	303,335	112,758	0	0	0	117,797	259,416	228,679
2015	0	0	8,246	12,975	469,302	0	0	7,966	75,152	358,165	308,307
2016	156,131	2,119	374,231	99,734	378,740	92	12,821	847,726	118,023	406,365	249,926
2017	10	204	23,542	45,654	32,576	5	880	58,281	71,336	293,220	185,316
2018	41	888	75,647	59,481	54,788	151	7,269	169,851	128,938	236,397	175,553
TOTAL	156,181	3,211	481,665	521,179	1,048,164	247	20,969	1,083,825	511,247	1,553,563	1,147,781
OD	0	0	0	0	0	0	0	0	0	0	1,125

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,746,099	3,634,152	1,148,905	
IBNR + FREQUENCY ADJUSTMENT	(768,637)	(1,183,800)	4,213	
TOTAL LOSSES	977,462	2,450,352	1,153,118	
EXPECTED LOSSES	1,605,645	3,279,859	1,268,517	
CREDIBILITY	0.07	0.23	0.38	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.166	0.416	0.196	0.778
INDICATED (POST-TEST)	0.172	0.430	0.203	0.804
PRESENT ON RATE LEVEL	0.256	0.523	0.202	0.982
DERIVED BY FORMULA	0.250	0.502	0.202	0.955
UNDERLYING PRESENT RATE	0.273	0.557	0.215	1.045
PROPOSED	0.250	0.502	0.203	0.955

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.920
IND. RATE				0.92	MINIMUM PREMIUM	
MAN. RATE	1.22	1.10	1.04	+ 0.92	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	13,404,937	59,156,729	0.441	1	1	45	303	968	1318
2015	13,617,494	57,688,606	0.424	1	0	41	167	1,017	1226
2016	14,102,182	58,769,834	0.417	0	0	40	175	1,021	1236
2017	14,300,491	55,049,318	0.385	1	0	30	128	1,025	1184
2018	14,556,665	54,550,924	0.375	1	0	23	96	983	1103
TOTAL	69,981,769	285,215,411	0.408	4	1	179	869	5014	6067
OD				0	0	3	6	95	104

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	175,352	35,135	9,016,573	8,171,908	7,605,828	14,380	60,591	4,791,019	9,637,830	10,605,925	9,042,188
2015	516,000	0	8,252,350	8,301,804	10,075,684	0	0	3,369,362	5,105,901	13,259,524	8,807,981
2016	0	0	8,039,192	7,999,393	10,076,153	0	0	3,412,024	6,443,385	13,693,758	9,105,929
2017	644,128	0	5,269,178	7,072,445	10,598,976	148,113	0	2,250,331	4,054,753	14,907,109	10,104,285
2018	7,000	0	4,653,183	5,540,690	9,320,820	87,596	0	3,455,719	4,217,021	16,305,632	10,963,263
TOTAL	1,342,480	35,135	35,230,476	37,086,240	47,677,461	250,089	60,591	17,278,455	29,458,890	68,771,948	48,023,646
OD	0	0	516,618	140,875	831,852	0	0	253,076	94,707	1,747,467	890,444

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	261,274	81,794	11,029,913	9,806,290	8,807,549	15,775	301,137	8,253,326	10,081,170	11,104,403	9,069,315
2015	651,819	25,692	10,468,399	9,289,594	10,919,251	0	29,364	7,154,396	5,688,917	13,927,240	8,957,717
2016	2,282	61,723	10,902,442	8,695,663	10,891,619	729	109,853	8,263,021	6,613,406	13,294,838	9,160,565
2017	640,205	81,232	9,970,374	7,287,570	10,750,853	213,200	149,037	6,994,398	4,418,384	13,261,623	9,871,886
2018	15,088	158,963	14,100,938	8,154,188	8,047,285	176,995	481,016	11,573,651	6,381,784	10,193,013	10,524,732
TOTAL	1,570,669	409,404	56,472,065	43,233,305	49,416,557	406,699	1,070,407	42,238,793	33,183,660	61,781,117	47,584,215
OD	207	5,893	790,878	329,795	787,590	307	17,726	747,420	335,620	1,392,416	875,961

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	103,730,469	190,460,060	48,460,175	
IBNR + FREQUENCY ADJUSTMENT	(37,080,659)	(50,151,404)	144,554	
TOTAL LOSSES	66,649,810	140,308,656	48,604,729	
EXPECTED LOSSES	77,090,826	138,093,131	44,913,785	
CREDIBILITY	1.00	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.095	0.200	0.069	0.365
INDICATED (POST-TEST)	0.099	0.207	0.072	0.378
PRESENT ON RATE LEVEL	0.104	0.186	0.060	0.349
DERIVED BY FORMULA	0.099	0.207	0.072	0.378
UNDERLYING PRESENT RATE	0.110	0.197	0.064	0.372
PROPOSED	0.099	0.208	0.072	0.378

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.364
IND. RATE				0.36	MINIMUM PREMIUM	
MAN. RATE	0.37	0.38	0.37	+ 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
2014	78,632	2,184,018	2.778	0	0	3	11	19	33
2015	80,071	1,696,647	2.119	0	0	1	13	20	34
2016	76,726	1,906,865	2.485	0	0	3	10	12	25
2017	70,415	871,368	1.237	0	0	0	10	7	17
2018	75,052	999,944	1.332	0	0	2	4	14	20
TOTAL	380,896	7,658,842	2.011	0	0	9	48	72	129
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
2014	0	0	605,917	496,247	138,149	0	0	135,989	457,670	198,688	151,358
2015	0	0	338,235	466,213	121,024	0	0	88,523	370,902	235,558	76,192
2016	0	0	727,931	375,867	33,554	0	0	284,096	339,238	42,358	103,821
2017	0	0	0	417,225	42,155	0	0	0	272,517	74,409	65,062
2018	0	0	348,204	88,783	90,616	0	0	198,061	63,542	70,506	140,232
TOTAL	0	0	2,020,287	1,844,335	425,498	0	0	706,669	1,503,869	621,519	536,665
OD	0	0	0	0	11,124	0	0	0	0	58,806	1,411

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	756,790	595,496	159,977	0	0	257,019	478,723	208,026	151,812
2015	0	1,059	431,132	514,082	136,482	0	783	202,483	400,314	250,609	77,487
2016	177	5,324	910,608	398,896	61,470	62	8,902	611,665	326,701	55,599	104,444
2017	72	1,478	166,429	359,069	67,108	14	2,354	118,239	213,355	81,132	63,566
2018	199	4,711	445,317	135,059	104,115	252	12,405	310,987	74,685	58,185	134,623
TOTAL	448	12,572	2,710,277	2,002,603	529,152	328	24,444	1,500,394	1,493,777	653,552	531,932
OD	0	0	0	0	12,882	0	0	0	0	61,570	1,428

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,248,462	4,753,535	533,360	
IBNR + FREQUENCY ADJUSTMENT	(1,403,065)	(1,228,235)	1,394	
TOTAL LOSSES	2,845,397	3,525,300	534,754	
EXPECTED LOSSES	2,896,320	3,347,838	451,518	
CREDIBILITY	0.05	0.18	0.28	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.747	0.926	0.140	1.813
INDICATED (POST-TEST)	0.773	0.957	0.145	1.875
PRESENT ON RATE LEVEL	0.715	0.826	0.111	1.653
DERIVED BY FORMULA	0.718	0.850	0.121	1.689
UNDERLYING PRESENT RATE	0.760	0.879	0.119	1.758
PROPOSED	0.718	0.850	0.121	1.689

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.627
IND. RATE				1.63	MINIMUM PREMIUM	
MAN. RATE	2.07	1.85	1.75	+ 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
2014	259,411	2,119,883	0.817	0	0	0	7	23	30
2015	286,235	3,123,778	1.091	0	0	2	10	23	35
2016	285,801	3,196,094	1.118	0	0	4	5	35	44
2017	312,707	2,413,925	0.772	0	0	1	11	22	34
2018	314,904	2,453,573	0.779	0	0	1	7	32	40
TOTAL	1,459,058	13,307,253	0.912	0	0	8	40	135	183
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	299,879	837,689	0	0	0	138,640	366,345	477,330
2015	0	0	567,191	591,982	144,774	0	0	277,330	372,374	596,627	573,500
2016	0	0	900,749	114,576	622,694	0	0	288,886	118,209	642,840	508,140
2017	0	0	353,000	360,977	358,393	0	0	153,548	212,976	242,785	732,246
2018	0	0	141,470	363,471	317,870	0	0	86,027	149,760	528,324	866,651
TOTAL	0	0	1,962,410	1,730,885	2,281,420	0	0	805,791	991,959	2,376,921	3,157,867
OD	0	0	0	0	0	0	0	0	0	0	1,221

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	359,855	970,044	0	0	0	145,017	383,563	478,762
2015	0	1,775	714,081	653,679	165,125	0	2,452	587,971	410,068	629,360	583,250
2016	185	6,346	1,105,368	160,201	672,230	63	8,946	609,849	144,867	621,202	511,189
2017	169	4,697	576,618	358,850	379,296	56	8,753	372,516	193,188	228,961	715,404
2018	309	6,887	605,401	402,472	294,481	317	15,395	370,139	212,338	330,984	831,985
TOTAL	663	19,706	3,001,467	1,935,056	2,481,175	436	35,545	1,940,475	1,105,478	2,194,069	3,120,590
OD	0	0	0	0	0	0	0	0	0	0	1,239

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,998,293	7,715,779	3,121,828	
IBNR + FREQUENCY ADJUSTMENT	(1,478,247)	(1,821,222)	8,450	
TOTAL LOSSES	3,520,045	5,894,557	3,130,278	
EXPECTED LOSSES	3,093,025	5,047,254	2,558,775	
CREDIBILITY	0.13	0.43	0.69	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.241	0.404	0.215	0.860
INDICATED (POST-TEST)	0.250	0.418	0.222	0.889
PRESENT ON RATE LEVEL	0.199	0.325	0.165	0.689
DERIVED BY FORMULA	0.206	0.365	0.204	0.775
UNDERLYING PRESENT RATE	0.212	0.346	0.175	0.733
PROPOSED	0.206	0.365	0.204	0.775

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.747
IND. RATE				0.75	MINIMUM PREMIUM	
MAN. RATE	0.70	0.70	0.73	+ 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
2014	120,465	816,229	0.678	0	0	0	4	26	30
2015	130,814	1,805,953	1.381	0	0	1	8	16	25
2016	142,265	2,099,142	1.476	0	0	3	11	29	43
2017	156,103	770,784	0.494	0	0	0	3	23	26
2018	167,292	894,695	0.535	0	0	0	4	30	34
TOTAL	716,939	6,386,803	0.891	0	0	4	30	124	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
2014	0	0	0	150,962	135,205	0	0	0	69,950	267,111	193,001
2015	0	0	140,868	220,124	238,793	0	0	437,337	201,646	402,166	165,019
2016	0	0	443,398	462,881	158,668	0	0	41,767	327,180	429,912	235,336
2017	0	0	0	120,499	70,029	0	0	0	112,935	178,200	289,121
2018	0	0	0	79,048	116,473	0	0	0	149,192	390,619	159,363
TOTAL	0	0	584,266	1,033,514	719,168	0	0	479,104	860,903	1,668,008	1,041,840
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
2014	0	0	0	181,154	156,567	0	0	0	73,168	279,665	193,580
2015	0	401	168,220	245,207	258,329	0	3,507	816,799	227,053	425,696	167,824
2016	130	3,458	596,667	486,222	187,785	9	1,675	159,913	320,872	419,856	236,748
2017	23	486	55,943	109,189	74,264	7	1,144	64,009	99,972	161,514	282,471
2018	71	1,550	132,054	103,310	97,737	189	9,170	217,571	169,086	245,063	152,988
TOTAL	224	5,895	952,884	1,125,081	774,682	205	15,496	1,258,292	889,970	1,531,795	1,033,612
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,232,996	4,321,529	1,033,612	
IBNR + FREQUENCY ADJUSTMENT	(684,596)	(1,095,184)	3,370	
TOTAL LOSSES	1,548,400	3,226,345	1,036,982	
EXPECTED LOSSES	1,439,598	3,060,016	973,641	
CREDIBILITY	0.08	0.27	0.43	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.216	0.450	0.145	0.811
INDICATED (POST-TEST)	0.223	0.466	0.150	0.839
PRESENT ON RATE LEVEL	0.189	0.401	0.128	0.718
DERIVED BY FORMULA	0.192	0.419	0.137	0.747
UNDERLYING PRESENT RATE	0.201	0.427	0.136	0.763
PROPOSED	0.191	0.418	0.137	0.747

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.720
IND. RATE				0.72	MINIMUM PREMIUM	
MAN. RATE	0.75	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
2014	269,136	5,809,790	2.159	1	0	4	39	66	110
2015	274,817	3,732,631	1.358	1	0	1	22	57	81
2016	283,049	3,297,342	1.165	0	0	0	18	53	71
2017	297,799	2,835,211	0.952	0	0	1	11	71	83
2018	307,029	3,986,041	1.298	0	0	0	8	70	78
TOTAL	1,431,830	19,661,015	1.373	2	0	6	98	317	423
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
2014	580,761	0	779,960	648,041	356,801	10,911	0	564,909	929,150	945,477	993,780
2015	243,224	0	139,284	405,450	212,155	0	0	20,570	817,619	949,832	944,497
2016	0	0	0	506,060	413,541	0	0	0	402,773	859,529	1,115,439
2017	0	0	180,194	138,011	307,395	0	0	81,996	234,483	942,178	950,954
2018	0	0	0	295,393	537,112	0	0	0	477,957	1,675,056	1,000,523
TOTAL	823,985	0	1,099,438	1,992,955	1,827,004	10,911	0	667,475	2,861,982	5,372,072	5,005,193
OD	0	0	0	51,920	0	0	0	0	2,231	0	10,808

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	865,334	0	974,170	777,649	413,176	11,969	0	1,067,678	971,891	989,914	996,761
2015	307,244	436	189,304	447,505	231,479	0	182	99,490	885,976	1,000,306	960,553
2016	49	478	96,878	530,721	444,558	0	581	113,291	405,514	830,506	1,122,132
2017	83	2,365	293,471	155,617	308,667	40	6,609	330,718	257,871	834,768	929,082
2018	297	6,526	555,424	426,673	442,447	731	35,329	832,585	640,420	1,035,324	960,502
TOTAL	1,173,006	9,804	2,109,247	2,338,165	1,840,327	12,740	42,701	2,443,762	3,161,672	4,690,819	4,969,031
OD	0	0	79	62,099	16	0	0	126	2,379	23	10,675

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,791,466	12,095,500	4,979,705	
IBNR + FREQUENCY ADJUSTMENT	(1,846,836)	(3,200,451)	15,464	
TOTAL LOSSES	3,944,630	8,895,049	4,995,169	
EXPECTED LOSSES	3,845,837	8,839,893	4,717,376	
CREDIBILITY	0.13	0.42	0.68	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.275	0.621	0.349	1.246
INDICATED (POST-TEST)	0.285	0.643	0.361	1.289
PRESENT ON RATE LEVEL	0.253	0.580	0.310	1.143
DERIVED BY FORMULA	0.257	0.607	0.345	1.208
UNDERLYING PRESENT RATE	0.269	0.617	0.329	1.215
PROPOSED	0.257	0.607	0.345	1.208

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.164
IND. RATE				1.16	MINIMUM PREMIUM	
MAN. RATE	1.44	1.29	1.21	+ 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
2014	26,369	3,924,069	14.881	0	0	2	13	23	38
2015	28,244	5,179,338	18.338	0	0	3	14	35	52
2016	31,511	3,687,959	11.704	0	0	1	9	25	35
2017	67,106	3,123,600	4.655	0	0	2	2	28	32
2018	80,224	2,531,464	3.155	0	0	0	4	17	21
TOTAL	233,454	18,446,430	7.902	0	0	8	42	128	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
2014	0	0	765,000	609,135	275,302	0	0	121,936	467,904	189,186	1,495,606
2015	0	0	712,423	626,150	1,551,243	0	0	23,857	365,876	327,399	1,572,390
2016	0	0	192,098	203,101	1,424,125	0	0	3,091	43,716	321,733	1,500,095
2017	0	0	325,000	64,561	275,586	0	0	65,373	30,797	336,305	2,025,978
2018	0	0	0	134,169	435,528	0	0	0	28,311	91,623	1,841,833
TOTAL	0	0	1,994,521	1,637,116	3,961,784	0	0	214,257	936,604	1,266,246	8,435,902
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
2014	0	0	955,485	730,962	318,800	0	0	230,459	489,428	198,078	1,500,093
2015	0	2,230	917,056	713,228	1,670,430	0	211	72,871	395,277	345,828	1,599,121
2016	57	1,640	330,234	266,698	1,493,792	1	202	29,155	52,765	307,797	1,509,096
2017	108	3,348	420,343	97,337	280,219	22	3,494	158,010	54,612	296,002	1,979,381
2018	196	4,341	368,788	270,183	346,172	41	1,986	46,886	36,164	56,839	1,768,160
TOTAL	361	11,559	2,991,907	2,078,407	4,109,412	64	5,894	537,381	1,028,246	1,204,544	8,355,849
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,547,165	8,420,610	8,355,849	
IBNR + FREQUENCY ADJUSTMENT	(596,276)	(1,216,991)	25,177	
TOTAL LOSSES	2,950,889	7,203,619	8,381,026	
EXPECTED LOSSES	1,286,317	3,597,173	5,598,863	
CREDIBILITY	0.04	0.13	0.20	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.264	3.086	3.590	7.940
INDICATED (POST-TEST)	1.308	3.192	3.714	8.214
PRESENT ON RATE LEVEL	0.518	1.449	2.255	4.222
DERIVED BY FORMULA	0.550	1.675	2.547	4.772
UNDERLYING PRESENT RATE	0.551	1.541	2.398	4.490
PROPOSED	0.550	1.675	2.547	4.772

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	4.598
IND. RATE				4.60	MINIMUM PREMIUM	
MAN. RATE	3.72	3.98	4.47	+ 4.60	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	1,356,396	31,339,012	2.310	1	0	20	190	394	605
2015	1,443,471	47,353,818	3.281	1	1	35	238	357	632
2016	1,476,121	33,717,386	2.284	3	0	33	180	358	574
2017	1,560,710	35,520,909	2.276	0	1	22	176	364	563
2018	1,580,384	31,666,977	2.004	2	0	19	127	458	606
TOTAL	7,417,082	179,598,102	2.421	7	2	129	911	1931	2980
OD				0	0	0	8	13	21

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	3,000	0	3,817,007	6,674,923	4,832,680	0	0	1,560,388	6,491,154	5,205,833	2,754,027
2015	142,025	485,726	6,505,532	9,015,482	4,539,349	0	8,690,555	4,967,893	6,110,418	4,319,135	2,577,703
2016	1,284,463	0	6,637,255	7,206,268	4,404,305	4,140	0	2,648,989	5,476,813	3,972,138	2,083,015
2017	0	468,115	4,289,531	7,556,093	4,397,915	0	2,954,336	2,667,430	5,532,932	5,182,591	2,471,966
2018	10,000	0	3,343,014	4,858,574	5,634,449	15,460	0	3,380,191	4,640,693	7,109,096	2,675,500
TOTAL	1,439,488	953,841	24,592,339	35,311,340	23,808,698	19,600	11,644,891	15,224,891	28,252,010	25,788,793	12,562,211
OD	0	0	0	335,193	164,133	0	0	0	82,671	26,396	74,731

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	4,470	0	4,767,442	8,009,413	5,596,243	0	0	2,949,133	6,785,260	5,450,507	2,762,289
2015	179,408	63,575	8,166,275	9,972,906	4,988,475	0	1,009,555	8,914,446	6,644,484	4,612,445	2,621,524
2016	1,242,440	52,217	9,079,542	7,640,244	4,932,939	9,514	86,069	6,289,283	5,324,260	3,993,448	2,095,513
2017	5,221	147,425	8,110,484	7,057,063	4,850,650	10,019	1,051,120	6,360,329	4,783,000	4,908,917	2,415,111
2018	16,582	114,229	10,141,178	6,052,708	5,078,581	36,386	336,746	8,249,214	4,275,378	4,756,545	2,568,480
TOTAL	1,448,121	377,446	40,264,921	38,732,334	25,446,889	55,919	2,483,491	32,762,405	27,812,382	23,721,862	12,462,917
OD	35	504	67,224	358,536	173,167	8	399	13,657	78,947	26,580	73,678

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	77,474,129	116,350,698	12,536,595	
IBNR + FREQUENCY ADJUSTMENT	(23,977,743)	(32,481,388)	42,123	
TOTAL LOSSES	53,496,386	83,869,309	12,578,717	
EXPECTED LOSSES	50,053,410	89,810,119	12,870,877	
CREDIBILITY	0.38	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.721	1.131	0.170	2.022
INDICATED (POST-TEST)	0.746	1.170	0.175	2.091
PRESENT ON RATE LEVEL	0.634	1.138	0.163	1.936
DERIVED BY FORMULA	0.677	1.170	0.175	2.022
UNDERLYING PRESENT RATE	0.675	1.211	0.174	2.059
PROPOSED	0.677	1.170	0.175	2.022

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.948
IND. RATE				1.95	MINIMUM PREMIUM	
MAN. RATE	2.47	2.13	2.05	+ 1.95	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	319,704	1,643,706	0.514	0	0	1	22	21	44
2015	385,896	1,798,511	0.466	0	0	2	16	19	37
2016	453,286	1,471,465	0.325	0	0	1	7	12	20
2017	485,468	1,337,651	0.276	0	0	1	8	17	26
2018	471,966	507,186	0.107	0	0	0	6	10	16
TOTAL	2,116,320	6,758,519	0.319	0	0	5	59	79	143
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	198,571	641,498	132,121	0	0	236,337	239,835	151,581	43,763
2015	0	0	322,235	575,843	137,986	0	0	232,531	361,006	130,177	38,733
2016	0	0	136,706	487,980	221,026	0	0	49,698	364,336	145,046	66,673
2017	0	0	137,340	414,799	109,441	0	0	233,005	235,300	168,826	38,940
2018	0	0	0	105,839	107,808	0	0	0	128,458	133,722	31,359
TOTAL	0	0	794,852	2,225,959	708,382	0	0	751,571	1,328,935	729,352	219,468
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
2014	0	0	248,015	769,798	152,996	0	0	446,677	250,867	158,705	43,894
2015	0	1,009	416,583	634,069	155,358	0	2,056	491,160	390,480	141,848	39,391
2016	73	1,381	244,265	507,663	246,539	11	1,893	168,326	344,825	149,748	67,073
2017	112	2,741	325,923	370,256	136,946	80	12,322	509,266	210,798	168,882	38,044
2018	79	1,730	147,531	119,128	94,372	104	5,049	122,499	98,370	91,334	30,105
TOTAL	264	6,860	1,382,317	2,400,914	786,210	195	21,320	1,737,929	1,295,340	710,517	218,508
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,148,885	5,192,981	218,508	
IBNR + FREQUENCY ADJUSTMENT	(2,780,378)	(2,040,356)	978	
TOTAL LOSSES	368,507	3,152,625	219,486	
EXPECTED LOSSES	5,897,145	5,720,451	287,127	
CREDIBILITY	0.16	0.55	0.88	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.017	0.149	0.010	0.177
INDICATED (POST-TEST)	0.018	0.154	0.011	0.183
PRESENT ON RATE LEVEL	0.262	0.254	0.013	0.529
DERIVED BY FORMULA	0.223	0.199	0.011	0.433
UNDERLYING PRESENT RATE	0.279	0.270	0.014	0.563
PROPOSED	0.223	0.199	0.011	0.433

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.417
IND. RATE				0.42	MINIMUM PREMIUM	
MAN. RATE	0.91	0.68	0.56	+ 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
2014	650,534	13,143,001	2.020	0	0	13	77	176	266
2015	691,478	12,210,305	1.766	0	0	9	74	187	270
2016	715,055	13,518,755	1.891	0	0	9	78	176	263
2017	737,109	10,720,573	1.454	0	0	2	71	172	245
2018	779,697	9,129,632	1.171	0	0	1	53	222	276
TOTAL	3,573,873	58,722,266	1.643	0	0	34	353	933	1320
OD				0	0	2	9	12	23

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	2,447,769	1,826,226	2,272,171	0	0	1,362,789	1,620,281	2,190,958	1,422,807
2015	0	0	1,393,719	2,451,270	2,211,522	0	0	1,105,083	2,000,621	1,871,590	1,176,500
2016	0	0	1,893,068	2,530,225	2,934,673	0	0	1,083,078	1,614,730	2,145,006	1,317,975
2017	0	0	288,719	2,557,734	2,182,633	0	0	175,024	2,145,072	2,089,656	1,281,735
2018	0	0	169,156	1,668,270	2,294,347	0	0	26,279	1,183,543	2,471,273	1,316,764
TOTAL	0	0	6,192,431	11,033,725	11,895,346	0	0	3,752,253	8,564,247	10,768,483	6,515,781
OD	0	0	357,801	191,384	49,894	0	0	16,103	48,987	151,824	110,232

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	3,017,755	2,191,471	2,631,174	0	0	2,498,292	1,694,814	2,293,933	1,427,075
2015	0	4,362	1,829,615	2,723,649	2,397,864	0	9,769	2,365,839	2,177,778	1,985,137	1,196,501
2016	596	14,998	2,667,177	2,726,549	3,167,246	213	31,364	2,272,268	1,613,944	2,108,668	1,325,883
2017	587	13,538	1,599,942	2,397,495	2,249,691	170	27,836	1,378,993	1,804,227	1,949,503	1,252,255
2018	1,505	33,123	2,843,490	2,132,033	1,950,619	1,345	65,236	1,558,228	1,198,442	1,574,835	1,264,093
TOTAL	2,687	66,022	11,957,980	12,171,196	12,396,594	1,728	134,206	10,073,621	8,489,204	9,912,075	6,465,807
OD	64	2,373	474,023	194,549	65,357	5	618	47,531	49,032	154,826	110,105

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	22,760,858	43,432,833	6,575,912	
IBNR + FREQUENCY ADJUSTMENT	(7,077,431)	(12,233,692)	21,996	
TOTAL LOSSES	15,683,427	31,199,142	6,597,908	
EXPECTED LOSSES	14,781,984	33,856,629	6,646,700	
CREDIBILITY	0.23	0.78	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.439	0.873	0.185	1.496
INDICATED (POST-TEST)	0.454	0.903	0.191	1.548
PRESENT ON RATE LEVEL	0.389	0.891	0.175	1.454
DERIVED BY FORMULA	0.404	0.900	0.191	1.495
UNDERLYING PRESENT RATE	0.414	0.947	0.186	1.547
PROPOSED	0.404	0.900	0.191	1.495

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.440
IND. RATE				1.44	MINIMUM PREMIUM	
MAN. RATE	1.95	1.68	1.54	+ 1.44	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	808,319	11,799,071	1.460	0	0	5	41	204	250
2015	811,782	9,162,716	1.129	0	0	8	28	125	161
2016	843,588	10,397,745	1.233	0	0	5	53	170	228
2017	927,031	11,316,602	1.221	0	0	3	35	206	244
2018	954,601	10,090,617	1.057	0	0	3	25	207	235
TOTAL	4,345,321	52,766,751	1.214	0	0	24	182	912	1118
OD				0	0	2	1	2	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	996,592	2,235,750	2,261,231	0	0	1,034,452	1,282,819	2,210,971	1,777,256
2015	0	0	1,479,374	1,480,884	1,697,482	0	0	589,942	669,928	1,517,171	1,727,935
2016	0	0	890,816	2,412,194	1,517,506	0	0	420,089	1,671,334	1,736,400	1,749,406
2017	0	0	552,904	2,437,715	2,023,463	0	0	132,097	1,492,480	2,605,555	2,072,388
2018	0	0	493,946	1,564,366	2,139,177	0	0	138,273	1,003,628	2,724,804	2,026,423
TOTAL	0	0	4,413,632	10,130,909	9,638,859	0	0	2,314,853	6,120,189	10,794,901	9,353,408
OD	0	0	429,188	45,049	2,057	0	0	217,177	22,373	13,464	55,263

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,096,300	2,682,900	2,618,505	0	0	1,406,380	1,341,829	2,314,887	1,782,588
2015	0	4,630	1,883,965	1,655,706	1,841,211	0	5,215	1,246,914	745,600	1,596,442	1,757,310
2016	404	8,347	1,481,839	2,530,826	1,666,325	91	14,684	1,194,274	1,629,678	1,710,731	1,759,902
2017	633	15,281	1,823,311	2,294,113	2,102,803	126	21,175	1,096,231	1,348,617	2,356,513	2,024,723
2018	1,534	34,110	2,968,488	2,028,111	1,843,723	1,442	69,925	1,668,514	1,177,540	1,713,182	1,945,366
TOTAL	2,572	62,368	9,253,903	11,191,655	10,072,567	1,659	110,999	6,612,314	6,243,264	9,691,755	9,269,889
OD	83	2,946	504,896	58,448	12,196	47	6,538	421,006	32,457	18,114	55,943

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	16,979,331	37,320,455	9,325,833	
IBNR + FREQUENCY ADJUSTMENT	(6,299,417)	(10,436,195)	31,534	
TOTAL LOSSES	10,679,914	26,884,259	9,357,367	
EXPECTED LOSSES	13,128,859	28,908,738	9,467,927	
CREDIBILITY	0.27	0.89	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.246	0.619	0.215	1.080
INDICATED (POST-TEST)	0.254	0.640	0.223	1.117
PRESENT ON RATE LEVEL	0.284	0.626	0.205	1.114
DERIVED BY FORMULA	0.276	0.638	0.223	1.137
UNDERLYING PRESENT RATE	0.302	0.665	0.218	1.185
PROPOSED	0.271	0.627	0.219	1.117

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.076
IND. RATE				1.08	MINIMUM PREMIUM	
MAN. RATE	1.32	1.17	1.18	+ 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
2014	2,304,129	22,728,548	0.986	0	0	16	113	534	663
2015	2,469,757	22,904,585	0.927	1	0	11	128	529	669
2016	2,551,028	26,023,947	1.020	0	0	16	109	557	682
2017	2,639,309	24,391,081	0.924	1	0	12	97	494	604
2018	2,780,482	18,705,440	0.673	0	0	2	65	561	628
TOTAL	12,744,705	114,753,601	0.900	2	0	57	512	2675	3246
OD				0	0	0	0	13	13

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	2,873,501	3,641,439	3,453,242	0	0	1,187,439	3,090,838	5,100,641	3,381,448
2015	188,336	0	2,072,137	4,124,184	3,831,198	393,855	0	879,776	3,657,380	4,663,933	3,093,786
2016	0	0	3,010,003	4,055,692	5,078,070	0	0	1,164,343	2,496,612	7,043,493	3,175,734
2017	399,300	0	2,537,447	3,839,445	4,280,882	108,132	0	966,624	3,152,812	5,662,361	3,444,078
2018	0	0	426,190	1,718,545	4,445,355	0	0	269,287	1,667,852	6,665,254	3,512,957
TOTAL	587,636	0	10,919,278	17,379,305	21,088,747	501,987	0	4,467,469	14,065,494	29,135,682	16,608,003
OD	0	0	0	0	235,259	0	0	0	0	454,314	48,192

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	3,589,003	4,369,727	3,998,854	0	0	2,244,260	3,233,017	5,340,371	3,391,592
2015	147,140	6,486	2,749,908	4,582,032	4,149,689	782,447	7,777	2,039,536	3,981,471	4,915,411	3,146,380
2016	971	24,675	4,396,510	4,386,861	5,465,468	254	38,924	3,015,744	2,609,514	6,460,307	3,194,788
2017	396,501	39,776	4,856,303	3,800,386	4,424,483	155,442	74,921	3,501,964	2,915,737	5,139,175	3,364,864
2018	2,310	51,447	4,427,950	3,051,761	3,605,422	3,060	148,191	3,506,300	2,459,893	4,111,367	3,372,439
TOTAL	546,922	122,383	20,019,674	20,190,768	21,643,916	941,203	269,814	14,307,803	15,199,631	25,966,631	16,470,064
OD	2	51	8,031	5,729	256,662	0	13	4,336	4,134	470,417	48,205

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	36,220,231	83,737,887	16,518,269	
IBNR + FREQUENCY ADJUSTMENT	(11,395,778)	(24,165,372)	55,687	
TOTAL LOSSES	24,824,454	59,572,515	16,573,956	
EXPECTED LOSSES	23,815,332	66,903,896	16,818,044	
CREDIBILITY	0.54	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.195	0.467	0.130	0.792
INDICATED (POST-TEST)	0.202	0.484	0.135	0.820
PRESENT ON RATE LEVEL	0.176	0.494	0.124	0.793
DERIVED BY FORMULA	0.190	0.484	0.135	0.808
UNDERLYING PRESENT RATE	0.187	0.525	0.132	0.844
PROPOSED	0.190	0.484	0.135	0.808

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.779
IND. RATE				0.78	MINIMUM PREMIUM	
MAN. RATE	0.95	0.87	0.84	+ 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
2014	454,671	3,383,736	0.744	0	0	1	15	83	99
2015	455,114	3,266,293	0.718	0	0	1	11	60	72
2016	496,856	2,563,229	0.516	0	0	0	12	57	69
2017	530,952	3,062,496	0.577	0	0	2	10	77	89
2018	554,402	2,910,392	0.525	0	0	0	11	78	89
TOTAL	2,491,995	15,186,146	0.609	0	0	4	59	355	418
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
2014	0	0	385,647	332,720	389,167	0	0	308,150	449,870	765,465	752,717
2015	0	0	128,978	403,679	369,793	0	0	373,268	272,815	1,216,042	501,718
2016	0	0	0	476,647	553,626	0	0	0	336,312	552,170	644,474
2017	0	0	318,032	243,668	556,800	0	0	69,236	133,169	978,613	762,978
2018	0	0	0	220,149	597,533	0	0	0	139,677	1,126,942	826,091
TOTAL	0	0	832,657	1,676,863	2,466,919	0	0	750,654	1,331,843	4,639,232	3,487,978
OD	0	0	0	0	18,500	0	0	0	0	289	5,091

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	439,657	399,264	450,655	0	0	531,601	470,564	801,442	754,975
2015	0	404	179,623	447,854	399,890	0	3,300	783,586	314,385	1,275,896	510,247
2016	46	467	99,888	506,346	589,740	0	451	86,707	332,346	535,793	648,341
2017	146	4,189	519,934	276,081	558,318	31	5,250	271,574	182,486	859,792	745,430
2018	284	6,281	533,903	396,634	479,251	400	19,280	447,286	335,704	679,056	793,047
TOTAL	477	11,341	1,773,004	2,026,179	2,477,856	431	28,281	2,120,754	1,635,484	4,151,979	3,452,040
OD	0	2	974	729	19,278	0	0	14	11	275	5,054

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,935,277	10,311,792	3,457,094	
IBNR + FREQUENCY ADJUSTMENT	(1,890,339)	(3,139,679)	12,123	
TOTAL LOSSES	2,044,938	7,172,113	3,469,216	
EXPECTED LOSSES	3,947,368	8,713,093	3,610,398	
CREDIBILITY	0.18	0.61	0.98	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.082	0.288	0.139	0.509
INDICATED (POST-TEST)	0.085	0.298	0.144	0.527
PRESENT ON RATE LEVEL	0.149	0.329	0.136	0.614
DERIVED BY FORMULA	0.137	0.310	0.144	0.591
UNDERLYING PRESENT RATE	0.158	0.350	0.145	0.653
PROPOSED	0.137	0.310	0.144	0.591

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.569
IND. RATE				0.57	MINIMUM PREMIUM	
MAN. RATE	0.77	0.69	0.65	+ 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
2014	603,205	1,379,497	0.229	0	0	1	11	39	51
2015	643,601	3,057,917	0.475	0	0	4	17	35	56
2016	680,078	2,114,159	0.311	0	0	2	15	45	62
2017	702,850	4,734,041	0.674	0	0	3	22	37	62
2018	719,920	5,747,038	0.798	0	0	2	8	62	72
TOTAL	3,349,654	17,032,652	0.508	0	0	12	73	218	303
OD				0	0	0	0	1	1

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	145,910	211,642	298,709	0	0	23,816	135,780	290,548	273,092
2015	0	0	738,587	667,332	154,891	0	0	594,866	479,283	242,231	180,727
2016	0	0	317,630	444,029	449,112	0	0	137,240	268,979	311,924	185,245
2017	0	0	539,214	788,033	777,658	0	0	1,234,344	715,377	520,370	159,045
2018	0	0	382,672	480,183	472,085	0	0	3,350,948	99,366	767,256	194,528
TOTAL	0	0	2,124,013	2,591,219	2,152,455	0	0	5,341,214	1,698,785	2,132,329	992,637
OD	0	0	0	0	2,045	0	0	0	0	947	6,975

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	182,242	253,970	345,905	0	0	45,012	142,026	304,204	273,911
2015	0	2,178	873,064	737,186	177,806	0	4,457	1,047,190	522,469	262,622	183,799
2016	104	2,609	461,773	475,832	487,102	30	4,466	328,245	266,176	307,558	186,356
2017	283	7,443	905,130	766,904	809,144	238	36,516	1,511,789	639,694	518,846	155,387
2018	433	9,640	847,808	554,277	429,824	919	45,070	1,112,345	311,665	496,465	186,747
TOTAL	820	21,869	3,270,017	2,788,170	2,249,781	1,187	90,508	4,044,581	1,882,031	1,889,696	986,201
OD	0	0	108	81	2,131	0	0	45	36	902	6,702

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,429,134	8,812,827	992,903	
IBNR + FREQUENCY ADJUSTMENT	(1,644,964)	(2,287,131)	3,278	
TOTAL LOSSES	5,784,171	6,525,696	996,182	
EXPECTED LOSSES	3,439,053	6,331,714	996,361	
CREDIBILITY	0.22	0.75	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.173	0.195	0.030	0.397
INDICATED (POST-TEST)	0.179	0.202	0.031	0.411
PRESENT ON RATE LEVEL	0.097	0.178	0.028	0.302
DERIVED BY FORMULA	0.115	0.196	0.031	0.341
UNDERLYING PRESENT RATE	0.103	0.189	0.030	0.321
PROPOSED	0.115	0.196	0.031	0.341

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.329
IND. RATE				0.33	MINIMUM PREMIUM	
MAN. RATE	0.33	0.29	0.32	+ 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
2014	110,279	1,836,339	1.665	0	0	1	8	25	34
2015	109,975	1,435,564	1.305	0	0	0	2	17	19
2016	109,345	2,153,806	1.970	0	0	0	5	26	31
2017	112,682	10,021,056	8.893	0	0	1	5	27	33
2018	115,641	1,705,025	1.474	0	0	0	5	23	28
TOTAL	557,922	17,151,790	3.074	0	0	2	25	118	145
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	198,470	302,552	163,725	0	0	56,602	391,137	277,953	445,900
2015	0	0	0	191,730	208,626	0	0	0	214,437	347,879	472,892
2016	0	0	0	53,774	291,551	0	0	0	332,751	972,346	503,384
2017	0	0	210,267	169,693	223,108	0	0	7,120,252	148,238	1,448,634	700,864
2018	0	0	0	135,411	242,796	0	0	0	62,024	259,653	1,005,141
TOTAL	0	0	408,737	853,160	1,129,806	0	0	7,176,854	1,148,587	3,306,465	3,128,181
OD	0	0	0	0	0	0	0	0	0	0	9,046

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	247,889	363,062	189,594	0	0	106,978	409,129	291,017	447,238
2015	0	0	11,713	212,740	224,605	0	0	16,434	233,714	365,411	480,931
2016	5	76	23,330	66,158	305,257	0	533	106,094	344,925	935,920	506,404
2017	41	949	113,109	166,323	222,981	169	26,242	1,115,746	264,075	1,248,214	684,744
2018	135	2,967	252,531	194,227	200,229	107	5,179	121,574	92,960	159,327	964,935
TOTAL	182	3,992	648,571	1,002,510	1,142,665	276	31,953	1,466,826	1,344,804	2,999,889	3,084,253
OD	0	0	0	0	0	0	0	0	0	0	8,947

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,151,800	6,489,867	3,093,200	
IBNR + FREQUENCY ADJUSTMENT	(1,011,172)	(1,513,765)	6,713	
TOTAL LOSSES	1,140,628	4,976,102	3,099,913	
EXPECTED LOSSES	2,095,714	4,159,019	2,095,714	
CREDIBILITY	0.07	0.23	0.36	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.204	0.892	0.556	1.652
INDICATED (POST-TEST)	0.211	0.923	0.575	1.709
PRESENT ON RATE LEVEL	0.353	0.701	0.353	1.407
DERIVED BY FORMULA	0.343	0.752	0.433	1.528
UNDERLYING PRESENT RATE	0.376	0.745	0.376	1.497
PROPOSED	0.343	0.752	0.433	1.528

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.472
IND. RATE				1.47	MINIMUM PREMIUM	
MAN. RATE	1.66	1.48	1.49	+ 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
2014	382,798	9,275,720	2.423	0	0	6	47	132	185
2015	420,934	10,078,736	2.394	0	0	8	38	129	175
2016	439,664	11,114,572	2.528	0	0	10	37	151	198
2017	486,366	6,969,579	1.433	0	0	2	26	133	161
2018	504,856	7,285,916	1.443	0	0	1	20	140	161
TOTAL	2,234,618	44,724,523	2.001	0	0	27	168	685	880
OD				0	0	0	1	4	5

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	991,520	2,088,550	1,709,319	0	0	373,199	1,298,149	1,470,009	1,344,974
2015	0	0	1,324,984	1,383,199	2,101,588	0	0	1,106,066	1,137,388	1,518,139	1,507,372
2016	0	0	1,656,966	1,588,687	2,390,355	0	0	779,631	814,659	2,441,435	1,442,839
2017	0	0	300,434	1,112,858	1,521,722	0	0	187,563	730,355	1,425,917	1,690,730
2018	0	0	143,114	1,082,428	1,776,388	0	0	56,262	804,396	2,004,319	1,419,009
TOTAL	0	0	4,417,018	7,255,722	9,499,372	0	0	2,502,721	4,784,947	8,859,819	7,404,924
OD	0	0	0	12,841	6,709	0	0	0	8,719	26,212	67,402

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,238,408	2,506,260	1,979,391	0	0	705,346	1,357,864	1,539,099	1,349,009
2015	0	4,147	1,700,297	1,553,795	2,270,930	0	9,778	2,314,652	1,252,149	1,607,178	1,532,997
2016	472	12,987	2,303,413	1,744,452	2,570,931	170	24,785	1,768,506	876,706	2,363,993	1,451,496
2017	322	8,003	966,675	1,106,408	1,529,386	98	15,900	760,998	681,364	1,288,368	1,651,843
2018	1,081	23,872	2,050,750	1,501,424	1,486,112	1,048	50,809	1,211,236	895,044	1,264,153	1,362,249
TOTAL	1,875	49,010	8,259,544	8,412,338	9,836,750	1,316	101,271	6,760,738	5,063,127	8,062,792	7,347,594
OD	1	11	2,110	13,211	7,454	0	13	2,585	8,914	25,818	67,145

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	15,178,473	31,430,406	7,414,739	
IBNR + FREQUENCY ADJUSTMENT	(4,479,236)	(9,406,815)	24,681	
TOTAL LOSSES	10,699,237	22,023,591	7,439,420	
EXPECTED LOSSES	9,402,789	26,202,727	7,267,752	
CREDIBILITY	0.17	0.57	0.91	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.479	0.986	0.333	1.797
INDICATED (POST-TEST)	0.495	1.020	0.344	1.859
PRESENT ON RATE LEVEL	0.396	1.102	0.306	1.804
DERIVED BY FORMULA	0.413	1.055	0.341	1.809
UNDERLYING PRESENT RATE	0.421	1.173	0.325	1.919
PROPOSED	0.413	1.055	0.341	1.809

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.743
IND. RATE				1.74	MINIMUM PREMIUM	
MAN. RATE	2.08	1.96	1.91	+ 1.74	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	381,233	14,959,380	3.924	1	0	16	36	240	293
2015	388,285	12,721,248	3.276	2	0	9	35	227	273
2016	388,545	12,134,168	3.123	2	0	12	24	203	241
2017	393,993	14,329,676	3.637	0	0	17	29	190	236
2018	415,260	13,077,818	3.149	1	1	7	20	230	259
TOTAL	1,967,316	67,222,290	3.417	6	1	61	144	1090	1302
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	3,052	0	2,963,150	1,427,271	2,653,227	893,219	0	804,368	1,932,119	3,317,018	965,956
2015	377,597	0	1,951,493	1,619,798	1,760,535	165,904	0	1,540,479	1,551,684	2,744,376	1,009,382
2016	811,245	0	2,886,436	917,156	1,734,865	433	0	1,377,148	1,202,589	1,962,578	1,241,718
2017	0	0	3,711,052	1,162,803	1,512,120	0	0	3,196,489	1,092,718	2,546,016	1,108,478
2018	4,398	174,039	1,159,326	1,251,665	2,513,410	0	1,500,000	649,913	768,206	3,981,850	1,075,011
TOTAL	1,196,292	174,039	12,671,457	6,378,693	10,174,157	1,059,556	1,500,000	7,568,397	6,547,316	14,551,838	5,400,545
OD	0	0	0	0	0	0	0	0	0	0	24,129

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	4,547	0	3,700,974	1,712,725	3,072,437	979,861	0	1,520,256	2,020,996	3,472,918	968,854
2015	476,986	5,785	2,337,554	1,811,327	1,913,337	532,913	9,350	2,255,489	1,710,971	2,891,209	1,026,541
2016	784,471	20,783	3,610,045	1,062,167	1,897,463	1,235	43,066	2,969,445	1,240,845	1,930,424	1,249,168
2017	1,162	34,954	4,352,764	1,301,009	1,660,811	637	98,144	4,061,389	1,185,740	2,344,329	1,082,983
2018	10,442	126,208	3,578,766	2,020,500	2,137,797	24,770	1,054,371	2,599,945	1,414,321	2,464,280	1,032,011
TOTAL	1,277,609	187,730	17,580,105	7,907,729	10,681,844	1,539,416	1,204,930	13,406,525	7,572,873	13,103,159	5,359,557
OD	0	0	0	0	0	0	0	0	0	0	23,688

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	35,196,315	39,265,606	5,383,245	
IBNR + FREQUENCY ADJUSTMENT	(9,981,672)	(11,633,700)	17,329	
TOTAL LOSSES	25,214,643	27,631,905	5,400,574	
EXPECTED LOSSES	20,728,060	32,013,549	5,357,757	
CREDIBILITY	0.16	0.52	0.84	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.282	1.405	0.275	2.961
INDICATED (POST-TEST)	1.326	1.453	0.284	3.063
PRESENT ON RATE LEVEL	0.991	1.530	0.256	2.777
DERIVED BY FORMULA	1.044	1.490	0.280	2.814
UNDERLYING PRESENT RATE	1.054	1.627	0.272	2.953
PROPOSED	1.044	1.490	0.280	2.814

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.711
IND. RATE				2.71	MINIMUM PREMIUM	
MAN. RATE	3.44	3.05	2.94	+ 2.71	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	423,482	5,301,044	1.252	0	0	6	19	84	109
2015	438,152	5,967,966	1.362	0	0	9	13	90	112
2016	409,442	4,749,114	1.160	0	0	6	17	85	108
2017	431,437	2,727,029	0.632	0	0	1	10	64	75
2018	468,875	2,833,428	0.604	0	0	0	2	79	81
TOTAL	2,171,388	21,578,581	0.994	0	0	22	61	402	485
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
2014	0	0	1,261,016	583,298	785,631	0	0	441,706	696,780	852,705	679,908
2015	0	0	1,404,497	321,296	1,710,998	0	0	490,973	218,925	1,310,198	511,079
2016	0	0	894,288	885,571	946,915	0	0	451,406	484,631	700,321	385,982
2017	0	0	178,975	351,588	774,031	0	0	92,104	203,529	788,869	337,933
2018	0	0	0	67,109	1,107,772	0	0	0	90,416	1,237,518	330,613
TOTAL	0	0	3,738,776	2,208,862	5,325,347	0	0	1,476,189	1,694,281	4,889,611	2,245,515
OD	0	0	0	0	15,676	0	0	0	0	29,287	16,257

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,575,009	699,958	909,761	0	0	834,824	728,832	892,782	681,948
2015	0	4,396	1,745,683	387,604	1,845,445	0	4,340	1,019,183	260,122	1,374,745	519,767
2016	258	6,998	1,229,293	956,572	1,030,704	98	14,219	992,292	492,648	689,719	388,298
2017	134	3,562	437,913	381,566	765,164	41	6,617	319,736	223,259	700,186	330,161
2018	382	8,570	725,715	489,986	847,720	407	19,618	452,103	335,701	739,631	317,388
TOTAL	774	23,526	5,713,613	2,915,686	5,398,793	546	44,794	3,618,138	2,040,561	4,397,064	2,237,562
OD	1	12	1,254	848	16,891	4	210	5,127	3,749	23,190	16,294

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,408,000	14,796,781	2,253,856	
IBNR + FREQUENCY ADJUSTMENT	(3,346,433)	(4,351,669)	8,019	
TOTAL LOSSES	6,061,567	10,445,113	2,261,875	
EXPECTED LOSSES	6,943,321	11,977,754	2,454,286	
CREDIBILITY	0.17	0.56	0.90	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.279	0.481	0.104	0.864
INDICATED (POST-TEST)	0.289	0.498	0.108	0.894
PRESENT ON RATE LEVEL	0.301	0.519	0.106	0.926
DERIVED BY FORMULA	0.299	0.507	0.108	0.913
UNDERLYING PRESENT RATE	0.320	0.552	0.113	0.984
PROPOSED	0.299	0.507	0.108	0.913

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.880
IND. RATE				0.88	MINIMUM PREMIUM	
MAN. RATE	1.05	1.04	0.98	+ 0.88	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	3,172	17,694	0.558	0	0	0	0	1	1
2015	2,738	2,822	0.103	0	0	0	0	1	1
2016	2,923	173	0.006	0	0	0	0	0	0
2017	3,189	14,353	0.450	0	0	0	0	1	1
2018	3,824	19,183	0.502	0	0	0	0	2	2
TOTAL	15,846	54,225	0.342	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
2014	0	0	0	0	17,059	0	0	0	0	351	284
2015	0	0	0	0	1,973	0	0	0	0	659	190
2016	0	0	0	0	0	0	0	0	0	0	173
2017	0	0	0	0	2,685	0	0	0	0	8,267	3,401
2018	0	0	0	0	11,956	0	0	0	0	5,524	1,703
TOTAL	0	0	0	0	33,673	0	0	0	0	14,801	5,751
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
2014	0	0	0	0	19,754	0	0	0	0	367	285
2015	0	0	36	30	2,109	0	0	8	10	688	193
2016	0	0	0	0	0	0	0	0	0	0	174
2017	0	3	366	255	2,547	0	9	842	638	7,175	3,323
2018	4	86	7,272	4,767	9,063	2	78	1,768	1,287	3,263	1,635
TOTAL	4	89	7,673	5,051	33,473	2	87	2,618	1,935	11,493	5,610
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,472	51,953	5,610	
IBNR + FREQUENCY ADJUSTMENT	(4,395)	(7,896)	8	
TOTAL LOSSES	6,077	44,056	5,618	
EXPECTED LOSSES	9,098	21,897	2,431	
CREDIBILITY	0.00	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.384	2.780	0.355	3.518
INDICATED (POST-TEST)	0.397	2.876	0.367	3.640
PRESENT ON RATE LEVEL	0.540	1.299	0.144	1.983
DERIVED BY FORMULA	0.540	1.315	0.146	2.001
UNDERLYING PRESENT RATE	0.574	1.382	0.153	2.109
PROPOSED	0.540	1.315	0.146	2.001

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.928
IND. RATE				1.93	MINIMUM PREMIUM	
MAN. RATE	2.32	2.19	2.10	+ 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
2014	104,863	3,438,577	3.279	0	0	6	10	56	72
2015	111,536	5,175,035	4.640	0	0	9	12	76	97
2016	106,213	4,072,107	3.834	0	0	7	9	76	92
2017	109,862	4,247,043	3.866	0	0	5	10	62	77
2018	114,029	3,417,865	2.997	0	0	3	5	66	74
TOTAL	546,503	20,350,627	3.724	0	0	30	46	336	412
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
2014	0	0	1,100,497	461,710	341,002	0	0	500,740	323,242	414,044	297,342
2015	0	0	1,972,974	559,294	487,577	0	0	865,003	286,827	704,412	298,948
2016	0	0	1,323,944	317,921	543,828	0	0	436,193	226,913	831,471	391,837
2017	0	0	866,717	635,116	443,822	0	0	526,823	607,010	779,355	388,200
2018	0	0	589,630	253,248	874,294	0	0	130,921	204,229	987,244	378,299
TOTAL	0	0	5,853,762	2,227,289	2,690,523	0	0	2,459,680	1,648,221	3,716,526	1,754,626
OD	0	0	0	0	109	0	0	0	0	438	6,256

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,374,521	554,052	394,880	0	0	946,399	338,111	433,504	298,234
2015	0	6,175	2,421,767	633,779	544,988	0	7,647	1,770,132	329,579	746,542	304,030
2016	286	9,418	1,627,334	372,805	605,049	95	13,528	922,883	258,330	806,822	394,188
2017	358	10,227	1,259,645	625,955	501,218	187	28,940	1,222,403	564,441	731,496	379,271
2018	611	14,088	1,272,188	590,162	735,013	523	25,419	607,229	353,452	609,646	363,167
TOTAL	1,255	39,909	7,955,456	2,776,754	2,781,148	805	75,533	5,469,046	1,843,913	3,328,010	1,738,891
OD	0	0	6	4	114	0	0	21	17	417	6,148

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,542,030	10,730,376	1,745,039	
IBNR + FREQUENCY ADJUSTMENT	(4,721,579)	(2,955,191)	4,447	
TOTAL LOSSES	8,820,451	7,775,185	1,749,486	
EXPECTED LOSSES	9,812,247	8,127,582	1,383,643	
CREDIBILITY	0.07	0.22	0.36	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.614	1.423	0.320	3.357
INDICATED (POST-TEST)	1.670	1.472	0.331	3.473
PRESENT ON RATE LEVEL	1.688	1.398	0.238	3.324
DERIVED BY FORMULA	1.687	1.414	0.272	3.373
UNDERLYING PRESENT RATE	1.795	1.487	0.253	3.536
PROPOSED	1.687	1.415	0.272	3.373

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.250
IND. RATE				3.25	MINIMUM PREMIUM	
MAN. RATE	4.17	3.71	3.52	+ 3.25	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	5,200,071	7,563,460	0.145	0	0	5	44	67	116
2015	5,169,366	4,081,387	0.079	1	0	2	44	53	100
2016	5,138,199	5,188,862	0.101	0	0	5	32	43	80
2017	5,269,009	4,263,522	0.081	1	0	4	21	49	75
2018	5,007,036	4,326,055	0.086	0	0	4	16	35	55
TOTAL	25,783,681	25,423,286	0.099	2	0	20	157	247	426
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
2014	0	0	1,557,560	1,058,738	685,316	0	0	1,095,457	1,170,325	1,175,772	820,292
2015	216,014	0	532,723	798,713	436,593	1	0	130,360	775,338	551,923	639,722
2016	0	0	949,159	1,169,842	388,374	0	0	340,516	873,701	745,254	722,016
2017	736,380	0	687,889	355,126	494,169	6,000	0	138,651	496,846	681,669	666,792
2018	0	0	989,833	395,827	432,627	0	0	335,084	674,183	872,366	626,135
TOTAL	952,394	0	4,717,164	3,778,246	2,437,079	6,001	0	2,040,068	3,990,393	4,026,984	3,474,957
OD	0	0	0	17,027	1,350	0	0	0	12,826	11,593	16,255

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,527,049	1,270,486	793,596	0	0	1,464,413	1,224,160	1,231,033	822,753
2015	272,872	1,667	686,180	883,804	478,457	3	1,152	313,672	836,830	585,488	650,597
2016	296	7,562	1,306,382	1,224,682	457,572	74	11,283	850,112	850,430	741,816	726,348
2017	728,741	7,749	961,700	383,502	522,753	8,668	10,969	507,137	442,140	626,582	651,456
2018	682	15,943	1,483,435	556,918	445,791	932	45,552	1,118,746	598,332	597,733	601,090
TOTAL	1,002,592	32,922	5,964,747	4,319,391	2,698,168	9,677	68,956	4,254,080	3,951,892	3,782,652	3,452,244
OD	1	14	2,492	17,593	1,701	0	13	1,906	14,572	10,194	16,191

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,337,401	14,796,163	3,468,434	
IBNR + FREQUENCY ADJUSTMENT	(2,861,958)	(4,056,056)	11,461	
TOTAL LOSSES	8,475,443	10,740,107	3,479,896	
EXPECTED LOSSES	5,919,933	11,099,875	3,699,958	
CREDIBILITY	0.87	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.033	0.042	0.013	0.088
INDICATED (POST-TEST)	0.034	0.043	0.014	0.091
PRESENT ON RATE LEVEL	0.022	0.040	0.013	0.076
DERIVED BY FORMULA	0.032	0.043	0.014	0.089
UNDERLYING PRESENT RATE	0.023	0.043	0.014	0.080
PROPOSED	0.032	0.043	0.014	0.089

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.086
IND. RATE				0.09	MINIMUM PREMIUM	
MAN. RATE	0.10	0.08	0.08	+ 0.09	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	540,068	14,216,233	2.632	1	0	15	26	216	258
2015	558,590	14,496,047	2.595	1	0	20	27	196	244
2016	562,887	13,887,640	2.467	1	0	17	26	193	237
2017	578,292	13,024,657	2.252	0	0	17	32	173	222
2018	589,743	12,012,665	2.037	0	0	13	5	206	224
TOTAL	2,829,580	67,637,242	2.390	3	0	82	116	984	1185
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
2014	90,465	0	3,953,095	1,042,229	3,218,514	0	0	1,562,619	669,603	2,650,292	1,029,416
2015	265,504	0	5,810,207	1,099,061	2,159,612	4,540	0	1,672,965	727,807	1,893,805	862,546
2016	469,319	0	4,695,610	638,181	2,683,163	8,916	0	1,437,559	981,420	2,044,304	929,168
2017	0	0	4,162,993	1,346,769	2,251,585	0	0	1,137,397	1,290,744	1,830,664	1,004,505
2018	0	0	3,668,661	312,568	2,712,762	0	0	1,152,004	417,786	2,680,296	1,068,588
TOTAL	825,288	0	22,290,566	4,438,808	13,025,636	13,456	0	6,962,544	4,087,360	11,099,361	4,894,223
OD	0	0	0	0	9,611	0	0	0	0	24,121	21,365

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	134,793	0	4,777,239	1,250,675	3,727,039	0	0	2,379,075	700,405	2,774,856	1,032,504
2015	335,389	18,170	7,116,122	1,278,117	2,374,138	14,583	14,750	3,430,919	829,616	2,000,422	877,209
2016	454,405	32,415	5,628,466	852,498	2,916,712	19,563	43,707	2,988,049	1,040,178	2,002,332	934,743
2017	1,435	43,384	5,410,407	1,567,944	2,410,373	402	62,485	2,646,187	1,214,976	1,706,573	981,401
2018	2,393	56,655	5,278,745	1,675,887	2,355,090	2,154	105,234	2,565,187	988,674	1,683,956	1,025,844
TOTAL	928,416	150,624	28,210,979	6,625,121	13,783,351	36,702	226,176	14,009,416	4,773,848	10,168,140	4,851,702
OD	0	10	1,308	911	9,117	0	28	2,457	1,862	20,934	21,621

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	43,566,116	35,383,285	4,873,323	
IBNR + FREQUENCY ADJUSTMENT	(13,076,681)	(9,686,938)	16,003	
TOTAL LOSSES	30,489,435	25,696,347	4,889,326	
EXPECTED LOSSES	27,192,825	26,674,086	4,968,970	
CREDIBILITY	0.20	0.67	1.00	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.078	0.908	0.173	2.158
INDICATED (POST-TEST)	1.115	0.939	0.179	2.233
PRESENT ON RATE LEVEL	0.904	0.886	0.165	1.955
DERIVED BY FORMULA	0.946	0.922	0.179	2.046
UNDERLYING PRESENT RATE	0.961	0.943	0.176	2.079
PROPOSED	0.946	0.922	0.179	2.046

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.971
IND. RATE				1.97	MINIMUM PREMIUM	
MAN. RATE	2.49	2.17	2.07	+ 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
2014	184,572	1,455,993	0.789	0	0	0	7	31	38
2015	194,758	1,479,058	0.759	1	0	0	7	31	39
2016	178,848	1,795,128	1.004	0	0	0	11	34	45
2017	191,474	1,497,600	0.782	0	0	2	3	24	29
2018	205,347	3,322,154	1.618	1	0	2	6	42	51
TOTAL	954,999	9,549,933	1.000	2	0	4	34	162	202
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	243,742	351,911	0	0	0	241,667	385,999	232,674
2015	3,000	0	0	259,851	426,902	0	0	0	277,948	365,429	145,928
2016	0	0	0	529,368	311,100	0	0	0	193,567	425,436	335,657
2017	0	0	304,832	199,429	217,990	0	0	112,934	142,007	277,047	243,361
2018	181,059	0	530,794	309,048	519,707	99,683	0	420,467	137,403	767,463	356,530
TOTAL	184,059	0	835,626	1,541,438	1,827,610	99,683	0	533,401	992,592	2,221,374	1,314,150
OD	0	0	0	0	0	0	0	0	0	0	591

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	292,490	407,513	0	0	0	252,784	404,141	233,372
2015	3,790	0	18,504	290,487	458,515	0	0	20,241	301,694	384,393	148,409
2016	51	487	94,945	550,375	338,438	0	282	55,035	195,351	410,901	337,671
2017	124	3,577	442,232	205,644	233,441	41	6,429	278,071	138,540	252,978	237,764
2018	208,833	11,491	1,045,425	482,996	468,712	190,882	35,075	859,443	303,834	488,657	342,269
TOTAL	212,798	15,556	1,601,105	1,821,991	1,906,619	190,924	41,785	1,212,790	1,192,202	1,941,070	1,299,484
OD	0	0	0	0	0	0	0	0	0	0	597

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,274,958	6,861,882	1,300,082	
IBNR + FREQUENCY ADJUSTMENT	(835,320)	(1,563,152)	3,147	
TOTAL LOSSES	2,439,638	5,298,730	1,303,229	
EXPECTED LOSSES	1,734,484	4,303,747	964,633	
CREDIBILITY	0.10	0.32	0.52	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.255	0.555	0.136	0.947
INDICATED (POST-TEST)	0.264	0.574	0.141	0.979
PRESENT ON RATE LEVEL	0.171	0.424	0.095	0.689
DERIVED BY FORMULA	0.180	0.472	0.119	0.771
UNDERLYING PRESENT RATE	0.182	0.451	0.101	0.733
PROPOSED	0.180	0.472	0.119	0.771

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.743
IND. RATE				0.74	MINIMUM PREMIUM	
MAN. RATE	0.89	0.77	0.73	+ 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	
2014	29,238	134,119	0.459	0	0	1	0	0	0	1
2015	27,952	9,009	0.032	0	0	0	0	0	0	0
2016	30,226	0	0.000	0	0	0	0	0	0	0
2017	29,236	78,953	0.270	0	0	0	0	0	1	1
2018	24,035	2,700	0.011	0	0	0	0	0	0	0
TOTAL	140,687	224,781	0.160	0	0	1	0	0	1	2
OD				0	0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	125,000	0	0	0	0	7,888	0	0	1,231
2015	0	0	0	0	0	0	0	0	0	0	9,009
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	50,000	0	0	0	0	28,953	0
2018	0	0	0	0	0	0	0	0	0	0	2,700
TOTAL	0	0	125,000	0	50,000	0	0	7,888	0	28,953	12,940
OD	0	0	0	0	0	0	0	0	0	0	2,700

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	156,125	0	0	0	0	14,908	0	0	1,235
2015	0	0	0	0	0	0	0	0	0	0	9,162
2016	0	0	0	0	0	0	0	0	0	0	0
2017	2	51	6,807	4,741	47,432	0	33	2,949	2,235	25,127	0
2018	0	0	0	0	0	0	0	0	0	0	2,592
TOTAL	2	51	162,932	4,741	47,432	0	33	17,857	2,235	25,127	12,989
OD	0	0	0	0	0	0	0	0	0	0	2,592

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	180,875	79,535	15,581	
IBNR + FREQUENCY ADJUSTMENT	(163,165)	(48,911)	32	
TOTAL LOSSES	17,710	30,625	15,612	
EXPECTED LOSSES	336,613	133,017	10,858	
CREDIBILITY	0.03	0.09	0.14	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.013	0.022	0.011	0.045
INDICATED (POST-TEST)	0.013	0.023	0.011	0.047
PRESENT ON RATE LEVEL	0.225	0.089	0.007	0.321
DERIVED BY FORMULA	0.219	0.083	0.008	0.309
UNDERLYING PRESENT RATE	0.239	0.095	0.008	0.342
PROPOSED	0.218	0.083	0.008	0.309

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.298
IND. RATE				0.30	MINIMUM PREMIUM	
MAN. RATE	0.44	0.37	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
2014	5,085,214	6,742,704	0.133	0	0	5	40	82	127
2015	5,096,661	6,800,412	0.133	0	0	4	36	79	119
2016	562,887	6,295,123	1.118	0	0	7	36	62	105
2017	5,177,582	9,630,042	0.186	0	1	3	34	56	94
2018	5,153,416	3,076,126	0.060	0	0	1	9	64	74
TOTAL	21,075,760	32,544,407	0.154	0	1	20	155	343	519
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
2014	0	0	1,297,098	1,040,125	586,647	0	0	669,455	1,104,767	1,032,405	1,012,207
2015	0	0	999,591	1,205,617	814,161	0	0	910,184	660,479	1,442,179	768,201
2016	0	0	1,404,353	1,107,424	541,680	0	0	609,011	983,889	777,272	871,494
2017	0	754,371	503,500	747,487	455,173	0	3,854,626	113,473	1,045,312	1,048,803	1,107,297
2018	0	0	231,482	392,229	555,640	0	0	40,575	316,975	720,988	818,237
TOTAL	0	754,371	4,436,024	4,492,882	2,953,301	0	3,854,626	2,342,698	4,111,422	5,021,647	4,577,436
OD	0	0	0	2,293	0	0	0	0	5,849	0	26,193

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	1,462,072	1,248,150	679,337	0	0	1,081,520	1,155,586	1,080,928	1,015,244
2015	0	2,288	949,731	1,335,826	887,357	0	4,899	1,173,225	733,878	1,517,716	781,260
2016	377	10,649	1,838,627	1,176,971	625,886	133	19,482	1,390,023	964,003	780,575	876,723
2017	3,490	104,773	908,835	705,315	503,079	9,015	904,181	733,317	887,179	979,822	1,081,829
2018	432	9,698	855,379	527,031	484,564	411	19,969	478,407	338,981	458,464	785,508
TOTAL	4,299	127,408	6,014,645	4,993,293	3,180,222	9,559	948,532	4,856,493	4,079,627	4,817,506	4,540,564
OD	0	0	0	2,752	0	0	0	0	6,118	0	26,214

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,960,936	17,079,517	4,566,778	
IBNR + FREQUENCY ADJUSTMENT	(3,471,057)	(4,498,891)	13,659	
TOTAL LOSSES	8,489,878	12,580,625	4,580,437	
EXPECTED LOSSES	7,006,907	12,365,130	3,915,624	
CREDIBILITY	0.76	1.00	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.040	0.060	0.022	0.122
INDICATED (POST-TEST)	0.042	0.062	0.022	0.126
PRESENT ON RATE LEVEL	0.031	0.055	0.017	0.104
DERIVED BY FORMULA	0.039	0.062	0.022	0.123
UNDERLYING PRESENT RATE	0.033	0.059	0.019	0.110
PROPOSED	0.039	0.062	0.022	0.123

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.119
IND. RATE				0.12	MINIMUM PREMIUM	
MAN. RATE	0.13	0.11	0.11	+ 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
2014	24,188	1,941,394	8.026	0	0	2	10	8	20
2015	25,279	1,160,411	4.590	0	0	1	7	12	20
2016	24,374	1,202,571	4.934	0	0	0	15	7	22
2017	39,320	914,048	2.325	0	0	0	5	10	15
2018	40,082	1,127,819	2.814	0	0	0	4	6	10
TOTAL	153,243	6,346,243	4.141	0	0	3	41	43	87
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	616,808	266,989	61,550	0	0	98,381	190,962	68,733	637,971
2015	0	0	140,944	191,166	46,339	0	0	55,055	73,968	81,859	571,080
2016	0	0	0	312,990	42,982	0	0	0	99,976	59,620	687,003
2017	0	0	0	124,941	163,829	0	0	0	31,684	72,319	521,275
2018	0	0	0	164,714	66,360	0	0	0	85,699	65,333	745,713
TOTAL	0	0	757,752	1,060,800	381,060	0	0	153,436	482,289	347,864	3,163,042
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
2014	0	0	770,393	320,387	71,275	0	0	185,940	199,746	71,963	639,885
2015	0	441	179,452	210,762	52,472	0	487	116,272	80,923	86,748	580,788
2016	30	274	48,716	319,853	53,219	0	113	20,794	94,847	59,713	691,125
2017	27	596	70,423	121,864	163,535	2	347	20,232	29,720	64,688	509,286
2018	91	1,963	167,915	144,957	69,992	62	3,033	74,083	60,062	46,829	715,884
TOTAL	148	3,273	1,236,899	1,117,822	410,495	64	3,979	417,320	465,298	329,942	3,136,968
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,661,684	2,323,556	3,136,968	
IBNR + FREQUENCY ADJUSTMENT	(365,255)	(377,918)	8,264	
TOTAL LOSSES	1,296,429	1,945,638	3,145,232	
EXPECTED LOSSES	770,847	1,073,256	2,204,325	
CREDIBILITY	0.03	0.10	0.15	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.846	1.270	2.052	4.168
INDICATED (POST-TEST)	0.875	1.313	2.123	4.312
PRESENT ON RATE LEVEL	0.473	0.658	1.352	2.484
DERIVED BY FORMULA	0.485	0.724	1.468	2.677
UNDERLYING PRESENT RATE	0.503	0.700	1.438	2.642
PROPOSED	0.485	0.724	1.468	2.677

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.579
IND. RATE				2.58	MINIMUM PREMIUM	
MAN. RATE	2.66	2.55	2.63	+ 2.58	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	43,460	3,381,551	7.781	0	0	3	5	17	25
2015	45,654	931,553	2.040	0	0	1	3	16	20
2016	44,457	900,569	2.026	2	0	0	1	13	16
2017	48,932	1,117,489	2.284	0	0	1	2	15	18
2018	58,603	834,789	1.424	0	0	0	3	16	19
TOTAL	241,106	7,165,951	2.972	2	0	5	14	77	98
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	804,872	120,248	217,946	0	0	1,688,166	246,206	221,130	82,983
2015	0	0	173,262	157,521	310,001	0	0	47,472	28,787	134,780	79,730
2016	356,682	0	0	102,886	100,698	75,000	0	0	45,448	152,528	67,327
2017	0	0	138,352	133,776	310,196	0	0	214,605	45,807	151,455	123,298
2018	0	0	0	166,971	169,564	0	0	0	57,979	366,665	73,610
TOTAL	356,682	0	1,116,486	681,402	1,108,405	75,000	0	1,950,243	424,227	1,026,558	426,948
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
2014	0	0	569,269	144,298	252,381	0	0	1,308,666	257,531	231,523	83,232
2015	0	542	222,018	178,179	334,384	0	420	99,076	33,393	141,456	81,085
2016	344,637	99	20,571	108,555	107,703	161,985	77	15,431	47,856	146,617	67,731
2017	71	1,987	246,135	150,185	309,171	65	9,921	399,237	63,634	141,658	120,462
2018	125	2,725	232,431	187,731	148,491	136	6,582	153,307	115,783	222,145	70,666
TOTAL	344,833	5,353	1,290,425	768,947	1,152,131	162,186	17,000	1,975,716	518,198	883,399	423,176
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,795,513	3,322,674	423,176	
IBNR + FREQUENCY ADJUSTMENT	(2,068,588)	(1,081,131)	1,545	
TOTAL LOSSES	1,726,925	2,241,543	424,721	
EXPECTED LOSSES	4,323,086	3,010,506	440,738	
CREDIBILITY	0.04	0.13	0.21	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.716	0.930	0.176	1.822
INDICATED (POST-TEST)	0.741	0.962	0.182	1.885
PRESENT ON RATE LEVEL	1.686	1.174	0.172	3.032
DERIVED BY FORMULA	1.648	1.146	0.174	2.968
UNDERLYING PRESENT RATE	1.793	1.249	0.183	3.224
PROPOSED	1.648	1.146	0.174	2.968

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.860
IND. RATE				2.86	MINIMUM PREMIUM	
MAN. RATE	3.80	3.37	3.21	+ 2.86	PRESENT	

+ PROPOSED

POLICY YEAR	COMPANIES REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	456	414,469	90.892	0	0	1	1	6	8
2015	444	421,394	94.909	0	0	1	0	6	7
2016	403	139,092	34.514	0	0	0	1	5	6
2017	404	91,783	22.719	0	0	0	1	3	4
2018	389	81,498	20.951	0	0	0	0	4	4
TOTAL	2,096	1,148,236	54.782	0	0	2	3	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
2014	0	0	163,587	5,085	52,756	0	0	14,560	55,803	60,253	62,425
2015	0	0	135,137	0	58,418	0	0	92,275	0	82,926	52,638
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	64,339
2018	0	0	0	0	36,170	0	0	0	0	24,508	20,820
TOTAL	0	0	298,724	30,342	187,036	0	0	106,835	69,713	205,019	250,567
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
2014	0	0	204,320	6,102	61,091	0	0	27,518	58,370	63,085	62,612
2015	0	423	164,753	1,904	63,765	0	816	187,198	2,643	87,445	53,533
2016	2	21	4,653	22,374	31,367	0	16	3,244	10,993	26,582	50,647
2017	1	25	3,071	4,699	9,895	0	38	2,279	3,165	8,658	62,859
2018	12	260	21,999	14,422	27,417	7	344	7,842	5,711	14,476	19,987
TOTAL	15	729	398,795	49,502	193,536	7	1,214	228,081	80,882	200,246	249,639
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	628,842	524,165	249,639	
IBNR + FREQUENCY ADJUSTMENT	(141,161)	(140,333)	532	
TOTAL LOSSES	487,681	383,832	250,171	
EXPECTED LOSSES	289,723	380,845	177,520	
CREDIBILITY	0.02	0.08	0.21	

PURE PREMIUMS

INDICATED (PRE-TEST)	232,672	183,126	119,356	535,154
INDICATED (POST-TEST)	240,699	189,444	123,474	553,617
PRESENT ON RATE LEVEL	129,961	170,835	79,630	380,426
DERIVED BY FORMULA	132,176	172,324	88,837	393,337
UNDERLYING PRESENT RATE	138,227	181,701	84,695	404,623
PROPOSED	132,176	172,324	88,837	393,337

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	378.980
IND. RATE				378.98	MINIMUM PREMIUM	
MAN. RATE	500.63	429.92	402.81	+ 378.98	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	9,699,610	12,556,400	0.129	1	1	6	15	158	181
2015	9,670,757	10,807,702	0.112	3	0	11	11	142	167
2016	9,680,425	9,638,174	0.100	3	0	9	20	116	148
2017	9,475,531	8,720,468	0.092	2	0	10	15	132	159
2018	9,640,962	11,736,575	0.122	1	1	7	30	131	170
TOTAL	48,167,285	53,459,319	0.111	10	2	43	91	679	825
OD				3	0	0	0	0	3

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	80,000	640,755	1,288,193	638,890	1,136,876	14,322	4,780,062	299,784	445,954	1,718,268	1,513,296
2015	676,583	0	2,532,790	503,616	985,340	102,024	0	2,526,827	264,081	1,474,339	1,742,102
2016	402,058	0	2,323,784	831,414	758,968	882	0	1,694,919	906,157	1,251,002	1,468,990
2017	121,000	0	2,002,879	588,312	1,121,650	67,086	0	1,518,624	372,224	1,523,734	1,404,959
2018	200,000	351,190	1,260,140	1,637,844	1,233,590	10,000	1,500,000	463,733	1,963,117	1,594,455	1,522,506
TOTAL	1,479,641	991,945	9,407,786	4,200,076	5,236,424	194,314	6,280,062	6,503,887	3,951,533	7,561,798	7,651,853
OD	609,440	0	0	0	0	92,086	0	0	0	0	3,201

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	119,200	71,646	1,608,953	766,668	1,316,502	15,711	1,141,045	566,592	466,468	1,799,027	1,517,836
2015	854,670	7,222	2,833,166	582,915	1,079,920	327,719	10,618	2,456,552	321,738	1,553,276	1,771,718
2016	388,990	16,473	2,839,972	923,703	864,672	2,241	47,595	3,201,412	945,757	1,247,058	1,477,804
2017	120,383	20,706	2,585,284	707,246	1,192,198	96,612	71,124	2,890,707	521,813	1,397,604	1,372,645
2018	238,971	208,839	3,203,246	1,799,319	1,221,414	43,545	1,040,342	2,343,357	1,459,595	1,159,252	1,461,606
TOTAL	1,722,215	324,885	13,070,622	4,779,852	5,674,706	485,829	2,310,725	11,458,620	3,715,371	7,156,216	7,601,608
OD	715,014	0	0	0	0	163,408	0	0	0	0	3,191

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	30,251,318	21,326,145	7,604,800	
IBNR + FREQUENCY ADJUSTMENT	(9,280,008)	(5,844,996)	23,125	
TOTAL LOSSES	20,971,310	15,481,148	7,627,924	
EXPECTED LOSSES	19,201,822	16,001,518	7,374,613	
CREDIBILITY	0.35	0.92	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.435	0.321	0.158	0.915
INDICATED (POST-TEST)	0.450	0.332	0.164	0.947
PRESENT ON RATE LEVEL	0.375	0.312	0.144	0.831
DERIVED BY FORMULA	0.401	0.331	0.164	0.896
UNDERLYING PRESENT RATE	0.399	0.332	0.153	0.884
PROPOSED	0.401	0.331	0.164	0.896

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.863
IND. RATE				0.86	MINIMUM PREMIUM	
MAN. RATE	1.01	0.91	0.88	+ 0.86	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	417,376	16,589,439	3.975	1	0	18	61	131	211
2015	425,155	16,589,917	3.902	1	0	23	53	135	212
2016	444,803	17,674,355	3.974	2	0	19	52	161	234
2017	487,374	18,869,953	3.872	4	1	19	60	167	251
2018	494,695	17,024,323	3.441	5	0	5	46	199	255
TOTAL	2,269,403	86,747,987	3.823	13	1	84	272	793	1163
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
2014	185,124	0	3,711,775	2,044,782	1,635,596	1,549,716	0	2,654,587	2,240,892	1,776,044	790,923
2015	537,906	0	5,147,284	2,059,649	1,860,020	0	0	2,531,807	1,665,053	1,897,077	891,121
2016	3,345,352	0	3,893,787	1,705,232	1,534,706	20,584	0	2,110,513	2,201,452	1,943,126	919,603
2017	1,437,031	158,282	4,153,467	2,019,369	2,472,183	6,008	32,092	3,388,375	1,148,914	2,960,539	1,093,693
2018	2,239,628	0	887,390	2,204,721	3,166,699	369,323	0	449,400	3,617,661	2,985,734	1,103,767
TOTAL	7,745,041	158,282	17,793,703	10,033,753	10,669,204	1,945,631	32,092	11,134,682	10,873,972	11,562,520	4,799,107
OD	0	0	0	25,480	206	0	0	0	33,682	194	2,185

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	161,990	0	4,534,755	2,453,738	1,894,020	998,382	0	4,259,765	2,343,973	1,859,518	793,296
2015	679,491	15,322	6,048,287	2,316,877	2,052,879	0	18,012	4,228,344	1,834,863	2,017,056	906,270
2016	1,742,377	28,355	4,896,979	1,876,813	1,732,785	23,920	66,144	4,564,373	2,193,386	1,954,866	925,121
2017	1,430,688	273,786	5,500,043	2,153,680	2,655,028	10,356	222,874	5,709,024	1,334,461	2,739,887	1,068,538
2018	1,967,901	50,653	4,426,621	2,914,036	2,723,181	425,321	143,512	3,512,204	2,431,953	2,095,827	1,059,616
TOTAL	5,982,448	368,117	25,406,685	11,715,145	11,057,893	1,457,979	450,543	22,273,710	10,138,635	10,667,153	4,752,841
OD	0	2	1,270	27,699	485	0	8	2,938	34,739	712	2,150

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	55,943,700	43,642,462	4,754,991	
IBNR + FREQUENCY ADJUSTMENT	(15,512,127)	(11,703,813)	15,725	
TOTAL LOSSES	40,431,573	31,938,650	4,770,716	
EXPECTED LOSSES	32,363,205	32,428,984	4,736,079	
CREDIBILITY	0.17	0.58	0.92	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.782	1.407	0.210	3.399
INDICATED (POST-TEST)	1.843	1.456	0.217	3.516
PRESENT ON RATE LEVEL	1.341	1.344	0.196	2.881
DERIVED BY FORMULA	1.426	1.409	0.216	3.051
UNDERLYING PRESENT RATE	1.426	1.429	0.209	3.064
PROPOSED	1.426	1.409	0.216	3.051

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.940
IND. RATE				2.94	MINIMUM PREMIUM	
MAN. RATE	3.63	3.13	3.05	+ 2.94	PRESENT	

+ PROPOSED

POLICY YEAR	TEAMS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	6	3,361	56.017	0	0	0	0	0	0
2015	5	0	0.000	0	0	0	0	0	0
2016	6	0	0.000	0	0	0	0	0	0
2017	4	0	0.000	0	0	0	0	0	0
2018	4	4,082	102.050	0	0	0	0	0	0
TOTAL	25	7,443	29.772	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
2014	0	0	0	0	0	0	0	0	0	0	3,361
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	4,082
TOTAL	0	0	0	0	0	0	0	0	0	0	7,443
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
2014	0	0	0	0	0	0	0	0	0	0	3,371
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	3,919
TOTAL	0	0	0	0	0	0	0	0	0	0	7,290
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	7,290	
IBNR + FREQUENCY ADJUSTMENT	(1,998)	(1,613)	5	
TOTAL LOSSES	0	0	7,295	
EXPECTED LOSSES	4,064	4,313	1,739	
CREDIBILITY	0.00	0.00	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	291.783	291.783
INDICATED (POST-TEST)	0.000	0.000	301.849	301.849
PRESENT ON RATE LEVEL	152.840	162.199	65.388	380.426
DERIVED BY FORMULA	152.840	162.199	67.753	382.791
UNDERLYING PRESENT RATE	162.561	172.515	69.547	404.623
PROPOSED	151.895	161.197	67.334	380.426

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	366.540
IND. RATE				366.54	MINIMUM PREMIUM	
MAN. RATE	500.63	429.92	402.81	+ 366.54	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	127,741	839,995	0.658	0	0	1	1	6	8
2015	130,194	596,444	0.458	0	0	0	1	11	12
2016	129,546	639,795	0.494	0	0	1	3	9	13
2017	134,376	944,118	0.703	1	0	1	3	11	16
2018	135,843	386,506	0.285	0	0	0	0	11	11
TOTAL	657,700	3,406,858	0.518	1	0	3	8	48	60
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	282,395	15,569	96,006	0	0	267,740	4,314	126,447	47,524
2015	0	0	0	36,920	134,564	0	0	0	150,000	197,149	77,811
2016	0	0	150,609	32,318	54,788	0	0	22,192	30,942	198,856	150,090
2017	9,698	0	201,005	181,969	94,234	20,000	0	85,832	150,551	135,666	65,163
2018	0	0	0	0	130,492	0	0	0	0	173,945	82,069
TOTAL	9,698	0	634,009	266,776	510,084	20,000	0	375,764	335,807	832,063	422,657
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
2014	0	0	352,711	18,683	111,175	0	0	506,029	4,512	132,390	47,667
2015	0	0	3,977	42,381	144,161	0	0	10,923	162,814	207,381	79,134
2016	32	1,067	184,178	38,219	61,351	5	740	57,898	37,024	190,738	150,991
2017	9,683	2,482	304,302	173,854	110,245	28,697	5,155	221,019	131,984	129,858	63,664
2018	42	938	79,365	52,032	98,914	51	2,444	55,661	40,537	102,740	78,786
TOTAL	9,756	4,488	924,534	325,169	525,846	28,753	8,338	851,530	376,871	763,107	420,241
OD	0	0	0	0	0	0	0	0	0	0	296

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,827,400	1,990,992	420,537	
IBNR + FREQUENCY ADJUSTMENT	(597,358)	(457,846)	1,094	
TOTAL LOSSES	1,230,042	1,533,147	421,632	
EXPECTED LOSSES	1,240,098	1,259,079	341,660	
CREDIBILITY	0.08	0.25	0.40	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.187	0.233	0.064	0.484
INDICATED (POST-TEST)	0.193	0.241	0.066	0.501
PRESENT ON RATE LEVEL	0.177	0.180	0.049	0.406
DERIVED BY FORMULA	0.179	0.195	0.056	0.430
UNDERLYING PRESENT RATE	0.189	0.191	0.052	0.432
PROPOSED	0.179	0.195	0.056	0.430

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.414
IND. RATE				0.41	MINIMUM PREMIUM	
MAN. RATE	0.47	0.43	0.43	+ 0.41	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	44,657	1,238,498	2,773	0	0	1	4	25	30
2015	38,277	2,353,447	6,148	0	0	2	5	18	25
2016	39,686	1,720,761	4,336	0	0	2	3	13	18
2017	47,200	4,345,518	9,207	0	0	2	6	27	35
2018	46,699	815,476	1,746	0	0	0	0	13	13
TOTAL	216,519	10,473,700	4,837	0	0	7	18	96	121
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	143,133	137,799	388,535	0	0	60,955	48,033	333,575	126,468
2015	0	0	515,434	299,098	78,036	0	0	481,934	677,987	242,007	58,951
2016	0	0	356,381	205,756	90,392	0	0	540,860	275,160	158,267	93,945
2017	0	0	499,815	323,991	224,270	0	0	1,715,900	183,197	463,652	934,693
2018	0	0	0	0	316,069	0	0	0	0	413,172	86,235
TOTAL	0	0	1,514,763	966,644	1,097,302	0	0	2,799,649	1,184,377	1,610,673	1,300,292
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
2014	0	0	178,773	165,359	449,924	0	0	115,205	50,243	349,253	126,847
2015	0	1,529	605,209	331,879	90,615	0	4,019	958,447	733,584	263,985	59,953
2016	87	2,529	435,044	219,981	107,411	112	15,661	1,041,986	280,410	168,371	94,509
2017	140	3,844	469,852	311,282	246,630	179	27,392	1,109,480	221,464	433,621	913,195
2018	101	2,272	192,233	126,028	239,582	121	5,805	132,213	96,287	244,039	82,786
TOTAL	328	10,175	1,881,110	1,154,529	1,134,163	412	52,877	3,357,330	1,381,988	1,459,270	1,277,290
OD	0	0	0	0	0	0	0	0	0	0	1,940

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,302,232	5,129,949	1,279,230	
IBNR + FREQUENCY ADJUSTMENT	(1,163,489)	(937,288)	1,918	
TOTAL LOSSES	4,138,743	4,192,661	1,281,148	
EXPECTED LOSSES	2,400,577	2,584,914	582,339	
CREDIBILITY	0.04	0.12	0.19	

PURE PREMIUMS				
INDICATED (PRE-TEST)	1.911	1.936	0.592	4.440
INDICATED (POST-TEST)	1.977	2.003	0.612	4.593
PRESENT ON RATE LEVEL	1.042	1.122	0.253	2.418
DERIVED BY FORMULA	1.080	1.228	0.321	2.629
UNDERLYING PRESENT RATE	1.109	1.194	0.269	2.572
PROPOSED	1.080	1.228	0.321	2.629

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.533
IND. RATE				2.53	MINIMUM PREMIUM	
MAN. RATE	2.79	2.47	2.56	+ 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
2014	44,146	2,018,755	4.573	0	0	3	11	26	40
2015	53,945	2,249,743	4.170	0	0	1	13	32	46
2016	59,838	3,729,628	6.233	0	0	2	20	74	96
2017	57,160	1,872,559	3.276	0	0	0	12	46	58
2018	50,941	1,413,021	2.774	0	0	0	5	44	49
TOTAL	266,030	11,283,706	4.242	0	0	6	61	222	289
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	435,491	294,140	258,086	0	0	272,209	399,848	181,496	177,485
2015	0	0	198,440	673,888	399,871	0	0	50,000	474,319	203,231	249,994
2016	0	0	393,055	663,354	786,105	0	0	427,188	217,555	800,054	442,317
2017	0	0	0	516,999	399,695	0	0	0	237,026	439,191	279,648
2018	0	0	0	218,220	436,403	0	0	0	138,957	413,309	206,132
TOTAL	0	0	1,026,986	2,366,601	2,280,160	0	0	749,397	1,467,705	2,037,281	1,355,576
OD	0	0	0	0	0	0	0	0	0	0	5,813

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	543,928	352,968	298,864	0	0	514,475	418,241	190,026	178,017
2015	0	621	275,454	744,243	434,931	0	442	130,205	509,523	217,571	254,244
2016	140	3,350	600,455	713,672	845,867	93	13,241	902,312	248,130	776,453	444,971
2017	101	2,184	253,531	477,884	412,770	14	2,476	140,981	214,472	395,558	273,216
2018	232	5,106	434,410	330,998	356,883	191	9,236	218,480	169,019	257,481	197,887
TOTAL	473	11,260	2,107,779	2,619,765	2,349,316	298	25,395	1,906,454	1,559,385	1,837,089	1,348,335
OD	0	0	0	0	0	0	0	0	0	0	5,834

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,051,659	8,365,555	1,354,169	
IBNR + FREQUENCY ADJUSTMENT	(1,654,812)	(2,368,567)	3,815	
TOTAL LOSSES	2,396,846	5,996,988	1,357,985	
EXPECTED LOSSES	3,484,882	6,542,787	1,224,418	
CREDIBILITY	0.04	0.14	0.22	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.901	2.254	0.510	3.666
INDICATED (POST-TEST)	0.932	2.332	0.528	3.792
PRESENT ON RATE LEVEL	1.217	2.286	0.428	3.931
DERIVED BY FORMULA	1.206	2.292	0.450	3.948
UNDERLYING PRESENT RATE	1.310	2.459	0.460	4.230
PROPOSED	1.201	2.282	0.448	3.931

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	4.053
IND. RATE				4.05	MINIMUM PREMIUM	
MAN. RATE	3.86	3.67	4.41	+ 4.05	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	38,052	2,083,768	5.476	0	0	2	9	18	29
2015	39,615	964,044	2.434	0	0	1	7	11	19
2016	38,111	1,061,492	2.785	0	0	1	3	8	12
2017	40,314	846,087	2.099	0	0	0	8	15	23
2018	40,700	1,062,954	2.612	0	0	0	4	23	27
TOTAL	196,792	6,018,345	3.058	0	0	4	31	75	110
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	326,622	491,014	278,585	0	0	239,743	300,521	337,414	109,869
2015	0	0	193,414	310,104	89,170	0	0	12,127	190,319	76,790	92,120
2016	0	0	137,400	146,829	222,754	0	0	230,650	96,532	138,818	88,509
2017	0	0	0	198,980	205,188	0	0	0	80,122	221,343	140,454
2018	0	0	0	293,076	276,732	0	0	0	207,562	220,072	65,512
TOTAL	0	0	657,436	1,440,003	1,072,429	0	0	482,520	875,056	994,437	496,464
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
2014	0	0	407,951	589,217	322,601	0	0	453,114	314,345	353,272	110,199
2015	0	605	248,694	341,834	99,745	0	107	36,175	204,252	82,260	93,686
2016	41	1,092	194,537	160,962	239,166	50	7,068	469,451	103,508	139,379	89,040
2017	41	892	104,569	188,795	207,583	5	920	55,079	78,124	196,963	137,224
2018	213	4,633	395,267	321,184	244,801	169	8,215	199,216	159,879	149,942	62,892
TOTAL	294	7,223	1,351,018	1,601,992	1,113,895	224	16,311	1,213,035	860,107	921,817	493,040
OD	0	0	0	0	0	0	0	0	0	0	1,356

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,588,105	4,497,812	494,396	
IBNR + FREQUENCY ADJUSTMENT	(1,009,955)	(1,317,418)	2,777	
TOTAL LOSSES	1,578,150	3,180,394	497,173	
EXPECTED LOSSES	2,097,239	3,623,170	866,729	
CREDIBILITY	0.03	0.11	0.18	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.802	1.616	0.253	2.671
INDICATED (POST-TEST)	0.830	1.672	0.261	2.763
PRESENT ON RATE LEVEL	0.990	1.711	0.409	3.111
DERIVED BY FORMULA	0.986	1.707	0.383	3.075
UNDERLYING PRESENT RATE	1.066	1.841	0.440	3.347
PROPOSED	0.986	1.707	0.383	3.075

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.170
IND. RATE				3.17	MINIMUM PREMIUM	
MAN. RATE	2.79	2.91	3.49	+ 3.17	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	7,618	10,992	0.144	0	0	0	0	2	2
2015	6,541	152,687	2.334	0	0	0	0	2	2
2016	8,696	469,357	5.397	0	0	1	2	3	6
2017	6,733	178,981	2.658	0	0	0	3	4	7
2018	8,533	43,790	0.513	0	0	0	0	3	3
TOTAL	38,121	855,807	2.245	0	0	1	5	14	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
2014	0	0	0	0	429	0	0	0	0	8,058	2,505
2015	0	0	0	0	94,333	0	0	0	0	53,578	4,776
2016	0	0	146,032	94,703	51,860	0	0	86,350	35,051	48,680	6,681
2017	0	0	0	67,656	7,595	0	0	0	36,781	54,609	12,340
2018	0	0	0	0	26,948	0	0	0	0	9,241	7,601
TOTAL	0	0	146,032	162,359	181,165	0	0	86,350	71,832	174,166	33,903
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
2014	0	0	0	0	497	0	0	0	0	8,437	2,513
2015	0	0	1,720	1,414	100,849	0	0	664	777	55,935	4,857
2016	37	1,089	187,919	101,421	59,877	19	2,644	175,399	37,619	49,014	6,721
2017	12	240	27,091	58,298	11,602	2	369	20,498	32,236	49,628	12,056
2018	9	194	16,390	10,745	20,427	3	130	2,957	2,154	5,458	7,297
TOTAL	58	1,524	233,121	171,878	193,252	24	3,143	199,518	72,785	168,472	33,444
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	437,387	606,388	33,444	
IBNR + FREQUENCY ADJUSTMENT	(141,438)	(199,117)	217	
TOTAL LOSSES	295,949	407,271	33,661	
EXPECTED LOSSES	293,287	548,118	65,329	
CREDIBILITY	0.01	0.04	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.776	1.068	0.088	1.933
INDICATED (POST-TEST)	0.803	1.105	0.091	2.000
PRESENT ON RATE LEVEL	0.715	1.336	0.159	2.211
DERIVED BY FORMULA	0.716	1.327	0.155	2.198
UNDERLYING PRESENT RATE	0.769	1.438	0.171	2.379
PROPOSED	0.716	1.327	0.155	2.198

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.266
IND. RATE				2.27	MINIMUM PREMIUM	
MAN. RATE	2.21	2.06	2.48	+ 2.27	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	4,521	66,238	1.465	0	0	0	1	4	5
2015	9,371	87,076	0.929	0	0	0	0	3	3
2016	12,202	93,020	0.762	0	0	0	0	2	2
2017	12,066	698,475	5.789	0	0	0	2	10	12
2018	14,846	354,581	2.388	0	0	0	0	8	8
TOTAL	53,006	1,299,390	2.451	0	0	0	3	27	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
2014	0	0	0	9,544	17,199	0	0	0	7,140	20,165	12,190
2015	0	0	0	0	14,509	0	0	0	0	31,275	41,292
2016	0	0	0	0	49,005	0	0	0	0	13,687	30,328
2017	0	0	0	141,954	136,814	0	0	0	266,194	107,196	46,317
2018	0	0	0	0	166,887	0	0	0	0	162,895	24,799
TOTAL	0	0	0	151,498	384,414	0	0	0	273,334	335,218	154,926
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
2014	0	0	0	11,453	19,916	0	0	0	7,468	21,113	12,227
2015	0	0	265	218	15,511	0	0	388	454	32,651	41,994
2016	0	5	2,580	1,932	51,065	0	3	652	517	13,037	30,510
2017	29	627	73,298	133,781	139,014	14	2,339	119,011	211,068	109,203	45,252
2018	53	1,200	101,501	66,544	126,501	48	2,289	52,126	37,962	96,214	23,807
TOTAL	82	1,832	177,643	213,927	352,008	62	4,631	172,177	257,470	272,217	153,789
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	356,426	1,095,622	153,789	
IBNR + FREQUENCY ADJUSTMENT	(205,318)	(307,518)	587	
TOTAL LOSSES	151,109	788,104	154,377	
EXPECTED LOSSES	450,470	888,928	150,157	
CREDIBILITY	0.01	0.05	0.08	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.285	1.487	0.291	2.063
INDICATED (POST-TEST)	0.295	1.538	0.301	2.134
PRESENT ON RATE LEVEL	0.790	1.559	0.263	2.612
DERIVED BY FORMULA	0.785	1.558	0.266	2.609
UNDERLYING PRESENT RATE	0.850	1.677	0.283	2.810
PROPOSED	0.785	1.558	0.266	2.609

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.690
IND. RATE				2.69	MINIMUM PREMIUM	
MAN. RATE	2.21	2.40	2.93	+ 2.69	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	31,371	819,800	2.613	0	0	0	4	13	17
2015	36,060	477,191	1.323	0	0	0	6	17	23
2016	35,167	768,781	2.186	0	0	0	5	18	23
2017	32,834	328,357	1.000	0	0	0	4	8	12
2018	32,317	248,296	0.768	0	0	0	1	10	11
TOTAL	167,749	2,642,425	1.575	0	0	0	20	66	86
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
2014	0	0	0	257,569	100,834	0	0	0	301,756	66,150	93,491
2015	0	0	0	77,081	209,195	0	0	0	26,876	69,087	94,952
2016	0	0	0	296,880	185,061	0	0	0	92,201	109,373	85,266
2017	0	0	0	119,573	48,455	0	0	0	81,603	17,428	61,298
2018	0	0	0	24,648	48,379	0	0	0	36,500	62,548	76,221
TOTAL	0	0	0	775,751	591,924	0	0	0	538,936	324,586	411,228
OD	0	0	0	0	50,937	0	0	0	0	20,631	960

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	309,083	116,766	0	0	0	315,637	69,259	93,771
2015	0	0	6,995	87,407	224,275	0	0	2,376	29,662	72,406	96,566
2016	29	274	53,804	309,079	200,838	0	115	21,769	89,526	106,877	85,778
2017	22	460	52,649	106,355	53,738	4	699	34,912	63,513	20,082	59,888
2018	26	570	48,512	37,022	39,618	37	1,780	42,664	33,673	40,453	73,172
TOTAL	76	1,305	161,960	848,946	635,235	41	2,594	101,720	532,010	309,078	409,176
OD	0	4	2,155	1,614	54,238	0	4	932	739	19,752	960

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	270,792	2,401,612	410,135	
IBNR + FREQUENCY ADJUSTMENT	(578,524)	(983,145)	1,471	
TOTAL LOSSES	0	1,418,467	411,607	
EXPECTED LOSSES	1,205,523	2,692,690	477,942	
CREDIBILITY	0.03	0.10	0.16	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.846	0.245	1.091
INDICATED (POST-TEST)	0.000	0.875	0.254	1.129
PRESENT ON RATE LEVEL	0.668	1.492	0.265	2.425
DERIVED BY FORMULA	0.648	1.430	0.263	2.341
UNDERLYING PRESENT RATE	0.719	1.605	0.285	2.609
PROPOSED	0.648	1.430	0.263	2.341

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.414
IND. RATE				2.41	MINIMUM PREMIUM	
MAN. RATE	2.18	2.23	2.72	+ 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
2014	25,977	768,221	2.957	0	0	0	3	25	28
2015	25,560	607,418	2.376	0	0	0	1	18	19
2016	28,556	925,493	3.241	0	0	1	4	14	19
2017	29,109	848,047	2.913	0	0	0	7	19	26
2018	26,231	333,030	1.270	0	0	0	1	13	14
TOTAL	135,433	3,482,209	2.571	0	0	1	16	89	106
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
2014	0	0	0	108,979	305,404	0	0	0	99,324	128,592	125,922
2015	0	0	0	120,600	144,025	0	0	0	79,142	162,734	100,917
2016	0	0	143,001	180,747	132,173	0	0	49,486	207,673	155,859	56,554
2017	0	0	0	207,555	200,641	0	0	0	127,701	202,153	109,997
2018	0	0	0	41,886	137,811	0	0	0	2,356	85,290	65,687
TOTAL	0	0	143,001	659,767	920,054	0	0	49,486	516,196	734,628	459,077
OD	0	0	0	0	52	0	0	0	0	1,633	2,128

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	130,775	353,658	0	0	0	103,893	134,636	126,300
2015	0	0	7,601	134,007	154,960	0	0	6,491	86,755	170,715	102,633
2016	45	1,151	201,366	191,988	145,816	11	1,731	140,301	200,129	155,462	56,893
2017	42	917	107,253	195,662	203,826	7	1,295	72,445	112,889	183,199	107,467
2018	62	1,369	116,253	85,083	109,469	26	1,256	28,754	21,109	50,603	63,060
TOTAL	149	3,437	432,473	737,515	967,729	44	4,282	247,992	524,775	694,615	456,352
OD	0	0	7	5	49	0	2	166	126	1,417	2,093

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	688,552	2,926,232	458,445	
IBNR + FREQUENCY ADJUSTMENT	(657,161)	(816,852)	1,213	
TOTAL LOSSES	31,391	2,109,381	459,658	
EXPECTED LOSSES	1,366,220	2,245,995	388,514	
CREDIBILITY	0.03	0.09	0.14	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.023	1.558	0.339	1.920
INDICATED (POST-TEST)	0.024	1.611	0.351	1.986
PRESENT ON RATE LEVEL	0.938	1.541	0.267	2.745
DERIVED BY FORMULA	0.910	1.548	0.278	2.736
UNDERLYING PRESENT RATE	1.009	1.658	0.287	2.954
PROPOSED	0.910	1.547	0.278	2.736

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.821
IND. RATE				2.82	MINIMUM PREMIUM	
MAN. RATE	2.66	2.68	3.08	+ 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
2014	6,123	699,791	11,429	0	0	1	5	6	12
2015	4,081	1,351,080	33,107	0	0	1	1	3	5
2016	5,679	103,335	1,820	0	0	0	1	2	3
2017	9,080	165,821	1,826	0	0	0	2	7	9
2018	11,213	216,717	1,933	0	0	0	1	6	7
TOTAL	36,176	2,536,744	7,012	0	0	2	10	24	36
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	133,542	131,626	60,281	0	0	239,564	45,846	38,877	50,055
2015	0	0	750,184	64,902	53,904	0	0	394,955	49,904	33,798	3,433
2016	0	0	0	6,898	23,645	0	0	0	5,269	47,080	20,443
2017	0	0	0	51,493	41,373	0	0	0	14,107	47,234	11,614
2018	0	0	0	30,272	84,342	0	0	0	21,337	68,093	12,673
TOTAL	0	0	883,726	285,191	263,545	0	0	634,519	136,463	235,082	98,218
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
2014	0	0	166,794	157,951	69,805	0	0	452,776	47,955	40,704	50,205
2015	0	1,504	585,340	75,418	62,821	0	2,235	513,330	57,652	38,189	3,491
2016	1	8	2,269	7,944	24,825	0	15	3,190	6,659	44,999	20,566
2017	10	219	25,465	47,745	42,595	1	172	10,539	14,393	41,850	11,347
2018	40	879	74,739	55,408	67,551	31	1,483	35,029	27,032	42,271	12,166
TOTAL	51	2,611	854,606	344,466	267,597	32	3,905	1,014,864	153,690	208,013	97,775
OD	0	0	0	0	0	0	0	0	0	0	159

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,876,069	973,767	97,935	
IBNR + FREQUENCY ADJUSTMENT	(180,536)	(161,305)	288	
TOTAL LOSSES	1,695,533	812,462	98,223	
EXPECTED LOSSES	379,149	463,849	69,517	
CREDIBILITY	0.01	0.04	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	4.687	2.246	0.272	7.204
INDICATED (POST-TEST)	4.849	2.323	0.281	7.453
PRESENT ON RATE LEVEL	0.974	1.192	0.179	2.344
DERIVED BY FORMULA	1.013	1.237	0.185	2.434
UNDERLYING PRESENT RATE	1.048	1.282	0.192	2.522
PROPOSED	1.013	1.237	0.185	2.434

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.509
IND. RATE				2.51	MINIMUM PREMIUM	
MAN. RATE	2.53	2.33	2.63	+ 2.51	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	28,085	610,659	2.174	0	0	0	5	9	14
2015	34,290	258,933	0.755	0	0	0	1	12	13
2016	33,153	364,864	1.101	0	0	0	5	12	17
2017	24,959	615,425	2.466	0	0	0	4	16	20
2018	27,112	656,013	2.420	0	0	0	3	17	20
TOTAL	147,599	2,505,894	1.698	0	0	0	18	66	84
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	193,046	73,446	0	0	0	184,514	61,283	98,370
2015	0	0	0	5,106	77,276	0	0	0	966	108,502	67,083
2016	0	0	0	123,119	85,947	0	0	0	57,782	28,917	69,099
2017	0	0	0	230,602	117,249	0	0	0	116,367	121,064	30,143
2018	0	0	0	102,420	261,374	0	0	0	99,018	164,248	28,953
TOTAL	0	0	0	654,293	615,292	0	0	0	458,647	484,014	293,648
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
2014	0	0	0	231,655	85,050	0	0	0	193,002	64,163	98,665
2015	0	0	1,620	6,741	82,655	0	0	1,400	2,604	113,285	68,223
2016	12	115	22,798	128,541	92,877	0	64	11,754	54,608	29,234	69,514
2017	43	912	104,776	207,368	126,215	7	1,108	59,584	97,996	112,136	29,450
2018	127	2,803	238,282	177,901	210,367	98	4,751	114,000	90,081	106,533	27,795
TOTAL	182	3,830	367,475	752,205	597,165	104	5,923	186,737	438,292	425,353	293,647
OD	0	0	0	0	0	0	0	0	0	0	219

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	564,252	2,213,014	293,865	
IBNR + FREQUENCY ADJUSTMENT	(1,044,813)	(707,611)	1,155	
TOTAL LOSSES	0	1,505,403	295,020	
EXPECTED LOSSES	2,175,026	1,922,686	389,810	
CREDIBILITY	0.03	0.09	0.15	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.020	0.200	1.220
INDICATED (POST-TEST)	0.000	1.055	0.207	1.262
PRESENT ON RATE LEVEL	1.370	1.211	0.245	2.826
DERIVED BY FORMULA	1.328	1.197	0.240	2.765
UNDERLYING PRESENT RATE	1.474	1.303	0.264	3.040
PROPOSED	1.329	1.197	0.240	2.765

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.851
IND. RATE				2.85	MINIMUM PREMIUM	
MAN. RATE	2.54	2.60	3.17	+ 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
2014	5,435	78,460	1.444	0	0	0	0	3	3
2015	3,648	30,725	0.842	0	0	0	1	1	2
2016	3,059	42,086	1.376	0	0	0	0	1	1
2017	7,367	80,275	1.090	0	0	0	2	2	4
2018	4,868	148,991	3.061	0	0	0	0	5	5
TOTAL	24,377	380,537	1.561	0	0	0	3	12	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
2014	0	0	0	0	17,601	0	0	0	0	34,832	26,027
2015	0	0	0	8,518	51	0	0	0	7,027	270	14,859
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	9,622
2018	0	0	0	0	40,153	0	0	0	0	94,988	13,850
TOTAL	0	0	0	23,136	88,794	0	0	0	51,142	151,640	65,825
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
2014	0	0	0	0	20,382	0	0	0	0	36,469	26,105
2015	0	0	352	9,313	124	0	0	400	7,497	355	15,112
2016	0	3	1,435	1,075	28,408	0	3	637	505	12,723	1,476
2017	3	54	6,137	12,794	4,486	2	377	18,748	34,241	9,790	9,401
2018	13	289	24,421	16,010	30,436	28	1,335	30,396	22,136	56,104	13,296
TOTAL	15	346	32,346	39,192	83,836	30	1,714	50,181	64,379	115,442	65,389
OD	0	0	0	0	0	0	0	0	0	0	251

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	84,632	302,849	65,640	
IBNR + FREQUENCY ADJUSTMENT	(185,968)	(124,551)	251	
TOTAL LOSSES	0	178,298	65,891	
EXPECTED LOSSES	379,661	345,630	76,642	
CREDIBILITY	0.01	0.03	0.04	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.731	0.270	1.002
INDICATED (POST-TEST)	0.000	0.757	0.280	1.036
PRESENT ON RATE LEVEL	1.447	1.318	0.292	3.057
DERIVED BY FORMULA	1.433	1.301	0.292	3.026
UNDERLYING PRESENT RATE	1.557	1.418	0.314	3.290
PROPOSED	1.433	1.301	0.292	3.026

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.120
IND. RATE				3.12	MINIMUM PREMIUM	
MAN. RATE	2.94	2.95	3.43	+ 3.12	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	21,082	1,166,214	5.532	0	0	1	5	17	23
2015	18,586	1,019,143	5.483	0	0	0	6	11	17
2016	16,361	1,119,915	6.845	0	0	2	6	17	25
2017	20,734	1,240,179	5.981	0	0	1	7	21	29
2018	22,028	800,425	3.634	0	0	0	2	21	23
TOTAL	98,791	5,345,876	5.411	0	0	4	26	87	117
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	134,466	71,262	252,581	0	0	350,000	127,802	149,963	80,140
2015	0	0	0	337,709	139,552	0	0	0	271,105	150,133	120,644
2016	0	0	274,590	197,469	273,068	0	0	75,377	45,007	198,948	55,456
2017	0	0	185,560	303,871	203,224	0	0	70,000	309,478	101,095	66,951
2018	0	0	0	166,131	314,515	0	0	0	131,128	115,505	73,146
TOTAL	0	0	594,616	1,076,442	1,182,940	0	0	495,377	884,520	715,644	396,337
OD	0	0	0	0	0	0	0	0	0	0	996

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	167,948	85,514	292,489	0	0	661,500	133,681	157,011	80,380
2015	0	0	16,475	371,297	151,954	0	0	17,184	291,273	159,554	122,695
2016	72	2,083	365,473	217,343	296,047	16	2,355	163,155	52,097	192,235	55,789
2017	109	2,877	349,078	287,159	220,867	37	5,748	255,091	249,133	108,962	65,411
2018	171	3,759	319,940	244,924	258,265	100	4,859	118,327	95,521	80,831	70,220
TOTAL	352	8,719	1,218,914	1,206,238	1,219,622	153	12,962	1,215,256	821,705	698,592	394,495
OD	0	0	0	0	0	0	0	0	0	0	990

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,456,356	3,946,158	395,486	
IBNR + FREQUENCY ADJUSTMENT	(402,671)	(464,536)	906	
TOTAL LOSSES	2,053,685	3,481,622	396,392	
EXPECTED LOSSES	827,591	1,278,411	272,234	
CREDIBILITY	0.02	0.07	0.11	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.079	3.524	0.401	6.004
INDICATED (POST-TEST)	2.151	3.646	0.415	6.211
PRESENT ON RATE LEVEL	0.779	1.203	0.256	2.237
DERIVED BY FORMULA	0.806	1.374	0.274	2.453
UNDERLYING PRESENT RATE	0.838	1.294	0.276	2.407
PROPOSED	0.806	1.374	0.274	2.453

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.529
IND. RATE				2.53	MINIMUM PREMIUM	
MAN. RATE	2.20	2.10	2.51	+ 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
2014	9,736	109,596	1.126	0	0	0	1	3	4
2015	16,568	862,992	5.209	0	0	1	5	29	35
2016	12,817	897,462	7.002	0	0	0	9	11	20
2017	12,678	644,040	5.080	0	0	0	8	6	14
2018	9,795	309,565	3.160	0	0	0	2	5	7
TOTAL	61,594	2,823,655	4.584	0	0	1	25	54	80
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
2014	0	0	0	46,820	10,708	0	0	0	9,748	28,625	13,695
2015	0	0	236,391	68,657	203,193	0	0	124,003	37,788	130,211	62,749
2016	0	0	0	394,123	57,368	0	0	0	312,511	79,019	54,441
2017	0	0	0	355,967	8,797	0	0	0	202,910	22,716	53,650
2018	0	0	0	135,781	43,067	0	0	0	16,064	81,345	33,308
TOTAL	0	0	236,391	1,001,348	323,133	0	0	124,003	579,021	341,916	217,843
OD	0	0	0	7,647	0	0	0	0	1,220	0	1,404

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	56,184	12,400	0	0	0	10,196	29,970	13,736
2015	0	740	292,871	79,906	220,085	0	1,096	253,933	44,120	137,502	63,816
2016	38	345	61,515	402,892	70,396	0	331	59,882	292,423	84,407	54,768
2017	61	1,234	138,295	303,773	31,482	11	1,716	84,709	156,336	32,041	52,416
2018	71	1,534	131,342	114,854	48,877	32	1,539	35,998	27,361	49,591	31,976
TOTAL	170	3,853	624,023	957,610	383,239	42	4,682	434,521	530,436	333,511	216,711
OD	0	4	813	8,004	150	0	0	69	1,301	13	1,399

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,068,178	2,214,263	218,110	
IBNR + FREQUENCY ADJUSTMENT	(591,618)	(448,497)	489	
TOTAL LOSSES	476,560	1,765,766	218,599	
EXPECTED LOSSES	1,249,341	1,223,690	173,520	
CREDIBILITY	0.02	0.05	0.08	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.774	2.867	0.355	3.995
INDICATED (POST-TEST)	0.800	2.966	0.367	4.133
PRESENT ON RATE LEVEL	1.885	1.846	0.262	3.993
DERIVED BY FORMULA	1.863	1.902	0.270	4.036
UNDERLYING PRESENT RATE	2.028	1.987	0.282	4.297
PROPOSED	1.863	1.902	0.270	4.036

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	4.161
IND. RATE				4.16	MINIMUM PREMIUM	
MAN. RATE	3.54	3.67	4.48	+ 4.16	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	16,219	118,572	0.731	0	0	0	1	4	5
2015	19,977	985,853	4.935	0	0	1	4	12	17
2016	25,474	328,030	1.288	0	0	0	2	9	11
2017	16,421	497,603	3.030	0	0	0	6	4	10
2018	17,266	164,862	0.955	0	0	0	0	3	3
TOTAL	95,357	2,094,920	2.197	0	0	1	13	32	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
2014	0	0	0	57,229	5,097	0	0	0	16,426	12,232	27,588
2015	0	0	250,000	175,962	212,132	0	0	319	66,243	222,639	58,558
2016	0	0	0	40,598	142,109	0	0	0	16,787	70,268	58,268
2017	0	0	0	292,551	55,093	0	0	0	82,188	28,869	38,902
2018	0	0	0	0	110,482	0	0	0	0	28,844	25,536
TOTAL	0	0	250,000	566,340	524,913	0	0	319	181,644	362,852	208,852
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
2014	0	0	0	68,675	5,902	0	0	0	17,182	12,807	27,671
2015	0	783	313,945	197,456	230,651	0	3	7,148	73,874	233,125	59,553
2016	4	50	13,507	46,872	149,177	0	31	6,363	18,203	67,423	58,618
2017	52	1,062	120,173	254,194	71,278	4	717	36,314	64,842	30,047	38,007
2018	35	794	67,195	44,053	83,746	8	405	9,230	6,722	17,037	24,515
TOTAL	91	2,689	514,820	611,250	540,755	13	1,157	59,056	180,821	360,439	208,364
OD	0	0	0	0	0	0	0	0	0	0	3,771

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	577,825	1,693,265	212,135	
IBNR + FREQUENCY ADJUSTMENT	(77,855)	(259,088)	316	
TOTAL LOSSES	499,970	1,434,177	212,450	
EXPECTED LOSSES	163,902	708,633	106,054	
CREDIBILITY	0.02	0.07	0.11	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.524	1.504	0.223	2.251
INDICATED (POST-TEST)	0.542	1.556	0.230	2.329
PRESENT ON RATE LEVEL	0.160	0.691	0.103	0.954
DERIVED BY FORMULA	0.167	0.751	0.117	1.036
UNDERLYING PRESENT RATE	0.172	0.743	0.111	1.026
PROPOSED	0.167	0.751	0.117	1.036

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.068
IND. RATE				1.07	MINIMUM PREMIUM	
MAN. RATE	1.05	0.99	1.07	+ 1.07	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	2,885	19,533	0.677	0	0	0	0	1	1
2015	2,669	31,144	1.167	0	0	0	0	1	1
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	18,665	0.606	0	0	0	0	0	0
TOTAL	13,323	112,834	0.847	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
2014	0	0	0	0	14,000	0	0	0	0	2,267	3,266
2015	0	0	0	0	18,584	0	0	0	0	6,422	6,138
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	18,665
TOTAL	0	0	0	0	40,084	0	0	0	0	27,997	44,753
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	16,212	0	0	0	0	2,374	3,276
2015	0	0	339	279	19,868	0	0	80	93	6,705	6,242
2016	0	0	0	0	0	0	0	0	0	0	6,551
2017	0	8	1,021	711	7,115	0	22	1,967	1,490	16,757	9,938
2018	0	0	0	0	0	0	0	0	0	0	17,918
TOTAL	0	8	1,360	990	43,194	0	22	2,046	1,583	25,835	43,926
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,436	71,603	43,926	
IBNR + FREQUENCY ADJUSTMENT	(73,127)	(66,088)	55	
TOTAL LOSSES	0	5,515	43,981	
EXPECTED LOSSES	149,673	183,066	16,103	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.041	0.330	0.372
INDICATED (POST-TEST)	0.000	0.043	0.342	0.384
PRESENT ON RATE LEVEL	1.044	1.277	0.112	2.433
DERIVED BY FORMULA	1.034	1.252	0.119	2.405
UNDERLYING PRESENT RATE	1.123	1.374	0.121	2.618
PROPOSED	1.034	1.252	0.119	2.405

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.480
IND. RATE				2.48	MINIMUM PREMIUM	
MAN. RATE	1.95	2.24	2.73	+ 2.48	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	6,120	321,575	5.254	0	0	0	1	1	2
2015	5,173	214,493	4.146	0	0	0	3	2	5
2016	7,788	51,471	0.661	0	0	0	1	3	4
2017	6,619	24,771	0.374	0	0	0	0	3	3
2018	4,463	2,770	0.062	0	0	0	0	0	0
TOTAL	30,163	615,080	2.039	0	0	0	5	9	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
2014	0	0	0	82,893	123,325	0	0	0	54,356	46,723	14,278
2015	0	0	0	127,972	8,710	0	0	0	62,614	8,075	7,122
2016	0	0	0	18,253	2,132	0	0	0	8,122	6,451	16,513
2017	0	0	0	0	9,432	0	0	0	0	6,569	8,770
2018	0	0	0	0	0	0	0	0	0	0	2,770
TOTAL	0	0	0	229,118	143,599	0	0	0	125,092	67,818	49,453
OD	0	0	0	0	0	0	0	0	0	0	238

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	99,472	142,810	0	0	0	56,856	48,919	14,321
2015	0	0	5,438	140,038	10,359	0	0	3,639	66,886	9,081	7,243
2016	2	16	2,821	18,638	2,713	0	10	1,766	7,766	6,382	16,612
2017	0	10	1,284	894	8,948	0	8	669	507	5,701	8,568
2018	0	0	0	0	0	0	0	0	0	0	2,659
TOTAL	2	25	9,543	259,042	164,830	0	17	6,074	132,016	70,083	49,403
OD	0	0	0	0	0	0	0	0	0	0	236

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	15,661	625,971	49,640	
IBNR + FREQUENCY ADJUSTMENT	(113,503)	(83,577)	82	
TOTAL LOSSES	0	542,394	49,722	
EXPECTED LOSSES	234,999	227,240	29,560	
CREDIBILITY	0.01	0.03	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.798	0.165	1.963
INDICATED (POST-TEST)	0.000	1.860	0.171	2.031
PRESENT ON RATE LEVEL	0.724	0.700	0.091	1.515
DERIVED BY FORMULA	0.717	0.735	0.095	1.547
UNDERLYING PRESENT RATE	0.779	0.753	0.098	1.630
PROPOSED	0.717	0.735	0.095	1.547

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.595
IND. RATE				1.59	MINIMUM PREMIUM	
MAN. RATE	1.44	1.39	1.70	+ 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
2014	3,071	672,734	21,906	0	0	2	2	0	4
2015	3,111	95,827	3,080	0	0	0	1	1	2
2016	2,190	247,130	11,284	0	0	0	2	2	4
2017	2,367	18,737	0,792	0	0	0	0	1	1
2018	2,448	26,767	1,093	0	0	0	0	1	1
TOTAL	13,187	1,061,195	8,047	0	0	2	5	5	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
2014	0	0	377,627	30,191	0	0	0	254,496	8,181	0	2,239
2015	0	0	0	62,203	419	0	0	0	32,333	540	332
2016	0	0	0	149,147	6,863	0	0	0	85,149	5,262	709
2017	0	0	0	0	5,678	0	0	0	0	8,699	4,360
2018	0	0	0	0	13,857	0	0	0	0	10,700	2,210
TOTAL	0	0	377,627	241,541	26,817	0	0	254,496	125,663	25,201	9,850
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
2014	0	0	471,656	36,229	0	0	0	480,997	8,557	0	2,246
2015	0	0	2,573	68,011	957	0	0	1,834	34,486	900	338
2016	14	129	22,497	151,880	11,169	0	87	15,540	79,061	7,502	713
2017	0	6	773	538	5,386	0	10	886	671	7,550	4,260
2018	4	100	8,428	5,525	10,504	3	150	3,424	2,494	6,320	2,122
TOTAL	19	234	505,928	262,184	28,016	3	247	502,682	125,270	22,271	9,678
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,009,113	437,740	9,678	
IBNR + FREQUENCY ADJUSTMENT	(140,874)	(83,767)	48	
TOTAL LOSSES	868,240	353,974	9,726	
EXPECTED LOSSES	286,811	225,647	16,360	
CREDIBILITY	0.01	0.02	0.03	

PURE PREMIUMS				
INDICATED (PRE-TEST)	6.584	2.684	0.074	9.342
INDICATED (POST-TEST)	6.811	2.777	0.076	9.664
PRESENT ON RATE LEVEL	2.053	1.615	0.117	3.786
DERIVED BY FORMULA	2.101	1.639	0.116	3.855
UNDERLYING PRESENT RATE	2.175	1.711	0.124	4.010
PROPOSED	2.101	1.638	0.116	3.855

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	4.568
IND. RATE				4.57	MINIMUM PREMIUM	
MAN. RATE	4.02	4.07	4.52	+ 4.57	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	5,045	1,768,033	35,045	0	0	2	4	4	10
2015	10,083	107,972	1,071	0	0	0	1	4	5
2016	7,770	1,420,577	18,283	0	0	4	3	6	13
2017	3,520	664,516	18,878	0	0	1	5	11	17
2018	2,689	570,572	21,219	0	0	1	2	6	9
TOTAL	29,107	4,531,670	15,569	0	0	8	15	31	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
2014	0	0	752,737	264,855	60,459	0	0	405,000	194,541	54,776	35,665
2015	0	0	0	18,102	28,080	0	0	0	38,019	9,885	13,886
2016	0	0	791,089	108,745	119,052	0	0	239,903	95,204	53,422	13,162
2017	0	0	158,102	241,243	48,373	0	0	14,971	113,823	42,322	45,682
2018	0	0	149,765	100,108	99,415	0	0	36,135	122,614	50,897	11,638
TOTAL	0	0	1,851,693	733,053	355,379	0	0	696,009	564,201	211,302	120,033
OD	0	0	0	0	0	0	0	0	0	0	2,228

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	932,559	317,826	70,012	0	0	757,134	203,490	57,350	35,772
2015	0	0	1,259	20,211	30,168	0	0	2,271	40,685	10,715	14,122
2016	163	5,537	949,478	132,080	144,789	52	7,328	483,014	99,407	58,172	13,241
2017	86	2,264	273,634	217,803	68,666	10	1,650	76,008	91,170	44,163	44,631
2018	131	3,019	276,246	126,737	97,997	113	5,538	137,798	80,573	43,755	11,172
TOTAL	380	10,820	2,433,175	814,657	411,632	176	14,515	1,456,225	515,325	214,155	118,939
OD	0	0	0	0	0	0	0	0	0	0	2,181

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,915,291	1,955,768	121,120	
IBNR + FREQUENCY ADJUSTMENT	(501,206)	(302,041)	158	
TOTAL LOSSES	3,414,085	1,653,727	121,278	
EXPECTED LOSSES	1,052,503	794,588	74,195	
CREDIBILITY	0.01	0.03	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	11.729	5.682	0.417	17.828
INDICATED (POST-TEST)	12.134	5.878	0.431	18.443
PRESENT ON RATE LEVEL	3.413	2.577	0.241	6.231
DERIVED BY FORMULA	3.501	2.676	0.250	6.427
UNDERLYING PRESENT RATE	3.616	2.730	0.255	6.601
PROPOSED	3.501	2.676	0.250	6.427

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	7.616
IND. RATE				7.62	MINIMUM PREMIUM	
MAN. RATE	6.37	6.10	7.44	+ 7.62	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	11,682	1,094,062	9.365	0	0	3	3	4	10
2015	26,385	234,845	0.890	0	0	0	1	2	3
2016	13,406	321,754	2.400	0	0	0	2	4	6
2017	22,295	816,974	3.664	0	0	2	4	3	9
2018	25,173	409,435	1.626	0	0	1	0	7	8
TOTAL	98,941	2,877,070	2.908	0	0	6	10	20	36
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	506,484	199,801	9,329	0	0	153,207	106,089	107,892	11,260
2015	0	0	0	119,609	63,910	0	0	0	15,921	8,881	26,524
2016	0	0	0	201,653	13,550	0	0	0	79,734	25,300	1,517
2017	0	0	309,013	188,365	2,947	0	0	132,946	128,191	6,894	48,618
2018	0	0	140,003	0	106,940	0	0	68,133	0	69,979	24,380
TOTAL	0	0	955,500	709,428	196,676	0	0	354,286	329,935	218,946	112,299
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
2014	0	0	632,599	239,761	10,803	0	0	289,561	110,969	112,963	11,294
2015	0	0	6,099	131,722	69,303	0	0	1,010	17,106	9,437	26,975
2016	19	175	30,642	205,517	19,551	0	86	15,523	74,803	26,431	1,526
2017	116	3,358	413,300	176,045	28,911	45	6,878	279,001	108,752	18,375	47,500
2018	87	2,079	194,287	56,736	91,038	89	4,370	108,048	24,912	44,921	23,405
TOTAL	223	5,612	1,276,927	809,781	219,607	134	11,333	693,143	336,542	212,127	110,699
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,987,372	1,578,058	110,699	
IBNR + FREQUENCY ADJUSTMENT	(737,619)	(430,385)	566	
TOTAL LOSSES	1,249,753	1,147,672	111,265	
EXPECTED LOSSES	1,585,794	1,216,299	156,109	
CREDIBILITY	0.02	0.07	0.11	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.263	1.160	0.112	2.536
INDICATED (POST-TEST)	1.307	1.200	0.116	2.623
PRESENT ON RATE LEVEL	1.513	1.160	0.149	2.822
DERIVED BY FORMULA	1.509	1.163	0.145	2.817
UNDERLYING PRESENT RATE	1.603	1.229	0.158	2.990
PROPOSED	1.509	1.163	0.145	2.817

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	3.338
IND. RATE				3.34	MINIMUM PREMIUM	
MAN. RATE	3.14	3.02	3.37	+ 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
2014	72,128	4,396,467	6.095	0	0	2	21	79	102
2015	85,962	5,774,878	6.718	0	0	2	21	99	122
2016	79,578	6,173,187	7.757	0	0	2	26	103	131
2017	115,243	5,198,617	4.511	0	0	1	28	96	125
2018	127,977	5,772,030	4.510	1	0	1	13	123	138
TOTAL	480,888	27,315,179	5.680	1	0	8	109	500	618
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
2014	0	0	431,504	649,663	1,008,797	0	0	713,881	290,536	972,907	329,179
2015	0	0	314,842	828,732	1,821,244	0	0	664,197	486,670	1,192,278	466,915
2016	0	0	274,604	885,266	1,572,199	0	0	693,295	860,826	1,333,215	553,782
2017	0	0	153,807	1,454,465	1,404,503	0	0	91,234	812,505	833,731	448,372
2018	20,000	0	174,232	465,966	2,269,692	0	0	91,467	323,268	1,808,755	618,650
TOTAL	20,000	0	1,348,989	4,284,092	8,076,435	0	0	2,254,074	2,773,805	6,140,886	2,416,898
OD	0	0	0	0	72,478	0	0	0	0	10,888	9,263

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	426,623	779,596	1,168,187	0	0	1,012,128	303,901	1,018,634	330,167
2015	0	888	411,108	935,491	1,956,576	0	5,005	1,184,274	545,095	1,255,127	474,853
2016	136	2,737	523,705	967,499	1,668,087	143	20,895	1,485,798	872,851	1,307,417	557,105
2017	336	7,774	920,786	1,378,674	1,433,808	72	11,702	570,110	690,589	776,085	438,059
2018	24,001	22,151	1,902,115	1,257,767	1,788,560	784	37,937	894,372	602,198	1,104,237	593,904
TOTAL	24,474	33,551	4,184,338	5,319,026	8,015,218	999	75,538	5,146,683	3,014,633	5,461,500	2,394,087
OD	22	490	41,721	27,380	55,892	3	153	3,484	2,537	6,431	9,150

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,511,456	21,902,618	2,403,237	
IBNR + FREQUENCY ADJUSTMENT	(3,705,507)	(5,343,132)	8,264	
TOTAL LOSSES	5,805,950	16,559,486	2,411,502	
EXPECTED LOSSES	7,853,031	15,165,880	2,196,403	
CREDIBILITY	0.06	0.20	0.33	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.207	3.444	0.501	5.152
INDICATED (POST-TEST)	1.249	3.562	0.519	5.330
PRESENT ON RATE LEVEL	1.535	2.965	0.429	4.930
DERIVED BY FORMULA	1.518	3.085	0.459	5.062
UNDERLYING PRESENT RATE	1.633	3.154	0.457	5.243
PROPOSED	1.518	3.085	0.459	5.062

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	4.877
IND. RATE				4.88	MINIMUM PREMIUM	
MAN. RATE	4.90	4.82	5.22	+ 4.88	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	4,690	165,818	3.536	0	0	0	3	2	5
2015	4,054	377,756	9.318	0	0	0	3	6	9
2016	4,809	193,783	4.030	0	0	0	3	1	4
2017	9,077	67,234	0.741	0	0	0	1	3	4
2018	7,296	10,205	0.140	0	0	0	0	1	1
TOTAL	29,926	814,796	2.723	0	0	0	10	13	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
2014	0	0	0	114,684	860	0	0	0	40,036	1,217	9,021
2015	0	0	0	129,480	20,693	0	0	0	193,314	11,137	23,132
2016	0	0	0	76,825	36,799	0	0	0	67,669	4,781	7,709
2017	0	0	0	10,149	2,996	0	0	0	27,616	22,556	3,917
2018	0	0	0	0	220	0	0	0	0	487	9,498
TOTAL	0	0	0	331,138	61,568	0	0	0	328,635	40,178	53,277
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
2014	0	0	0	137,621	996	0	0	0	41,878	1,274	9,048
2015	0	0	5,718	141,866	23,182	0	0	11,064	206,304	13,635	23,525
2016	7	70	13,339	79,544	40,415	0	69	12,379	62,853	6,533	7,755
2017	2	38	4,317	8,921	3,502	2	256	13,511	22,780	21,253	3,827
2018	0	2	134	88	167	0	7	156	113	288	9,118
TOTAL	9	109	23,508	368,040	68,262	2	332	37,110	333,928	42,983	53,274
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	61,070	813,213	53,274	
IBNR + FREQUENCY ADJUSTMENT	(87,433)	(163,306)	183	
TOTAL LOSSES	0	649,907	53,456	
EXPECTED LOSSES	184,547	466,223	49,644	
CREDIBILITY	0.01	0.03	0.05	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	2.172	0.179	2.350
INDICATED (POST-TEST)	0.000	2.247	0.185	2.431
PRESENT ON RATE LEVEL	0.580	1.465	0.156	2.201
DERIVED BY FORMULA	0.574	1.488	0.157	2.220
UNDERLYING PRESENT RATE	0.617	1.558	0.166	2.340
PROPOSED	0.574	1.488	0.157	2.220

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.139
IND. RATE				2.14	MINIMUM PREMIUM	
MAN. RATE	1.88	1.91	2.33	+ 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
2014	591	7,872	1.332	0	0	0	1	0	1
2015	710	3,614	0.509	0	0	0	0	2	2
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	26,116	1.724	0	0	0	0	0	0
TOTAL	4,927	49,616	1.007	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
2014	0	0	0	2,211	0	0	0	0	5,661	0	0
2015	0	0	0	0	2,461	0	0	0	0	844	309
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	0	0	0	0	0	0	0	26,116
TOTAL	0	0	0	2,612	2,461	0	0	0	6,504	844	37,195
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
2014	0	0	0	2,653	0	0	0	0	5,921	0	0
2015	0	0	45	37	2,631	0	0	10	12	881	314
2016	0	0	0	0	0	0	0	0	0	0	602
2017	0	1	154	341	26	0	7	342	642	51	9,938
2018	0	0	0	0	0	0	0	0	0	0	25,071
TOTAL	0	1	199	3,031	2,657	0	7	353	6,576	932	35,925
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	561	13,197	35,925	
IBNR + FREQUENCY ADJUSTMENT	(59,921)	(28,599)	76	
TOTAL LOSSES	0	0	36,001	
EXPECTED LOSSES	129,436	82,059	18,641	
CREDIBILITY	0.00	0.01	0.02	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.731	0.731
INDICATED (POST-TEST)	0.000	0.000	0.756	0.756
PRESENT ON RATE LEVEL	2.470	1.566	0.356	4.392
DERIVED BY FORMULA	2.470	1.550	0.364	4.384
UNDERLYING PRESENT RATE	2.627	1.665	0.378	4.671
PROPOSED	2.470	1.550	0.364	4.384

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	4.224
IND. RATE				4.22	MINIMUM PREMIUM	
MAN. RATE	4.43	3.81	4.65	+ 4.22	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	55,678	1,532,715	2.753	0	0	0	9	28	37
2015	73,761	1,652,455	2.240	0	0	0	9	30	39
2016	83,728	1,930,838	2.306	0	0	0	11	32	43
2017	83,663	1,454,399	1.738	0	0	0	7	32	39
2018	96,423	2,021,381	2.096	1	0	0	7	51	59
TOTAL	393,253	8,591,788	2.185	1	0	0	43	173	217
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
2014	0	0	0	353,056	452,219	0	0	0	217,337	380,270	129,833
2015	0	0	0	345,107	528,561	0	0	0	146,589	454,232	177,966
2016	0	0	0	321,018	400,323	0	0	0	345,631	670,084	193,782
2017	0	0	0	315,184	449,450	0	0	0	120,703	359,613	209,449
2018	7,000	0	0	195,287	807,378	25,000	0	0	104,343	685,524	196,849
TOTAL	7,000	0	0	1,529,652	2,637,931	25,000	0	0	934,603	2,549,723	907,879
OD	0	0	0	37,773	0	0	0	0	50,135	0	3,082

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	423,667	523,670	0	0	0	227,335	398,143	130,222
2015	0	0	23,875	385,218	567,893	0	0	13,918	162,906	475,738	180,991
2016	31	317	68,719	342,103	425,800	0	485	94,001	345,432	648,383	194,945
2017	69	1,540	182,578	310,851	446,852	8	1,417	85,641	119,712	319,428	204,632
2018	8,395	7,566	642,277	462,421	635,343	47,946	12,206	284,110	214,348	414,936	188,975
TOTAL	8,495	9,423	917,449	1,924,260	2,599,558	47,953	14,108	477,669	1,069,732	2,256,628	899,765
OD	4	32	5,606	38,397	1,017	0	51	9,002	46,433	1,466	3,118

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,489,793	7,937,492	902,884	
IBNR + FREQUENCY ADJUSTMENT	(1,205,189)	(2,438,758)	3,105	
TOTAL LOSSES	284,603	5,498,734	905,989	
EXPECTED LOSSES	2,568,859	6,870,506	870,726	
CREDIBILITY	0.05	0.18	0.29	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.072	1.398	0.230	1.701
INDICATED (POST-TEST)	0.075	1.447	0.238	1.760
PRESENT ON RATE LEVEL	0.614	1.643	0.208	2.465
DERIVED BY FORMULA	0.587	1.607	0.217	2.411
UNDERLYING PRESENT RATE	0.653	1.747	0.221	2.622
PROPOSED	0.587	1.607	0.217	2.411

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.323
IND. RATE				2.32	MINIMUM PREMIUM	
MAN. RATE	2.41	2.33	2.61	+ 2.32	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	4,385	68,385	1.560	0	0	0	0	5	5
2015	10,005	36,293	0.363	0	0	0	1	3	4
2016	8,495	59,477	0.700	0	0	0	0	2	2
2017	8,098	91,097	1.125	0	0	0	1	6	7
2018	10,275	295,670	2.878	0	0	0	0	10	10
TOTAL	41,258	550,922	1.335	0	0	0	2	26	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
2014	0	0	0	0	41,599	0	0	0	0	9,098	17,688
2015	0	0	0	7,155	6,185	0	0	0	3,059	10,424	9,470
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	0	178,084	0	0	0	0	90,736	26,850
TOTAL	0	0	0	32,992	269,195	0	0	0	11,416	151,384	85,935
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
2014	0	0	0	0	48,172	0	0	0	0	9,526	17,741
2015	0	0	408	7,915	6,671	0	0	302	3,413	10,914	9,631
2016	0	3	1,622	1,215	32,102	0	2	375	298	7,500	20,921
2017	5	102	11,655	23,175	13,556	1	108	6,780	8,933	29,366	10,875
2018	57	1,280	108,311	71,008	134,989	27	1,275	29,035	21,146	53,593	25,776
TOTAL	62	1,385	121,996	103,313	235,490	27	1,384	36,493	33,789	110,899	84,944
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	161,346	483,492	84,944	
IBNR + FREQUENCY ADJUSTMENT	(263,144)	(216,545)	247	
TOTAL LOSSES	0	266,947	85,191	
EXPECTED LOSSES	570,629	611,718	69,251	
CREDIBILITY	0.01	0.04	0.06	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.647	0.206	0.854
INDICATED (POST-TEST)	0.000	0.669	0.214	0.883
PRESENT ON RATE LEVEL	1.300	1.394	0.158	2.852
DERIVED BY FORMULA	1.287	1.365	0.161	2.814
UNDERLYING PRESENT RATE	1.383	1.483	0.168	3.034
PROPOSED	1.288	1.365	0.161	2.814

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.711
IND. RATE				2.71	MINIMUM PREMIUM	
MAN. RATE	2.87	2.72	3.02	+ 2.71	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	45,227	689,136	1.524	0	0	0	9	21	30
2015	45,283	1,459,268	3.223	0	0	1	12	27	40
2016	34,154	844,192	2.472	0	0	1	5	21	27
2017	40,802	1,825,419	4.474	0	0	2	15	21	38
2018	30,665	814,315	2.656	0	0	0	2	27	29
TOTAL	196,131	5,632,330	2.872	0	0	4	43	117	164
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
2014	0	0	0	212,385	248,571	0	0	0	36,427	119,058	72,695
2015	0	0	160,783	367,589	371,045	0	0	130,157	128,060	222,328	79,306
2016	0	0	134,444	356,650	103,312	0	0	15	53,031	100,859	95,881
2017	0	0	277,577	761,134	188,413	0	0	20,780	371,456	98,057	108,002
2018	0	0	0	40,400	390,337	0	0	0	25,000	318,990	39,588
TOTAL	0	0	572,804	1,738,158	1,301,678	0	0	150,952	613,974	859,292	395,472
OD	0	0	0	100,319	0	0	0	0	11,359	0	7,680

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	254,862	287,845	0	0	0	38,103	124,654	72,913
2015	0	503	216,681	408,659	401,242	0	1,151	272,593	141,814	234,667	80,654
2016	60	1,240	215,926	369,475	120,287	0	74	14,359	52,927	97,622	96,456
2017	211	5,241	624,521	679,504	240,668	26	4,112	196,187	292,205	108,386	105,518
2018	142	3,171	268,689	184,705	300,707	106	5,099	117,588	87,418	190,815	38,004
TOTAL	413	10,155	1,325,816	1,897,204	1,350,751	131	10,436	600,726	612,468	756,143	393,546
OD	8	69	12,718	103,530	2,322	0	8	1,624	10,994	268	7,747

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,962,105	4,733,682	401,293	
IBNR + FREQUENCY ADJUSTMENT	(775,651)	(1,060,169)	1,038	
TOTAL LOSSES	1,186,454	3,673,513	402,331	
EXPECTED LOSSES	1,580,517	2,850,614	376,001	
CREDIBILITY	0.03	0.11	0.18	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.605	1.873	0.205	2.683
INDICATED (POST-TEST)	0.626	1.938	0.212	2.776
PRESENT ON RATE LEVEL	0.758	1.367	0.180	2.304
DERIVED BY FORMULA	0.754	1.429	0.186	2.369
UNDERLYING PRESENT RATE	0.806	1.453	0.192	2.451
PROPOSED	0.754	1.429	0.186	2.369

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.283
IND. RATE				2.28	MINIMUM PREMIUM	
MAN. RATE	2.19	2.15	2.44	+ 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
2014	59,486	645,257	1.085	0	0	0	6	15	21
2015	95,530	1,115,943	1.168	0	0	1	5	38	44
2016	114,184	1,033,662	0.905	0	0	0	13	22	35
2017	152,265	1,658,810	1.089	0	0	0	20	33	53
2018	171,947	1,381,596	0.804	0	0	0	3	57	60
TOTAL	593,412	5,835,268	0.983	0	0	1	47	165	213
OD				0	0	0	0	0	0

REPORTED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	128,061	68,931	0	0	0	186,859	182,486	78,920
2015	0	0	132,780	229,506	203,810	0	0	55,343	68,502	267,161	158,841
2016	0	0	0	310,046	50,346	0	0	0	334,940	102,832	235,498
2017	0	0	0	386,531	327,914	0	0	0	255,139	416,567	272,659
2018	0	0	0	39,728	453,997	0	0	0	41,389	569,771	276,711
TOTAL	0	0	132,780	1,093,872	1,104,998	0	0	55,343	886,829	1,538,817	1,022,629
OD	0	0	0	0	0	0	0	0	0	0	1,058

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	153,673	79,822	0	0	0	195,455	191,063	79,157
2015	0	416	174,016	254,977	221,055	0	489	118,842	77,787	280,148	161,541
2016	30	272	48,666	317,150	60,814	0	359	65,044	314,095	107,745	236,911
2017	77	1,662	193,511	360,045	336,196	15	2,601	146,032	226,525	377,024	266,388
2018	162	3,622	306,886	209,605	348,882	187	9,026	208,006	154,436	340,514	265,643
TOTAL	268	5,972	723,079	1,295,450	1,046,768	202	12,476	537,924	968,298	1,296,494	1,009,639
OD	0	0	0	0	0	0	0	0	0	0	1,064

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,279,922	4,607,009	1,010,704	
IBNR + FREQUENCY ADJUSTMENT	(556,807)	(1,067,722)	3,042	
TOTAL LOSSES	723,115	3,539,287	1,013,746	
EXPECTED LOSSES	1,210,744	3,099,241	756,715	
CREDIBILITY	0.07	0.24	0.38	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.122	0.596	0.171	0.889
INDICATED (POST-TEST)	0.126	0.617	0.177	0.920
PRESENT ON RATE LEVEL	0.192	0.491	0.120	0.803
DERIVED BY FORMULA	0.187	0.521	0.141	0.850
UNDERLYING PRESENT RATE	0.204	0.522	0.128	0.854
PROPOSED	0.187	0.521	0.141	0.850

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.819
IND. RATE				0.82	MINIMUM PREMIUM	
MAN. RATE	0.62	0.70	0.85	+ 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
2014	9,468	372,791	3.937	0	0	0	0	7	7
2015	9,934	302,300	3.043	0	0	1	0	2	3
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	593,834	5.693	0	0	1	2	5	8
TOTAL	44,504	1,399,608	3.145	0	0	2	2	22	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
2014	0	0	0	0	105,300	0	0	0	0	234,826	32,665
2015	0	0	154,211	0	60,927	0	0	23,180	0	46,480	17,502
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	163,644	107,713	71,516	0	0	65,000	81,402	61,561	42,998
TOTAL	0	0	317,855	107,713	303,864	0	0	88,180	81,402	384,701	115,893
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
2014	0	0	0	0	121,937	0	0	0	0	245,863	32,763
2015	0	483	187,902	2,087	66,633	0	205	47,343	1,036	48,744	17,800
2016	0	7	3,471	2,600	68,703	0	7	1,637	1,298	32,708	15,675
2017	0	0	26	18	180	0	9	763	579	6,506	6,982
2018	131	3,017	277,980	122,481	78,748	124	6,105	151,926	65,142	47,611	41,278
TOTAL	131	3,507	469,379	127,185	336,201	124	6,326	201,669	68,054	381,431	114,498
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	681,136	912,872	114,498	
IBNR + FREQUENCY ADJUSTMENT	(249,432)	(95,699)	207	
TOTAL LOSSES	431,704	817,173	114,705	
EXPECTED LOSSES	512,698	262,165	61,739	
CREDIBILITY	0.01	0.04	0.07	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.970	1.836	0.258	3.064
INDICATED (POST-TEST)	1.004	1.900	0.267	3.170
PRESENT ON RATE LEVEL	1.071	0.547	0.129	1.747
DERIVED BY FORMULA	1.070	0.602	0.139	1.810
UNDERLYING PRESENT RATE	1.152	0.589	0.139	1.880
PROPOSED	1.070	0.602	0.139	1.810

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.866
IND. RATE				1.87	MINIMUM PREMIUM	
MAN. RATE	2.25	2.01	1.96	+ 1.87	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	11,588	524,137	4.523	0	0	1	0	2	3
2015	9,482	17,244	0.182	0	0	0	0	0	0
2016	9,498	198,753	2.093	0	0	0	0	1	1
2017	9,691	8,953,385	92.389	0	1	0	0	3	4
2018	8,176	56,756	0.694	0	0	0	0	2	2
TOTAL	48,435	9,750,275	20.131	0	1	1	0	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
2014	0	0	232,002	0	142,676	0	0	62,915	0	75,766	10,778
2015	0	0	0	0	0	0	0	0	0	0	17,244
2016	0	0	0	0	50,385	0	0	0	0	128,486	19,882
2017	0	547,560	0	0	81,530	0	8,250,000	0	0	61,989	12,306
2018	0	0	0	0	5,611	0	0	0	0	17,395	33,750
TOTAL	0	547,560	232,002	0	280,202	0	8,250,000	62,915	0	283,636	93,960
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
2014	0	0	289,770	0	165,219	0	0	118,909	0	79,327	10,810
2015	0	0	0	0	0	0	0	0	0	0	17,537
2016	0	5	2,652	1,987	52,503	0	26	6,124	4,855	122,387	20,001
2017	1,281	38,816	12,858	8,060	77,381	10,471	1,043,661	16,782	5,797	56,346	12,023
2018	2	40	3,413	2,237	4,253	5	244	5,566	4,054	10,274	32,400
TOTAL	1,283	38,862	308,694	12,284	299,357	10,477	1,043,931	147,381	14,706	268,334	92,772
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,550,628	594,681	92,772	
IBNR + FREQUENCY ADJUSTMENT	(455,245)	(173,801)	176	
TOTAL LOSSES	1,095,383	420,880	92,948	
EXPECTED LOSSES	924,839	468,510	61,375	
CREDIBILITY	0.01	0.04	0.07	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.262	0.869	0.192	3.322
INDICATED (POST-TEST)	2.340	0.899	0.199	3.437
PRESENT ON RATE LEVEL	1.795	0.909	0.119	2.824
DERIVED BY FORMULA	1.801	0.909	0.125	2.834
UNDERLYING PRESENT RATE	1.909	0.967	0.127	3.003
PROPOSED	1.800	0.909	0.125	2.834

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	2.731
IND. RATE				2.73	MINIMUM PREMIUM	
MAN. RATE	3.64	3.14	2.99	+ 2.73	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	408,155	8,454,722	2.071	0	0	14	51	108	173
2015	634,590	7,335,903	1.156	0	0	13	52	129	194
2016	468,726	7,707,394	1.644	0	0	9	52	109	170
2017	559,436	6,056,687	1.083	0	0	10	30	96	136
2018	629,991	3,897,290	0.619	0	0	2	0	126	128
TOTAL	2,700,898	33,451,996	1.239	0	0	48	185	568	801
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
2014	0	0	3,192,997	1,263,551	989,092	0	0	1,331,011	897,047	610,734	170,290
2015	0	0	3,146,926	873,359	1,234,908	0	0	761,686	670,110	486,452	162,462
2016	0	0	2,102,668	1,471,522	1,421,086	0	0	348,545	1,130,557	1,036,124	196,892
2017	0	0	2,743,073	612,174	1,023,428	0	0	548,760	417,401	543,889	167,962
2018	0	0	307,663	0	1,931,590	0	0	154,829	0	1,356,988	146,220
TOTAL	0	0	11,493,327	4,220,606	6,600,104	0	0	3,144,831	3,115,115	4,034,187	843,826
OD	0	0	0	5,809	11,184	0	0	0	3,000	15,958	15,218

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	3,978,140	1,516,261	1,145,369	0	0	2,490,434	938,311	639,438	170,801
2015	0	9,850	3,870,325	997,274	1,357,907	0	6,733	1,580,644	733,522	522,000	165,224
2016	547	15,847	2,757,312	1,596,625	1,567,786	76	11,843	925,606	1,099,620	1,026,541	198,073
2017	884	27,173	3,396,363	755,275	1,133,802	182	28,049	1,158,758	403,559	516,385	164,099
2018	733	16,767	1,458,817	801,168	1,486,080	553	26,761	628,876	335,789	809,657	140,371
TOTAL	2,164	69,636	15,460,957	5,666,602	6,690,943	811	73,386	6,784,318	3,510,802	3,514,021	838,568
OD	1	6	1,451	6,346	11,811	0	6	1,299	3,382	15,288	14,967

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	22,394,035	19,419,194	853,535	
IBNR + FREQUENCY ADJUSTMENT	(5,177,158)	(5,012,671)	2,835	
TOTAL LOSSES	17,216,878	14,406,524	856,370	
EXPECTED LOSSES	10,966,105	13,981,176	826,713	
CREDIBILITY	0.19	0.65	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.637	0.533	0.032	1.203
INDICATED (POST-TEST)	0.659	0.552	0.033	1.244
PRESENT ON RATE LEVEL	0.382	0.487	0.029	0.897
DERIVED BY FORMULA	0.435	0.529	0.033	0.996
UNDERLYING PRESENT RATE	0.406	0.518	0.031	0.954
PROPOSED	0.434	0.529	0.033	0.996

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.960
IND. RATE				0.96	MINIMUM PREMIUM	
MAN. RATE	1.06	0.98	0.95	+ 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
2014	3,331	0	0.000	0	0	0	0	0	0
2015	4,270	147,965	3.465	0	0	0	0	1	1
2016	5,468	180,916	3.309	0	0	1	0	0	1
2017	7,503	0	0.000	0	0	0	0	0	0
2018	7,780	6,290	0.081	0	0	0	0	0	0
TOTAL	28,352	335,171	1.182	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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	95,100	0	0	0	0	52,589	276
2016	0	0	165,387	0	0	0	0	14,412	0	0	1,117
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	6,290
TOTAL	0	0	165,387	0	95,100	0	0	14,412	0	52,589	7,683
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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	1,734	1,426	101,669	0	0	652	763	54,903	281
2016	32	1,135	193,816	3,522	3,722	3	434	27,837	553	270	1,124
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	6,038
TOTAL	32	1,135	195,550	4,948	105,391	3	434	28,489	1,316	55,173	7,443
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	225,643	166,828	7,443	
IBNR + FREQUENCY ADJUSTMENT	(17,462)	(11,170)	16	
TOTAL LOSSES	208,181	155,657	7,459	
EXPECTED LOSSES	37,638	32,226	4,182	
CREDIBILITY	0.01	0.03	0.05	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.734	0.549	0.026	1.310
INDICATED (POST-TEST)	0.760	0.568	0.027	1.355
PRESENT ON RATE LEVEL	0.125	0.107	0.014	0.246
DERIVED BY FORMULA	0.131	0.121	0.015	0.266
UNDERLYING PRESENT RATE	0.133	0.114	0.015	0.261
PROPOSED	0.131	0.121	0.015	0.266

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.256
IND. RATE				0.26	MINIMUM PREMIUM	
MAN. RATE	0.31	0.28	0.26	+ 0.26	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	29,972	29,906	0.100	0	0	0	0	0	0
2015	31,130	318,471	1.023	0	0	0	1	3	4
2016	35,900	336,030	0.936	0	0	1	0	3	4
2017	35,770	72,967	0.204	0	0	0	1	0	1
2018	43,824	39,462	0.090	0	0	0	1	1	2
TOTAL	176,596	796,836	0.451	0	0	1	3	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
2014	0	0	0	0	0	0	0	0	0	0	29,906
2015	0	0	0	104,265	9,509	0	0	0	110,971	75,678	18,048
2016	0	0	177,895	0	12,631	0	0	83,230	0	26,438	35,836
2017	0	0	0	50,415	0	0	0	0	8,552	0	14,000
2018	0	0	0	6,995	6,589	0	0	0	9,582	9,057	7,239
TOTAL	0	0	177,895	161,675	28,729	0	0	83,230	129,105	111,173	105,029
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
2014	0	0	0	0	0	0	0	0	0	0	29,996
2015	0	0	4,474	114,132	11,019	0	0	7,210	119,433	80,160	18,355
2016	34	1,223	209,139	4,286	17,165	18	2,511	162,019	4,195	26,745	36,051
2017	9	173	19,417	42,905	3,277	0	71	3,473	6,515	520	13,678
2018	5	110	9,424	7,660	5,831	7	364	8,844	7,124	6,271	6,949
TOTAL	48	1,506	242,454	168,982	37,292	26	2,946	181,546	137,267	113,695	105,029
OD	0	0	0	0	0	0	0	0	0	0	722

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	428,526	457,236	105,751	
IBNR + FREQUENCY ADJUSTMENT	(121,289)	(81,376)	303	
TOTAL LOSSES	307,237	375,860	106,054	
EXPECTED LOSSES	254,962	227,701	84,987	
CREDIBILITY	0.03	0.10	0.17	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.174	0.213	0.060	0.447
INDICATED (POST-TEST)	0.180	0.220	0.062	0.462
PRESENT ON RATE LEVEL	0.136	0.121	0.045	0.302
DERIVED BY FORMULA	0.137	0.131	0.048	0.316
UNDERLYING PRESENT RATE	0.144	0.129	0.048	0.321
PROPOSED	0.137	0.131	0.048	0.316

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.304
IND. RATE				0.30	MINIMUM PREMIUM	
MAN. RATE	0.38	0.34	0.32	+ 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
2014	91,968	168,447	0.183	0	0	0	1	2	3
2015	93,610	1,163,352	1.243	1	0	0	0	3	4
2016	91,129	537,599	0.590	1	0	0	0	7	8
2017	95,545	257,963	0.270	0	0	0	0	3	3
2018	93,711	173,207	0.185	0	0	0	0	7	7
TOTAL	465,963	2,300,568	0.494	2	0	0	1	22	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
2014	0	0	0	48,167	23,112	0	0	0	41,446	37,635	18,087
2015	1,027,011	0	0	0	39,444	0	0	0	0	72,431	24,466
2016	336,902	0	0	0	75,304	0	0	0	0	109,048	16,345
2017	0	0	0	0	162,823	0	0	0	0	78,027	17,113
2018	0	0	0	0	71,871	0	0	0	0	64,822	36,514
TOTAL	1,363,913	0	0	48,167	372,554	0	0	0	41,446	361,963	112,525
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
2014	0	0	0	57,800	26,764	0	0	0	43,353	39,404	18,141
2015	1,212,737	0	719	591	42,168	0	0	898	1,051	75,618	24,882
2016	325,515	8	3,964	2,969	78,470	0	22	5,198	4,121	103,872	16,443
2017	5	165	22,167	15,440	154,460	0	89	7,947	6,022	67,717	16,719
2018	23	517	43,712	28,657	54,479	19	911	20,743	15,106	38,287	35,053
TOTAL	1,538,281	689	70,562	105,458	356,341	19	1,022	34,786	69,653	324,897	111,239
OD	0	0	0	0	0	0	0	0	0	0	1,102

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,645,360	856,349	112,341	
IBNR + FREQUENCY ADJUSTMENT	(1,156,774)	(310,811)	673	
TOTAL LOSSES	488,586	545,538	113,014	
EXPECTED LOSSES	2,397,542	852,881	213,220	
CREDIBILITY	0.06	0.20	0.32	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.105	0.117	0.024	0.246
INDICATED (POST-TEST)	0.108	0.121	0.025	0.255
PRESENT ON RATE LEVEL	0.484	0.172	0.043	0.699
DERIVED BY FORMULA	0.461	0.162	0.037	0.660
UNDERLYING PRESENT RATE	0.515	0.183	0.046	0.743
PROPOSED	0.461	0.162	0.037	0.660

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.636
IND. RATE				0.64	MINIMUM PREMIUM	
MAN. RATE	0.90	0.80	0.74	+ 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
2014	449,053	8,548,818	1.904	0	0	10	87	168	265
2015	629,865	16,790,109	2.666	0	0	20	146	222	388
2016	566,776	11,888,140	2.098	0	0	9	103	151	263
2017	571,469	12,160,507	2.128	0	0	16	85	174	275
2018	574,397	12,154,890	2.116	0	0	7	15	245	267
TOTAL	2,791,560	61,542,464	2.205	0	0	62	436	960	1458
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
2014	0	0	1,905,566	1,828,381	922,163	0	0	433,951	1,460,870	1,131,301	866,586
2015	0	0	4,150,766	3,506,497	1,524,281	0	0	2,151,572	3,068,224	1,300,048	1,088,721
2016	0	0	1,845,848	2,513,755	1,832,390	0	0	439,471	2,620,518	1,747,344	888,814
2017	0	0	3,095,385	2,201,236	1,572,648	0	0	1,218,755	1,596,706	1,614,135	861,642
2018	0	0	1,667,256	588,818	3,137,193	0	0	2,029,032	466,613	3,316,881	949,097
TOTAL	0	0	12,664,821	10,638,687	8,988,675	0	0	6,272,781	9,212,931	9,109,709	4,654,860
OD	0	0	0	59,900	48,230	0	0	0	7,199	38,320	15,385

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	2,380,052	2,194,057	1,067,865	0	0	820,167	1,528,070	1,184,472	869,186
2015	0	11,557	4,644,797	3,884,475	1,694,109	0	13,162	3,193,240	3,313,924	1,403,161	1,107,229
2016	598	15,023	2,632,684	2,666,816	2,018,675	96	16,227	1,402,671	2,509,936	1,749,277	894,147
2017	1,268	36,283	4,471,186	2,177,324	1,773,913	441	68,336	2,886,828	1,437,817	1,540,060	841,824
2018	1,849	42,538	3,811,328	1,832,348	2,560,123	2,650	129,447	3,154,868	1,198,299	2,079,551	911,133
TOTAL	3,715	105,400	17,940,048	12,755,020	9,114,685	3,187	227,172	11,457,774	9,988,046	7,956,521	4,623,519
OD	15	347	29,334	91,110	36,559	11	538	12,262	16,460	22,634	15,029

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	29,779,803	39,981,035	4,638,549	
IBNR + FREQUENCY ADJUSTMENT	(9,041,500)	(10,550,189)	15,208	
TOTAL LOSSES	20,738,303	29,430,846	4,653,757	
EXPECTED LOSSES	19,076,013	29,179,833	4,742,060	
CREDIBILITY	0.20	0.66	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.743	1.054	0.167	1.964
INDICATED (POST-TEST)	0.769	1.091	0.172	2.032
PRESENT ON RATE LEVEL	0.642	0.983	0.160	1.785
DERIVED BY FORMULA	0.668	1.054	0.172	1.894
UNDERLYING PRESENT RATE	0.683	1.045	0.170	1.899
PROPOSED	0.668	1.054	0.172	1.894

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	1.825
IND. RATE				1.82	MINIMUM PREMIUM	
MAN. RATE	2.28	1.97	1.89	+ 1.82	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	408,024	3,497	0.001	0	0	0	0	0	0
2015	634,487	2,964	0.000	0	0	0	0	0	0
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
TOTAL	2,700,131	6,461	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
2014	0	0	0	0	0	0	0	0	0	0	3,497
2015	0	0	0	0	0	0	0	0	0	0	2,964
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
TOTAL	0	0	0	0	0	0	0	0	0	0	6,461
OD	0	0	0	0	0	0	0	0	0	0	6,461

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	0	0	0	0	0	0	0	0	0	0	3,507
2015	0	0	0	0	0	0	0	0	0	0	3,014
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
TOTAL	0	0	0	0	0	0	0	0	0	0	6,522
OD	0	0	0	0	0	0	0	0	0	0	6,522

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	13,044	
IBNR + FREQUENCY ADJUSTMENT	(2,513,252)	(36,239)	0	
TOTAL LOSSES	0	0	13,044	
EXPECTED LOSSES	5,323,484	101,079	0	
CREDIBILITY	0.19	0.65	1.00	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.185	0.004	0.000	0.189
DERIVED BY FORMULA	0.150	0.001	0.000	0.152
UNDERLYING PRESENT RATE	0.197	0.004	0.000	0.201
PROPOSED	0.150	0.001	0.001	0.152

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.146
IND. RATE				0.15	MINIMUM PREMIUM	
MAN. RATE	0.23	0.21	0.20	+ 0.15	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	3,286	0	0.000	0	0	0	0	0	0
2015	4,270	0	0.000	0	0	0	0	0	0
2016	6,000	0	0.000	0	0	0	0	0	0
2017	7,553	0	0.000	0	0	0	0	0	0
2018	7,780	0	0.000	0	0	0	0	0	0
TOTAL	28,889	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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
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	(6,391)	(1,041)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	13,809	3,002	600	
CREDIBILITY	0.01	0.03	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	0.045	0.010	0.002	0.057
DERIVED BY FORMULA	0.044	0.009	0.002	0.056
UNDERLYING PRESENT RATE	0.048	0.010	0.002	0.060
PROPOSED	0.045	0.010	0.002	0.056

YEAR	4/1/19	4/1/20	4/1/21	4-1-22	IND. RATE	0.054
IND. RATE				0.05	MINIMUM PREMIUM	
MAN. RATE	0.07	0.06	0.06	+ 0.05	PRESENT	

+ PROPOSED

POLICY YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2014	1,190	0	0.000	0	0	0	0	0	0
2015	0	0	0.000	0	0	0	0	0	0
2016	0	0	0.000	0	0	0	0	0	0
2017	0	0	0.000	0	0	0	0	0	0
2018	0	0	0.000	0	0	0	0	0	0
TOTAL	1,190	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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
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
2014	0	0	0	0	0	0	0	0	0	0	0
2015	0	0	0	0	0	0	0	0	0	0	0
2016	0	0	0	0	0	0	0	0	0	0	0
2017	0	0	0	0	0	0	0	0	0	0	0
2018	0	0	0	0	0	0	0	0	0	0	0
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	(51,136)	(6,127)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	76,287	13,410	1,203	
CREDIBILITY	0.01	0.01	0.01	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	60.286	10.597	0.951	71.833
DERIVED BY FORMULA	59.683	10.491	0.941	71.115
UNDERLYING PRESENT RATE	64.120	11.271	1.011	76.402
PROPOSED	59.683	10.491	0.941	71.115

YEAR	4/1/12	4/1/13	4/1/14	4-1-22	IND. RATE	68.519
IND. RATE				68.52	MINIMUM PREMIUM	
MAN. RATE	76.06	76.06	76.06	+ 68.52	PRESENT	

+ PROPOSED