

CLASS TREE PRUNING

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0005

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	116,457	14,045,055	12.060			2	0	9	20	66	97
2019	130,608	9,080,033	6.952			0	0	7	15	52	74
2020	155,319	6,359,289	4.094			1	0	3	18	61	83
2021	173,138	11,174,181	6.454			2	0	9	12	74	97
2022	189,919	7,254,556	3.820			1	0	2	10	69	82
TOTAL	765,441	47,913,114	6.260			6	0	30	75	322	433
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
2018	325,600	0	2,502,339	638,887	569,652	1,409,493	0	5,756,342	1,109,083	1,509,149	224,510
2019	0	0	1,597,781	450,560	648,246	0	0	4,362,934	709,897	1,044,415	266,200
2020	7,000	0	753,938	606,597	1,119,710	0	0	839,390	1,061,387	1,738,650	232,617
2021	1,072,549	0	2,199,509	712,252	680,240	10,199	0	4,197,149	425,345	1,278,720	598,218
2022	226,459	0	478,924	514,955	1,667,335	118,471	0	126,539	1,392,362	2,460,213	269,298
TOTAL	1,631,608	0	7,532,491	2,923,251	4,685,183	1,538,163	0	15,282,354	4,698,074	8,031,147	1,590,843
OD	0	0	0	0	2,500	0	0	0	0	0	4,272

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	458,776	0	2,282,302	853,553	742,826	1,312,820	0	4,975,281	1,386,354	1,869,836	173,771
2019	0	1,322	1,794,134	560,449	804,618	0	2,696	1,935,227	880,799	1,282,583	225,205
2020	10,382	2,399	1,046,852	776,025	1,423,684	7,339	24,265	1,275,556	1,235,517	2,136,607	210,751
2021	1,633,803	8,059	2,756,430	889,991	894,427	59,920	90,638	4,454,682	711,099	1,536,956	539,593
2022	251,098	9,646	1,713,501	1,109,387	1,617,266	115,730	73,312	1,451,084	1,549,381	2,052,603	234,020
TOTAL	2,354,059	21,426	9,593,219	4,189,405	5,482,821	1,495,810	190,912	14,091,830	5,763,149	8,878,585	1,383,340
OD	0	0	92	89	3,104	0	0	0	0	0	3,755

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	27,747,348	24,317,153	1,387,095	
IBNR + FREQUENCY ADJUSTMENT	(7,824,593)	(5,812,603)	4,316	
TOTAL LOSSES	19,922,754	18,504,549	1,391,411	
EXPECTED LOSSES	15,369,326	14,942,484	1,416,439	
CREDIBILITY	0.060	0.220	0.280	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.603	2.417	0.181	5.201
INDICATED (POST-TEST)	2.409	2.237	0.168	4.813
PRESENT ON RATE LEVEL	1.950	1.896	0.180	4.026
DERIVED BY FORMULA	1.978	1.971	0.176	4.125
UNDERLYING PRESENT RATE	2.008	1.952	0.185	4.145
PROPOSED	1.978	1.971	0.176	4.125

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	5.071
IND. RATE				5.071	MINIMUM PREMIUM	
MAN. RATE	5.47	4.84	4.86	+ 5.071	PRESENT	

+ PROPOSED

CLASS FIELD CROP OR VEGETABLE FARM

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0006

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	71,210	2,649,714	3.721			0	0	2	6	13	21
2019	75,189	1,526,634	2.030			0	0	1	4	21	26
2020	76,216	1,494,788	1.961			0	0	1	0	14	15
2021	81,540	595,976	0.731			0	0	0	1	12	13
2022	97,763	8,871,194	9.074			0	0	1	1	20	22
TOTAL	401,918	15,138,306	3.767			0	0	5	12	80	97
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	466,962	213,585	164,102	0	0	965,164	352,759	296,914	190,228
2019	0	0	218,581	162,550	482,275	0	0	53,645	52,628	419,462	137,493
2020	0	0	150,000	0	332,821	0	0	254,721	0	643,420	113,826
2021	0	0	0	35,106	93,460	0	0	0	15,432	317,612	134,366
2022	0	0	570,525	112,832	244,322	0	0	5,000,000	83,000	2,587,307	273,208
TOTAL	0	0	1,406,068	524,073	1,316,980	0	0	6,273,530	503,819	4,264,715	849,121
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
2018	0	0	550,791	285,350	213,989	0	0	1,068,509	440,949	367,876	147,236
2019	0	228	317,924	203,672	592,609	0	117	86,969	68,318	508,384	116,319
2020	220	512	211,715	14,943	416,591	2,540	8,278	393,516	28,355	776,313	103,126
2021	20	44	24,375	44,177	108,293	105	154	22,595	37,614	349,040	121,198
2022	331	1,746	297,943	194,657	237,469	9,027	98,657	1,231,154	506,451	1,238,807	237,418
TOTAL	571	2,530	1,402,749	742,798	1,568,950	11,672	107,207	2,802,743	1,081,687	3,240,421	725,298
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,327,471	6,633,856	725,298	
IBNR + FREQUENCY ADJUSTMENT	(1,379,378)	(1,872,683)	2,117	
TOTAL LOSSES	2,948,093	4,761,173	727,414	
EXPECTED LOSSES	2,690,747	4,826,311	716,160	
CREDIBILITY	0.040	0.140	0.180	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.734	1.185	0.181	2.099
INDICATED (POST-TEST)	0.679	1.096	0.167	1.943
PRESENT ON RATE LEVEL	0.648	1.162	0.172	1.982
DERIVED BY FORMULA	0.649	1.153	0.171	1.973
UNDERLYING PRESENT RATE	0.669	1.201	0.178	2.048
PROPOSED	0.649	1.153	0.171	1.973

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.911
IND. RATE				1.911	MINIMUM PREMIUM	
MAN. RATE	2.44	2.25	2.02	+ 1.911	PRESENT	

+ PROPOSED

CLASS FARM MACHINERY OPERATION

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0007

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	24,797	495,539	1.998			0	0	0	1	11	12
2019	24,359	654,981	2.689			0	0	0	1	16	17
2020	29,880	814,589	2.726			0	0	1	3	18	22
2021	37,934	1,472,451	3.882			0	0	1	4	16	21
2022	39,003	1,240,407	3.180			0	0	0	4	13	17
TOTAL	155,973	4,677,967	2.999			0	0	2	13	74	89
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	21,021	261,685	0	0	0	6,734	182,685	23,414
2019	0	0	0	86,881	275,770	0	0	0	52,793	210,560	28,977
2020	0	0	185,626	229,499	143,459	0	0	9,740	83,735	139,020	23,510
2021	0	0	177,500	318,965	267,207	0	0	13,978	130,024	93,697	471,080
2022	0	0	0	458,084	368,047	0	0	0	243,005	150,506	20,765
TOTAL	0	0	363,126	1,114,450	1,316,168	0	0	23,718	516,291	776,468	567,746
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
2018	0	0	0	28,084	341,237	0	0	0	8,418	226,347	18,122
2019	0	0	7,224	108,422	338,082	0	0	3,204	65,932	255,415	24,515
2020	272	648	285,436	282,050	189,090	97	351	28,849	95,834	169,726	21,300
2021	423	1,000	388,743	358,996	331,383	489	848	72,159	125,320	111,604	424,914
2022	584	2,914	561,710	528,975	390,594	889	6,937	169,094	202,714	139,059	18,045
TOTAL	1,279	4,561	1,243,113	1,306,528	1,590,386	1,475	8,137	273,306	498,216	902,150	506,896
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,531,871	4,297,281	506,896	
IBNR + FREQUENCY ADJUSTMENT	(632,473)	(845,876)	479	
TOTAL LOSSES	899,398	3,451,405	507,375	
EXPECTED LOSSES	1,240,970	2,168,891	155,326	
CREDIBILITY	0.020	0.080	0.100	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.577	2.213	0.325	3.115
INDICATED (POST-TEST)	0.534	2.048	0.301	2.882
PRESENT ON RATE LEVEL	0.773	1.351	0.097	2.220
DERIVED BY FORMULA	0.768	1.406	0.117	2.292
UNDERLYING PRESENT RATE	0.796	1.391	0.100	2.286
PROPOSED	0.768	1.406	0.117	2.292

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.817
IND. RATE				2.817	MINIMUM PREMIUM	
MAN. RATE	3.03	2.80	2.68	+ 2.817	PRESENT	

+ PROPOSED

CLASS MUSHROOM RAISING

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0008

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	215,400	5,560,615	2.582			0	0	2	20	78	100
2019	214,096	6,442,592	3.009			0	0	2	22	68	92
2020	232,159	4,168,767	1.796			0	0	1	17	65	83
2021	229,431	2,816,594	1.228			0	0	0	18	43	61
2022	248,212	2,227,314	0.897			0	0	0	2	67	69
TOTAL	1,139,298	21,215,882	1.862			0	0	5	79	321	405
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	395,475	1,202,766	1,189,099	0	0	384,629	980,440	957,938	450,268
2019	0	0	444,363	1,316,517	1,415,292	0	0	157,454	1,339,392	1,294,925	474,649
2020	0	0	244,165	1,004,159	765,561	0	0	64,977	1,013,457	752,617	323,831
2021	0	0	0	536,723	584,407	0	0	0	804,410	631,291	259,763
2022	0	0	0	116,564	854,815	0	0	0	16,399	926,284	313,252
TOTAL	0	0	1,084,003	4,176,729	4,809,174	0	0	607,060	4,154,098	4,563,055	1,821,763
OD	0	0	0	0	0	0	0	0	0	0	15,774

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	558,015	1,606,895	1,550,585	0	0	647,715	1,225,550	1,186,885	348,507
2019	0	464	696,710	1,614,426	1,747,103	0	344	301,698	1,634,192	1,587,615	401,553
2020	358	923	498,867	1,227,525	985,739	648	2,485	249,014	1,129,963	939,076	293,391
2021	248	544	291,995	599,988	698,472	1,914	2,704	327,219	772,467	743,901	234,306
2022	573	2,096	509,892	415,453	797,960	1,242	12,506	207,563	227,440	726,249	272,216
TOTAL	1,180	4,027	2,555,479	5,464,287	5,779,860	3,804	18,039	1,733,209	4,989,612	5,183,726	1,549,974
OD	0	0	0	0	0	0	0	0	0	0	13,706

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,315,738	21,417,485	1,563,680	
IBNR + FREQUENCY ADJUSTMENT	(2,550,599)	(5,269,334)		4,174
TOTAL LOSSES	1,765,139	16,148,152	1,567,854	
EXPECTED LOSSES	4,944,690	13,505,942	1,537,132	
CREDIBILITY	0.080	0.290	0.370	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.155	1.417	0.136	1.709
INDICATED (POST-TEST)	0.143	1.312	0.126	1.581
PRESENT ON RATE LEVEL	0.420	1.147	0.131	1.697
DERIVED BY FORMULA	0.398	1.195	0.129	1.721
UNDERLYING PRESENT RATE	0.434	1.185	0.135	1.754
PROPOSED	0.392	1.178	0.127	1.697

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.644
IND. RATE				1.644	MINIMUM PREMIUM	
MAN. RATE	1.85	1.88	1.73	+ 1.644	PRESENT	

+ PROPOSED

CLASS LOGGING OR LUMBERING, N.O.C.

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0009

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	3,477	312,739	8.995			0	0	0	2	2	4
2019	3,239	65,320	2.017			0	0	0	1	0	1
2020	3,234	29,311	0.906			0	0	0	0	2	2
2021	3,185	40,298	1.265			0	0	0	0	4	4
2022	3,032	49,435	1.630			0	0	0	0	1	1
TOTAL	16,167	497,103	3.075			0	0	0	3	9	12
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	63,119	23,101	0	0	0	136,465	24,017	66,037
2019	0	0	0	50,131	0	0	0	0	8,116	0	7,073
2020	0	0	0	0	6,312	0	0	0	0	13,263	9,736
2021	0	0	0	0	7,026	0	0	0	0	25,192	8,080
2022	0	0	0	0	5,100	0	0	0	0	43,962	373
TOTAL	0	0	0	113,250	41,539	0	0	0	144,581	106,434	91,299
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
2018	0	0	0	84,327	30,124	0	0	0	170,581	29,757	51,113
2019	0	0	2,302	60,779	546	0	0	316	9,815	126	5,984
2020	0	0	233	226	7,837	0	1	307	400	15,888	8,821
2021	0	1	671	627	7,964	6	8	1,346	1,880	27,605	7,288
2022	3	9	2,459	1,882	4,681	57	578	9,413	10,258	34,400	324
TOTAL	3	10	5,666	147,841	51,151	62	587	11,381	192,934	107,776	73,530
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,709	499,702	73,530	
IBNR + FREQUENCY ADJUSTMENT	(318,081)	(186,003)	62	
TOTAL LOSSES	0	313,699	73,591	
EXPECTED LOSSES	610,861	474,756	25,579	
CREDIBILITY	0.000	0.020	0.020	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.940	0.455	2.396
INDICATED (POST-TEST)	0.000	1.796	0.421	2.217
PRESENT ON RATE LEVEL	3.674	2.855	0.154	6.683
DERIVED BY FORMULA	3.674	2.834	0.159	6.667
UNDERLYING PRESENT RATE	3.778	2.937	0.158	6.873
PROPOSED	3.674	2.834	0.159	6.667

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	6.587
IND. RATE				6.587	MINIMUM PREMIUM	
MAN. RATE	9.63	8.52	7.11	+ 6.587	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	70,874	1,223,640	1.727			0	0	1	5	20	26
2019	88,165	1,637,740	1.858			0	0	2	7	17	26
2020	120,968	1,739,664	1.438			0	0	2	4	25	31
2021	139,801	1,459,126	1.044			0	0	0	2	27	29
2022	154,095	1,927,054	1.251			0	0	0	5	39	44
TOTAL	573,903	7,987,224	1.392			0	0	5	23	128	156
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	196,812	182,092	120,160	0	0	97,588	157,068	338,199	131,721
2019	0	0	415,891	183,380	227,250	0	0	317,010	91,440	277,542	125,227
2020	0	0	300,189	235,038	380,464	0	0	91,835	160,002	406,975	165,161
2021	0	0	0	221,421	412,258	0	0	0	190,087	455,308	180,052
2022	0	0	0	456,221	431,684	0	0	0	110,473	624,012	304,664
TOTAL	0	0	912,892	1,278,152	1,571,816	0	0	506,433	709,070	2,102,036	906,825
OD	0	0	0	0	0	0	0	0	0	0	928

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	277,702	243,275	156,689	0	0	164,338	196,335	419,029	101,952
2019	0	434	591,032	227,151	282,185	0	692	493,361	116,393	339,248	105,942
2020	440	1,039	447,304	299,441	486,087	916	3,048	167,239	189,954	495,218	149,636
2021	114	251	136,809	262,806	482,160	520	742	93,675	205,381	511,247	162,407
2022	618	3,018	590,827	550,857	448,783	1,121	10,454	195,830	221,792	497,964	264,753
TOTAL	1,173	4,742	2,043,674	1,583,529	1,855,903	2,557	14,936	1,114,442	929,855	2,262,705	784,690
OD	0	0	0	0	0	0	0	0	0	0	804

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,181,523	6,631,993	785,494	
IBNR + FREQUENCY ADJUSTMENT	(945,009)	(1,233,500)	1,958	
TOTAL LOSSES	2,236,514	5,398,492	787,451	
EXPECTED LOSSES	1,873,912	3,173,845	597,594	
CREDIBILITY	0.050	0.180	0.230	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.390	0.941	0.137	1.467
INDICATED (POST-TEST)	0.361	0.870	0.127	1.358
PRESENT ON RATE LEVEL	0.316	0.535	0.101	0.952
DERIVED BY FORMULA	0.318	0.595	0.107	1.020
UNDERLYING PRESENT RATE	0.327	0.553	0.104	0.984
PROPOSED	0.318	0.595	0.107	1.020

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.988
IND. RATE				0.988	MINIMUM PREMIUM	
MAN. RATE	1.22	1.11	0.97	+ 0.988	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	705,378	22,909,621	3,248			1	0	17	69	285	372
2019	738,249	19,045,633	2,580			2	0	14	57	272	345
2020	767,213	23,571,764	3,072			2	0	18	61	252	333
2021	872,100	13,493,403	1,547			3	0	5	52	262	322
2022	933,416	17,048,818	1,826			1	0	5	51	232	289
TOTAL	4,016,356	96,069,239	2,392			9	0	59	290	1303	1661
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
2018	3,000	0	4,136,305	3,267,306	3,207,052	0	0	3,574,987	3,314,637	3,882,409	1,523,925
2019	183,304	0	2,697,849	3,408,842	2,811,757	151,356	0	1,089,395	2,703,384	4,433,829	1,565,917
2020	104,251	0	4,644,703	3,133,792	2,463,735	0	0	7,350,312	2,398,944	2,283,706	1,192,321
2021	563,876	0	995,563	2,241,726	3,011,724	39,786	0	352,352	2,078,327	3,080,364	1,129,685
2022	265,200	0	1,295,630	3,272,031	2,878,475	10,000	0	2,889,057	1,773,138	3,595,031	1,070,256
TOTAL	1,119,631	0	13,770,050	15,323,697	14,372,743	201,142	0	15,256,103	12,268,430	17,275,339	6,482,104
OD	0	0	0	1,450	0	0	0	0	312	0	16,948

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	4,275	0	5,357,607	4,347,389	4,181,996	0	0	5,159,210	3,587,828	4,810,305	1,179,518
2019	263,131	2,817	3,951,589	4,179,136	3,489,944	270,037	2,378	1,807,367	3,323,860	5,410,724	1,324,766
2020	145,041	12,966	5,538,510	3,894,140	3,236,224	38,381	125,455	6,093,812	2,819,494	2,905,218	1,080,243
2021	859,850	6,226	2,524,107	2,610,710	3,604,032	86,850	17,912	1,419,755	2,131,201	3,522,862	1,018,976
2022	297,318	30,098	5,152,735	3,981,951	3,078,100	34,077	255,961	3,691,696	2,268,376	3,044,216	930,052
TOTAL	1,569,616	52,107	22,524,548	19,013,325	17,590,296	429,345	401,706	18,171,839	14,130,760	19,693,324	5,533,555
OD	0	0	211	1,726	43	0	0	42	340	11	14,480

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	43,149,413	70,429,825	5,548,035	
IBNR + FREQUENCY ADJUSTMENT	(12,841,029)	(20,898,580)	16,920	
TOTAL LOSSES	30,308,384	49,531,245	5,564,956	
EXPECTED LOSSES	25,040,340	53,685,004	5,885,741	
CREDIBILITY	0.190	0.660	0.850	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.755	1.233	0.138	2.126
INDICATED (POST-TEST)	0.698	1.141	0.128	1.967
PRESENT ON RATE LEVEL	0.606	1.298	0.142	2.046
DERIVED BY FORMULA	0.623	1.195	0.130	1.948
UNDERLYING PRESENT RATE	0.623	1.337	0.147	2.107
PROPOSED	0.629	1.207	0.131	1.967

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.419
IND. RATE				2.419	MINIMUM PREMIUM	
MAN. RATE	2.59	2.30	2.47	+ 2.419	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	37,803	500,638	1.324			0	0	0	1	12	13
2019	39,879	828,392	2.077			0	0	0	4	13	17
2020	42,741	346,865	0.812			0	0	0	2	8	10
2021	46,743	325,608	0.697			0	0	0	2	10	12
2022	49,084	327,133	0.666			0	0	0	1	9	10
TOTAL	216,250	2,328,636	1.077			0	0	0	10	52	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
2018	0	0	0	16,107	164,315	0	0	0	8,895	125,116	186,205
2019	0	0	0	143,227	216,040	0	0	0	149,393	199,112	120,620
2020	0	0	0	4,136	43,033	0	0	0	20,653	166,704	112,339
2021	0	0	0	38,200	96,928	0	0	0	72,254	66,446	51,780
2022	0	0	0	1,329	62,773	0	0	0	18,640	175,948	68,443
TOTAL	0	0	0	202,999	583,089	0	0	0	269,835	733,326	539,387
OD	0	0	0	0	0	0	0	0	0	0	939

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	21,519	214,267	0	0	0	11,119	155,019	144,123
2019	0	0	9,112	176,068	265,675	0	0	6,899	182,646	243,069	102,045
2020	0	1	2,192	6,462	53,550	0	17	6,606	27,550	200,429	101,779
2021	21	47	26,067	47,644	112,432	174	246	29,912	70,112	77,494	46,706
2022	36	118	31,378	24,302	57,764	280	2,692	48,171	53,910	139,311	59,477
TOTAL	57	167	68,749	275,995	703,688	454	2,955	91,588	345,336	815,322	454,129
OD	0	0	0	0	0	0	0	0	0	0	727

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	163,971	2,140,341	454,856	
IBNR + FREQUENCY ADJUSTMENT	(414,437)	(477,602)	947	
TOTAL LOSSES	0	1,662,739	455,802	
EXPECTED LOSSES	807,692	1,225,537	335,202	
CREDIBILITY	0.030	0.090	0.120	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.769	0.210	0.979
INDICATED (POST-TEST)	0.000	0.712	0.195	0.906
PRESENT ON RATE LEVEL	0.361	0.548	0.150	1.060
DERIVED BY FORMULA	0.350	0.563	0.155	1.069
UNDERLYING PRESENT RATE	0.373	0.567	0.155	1.095
PROPOSED	0.347	0.558	0.154	1.060

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.026
IND. RATE				1.026	MINIMUM PREMIUM	
MAN. RATE	1.40	1.24	1.08	+ 1.026	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	10,983	257,139	2.341			0	0	0	2	7	9
2019	11,941	43,364	0.363			0	0	0	0	3	3
2020	12,508	20,092	0.161			0	0	0	0	1	1
2021	12,628	648,591	5.136			0	0	0	1	6	7
2022	13,521	867,441	6.416			0	0	1	1	1	3
TOTAL	61,581	1,836,627	2.982			0	0	1	4	18	23
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	25,816	103,322	0	0	0	48,421	75,829	3,751
2019	0	0	0	0	20,680	0	0	0	0	21,270	1,414
2020	0	0	0	0	1,717	0	0	0	0	6,939	11,436
2021	0	0	0	30,000	39,223	0	0	0	65,000	490,194	24,174
2022	0	0	401,773	148,606	36,692	0	0	79,174	125,446	53,314	22,436
TOTAL	0	0	401,773	204,422	201,634	0	0	79,174	238,867	647,546	63,211
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
2018	0	0	0	34,490	134,732	0	0	0	60,526	93,952	2,903
2019	0	0	243	232	25,282	0	0	116	211	25,718	1,196
2020	0	0	63	61	2,132	0	0	160	209	8,312	10,361
2021	14	31	16,947	34,122	46,474	252	366	49,898	95,189	541,369	21,805
2022	611	4,271	543,090	184,873	74,021	1,125	11,124	169,729	108,376	56,162	19,497
TOTAL	625	4,302	560,344	253,778	282,640	1,377	11,491	219,904	264,511	725,513	55,762
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	798,042	1,526,442	55,762	
IBNR + FREQUENCY ADJUSTMENT	(593,300)	(269,219)	115	
TOTAL LOSSES	204,742	1,257,224	55,877	
EXPECTED LOSSES	1,154,028	691,062	42,023	
CREDIBILITY	0.010	0.040	0.050	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.332	2.042	0.091	2.465
INDICATED (POST-TEST)	0.308	1.889	0.084	2.281
PRESENT ON RATE LEVEL	1.822	1.091	0.066	2.980
DERIVED BY FORMULA	1.807	1.123	0.067	2.997
UNDERLYING PRESENT RATE	1.874	1.122	0.068	3.064
PROPOSED	1.796	1.116	0.067	2.980

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.944
IND. RATE				2.944	MINIMUM PREMIUM	
MAN. RATE	4.34	3.80	3.17	+ 2.944	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	53,085	960,173	1.809			0	0	0	4	20	24
2019	52,974	1,357,241	2.562			0	0	2	3	13	18
2020	52,910	646,775	1.222			0	0	0	3	15	18
2021	65,203	617,583	0.947			0	0	0	2	12	14
2022	65,804	480,058	0.730			0	0	0	0	13	13
TOTAL	289,976	4,061,830	1.401			0	0	2	12	73	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
2018	0	0	0	134,869	176,070	0	0	0	106,580	472,005	70,649
2019	0	0	355,731	74,225	77,623	0	0	447,866	49,230	214,859	137,707
2020	0	0	0	106,952	73,054	0	0	0	86,084	265,394	115,291
2021	0	0	0	60,396	56,335	0	0	0	42,764	389,970	68,118
2022	0	0	0	0	88,634	0	0	0	0	290,407	101,017
TOTAL	0	0	355,731	376,442	471,716	0	0	447,866	284,658	1,632,635	492,782
OD	0	0	0	0	0	0	0	0	0	0	279

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	180,185	229,595	0	0	0	133,225	584,814	54,682
2019	0	371	500,373	92,807	97,731	0	978	692,932	65,986	263,727	116,500
2020	0	11	18,248	129,912	93,870	0	44	17,605	101,867	320,979	104,454
2021	27	60	31,957	66,673	67,912	181	263	36,432	67,659	430,102	61,442
2022	49	158	42,731	32,704	81,345	375	3,816	62,179	67,761	227,242	87,784
TOTAL	77	599	593,309	502,281	570,454	556	5,101	809,148	436,499	1,826,864	424,862
OD	0	0	0	0	0	0	0	0	0	0	216

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,408,791	3,336,098	425,078	
IBNR + FREQUENCY ADJUSTMENT	(469,886)	(727,917)	866	
TOTAL LOSSES	938,905	2,608,181	425,944	
EXPECTED LOSSES	914,483	1,867,081	306,115	
CREDIBILITY	0.030	0.120	0.150	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.324	0.899	0.147	1.370
INDICATED (POST-TEST)	0.300	0.832	0.136	1.268
PRESENT ON RATE LEVEL	0.305	0.623	0.102	1.030
DERIVED BY FORMULA	0.305	0.648	0.107	1.060
UNDERLYING PRESENT RATE	0.315	0.644	0.106	1.065
PROPOSED	0.305	0.648	0.107	1.060

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.027
IND. RATE				1.027	MINIMUM PREMIUM	
MAN. RATE	1.24	1.16	1.05	+ 1.027	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	21,784	81,436	0.374			0	0	0	0	4	4
2019	23,757	407,691	1.716			0	0	1	0	1	2
2020	22,184	246,756	1.112			0	0	1	1	1	3
2021	26,513	1,198,765	4.521			1	0	0	2	1	4
2022	26,514	186,229	0.702			0	0	0	1	1	2
TOTAL	120,752	2,120,877	1.756			1	0	2	4	8	15
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
2018	0	0	0	0	21,672	0	0	0	0	49,522	10,242
2019	0	0	291,410	0	11,369	0	0	53,060	0	25,017	26,835
2020	0	0	155,246	6,456	7,376	0	0	37,093	29,029	896	10,660
2021	1,038,940	0	0	126,208	3,390	0	0	0	5,383	11,948	12,896
2022	0	0	0	7,113	21,000	0	0	0	63,835	50,336	43,945
TOTAL	1,038,940	0	446,656	139,777	64,807	0	0	90,153	98,247	137,719	104,578
OD	0	0	0	133,755	0	0	0	0	27,500	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	28,260	0	0	0	0	61,358	7,927
2019	0	304	406,494	1,722	15,558	0	116	81,864	760	30,625	22,702
2020	228	524	207,595	11,091	12,842	370	1,210	59,027	32,978	2,918	9,658
2021	1,426,572	107	55,859	129,116	12,323	15	21	2,602	5,746	13,442	11,632
2022	18	72	16,091	13,854	20,093	247	1,964	46,732	55,771	44,980	38,188
TOTAL	1,426,817	1,008	686,039	155,783	89,077	632	3,311	190,225	95,254	153,322	90,108
OD	52	113	58,856	136,516	8,988	61	85	10,034	24,798	1,782	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,377,233	665,520	90,108	
IBNR + FREQUENCY ADJUSTMENT	(748,832)	(308,420)	202	
TOTAL LOSSES	1,628,400	357,099	90,310	
EXPECTED LOSSES	1,457,642	792,016	73,289	
CREDIBILITY	0.020	0.060	0.080	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.291	0.153	0.075	1.519
INDICATED (POST-TEST)	1.195	0.142	0.069	1.406
PRESENT ON RATE LEVEL	1.174	0.638	0.059	1.870
DERIVED BY FORMULA	1.174	0.608	0.060	1.842
UNDERLYING PRESENT RATE	1.207	0.656	0.061	1.924
PROPOSED	1.174	0.608	0.060	1.842

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.820
IND. RATE				1.820	MINIMUM PREMIUM	
MAN. RATE	2.45	2.41	1.99	+ 1.820	PRESENT	

+ PROPOSED

CLASS OIL OR GAS PRODUCTION

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0028

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	230,070	2,004,080	0.871			0	0	3	3	25	31
2019	203,403	5,614,036	2.760			0	0	6	2	13	21
2020	214,408	2,490,964	1.162			0	0	5	6	13	24
2021	248,970	1,713,195	0.688			0	0	3	2	25	30
2022	246,822	1,787,328	0.724			0	0	1	7	15	23
TOTAL	1,143,673	13,609,603	1.190			0	0	18	20	91	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
2018	0	0	785,673	239,808	230,567	0	0	165,009	124,105	398,746	60,172
2019	0	0	1,828,055	158,219	276,884	0	0	2,716,513	37,967	538,441	57,957
2020	0	0	1,101,904	313,074	199,276	0	0	603,041	116,043	134,202	23,424
2021	0	0	524,883	202,977	207,401	0	0	284,630	138,332	297,492	57,480
2022	0	0	190,000	533,192	286,117	0	0	10,000	418,980	272,590	76,449
TOTAL	0	0	4,430,515	1,447,270	1,200,245	0	0	3,779,193	835,427	1,641,471	275,482
OD	0	0	0	0	0	0	0	0	0	0	3,318

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,108,585	320,383	300,659	0	0	277,875	155,131	494,046	46,573
2019	0	1,400	1,881,133	202,268	347,861	0	2,024	1,432,288	60,191	658,200	49,032
2020	1,616	3,743	1,517,746	402,072	281,482	6,013	19,556	914,979	151,724	178,074	21,222
2021	923	2,240	768,160	254,036	269,655	4,067	8,961	467,774	168,959	345,219	51,847
2022	822	4,780	774,728	583,917	335,038	1,637	13,126	305,420	353,756	250,441	66,434
TOTAL	3,361	12,164	6,050,352	1,762,676	1,534,695	11,717	43,668	3,398,337	889,761	1,925,980	235,108
OD	0	0	0	0	0	0	0	0	0	0	2,973

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,519,599	6,113,113	238,081	
IBNR + FREQUENCY ADJUSTMENT	(3,305,107)	(1,641,897)	967	
TOTAL LOSSES	6,214,492	4,471,216	239,049	
EXPECTED LOSSES	6,391,033	4,197,563	356,733	
CREDIBILITY	0.080	0.290	0.370	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.543	0.391	0.021	0.955
INDICATED (POST-TEST)	0.503	0.362	0.019	0.884
PRESENT ON RATE LEVEL	0.543	0.357	0.030	0.931
DERIVED BY FORMULA	0.540	0.358	0.026	0.925
UNDERLYING PRESENT RATE	0.559	0.367	0.031	0.957
PROPOSED	0.540	0.358	0.026	0.925

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.913
IND. RATE				0.913	MINIMUM PREMIUM	
MAN. RATE	1.29	1.26	0.99	+ 0.913	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	100,424	2,770,332	2.759			0	0	2	10	38	50
2019	100,097	1,689,681	1.688			0	0	0	8	24	32
2020	109,814	4,074,427	3.710			0	0	0	15	42	57
2021	124,978	3,524,188	2.820			0	0	1	5	71	77
2022	140,112	2,274,334	1.623			0	0	0	2	52	54
TOTAL	575,425	14,332,962	2.491			0	0	3	40	227	270
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	387,430	546,676	695,386	0	0	128,011	278,799	371,026	363,004
2019	0	0	0	222,548	329,645	0	0	0	145,184	747,989	244,315
2020	0	0	0	953,085	783,896	0	0	0	1,209,355	728,769	399,322
2021	0	0	161,283	366,832	1,474,167	0	0	122,247	346,133	709,929	343,597
2022	0	0	0	110,667	1,019,140	0	0	0	55,537	771,270	317,720
TOTAL	0	0	548,713	2,199,808	4,302,234	0	0	250,258	2,035,008	3,328,983	1,667,958
OD	0	0	0	0	0	0	0	0	0	0	624

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	546,664	730,359	906,783	0	0	215,571	348,499	459,701	280,965
2019	0	0	14,087	273,508	405,424	0	0	9,736	182,989	906,674	206,690
2020	0	96	167,528	1,162,447	1,001,496	0	447	177,975	1,340,551	916,067	361,786
2021	497	1,165	504,727	514,756	1,702,002	2,508	4,932	336,614	374,550	804,781	309,924
2022	660	2,360	584,167	471,023	948,092	1,154	11,268	196,417	218,263	608,380	276,099
TOTAL	1,157	3,621	1,817,173	3,152,094	4,963,797	3,662	16,648	936,313	2,464,851	3,695,604	1,435,464
OD	0	0	0	0	0	0	0	0	0	0	543

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,778,573	14,276,347	1,436,008	
IBNR + FREQUENCY ADJUSTMENT	(1,257,462)	(2,580,649)	3,699	
TOTAL LOSSES	1,521,111	11,695,698	1,439,707	
EXPECTED LOSSES	2,454,771	6,632,847	1,241,013	
CREDIBILITY	0.050	0.180	0.230	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.264	2.033	0.250	2.547
INDICATED (POST-TEST)	0.245	1.881	0.231	2.357
PRESENT ON RATE LEVEL	0.413	1.115	0.209	1.736
DERIVED BY FORMULA	0.404	1.253	0.214	1.871
UNDERLYING PRESENT RATE	0.427	1.153	0.216	1.795
PROPOSED	0.404	1.253	0.214	1.871

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.813
IND. RATE				1.813	MINIMUM PREMIUM	
MAN. RATE	1.96	1.90	1.77	+ 1.813	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	113,534	1,137,238	1.002			0	0	0	3	28	31
2019	111,158	1,384,122	1.245			0	0	0	4	37	41
2020	115,557	2,210,010	1.912			0	0	0	4	30	34
2021	117,251	3,270,786	2.790			2	0	0	5	25	32
2022	124,602	10,980,607	8.813			0	0	1	0	25	26
TOTAL	582,102	18,982,763	3.261			2	0	1	16	145	164
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	220,405	212,922	0	0	0	117,572	329,902	256,437
2019	0	0	0	55,414	306,322	0	0	0	35,513	750,674	236,199
2020	0	0	0	300,126	271,545	0	0	0	274,666	1,022,361	341,312
2021	1,421,829	0	0	324,227	228,900	172,601	0	0	114,152	328,421	680,656
2022	0	0	420,000	0	163,021	0	0	9,586,246	0	536,553	274,787
TOTAL	1,421,829	0	420,000	900,172	1,182,710	172,601	0	9,586,246	541,903	2,967,911	1,789,391
OD	0	0	0	0	0	0	0	0	0	0	203

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	294,461	277,650	0	0	0	146,965	408,749	198,482
2019	0	0	6,137	70,614	375,090	0	0	5,485	50,380	908,222	199,824
2020	0	31	53,668	366,937	346,033	0	152	60,231	330,325	1,234,460	309,229
2021	1,112,888	310	164,533	351,360	281,238	146,252	464	59,192	127,440	367,282	613,952
2022	126	544	107,922	63,356	151,315	6,603	73,708	857,931	205,032	449,130	238,790
TOTAL	1,113,014	885	332,260	1,146,728	1,431,326	152,855	74,324	982,839	860,142	3,367,842	1,560,277
OD	0	0	0	0	0	0	0	0	0	0	157

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,656,177	6,806,038	1,560,434	
IBNR + FREQUENCY ADJUSTMENT	(922,817)	(1,718,828)	2,548	
TOTAL LOSSES	1,733,360	5,087,211	1,562,982	
EXPECTED LOSSES	1,786,041	4,404,553	952,153	
CREDIBILITY	0.050	0.180	0.240	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.298	0.874	0.268	1.440
INDICATED (POST-TEST)	0.276	0.809	0.248	1.333
PRESENT ON RATE LEVEL	0.297	0.732	0.158	1.187
DERIVED BY FORMULA	0.296	0.746	0.180	1.221
UNDERLYING PRESENT RATE	0.307	0.757	0.164	1.227
PROPOSED	0.296	0.746	0.180	1.221

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.183
IND. RATE				1.183	MINIMUM PREMIUM	
MAN. RATE	1.47	1.30	1.21	+ 1.183	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	74,606	4,228,077	5,667			1	0	1	2	15	19
2019	73,066	1,602,181	2,193			0	0	1	4	9	14
2020	76,810	1,004,523	1,308			0	0	1	4	9	14
2021	82,270	567,268	0,690			1	0	0	2	17	20
2022	92,599	1,693,335	1,829			0	0	2	2	16	20
TOTAL	399,351	9,095,384	2,278			2	0	5	14	66	87
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
2018	1,486,635	0	489,733	120,579	337,720	972	0	1,301,827	38,657	359,479	92,475
2019	0	0	288,306	248,841	54,250	0	0	132,906	634,339	119,920	123,619
2020	0	0	171,577	338,270	45,242	0	0	27,159	155,658	230,935	35,682
2021	195,926	0	0	79,636	79,400	0	0	0	20,211	126,893	65,202
2022	0	0	568,294	65,701	94,610	0	0	546,573	74,413	231,242	112,502
TOTAL	1,682,561	0	1,517,910	853,027	611,222	972	0	2,008,465	923,278	1,068,469	429,480
OD	0	0	0	0	10,000	0	0	0	0	7,875	3,979

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	1,289,843	0	309,595	161,094	440,387	1,950	0	982,207	48,321	445,394	71,576
2019	0	301	414,097	303,881	70,675	0	290	230,041	769,636	155,769	104,582
2020	252	607	278,939	407,716	70,056	271	944	66,450	177,636	282,773	32,328
2021	297,882	80	42,626	88,370	95,349	73	105	14,152	27,693	140,360	58,812
2022	768	5,404	667,559	153,234	127,239	5,324	58,843	696,565	170,297	211,310	97,764
TOTAL	1,588,745	6,392	1,712,817	1,114,294	803,705	7,618	60,183	1,989,414	1,193,584	1,235,606	365,062
OD	0	0	117	112	12,225	0	0	43	78	9,522	3,106

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,365,329	4,369,126	368,167	
IBNR + FREQUENCY ADJUSTMENT	(1,926,990)	(1,237,089)	1,177	
TOTAL LOSSES	3,438,339	3,132,037	369,344	
EXPECTED LOSSES	3,744,707	3,177,511	412,783	
CREDIBILITY	0.040	0.140	0.180	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.861	0.779	0.092	1.731
INDICATED (POST-TEST)	0.797	0.721	0.085	1.602
PRESENT ON RATE LEVEL	0.912	0.774	0.101	1.786
DERIVED BY FORMULA	0.907	0.766	0.098	1.771
UNDERLYING PRESENT RATE	0.938	0.796	0.103	1.837
PROPOSED	0.907	0.766	0.098	1.771

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.750
IND. RATE				1.750	MINIMUM PREMIUM	
MAN. RATE	2.32	2.33	1.90	+ 1.750	PRESENT	

+ PROPOSED

CLASS QUARRY-LIMESTONE, ETC.

PAYROLLS REFLECTING STANDARD EXCEPTIONS CODE:

0051

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	119,691	1,825,202	1.525			0	0	2	7	31	40
2019	117,585	4,296,923	3.654			1	0	5	0	24	30
2020	110,789	8,496,692	7.669			0	0	3	5	10	18
2021	116,637	740,077	0.635			0	0	0	4	10	14
2022	120,370	964,461	0.801			0	0	0	3	20	23
TOTAL	585,072	16,323,355	2.790			1	0	10	19	95	125
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	335,929	276,424	214,491	0	0	152,461	199,700	438,004	208,193
2019	634,426	0	1,446,310	0	366,684	1,019,588	0	365,449	0	293,797	170,669
2020	0	0	1,932,591	183,487	121,012	0	0	5,941,521	98,109	97,961	122,011
2021	0	0	0	326,779	61,521	0	0	0	153,800	132,517	65,460
2022	0	0	0	198,748	172,978	0	0	0	108,993	355,090	128,652
TOTAL	634,426	0	3,714,830	985,438	936,686	1,019,588	0	6,459,431	560,602	1,317,369	694,985
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
2018	0	0	473,996	369,302	279,696	0	0	256,744	249,625	542,687	161,141
2019	430,968	1,510	2,021,128	12,022	456,517	860,818	798	564,503	6,434	357,828	144,386
2020	957	2,216	898,189	235,928	170,356	7,536	24,487	1,138,711	136,433	137,360	110,542
2021	131	286	149,669	339,018	91,691	369	521	63,194	148,574	155,180	59,045
2022	261	1,288	250,117	234,411	181,667	770	6,890	137,417	158,024	287,405	111,799
TOTAL	432,317	5,299	3,793,099	1,190,681	1,179,926	869,493	32,696	2,160,570	699,090	1,480,459	586,913
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,293,474	4,550,157	586,913	
IBNR + FREQUENCY ADJUSTMENT	(3,918,654)	(1,709,014)	1,878	
TOTAL LOSSES	3,374,820	2,841,142	588,791	
EXPECTED LOSSES	7,563,465	4,380,164	725,567	
CREDIBILITY	0.050	0.180	0.240	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.577	0.486	0.101	1.163
INDICATED (POST-TEST)	0.534	0.449	0.093	1.076
PRESENT ON RATE LEVEL	1.257	0.728	0.121	2.105
DERIVED BY FORMULA	1.221	0.678	0.114	2.013
UNDERLYING PRESENT RATE	1.293	0.749	0.124	2.165
PROPOSED	1.221	0.678	0.114	2.013

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.988
IND. RATE				1.988	MINIMUM PREMIUM	
MAN. RATE	2.77	2.79	2.24	+ 1.988	PRESENT	

+ PROPOSED

CLASS SAND EXCAVATION

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0055

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	39,015	298,665	0.766			0	0	0	1	10	11
2019	39,881	1,008,777	2.529			0	0	1	3	9	13
2020	39,647	532,068	1.342			1	0	0	3	7	11
2021	42,088	1,698,668	4.036			0	0	0	3	5	8
2022	42,512	308,642	0.726			0	0	1	0	3	4
TOTAL	203,143	3,846,820	1.894			1	0	2	10	34	47
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	15,000	86,813	0	0	0	2,135	145,569	49,148
2019	0	0	172,052	283,673	209,272	0	0	19,674	29,653	175,737	118,716
2020	143,422	0	0	155,544	67,785	0	0	0	86,823	46,547	31,947
2021	0	0	0	145,438	25,258	0	0	0	1,445,463	41,643	40,866
2022	0	0	183,000	0	31,390	0	0	45,000	0	23,235	26,017
TOTAL	143,422	0	355,052	599,655	420,518	0	0	64,674	1,564,074	432,731	266,694
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
2018	0	0	0	20,040	113,204	0	0	0	2,669	180,360	38,041
2019	0	180	255,403	347,211	259,911	0	43	32,418	37,792	213,090	100,434
2020	191,957	14	25,117	187,560	88,769	0	32	12,644	96,068	58,851	28,944
2021	45	98	51,228	115,479	36,084	2,086	2,932	345,794	852,211	106,656	36,861
2022	230	1,638	197,663	31,526	39,382	426	4,775	54,797	10,775	20,144	22,609
TOTAL	192,233	1,930	529,410	701,816	537,349	2,513	7,782	445,652	999,514	579,101	226,888
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,179,520	2,817,780	226,888	
IBNR + FREQUENCY ADJUSTMENT	(1,184,994)	(652,870)	826	
TOTAL LOSSES	0	2,164,910	227,714	
EXPECTED LOSSES	2,295,287	1,672,847	312,914	
CREDIBILITY	0.030	0.090	0.120	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.066	0.112	1.178
INDICATED (POST-TEST)	0.000	0.986	0.104	1.090
PRESENT ON RATE LEVEL	1.099	0.801	0.150	2.049
DERIVED BY FORMULA	1.066	0.817	0.144	2.027
UNDERLYING PRESENT RATE	1.130	0.823	0.154	2.107
PROPOSED	1.066	0.817	0.144	2.027

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.003
IND. RATE				2.003	MINIMUM PREMIUM	
MAN. RATE	2.72	2.68	2.18	+ 2.003	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	33,510	336,846	1.005			0	0	0	2	10	12
2019	33,762	2,058,925	6.098			0	0	2	1	7	10
2020	32,435	1,916,383	5.908			1	0	2	1	10	14
2021	36,327	453,578	1.249			0	0	0	1	9	10
2022	41,422	452,287	1.092			0	0	0	0	8	8
TOTAL	177,456	5,218,019	2.940			1	0	4	5	44	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
2018	0	0	0	87,341	71,015	0	0	0	38,234	92,733	47,523
2019	0	0	422,267	95,171	49,874	0	0	1,341,116	25,504	79,618	45,375
2020	168,970	0	455,514	29,696	132,175	0	0	831,840	16,077	165,954	116,157
2021	0	0	0	58,198	153,803	0	0	0	49,509	120,777	71,291
2022	0	0	0	0	59,469	0	0	0	0	63,108	329,710
TOTAL	168,970	0	877,781	270,406	466,336	0	0	2,172,956	129,324	522,190	610,056
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
2018	0	0	0	116,688	92,604	0	0	0	47,793	114,896	36,783
2019	0	304	409,670	117,533	63,663	0	1,477	1,042,955	38,157	101,449	38,387
2020	226,686	1,235	494,195	47,460	173,191	5,868	19,051	880,650	43,177	212,229	105,238
2021	33	73	40,299	73,134	178,241	136	194	24,515	53,656	135,556	64,304
2022	33	106	28,670	21,943	54,579	81	829	13,512	14,725	49,382	286,518
TOTAL	226,753	1,718	972,835	376,757	562,278	6,085	21,551	1,961,633	197,507	613,513	531,231
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,190,573	1,750,055	531,231	
IBNR + FREQUENCY ADJUSTMENT	(1,529,186)	(783,600)	869	
TOTAL LOSSES	1,661,387	966,455	532,100	
EXPECTED LOSSES	2,972,122	2,016,369	303,992	
CREDIBILITY	0.020	0.080	0.110	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.936	0.545	0.300	1.781
INDICATED (POST-TEST)	0.866	0.504	0.277	1.648
PRESENT ON RATE LEVEL	1.619	1.099	0.166	2.883
DERIVED BY FORMULA	1.604	1.051	0.178	2.833
UNDERLYING PRESENT RATE	1.675	1.136	0.171	2.982
PROPOSED	1.604	1.051	0.178	2.833

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.953
IND. RATE				2.953	MINIMUM PREMIUM	
MAN. RATE	3.63	3.63	3.15	+ 2.953	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	39,098	0	0.000			0	0	0	0	0	0
2019	40,375	0	0.000			0	0	0	0	0	0
2020	39,815	0	0.000			0	0	0	0	0	0
2021	46,457	0	0.000			0	0	0	0	0	0
2022	51,803	0	0.000			0	0	0	0	0	0
TOTAL	217,548	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(29,038)	(1,831)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	56,610	4,711	472	
CREDIBILITY	0.030	0.100	0.120	

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	0.025	0.002	0.000	0.027
DERIVED BY FORMULA	0.024	0.002	0.000	0.026
UNDERLYING PRESENT RATE	0.026	0.002	0.000	0.028
PROPOSED	0.024	0.002	0.000	0.026

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.028
IND. RATE				0.028	MINIMUM PREMIUM	
MAN. RATE	0.03	0.03	0.03	+ 0.028	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	82,787	0	0.000			0	0	0	0	0	0
2019	110,417	0	0.000			0	0	0	0	0	0
2020	50,805	0	0.000			0	0	0	0	0	0
2021	101,318	0	0.000			0	0	0	0	0	0
2022	97,842	0	0.000			0	0	0	0	0	0
TOTAL	443,169	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(63,335)	(860)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	123,646	2,232	0	
CREDIBILITY	0.040	0.150	0.200	

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

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.027
IND. RATE				0.027	MINIMUM PREMIUM	
MAN. RATE	0.04	0.04	0.03	+ 0.027	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	12,353	67,785	0.549			0	0	0	1	3	4
2019	12,905	1,062,837	8.236			0	0	1	2	3	6
2020	12,044	109,009	0.905			1	0	0	0	1	2
2021	13,335	186,486	1.398			0	0	0	0	2	2
2022	14,600	485,488	3.325			0	0	0	2	3	5
TOTAL	65,237	1,911,605	2.930			1	0	1	5	12	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
2018	0	0	0	3,075	17,340	0	0	0	5,655	7,941	33,774
2019	0	0	258,223	28,606	34,713	0	0	63,663	632,132	19,142	26,358
2020	66,964	0	0	0	1,271	0	0	0	0	11,617	29,157
2021	0	0	0	0	5,913	0	0	0	0	17,874	162,699
2022	0	0	0	92,406	27,706	0	0	0	189,964	99,666	75,746
TOTAL	66,964	0	258,223	124,087	86,943	0	0	63,663	827,751	156,240	327,734
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
2018	0	0	0	4,108	22,611	0	0	0	7,069	9,839	26,141
2019	0	270	361,804	36,484	44,220	0	139	122,750	765,301	33,390	22,299
2020	89,625	0	47	45	1,578	0	1	269	351	13,916	26,416
2021	0	1	565	528	6,702	4	6	955	1,334	19,586	146,754
2022	92	505	90,874	89,535	36,081	672	5,187	128,334	154,270	94,630	65,823
TOTAL	89,718	775	453,289	130,701	111,192	676	5,332	252,307	928,324	171,361	287,434
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	802,098	1,341,579	287,434	
IBNR + FREQUENCY ADJUSTMENT	(243,165)	(156,537)	271	
TOTAL LOSSES	558,933	1,185,042	287,705	
EXPECTED LOSSES	472,175	402,535	97,796	
CREDIBILITY	0.010	0.040	0.050	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.857	1.817	0.441	3.114
INDICATED (POST-TEST)	0.793	1.681	0.408	2.882
PRESENT ON RATE LEVEL	0.700	0.597	0.145	1.442
DERIVED BY FORMULA	0.701	0.640	0.158	1.500
UNDERLYING PRESENT RATE	0.724	0.617	0.150	1.491
PROPOSED	0.701	0.640	0.158	1.500

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.453
IND. RATE				1.453	MINIMUM PREMIUM	
MAN. RATE	1.79	1.64	1.47	+ 1.453	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	110,325	3,380,841	3.064			0	0	3	6	33	42
2019	116,616	1,929,481	1.655			0	0	2	4	29	35
2020	124,459	1,657,682	1.332			0	0	0	11	27	38
2021	129,218	1,209,936	0.936			0	0	1	4	18	23
2022	136,848	963,838	0.704			0	0	0	3	16	19
TOTAL	617,466	9,141,778	1.481			0	0	6	28	123	157
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	730,976	338,181	395,991	0	0	683,916	348,025	629,842	253,910
2019	0	0	442,353	116,971	263,416	0	0	209,724	133,303	492,801	270,913
2020	0	0	0	289,419	404,778	0	0	0	494,500	307,545	161,440
2021	0	0	295,795	61,773	245,312	0	0	91,684	130,077	253,043	132,252
2022	0	0	0	63,829	248,216	0	0	0	109,040	400,410	142,343
TOTAL	0	0	1,469,124	870,173	1,557,713	0	0	985,324	1,214,945	2,083,641	960,858
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,006,020	451,810	516,372	0	0	1,055,006	435,031	780,374	196,526
2019	0	462	625,307	147,186	325,826	0	458	330,914	168,118	599,416	229,192
2020	0	33	57,037	358,960	511,132	0	183	72,994	548,434	386,021	146,265
2021	508	1,238	422,008	100,930	294,001	1,533	3,204	190,277	143,269	289,020	119,291
2022	191	757	173,210	146,370	235,163	828	7,487	147,147	168,630	322,871	123,696
TOTAL	699	2,489	2,283,583	1,205,256	1,882,494	2,362	11,332	1,796,338	1,463,483	2,377,703	814,971
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,096,804	6,928,936	814,971	
IBNR + FREQUENCY ADJUSTMENT	(1,718,670)	(1,778,810)	2,222	
TOTAL LOSSES	2,378,134	5,150,125	817,193	
EXPECTED LOSSES	3,343,518	4,563,415	803,857	
CREDIBILITY	0.050	0.190	0.240	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.385	0.834	0.132	1.352
INDICATED (POST-TEST)	0.356	0.772	0.122	1.251
PRESENT ON RATE LEVEL	0.524	0.715	0.126	1.364
DERIVED BY FORMULA	0.515	0.725	0.125	1.366
UNDERLYING PRESENT RATE	0.541	0.739	0.130	1.411
PROPOSED	0.515	0.724	0.125	1.364

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.422
IND. RATE				1.422	MINIMUM PREMIUM	
MAN. RATE	1.70	1.68	1.49	+ 1.422	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	4,110	2,670	0.065			0	0	0	0	0	0
2019	4,139	10,700	0.259			0	0	0	0	0	0
2020	3,251	2,840	0.087			0	0	0	0	0	0
2021	4,003	9,488	0.237			0	0	0	0	0	0
2022	5,745	1,027	0.018			0	0	0	0	0	0
TOTAL	21,248	26,725	0.126			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
2018	0	0	0	0	0	0	0	0	0	0	2,670
2019	0	0	0	0	0	0	0	0	0	0	10,700
2020	0	0	0	0	0	0	0	0	0	0	2,840
2021	0	0	0	0	0	0	0	0	0	0	9,488
2022	0	0	0	0	0	0	0	0	0	0	1,027
TOTAL	0	0	0	0	0	0	0	0	0	0	26,725
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	2,067
2019	0	0	0	0	0	0	0	0	0	0	9,052
2020	0	0	0	0	0	0	0	0	0	0	2,573
2021	0	0	0	0	0	0	0	0	0	0	8,558
2022	0	0	0	0	0	0	0	0	0	0	892
TOTAL	0	0	0	0	0	0	0	0	0	0	23,142
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	23,142	
IBNR + FREQUENCY ADJUSTMENT	(33,485)	(16,111)	43	
TOTAL LOSSES	0	0	23,186	
EXPECTED LOSSES	65,287	41,851	13,568	
CREDIBILITY	0.010	0.020	0.030	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.109	0.109
INDICATED (POST-TEST)	0.000	0.000	0.101	0.101
PRESENT ON RATE LEVEL	0.297	0.190	0.062	0.549
DERIVED BY FORMULA	0.294	0.187	0.063	0.544
UNDERLYING PRESENT RATE	0.307	0.197	0.064	0.568
PROPOSED	0.294	0.187	0.063	0.544

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.567
IND. RATE				0.567	MINIMUM PREMIUM	
MAN. RATE	0.70	0.68	0.60	+ 0.567	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	628,439	13,922,644	2,215			0	0	12	62	142	216
2019	647,827	10,805,785	1,668			1	0	5	51	156	213
2020	698,510	13,407,156	1,919			0	0	9	60	137	206
2021	785,958	11,993,778	1,526			2	0	6	59	126	193
2022	893,629	8,922,426	0,998			0	0	1	33	150	184
TOTAL	3,654,363	59,051,789	1,616			3	0	33	265	711	1012
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
2018	0	0	2,719,719	2,385,217	1,941,396	0	0	1,838,597	1,820,859	2,118,743	1,098,113
2019	157,552	0	988,190	1,788,041	2,056,639	1,148	0	1,057,505	1,182,790	2,231,144	1,342,776
2020	0	0	1,827,330	2,738,051	1,660,522	0	0	1,405,099	3,055,658	1,588,081	1,132,415
2021	4,441	0	1,326,512	2,852,279	1,497,095	0	0	1,047,610	2,259,619	1,843,146	1,163,076
2022	0	0	163,671	1,367,495	1,968,163	0	0	35,972	1,109,446	2,761,391	1,516,288
TOTAL	161,993	0	7,025,422	11,131,083	9,123,815	1,148	0	5,384,783	9,428,372	10,542,505	6,252,668
OD	0	0	0	3,300	8,302	0	0	0	2,013	4,570	13,891

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	3,731,108	3,186,650	2,531,580	0	0	2,806,782	2,276,074	2,625,123	849,939
2019	226,164	941	1,362,563	2,195,783	2,538,904	2,048	1,763	1,301,415	1,460,334	2,721,808	1,135,988
2020	2,644	6,331	2,845,978	3,286,405	2,181,605	13,240	43,795	2,308,470	2,534,508	2,011,091	1,025,968
2021	9,840	7,249	2,888,556	3,108,954	1,935,916	16,057	31,957	2,081,327	2,238,656	2,195,774	1,049,095
2022	2,420	11,660	2,259,260	1,917,766	1,973,431	7,052	62,500	1,255,949	1,413,759	2,259,537	1,317,654
TOTAL	241,067	26,181	13,087,464	13,695,558	11,161,436	38,396	140,015	9,753,943	9,923,331	11,813,334	5,378,645
OD	1	2	1,273	4,669	9,508	1	2	512	2,536	5,080	11,910

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	23,288,857	46,615,452	5,390,555	
IBNR + FREQUENCY ADJUSTMENT	(8,744,513)	(13,656,771)	14,556	
TOTAL LOSSES	14,544,344	32,958,681	5,405,111	
EXPECTED LOSSES	17,084,423	35,132,792	4,871,974	
CREDIBILITY	0.180	0.620	0.800	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.398	0.901	0.148	1.447
INDICATED (POST-TEST)	0.368	0.834	0.137	1.339
PRESENT ON RATE LEVEL	0.452	0.929	0.129	1.510
DERIVED BY FORMULA	0.437	0.870	0.135	1.442
UNDERLYING PRESENT RATE	0.468	0.961	0.133	1.562
PROPOSED	0.437	0.870	0.135	1.442

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.503
IND. RATE				1.503	MINIMUM PREMIUM	
MAN. RATE	1.80	1.71	1.65	+ 1.503	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	547,261	16,369,012	2.991			1	0	27	77	104	209
2019	575,859	14,579,951	2.532			1	0	24	70	104	199
2020	583,039	13,989,261	2.399			0	0	12	69	94	175
2021	649,990	12,796,810	1.969			0	0	12	68	116	196
2022	693,077	10,388,946	1.499			0	0	7	40	137	184
TOTAL	3,049,226	68,123,980	2.234			2	0	82	324	555	963
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
2018	3,000	0	5,846,258	2,768,928	1,301,419	0	0	2,057,822	2,653,548	917,135	820,902
2019	2,575	0	5,421,548	2,965,993	1,112,868	1,711	0	1,684,818	1,566,262	1,069,325	754,851
2020	0	0	3,402,068	3,164,245	1,389,508	0	0	2,079,909	1,775,875	1,451,264	726,392
2021	0	0	2,940,489	3,425,020	1,066,873	0	0	1,271,849	2,049,617	1,095,187	947,775
2022	0	0	1,580,675	2,092,524	1,894,253	0	0	519,199	1,355,991	2,107,581	838,723
TOTAL	5,575	0	19,191,038	14,416,710	6,764,921	1,711	0	7,613,597	9,401,293	6,640,492	4,088,643
OD	0	0	0	20,092	0	0	0	0	5,666	0	51,269

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	4,275	0	8,249,070	3,699,288	1,697,050	0	0	3,465,372	3,316,935	1,136,330	635,378
2019	3,696	5,660	7,709,429	3,638,112	1,423,696	3,053	3,678	2,661,869	1,921,071	1,329,155	638,604
2020	4,437	10,484	4,531,982	3,877,163	1,886,973	15,530	51,064	2,585,272	2,034,661	1,835,760	658,111
2021	6,054	14,469	5,301,045	3,749,797	1,556,687	21,276	44,401	2,600,008	2,028,333	1,378,787	854,893
2022	4,628	27,352	4,245,192	2,667,216	2,071,058	11,168	106,936	1,789,832	1,488,727	1,790,614	728,850
TOTAL	23,090	57,965	30,036,719	17,631,576	8,635,465	51,027	206,079	13,102,353	10,789,726	7,470,647	3,515,837
OD	0	2	2,921	23,914	595	0	2	755	6,178	202	44,604

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	43,480,913	44,558,303	3,560,441	
IBNR + FREQUENCY ADJUSTMENT	(13,392,397)	(11,996,063)	9,725	
TOTAL LOSSES	30,088,516	32,562,240	3,570,166	
EXPECTED LOSSES	26,076,173	30,813,100	3,449,177	
CREDIBILITY	0.160	0.550	0.710	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.987	1.067	0.116	2.169
INDICATED (POST-TEST)	0.913	0.987	0.107	2.007
PRESENT ON RATE LEVEL	0.827	0.977	0.109	1.913
DERIVED BY FORMULA	0.841	0.983	0.108	1.931
UNDERLYING PRESENT RATE	0.855	1.011	0.113	1.979
PROPOSED	0.841	0.983	0.108	1.931

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.013
IND. RATE				2.013	MINIMUM PREMIUM	
MAN. RATE	2.27	2.28	2.09	+ 2.013	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	120,977	3,563,805	2.946			1	0	2	14	42	59
2019	123,194	3,392,134	2.753			0	0	2	8	45	55
2020	136,396	4,177,463	3.063			0	0	4	18	51	73
2021	154,786	6,304,149	4.073			0	0	4	26	64	94
2022	159,860	2,814,641	1.761			0	0	1	9	50	60
TOTAL	695,213	20,252,192	2.913			1	0	13	75	252	341
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	37,434	0	356,600	872,911	637,700	0	0	165,981	477,107	686,955	329,117
2019	0	0	451,677	423,807	744,346	0	0	331,609	326,524	691,410	422,761
2020	0	0	670,592	1,270,762	684,260	0	0	145,625	429,543	501,062	475,619
2021	0	0	719,602	1,500,088	1,150,385	0	0	500,780	771,876	978,668	682,750
2022	0	0	198,624	585,590	448,589	0	0	125,500	243,571	755,288	457,479
TOTAL	37,434	0	2,397,095	4,653,158	3,665,280	0	0	1,269,495	2,248,621	3,613,383	2,367,726
OD	0	0	0	0	0	0	0	0	0	0	4,317

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	53,343	0	503,163	1,166,209	831,561	0	0	279,512	596,384	851,137	254,737
2019	0	472	658,041	524,631	917,171	0	724	527,253	404,940	843,418	357,656
2020	984	2,380	1,101,506	1,550,572	902,295	1,452	4,884	285,284	488,560	618,702	430,911
2021	1,799	4,239	1,673,485	1,672,644	1,433,424	8,421	17,557	1,040,149	807,797	1,140,503	615,841
2022	966	5,403	905,614	689,778	490,689	2,776	27,360	437,851	359,147	617,822	397,549
TOTAL	57,092	12,493	4,841,808	5,603,834	4,575,139	12,650	50,525	2,570,049	2,656,828	4,071,583	2,056,693
OD	0	0	0	0	0	0	0	0	0	0	3,902

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,544,617	16,907,384	2,060,595	
IBNR + FREQUENCY ADJUSTMENT	(3,030,286)	(3,707,678)	4,862	
TOTAL LOSSES	4,514,331	13,199,706	2,065,458	
EXPECTED LOSSES	5,908,954	9,506,060	1,698,906	
CREDIBILITY	0.060	0.210	0.260	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.649	1.899	0.297	2.845
INDICATED (POST-TEST)	0.601	1.757	0.274	2.632
PRESENT ON RATE LEVEL	0.822	1.322	0.236	2.380
DERIVED BY FORMULA	0.808	1.413	0.246	2.468
UNDERLYING PRESENT RATE	0.850	1.367	0.244	2.462
PROPOSED	0.808	1.413	0.246	2.468

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.573
IND. RATE				2.573	MINIMUM PREMIUM	
MAN. RATE	3.01	2.85	2.60	+ 2.573	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	226,725	2,561,208	1.130			0	0	2	12	40	54
2019	238,670	3,937,044	1.650			0	0	3	16	38	57
2020	235,858	3,207,538	1.360			0	0	2	12	36	50
2021	267,630	3,486,816	1.303			0	0	0	7	55	62
2022	279,809	3,343,218	1.195			0	0	1	5	56	62
TOTAL	1,248,692	16,535,824	1.324			0	0	8	52	225	285
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
2018	0	0	352,919	473,342	439,559	0	0	72,678	146,671	649,985	426,054
2019	0	0	540,542	859,489	195,369	0	0	196,541	638,771	946,939	559,393
2020	0	0	350,834	663,004	541,523	0	0	203,949	238,859	783,307	426,062
2021	0	0	0	493,522	1,072,174	0	0	0	131,143	1,364,211	425,766
2022	0	0	167,397	323,344	682,611	0	0	100,682	238,809	1,357,243	473,132
TOTAL	0	0	1,411,692	2,812,701	2,931,236	0	0	573,850	1,394,253	5,101,685	2,310,407
OD	0	0	0	0	942	0	0	0	0	14,767	3,121

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	497,969	632,385	573,185	0	0	122,390	183,339	805,331	329,766
2019	0	564	795,533	1,047,193	251,285	0	429	332,751	783,797	1,156,272	473,246
2020	515	1,249	582,797	815,612	699,873	2,034	6,724	353,102	291,223	951,282	386,012
2021	264	584	319,574	599,453	1,248,437	592	863	120,714	220,047	1,503,406	384,041
2022	843	4,256	767,300	547,637	673,428	3,321	32,708	536,576	493,365	1,087,349	411,152
TOTAL	1,622	6,653	2,963,172	3,642,279	3,446,209	5,946	40,724	1,465,534	1,971,770	5,503,640	1,984,217
OD	1	2	454	348	865	19	194	3,162	3,446	11,555	2,731

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,487,482	14,580,111	1,986,948	
IBNR + FREQUENCY ADJUSTMENT	(2,149,211)	(3,280,767)	5,399	
TOTAL LOSSES	2,338,271	11,299,344	1,992,347	
EXPECTED LOSSES	4,181,871	8,424,657	1,935,289	
CREDIBILITY	0.090	0.300	0.390	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.187	0.904	0.159	1.250
INDICATED (POST-TEST)	0.173	0.836	0.147	1.157
PRESENT ON RATE LEVEL	0.324	0.652	0.150	1.126
DERIVED BY FORMULA	0.310	0.707	0.149	1.167
UNDERLYING PRESENT RATE	0.335	0.675	0.155	1.165
PROPOSED	0.308	0.701	0.148	1.157

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.206
IND. RATE				1.206	MINIMUM PREMIUM	
MAN. RATE	1.43	1.36	1.23	+ 1.206	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	82,086	1,065,497	1.298			0	0	0	3	16	19
2019	89,796	471,268	0.525			0	0	0	1	17	18
2020	103,106	994,739	0.965			0	0	1	1	20	22
2021	108,372	532,281	0.491			0	0	0	1	11	12
2022	120,364	483,254	0.401			0	0	0	1	7	8
TOTAL	503,724	3,547,039	0.704			0	0	1	7	71	79
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	264,651	126,064	0	0	0	304,876	287,965	81,941
2019	0	0	0	9,090	107,674	0	0	0	5,531	258,028	90,945
2020	0	0	178,682	8,475	202,207	0	0	59,614	15,410	394,863	135,488
2021	0	0	0	112,100	108,276	0	0	0	5,427	147,633	158,845
2022	0	0	0	27,087	164,803	0	0	0	37,955	141,185	112,224
TOTAL	0	0	178,682	421,403	709,024	0	0	59,614	369,199	1,229,674	579,443
OD	0	0	0	0	0	0	0	0	0	0	789

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	353,574	164,387	0	0	0	381,095	356,789	63,422
2019	0	0	1,680	12,226	131,733	0	0	1,626	9,243	312,078	76,939
2020	262	607	246,248	20,939	255,323	594	1,957	99,798	30,811	474,854	122,752
2021	51	112	59,669	124,083	130,260	45	66	9,865	15,909	162,128	143,278
2022	114	427	102,175	84,057	154,374	291	2,630	51,607	59,120	113,802	97,523
TOTAL	427	1,145	409,772	594,879	836,077	930	4,653	162,896	496,178	1,419,651	503,915
OD	0	0	0	0	0	0	0	0	0	0	686

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	579,824	3,346,784	504,600	
IBNR + FREQUENCY ADJUSTMENT	(1,270,914)	(865,079)	1,439	
TOTAL LOSSES	0	2,481,705	506,039	
EXPECTED LOSSES	2,486,424	2,223,007	489,061	
CREDIBILITY	0.050	0.170	0.210	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.493	0.100	0.593
INDICATED (POST-TEST)	0.000	0.456	0.093	0.549
PRESENT ON RATE LEVEL	0.477	0.427	0.094	0.998
DERIVED BY FORMULA	0.453	0.432	0.094	0.979
UNDERLYING PRESENT RATE	0.494	0.441	0.097	1.032
PROPOSED	0.453	0.432	0.094	0.979

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.020
IND. RATE				1.020	MINIMUM PREMIUM	
MAN. RATE	1.30	1.23	1.09	+ 1.020	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	241,984	7,353,728	3.039			0	0	9	31	51	91
2019	220,832	3,652,815	1.654			0	0	2	22	51	75
2020	255,216	7,267,766	2.848			0	0	11	38	61	110
2021	257,119	5,343,161	2.078			0	0	6	35	56	97
2022	278,239	3,933,855	1.414			0	0	2	15	68	85
TOTAL	1,253,390	27,551,325	2.198			0	0	30	141	287	458
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	2,965,398	1,196,162	356,960	0	0	845,140	946,786	691,355	351,927
2019	0	0	764,640	965,274	475,605	0	0	89,794	455,006	611,069	291,427
2020	0	0	2,920,341	1,549,279	380,101	0	0	516,424	972,416	606,897	322,308
2021	0	0	1,389,354	1,183,055	617,132	0	0	437,778	768,937	647,524	299,381
2022	0	0	615,370	531,432	792,696	0	0	315,492	448,637	873,539	356,689
TOTAL	0	0	8,655,103	5,425,202	2,622,494	0	0	2,204,628	3,591,782	3,430,384	1,621,732
OD	0	0	0	0	0	0	0	0	0	0	9,301

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	4,141,409	1,598,072	465,476	0	0	1,376,991	1,183,483	856,589	272,391
2019	0	798	1,116,174	1,179,811	596,310	0	196	159,346	557,197	746,554	246,547
2020	4,284	9,977	4,121,556	1,916,742	583,536	5,149	17,068	911,249	1,096,653	772,925	292,011
2021	2,699	6,487	2,323,976	1,337,620	834,406	7,523	15,570	932,538	775,564	775,173	270,042
2022	1,598	9,350	1,441,752	815,679	824,334	5,188	51,970	789,021	550,770	736,607	309,963
TOTAL	8,581	26,612	13,144,866	6,847,924	3,304,061	17,861	84,804	4,169,146	4,163,666	3,887,848	1,390,954
OD	0	0	0	0	0	0	0	0	0	0	8,292

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,451,868	18,203,499	1,399,247	
IBNR + FREQUENCY ADJUSTMENT	(5,087,555)	(4,160,973)	3,673	
TOTAL LOSSES	12,364,313	14,042,526	1,402,920	
EXPECTED LOSSES	9,854,255	10,650,009	1,331,194	
CREDIBILITY	0.090	0.310	0.390	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.986	1.120	0.111	2.218
INDICATED (POST-TEST)	0.913	1.037	0.103	2.053
PRESENT ON RATE LEVEL	0.760	0.821	0.103	1.684
DERIVED BY FORMULA	0.774	0.888	0.103	1.765
UNDERLYING PRESENT RATE	0.786	0.850	0.106	1.742
PROPOSED	0.774	0.888	0.103	1.765

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.840
IND. RATE				1.840	MINIMUM PREMIUM	
MAN. RATE	2.00	1.98	1.84	+ 1.840	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	14,173	707,726	4.993			0	0	1	2	4	7
2019	50,339	316,656	0.629			0	0	0	1	8	9
2020	58,827	550,020	0.935			0	0	0	2	14	16
2021	55,905	782,885	1.400			0	0	0	1	10	11
2022	58,557	139,343	0.238			0	0	0	1	4	5
TOTAL	237,801	2,496,630	1.050			0	0	1	7	40	48
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	173,803	158,120	15,715	0	0	78,814	223,742	15,990	41,542
2019	0	0	0	20,450	126,467	0	0	0	110	129,905	39,724
2020	0	0	0	41,490	201,222	0	0	0	24,564	221,026	61,718
2021	0	0	0	91,386	355,818	0	0	0	9,980	255,199	70,502
2022	0	0	0	13,408	30,299	0	0	0	10,000	36,567	49,069
TOTAL	0	0	173,803	324,854	729,521	0	0	78,814	268,396	658,687	262,555
OD	0	0	0	0	0	0	0	0	0	0	840

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	245,236	211,248	20,492	0	0	132,723	279,678	19,812	32,154
2019	0	0	2,422	26,210	154,832	0	0	714	1,419	157,075	33,607
2020	0	8	13,471	56,582	251,058	0	21	8,383	33,453	265,640	55,917
2021	59	133	74,199	125,047	409,449	79	116	17,272	28,041	280,295	63,593
2022	28	120	25,855	22,688	29,353	76	685	13,462	15,429	29,490	42,641
TOTAL	87	260	361,183	441,774	865,184	154	822	172,554	358,020	752,311	227,910
OD	0	0	0	0	0	0	0	0	0	0	761

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	535,061	2,417,289	228,671	
IBNR + FREQUENCY ADJUSTMENT	(631,806)	(511,701)	877	
TOTAL LOSSES	0	1,905,588	229,548	
EXPECTED LOSSES	1,272,111	1,324,987	284,822	
CREDIBILITY	0.030	0.100	0.130	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.801	0.096	0.898
INDICATED (POST-TEST)	0.000	0.742	0.089	0.831
PRESENT ON RATE LEVEL	0.517	0.539	0.116	1.172
DERIVED BY FORMULA	0.502	0.559	0.112	1.173
UNDERLYING PRESENT RATE	0.535	0.557	0.120	1.212
PROPOSED	0.501	0.558	0.112	1.172

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.221
IND. RATE				1.221	MINIMUM PREMIUM	
MAN. RATE	1.54	1.45	1.28	+ 1.221	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	250,042	9,052,356	3.620			1	0	5	14	121	141
2019	289,161	5,481,205	1.896			1	0	0	10	115	126
2020	290,257	7,521,680	2.591			0	0	2	11	159	172
2021	324,891	5,364,929	1.651			0	0	2	11	90	103
2022	363,470	5,489,846	1.510			0	0	1	6	118	125
TOTAL	1,517,821	32,910,016	2.168			2	0	10	52	603	667
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	175,000	0	1,181,915	423,887	3,487,459	206	0	993,673	372,105	1,445,924	972,187
2019	292,051	0	0	325,089	2,519,581	4,864	0	0	242,435	1,141,670	955,515
2020	0	0	419,791	726,543	3,815,912	0	0	187,716	406,873	1,171,103	793,742
2021	0	0	305,676	229,901	2,140,614	0	0	129,675	294,316	1,152,306	1,112,441
2022	0	0	163,880	299,411	2,649,190	0	0	109,131	115,520	1,025,837	1,126,877
TOTAL	467,051	0	2,071,262	2,004,831	14,612,756	5,070	0	1,420,195	1,431,249	5,936,840	4,960,762
OD	0	0	0	0	0	0	0	0	0	0	618

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	249,375	0	1,514,789	566,313	4,547,647	678	0	1,327,404	465,131	1,791,500	752,473
2019	419,236	0	44,476	422,348	3,083,792	8,678	0	15,671	304,501	1,384,197	808,366
2020	616	1,554	804,773	1,009,775	4,768,645	1,872	6,278	360,323	485,544	1,421,449	719,130
2021	716	1,714	689,427	442,310	2,453,955	2,588	5,140	351,812	361,407	1,286,449	1,003,422
2022	1,916	7,608	1,691,810	1,252,331	2,475,327	2,615	26,676	405,532	332,013	817,594	979,256
TOTAL	671,859	10,875	4,745,276	3,693,078	17,329,366	16,432	38,094	2,460,742	1,948,596	6,701,189	4,262,647
OD	0	0	0	0	0	0	0	0	0	0	553

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,943,278	29,672,228	4,263,200	
IBNR + FREQUENCY ADJUSTMENT	(3,669,998)	(8,574,249)	13,645	
TOTAL LOSSES	4,273,279	21,097,979	4,276,845	
EXPECTED LOSSES	7,183,063	22,090,005	4,641,854	
CREDIBILITY	0.100	0.350	0.450	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.282	1.390	0.282	1.953
INDICATED (POST-TEST)	0.261	1.286	0.261	1.808
PRESENT ON RATE LEVEL	0.458	1.407	0.296	2.160
DERIVED BY FORMULA	0.438	1.365	0.280	2.083
UNDERLYING PRESENT RATE	0.473	1.455	0.306	2.234
PROPOSED	0.438	1.365	0.280	2.083

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.171
IND. RATE				2.171	MINIMUM PREMIUM	
MAN. RATE	3.02	2.75	2.36	+ 2.171	PRESENT	

+ PROPOSED

CLASS CARBONATED BEVERAGE MFG.

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0112

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	294,565	9,743,296	3.308			0	0	14	59	93	166
2019	303,467	7,856,671	2.589			0	0	10	55	87	152
2020	311,648	7,306,131	2.344			0	0	9	41	81	131
2021	319,521	7,416,738	2.321			0	0	8	33	78	119
2022	331,737	5,769,049	1.739			0	0	3	11	104	118
TOTAL	1,560,938	38,091,885	2.440			0	0	44	199	443	686
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
2018	0	0	3,471,508	1,734,000	1,488,502	0	0	803,122	743,847	863,050	639,267
2019	0	0	2,114,811	1,602,236	974,677	0	0	709,598	981,096	937,160	537,093
2020	0	0	2,433,022	1,358,360	1,025,449	0	0	543,072	749,401	714,954	481,873
2021	0	0	1,936,247	1,404,990	1,365,976	0	0	792,421	714,886	753,724	448,494
2022	0	0	679,451	739,330	1,995,770	0	0	171,951	385,469	1,278,356	518,722
TOTAL	0	0	10,635,039	6,838,916	6,850,374	0	0	3,020,164	3,574,699	4,547,244	2,625,449
OD	0	0	0	40,000	0	0	0	0	0	0	1,079

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	4,898,298	2,316,624	1,941,007	0	0	1,352,457	929,809	1,069,319	494,793
2019	0	2,208	3,034,046	1,965,043	1,221,066	0	1,549	1,136,267	1,202,656	1,153,382	454,381
2020	3,569	8,332	3,469,824	1,702,723	1,368,149	5,415	17,862	923,647	857,697	895,003	436,577
2021	3,700	8,913	3,179,830	1,660,544	1,719,920	12,033	25,946	1,418,640	762,188	900,830	404,542
2022	2,516	13,071	2,260,074	1,445,007	1,956,147	4,266	41,743	681,196	584,585	1,041,578	450,769
TOTAL	9,785	32,523	16,842,072	9,089,941	8,206,288	21,713	87,099	5,512,207	4,336,934	5,060,111	2,241,061
OD	0	0	1,837	48,496	436	0	0	0	0	0	954

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	22,507,237	26,742,206	2,242,015	
IBNR + FREQUENCY ADJUSTMENT	(12,565,807)	(6,723,593)	5,343	
TOTAL LOSSES	9,941,430	20,018,613	2,247,358	
EXPECTED LOSSES	24,361,274	17,234,160	2,002,501	
CREDIBILITY	0.100	0.350	0.450	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.637	1.279	0.144	2.060
INDICATED (POST-TEST)	0.589	1.184	0.133	1.906
PRESENT ON RATE LEVEL	1.509	1.067	0.124	2.700
DERIVED BY FORMULA	1.417	1.108	0.128	2.653
UNDERLYING PRESENT RATE	1.561	1.104	0.128	2.793
PROPOSED	1.417	1.108	0.128	2.653

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.766
IND. RATE				2.766	MINIMUM PREMIUM	
MAN. RATE	3.75	3.40	2.95	+ 2.766	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	262,673	3,138,508	1.195			0	0	3	5	48	56
2019	282,265	3,963,690	1.404			0	0	3	10	51	64
2020	282,130	3,637,326	1.289			0	0	2	7	58	67
2021	338,106	3,951,311	1.169			0	0	1	11	53	65
2022	381,228	3,475,252	0.912			0	0	0	6	58	64
TOTAL	1,546,402	18,166,087	1.175			0	0	9	39	268	316
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
2018	0	0	500,188	243,010	633,708	0	0	341,149	90,504	966,052	363,897
2019	0	0	907,019	385,265	809,802	0	0	309,949	315,567	800,064	436,024
2020	0	0	627,813	347,277	695,696	0	0	235,202	332,412	857,671	541,255
2021	0	0	190,992	402,667	1,128,955	0	0	46,163	255,856	1,376,039	550,639
2022	0	0	0	360,163	1,092,114	0	0	0	384,051	810,218	828,706
TOTAL	0	0	2,226,012	1,738,382	4,360,275	0	0	932,463	1,378,390	4,810,044	2,720,521
OD	0	0	0	0	2,825	0	0	0	0	728	8,777

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	705,765	324,661	826,355	0	0	574,495	113,130	1,196,938	281,656
2019	0	947	1,291,996	481,127	999,366	0	677	494,058	392,555	974,474	368,876
2020	921	2,159	910,817	450,943	888,163	2,345	7,771	413,743	396,565	1,044,377	490,377
2021	534	1,257	524,825	522,108	1,314,308	1,469	2,622	231,953	336,959	1,526,113	496,676
2022	907	3,720	828,642	712,092	1,043,830	2,143	18,484	389,787	453,921	667,636	720,146
TOTAL	2,363	8,082	4,262,046	2,490,932	5,072,022	5,958	29,553	2,104,037	1,693,130	5,409,539	2,357,732
OD	2	5	1,362	1,042	2,593	1	10	156	170	570	7,645

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,413,573	14,669,997	2,365,376	
IBNR + FREQUENCY ADJUSTMENT	(2,584,630)	(3,357,443)	5,457	
TOTAL LOSSES	3,828,943	11,312,554	2,370,833	
EXPECTED LOSSES	5,056,568	8,649,683	1,813,563	
CREDIBILITY	0.100	0.350	0.450	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.248	0.731	0.153	1.132
INDICATED (POST-TEST)	0.229	0.677	0.141	1.047
PRESENT ON RATE LEVEL	0.316	0.541	0.113	0.970
DERIVED BY FORMULA	0.307	0.588	0.126	1.022
UNDERLYING PRESENT RATE	0.327	0.559	0.117	1.004
PROPOSED	0.307	0.588	0.126	1.022

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.065
IND. RATE				1.065	MINIMUM PREMIUM	
MAN. RATE	1.11	1.13	1.06	+ 1.065	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	7,916	111,636	1.410			0	0	0	2	2	4
2019	8,338	52,469	0.629			0	0	0	0	2	2
2020	8,102	67,554	0.834			0	0	0	0	2	2
2021	8,017	125,227	1.562			0	0	0	1	1	2
2022	10,196	8,250	0.081			0	0	0	0	0	0
TOTAL	42,569	365,136	0.858			0	0	0	3	7	10
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
2018	0	0	0	5,671	8,671	0	0	0	54,620	15,665	27,009
2019	0	0	0	0	1,170	0	0	0	0	36,696	14,603
2020	0	0	0	0	7,524	0	0	0	0	24,957	35,073
2021	0	0	0	60,726	13,866	0	0	0	32,534	3,831	14,270
2022	0	0	0	0	0	0	0	0	0	0	8,250
TOTAL	0	0	0	66,397	31,231	0	0	0	87,154	81,149	99,205
OD	0	0	0	0	25,403	0	0	0	0	50,978	25,256

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	7,576	11,307	0	0	0	68,275	19,409	20,905
2019	0	0	14	13	1,430	0	0	201	363	44,371	12,354
2020	0	0	278	269	9,341	0	1	577	753	29,896	31,776
2021	25	53	28,046	63,218	19,797	73	102	12,075	29,623	6,306	12,872
2022	0	0	0	0	0	0	0	0	0	0	7,169
TOTAL	25	54	28,338	71,076	41,876	73	104	12,853	99,014	99,982	85,076
OD	0	0	651	628	31,322	0	1	722	1,015	61,357	21,467

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	42,820	406,269	106,543	
IBNR + FREQUENCY ADJUSTMENT	(315,958)	(150,683)	223	
TOTAL LOSSES	0	255,587	106,766	
EXPECTED LOSSES	614,534	388,772	76,850	
CREDIBILITY	0.010	0.030	0.040	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.379	0.200	0.579
INDICATED (POST-TEST)	0.000	0.351	0.185	0.536
PRESENT ON RATE LEVEL	1.396	0.883	0.175	2.453
DERIVED BY FORMULA	1.382	0.867	0.175	2.424
UNDERLYING PRESENT RATE	1.444	0.913	0.181	2.537
PROPOSED	1.382	0.867	0.175	2.424

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.526
IND. RATE				2.526	MINIMUM PREMIUM	
MAN. RATE	3.19	3.04	2.68	+ 2.526	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	15,895	216,770	1.364			0	0	0	1	3	4
2019	16,730	82,929	0.496			0	0	0	1	2	3
2020	16,860	122,433	0.726			0	0	0	1	2	3
2021	16,876	681,019	4.035			0	0	1	4	3	8
2022	17,626	1,292,009	7.330			0	0	0	0	4	4
TOTAL	83,987	2,395,160	2.852			0	0	1	7	14	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
2018	0	0	0	84,689	11,237	0	0	0	30,120	17,166	73,558
2019	0	0	0	2,148	5,416	0	0	0	12,098	10,564	52,703
2020	0	0	0	3,233	26,439	0	0	0	8,226	45,201	39,334
2021	0	0	195,464	115,002	70,871	0	0	104,695	104,030	39,185	51,772
2022	0	0	0	0	321,828	0	0	0	0	936,437	33,744
TOTAL	0	0	195,464	205,072	435,791	0	0	104,695	154,474	1,048,553	251,111
OD	0	0	0	0	0	0	0	0	0	0	2,061

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	113,145	14,653	0	0	0	37,650	21,269	56,934
2019	0	0	162	2,665	6,645	0	0	528	14,736	12,961	44,587
2020	0	1	1,448	4,794	32,921	0	5	2,141	10,333	54,439	35,637
2021	359	867	302,795	134,261	95,853	1,597	3,437	187,700	104,832	53,455	46,698
2022	132	418	112,941	86,439	215,000	863	8,783	143,097	155,942	522,966	29,324
TOTAL	490	1,285	417,345	341,303	365,072	2,461	12,225	333,467	323,492	665,090	213,179
OD	0	0	0	0	0	0	0	0	0	0	1,859

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	767,273	1,694,958	215,038	
IBNR + FREQUENCY ADJUSTMENT	(179,863)	(172,506)	284	
TOTAL LOSSES	587,410	1,522,451	215,322	
EXPECTED LOSSES	348,553	442,347	107,663	
CREDIBILITY	0.010	0.050	0.060	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.699	1.813	0.254	2.766
INDICATED (POST-TEST)	0.647	1.677	0.235	2.560
PRESENT ON RATE LEVEL	0.401	0.509	0.124	1.034
DERIVED BY FORMULA	0.404	0.568	0.131	1.102
UNDERLYING PRESENT RATE	0.415	0.527	0.128	1.070
PROPOSED	0.404	0.568	0.131	1.102

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.149
IND. RATE				1.149	MINIMUM PREMIUM	
MAN. RATE	1.32	1.24	1.13	+ 1.149	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	93,504	2,751,498	2,943			0	0	3	7	33	43
2019	86,627	2,875,830	3,320			0	0	1	9	28	38
2020	78,642	1,738,091	2,210			0	0	2	3	14	19
2021	77,616	542,604	0,699			0	0	0	1	15	16
2022	51,019	662,305	1,298			0	0	0	0	9	9
TOTAL	387,408	8,570,328	2,212			0	0	6	20	99	125
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	470,956	548,166	482,840	0	0	123,695	320,500	427,116	378,225
2019	0	0	207,434	677,266	547,171	0	0	201,252	178,492	463,169	601,046
2020	0	0	310,517	186,384	326,173	0	0	219,483	228,952	332,000	134,582
2021	0	0	0	37,936	151,781	0	0	0	159,803	113,390	79,694
2022	0	0	0	0	355,490	0	0	0	0	231,009	75,806
TOTAL	0	0	988,907	1,449,752	1,863,455	0	0	544,430	887,747	1,566,684	1,269,353
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
2018	0	0	664,519	732,350	629,623	0	0	208,302	400,625	529,197	292,746
2019	0	217	326,781	828,380	677,490	0	439	319,460	222,394	564,227	508,485
2020	456	1,068	451,954	239,798	417,472	2,189	7,197	364,439	267,345	410,653	121,931
2021	25	56	31,190	52,273	174,588	378	533	64,363	152,560	134,609	71,884
2022	198	633	171,383	131,167	326,257	298	3,035	49,461	53,901	180,763	65,875
TOTAL	679	1,973	1,645,828	1,983,968	2,225,430	2,864	11,205	1,006,026	1,096,825	1,819,449	1,060,922
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,668,575	7,125,672	1,060,922	
IBNR + FREQUENCY ADJUSTMENT	(1,191,135)	(1,426,098)	1,928	
TOTAL LOSSES	1,477,440	5,699,575	1,062,849	
EXPECTED LOSSES	2,261,288	3,611,639	1,022,873	
CREDIBILITY	0.040	0.140	0.180	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.381	1.471	0.274	2.127
INDICATED (POST-TEST)	0.353	1.361	0.254	1.968
PRESENT ON RATE LEVEL	0.564	0.901	0.255	1.721
DERIVED BY FORMULA	0.556	0.966	0.255	1.777
UNDERLYING PRESENT RATE	0.584	0.932	0.264	1.780
PROPOSED	0.556	0.966	0.255	1.777

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.852
IND. RATE				1.852	MINIMUM PREMIUM	
MAN. RATE	2.08	2.06	1.88	+ 1.852	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,288	20,161	1.565			0	0	0	0	2	2
2019	1,626	670	0.041			0	0	0	0	0	0
2020	2,237	15,576	0.696			0	0	0	0	1	1
2021	2,668	303	0.011			0	0	0	0	0	0
2022	1,488	617	0.041			0	0	0	0	0	0
TOTAL	9,307	37,327	0.401			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
2018	0	0	0	0	2,411	0	0	0	0	17,472	278
2019	0	0	0	0	0	0	0	0	0	0	670
2020	0	0	0	0	2,241	0	0	0	0	4,848	8,487
2021	0	0	0	0	0	0	0	0	0	0	303
2022	0	0	0	0	0	0	0	0	0	0	617
TOTAL	0	0	0	0	4,652	0	0	0	0	22,320	10,355
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
2018	0	0	0	0	3,144	0	0	0	0	21,648	215
2019	0	0	0	0	0	0	0	0	0	0	567
2020	0	0	83	80	2,782	0	0	112	146	5,807	7,689
2021	0	0	0	0	0	0	0	0	0	0	273
2022	0	0	0	0	0	0	0	0	0	0	536
TOTAL	0	0	83	80	5,926	0	0	112	146	27,455	9,281
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	195	33,608	9,281	
IBNR + FREQUENCY ADJUSTMENT	(59,257)	(25,010)	20	
TOTAL LOSSES	0	8,598	9,301	
EXPECTED LOSSES	115,886	63,043	8,763	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.092	0.100	0.192
INDICATED (POST-TEST)	0.000	0.085	0.092	0.178
PRESENT ON RATE LEVEL	1.204	0.655	0.091	1.950
DERIVED BY FORMULA	1.204	0.649	0.091	1.944
UNDERLYING PRESENT RATE	1.245	0.677	0.094	2.017
PROPOSED	1.204	0.649	0.091	1.944

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.026
IND. RATE				2.026	MINIMUM PREMIUM	
MAN. RATE	2.55	2.41	2.13	+ 2.026	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	112,847	1,298,738	1.151			0	0	1	3	33	37
2019	110,716	829,790	0.749			0	0	0	5	20	25
2020	97,769	728,276	0.745			0	0	0	3	19	22
2021	102,053	1,155,504	1.132			0	0	0	8	25	33
2022	111,569	1,295,594	1.161			0	0	0	4	23	27
TOTAL	534,954	5,307,902	0.992			0	0	1	23	120	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
2018	0	0	274,606	147,180	276,480	0	0	35,341	64,856	398,553	101,722
2019	0	0	0	120,526	186,976	0	0	0	109,253	264,338	148,697
2020	0	0	0	65,163	278,537	0	0	0	44,522	235,421	104,633
2021	0	0	0	188,919	179,892	0	0	0	322,396	399,551	64,746
2022	0	0	0	148,387	280,529	0	0	0	124,015	590,285	152,378
TOTAL	0	0	274,606	670,175	1,202,414	0	0	35,341	665,042	1,888,148	572,176
OD	0	0	0	0	0	0	0	0	0	0	4,124

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	387,469	196,632	360,530	0	0	59,514	81,070	493,807	78,733
2019	0	0	7,728	148,219	229,896	0	0	5,694	134,747	321,315	125,798
2020	0	11	19,771	87,524	347,750	0	29	11,375	55,648	283,594	94,797
2021	86	188	100,313	208,883	216,597	800	1,133	138,972	320,528	458,722	58,401
2022	279	1,231	259,722	230,869	274,568	1,116	10,287	196,236	223,262	472,759	132,416
TOTAL	365	1,430	775,002	872,128	1,429,341	1,916	11,449	411,791	815,254	2,030,198	490,145
OD	0	0	0	0	0	0	0	0	0	0	3,478

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,201,952	5,146,921	493,623	
IBNR + FREQUENCY ADJUSTMENT	(1,091,115)	(1,127,527)	1,488	
TOTAL LOSSES	110,837	4,019,395	495,111	
EXPECTED LOSSES	2,103,350	2,895,443	572,646	
CREDIBILITY	0.050	0.170	0.220	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.021	0.751	0.092	0.864
INDICATED (POST-TEST)	0.019	0.695	0.085	0.800
PRESENT ON RATE LEVEL	0.380	0.523	0.103	1.007
DERIVED BY FORMULA	0.362	0.553	0.099	1.014
UNDERLYING PRESENT RATE	0.393	0.541	0.107	1.041
PROPOSED	0.360	0.549	0.099	1.007

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.050
IND. RATE				1.050	MINIMUM PREMIUM	
MAN. RATE	1.35	1.25	1.10	+ 1.050	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	26,644	934,992	3.509			0	0	1	3	4	8
2019	25,806	228,644	0.886			0	0	0	3	5	8
2020	29,328	701,847	2.393			0	0	1	2	3	6
2021	29,513	703,365	2.383			0	0	0	8	1	9
2022	27,322	241,730	0.885			0	0	0	0	3	3
TOTAL	138,613	2,810,578	2.028			0	0	2	16	16	34
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
2018	0	0	233,393	224,355	62,827	0	0	240,970	59,481	34,425	79,541
2019	0	0	0	18,832	7,227	0	0	0	70,064	80,714	51,807
2020	0	0	180,970	120,316	7,817	0	0	179,633	68,864	51,913	92,334
2021	0	0	0	343,157	3,529	0	0	0	283,113	27,967	45,599
2022	0	0	0	0	30,097	0	0	0	0	42,303	169,330
TOTAL	0	0	414,363	706,660	111,497	0	0	420,603	481,522	237,322	438,611
OD	0	0	0	0	2,421	0	0	0	0	13,836	11,932

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	329,318	299,738	81,926	0	0	405,793	74,351	42,653	61,565
2019	0	0	950	22,913	9,040	0	0	3,166	85,534	98,680	43,829
2020	265	620	258,360	147,149	17,343	1,791	5,837	277,398	82,950	68,566	83,655
2021	134	291	151,337	350,555	27,059	630	887	104,792	257,379	48,993	41,130
2022	17	54	14,510	11,105	27,622	55	556	9,058	9,871	33,102	147,148
TOTAL	416	964	754,473	831,460	162,991	2,476	7,280	800,207	510,085	291,994	377,326
OD	0	0	90	87	3,006	0	1	320	418	16,574	9,622

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,566,227	1,816,613	386,948	
IBNR + FREQUENCY ADJUSTMENT	(475,426)	(292,588)	404	
TOTAL LOSSES	1,090,801	1,524,025	387,352	
EXPECTED LOSSES	919,070	746,117	159,033	
CREDIBILITY	0.020	0.070	0.090	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.787	1.085	0.273	2.144
INDICATED (POST-TEST)	0.728	1.004	0.252	1.984
PRESENT ON RATE LEVEL	0.641	0.520	0.111	1.272
DERIVED BY FORMULA	0.643	0.554	0.124	1.321
UNDERLYING PRESENT RATE	0.663	0.538	0.115	1.316
PROPOSED	0.643	0.554	0.124	1.321

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.377
IND. RATE				1.377	MINIMUM PREMIUM	
MAN. RATE	1.57	1.49	1.39	+ 1.377	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,009	0	0.000			0	0	0	0	0	0
2019	592	538	0.091			0	0	0	0	0	0
2020	725	1,897	0.262			0	0	0	0	0	0
2021	692	0	0.000			0	0	0	0	0	0
2022	777	0	0.000			0	0	0	0	0	0
TOTAL	3,795	2,435	0.064			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	538
2020	0	0	0	0	0	0	0	0	0	0	1,897
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	2,435
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	455
2020	0	0	0	0	0	0	0	0	0	0	1,719
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	2,174
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	2,174	
IBNR + FREQUENCY ADJUSTMENT	(6,363)	(8,734)	7	
TOTAL LOSSES	0	0	2,181	
EXPECTED LOSSES	12,062	22,194	2,754	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.057	0.057
INDICATED (POST-TEST)	0.000	0.000	0.053	0.053
PRESENT ON RATE LEVEL	0.307	0.565	0.070	0.943
DERIVED BY FORMULA	0.307	0.560	0.070	0.937
UNDERLYING PRESENT RATE	0.318	0.585	0.073	0.975
PROPOSED	0.307	0.560	0.070	0.937

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.977
IND. RATE				0.977	MINIMUM PREMIUM	
MAN. RATE	1.24	1.17	1.03	+ 0.977	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	19,276	94,830	0.492			0	0	0	0	2	2
2019	23,292	111,750	0.480			0	0	0	0	1	4
2020	21,393	151,777	0.709			0	0	0	2	2	4
2021	28,842	256,380	0.889			0	0	0	0	4	4
2022	30,991	147,449	0.476			0	0	0	0	3	3
TOTAL	123,794	762,186	0.616			0	0	0	0	14	17
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	34,012	0	0	0	0	42,982	17,836
2019	0	0	0	2,910	53,395	0	0	0	11,352	30,501	13,592
2020	0	0	0	53,711	21,041	0	0	0	14,678	5,524	56,823
2021	0	0	0	0	147,016	0	0	0	0	80,572	28,792
2022	0	0	0	0	10,973	0	0	0	0	42,128	94,348
TOTAL	0	0	0	56,621	266,437	0	0	0	26,030	201,707	211,391
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
2018	0	0	0	0	44,352	0	0	0	0	53,255	13,805
2019	0	0	760	4,126	65,308	0	0	608	14,031	37,056	11,499
2020	0	5	8,586	64,682	27,715	0	5	2,083	16,170	7,140	51,482
2021	10	23	14,042	13,128	166,638	18	27	4,304	6,012	88,291	25,970
2022	6	20	5,290	4,049	10,071	54	554	9,020	9,830	32,965	81,988
TOTAL	16	47	28,678	85,985	314,084	72	586	16,015	46,043	218,707	184,744
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	45,414	664,818	184,744	
IBNR + FREQUENCY ADJUSTMENT	(293,437)	(246,367)	270	
TOTAL LOSSES	0	418,451	185,015	
EXPECTED LOSSES	577,056	635,825	88,130	
CREDIBILITY	0.020	0.070	0.080	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.338	0.149	0.487
INDICATED (POST-TEST)	0.000	0.313	0.138	0.451
PRESENT ON RATE LEVEL	0.451	0.497	0.069	1.016
DERIVED BY FORMULA	0.442	0.484	0.074	1.000
UNDERLYING PRESENT RATE	0.466	0.514	0.071	1.051
PROPOSED	0.442	0.484	0.074	1.000

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.042
IND. RATE				1.042	MINIMUM PREMIUM	
MAN. RATE	1.39	1.27	1.11	+ 1.042	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	10,499	178,434	1.700			0	0	0	1	3	4
2019	9,852	62,855	0.638			0	0	0	0	1	1
2020	10,050	158,026	1.572			0	0	0	1	0	1
2021	11,075	29,705	0.268			0	0	0	0	1	1
2022	12,171	156,675	1.287			0	0	0	0	2	2
TOTAL	53,647	585,695	1.092			0	0	0	2	7	9
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	16,828	11,571	0	0	0	50,262	73,657	26,116
2019	0	0	0	0	450	0	0	0	0	399	62,006
2020	0	0	0	28,245	0	0	0	0	44,463	0	85,318
2021	0	0	0	0	3,669	0	0	0	0	13,228	12,808
2022	0	0	0	0	40,505	0	0	0	0	86,353	29,817
TOTAL	0	0	0	45,073	56,195	0	0	0	94,725	173,637	216,065
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
2018	0	0	0	22,482	15,089	0	0	0	62,828	91,261	20,214
2019	0	0	5	5	550	0	0	2	4	482	52,457
2020	0	2	4,106	33,618	837	0	15	5,924	48,478	1,584	77,298
2021	0	1	350	328	4,159	3	4	707	987	14,495	11,553
2022	23	72	19,528	14,945	37,174	111	1,135	18,489	20,149	67,571	25,911
TOTAL	23	75	23,989	71,379	57,809	114	1,154	25,122	132,445	175,394	187,433
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	50,477	437,026	187,433	
IBNR + FREQUENCY ADJUSTMENT	(268,881)	(127,761)	240	
TOTAL LOSSES	0	309,265	187,672	
EXPECTED LOSSES	521,149	327,845	85,597	
CREDIBILITY	0.010	0.040	0.050	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.576	0.350	0.926
INDICATED (POST-TEST)	0.000	0.533	0.324	0.857
PRESENT ON RATE LEVEL	0.939	0.591	0.154	1.684
DERIVED BY FORMULA	0.930	0.589	0.163	1.681
UNDERLYING PRESENT RATE	0.971	0.611	0.160	1.742
PROPOSED	0.930	0.589	0.163	1.681

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.752
IND. RATE				1.752	MINIMUM PREMIUM	
MAN. RATE	2.20	2.08	1.84	+ 1.752	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	202,186	4,828,532	2,388			0	0	5	21	56	82
2019	196,929	6,298,583	3,198			0	0	6	22	47	75
2020	183,910	3,817,503	2,076			0	0	1	20	66	87
2021	208,283	3,637,384	1,746			0	0	2	28	41	71
2022	217,706	3,879,143	1,782			0	0	1	18	46	65
TOTAL	1,009,014	22,461,145	2,226			0	0	15	109	256	380
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
2018	0	0	801,573	911,722	832,094	0	0	386,718	609,184	813,007	474,234
2019	0	0	1,424,751	1,459,095	552,690	0	0	311,546	1,065,180	1,072,291	413,030
2020	0	0	233,717	895,078	522,900	0	0	170,637	722,313	908,233	364,625
2021	0	0	452,821	1,142,305	270,683	0	0	222,195	666,967	531,092	351,321
2022	0	0	365,324	899,638	481,461	0	0	215,272	661,992	879,827	375,629
TOTAL	0	0	3,278,186	5,307,838	2,659,828	0	0	1,306,368	3,725,636	4,204,450	1,978,839
OD	0	0	0	0	1,500	0	0	0	0	1,500	1,993

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,131,020	1,218,061	1,085,051	0	0	651,233	761,480	1,007,316	367,057
2019	0	1,487	2,060,260	1,782,997	699,687	0	680	527,162	1,301,844	1,315,260	349,423
2020	343	873	460,149	1,088,799	680,994	1,701	5,815	370,884	820,933	1,117,424	330,350
2021	1,179	2,764	1,097,058	1,214,511	401,629	4,473	8,828	585,079	658,246	633,206	316,892
2022	1,438	8,450	1,351,178	989,623	566,696	4,923	46,453	799,577	687,462	755,846	326,422
TOTAL	2,960	13,576	6,099,664	6,293,990	3,434,057	11,098	61,776	2,933,936	4,229,965	4,829,052	1,690,144
OD	1	3	723	553	1,377	2	20	321	350	1,174	1,659

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,124,079	18,790,518	1,691,803	
IBNR + FREQUENCY ADJUSTMENT	(3,214,903)	(5,185,942)	4,734	
TOTAL LOSSES	5,909,176	13,604,576	1,696,537	
EXPECTED LOSSES	6,220,066	13,304,890	1,758,459	
CREDIBILITY	0.070	0.260	0.340	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.586	1.348	0.168	2.101
INDICATED (POST-TEST)	0.542	1.247	0.155	1.945
PRESENT ON RATE LEVEL	0.596	1.276	0.169	2.041
DERIVED BY FORMULA	0.593	1.268	0.164	2.025
UNDERLYING PRESENT RATE	0.616	1.319	0.174	2.109
PROPOSED	0.593	1.268	0.164	2.025

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.962
IND. RATE				1.962	MINIMUM PREMIUM	
MAN. RATE	2.46	2.44	2.08	+ 1.962	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	37,332	693,250	1.857			0	0	0	6	11	17
2019	31,975	982,453	3.073			0	0	1	1	9	11
2020	22,651	435,435	1.922			0	0	0	2	6	8
2021	26,117	444,133	1.701			0	0	0	1	6	7
2022	30,817	306,603	0.995			0	0	0	1	6	7
TOTAL	148,892	2,861,874	1.922			0	0	1	11	38	50
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	184,713	80,221	0	0	0	87,580	299,704	41,032
2019	0	0	141,073	36,299	299,254	0	0	50,940	89,129	318,349	47,409
2020	0	0	0	178,536	52,890	0	0	0	101,135	82,428	20,446
2021	0	0	0	5,614	143,969	0	0	0	17,876	254,098	22,576
2022	0	0	0	155,000	55,314	0	0	0	23,500	53,908	18,881
TOTAL	0	0	141,073	560,162	631,648	0	0	50,940	319,220	1,008,487	150,344
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
2018	0	0	0	246,777	104,608	0	0	0	109,475	371,333	31,759
2019	0	147	201,898	48,132	367,044	0	111	83,669	111,435	386,671	40,108
2020	0	16	27,908	214,393	70,957	0	39	15,380	112,755	102,343	18,524
2021	12	27	16,222	18,586	163,561	96	141	20,094	35,079	279,600	20,364
2022	159	863	156,692	153,446	68,635	137	1,188	24,778	28,786	44,241	16,408
TOTAL	171	1,053	402,719	681,334	774,806	233	1,478	143,922	397,530	1,184,188	127,162
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	549,577	3,037,858	127,162	
IBNR + FREQUENCY ADJUSTMENT	(271,729)	(425,069)	278	
TOTAL LOSSES	277,847	2,612,789	127,440	
EXPECTED LOSSES	518,771	1,093,231	109,299	
CREDIBILITY	0.020	0.070	0.090	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.187	1.755	0.086	2.027
INDICATED (POST-TEST)	0.173	1.624	0.079	1.876
PRESENT ON RATE LEVEL	0.337	0.710	0.071	1.118
DERIVED BY FORMULA	0.334	0.774	0.072	1.180
UNDERLYING PRESENT RATE	0.348	0.734	0.073	1.156
PROPOSED	0.334	0.774	0.072	1.180

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.143
IND. RATE				1.143	MINIMUM PREMIUM	
MAN. RATE	1.25	1.24	1.14	+ 1.143	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	4,852	0	0.000			0	0	0	0	0	0
2019	7,054	0	0.000			0	0	0	0	0	0
2020	697	0	0.000			0	0	0	0	0	0
2021	2,232	0	0.000			0	0	0	0	0	0
2022	2,760	0	0.000			0	0	0	0	0	0
TOTAL	17,595	0	0.000			0	0	0	0	0	0
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	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	25,000	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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	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	1	924	894	31,039	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	925	31,933	0	
IBNR + FREQUENCY ADJUSTMENT	(36,064)	(7,242)	2	
TOTAL LOSSES	0	24,691	2	
EXPECTED LOSSES	68,633	19,128	780	
CREDIBILITY	0.010	0.020	0.020	

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	0.379	0.106	0.004	0.489
DERIVED BY FORMULA	0.375	0.103	0.004	0.483
UNDERLYING PRESENT RATE	0.390	0.109	0.004	0.503
PROPOSED	0.375	0.103	0.004	0.483

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.593
IND. RATE				0.593	MINIMUM PREMIUM	
MAN. RATE	0.64	0.64	0.59	+ 0.593	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	75,188	1,134,163	1.508			0	0	0	5	15	20
2019	77,319	485,107	0.627			0	0	0	3	7	10
2020	72,366	295,055	0.408			0	0	0	1	10	11
2021	78,782	737,907	0.937			0	0	0	4	12	16
2022	82,613	759,892	0.920			0	0	0	4	10	14
TOTAL	386,268	3,412,124	0.883			0	0	0	17	54	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
2018	0	0	0	334,510	169,733	0	0	0	175,467	278,458	175,995
2019	0	0	0	144,337	96,305	0	0	0	45,755	70,571	128,139
2020	0	0	0	34,344	37,782	0	0	0	43,601	104,355	74,973
2021	0	0	0	176,077	202,241	0	0	0	172,977	94,748	91,864
2022	0	0	0	220,309	177,114	0	0	0	177,366	133,263	51,840
TOTAL	0	0	0	909,577	683,175	0	0	0	615,166	681,395	522,811
OD	0	0	0	0	0	0	0	0	0	0	1,467

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	446,905	221,332	0	0	0	219,334	345,009	136,220
2019	0	0	7,758	176,073	119,308	0	0	2,165	56,034	86,039	108,406
2020	0	4	6,389	42,229	47,926	0	21	8,222	50,688	126,559	67,926
2021	82	180	96,796	197,771	241,065	402	568	68,174	163,049	115,035	82,861
2022	281	1,401	270,198	254,443	187,949	679	5,371	128,432	153,420	119,816	45,049
TOTAL	363	1,585	381,142	1,117,421	817,580	1,081	5,960	206,993	642,525	792,458	440,462
OD	0	0	0	0	0	0	0	0	0	0	1,244

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	597,125	3,369,985	441,706	
IBNR + FREQUENCY ADJUSTMENT	(435,594)	(882,341)	1,369	
TOTAL LOSSES	161,531	2,487,644	443,074	
EXPECTED LOSSES	843,788	2,264,990	511,836	
CREDIBILITY	0.040	0.140	0.180	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.042	0.644	0.114	0.800
INDICATED (POST-TEST)	0.039	0.596	0.106	0.741
PRESENT ON RATE LEVEL	0.211	0.567	0.128	0.906
DERIVED BY FORMULA	0.204	0.571	0.124	0.899
UNDERLYING PRESENT RATE	0.218	0.586	0.133	0.937
PROPOSED	0.204	0.571	0.124	0.899

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.938
IND. RATE				0.938	MINIMUM PREMIUM	
MAN. RATE	1.23	1.14	0.99	+ 0.938	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	23,386	0	0.000			0	0	0	0	0	0
2019	27,586	0	0.000			0	0	0	0	0	0
2020	24,194	0	0.000			0	0	0	0	0	0
2021	29,807	0	0.000			0	0	0	0	0	0
2022	27,883	0	0.000			0	0	0	0	0	0
TOTAL	132,856	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(550,194)	(2,401)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	1,071,792	6,164	872	
CREDIBILITY	0.020	0.070	0.090	

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	0.784	0.005	0.001	0.790
DERIVED BY FORMULA	0.769	0.004	0.001	0.773
UNDERLYING PRESENT RATE	0.807	0.005	0.001	0.812
PROPOSED	0.769	0.004	0.001	0.773

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.764
IND. RATE				0.764	MINIMUM PREMIUM	
MAN. RATE	0.81	0.83	0.84	+ 0.764	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	61,668	918,085	1.489			0	0	1	2	13	16
2019	61,469	2,508,956	4.082			0	0	1	5	18	24
2020	57,286	1,831,643	3.197			0	0	2	4	18	24
2021	62,745	1,268,327	2.021			0	0	1	2	11	14
2022	61,654	1,400,356	2.271			0	0	1	2	11	14
TOTAL	304,822	7,927,367	2.601			0	0	6	15	71	92
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	147,427	45,273	349,834	0	0	58,465	25,351	109,746	181,989
2019	0	0	757,575	385,937	591,042	0	0	0	376,649	267,691	130,062
2020	0	0	393,487	306,922	164,990	0	0	444,017	79,424	317,375	125,428
2021	0	0	205,453	80,802	339,096	0	0	140,363	42,039	214,052	246,522
2022	0	0	210,812	57,244	276,225	0	0	500,000	603	281,383	74,089
TOTAL	0	0	1,714,754	876,178	1,721,187	0	0	1,142,845	524,066	1,190,247	758,090
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
2018	0	0	208,019	60,485	456,184	0	0	98,455	31,689	135,975	140,859
2019	0	713	975,607	478,262	730,652	0	0	16,113	458,167	329,512	110,032
2020	577	1,355	573,816	379,181	222,793	4,427	14,410	677,947	111,749	392,714	113,638
2021	379	918	325,908	123,847	397,978	1,963	4,361	224,724	64,740	242,344	222,363
2022	447	2,596	391,459	174,028	272,290	4,768	53,370	614,165	125,551	242,047	64,383
TOTAL	1,403	5,582	2,474,809	1,215,802	2,079,897	11,158	72,140	1,631,404	791,896	1,342,592	651,276
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,196,497	5,430,187	651,276	
IBNR + FREQUENCY ADJUSTMENT	(947,975)	(1,203,082)	1,466	
TOTAL LOSSES	3,248,522	4,227,105	652,742	
EXPECTED LOSSES	1,830,694	3,081,229	571,581	
CREDIBILITY	0.030	0.120	0.150	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.066	1.387	0.214	2.667
INDICATED (POST-TEST)	0.986	1.283	0.198	2.468
PRESENT ON RATE LEVEL	0.581	0.977	0.181	1.739
DERIVED BY FORMULA	0.593	1.014	0.184	1.791
UNDERLYING PRESENT RATE	0.601	1.011	0.188	1.799
PROPOSED	0.593	1.014	0.184	1.791

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.867
IND. RATE				1.867	MINIMUM PREMIUM	
MAN. RATE	2.09	2.05	1.90	+ 1.867	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	58,435	0	0.000			0	0	0	0	0	0
2019	45,707	0	0.000			0	0	0	0	0	0
2020	32,281	0	0.000			0	0	0	0	0	0
2021	40,676	0	0.000			0	0	0	0	0	0
2022	54,779	0	0.000			0	0	0	0	0	0
TOTAL	231,878	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(880,267)	(75,717)	8	
TOTAL LOSSES	0	0	8	
EXPECTED LOSSES	1,684,675	195,344	2,895	
CREDIBILITY	0.030	0.100	0.130	

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	0.706	0.082	0.001	0.790
DERIVED BY FORMULA	0.685	0.074	0.001	0.760
UNDERLYING PRESENT RATE	0.727	0.084	0.001	0.812
PROPOSED	0.685	0.074	0.001	0.760

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.751
IND. RATE				0.751	MINIMUM PREMIUM	
MAN. RATE	0.81	0.83	0.84	+ 0.751	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	25,127	939,043	3.737			0	0	0	1	9	10
2019	19,242	620,987	3.227			0	0	0	2	7	9
2020	23,238	782,148	3.366			0	0	1	1	6	8
2021	26,320	887,586	3.372			0	0	0	4	7	11
2022	24,435	466,322	1.908			0	0	0	0	6	6
TOTAL	118,362	3,696,086	3.123			0	0	1	8	35	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
2018	0	0	0	125,659	470,443	0	0	0	34,273	237,303	71,365
2019	0	0	0	153,505	156,869	0	0	0	54,393	192,944	63,276
2020	0	0	250,553	148,827	22,208	0	0	174,019	96,074	71,356	19,111
2021	0	0	0	276,002	302,892	0	0	0	87,214	168,596	52,882
2022	0	0	0	0	250,524	0	0	0	0	188,970	26,828
TOTAL	0	0	250,553	703,993	1,202,936	0	0	174,019	271,954	859,169	233,462
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
2018	0	0	0	167,880	613,458	0	0	0	42,841	294,018	55,237
2019	0	0	8,890	187,866	193,449	0	0	3,170	67,693	234,139	53,531
2020	368	857	355,540	183,007	37,620	1,735	5,666	273,128	113,007	92,703	17,315
2021	128	280	150,380	308,747	361,865	230	327	40,826	91,224	190,400	47,700
2022	140	446	120,779	92,437	229,923	244	2,483	40,460	44,092	147,868	23,314
TOTAL	635	1,583	635,588	939,938	1,436,314	2,209	8,476	357,585	358,856	959,129	197,096
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,006,076	3,694,237	197,096	
IBNR + FREQUENCY ADJUSTMENT	(622,727)	(643,240)	502	
TOTAL LOSSES	383,349	3,050,998	197,598	
EXPECTED LOSSES	1,198,776	1,636,092	190,890	
CREDIBILITY	0.020	0.060	0.080	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.324	2.578	0.167	3.069
INDICATED (POST-TEST)	0.300	2.385	0.154	2.840
PRESENT ON RATE LEVEL	0.979	1.336	0.156	2.471
DERIVED BY FORMULA	0.966	1.399	0.156	2.521
UNDERLYING PRESENT RATE	1.013	1.382	0.161	2.556
PROPOSED	0.966	1.399	0.156	2.521

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.628
IND. RATE				2.628	MINIMUM PREMIUM	
MAN. RATE	3.13	3.05	2.70	+ 2.628	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	20,834	153,599	0.737			0	0	0	1	0	1
2019	19,784	275,337	1.392			0	0	0	0	5	5
2020	18,707	339,152	1.813			0	0	0	0	9	9
2021	21,587	137,335	0.636			0	0	0	0	7	7
2022	44,958	379,182	0.843			0	0	0	0	9	9
TOTAL	125,870	1,284,605	1.021			0	0	0	1	30	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
2018	0	0	0	106,822	0	0	0	0	17,638	0	29,139
2019	0	0	0	0	98,444	0	0	0	0	147,434	29,459
2020	0	0	0	0	175,298	0	0	0	0	142,259	21,595
2021	0	0	0	0	39,381	0	0	0	0	67,604	30,350
2022	0	0	0	0	136,753	0	0	0	0	180,844	61,585
TOTAL	0	0	0	106,822	449,876	0	0	0	17,638	538,141	172,128
OD	0	0	0	0	0	0	0	0	0	0	691

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	142,714	0	0	0	0	22,048	0	22,554
2019	0	0	1,154	1,102	120,350	0	0	806	1,459	178,269	24,922
2020	0	4	6,482	6,271	217,642	0	8	3,289	4,294	170,410	19,565
2021	3	6	3,761	3,517	44,637	15	23	3,611	5,044	74,081	27,376
2022	76	243	65,929	50,459	125,507	233	2,376	38,721	42,196	141,510	53,517
TOTAL	79	253	77,327	204,063	508,137	248	2,407	46,426	75,041	564,269	147,934
OD	0	0	0	0	0	0	0	0	0	0	600

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	126,741	1,351,510	148,535	
IBNR + FREQUENCY ADJUSTMENT	(351,420)	(293,229)	614	
TOTAL LOSSES	0	1,058,282	149,148	
EXPECTED LOSSES	695,207	771,222	154,334	
CREDIBILITY	0.020	0.070	0.080	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.841	0.118	0.959
INDICATED (POST-TEST)	0.000	0.778	0.109	0.887
PRESENT ON RATE LEVEL	0.534	0.592	0.119	1.245
DERIVED BY FORMULA	0.523	0.605	0.118	1.246
UNDERLYING PRESENT RATE	0.552	0.613	0.123	1.288
PROPOSED	0.523	0.605	0.118	1.245

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.298
IND. RATE				1.298	MINIMUM PREMIUM	
MAN. RATE	1.64	1.55	1.36	+ 1.298	PRESENT	

+ PROPOSED

CLASS FUR BEARING ANIMAL FARM

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0170

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	244	93	0.038			0	0	0	0	0	0
2019	143	2,347	1.641			0	0	0	0	0	0
2020	238	0	0.000			0	0	0	0	0	0
2021	252	0	0.000			0	0	0	0	0	0
2022	254	0	0.000			0	0	0	0	0	0
TOTAL	1,131	2,440	0.216			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
2018	0	0	0	0	0	0	0	0	0	0	93
2019	0	0	0	0	0	0	0	0	0	0	2,347
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	2,440
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	72
2019	0	0	0	0	0	0	0	0	0	0	1,986
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	2,058
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	2,058	
IBNR + FREQUENCY ADJUSTMENT	(2,237)	(1,409)	1	
TOTAL LOSSES	0	0	2,059	
EXPECTED LOSSES	4,303	3,573	383	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.182	0.182
INDICATED (POST-TEST)	0.000	0.000	0.168	0.168
PRESENT ON RATE LEVEL	0.368	0.306	0.033	0.706
DERIVED BY FORMULA	0.368	0.306	0.033	0.706
UNDERLYING PRESENT RATE	0.380	0.316	0.034	0.730
PROPOSED	0.368	0.306	0.033	0.706

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.684
IND. RATE				0.684	MINIMUM PREMIUM	
MAN. RATE	0.93	0.82	0.72	+ 0.684	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	2,975	0	0.000			0	0	0	0	0	0
2019	2,971	0	0.000			0	0	0	0	0	0
2020	2,684	0	0.000			0	0	0	0	0	0
2021	2,918	0	0.000			0	0	0	0	0	0
2022	2,866	0	0.000			0	0	0	0	0	0
TOTAL	14,414	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(4,317)	(479)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	8,327	1,226	0	
CREDIBILITY	0.000	0.020	0.020	

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	0.056	0.008	0.000	0.064
DERIVED BY FORMULA	0.056	0.008	0.000	0.064
UNDERLYING PRESENT RATE	0.058	0.009	0.000	0.066
PROPOSED	0.056	0.008	0.000	0.064

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.067
IND. RATE				0.067	MINIMUM PREMIUM	
MAN. RATE	0.08	0.08	0.07	+ 0.067	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	2,478	11,451	0.462			0	0	0	0	1	1
2019	2,504	5,934	0.237			0	0	0	0	0	0
2020	2,644	16,096	0.609			0	0	0	0	2	2
2021	3,139	16,002	0.510			0	0	0	0	3	3
2022	3,069	27,099	0.883			0	0	0	0	4	4
TOTAL	13,834	76,582	0.554			0	0	0	0	10	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
2018	0	0	0	0	1,856	0	0	0	0	602	8,993
2019	0	0	0	0	0	0	0	0	0	0	5,934
2020	0	0	0	0	12,364	0	0	0	0	2,823	909
2021	0	0	0	0	5,582	0	0	0	0	9,424	996
2022	0	0	0	0	8,668	0	0	0	0	9,389	9,042
TOTAL	0	0	0	0	28,470	0	0	0	0	22,238	25,874
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
2018	0	0	0	0	2,420	0	0	0	0	746	6,961
2019	0	0	0	0	0	0	0	0	0	0	5,020
2020	0	0	457	442	15,351	0	0	65	85	3,382	824
2021	0	1	533	498	6,327	2	3	503	703	10,327	898
2022	5	15	4,179	3,198	7,955	12	123	2,010	2,191	7,347	7,857
TOTAL	5	17	5,169	4,139	32,053	14	127	2,579	2,979	21,801	21,560
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,911	60,972	21,560	
IBNR + FREQUENCY ADJUSTMENT	(61,294)	(37,251)	40	
TOTAL LOSSES	0	23,722	21,601	
EXPECTED LOSSES	119,318	95,402	14,496	
CREDIBILITY	0.000	0.020	0.020	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.171	0.156	0.328
INDICATED (POST-TEST)	0.000	0.159	0.144	0.303
PRESENT ON RATE LEVEL	0.834	0.667	0.101	1.602
DERIVED BY FORMULA	0.834	0.657	0.102	1.593
UNDERLYING PRESENT RATE	0.862	0.690	0.105	1.657
PROPOSED	0.834	0.657	0.102	1.593

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.660
IND. RATE				1.660	MINIMUM PREMIUM	
MAN. RATE	2.07	1.99	1.75	+ 1.660	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	12,130	206,099	1.699			0	0	0	2	4	6
2019	10,409	487,941	4.688			0	0	0	2	4	6
2020	13,853	158,771	1.146			0	0	0	2	5	7
2021	15,234	138,247	0.907			0	0	0	1	5	6
2022	14,296	94,152	0.659			0	0	0	1	3	4
TOTAL	65,922	1,085,210	1.646			0	0	0	8	21	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
2018	0	0	0	104,115	8,549	0	0	0	45,629	11,672	36,134
2019	0	0	0	194,923	15,791	0	0	0	32,557	46,169	198,501
2020	0	0	0	66,226	11,421	0	0	0	26,237	28,009	26,878
2021	0	0	0	15,665	37,589	0	0	0	3,160	63,878	17,955
2022	0	0	0	53,900	11,556	0	0	0	12,500	5,266	10,930
TOTAL	0	0	0	434,829	84,906	0	0	0	120,083	154,994	290,398
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	139,098	11,148	0	0	0	57,036	14,462	27,968
2019	0	0	9,138	236,502	21,428	0	0	1,519	39,831	56,329	167,932
2020	0	6	10,049	79,234	16,142	0	10	4,143	29,451	34,486	24,351
2021	9	19	10,483	19,345	43,659	21	31	4,565	7,616	70,203	16,195
2022	51	286	50,786	50,526	16,820	43	324	8,168	9,850	5,216	9,498
TOTAL	60	311	80,457	524,705	109,197	64	366	18,395	143,785	180,695	245,945
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	99,652	958,382	245,945	
IBNR + FREQUENCY ADJUSTMENT	(145,373)	(215,902)	253	
TOTAL LOSSES	0	742,480	246,197	
EXPECTED LOSSES	282,124	549,805	91,813	
CREDIBILITY	0.010	0.040	0.060	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.126	0.373	1.500
INDICATED (POST-TEST)	0.000	1.042	0.346	1.388
PRESENT ON RATE LEVEL	0.414	0.806	0.135	1.355
DERIVED BY FORMULA	0.410	0.816	0.147	1.373
UNDERLYING PRESENT RATE	0.428	0.834	0.139	1.401
PROPOSED	0.410	0.816	0.147	1.373

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.431
IND. RATE				1.431	MINIMUM PREMIUM	
MAN. RATE	1.71	1.65	1.48	+ 1.431	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	4,193	9,409	0.224			0	0	0	0	1	1
2019	5,513	21,346	0.387			0	0	0	0	3	3
2020	5,694	172,078	3.022			0	0	0	1	2	3
2021	6,680	27,907	0.418			0	0	0	1	0	1
2022	7,835	152,829	1.951			0	0	0	0	5	5
TOTAL	29,915	383,569	1.282			0	0	0	0	11	13
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	1,977	0	0	0	0	3,996	3,436
2019	0	0	0	0	10,325	0	0	0	0	7,933	3,088
2020	0	0	0	34,285	5,983	0	0	0	119,787	6,622	5,401
2021	0	0	0	19,471	0	0	0	0	2,182	0	6,254
2022	0	0	0	0	128,230	0	0	0	0	23,725	874
TOTAL	0	0	0	53,756	146,515	0	0	0	121,969	42,276	19,053
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
2018	0	0	0	0	2,578	0	0	0	0	4,951	2,659
2019	0	0	121	116	12,623	0	0	43	79	9,592	2,612
2020	0	3	5,205	41,022	8,444	0	40	16,113	130,803	12,200	4,893
2021	8	16	8,568	19,873	1,308	5	7	796	1,968	141	5,641
2022	72	228	61,820	47,314	117,685	31	312	5,080	5,536	18,565	760
TOTAL	79	248	75,714	108,324	142,639	35	359	22,032	138,385	45,449	16,566
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	98,467	434,796	16,566	
IBNR + FREQUENCY ADJUSTMENT	(87,956)	(60,291)	60	
TOTAL LOSSES	10,511	374,505	16,625	
EXPECTED LOSSES	173,701	155,894	18,785	
CREDIBILITY	0.010	0.030	0.030	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.035	1.252	0.056	1.343
INDICATED (POST-TEST)	0.033	1.159	0.051	1.242
PRESENT ON RATE LEVEL	0.561	0.504	0.061	1.126
DERIVED BY FORMULA	0.556	0.523	0.060	1.140
UNDERLYING PRESENT RATE	0.581	0.521	0.063	1.165
PROPOSED	0.556	0.523	0.060	1.140

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.188
IND. RATE				1.188	MINIMUM PREMIUM	
MAN. RATE	1.47	1.39	1.23	+ 1.188	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	406,646	5,114,762	1.258			0	0	3	18	76	97
2019	436,882	6,364,372	1.457			0	0	5	15	73	93
2020	430,343	4,878,162	1.134			0	0	2	18	69	89
2021	446,201	3,544,594	0.794			0	0	2	19	67	88
2022	507,911	4,668,470	0.919			0	0	1	7	79	87
TOTAL	2,227,983	24,570,360	1.103			0	0	13	77	364	454
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	662,587	829,556	1,371,307	0	0	299,183	253,669	1,093,773	604,687
2019	0	0	1,176,745	844,777	1,540,771	0	0	853,517	363,431	1,110,559	474,572
2020	0	0	415,913	1,202,361	1,073,419	0	0	247,287	554,245	991,583	393,354
2021	0	0	369,859	886,410	562,976	0	0	154,198	300,771	808,860	461,520
2022	0	0	174,489	243,296	1,343,371	0	0	87,470	171,180	1,847,491	801,173
TOTAL	0	0	2,799,593	4,006,400	5,891,844	0	0	1,641,655	1,643,296	5,852,266	2,735,306
OD	0	0	0	0	0	0	0	0	0	0	9,411

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	934,910	1,108,287	1,788,184	0	0	503,824	317,086	1,355,185	468,028
2019	0	1,229	1,697,522	1,047,900	1,899,535	0	1,863	1,334,631	458,759	1,354,493	401,488
2020	610	1,524	767,382	1,477,924	1,377,700	2,466	8,244	464,359	642,894	1,212,956	356,379
2021	968	2,272	908,209	974,955	712,429	2,845	5,772	370,408	343,499	911,402	416,291
2022	1,154	5,099	1,025,778	723,509	1,271,033	3,644	36,457	588,825	559,540	1,464,465	696,219
TOTAL	2,732	10,124	5,333,802	5,332,574	7,048,882	8,954	52,336	3,262,046	2,321,778	6,298,501	2,338,405
OD	0	0	0	0	0	0	0	0	0	0	7,714

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,669,993	21,001,735	2,346,119	
IBNR + FREQUENCY ADJUSTMENT	(2,867,551)	(5,672,660)	5,545	
TOTAL LOSSES	5,802,442	15,329,075	2,351,664	
EXPECTED LOSSES	5,577,717	14,596,197	1,975,355	
CREDIBILITY	0.130	0.450	0.580	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.260	0.688	0.105	1.054
INDICATED (POST-TEST)	0.241	0.637	0.097	0.975
PRESENT ON RATE LEVEL	0.242	0.633	0.086	0.961
DERIVED BY FORMULA	0.242	0.635	0.092	0.969
UNDERLYING PRESENT RATE	0.250	0.655	0.089	0.994
PROPOSED	0.242	0.635	0.092	0.969

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.010
IND. RATE				1.010	MINIMUM PREMIUM	
MAN. RATE	1.22	1.16	1.05	+ 1.010	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	908,750	20,161,042	2.219			0	1	17	58	167	243
2019	1,020,196	13,170,264	1.291			0	0	9	63	163	235
2020	1,108,447	14,103,538	1.272			0	0	9	64	163	236
2021	1,238,076	14,727,978	1.190			0	0	8	61	174	243
2022	1,245,027	12,852,672	1.032			0	0	5	44	159	208
TOTAL	5,520,496	75,015,494	1.359			0	1	48	290	826	1165
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
2018	0	605,750	3,262,506	2,179,404	2,156,299	0	4,054,110	1,642,645	1,482,201	3,230,246	1,547,881
2019	0	0	1,861,724	3,092,038	1,948,517	0	0	576,504	1,815,907	2,307,630	1,567,944
2020	0	0	2,038,744	2,740,124	2,164,928	0	0	1,209,789	2,015,316	2,705,520	1,229,117
2021	0	0	1,659,499	3,131,389	2,370,330	0	0	1,176,213	1,966,002	2,877,731	1,546,814
2022	0	0	1,207,446	2,145,710	2,545,810	0	0	725,126	1,337,159	3,531,008	1,360,413
TOTAL	0	605,750	10,029,919	13,288,665	11,185,884	0	4,054,110	5,330,277	8,616,585	14,652,135	7,252,169
OD	0	0	0	124,570	118,724	0	0	0	3,675	8,280	26,461

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	168,719	4,460,082	2,911,684	2,811,814	0	890,613	2,278,752	1,852,751	4,002,275	1,198,060
2019	0	1,944	2,760,969	3,780,800	2,426,399	0	1,259	971,226	2,224,555	2,822,467	1,326,481
2020	2,991	7,143	3,188,662	3,380,140	2,814,955	12,063	39,971	2,129,399	2,321,386	3,339,150	1,113,580
2021	4,002	9,454	3,687,950	3,497,318	2,963,294	20,246	41,905	2,529,834	2,078,539	3,323,239	1,395,226
2022	4,601	25,548	4,231,658	2,912,600	2,653,603	14,764	145,708	2,311,989	1,832,364	2,911,773	1,182,199
TOTAL	11,594	212,808	18,329,321	16,482,542	13,670,065	47,073	1,119,456	10,221,199	10,309,595	16,398,904	6,215,546
OD	0	4	7,406	159,271	156,065	0	0	146	4,784	9,999	22,546

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	29,949,007	57,191,226	6,238,092	
IBNR + FREQUENCY ADJUSTMENT	(8,508,346)	(14,103,877)	16,212	
TOTAL LOSSES	21,440,661	43,087,349	6,254,304	
EXPECTED LOSSES	16,627,126	36,177,005	5,736,092	
CREDIBILITY	0.230	0.820	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.388	0.775	0.113	1.276
INDICATED (POST-TEST)	0.359	0.717	0.104	1.180
PRESENT ON RATE LEVEL	0.291	0.634	0.100	1.025
DERIVED BY FORMULA	0.307	0.702	0.104	1.113
UNDERLYING PRESENT RATE	0.301	0.655	0.104	1.060
PROPOSED	0.307	0.702	0.104	1.113

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.160
IND. RATE				1.160	MINIMUM PREMIUM	
MAN. RATE	1.37	1.27	1.12	+ 1.160	PRESENT	

+ PROPOSED

CLASS RUBBER GOODS OR TIRE MFG.

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0225

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	231,069	4,594,415	1.988			1	0	4	11	36	52
2019	206,236	4,645,990	2.253			0	0	4	8	39	51
2020	199,258	3,222,578	1.617			0	0	3	9	39	51
2021	243,022	6,364,370	2.619			0	1	3	13	64	81
2022	263,281	3,775,231	1.434			0	0	3	7	50	60
TOTAL	1,142,866	22,602,584	1.978			1	1	17	48	228	295
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
2018	170,701	0	1,154,263	812,134	418,739	13,263	0	781,403	368,779	478,417	396,716
2019	0	0	879,698	426,031	500,564	0	0	383,362	559,910	1,542,243	354,182
2020	0	0	610,260	564,366	315,954	0	0	273,740	479,134	667,932	311,192
2021	0	690,027	838,779	723,331	1,011,895	0	929,852	290,155	410,739	1,174,928	294,664
2022	0	0	613,481	337,856	466,865	0	0	145,827	655,414	1,114,254	441,534
TOTAL	170,701	690,027	4,096,481	2,863,718	2,714,017	13,263	929,852	1,874,487	2,473,976	4,977,774	1,798,288
OD	0	0	0	2,739	0	0	0	0	178,677	0	1,580

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	243,249	0	1,498,609	1,085,011	546,036	43,675	0	1,146,537	460,974	592,759	307,058
2019	0	918	1,251,821	526,632	587,871	0	837	619,600	694,134	1,633,733	299,638
2020	895	2,110	904,999	695,391	422,730	2,730	9,055	486,191	552,160	823,161	281,940
2021	8,042	260,954	1,547,288	877,254	1,229,824	50,207	506,377	682,552	490,550	1,325,041	265,787
2022	1,254	7,799	1,120,398	529,103	502,870	4,596	42,501	769,179	729,363	935,678	383,693
TOTAL	253,440	271,782	6,323,114	3,713,391	3,289,332	101,207	558,771	3,704,060	2,927,181	5,310,371	1,538,116
OD	0	0	398	3,260	81	0	60	23,806	194,811	6,365	1,287

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,236,638	15,444,792	1,539,403	
IBNR + FREQUENCY ADJUSTMENT	(2,299,870)	(3,140,391)	4,406	
TOTAL LOSSES	8,936,768	12,304,402	1,543,809	
EXPECTED LOSSES	4,454,176	8,059,430	1,553,246	
CREDIBILITY	0.080	0.290	0.370	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.780	1.059	0.135	1.974
INDICATED (POST-TEST)	0.722	0.980	0.125	1.826
PRESENT ON RATE LEVEL	0.377	0.682	0.131	1.190
DERIVED BY FORMULA	0.404	0.768	0.129	1.302
UNDERLYING PRESENT RATE	0.390	0.705	0.136	1.231
PROPOSED	0.404	0.768	0.129	1.302

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.357
IND. RATE				1.357	MINIMUM PREMIUM	
MAN. RATE	1.37	1.37	1.30	+ 1.357	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	58,951	1,772,251	3.006			0	0	1	6	13	20
2019	52,354	875,293	1.672			0	0	0	5	16	21
2020	48,787	608,222	1.247			0	0	1	2	11	14
2021	51,286	1,499,728	2.924			0	0	0	3	11	14
2022	55,728	525,679	0.943			0	0	0	0	14	14
TOTAL	267,106	5,281,173	1.977			0	0	2	16	65	83
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	150,748	337,681	170,505	0	0	40,825	868,866	131,170	72,456
2019	0	0	0	198,913	281,493	0	0	0	131,665	139,677	123,545
2020	0	0	165,234	87,044	146,824	0	0	16,480	18,733	117,705	56,202
2021	0	0	0	324,744	208,884	0	0	0	258,772	662,680	44,648
2022	0	0	0	0	194,514	0	0	0	0	237,286	93,879
TOTAL	0	0	315,982	948,382	1,002,220	0	0	57,305	1,278,036	1,288,518	390,730
OD	0	0	0	0	0	0	0	0	0	0	1,359

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	212,705	451,142	222,339	0	0	68,749	1,086,083	162,520	56,081
2019	0	0	12,437	244,314	346,299	0	0	5,885	160,618	170,929	104,519
2020	242	567	237,743	112,201	188,587	164	546	29,715	24,555	142,025	50,919
2021	140	307	162,849	350,100	258,585	718	1,024	129,812	282,789	742,937	40,272
2022	108	346	93,776	71,771	178,519	306	3,118	50,805	55,366	185,675	81,581
TOTAL	491	1,220	719,510	1,229,528	1,194,329	1,188	4,688	284,965	1,609,411	1,404,086	333,372
OD	0	0	0	0	0	0	0	0	0	0	1,074

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,012,064	5,437,354	334,447	
IBNR + FREQUENCY ADJUSTMENT	(793,249)	(898,512)	832	
TOTAL LOSSES	218,814	4,538,841	335,279	
EXPECTED LOSSES	1,524,820	2,302,455	320,219	
CREDIBILITY	0.030	0.110	0.140	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.082	1.699	0.125	1.906
INDICATED (POST-TEST)	0.076	1.573	0.116	1.764
PRESENT ON RATE LEVEL	0.552	0.833	0.116	1.501
DERIVED BY FORMULA	0.538	0.915	0.116	1.568
UNDERLYING PRESENT RATE	0.571	0.862	0.120	1.553
PROPOSED	0.538	0.915	0.116	1.568

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.635
IND. RATE				1.635	MINIMUM PREMIUM	
MAN. RATE	1.81	1.79	1.64	+ 1.635	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	269,760	2,257,485	0.837			0	0	2	7	27	36
2019	265,526	2,323,440	0.875			0	0	3	4	38	45
2020	262,164	2,506,532	0.956			0	0	3	6	28	37
2021	241,536	2,926,588	1.212			0	0	4	7	29	40
2022	269,123	1,304,543	0.485			0	0	0	3	24	27
TOTAL	1,308,109	11,318,588	0.865			0	0	12	27	146	185
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
2018	0	0	447,227	298,669	679,240	0	0	71,021	188,761	432,782	139,785
2019	0	0	694,324	38,136	449,558	0	0	269,988	61,947	585,405	224,082
2020	0	0	857,641	281,687	391,313	0	0	238,617	98,546	470,606	168,122
2021	0	0	928,303	436,443	502,126	0	0	258,647	240,297	403,324	157,448
2022	0	0	0	304,514	385,583	0	0	0	83,895	330,780	199,771
TOTAL	0	0	2,927,495	1,359,449	2,407,820	0	0	838,273	673,446	2,222,897	889,208
OD	0	0	0	0	4,975	0	0	0	0	188	3,217

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	631,037	399,022	885,729	0	0	119,599	235,951	536,217	108,194
2019	0	725	975,233	55,070	553,965	0	589	421,469	83,318	710,708	189,573
2020	1,258	2,921	1,195,561	366,639	513,481	2,379	7,780	378,712	130,018	572,460	152,319
2021	1,671	4,049	1,405,571	540,427	635,493	3,978	8,543	473,986	266,790	466,861	142,018
2022	467	2,188	441,339	403,636	388,983	667	6,059	118,076	135,042	266,183	173,601
TOTAL	3,396	9,882	4,648,741	1,764,794	2,977,651	7,024	22,971	1,511,843	851,120	2,552,429	765,705
OD	0	0	0	0	6,487	0	0	0	0	233	2,810

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,203,858	8,152,714	768,515	
IBNR + FREQUENCY ADJUSTMENT	(2,315,644)	(2,188,982)	1,794	
TOTAL LOSSES	3,888,214	5,963,732	770,309	
EXPECTED LOSSES	4,463,837	5,613,488	697,778	
CREDIBILITY	0.090	0.310	0.400	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.297	0.455	0.059	0.811
INDICATED (POST-TEST)	0.275	0.421	0.054	0.751
PRESENT ON RATE LEVEL	0.330	0.415	0.052	0.796
DERIVED BY FORMULA	0.325	0.417	0.053	0.795
UNDERLYING PRESENT RATE	0.341	0.429	0.053	0.824
PROPOSED	0.325	0.417	0.053	0.795

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.828
IND. RATE				0.828	MINIMUM PREMIUM	
MAN. RATE	1.05	0.98	0.87	+ 0.828	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	381,933	8,012,919	2.098			0	0	7	23	55	85
2019	362,642	4,810,074	1.326			0	0	6	17	45	68
2020	370,131	5,841,519	1.578			0	0	6	25	47	78
2021	394,886	7,338,621	1.858			0	0	6	16	49	71
2022	392,016	4,620,012	1.179			1	0	3	15	41	60
TOTAL	1,901,608	30,623,145	1.610			1	0	28	96	237	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
2018	0	0	1,959,900	1,150,385	1,108,015	0	0	1,157,205	1,046,565	1,022,656	568,193
2019	0	0	1,176,543	859,771	466,873	0	0	507,662	538,672	723,461	537,092
2020	0	0	1,488,354	1,044,124	588,361	0	0	716,326	688,445	884,291	431,618
2021	0	0	1,188,271	925,180	806,047	0	0	2,608,829	313,549	1,061,130	435,615
2022	188,644	0	666,023	946,116	510,558	7,639	0	293,580	710,734	781,622	515,096
TOTAL	188,644	0	6,479,091	4,925,576	3,479,854	7,639	0	5,283,602	3,297,965	4,473,160	2,487,614
OD	0	0	0	0	86,292	0	0	0	0	329,410	2,932

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	2,507,811	1,536,914	1,444,852	0	0	1,580,041	1,308,206	1,267,071	439,781
2019	0	1,228	1,685,610	1,054,055	586,831	0	1,108	806,852	663,527	886,705	454,380
2020	2,167	5,076	2,136,774	1,293,709	794,653	6,979	22,923	1,152,489	801,848	1,099,105	391,046
2021	1,993	4,780	1,737,162	1,070,156	1,015,599	14,189	31,587	1,611,449	440,937	1,219,930	392,925
2022	209,418	11,330	1,704,121	1,073,022	616,132	12,555	53,935	892,703	707,480	686,687	447,618
TOTAL	213,578	22,415	9,771,477	6,027,857	4,458,066	33,722	109,553	6,043,535	3,921,999	5,159,499	2,125,750
OD	48	154	41,602	31,840	79,196	425	4,328	70,530	76,861	257,762	2,532

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	16,311,366	20,013,079	2,128,282	
IBNR + FREQUENCY ADJUSTMENT	(4,509,462)	(4,691,968)	4,678	
TOTAL LOSSES	11,801,905	15,321,111	2,132,960	
EXPECTED LOSSES	8,710,601	12,000,871	1,794,059	
CREDIBILITY	0.110	0.400	0.520	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.614	0.782	0.112	1.509
INDICATED (POST-TEST)	0.569	0.724	0.104	1.396
PRESENT ON RATE LEVEL	0.443	0.610	0.091	1.144
DERIVED BY FORMULA	0.457	0.656	0.098	1.210
UNDERLYING PRESENT RATE	0.458	0.631	0.094	1.184
PROPOSED	0.457	0.656	0.098	1.210

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.261
IND. RATE				1.261	MINIMUM PREMIUM	
MAN. RATE	1.37	1.36	1.25	+ 1.261	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	237,567	4,698,828	1.978			0	0	7	10	23	40
2019	238,186	3,492,772	1.466			0	0	5	15	32	52
2020	263,703	3,852,093	1.461			0	0	4	12	34	50
2021	296,491	5,599,606	1.889			0	0	4	23	48	75
2022	320,498	3,836,472	1.197			0	0	4	13	38	55
TOTAL	1,356,445	21,479,771	1.584			0	0	24	73	175	272
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,512,261	234,684	375,187	0	0	387,996	1,385,852	445,314	357,534
2019	0	0	873,127	496,337	467,107	0	0	418,743	415,432	519,711	302,315
2020	0	0	814,659	705,109	519,992	0	0	401,339	497,861	555,447	357,686
2021	0	0	762,038	1,260,015	758,496	0	0	338,155	1,351,015	788,210	341,677
2022	0	0	770,073	372,393	906,887	0	0	329,291	190,753	838,030	429,045
TOTAL	0	0	4,732,158	3,068,538	3,027,669	0	0	1,875,524	3,840,913	3,146,712	1,788,257
OD	0	0	0	0	0	0	0	0	0	0	1,379

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	2,133,800	303,997	489,244	0	0	653,385	1,607,140	551,744	276,731
2019	0	912	1,245,818	611,769	581,430	0	914	663,984	511,606	637,804	255,758
2020	1,195	2,815	1,204,729	874,347	684,825	4,002	13,183	675,760	573,658	691,872	324,064
2021	1,746	4,140	1,583,696	1,394,912	974,791	7,544	14,469	1,011,934	1,303,232	963,467	308,193
2022	1,710	10,106	1,517,696	738,169	919,737	4,527	47,610	651,446	366,268	686,831	372,840
TOTAL	4,652	17,972	7,685,738	3,923,194	3,650,026	16,073	76,177	3,656,510	4,361,905	3,531,718	1,537,586
OD	0	0	0	0	0	0	0	0	0	0	1,085

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,457,122	15,466,843	1,538,672	
IBNR + FREQUENCY ADJUSTMENT	(3,994,775)	(3,655,951)	4,217	
TOTAL LOSSES	7,462,347	11,810,892	1,542,888	
EXPECTED LOSSES	7,791,317	9,384,288	1,446,486	
CREDIBILITY	0.090	0.320	0.410	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.550	0.871	0.114	1.535
INDICATED (POST-TEST)	0.509	0.806	0.105	1.420
PRESENT ON RATE LEVEL	0.555	0.669	0.103	1.327
DERIVED BY FORMULA	0.551	0.713	0.104	1.368
UNDERLYING PRESENT RATE	0.574	0.692	0.107	1.373
PROPOSED	0.551	0.713	0.104	1.368

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.426
IND. RATE				1.426	MINIMUM PREMIUM	
MAN. RATE	1.64	1.56	1.45	+ 1.426	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	51,663	137,174	0.266			0	0	0	0	5	5
2019	60,371	1,047,555	1.735			0	0	2	1	15	18
2020	57,669	924,050	1.602			0	0	2	1	7	10
2021	63,768	336,057	0.527			0	0	0	0	9	9
2022	64,118	254,791	0.397			0	0	0	1	7	8
TOTAL	297,589	2,699,627	0.907			0	0	4	3	43	50
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	11,670	0	0	0	0	39,833	85,671
2019	0	0	380,269	535	285,477	0	0	67,246	25,823	210,448	77,757
2020	0	0	355,859	107,107	79,634	0	0	141,490	45,805	144,689	49,466
2021	0	0	0	0	101,198	0	0	0	0	200,654	34,205
2022	0	0	0	16,363	48,738	0	0	0	2,387	137,578	49,725
TOTAL	0	0	736,128	124,005	526,717	0	0	208,736	74,015	733,202	296,824
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
2018	0	0	0	0	15,218	0	0	0	0	49,353	66,309
2019	0	397	533,644	5,926	351,174	0	147	105,733	33,962	255,337	65,782
2020	522	1,209	491,592	137,537	110,051	1,411	4,601	219,772	59,271	178,046	44,816
2021	7	16	9,666	9,037	114,705	45	67	10,717	14,972	219,877	30,853
2022	41	167	37,223	32,028	46,617	184	1,856	30,801	33,747	107,863	43,211
TOTAL	570	1,790	1,072,125	184,528	637,764	1,640	6,672	367,023	141,952	810,477	250,972
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,449,819	1,774,721	250,972	
IBNR + FREQUENCY ADJUSTMENT	(693,541)	(352,781)	449	
TOTAL LOSSES	756,278	1,421,940	251,421	
EXPECTED LOSSES	1,351,410	906,218	165,485	
CREDIBILITY	0.030	0.120	0.150	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.254	0.478	0.084	0.816
INDICATED (POST-TEST)	0.235	0.442	0.078	0.756
PRESENT ON RATE LEVEL	0.439	0.294	0.054	0.787
DERIVED BY FORMULA	0.433	0.312	0.057	0.802
UNDERLYING PRESENT RATE	0.454	0.305	0.056	0.814
PROPOSED	0.425	0.306	0.056	0.787

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.821
IND. RATE				0.821	MINIMUM PREMIUM	
MAN. RATE	1.00	0.95	0.86	+ 0.821	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	61,343	841,009	1.371			0	0	0	1	25	26
2019	54,412	848,606	1.560			0	0	1	3	16	20
2020	54,171	933,937	1.724			0	0	1	4	14	19
2021	64,273	910,934	1.417			0	0	1	2	13	16
2022	53,337	777,937	1.459			0	0	0	4	6	10
TOTAL	287,536	4,312,423	1.500			0	0	3	14	74	91
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	2,115	350,766	0	0	0	0	421,850	66,278
2019	0	0	174,693	48,538	151,530	0	0	126,354	55,347	247,397	44,747
2020	0	0	268,786	50,593	87,876	0	0	87,911	156,202	237,304	45,265
2021	0	0	195,979	65,065	202,759	0	0	129,183	114,642	138,628	64,678
2022	0	0	0	277,361	115,016	0	0	0	168,338	186,555	30,667
TOTAL	0	0	639,458	443,672	907,947	0	0	343,448	494,529	1,231,734	251,635
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
2018	0	0	0	2,826	457,399	0	0	0	0	522,672	51,299
2019	0	182	247,609	61,500	186,773	0	276	198,127	70,604	300,890	37,856
2020	394	912	367,927	68,804	116,650	877	2,910	156,977	180,552	291,750	41,010
2021	349	847	294,065	95,099	242,009	1,961	4,229	231,419	123,716	163,996	58,340
2022	294	1,572	288,120	280,498	137,535	722	5,887	134,757	159,628	160,726	26,650
TOTAL	1,037	3,513	1,197,721	508,726	1,140,365	3,559	13,302	721,280	534,501	1,440,033	215,154
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,940,412	3,623,625	215,154	
IBNR + FREQUENCY ADJUSTMENT	(509,289)	(712,735)	688	
TOTAL LOSSES	1,431,123	2,910,890	215,843	
EXPECTED LOSSES	979,251	1,813,851	283,200	
CREDIBILITY	0.030	0.110	0.150	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.498	1.012	0.075	1.585
INDICATED (POST-TEST)	0.461	0.937	0.069	1.467
PRESENT ON RATE LEVEL	0.329	0.610	0.095	1.034
DERIVED BY FORMULA	0.333	0.646	0.091	1.070
UNDERLYING PRESENT RATE	0.341	0.631	0.098	1.070
PROPOSED	0.333	0.646	0.091	1.070

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.116
IND. RATE				1.116	MINIMUM PREMIUM	
MAN. RATE	1.30	1.28	1.13	+ 1.116	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	552,249	12,467,083	2.258			0	0	14	22	109	145
2019	514,036	5,765,646	1.122			0	0	3	18	99	120
2020	479,078	5,158,514	1.077			0	0	3	12	91	106
2021	558,014	6,484,631	1.162			0	0	6	15	90	111
2022	563,031	4,766,799	0.847			1	0	1	8	81	91
TOTAL	2,666,408	34,642,673	1.299			1	0	27	75	470	573
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
2018	0	0	3,089,063	953,607	1,098,271	0	0	4,784,509	448,183	1,307,217	786,233
2019	0	0	629,068	913,564	1,095,508	0	0	207,106	1,054,981	1,128,992	736,427
2020	0	0	633,688	628,428	1,004,261	0	0	645,837	312,911	1,383,550	549,839
2021	0	0	1,252,724	574,424	1,227,842	0	0	633,283	508,611	1,619,476	668,271
2022	490,748	0	233,206	430,848	1,444,072	29,752	0	24,790	229,190	1,341,405	542,788
TOTAL	490,748	0	5,837,749	3,500,871	5,869,954	29,752	0	6,295,525	2,553,876	6,780,640	3,283,558
OD	0	0	0	100,000	0	0	0	0	12,802	0	5,445

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	3,767,964	1,274,019	1,432,145	0	0	3,766,669	560,229	1,619,642	608,544
2019	0	657	932,018	1,123,316	1,352,821	0	452	366,207	1,289,063	1,382,923	623,017
2020	930	2,208	970,906	796,739	1,279,728	6,440	21,080	1,033,709	405,579	1,682,603	498,154
2021	2,286	5,537	1,942,941	763,584	1,480,278	9,704	20,882	1,165,188	628,468	1,830,419	602,780
2022	541,429	6,710	1,290,224	928,040	1,388,469	29,592	24,766	443,743	474,007	1,070,803	471,683
TOTAL	544,645	15,113	8,904,053	4,885,698	6,933,441	45,735	67,179	6,775,516	3,357,346	7,586,389	2,804,179
OD	39	85	44,003	102,064	6,720	28	40	4,671	11,544	830	4,654

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	16,401,106	22,884,030	2,808,833	
IBNR + FREQUENCY ADJUSTMENT	(4,988,947)	(6,115,550)	7,220	
TOTAL LOSSES	11,412,159	16,768,480	2,816,053	
EXPECTED LOSSES	9,632,112	15,666,204	2,724,245	
CREDIBILITY	0.140	0.510	0.650	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.426	0.624	0.105	1.156
INDICATED (POST-TEST)	0.394	0.578	0.098	1.070
PRESENT ON RATE LEVEL	0.349	0.568	0.099	1.016
DERIVED BY FORMULA	0.356	0.573	0.098	1.027
UNDERLYING PRESENT RATE	0.361	0.588	0.102	1.051
PROPOSED	0.356	0.573	0.098	1.027

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.070
IND. RATE				1.070	MINIMUM PREMIUM	
MAN. RATE	1.35	1.25	1.11	+ 1.070	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	104,711	4,112,072	3.927			0	0	8	9	42	59
2019	88,291	4,372,389	4.952			0	0	7	5	35	47
2020	72,967	2,978,451	4.082			0	0	4	3	24	31
2021	46,599	1,228,081	2.635			0	0	2	4	19	25
2022	45,720	913,948	1.999			0	0	0	3	6	9
TOTAL	358,288	13,604,941	3.797			0	0	21	24	126	171
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,579,049	516,891	587,078	0	0	463,141	283,931	481,888	200,094
2019	0	0	1,595,833	455,210	831,636	0	0	717,870	145,593	493,442	132,805
2020	0	0	965,069	292,899	475,318	0	0	489,862	417,192	253,689	84,422
2021	0	0	400,918	95,929	249,359	0	0	162,902	55,369	196,382	67,222
2022	0	0	0	296,714	114,507	0	0	0	199,144	239,983	63,600
TOTAL	0	0	4,540,869	1,657,643	2,257,898	0	0	1,833,775	1,101,229	1,665,384	548,143
OD	0	0	0	0	0	0	0	0	0	0	1,901

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	2,228,038	690,566	765,550	0	0	779,929	354,914	597,059	154,873
2019	0	1,666	2,255,991	569,944	1,030,743	0	1,567	1,114,087	187,890	603,977	112,353
2020	1,416	3,286	1,343,111	385,164	620,527	4,885	16,002	789,625	479,702	329,461	76,486
2021	688	1,675	569,415	141,830	305,075	2,281	5,064	260,431	77,185	224,657	60,634
2022	309	1,667	304,109	296,921	139,299	879	7,218	163,548	193,341	205,232	55,268
TOTAL	2,413	8,294	6,700,665	2,084,424	2,861,194	8,044	29,851	3,107,620	1,293,032	1,960,386	459,615
OD	0	0	0	0	0	0	0	0	0	0	1,658

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,856,887	8,199,037	461,273	
IBNR + FREQUENCY ADJUSTMENT	(1,919,558)	(1,733,730)	831	
TOTAL LOSSES	7,937,329	6,465,307	462,104	
EXPECTED LOSSES	3,589,807	4,410,718	480,153	
CREDIBILITY	0.040	0.130	0.170	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.215	1.805	0.129	4.148
INDICATED (POST-TEST)	2.050	1.670	0.119	3.839
PRESENT ON RATE LEVEL	0.969	1.190	0.130	2.288
DERIVED BY FORMULA	1.012	1.253	0.128	2.392
UNDERLYING PRESENT RATE	1.002	1.231	0.134	2.367
PROPOSED	1.012	1.253	0.128	2.392

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.494
IND. RATE				2.494	MINIMUM PREMIUM	
MAN. RATE	2.73	2.70	2.50	+ 2.494	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	139,828	1,699,241	1.215			0	0	1	2	29	32
2019	139,422	1,850,985	1.328			0	0	1	3	21	25
2020	133,754	1,354,843	1.013			0	0	0	5	19	24
2021	144,067	806,990	0.560			0	0	0	1	23	24
2022	145,106	1,510,781	1.041			0	0	0	3	22	25
TOTAL	702,177	7,222,840	1.029			0	0	2	14	114	130
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	142,976	258,270	558,298	0	0	147,412	39,594	429,299	123,392
2019	0	0	312,990	373,683	147,004	0	0	348,976	169,134	308,288	190,910
2020	0	0	0	355,784	471,007	0	0	0	168,306	227,260	132,486
2021	0	0	0	6,619	248,279	0	0	0	35,772	348,126	168,194
2022	0	0	0	96,033	426,381	0	0	0	159,407	728,455	100,505
TOTAL	0	0	455,966	1,090,389	1,850,969	0	0	496,388	572,213	2,041,428	715,487
OD	0	0	0	0	0	0	0	0	0	0	1,454

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	201,739	345,049	728,021	0	0	248,242	49,493	531,901	95,505
2019	0	327	455,340	456,413	185,570	0	762	545,787	210,969	377,854	161,510
2020	0	40	69,133	440,320	595,325	0	70	27,678	190,363	278,228	120,032
2021	19	44	26,627	28,927	281,861	156	227	31,646	58,232	383,796	151,711
2022	317	1,232	286,119	239,750	402,390	1,396	12,825	245,753	279,910	583,977	87,339
TOTAL	336	1,643	1,038,959	1,510,458	2,193,167	1,552	13,884	1,099,107	788,966	2,155,757	616,097
OD	0	0	0	0	0	0	0	0	0	0	1,312

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,155,481	6,648,347	617,409	
IBNR + FREQUENCY ADJUSTMENT	(1,161,417)	(1,078,902)	1,499	
TOTAL LOSSES	994,064	5,569,446	618,908	
EXPECTED LOSSES	2,245,248	2,764,206	575,045	
CREDIBILITY	0.060	0.210	0.270	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.142	0.793	0.088	1.023
INDICATED (POST-TEST)	0.131	0.734	0.081	0.946
PRESENT ON RATE LEVEL	0.309	0.381	0.079	0.769
DERIVED BY FORMULA	0.298	0.455	0.080	0.833
UNDERLYING PRESENT RATE	0.320	0.394	0.082	0.795
PROPOSED	0.298	0.455	0.080	0.833

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.868
IND. RATE				0.868	MINIMUM PREMIUM	
MAN. RATE	0.98	0.95	0.84	+ 0.868	PRESENT	

+ PROPOSED

CLASS SAW MILL

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0301

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	92,927	3,488,184	3.754			0	0	1	9	54	64
2019	89,437	4,531,479	5.067			0	0	1	4	49	54
2020	85,343	2,142,085	2.510			1	0	1	6	49	57
2021	95,905	5,570,303	5.808			0	0	1	3	42	46
2022	108,298	3,348,808	3.092			0	0	2	5	33	40
TOTAL	471,910	19,080,859	4.043			1	0	6	27	227	261
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
2018	0	0	383,149	433,218	477,159	0	0	707,020	543,839	788,734	155,065
2019	0	0	287,518	211,244	735,894	0	0	1,990,000	200,506	803,567	302,750
2020	198,000	0	147,063	353,744	511,564	0	0	28,832	105,680	622,815	174,387
2021	0	0	552,499	78,907	642,212	0	0	3,687,853	67,005	406,294	135,533
2022	0	0	552,693	356,320	575,511	0	0	575,265	618,091	551,554	119,374
TOTAL	198,000	0	1,922,922	1,433,433	2,942,340	0	0	6,988,970	1,535,121	3,172,964	887,109
OD	0	0	0	25,140	0	0	0	0	124	0	1,717

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	365,299	578,779	622,215	0	0	804,504	679,799	977,241	120,020
2019	0	100	152,059	264,878	902,497	0	1,449	1,034,550	256,850	979,430	256,127
2020	265,221	536	265,841	442,320	648,928	287	1,005	71,338	135,032	750,458	157,995
2021	231	551	220,431	143,234	737,180	8,823	19,933	978,577	141,892	473,397	122,251
2022	1,259	7,558	1,127,634	578,413	601,199	7,544	76,998	1,103,132	623,413	510,833	103,736
TOTAL	266,711	8,746	2,131,265	2,007,624	3,512,018	16,655	99,385	3,992,101	1,836,987	3,691,360	760,128
OD	0	0	1,155	30,480	274	0	0	5	150	2	1,482

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,516,022	11,078,894	761,610	
IBNR + FREQUENCY ADJUSTMENT	(2,041,750)	(2,616,047)	2,253	
TOTAL LOSSES	4,474,272	8,462,847	763,863	
EXPECTED LOSSES	3,958,349	6,725,042	799,482	
CREDIBILITY	0.040	0.160	0.200	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.948	1.787	0.162	2.896
INDICATED (POST-TEST)	0.877	1.653	0.150	2.680
PRESENT ON RATE LEVEL	0.811	1.378	0.164	2.352
DERIVED BY FORMULA	0.814	1.422	0.161	2.396
UNDERLYING PRESENT RATE	0.839	1.425	0.169	2.433
PROPOSED	0.814	1.422	0.161	2.396

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.498
IND. RATE				2.498	MINIMUM PREMIUM	
MAN. RATE	2.92	2.82	2.57	+ 2.498	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	386,799	8,343,614	2.157			0	0	3	24	137	164
2019	424,733	7,077,156	1.666			0	0	3	24	145	172
2020	441,066	11,067,890	2.509			2	0	4	38	154	198
2021	534,352	12,746,030	2.385			0	0	4	37	165	206
2022	576,414	6,123,107	1.062			0	0	0	14	132	146
TOTAL	2,363,364	45,357,797	1.919			2	0	14	137	733	886
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
2018	0	0	532,704	1,399,878	1,186,324	0	0	1,035,977	1,412,484	1,703,392	1,072,855
2019	0	0	583,352	1,131,205	1,468,764	0	0	233,484	909,117	1,956,457	794,777
2020	683,001	0	693,393	2,175,488	1,569,993	126,657	0	823,510	1,672,659	2,258,982	1,064,207
2021	0	0	765,211	2,552,303	2,259,592	0	0	1,315,638	2,218,879	2,523,650	1,110,757
2022	0	0	0	595,615	1,569,736	0	0	0	423,273	2,351,127	1,183,356
TOTAL	683,001	0	2,574,660	7,854,489	8,054,409	126,657	0	3,408,609	6,636,412	10,793,608	5,225,952
OD	0	0	0	0	7,394	0	0	0	0	7,826	6,985

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	681,081	1,870,237	1,546,966	0	0	1,383,161	1,765,605	2,110,503	830,390
2019	0	609	882,641	1,391,113	1,811,247	0	510	405,688	1,121,101	2,381,372	672,381
2020	915,112	2,457	1,258,659	2,658,995	2,028,674	182,207	24,286	1,359,124	1,917,456	2,781,537	964,172
2021	2,271	5,270	2,232,422	2,845,198	2,761,061	19,162	39,004	2,433,426	2,270,834	2,947,284	1,001,903
2022	1,368	5,731	1,256,419	1,090,412	1,509,321	4,244	39,532	741,803	840,512	1,876,826	1,028,336
TOTAL	918,751	14,068	6,311,223	9,855,955	9,657,269	205,613	103,332	6,323,202	7,915,508	12,097,522	4,497,182
OD	0	0	87	83	9,039	0	0	43	77	9,463	5,458

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,876,318	39,544,917	4,502,640	
IBNR + FREQUENCY ADJUSTMENT	(6,084,999)	(10,097,225)	13,160	
TOTAL LOSSES	7,791,319	29,447,692	4,515,800	
EXPECTED LOSSES	11,921,274	25,980,365	4,389,625	
CREDIBILITY	0.130	0.470	0.600	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.330	1.245	0.191	1.766
INDICATED (POST-TEST)	0.305	1.152	0.177	1.634
PRESENT ON RATE LEVEL	0.488	1.063	0.180	1.730
DERIVED BY FORMULA	0.464	1.105	0.178	1.747
UNDERLYING PRESENT RATE	0.504	1.099	0.186	1.789
PROPOSED	0.460	1.094	0.176	1.730

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.803
IND. RATE				1.803	MINIMUM PREMIUM	
MAN. RATE	2.22	2.14	1.89	+ 1.803	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	9,491	2,433	0.026			0	0	0	0	0	0
2019	9,805	10,919	0.111			0	0	0	0	0	0
2020	11,590	27,060	0.233			0	0	0	0	2	2
2021	13,871	40,781	0.294			0	0	0	0	2	2
2022	16,062	192,457	1.198			0	0	0	1	3	4
TOTAL	60,819	273,650	0.450			0	0	0	1	7	8
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	2,433
2019	0	0	0	0	0	0	0	0	0	0	10,919
2020	0	0	0	0	6,606	0	0	0	0	17,332	3,122
2021	0	0	0	0	11,109	0	0	0	0	22,603	7,069
2022	0	0	0	1,000	54,889	0	0	0	1,000	115,457	20,111
TOTAL	0	0	0	1,000	72,604	0	0	0	1,000	155,392	43,654
OD	0	0	0	0	0	0	0	0	0	0	154

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	1,883
2019	0	0	0	0	0	0	0	0	0	0	9,237
2020	0	0	244	236	8,202	0	1	401	523	20,762	2,829
2021	1	2	1,061	992	12,592	5	8	1,207	1,687	24,768	6,376
2022	31	103	27,301	21,111	50,491	152	1,537	25,284	27,629	90,432	17,476
TOTAL	32	104	28,606	22,339	71,284	157	1,546	26,892	29,839	135,962	37,802
OD	0	0	0	0	0	0	0	0	0	0	140

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	57,338	259,425	37,941	
IBNR + FREQUENCY ADJUSTMENT	(201,457)	(163,829)	183	
TOTAL LOSSES	0	95,596	38,125	
EXPECTED LOSSES	396,019	421,886	57,363	
CREDIBILITY	0.010	0.040	0.050	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.157	0.062	0.220
INDICATED (POST-TEST)	0.000	0.145	0.058	0.203
PRESENT ON RATE LEVEL	0.630	0.671	0.091	1.391
DERIVED BY FORMULA	0.623	0.650	0.090	1.362
UNDERLYING PRESENT RATE	0.651	0.694	0.094	1.439
PROPOSED	0.623	0.650	0.090	1.362

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.420
IND. RATE				1.420	MINIMUM PREMIUM	
MAN. RATE	1.89	1.75	1.52	+ 1.420	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	352,327	9,001,159	2.555			0	0	6	12	111	129
2019	350,214	12,814,055	3.659			0	1	3	22	91	117
2020	355,266	4,865,651	1.370			0	0	1	22	80	103
2021	386,354	4,901,040	1.269			0	0	1	19	81	101
2022	437,388	4,398,347	1.006			0	0	0	16	80	96
TOTAL	1,881,549	35,980,252	1.912			0	1	11	91	443	546
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,439,106	298,096	1,248,238	0	0	3,493,742	412,341	1,404,454	705,182
2019	0	528,906	581,181	834,640	1,225,895	0	6,653,858	191,218	526,252	1,537,881	734,224
2020	0	0	259,237	801,056	1,034,625	0	0	182,414	652,448	1,248,674	687,197
2021	0	0	204,313	1,049,598	641,731	0	0	29,902	930,175	1,501,469	543,852
2022	0	0	0	573,176	964,721	0	0	0	739,436	1,467,238	653,776
TOTAL	0	528,906	2,483,837	3,556,566	5,115,210	0	6,653,858	3,897,276	3,260,652	7,159,716	3,324,231
OD	0	0	0	0	0	0	0	0	0	0	35,265

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,417,334	398,256	1,627,702	0	0	2,099,811	515,426	1,740,119	545,811
2019	0	67,368	866,133	1,028,826	1,511,090	0	865,832	347,501	653,515	1,869,023	621,154
2020	380	962	499,328	995,713	1,314,117	1,819	6,193	386,953	755,448	1,523,003	622,600
2021	775	1,780	779,683	1,139,603	806,059	2,772	4,271	461,754	953,116	1,706,673	490,555
2022	1,012	4,543	945,916	847,917	951,471	4,007	34,371	730,628	852,326	1,212,885	568,131
TOTAL	2,168	74,653	4,508,393	4,410,315	6,210,440	8,598	910,668	4,026,647	3,729,831	8,051,703	2,848,251
OD	0	0	0	0	0	0	0	0	0	0	30,677

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,531,127	22,402,289	2,878,927	
IBNR + FREQUENCY ADJUSTMENT	(3,794,858)	(6,053,380)	7,755	
TOTAL LOSSES	5,736,269	16,348,909	2,886,683	
EXPECTED LOSSES	7,375,622	15,560,306	2,716,961	
CREDIBILITY	0.110	0.400	0.510	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.305	0.869	0.152	1.326
INDICATED (POST-TEST)	0.282	0.804	0.140	1.227
PRESENT ON RATE LEVEL	0.379	0.800	0.140	1.318
DERIVED BY FORMULA	0.368	0.801	0.140	1.310
UNDERLYING PRESENT RATE	0.392	0.827	0.144	1.363
PROPOSED	0.368	0.801	0.140	1.310

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.365
IND. RATE				1.365	MINIMUM PREMIUM	
MAN. RATE	1.66	1.58	1.44	+ 1.365	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	22,742	975,755	4.291			0	0	1	4	4	9
2019	23,039	628,819	2.729			0	0	1	0	10	11
2020	21,777	136,848	0.628			0	0	0	1	5	6
2021	23,811	251,536	1.056			0	0	0	1	4	5
2022	24,939	488,665	1.959			0	0	0	1	4	5
TOTAL	116,308	2,481,623	2.134			0	0	2	7	27	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
2018	0	0	161,720	309,561	7,825	0	0	155,126	276,549	20,029	44,945
2019	0	0	154,884	0	111,720	0	0	151,243	0	161,042	49,930
2020	0	0	0	13,802	15,755	0	0	0	4,222	49,751	53,318
2021	0	0	0	18,809	60,674	0	0	0	44,942	63,156	63,955
2022	0	0	0	108,431	128,408	0	0	0	144,701	57,125	50,000
TOTAL	0	0	316,604	450,603	324,382	0	0	306,369	470,414	351,103	262,148
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
2018	0	0	228,187	413,573	10,204	0	0	261,232	345,686	24,816	34,787
2019	0	162	217,290	2,099	137,463	0	330	233,838	3,053	195,793	42,241
2020	0	1	2,589	16,991	19,970	0	4	1,713	6,105	59,747	48,306
2021	11	25	14,072	24,615	70,036	113	160	19,771	45,238	72,119	57,687
2022	161	763	152,866	140,446	130,350	487	3,704	93,732	113,127	57,377	43,450
TOTAL	173	952	615,003	597,725	368,022	600	4,199	610,286	513,209	409,851	226,472
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,231,213	1,888,807	226,472	
IBNR + FREQUENCY ADJUSTMENT	(457,257)	(465,890)	532	
TOTAL LOSSES	773,956	1,422,917	227,003	
EXPECTED LOSSES	885,563	1,195,599	198,330	
CREDIBILITY	0.020	0.060	0.080	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.665	1.223	0.195	2.084
INDICATED (POST-TEST)	0.616	1.132	0.181	1.929
PRESENT ON RATE LEVEL	0.736	0.994	0.165	1.895
DERIVED BY FORMULA	0.734	1.002	0.166	1.902
UNDERLYING PRESENT RATE	0.761	1.028	0.171	1.960
PROPOSED	0.734	1.002	0.166	1.902

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.983
IND. RATE				1.983	MINIMUM PREMIUM	
MAN. RATE	2.38	2.34	2.07	+ 1.983	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	162,904	4,611,308	2.831			0	0	3	34	34	71
2019	161,658	3,973,299	2.458			0	0	3	32	32	67
2020	139,665	1,240,618	0.888			0	0	0	16	32	48
2021	165,099	1,516,269	0.918			0	0	0	13	24	37
2022	190,034	2,271,591	1.195			0	0	0	9	40	49
TOTAL	819,360	13,613,085	1.661			0	0	6	104	162	272
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
2018	0	0	734,082	1,320,789	293,259	0	0	400,148	1,138,308	281,565	443,157
2019	0	0	591,545	1,444,678	335,380	0	0	114,812	714,136	456,301	316,447
2020	0	0	0	333,319	227,053	0	0	0	153,414	303,448	223,384
2021	0	0	0	491,150	228,297	0	0	0	190,686	287,085	319,051
2022	0	0	0	260,940	531,155	0	0	0	267,628	982,498	229,370
TOTAL	0	0	1,325,627	3,850,876	1,615,144	0	0	514,960	2,464,172	2,310,897	1,531,409
OD	0	0	0	0	1,465	0	0	0	0	3,110	237

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,035,790	1,764,574	382,410	0	0	673,849	1,422,885	348,859	343,004
2019	0	618	895,173	1,758,524	429,118	0	251	207,114	869,297	563,610	267,714
2020	0	33	56,848	404,853	291,777	0	69	27,455	176,426	368,962	202,386
2021	207	451	237,927	521,674	291,771	484	687	84,908	193,369	326,946	287,784
2022	512	2,232	474,967	419,949	517,560	2,033	18,372	361,101	413,824	792,245	199,323
TOTAL	719	3,333	2,700,704	4,869,574	1,912,636	2,517	19,379	1,354,427	3,075,801	2,400,623	1,300,210
OD	0	0	17	16	1,791	0	0	17	31	3,760	183

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,081,113	12,264,233	1,300,394	
IBNR + FREQUENCY ADJUSTMENT	(1,654,290)	(3,126,926)	3,695	
TOTAL LOSSES	2,426,823	9,137,307	1,304,089	
EXPECTED LOSSES	3,208,161	8,055,423	1,303,891	
CREDIBILITY	0.060	0.230	0.300	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.296	1.114	0.159	1.570
INDICATED (POST-TEST)	0.274	1.031	0.147	1.453
PRESENT ON RATE LEVEL	0.379	0.950	0.154	1.483
DERIVED BY FORMULA	0.372	0.969	0.152	1.493
UNDERLYING PRESENT RATE	0.392	0.983	0.159	1.534
PROPOSED	0.370	0.962	0.151	1.483

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.546
IND. RATE				1.546	MINIMUM PREMIUM	
MAN. RATE	1.83	1.83	1.62	+ 1.546	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	21,603	425,992	1.972			0	0	1	0	5	6
2019	20,451	189,548	0.927			0	0	0	0	5	5
2020	17,377	136,942	0.788			0	0	0	0	3	3
2021	18,661	7,116	0.038			0	0	0	0	1	1
2022	15,109	402,906	2.667			0	0	0	1	3	4
TOTAL	93,201	1,162,504	1.247			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
2018	0	0	147,388	0	94,800	0	0	94,158	0	83,763	5,883
2019	0	0	0	0	144,896	0	0	0	0	37,550	7,102
2020	0	0	0	0	105,706	0	0	0	0	27,137	4,099
2021	0	0	0	0	1,188	0	0	0	0	1,097	4,831
2022	0	0	0	169,900	127,436	0	0	0	13,250	89,671	2,649
TOTAL	0	0	147,388	169,900	474,026	0	0	94,158	13,250	239,218	24,564
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
2018	0	0	207,964	0	123,619	0	0	158,562	0	103,782	4,553
2019	0	0	1,699	1,622	177,139	0	0	205	372	45,403	6,008
2020	0	2	3,908	3,782	131,240	0	2	627	819	32,507	3,714
2021	0	0	113	106	1,347	0	0	59	82	1,202	4,358
2022	212	1,065	203,961	192,846	136,544	154	1,449	26,662	30,061	71,328	2,302
TOTAL	212	1,067	417,647	198,356	569,889	154	1,451	186,116	31,334	254,223	20,935
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	606,646	1,053,802	20,935	
IBNR + FREQUENCY ADJUSTMENT	(266,191)	(183,665)	103	
TOTAL LOSSES	340,455	870,137	21,038	
EXPECTED LOSSES	508,332	467,899	47,385	
CREDIBILITY	0.020	0.050	0.070	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.365	0.934	0.023	1.321
INDICATED (POST-TEST)	0.338	0.864	0.021	1.223
PRESENT ON RATE LEVEL	0.527	0.485	0.049	1.062
DERIVED BY FORMULA	0.524	0.504	0.047	1.075
UNDERLYING PRESENT RATE	0.545	0.502	0.051	1.098
PROPOSED	0.524	0.504	0.047	1.075

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.121
IND. RATE				1.121	MINIMUM PREMIUM	
MAN. RATE	1.31	1.26	1.16	+ 1.121	PRESENT	

+ PROPOSED

CLASS SMELTING OR GALVANIZING

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0402

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	106,812	2,585,151	2.420			0	0	5	12	23	40
2019	112,456	2,523,319	2.244			0	0	3	8	15	26
2020	96,199	1,005,551	1.045			0	0	0	5	24	29
2021	97,338	1,766,742	1.815			0	0	1	7	21	29
2022	116,171	888,093	0.764			0	0	0	3	24	27
TOTAL	528,976	8,768,856	1.658			0	0	9	35	107	151
OD						1	0	0	0	0	1

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	963,768	247,643	174,281	0	0	350,224	381,412	300,025	167,798
2019	0	0	758,092	340,503	170,452	0	0	650,502	194,447	297,714	111,609
2020	0	0	0	261,499	172,668	0	0	0	261,172	157,429	152,783
2021	0	0	211,720	303,238	158,440	0	0	150,750	244,029	610,561	88,004
2022	0	0	0	75,157	283,739	0	0	0	78,341	292,668	158,188
TOTAL	0	0	1,933,580	1,228,040	959,580	0	0	1,151,476	1,159,401	1,658,397	678,382
OD	250,960	0	0	0	0	0	0	0	0	0	3,435

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,359,877	330,851	227,262	0	0	589,777	476,765	371,731	129,876
2019	0	791	1,074,770	418,885	216,409	0	1,420	1,011,151	244,386	367,594	94,421
2020	0	26	44,397	317,425	222,127	0	97	38,436	289,506	197,887	138,421
2021	463	1,102	414,400	335,080	208,407	2,631	5,427	334,250	277,270	690,304	79,380
2022	220	876	199,839	169,200	269,071	602	5,445	106,788	122,319	235,874	137,465
TOTAL	684	2,795	3,093,282	1,571,441	1,143,276	3,233	12,388	2,080,403	1,410,246	1,863,390	579,563
OD	360,250	0	0	0	0	0	0	0	0	0	2,935

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,553,034	5,988,353	582,498	
IBNR + FREQUENCY ADJUSTMENT	(1,636,044)	(1,235,799)	1,379	
TOTAL LOSSES	3,916,990	4,752,554	583,877	
EXPECTED LOSSES	3,164,679	3,185,074	511,679	
CREDIBILITY	0.050	0.170	0.220	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.672	0.898	0.110	1.681
INDICATED (POST-TEST)	0.622	0.831	0.102	1.555
PRESENT ON RATE LEVEL	0.578	0.582	0.094	1.254
DERIVED BY FORMULA	0.581	0.625	0.095	1.300
UNDERLYING PRESENT RATE	0.598	0.602	0.097	1.297
PROPOSED	0.581	0.625	0.095	1.300

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.356
IND. RATE				1.356	MINIMUM PREMIUM	
MAN. RATE	1.70	1.55	1.37	+ 1.356	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	332,746	4,278,605	1.286			0	0	7	10	57	74
2019	309,573	3,267,361	1.055			0	0	3	5	55	63
2020	294,936	4,062,980	1.378			0	0	5	11	60	76
2021	341,164	4,595,026	1.347			1	0	6	11	56	74
2022	374,763	6,526,243	1.741			1	0	0	11	91	103
TOTAL	1,653,182	22,730,215	1.375			2	0	21	48	319	390
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,510,120	270,010	770,417	0	0	295,392	380,640	758,788	293,238
2019	0	0	750,579	402,318	490,984	0	0	358,741	135,290	795,379	334,070
2020	0	0	1,031,281	475,563	584,251	0	0	407,607	483,697	830,232	250,349
2021	1,000	0	1,448,081	373,589	861,618	2,000	0	734,084	182,945	739,312	252,397
2022	287,076	0	0	770,173	1,493,692	1,099,585	0	0	590,145	1,801,616	483,956
TOTAL	288,076	0	4,740,061	2,291,653	4,200,962	1,101,585	0	1,795,824	1,772,717	4,925,327	1,614,010
OD	0	0	0	0	0	0	0	0	0	0	2,265

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	2,130,779	360,733	1,004,624	0	0	497,440	475,800	940,138	226,966
2019	0	784	1,070,891	497,377	608,898	0	783	562,175	174,954	966,361	282,623
2020	1,513	3,526	1,461,714	607,816	762,677	4,064	13,397	689,544	566,729	1,020,666	226,816
2021	4,013	6,068	2,064,875	536,451	1,059,471	13,970	22,564	1,141,512	276,930	848,461	227,662
2022	282,842	6,456	1,366,190	1,212,177	1,459,655	892,434	35,717	718,135	827,383	1,461,455	420,558
TOTAL	288,368	16,834	8,094,449	3,214,554	4,895,324	910,468	72,462	3,608,806	2,321,795	5,237,082	1,384,625
OD	0	0	0	0	0	0	0	0	0	0	1,863

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,991,387	15,668,756	1,386,489	
IBNR + FREQUENCY ADJUSTMENT	(3,199,387)	(3,717,540)	4,126	
TOTAL LOSSES	9,791,999	11,951,216	1,390,615	
EXPECTED LOSSES	6,194,607	9,546,187	1,476,766	
CREDIBILITY	0.100	0.370	0.470	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.592	0.723	0.084	1.399
INDICATED (POST-TEST)	0.548	0.669	0.078	1.295
PRESENT ON RATE LEVEL	0.362	0.558	0.086	1.007
DERIVED BY FORMULA	0.381	0.599	0.082	1.062
UNDERLYING PRESENT RATE	0.375	0.577	0.089	1.041
PROPOSED	0.381	0.599	0.082	1.062

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.107
IND. RATE				1.107	MINIMUM PREMIUM	
MAN. RATE	1.35	1.25	1.10	+ 1.107	PRESENT	

+ PROPOSED

CLASS STEEL MFG.

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0404

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	315,098	7,389,009	2.345			0	0	9	15	47	71
2019	282,962	7,849,759	2.774			0	0	7	16	52	75
2020	290,010	2,889,365	0.996			0	0	2	10	36	48
2021	485,716	11,538,593	2.376			0	1	2	33	43	79
2022	555,352	5,515,146	0.993			0	0	3	19	47	69
TOTAL	1,929,138	35,181,872	1.824			0	1	23	93	225	342
OD						1	0	1	0	0	2

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	3,133,847	747,857	756,005	0	0	1,042,046	614,737	877,831	216,686
2019	0	0	2,606,876	595,065	911,888	0	0	1,808,939	516,826	1,232,275	177,890
2020	0	0	423,557	637,576	601,611	0	0	17,537	414,757	611,470	182,857
2021	0	182,762	387,354	1,141,434	519,569	0	7,069,182	55,595	1,125,976	818,799	237,922
2022	0	0	1,771,108	749,785	647,061	0	0	274,690	808,929	888,145	375,428
TOTAL	0	182,762	8,322,742	3,871,717	3,436,134	0	7,069,182	3,198,807	3,481,225	4,428,520	1,190,783
OD	350,000	0	160,975	0	0	0	0	53,496	0	0	3,590

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	4,421,858	999,137	985,831	0	0	1,754,805	768,421	1,087,633	167,715
2019	0	2,621	3,537,922	745,406	1,135,582	0	3,633	2,589,946	653,301	1,509,778	150,495
2020	621	1,493	678,000	788,968	775,358	175	742	95,465	471,279	747,632	165,668
2021	1,551	21,058	1,043,953	1,232,551	681,123	97,005	1,031,312	658,548	1,101,519	973,194	214,606
2022	2,727	17,815	2,437,108	1,045,769	766,963	5,605	52,384	915,584	794,124	776,467	326,247
TOTAL	4,900	42,987	12,118,842	4,811,832	4,344,858	102,785	1,088,071	6,014,348	3,788,644	5,094,704	1,024,731
OD	502,421	168	224,474	881	917	0	117	82,399	516	379	3,078

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	20,181,511	18,042,730	1,027,809	
IBNR + FREQUENCY ADJUSTMENT	(5,681,622)	(5,623,870)	3,923	
TOTAL LOSSES	14,499,889	12,418,860	1,031,731	
EXPECTED LOSSES	11,194,244	14,515,109	1,140,312	
CREDIBILITY	0.110	0.410	0.520	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.710	0.644	0.053	1.407
INDICATED (POST-TEST)	0.657	0.596	0.049	1.302
PRESENT ON RATE LEVEL	0.561	0.727	0.057	1.346
DERIVED BY FORMULA	0.572	0.673	0.053	1.298
UNDERLYING PRESENT RATE	0.580	0.752	0.059	1.392
PROPOSED	0.573	0.675	0.053	1.302

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.357
IND. RATE				1.357	MINIMUM PREMIUM	
MAN. RATE	1.58	1.59	1.47	+ 1.357	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	145,036	2,839,346	1.958			0	0	4	9	29	42
2019	123,853	1,880,470	1.518			0	0	1	10	35	46
2020	137,939	5,552,953	4.026			1	0	5	9	27	42
2021	143,605	1,962,859	1.367			0	0	0	10	25	35
2022	146,514	1,103,387	0.753			0	0	0	5	23	28
TOTAL	696,947	13,339,015	1.914			1	0	10	43	139	193
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	877,657	332,233	330,856	0	0	367,167	187,896	424,024	319,513
2019	0	0	183,996	400,540	359,982	0	0	53,375	192,641	485,737	204,199
2020	986,569	0	1,088,971	369,791	194,257	259	0	2,120,073	234,191	357,560	201,282
2021	0	0	0	214,135	503,597	0	0	0	249,496	795,224	200,407
2022	0	0	0	157,157	265,003	0	0	0	58,522	388,430	234,275
TOTAL	986,569	0	2,150,624	1,473,856	1,653,695	259	0	2,540,615	922,746	2,450,975	1,159,676
OD	0	0	0	0	0	0	0	0	0	0	1,390

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,238,374	443,863	431,436	0	0	618,309	234,870	525,366	247,303
2019	0	192	279,193	490,653	445,498	0	117	92,361	238,302	590,687	172,752
2020	1,292,852	3,252	1,330,160	466,421	273,621	12,315	38,916	1,823,001	308,215	462,886	182,361
2021	117	259	142,327	263,526	585,200	727	1,040	133,507	284,315	887,578	180,767
2022	278	1,247	259,593	232,668	261,330	669	6,298	116,129	130,994	309,071	203,585
TOTAL	1,293,247	4,950	3,249,648	1,897,131	1,997,085	13,710	46,370	2,783,307	1,196,696	2,775,588	986,769
OD	0	0	0	0	0	0	0	0	0	0	1,252

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,391,231	7,866,500	988,021	
IBNR + FREQUENCY ADJUSTMENT	(2,099,105)	(1,702,128)	2,409	
TOTAL LOSSES	5,292,126	6,164,373	990,430	
EXPECTED LOSSES	4,046,277	4,346,659	911,222	
CREDIBILITY	0.060	0.210	0.270	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.759	0.884	0.142	1.786
INDICATED (POST-TEST)	0.703	0.818	0.131	1.653
PRESENT ON RATE LEVEL	0.561	0.603	0.126	1.291
DERIVED BY FORMULA	0.570	0.648	0.128	1.346
UNDERLYING PRESENT RATE	0.581	0.624	0.131	1.335
PROPOSED	0.570	0.648	0.128	1.346

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.403
IND. RATE				1.403	MINIMUM PREMIUM	
MAN. RATE	1.53	1.51	1.41	+ 1.403	PRESENT	

+ PROPOSED

CLASS TUBE MFG.

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0407

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	170,653	1,960,247	1.149			0	0	2	11	25	38
2019	151,552	2,210,466	1.459			0	0	0	8	31	39
2020	134,134	1,898,490	1.415			0	0	2	12	16	30
2021	182,732	2,130,150	1.166			0	0	1	6	26	33
2022	210,970	6,217,983	2.947			0	0	2	7	24	33
TOTAL	850,041	14,417,336	1.696			0	0	7	44	122	173
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	311,963	385,919	139,521	0	0	119,508	278,811	265,204	459,321
2019	0	0	0	335,275	261,042	0	0	0	155,957	768,619	689,573
2020	0	0	428,951	401,523	155,601	0	0	206,296	127,395	152,986	425,738
2021	0	0	176,444	504,119	262,928	0	0	58,427	295,455	465,223	367,554
2022	0	0	747,296	453,032	321,643	0	0	3,536,317	168,546	557,311	433,838
TOTAL	0	0	1,664,654	2,079,868	1,140,735	0	0	3,920,548	1,026,164	2,209,343	2,376,024
OD	0	0	0	0	0	0	0	0	0	0	2,500

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	440,180	515,588	181,935	0	0	201,251	348,514	328,588	355,514
2019	0	0	18,460	409,411	322,783	0	0	10,268	196,222	931,786	583,379
2020	629	1,482	634,366	492,161	214,738	2,057	6,725	327,168	150,752	192,308	385,719
2021	493	1,152	468,482	547,533	338,932	1,513	2,803	215,049	305,655	531,046	331,534
2022	895	5,334	826,652	539,374	364,312	7,911	86,435	1,057,791	336,915	484,098	377,005
TOTAL	2,017	7,967	2,388,140	2,504,066	1,422,701	11,481	95,963	1,811,527	1,338,058	2,467,825	2,033,151
OD	0	0	0	0	0	0	0	0	0	0	2,244

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,317,095	7,732,650	2,035,395	
IBNR + FREQUENCY ADJUSTMENT	(2,221,645)	(1,755,035)	6,581	
TOTAL LOSSES	2,095,450	5,977,616	2,041,976	
EXPECTED LOSSES	4,314,545	4,520,128	2,191,345	
CREDIBILITY	0.070	0.240	0.300	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.247	0.703	0.240	1.190
INDICATED (POST-TEST)	0.228	0.651	0.222	1.101
PRESENT ON RATE LEVEL	0.491	0.514	0.249	1.254
DERIVED BY FORMULA	0.472	0.547	0.241	1.260
UNDERLYING PRESENT RATE	0.508	0.532	0.258	1.297
PROPOSED	0.470	0.544	0.240	1.254

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.307
IND. RATE				1.307	MINIMUM PREMIUM	
MAN. RATE	1.69	1.58	1.37	+ 1.307	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	126,187	1,710,340	1.355			0	0	0	5	41	46
2019	126,332	1,973,940	1.563			0	0	2	5	32	39
2020	126,072	3,453,216	2.739			0	0	2	10	37	49
2021	127,644	1,996,074	1.564			0	0	1	2	35	38
2022	148,726	2,996,183	2.015			0	0	1	2	34	37
TOTAL	654,961	12,129,753	1.852			0	0	6	24	179	209
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	143,614	489,281	0	0	0	304,608	522,157	250,680
2019	0	0	301,016	62,724	399,452	0	0	104,189	151,719	683,802	271,038
2020	0	0	464,727	402,009	579,010	0	0	113,838	825,989	684,868	382,775
2021	0	0	168,992	125,228	387,817	0	0	29,677	364,778	647,850	271,732
2022	0	0	256,026	156,841	608,620	0	0	510,479	191,252	984,969	287,996
TOTAL	0	0	1,190,761	890,416	2,464,180	0	0	758,183	1,838,346	3,523,646	1,464,221
OD	0	0	0	0	0	0	0	0	0	0	130

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	191,868	638,022	0	0	0	380,760	646,953	194,026
2019	0	314	427,321	82,167	490,738	0	227	170,120	191,262	829,902	229,298
2020	682	1,611	697,653	508,611	741,243	1,135	3,999	295,102	925,236	852,310	346,794
2021	342	822	304,330	171,572	454,732	1,333	2,227	209,551	379,568	734,626	245,102
2022	767	4,070	680,355	387,085	591,446	6,313	67,547	883,792	422,452	809,759	250,269
TOTAL	1,791	6,817	2,109,659	1,341,303	2,916,182	8,782	74,000	1,558,565	2,299,279	3,873,548	1,265,489
OD	0	0	0	0	0	0	0	0	0	0	110

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,759,614	10,430,311	1,265,599	
IBNR + FREQUENCY ADJUSTMENT	(2,472,842)	(2,465,523)	3,015	
TOTAL LOSSES	1,286,772	7,964,788	1,268,615	
EXPECTED LOSSES	4,795,459	6,339,335	1,081,512	
CREDIBILITY	0.060	0.200	0.250	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.196	1.216	0.194	1.606
INDICATED (POST-TEST)	0.182	1.125	0.179	1.486
PRESENT ON RATE LEVEL	0.708	0.936	0.160	1.803
DERIVED BY FORMULA	0.676	0.974	0.165	1.815
UNDERLYING PRESENT RATE	0.732	0.968	0.165	1.865
PROPOSED	0.672	0.968	0.164	1.803

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.880
IND. RATE				1.880	MINIMUM PREMIUM	
MAN. RATE	2.35	2.23	1.97	+ 1.880	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	145,774	5,552,356	3,809			0	0	8	13	59	80
2019	139,715	3,115,759	2,230			0	0	4	4	34	42
2020	131,532	3,359,321	2,554			0	0	4	10	23	37
2021	148,052	5,394,348	3,644			0	0	2	9	51	62
2022	168,475	2,090,604	1,241			0	0	0	5	38	43
TOTAL	733,548	19,512,388	2,660			0	0	18	41	205	264
OD						0	0	1	1	0	2

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,858,688	603,028	422,187	0	0	509,929	1,097,985	773,105	287,434
2019	0	0	1,103,005	353,501	491,280	0	0	407,347	173,088	390,793	196,745
2020	0	0	831,295	605,895	406,726	0	0	581,465	398,530	394,494	140,916
2021	0	0	410,562	570,372	975,642	0	0	1,793,736	212,626	1,228,338	203,072
2022	0	0	0	360,915	346,550	0	0	0	469,209	516,545	397,385
TOTAL	0	0	4,203,550	2,493,711	2,642,385	0	0	3,292,477	2,351,438	3,303,275	1,225,552
OD	0	0	145,721	13,637	0	0	0	40,000	8,734	0	3,747

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	2,622,609	805,645	550,532	0	0	858,720	1,372,481	957,877	222,474
2019	0	1,152	1,560,098	440,123	610,735	0	889	636,300	217,130	478,088	166,446
2020	1,219	2,860	1,208,235	752,543	541,633	5,798	18,967	926,561	466,818	499,467	127,670
2021	682	1,601	656,908	682,722	1,154,119	10,031	22,267	1,152,131	338,739	1,385,589	183,171
2022	492	2,396	469,834	437,643	359,662	2,008	16,364	374,873	444,130	445,299	345,328
TOTAL	2,393	8,009	6,517,683	3,118,676	3,216,680	17,837	58,487	3,948,586	2,839,298	3,766,320	1,045,089
OD	0	152	203,829	17,331	978	0	87	61,951	10,949	418	3,233

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,819,014	12,970,652	1,048,321	
IBNR + FREQUENCY ADJUSTMENT	(3,571,983)	(2,886,375)	3,026	
TOTAL LOSSES	7,247,031	10,084,277	1,051,348	
EXPECTED LOSSES	6,922,119	7,421,836	1,074,461	
CREDIBILITY	0.060	0.210	0.270	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.952	1.371	0.143	2.465
INDICATED (POST-TEST)	0.881	1.268	0.132	2.281
PRESENT ON RATE LEVEL	0.912	0.978	0.142	2.032
DERIVED BY FORMULA	0.910	1.039	0.139	2.089
UNDERLYING PRESENT RATE	0.944	1.012	0.146	2.102
PROPOSED	0.910	1.039	0.139	2.089

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.177
IND. RATE				2.177	MINIMUM PREMIUM	
MAN. RATE	2.58	2.46	2.22	+ 2.177	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	285,728	5,189,218	1.816			0	0	5	16	75	96
2019	307,623	5,287,240	1.719			0	0	7	11	73	91
2020	300,608	4,987,423	1.659			1	0	4	21	60	86
2021	335,491	6,864,805	2.046			0	0	3	29	75	107
2022	350,191	3,956,936	1.130			0	0	1	8	61	70
TOTAL	1,579,641	26,285,622	1.664			1	0	20	85	344	450
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,230,687	508,468	683,362	0	0	956,322	283,923	990,546	535,910
2019	0	0	1,294,071	538,199	816,963	0	0	517,908	325,495	1,369,788	424,816
2020	65,733	0	968,287	697,813	887,988	16,863	0	438,728	342,600	967,914	601,497
2021	0	0	791,417	592,573	917,960	0	0	2,216,434	803,489	983,880	559,052
2022	0	0	204,190	474,991	731,828	0	0	58,143	383,931	1,642,455	461,398
TOTAL	65,733	0	4,488,652	2,812,044	4,038,101	16,863	0	4,187,535	2,139,438	5,954,583	2,582,673
OD	0	0	0	0	0	0	0	0	0	0	12,039

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,586,143	679,313	891,104	0	0	1,391,132	354,904	1,227,286	414,794
2019	0	1,351	1,838,835	668,744	1,011,991	0	1,131	817,876	412,208	1,664,976	359,394
2020	89,398	3,339	1,421,507	881,939	1,144,953	27,665	14,365	720,189	418,139	1,181,248	544,956
2021	1,146	2,738	1,026,253	715,934	1,101,827	12,534	26,878	1,490,877	860,773	1,159,483	504,265
2022	1,039	5,410	954,938	699,966	738,207	3,729	35,192	632,284	654,941	1,321,384	400,955
TOTAL	91,584	12,838	6,827,676	3,645,896	4,888,081	43,928	77,566	5,052,358	2,700,964	6,554,378	2,224,365
OD	0	0	0	0	0	0	0	0	0	0	10,080

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,105,949	17,789,319	2,234,445	
IBNR + FREQUENCY ADJUSTMENT	(4,795,689)	(4,806,765)	5,402	
TOTAL LOSSES	7,310,260	12,982,554	2,239,847	
EXPECTED LOSSES	9,330,753	12,345,649	1,954,143	
CREDIBILITY	0.100	0.360	0.460	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.463	0.822	0.141	1.426
INDICATED (POST-TEST)	0.428	0.761	0.131	1.319
PRESENT ON RATE LEVEL	0.571	0.756	0.120	1.446
DERIVED BY FORMULA	0.557	0.757	0.125	1.439
UNDERLYING PRESENT RATE	0.591	0.782	0.124	1.496
PROPOSED	0.557	0.757	0.125	1.439

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.500
IND. RATE				1.500	MINIMUM PREMIUM	
MAN. RATE	1.83	1.79	1.58	+ 1.500	PRESENT	

+ PROPOSED

CLASS CAR MFG.

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0416

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	208,275	2,576,485	1.237			0	0	4	5	35	44
2019	65,918	900,188	1.366			0	0	1	4	11	16
2020	45,674	161,111	0.353			0	0	0	1	3	4
2021	47,202	255,899	0.542			0	0	0	1	8	9
2022	48,859	151,706	0.310			0	0	0	0	10	10
TOTAL	415,928	4,045,389	0.973			0	0	5	11	67	83
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,013,074	204,194	586,047	0	0	206,290	112,443	353,216	101,221
2019	0	0	193,409	210,806	111,617	0	0	60,120	131,360	119,538	73,338
2020	0	0	0	55,327	5,841	0	0	0	47,132	27,485	25,326
2021	0	0	0	2,966	127,020	0	0	0	21,266	76,630	28,017
2022	0	0	0	0	44,180	0	0	0	0	87,362	20,164
TOTAL	0	0	1,206,483	473,293	874,705	0	0	266,410	312,201	664,231	248,066
OD	0	0	0	0	0	0	0	0	0	0	717

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,429,447	272,803	764,205	0	0	347,392	140,554	437,635	78,345
2019	0	202	280,693	257,890	139,853	0	131	98,365	160,630	146,999	62,044
2020	0	5	8,259	66,062	8,892	0	17	6,915	52,217	34,603	22,945
2021	10	22	13,438	14,370	144,172	64	92	11,852	24,894	85,350	25,271
2022	25	79	21,299	16,301	40,547	113	1,148	18,705	20,384	68,360	17,523
TOTAL	34	308	1,753,136	627,426	1,097,669	177	1,388	483,229	398,679	772,947	206,128
OD	0	0	0	0	0	0	0	0	0	0	555

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,238,272	2,896,720	206,683	
IBNR + FREQUENCY ADJUSTMENT	(808,027)	(795,054)	310	
TOTAL LOSSES	1,430,244	2,101,667	206,994	
EXPECTED LOSSES	1,433,988	1,986,068	202,909	
CREDIBILITY	0.040	0.150	0.190	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.344	0.505	0.050	0.899
INDICATED (POST-TEST)	0.318	0.468	0.046	0.832
PRESENT ON RATE LEVEL	0.333	0.462	0.047	0.842
DERIVED BY FORMULA	0.333	0.463	0.047	0.842
UNDERLYING PRESENT RATE	0.345	0.478	0.049	0.871
PROPOSED	0.333	0.463	0.047	0.842

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.878
IND. RATE				0.878	MINIMUM PREMIUM	
MAN. RATE	1.10	1.04	0.92	+ 0.878	PRESENT	

+ PROPOSED

CLASS STEEL FOUNDRY

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0421

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	39,342	1,570,585	3.992			0	0	1	6	20	27
2019	31,621	367,463	1.162			0	0	0	1	10	11
2020	22,011	543,041	2.467			0	0	0	1	11	12
2021	26,083	452,958	1.737			0	0	0	2	7	9
2022	28,858	492,558	1.707			0	0	0	1	5	6
TOTAL	147,915	3,426,605	2.317			0	0	1	11	53	65
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	256,644	211,838	213,470	0	0	58,417	140,736	301,917	387,563
2019	0	0	0	95,575	49,022	0	0	0	24,268	94,106	104,492
2020	0	0	0	22,600	84,020	0	0	0	8,511	335,953	91,957
2021	0	0	0	232,447	55,039	0	0	0	52,441	86,840	26,191
2022	0	0	0	129,750	24,315	0	0	0	248,734	54,610	35,149
TOTAL	0	0	256,644	692,210	425,866	0	0	58,417	474,690	873,426	645,352
OD	0	0	0	0	0	0	0	0	0	0	118

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	362,125	283,016	278,365	0	0	98,374	175,920	374,075	299,974
2019	0	0	4,964	116,424	60,972	0	0	1,458	30,281	114,164	88,400
2020	0	4	6,392	29,905	104,985	0	23	8,901	19,420	402,737	83,313
2021	94	205	107,541	242,160	78,005	135	192	23,772	53,767	98,558	23,624
2022	121	683	120,566	120,336	37,274	781	5,794	151,788	184,289	64,522	30,544
TOTAL	215	892	601,588	791,841	559,601	916	6,008	284,294	463,678	1,054,057	525,856
OD	0	0	0	0	0	0	0	0	0	0	91

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	893,913	2,869,177	525,947	
IBNR + FREQUENCY ADJUSTMENT	(953,104)	(806,614)	883	
TOTAL LOSSES	0	2,062,563	526,830	
EXPECTED LOSSES	1,810,582	2,068,699	364,110	
CREDIBILITY	0.020	0.070	0.090	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.394	0.356	1.751
INDICATED (POST-TEST)	0.000	1.290	0.330	1.620
PRESENT ON RATE LEVEL	1.183	1.352	0.238	2.774
DERIVED BY FORMULA	1.160	1.348	0.246	2.754
UNDERLYING PRESENT RATE	1.224	1.399	0.246	2.869
PROPOSED	1.160	1.348	0.246	2.754

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.871
IND. RATE				2.871	MINIMUM PREMIUM	
MAN. RATE	3.65	3.46	3.03	+ 2.871	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	45,001	1,801,281	4.003			0	0	2	6	15	23
2019	37,523	1,705,393	4.545			0	0	3	2	17	22
2020	27,142	475,381	1.751			0	0	0	6	7	13
2021	37,582	823,889	2.192			0	0	0	3	11	14
2022	46,352	1,549,998	3.344			1	0	0	4	11	16
TOTAL	193,600	6,355,942	3.283			1	0	5	21	61	88
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	385,252	359,624	300,631	0	0	6,384	404,100	214,097	131,193
2019	0	0	533,904	57,983	456,670	0	0	166,747	57,567	357,445	75,077
2020	0	0	0	151,746	36,589	0	0	0	110,089	97,682	79,275
2021	0	0	0	108,546	48,948	0	0	0	292,262	90,093	284,040
2022	288,063	0	0	175,608	84,429	605,897	0	0	157,640	141,457	96,904
TOTAL	288,063	0	919,156	853,507	927,267	605,897	0	173,131	1,021,658	900,774	666,489
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
2018	0	0	543,591	480,458	392,023	0	0	10,751	505,125	265,266	101,543
2019	0	557	752,528	78,334	561,963	0	364	261,032	74,768	434,274	63,515
2020	0	14	23,411	181,924	49,924	0	43	16,926	122,978	120,934	71,823
2021	46	99	52,439	115,157	62,775	664	936	111,448	270,265	117,664	256,204
2022	317,163	1,016	188,016	181,877	97,732	550,222	5,076	119,076	141,728	124,499	84,210
TOTAL	317,209	1,686	1,559,985	1,037,750	1,164,417	550,887	6,419	519,232	1,114,863	1,062,638	577,295
OD	0	0	0	0	0	0	0	0	0	0	174

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,955,417	4,379,668	577,469	
IBNR + FREQUENCY ADJUSTMENT	(1,229,644)	(1,105,795)	1,173	
TOTAL LOSSES	1,725,773	3,273,873	578,642	
EXPECTED LOSSES	2,367,224	2,852,199	407,902	
CREDIBILITY	0.020	0.090	0.110	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.891	1.691	0.299	2.881
INDICATED (POST-TEST)	0.825	1.565	0.277	2.666
PRESENT ON RATE LEVEL	1.182	1.424	0.204	2.810
DERIVED BY FORMULA	1.175	1.437	0.212	2.824
UNDERLYING PRESENT RATE	1.223	1.473	0.211	2.907
PROPOSED	1.169	1.430	0.211	2.810

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.929
IND. RATE				2.929	MINIMUM PREMIUM	
MAN. RATE	3.67	3.48	3.07	+ 2.929	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	38,768	1,623,420	4.188			0	0	3	1	22	26
2019	30,759	850,254	2.764			0	0	0	2	12	14
2020	18,138	124,787	0.688			0	0	0	0	2	2
2021	20,575	260,083	1.264			0	0	0	3	3	6
2022	21,640	410,342	1.896			0	0	0	1	6	7
TOTAL	129,880	3,268,886	2.517			0	0	3	7	45	55
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	607,093	8,434	302,949	0	0	304,351	4,998	267,867	127,728
2019	0	0	0	50,251	297,505	0	0	0	245,117	180,896	76,485
2020	0	0	0	0	40,837	0	0	0	0	21,123	62,827
2021	0	0	0	114,951	12,509	0	0	0	62,849	18,588	51,186
2022	0	0	0	34,995	36,375	0	0	0	172,081	130,913	35,978
TOTAL	0	0	607,093	208,631	690,175	0	0	304,351	485,045	619,387	354,204
OD	0	0	0	0	0	0	0	0	0	0	190

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	856,608	11,268	395,045	0	0	512,527	6,248	331,887	98,861
2019	0	0	5,797	64,255	364,255	0	0	10,522	298,234	222,527	64,706
2020	0	1	1,510	1,461	50,701	0	1	488	638	25,303	56,921
2021	46	99	51,777	118,441	21,903	143	201	23,924	58,060	24,442	46,170
2022	49	237	46,893	43,458	37,418	661	5,232	124,952	149,227	117,514	31,265
TOTAL	95	337	962,584	238,883	869,323	804	5,435	672,414	512,406	721,673	297,924
OD	0	0	0	0	0	0	0	0	0	0	171

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,641,669	2,342,284	298,095	
IBNR + FREQUENCY ADJUSTMENT	(523,685)	(744,590)	492	
TOTAL LOSSES	1,117,983	1,597,694	298,587	
EXPECTED LOSSES	984,298	1,906,749	232,401	
CREDIBILITY	0.020	0.070	0.090	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.861	1.230	0.230	2.321
INDICATED (POST-TEST)	0.797	1.138	0.213	2.148
PRESENT ON RATE LEVEL	0.733	1.419	0.173	2.325
DERIVED BY FORMULA	0.734	1.400	0.177	2.310
UNDERLYING PRESENT RATE	0.758	1.468	0.179	2.405
PROPOSED	0.734	1.400	0.177	2.310

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.408
IND. RATE				2.408	MINIMUM PREMIUM	
MAN. RATE	2.78	2.77	2.54	+ 2.408	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	49,589	615,524	1.241			0	0	0	1	8	9
2019	42,079	195,435	0.464			0	0	0	0	6	6
2020	47,523	325,752	0.685			0	0	0	0	7	7
2021	51,688	351,332	0.680			0	0	0	2	5	7
2022	50,963	412,316	0.809			0	0	0	0	5	5
TOTAL	241,842	1,900,359	0.786			0	0	0	3	31	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
2018	0	0	0	37,779	298,877	0	0	0	72,249	112,398	94,221
2019	0	0	0	0	20,910	0	0	0	0	114,384	60,141
2020	0	0	0	0	81,005	0	0	0	0	54,967	189,780
2021	0	0	0	123,689	97,396	0	0	0	45,790	50,602	33,855
2022	0	0	0	0	160,887	0	0	0	0	218,497	32,932
TOTAL	0	0	0	161,468	659,075	0	0	0	118,039	550,848	410,929
OD	0	0	0	0	0	0	0	0	0	0	215

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	50,473	389,736	0	0	0	90,311	139,261	72,927
2019	0	0	245	234	25,563	0	0	625	1,132	138,306	50,879
2020	0	2	2,995	2,898	100,572	0	3	1,271	1,659	65,844	171,941
2021	55	120	63,730	134,939	118,707	112	159	19,410	45,066	58,417	30,537
2022	90	286	77,564	59,363	147,657	282	2,871	46,782	50,982	170,973	28,618
TOTAL	144	408	144,534	247,908	782,234	394	3,033	68,088	189,151	572,802	354,902
OD	0	0	0	0	0	0	0	0	0	0	182

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	216,602	1,792,094	355,084	
IBNR + FREQUENCY ADJUSTMENT	(760,893)	(488,185)	1,003	
TOTAL LOSSES	0	1,303,910	356,087	
EXPECTED LOSSES	1,468,240	1,245,768	377,168	
CREDIBILITY	0.030	0.100	0.130	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.539	0.147	0.686
INDICATED (POST-TEST)	0.000	0.499	0.136	0.635
PRESENT ON RATE LEVEL	0.587	0.498	0.151	1.236
DERIVED BY FORMULA	0.569	0.498	0.149	1.216
UNDERLYING PRESENT RATE	0.607	0.515	0.156	1.278
PROPOSED	0.569	0.498	0.149	1.216

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.268
IND. RATE				1.268	MINIMUM PREMIUM	
MAN. RATE	1.68	1.56	1.35	+ 1.268	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	65,363	2,030,396	3.106			0	0	3	2	17	22
2019	68,445	2,747,194	4.014			0	0	6	3	18	27
2020	50,925	2,230,348	4.380			0	0	3	2	21	26
2021	35,988	431,627	1.199			0	0	1	0	9	10
2022	36,964	459,249	1.242			0	0	0	7	8	15
TOTAL	257,685	7,898,814	3.065			0	0	13	14	73	100
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	817,733	125,796	216,694	0	0	183,862	43,556	536,653	106,102
2019	0	0	1,204,700	248,434	153,471	0	0	896,738	31,637	150,557	61,657
2020	0	0	721,168	189,612	342,509	0	0	389,136	18,171	514,043	55,709
2021	0	0	197,129	0	57,249	0	0	28,439	0	121,744	27,066
2022	0	0	0	90,693	41,405	0	0	0	132,747	74,893	119,511
TOTAL	0	0	2,940,730	654,535	811,328	0	0	1,498,175	226,111	1,397,890	370,045
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,153,821	168,063	282,569	0	0	309,624	54,445	664,913	82,123
2019	0	1,258	1,693,121	309,514	197,189	0	1,958	1,383,289	48,404	188,880	52,162
2020	1,058	2,453	998,945	252,538	447,089	3,880	12,625	592,753	48,977	624,919	50,472
2021	315	774	252,980	15,759	72,752	396	883	46,610	11,284	134,433	24,414
2022	98	521	96,041	93,119	48,456	476	3,693	90,803	109,028	70,233	103,855
TOTAL	1,472	5,005	4,194,909	838,994	1,048,055	4,753	19,160	2,423,078	272,138	1,683,378	313,026
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,648,376	3,842,565	313,026	
IBNR + FREQUENCY ADJUSTMENT	(1,390,334)	(1,034,339)	671	
TOTAL LOSSES	5,258,042	2,808,226	313,697	
EXPECTED LOSSES	2,632,774	2,650,043	353,032	
CREDIBILITY	0.030	0.110	0.140	

PURE PREMIUMS				
INDICATED (PRE-TEST)	2.040	1.090	0.122	3.252
INDICATED (POST-TEST)	1.888	1.008	0.113	3.009
PRESENT ON RATE LEVEL	0.988	0.994	0.132	2.114
DERIVED BY FORMULA	1.015	0.996	0.130	2.140
UNDERLYING PRESENT RATE	1.022	1.028	0.137	2.187
PROPOSED	1.015	0.996	0.130	2.140

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.231
IND. RATE				2.231	MINIMUM PREMIUM	
MAN. RATE	2.65	2.57	2.31	+ 2.231	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	55,877	653,609	1.170			0	0	1	3	9	13
2019	52,289	1,272,999	2.435			0	0	2	0	8	10
2020	54,474	637,879	1.171			0	0	0	1	18	19
2021	58,995	638,005	1.081			0	0	1	3	13	17
2022	60,399	576,840	0.955			0	0	0	2	7	9
TOTAL	282,034	3,779,332	1.340			0	0	4	9	55	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
2018	0	0	163,398	154,638	35,858	0	0	41,677	34,595	95,492	127,951
2019	0	0	575,144	0	183,964	0	0	300,185	0	119,996	93,710
2020	0	0	0	82,061	96,468	0	0	0	58,434	330,031	70,885
2021	0	0	209,935	102,374	83,818	0	0	54,000	14,623	122,396	50,859
2022	0	0	0	185,262	67,552	0	0	0	193,818	71,538	58,670
TOTAL	0	0	948,477	524,335	467,660	0	0	395,862	301,470	739,453	402,075
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
2018	0	0	230,555	206,596	46,759	0	0	70,184	43,244	118,315	99,034
2019	0	600	804,175	5,208	228,176	0	655	463,027	4,084	147,216	79,279
2020	0	9	15,496	101,124	122,202	0	39	15,416	73,672	397,422	64,222
2021	377	914	316,644	123,310	110,257	761	1,686	88,029	26,497	137,016	45,875
2022	191	1,034	187,978	183,936	83,356	646	4,896	124,482	150,365	72,958	50,984
TOTAL	568	2,557	1,554,847	620,174	590,750	1,407	7,276	761,138	297,861	872,927	339,394
OD	0	0	0	0	0	0	0	0	0	0	82

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,327,794	2,381,711	339,475	
IBNR + FREQUENCY ADJUSTMENT	(840,656)	(757,224)	1,400	
TOTAL LOSSES	1,487,138	1,624,488	340,875	
EXPECTED LOSSES	1,626,182	1,938,185	521,189	
CREDIBILITY	0.030	0.110	0.150	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.527	0.576	0.121	1.224
INDICATED (POST-TEST)	0.488	0.533	0.112	1.133
PRESENT ON RATE LEVEL	0.557	0.664	0.179	1.401
DERIVED BY FORMULA	0.555	0.650	0.169	1.374
UNDERLYING PRESENT RATE	0.577	0.687	0.185	1.449
PROPOSED	0.555	0.650	0.169	1.374

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.432
IND. RATE				1.432	MINIMUM PREMIUM	
MAN. RATE	1.82	1.73	1.53	+ 1.432	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	19,473	175,747	0.903			0	0	0	1	6	7
2019	18,846	440,732	2.339			0	0	0	3	3	6
2020	18,441	966,612	5.242			0	0	1	2	2	5
2021	18,749	158,158	0.844			0	0	0	0	7	7
2022	23,061	826,233	3.583			0	0	0	2	7	9
TOTAL	98,570	2,567,482	2.605			0	0	1	8	25	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
2018	0	0	0	3,314	42,996	0	0	0	15,444	59,961	54,032
2019	0	0	0	187,081	14,599	0	0	0	94,243	96,698	48,111
2020	0	0	428,820	37,921	6,855	0	0	375,240	72,075	18,838	26,863
2021	0	0	0	0	45,431	0	0	0	0	85,202	27,525
2022	0	0	0	219,425	223,920	0	0	0	128,619	177,357	76,912
TOTAL	0	0	428,820	447,741	333,801	0	0	375,240	310,381	438,056	233,443
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
2018	0	0	0	4,428	56,067	0	0	0	19,305	74,292	41,821
2019	0	0	8,764	226,981	19,886	0	0	4,194	114,934	118,382	40,702
2020	563	1,295	515,160	53,138	18,257	3,344	10,873	508,459	90,914	32,462	24,338
2021	3	7	4,339	4,057	51,495	19	29	4,551	6,357	93,365	24,828
2022	306	1,480	292,022	270,954	230,804	597	4,955	110,417	130,089	150,049	66,837
TOTAL	873	2,782	820,285	559,558	376,508	3,959	15,857	627,620	361,599	468,549	198,525
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,471,376	1,766,214	198,525	
IBNR + FREQUENCY ADJUSTMENT	(343,278)	(275,718)	309	
TOTAL LOSSES	1,128,097	1,490,496	198,834	
EXPECTED LOSSES	665,291	709,839	108,755	
CREDIBILITY	0.020	0.060	0.070	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.144	1.512	0.202	2.858
INDICATED (POST-TEST)	1.059	1.399	0.187	2.645
PRESENT ON RATE LEVEL	0.653	0.696	0.107	1.455
DERIVED BY FORMULA	0.661	0.738	0.112	1.511
UNDERLYING PRESENT RATE	0.675	0.720	0.110	1.505
PROPOSED	0.661	0.738	0.112	1.511

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.575
IND. RATE				1.575	MINIMUM PREMIUM	
MAN. RATE	1.78	1.75	1.59	+ 1.575	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	254,906	1,531,051	0.601			0	0	1	8	23	32
2019	244,739	1,139,937	0.466			1	0	0	4	19	24
2020	240,380	1,023,766	0.426			0	0	0	4	18	22
2021	252,234	1,398,094	0.554			0	0	1	2	22	25
2022	272,980	750,794	0.275			0	0	0	3	21	24
TOTAL	1,265,239	5,843,642	0.462			1	0	2	21	103	127
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
2018	0	0	154,655	258,990	303,203	0	0	32,226	199,061	434,764	148,152
2019	418,832	0	0	128,290	100,677	89,817	0	0	118,136	133,981	150,204
2020	0	0	0	73,926	369,138	0	0	0	206,914	282,755	91,033
2021	0	0	532,072	189,504	138,312	0	0	43,061	74,523	265,736	154,886
2022	0	0	0	192,273	133,570	0	0	0	53,985	240,340	130,626
TOTAL	418,832	0	686,727	842,983	1,044,900	89,817	0	75,287	652,619	1,357,576	674,901
OD	0	0	0	0	4,149	0	0	0	0	4,464	5,780

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	218,218	346,011	395,377	0	0	54,269	248,826	538,673	114,670
2019	601,229	0	7,073	156,666	124,478	160,244	0	5,327	144,199	163,832	127,073
2020	0	14	24,395	101,196	460,496	0	86	34,105	234,132	346,080	82,476
2021	924	2,246	764,659	234,503	190,726	782	1,596	102,113	90,360	297,576	139,707
2022	234	1,186	225,687	214,312	144,753	464	4,260	81,866	93,311	192,794	113,514
TOTAL	602,387	3,446	1,240,032	1,052,688	1,315,830	161,491	5,941	277,679	810,828	1,538,956	577,439
OD	0	0	153	148	5,151	0	0	103	135	5,347	5,127

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,291,232	4,729,084	582,567	
IBNR + FREQUENCY ADJUSTMENT	(1,189,614)	(1,185,958)	1,418	
TOTAL LOSSES	1,101,619	3,543,126	583,985	
EXPECTED LOSSES	2,299,643	3,041,859	528,346	
CREDIBILITY	0.090	0.310	0.390	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.087	0.279	0.046	0.412
INDICATED (POST-TEST)	0.081	0.258	0.042	0.381
PRESENT ON RATE LEVEL	0.176	0.232	0.040	0.449
DERIVED BY FORMULA	0.167	0.240	0.041	0.449
UNDERLYING PRESENT RATE	0.182	0.240	0.042	0.464
PROPOSED	0.167	0.240	0.041	0.449

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.468
IND. RATE				0.468	MINIMUM PREMIUM	
MAN. RATE	0.56	0.55	0.49	+ 0.468	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	797,283	11,256,599	1.412			0	0	11	30	119	160
2019	801,444	6,506,583	0.812			0	0	4	33	109	146
2020	715,700	8,032,568	1.122			0	0	5	27	118	150
2021	821,086	9,495,407	1.156			0	0	6	17	135	158
2022	869,079	6,978,293	0.803			0	0	2	11	124	137
TOTAL	4,004,592	42,269,450	1.056			0	0	28	118	605	751
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
2018	0	0	2,584,035	1,434,789	2,147,603	0	0	1,495,757	617,979	1,782,564	1,193,872
2019	0	0	684,425	1,438,572	929,183	0	0	341,984	812,473	1,487,912	812,034
2020	0	0	873,650	1,450,606	1,272,269	0	0	645,978	1,112,351	1,505,661	1,172,053
2021	0	0	1,613,023	1,074,957	1,721,281	0	0	794,071	610,964	2,711,319	969,792
2022	0	0	490,243	679,735	1,783,663	0	0	224,268	539,581	2,316,251	944,552
TOTAL	0	0	6,245,376	6,078,659	7,853,999	0	0	3,502,058	3,693,348	9,803,707	5,092,303
OD	0	0	0	0	2,953	0	0	0	0	414	6,821

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	3,583,400	1,916,878	2,800,474	0	0	2,324,693	772,474	2,208,597	924,057
2019	0	715	1,031,374	1,758,278	1,155,519	0	747	566,488	1,000,629	1,814,105	686,981
2020	1,282	3,091	1,419,335	1,789,777	1,642,239	6,441	21,359	1,143,253	1,280,895	1,857,361	1,061,880
2021	3,084	7,435	2,662,708	1,337,971	2,087,579	12,259	26,328	1,487,608	814,672	3,039,294	874,752
2022	2,128	10,764	1,919,102	1,294,974	1,743,679	6,506	63,722	1,048,144	939,268	1,869,509	820,816
TOTAL	6,494	22,005	10,615,919	8,097,877	9,429,491	25,207	112,156	6,570,187	4,807,938	10,788,866	4,368,486
OD	0	0	109	106	3,666	0	0	10	12	496	6,028

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,352,086	33,128,453	4,374,514	
IBNR + FREQUENCY ADJUSTMENT	(5,883,195)	(8,521,285)	10,471	
TOTAL LOSSES	11,468,891	24,607,168	4,384,985	
EXPECTED LOSSES	11,390,553	21,889,839	3,876,775	
CREDIBILITY	0.190	0.660	0.850	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.286	0.614	0.109	1.010
INDICATED (POST-TEST)	0.265	0.569	0.101	0.935
PRESENT ON RATE LEVEL	0.275	0.528	0.094	0.897
DERIVED BY FORMULA	0.273	0.555	0.100	0.928
UNDERLYING PRESENT RATE	0.284	0.547	0.097	0.928
PROPOSED	0.273	0.555	0.100	0.928

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.967
IND. RATE				0.967	MINIMUM PREMIUM	
MAN. RATE	1.08	1.08	0.98	+ 0.967	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	342,713	3,377,338	0.985			0	0	2	12	42	56
2019	347,752	2,736,135	0.787			0	0	2	7	34	43
2020	323,196	1,172,503	0.363			0	0	2	2	29	33
2021	356,053	2,838,074	0.797			0	0	2	8	31	41
2022	367,734	2,498,654	0.679			1	0	1	5	36	43
TOTAL	1,737,448	12,622,704	0.727			1	0	9	34	172	216
OD						0	0	0	0	1	1

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	347,297	560,048	482,803	0	0	98,657	565,821	909,131	413,581
2019	0	0	529,372	566,679	316,142	0	0	372,964	197,085	431,259	322,634
2020	0	0	315,441	35,299	134,754	0	0	168,806	61,218	194,904	262,081
2021	0	0	645,845	163,659	222,306	0	0	284,608	726,344	614,897	180,415
2022	563,638	0	166,494	261,217	239,416	57,300	0	122,238	472,598	407,328	208,425
TOTAL	563,638	0	2,004,449	1,586,902	1,395,421	57,300	0	1,047,273	2,023,066	2,557,519	1,387,136
OD	0	0	0	0	9,747	0	0	0	0	20,213	2,448

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	490,036	748,224	629,575	0	0	166,138	707,276	1,126,413	320,112
2019	0	553	767,924	693,480	395,680	0	814	584,495	246,221	527,146	272,948
2020	463	1,068	429,460	53,222	175,448	1,683	5,493	263,591	78,550	239,344	237,445
2021	1,100	2,679	904,161	221,770	288,731	5,433	10,889	699,240	722,870	731,138	162,734
2022	620,744	3,153	500,616	330,687	259,463	54,928	27,139	488,734	435,525	365,467	181,121
TOTAL	622,306	7,453	3,092,197	2,047,382	1,748,897	62,044	44,335	2,202,199	2,190,442	2,989,508	1,174,361
OD	0	0	360	349	12,101	0	1	467	610	24,213	2,006

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,031,364	9,013,503	1,176,367	
IBNR + FREQUENCY ADJUSTMENT	(1,625,162)	(2,286,394)	3,150	
TOTAL LOSSES	4,406,202	6,727,109	1,179,517	
EXPECTED LOSSES	3,145,509	5,866,273	1,187,315	
CREDIBILITY	0.110	0.380	0.490	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.254	0.385	0.068	0.706
INDICATED (POST-TEST)	0.235	0.356	0.063	0.654
PRESENT ON RATE LEVEL	0.175	0.326	0.066	0.568
DERIVED BY FORMULA	0.182	0.338	0.064	0.584
UNDERLYING PRESENT RATE	0.181	0.338	0.068	0.587
PROPOSED	0.182	0.338	0.064	0.584

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.609
IND. RATE				0.609	MINIMUM PREMIUM	
MAN. RATE	0.70	0.66	0.62	+ 0.609	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	84,572	1,659,177	1.962			0	0	0	6	29	35
2019	79,527	1,274,312	1.602			0	0	1	6	33	40
2020	79,077	1,431,038	1.810			0	0	2	4	24	30
2021	68,639	1,359,357	1.980			0	0	0	8	34	42
2022	84,574	1,394,939	1.649			0	0	0	5	36	41
TOTAL	396,389	7,118,823	1.796			0	0	3	29	156	188
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	417,518	399,012	0	0	0	273,998	262,466	306,183
2019	0	0	146,236	163,553	183,337	0	0	164,547	146,547	300,236	169,856
2020	0	0	570,359	148,776	154,086	0	0	135,587	73,329	254,006	94,895
2021	0	0	0	434,058	267,332	0	0	0	160,747	345,805	151,415
2022	0	0	0	194,715	465,005	0	0	0	42,782	564,944	127,493
TOTAL	0	0	716,595	1,358,620	1,468,772	0	0	300,134	697,403	1,727,457	849,842
OD	0	0	0	0	0	0	0	0	0	0	738

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	557,804	520,312	0	0	0	342,498	325,195	236,986
2019	0	153	213,583	201,145	226,749	0	359	260,791	181,793	366,463	143,698
2020	837	1,937	785,557	194,139	208,548	1,352	4,426	217,191	92,373	309,847	85,975
2021	187	408	216,533	466,890	332,180	431	614	77,121	170,753	389,352	136,576
2022	420	1,788	387,521	338,700	449,215	851	8,296	145,057	161,324	445,814	110,791
TOTAL	1,444	4,286	1,603,195	1,758,678	1,737,003	2,635	13,695	700,160	948,741	1,836,670	714,026
OD	0	0	0	0	0	0	0	0	0	0	647

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,325,415	6,281,092	714,673	
IBNR + FREQUENCY ADJUSTMENT	(1,082,929)	(1,261,670)	1,391	
TOTAL LOSSES	1,242,486	5,019,422	716,064	
EXPECTED LOSSES	2,084,342	3,240,022	530,333	
CREDIBILITY	0.040	0.140	0.180	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.313	1.266	0.180	1.760
INDICATED (POST-TEST)	0.290	1.172	0.167	1.629
PRESENT ON RATE LEVEL	0.508	0.790	0.129	1.428
DERIVED BY FORMULA	0.500	0.844	0.136	1.479
UNDERLYING PRESENT RATE	0.526	0.817	0.134	1.477
PROPOSED	0.500	0.844	0.136	1.479

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.542
IND. RATE				1.542	MINIMUM PREMIUM	
MAN. RATE	1.86	1.76	1.56	+ 1.542	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	49,223	597,806	1.214			0	0	1	3	13	17
2019	49,848	565,762	1.135			0	0	0	5	9	14
2020	48,387	329,189	0.680			0	0	0	1	8	9
2021	55,893	492,250	0.881			0	0	0	2	12	14
2022	57,067	684,479	1.199			0	0	1	0	12	13
TOTAL	260,418	2,669,486	1.025			0	0	2	11	54	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
2018	0	0	155,962	29,920	133,882	0	0	20,774	93,090	97,787	66,391
2019	0	0	0	260,970	89,774	0	0	0	60,001	87,805	67,212
2020	0	0	0	96,460	35,970	0	0	0	73,318	73,341	50,100
2021	0	0	0	52,428	63,759	0	0	0	159,992	145,889	70,182
2022	0	0	166,901	0	62,946	0	0	134,664	0	151,524	168,444
TOTAL	0	0	322,863	439,778	386,331	0	0	155,438	386,401	556,346	422,329
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
2018	0	0	220,062	39,973	174,582	0	0	34,983	116,363	121,158	51,387
2019	0	0	13,039	317,406	112,594	0	0	2,814	73,434	107,098	56,861
2020	0	9	15,352	116,098	47,517	0	29	11,464	82,152	90,466	45,391
2021	25	54	29,160	59,204	75,792	385	545	66,168	155,156	170,234	63,304
2022	229	1,555	196,818	41,415	67,413	1,381	15,366	181,537	51,375	124,442	146,378
TOTAL	254	1,618	474,431	574,095	477,898	1,767	15,939	296,966	478,479	613,398	363,321
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	790,974	2,143,870	363,321	
IBNR + FREQUENCY ADJUSTMENT	(433,971)	(441,377)	872	
TOTAL LOSSES	357,004	1,702,493	364,193	
EXPECTED LOSSES	842,448	1,132,244	318,352	
CREDIBILITY	0.030	0.110	0.140	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.137	0.654	0.140	0.931
INDICATED (POST-TEST)	0.127	0.605	0.129	0.861
PRESENT ON RATE LEVEL	0.313	0.420	0.118	0.851
DERIVED BY FORMULA	0.307	0.441	0.120	0.868
UNDERLYING PRESENT RATE	0.323	0.435	0.122	0.881
PROPOSED	0.305	0.437	0.119	0.861

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.898
IND. RATE				0.898	MINIMUM PREMIUM	
MAN. RATE	1.11	1.05	0.93	+ 0.898	PRESENT	

+ PROPOSED

CLASS AUTOMOBILE, TRUCK OR TRAILER BODY

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0451

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	457,843	10,152,121	2,217			0	0	4	32	168	204
2019	384,633	7,229,081	1,879			0	0	4	21	118	143
2020	398,540	5,144,021	1,291			0	0	0	22	113	135
2021	465,947	5,314,232	1,141			0	0	3	13	113	129
2022	542,230	6,804,386	1,255			0	0	2	13	117	132
TOTAL	2,249,193	34,643,841	1,540			0	0	13	101	629	743
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
2018	0	0	727,292	1,754,041	2,056,776	0	0	392,590	1,099,331	3,059,976	1,062,115
2019	0	0	831,233	1,023,014	1,436,137	0	0	228,511	1,136,338	1,822,797	751,051
2020	0	0	0	1,083,558	1,174,905	0	0	0	523,912	1,732,502	629,144
2021	0	0	523,670	342,526	1,329,031	0	0	99,472	475,863	1,649,899	893,771
2022	0	0	464,580	611,391	1,659,411	0	0	181,232	378,438	2,315,873	1,193,461
TOTAL	0	0	2,546,775	4,814,530	7,656,260	0	0	901,805	3,613,882	10,581,047	4,529,542
OD	0	0	0	0	4,463	0	0	0	0	13,101	4,106

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,026,209	2,343,399	2,682,036	0	0	661,122	1,374,164	3,791,310	822,077
2019	0	868	1,222,951	1,260,933	1,771,592	0	499	406,135	1,394,530	2,223,244	635,389
2020	0	115	200,952	1,331,729	1,490,822	0	277	109,857	623,511	2,094,009	570,004
2021	1,050	2,528	935,176	496,560	1,550,314	2,707	4,975	402,034	559,905	1,842,389	806,181
2022	1,972	9,984	1,776,271	1,187,671	1,620,283	5,666	56,154	909,654	822,923	1,853,219	1,037,118
TOTAL	3,022	13,495	5,161,559	6,620,293	9,115,047	8,373	61,905	2,488,802	4,775,034	11,804,171	3,870,770
OD	0	1	290	231	5,539	0	0	0	0	16,232	3,567

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,737,448	32,336,547	3,874,336	
IBNR + FREQUENCY ADJUSTMENT	(4,306,648)	(8,500,787)	10,187	
TOTAL LOSSES	3,430,800	23,835,760	3,884,523	
EXPECTED LOSSES	8,341,677	21,829,497	3,475,493	
CREDIBILITY	0.130	0.450	0.580	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.153	1.059	0.173	1.384
INDICATED (POST-TEST)	0.141	0.980	0.160	1.281
PRESENT ON RATE LEVEL	0.359	0.938	0.149	1.446
DERIVED BY FORMULA	0.330	0.957	0.155	1.443
UNDERLYING PRESENT RATE	0.371	0.971	0.155	1.496
PROPOSED	0.330	0.957	0.155	1.443

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.504
IND. RATE				1.504	MINIMUM PREMIUM	
MAN. RATE	1.88	1.78	1.58	+ 1.504	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	874,597	18,730,483	2.142			0	0	13	60	235	308
2019	932,533	17,128,354	1.837			0	0	8	56	214	278
2020	900,202	11,876,504	1.319			1	0	7	38	173	219
2021	984,737	12,245,527	1.244			0	0	7	33	148	188
2022	1,116,773	13,617,027	1.219			0	0	0	39	212	251
TOTAL	4,808,842	73,597,895	1.530			1	0	35	226	982	1244
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
2018	0	0	3,023,921	3,416,689	2,482,839	0	0	2,791,719	1,850,428	2,931,131	2,233,756
2019	0	0	1,721,773	3,242,829	2,041,379	0	0	993,002	3,335,954	3,412,328	2,381,089
2020	1,166	0	1,433,569	1,977,385	1,854,275	0	0	744,388	1,558,979	2,694,472	1,612,270
2021	0	0	1,479,634	2,343,137	1,869,802	0	0	1,087,677	1,487,735	2,128,320	1,849,222
2022	0	0	0	2,167,440	3,342,812	0	0	0	2,001,133	4,162,406	1,943,236
TOTAL	1,166	0	7,658,897	13,147,480	11,591,107	0	0	5,616,786	10,234,229	15,328,657	10,019,573
OD	0	0	0	0	96,239	0	0	0	0	40,550	48,879

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	3,813,307	4,564,697	3,237,622	0	0	3,440,830	2,313,035	3,631,671	1,728,927
2019	0	1,798	2,571,607	3,905,281	2,540,245	0	2,168	1,655,412	3,378,198	4,175,740	2,014,401
2020	3,664	5,034	2,261,784	2,448,929	2,393,041	7,423	24,762	1,376,529	1,807,186	3,299,486	1,460,717
2021	3,299	7,821	3,005,495	2,635,720	2,333,854	15,807	32,830	1,965,775	1,572,177	2,462,103	1,667,998
2022	3,658	16,637	3,429,783	3,093,735	3,317,808	11,092	95,535	2,018,324	2,351,358	3,432,372	1,688,672
TOTAL	10,621	31,289	15,081,975	16,648,363	13,822,569	34,321	155,295	10,456,871	11,421,955	17,001,372	8,560,715
OD	4	13	3,520	2,701	122,461	37	375	6,173	6,772	36,872	40,357

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	25,780,494	59,063,065	8,601,072	
IBNR + FREQUENCY ADJUSTMENT	(9,431,691)	(15,002,974)	23,167	
TOTAL LOSSES	16,348,804	44,060,092	8,624,240	
EXPECTED LOSSES	18,362,161	38,622,342	8,123,562	
CREDIBILITY	0.210	0.750	0.960	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.340	0.913	0.179	1.431
INDICATED (POST-TEST)	0.314	0.845	0.165	1.324
PRESENT ON RATE LEVEL	0.369	0.776	0.163	1.309
DERIVED BY FORMULA	0.358	0.828	0.165	1.350
UNDERLYING PRESENT RATE	0.382	0.803	0.169	1.354
PROPOSED	0.351	0.812	0.162	1.324

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.380
IND. RATE				1.380	MINIMUM PREMIUM	
MAN. RATE	1.70	1.61	1.43	+ 1.380	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	218,157	3,265,406	1.497			0	0	2	13	47	62
2019	213,114	2,299,277	1.079			0	0	2	12	35	49
2020	228,194	3,679,557	1.612			0	0	2	22	42	66
2021	213,240	3,505,641	1.644			0	0	2	17	44	63
2022	238,258	2,578,050	1.082			0	0	0	22	29	51
TOTAL	1,110,963	15,327,931	1.380			0	0	8	86	197	291
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	379,198	666,031	463,531	0	0	88,124	416,002	758,453	494,067
2019	0	0	384,884	503,900	194,415	0	0	131,412	402,057	374,265	308,344
2020	0	0	313,781	889,579	565,625	0	0	121,748	628,432	862,074	298,318
2021	0	0	557,985	691,524	605,227	0	0	322,901	379,408	677,860	270,736
2022	0	0	0	999,692	377,214	0	0	0	408,988	492,149	300,007
TOTAL	0	0	1,635,848	3,750,726	2,206,012	0	0	664,185	2,234,887	3,164,801	1,671,472
OD	0	0	0	0	0	0	0	0	0	0	8,551

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	535,048	889,817	604,444	0	0	148,401	520,003	939,723	382,408
2019	0	402	562,130	615,213	245,359	0	287	220,096	491,219	459,699	260,859
2020	460	1,144	567,366	1,085,403	735,678	1,214	4,200	284,636	715,467	1,057,718	270,276
2021	1,192	2,844	1,062,697	789,980	754,726	5,180	10,970	630,023	417,687	779,030	244,204
2022	1,038	5,600	1,020,468	997,221	461,449	1,804	14,814	335,731	396,905	420,934	260,706
TOTAL	2,690	9,989	3,747,709	4,377,634	2,801,657	8,198	30,270	1,618,887	2,541,280	3,657,103	1,418,453
OD	0	0	0	0	0	0	0	0	0	0	6,706

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,417,744	13,377,675	1,425,159	
IBNR + FREQUENCY ADJUSTMENT	(2,403,662)	(3,047,746)	4,079	
TOTAL LOSSES	3,014,082	10,329,929	1,429,238	
EXPECTED LOSSES	4,648,158	7,812,863	1,528,714	
CREDIBILITY	0.080	0.280	0.360	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.271	0.930	0.128	1.329
INDICATED (POST-TEST)	0.251	0.860	0.118	1.230
PRESENT ON RATE LEVEL	0.404	0.680	0.133	1.217
DERIVED BY FORMULA	0.392	0.730	0.128	1.250
UNDERLYING PRESENT RATE	0.418	0.703	0.138	1.259
PROPOSED	0.386	0.718	0.126	1.230

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.282
IND. RATE				1.282	MINIMUM PREMIUM	
MAN. RATE	1.62	1.50	1.33	+ 1.282	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	115,099	1,861,772	1.618			0	0	3	6	26	35
2019	113,558	1,804,501	1.589			0	0	2	8	19	29
2020	110,456	4,462,994	4.041			1	0	1	8	20	30
2021	127,774	1,031,050	0.807			0	0	1	5	22	28
2022	127,177	1,219,786	0.959			0	0	0	2	19	21
TOTAL	594,064	10,380,103	1.747			1	0	7	29	106	143
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
2018	0	0	563,320	277,637	194,251	0	0	194,575	101,579	324,302	206,108
2019	0	0	371,243	168,612	428,279	0	0	169,483	171,869	269,268	225,747
2020	4,943	0	189,139	264,316	131,962	3,140,771	0	28,543	323,205	181,863	198,252
2021	0	0	185,157	128,440	128,434	0	0	112,613	104,031	240,644	131,731
2022	0	0	0	115,203	259,480	0	0	0	505,652	252,253	87,198
TOTAL	4,943	0	1,308,859	954,208	1,142,406	3,140,771	0	505,214	1,206,336	1,268,330	849,036
OD	0	0	0	13,245	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
2018	0	0	794,845	370,923	253,303	0	0	327,664	126,974	401,810	159,528
2019	0	388	530,451	211,253	527,533	0	370	269,209	212,158	329,445	190,982
2020	1,738	662	294,742	323,151	175,927	958,102	1,042	89,695	358,879	229,990	179,616
2021	351	847	301,265	152,560	161,591	1,745	3,739	209,628	120,477	274,500	118,821
2022	240	1,030	221,737	194,621	251,424	1,771	13,635	338,811	407,597	241,684	75,775
TOTAL	2,330	2,927	2,143,040	1,252,507	1,369,778	961,618	18,786	1,235,008	1,226,085	1,477,430	724,722
OD	0	0	0	17,695	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,363,708	5,343,496	724,722	
IBNR + FREQUENCY ADJUSTMENT	(1,493,561)	(1,455,655)	2,306	
TOTAL LOSSES	2,870,147	3,887,840	727,028	
EXPECTED LOSSES	2,894,329	3,729,746	856,641	
CREDIBILITY	0.050	0.190	0.240	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.483	0.651	0.122	1.257
INDICATED (POST-TEST)	0.447	0.603	0.113	1.163
PRESENT ON RATE LEVEL	0.471	0.607	0.139	1.217
DERIVED BY FORMULA	0.470	0.606	0.133	1.209
UNDERLYING PRESENT RATE	0.487	0.628	0.144	1.259
PROPOSED	0.470	0.606	0.133	1.209

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.260
IND. RATE				1.260	MINIMUM PREMIUM	
MAN. RATE	1.59	1.50	1.33	+ 1.260	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	22,496	4,695	0.021			0	0	0	0	1	1
2019	21,678	33,738	0.156			0	0	0	0	1	1
2020	19,234	5,828	0.030			0	0	0	0	1	1
2021	17,509	5,208	0.030			0	0	0	0	1	1
2022	25,203	46,935	0.186			0	0	0	0	1	1
TOTAL	106,120	96,404	0.091			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
2018	0	0	0	0	458	0	0	0	0	650	3,587
2019	0	0	0	0	7,105	0	0	0	0	18,270	8,363
2020	0	0	0	0	161	0	0	0	0	2,852	2,815
2021	0	0	0	0	1,569	0	0	0	0	3,381	258
2022	0	0	0	0	28,781	0	0	0	0	17,507	647
TOTAL	0	0	0	0	38,074	0	0	0	0	42,660	15,670
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	597	0	0	0	0	805	2,776
2019	0	0	83	80	8,686	0	0	100	181	22,091	7,075
2020	0	0	6	6	200	0	0	66	86	3,416	2,550
2021	0	0	150	140	1,778	1	1	181	252	3,705	233
2022	16	51	13,875	10,619	26,414	23	230	3,748	4,085	13,699	562
TOTAL	16	51	14,115	10,845	37,676	23	231	4,095	4,604	43,717	13,197
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	18,532	96,842	13,197	
IBNR + FREQUENCY ADJUSTMENT	(172,077)	(78,415)	193	
TOTAL LOSSES	0	18,426	13,389	
EXPECTED LOSSES	332,276	202,639	67,932	
CREDIBILITY	0.020	0.060	0.080	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.017	0.013	0.030
INDICATED (POST-TEST)	0.000	0.016	0.012	0.028
PRESENT ON RATE LEVEL	0.303	0.185	0.062	0.549
DERIVED BY FORMULA	0.297	0.175	0.058	0.529
UNDERLYING PRESENT RATE	0.313	0.191	0.064	0.568
PROPOSED	0.297	0.175	0.058	0.529

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.551
IND. RATE				0.551	MINIMUM PREMIUM	
MAN. RATE	0.78	0.71	0.60	+ 0.551	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	142,363	390,049	0.274			0	0	0	4	7	11
2019	150,407	1,063,283	0.707			0	0	1	3	14	18
2020	148,499	881,816	0.594			0	0	0	5	12	17
2021	151,948	400,761	0.264			0	0	1	0	5	6
2022	152,977	293,792	0.192			0	0	0	2	3	5
TOTAL	746,194	3,029,701	0.406			0	0	2	14	41	57
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
2018	0	0	0	119,510	37,962	0	0	0	51,067	49,864	131,646
2019	0	0	163,459	72,113	164,764	0	0	254,039	136,807	182,612	89,489
2020	0	0	0	303,003	93,692	0	0	0	139,210	227,026	118,885
2021	0	0	230,608	0	11,754	0	0	48,377	0	48,493	61,529
2022	0	0	0	22,738	39,271	0	0	0	32,206	88,123	111,454
TOTAL	0	0	394,067	517,364	347,443	0	0	302,416	359,290	596,118	513,003
OD	0	0	0	224,746	4,646	0	0	0	21,423	5,185	11,540

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	159,665	49,502	0	0	0	63,834	61,781	101,894
2019	0	171	233,182	90,169	203,145	0	555	397,613	169,712	224,721	75,708
2020	0	27	47,510	363,999	125,304	0	60	23,796	158,632	276,911	107,710
2021	365	897	290,670	13,504	22,520	639	1,450	70,816	7,361	54,883	55,499
2022	41	182	38,007	34,006	38,663	206	1,815	37,008	42,774	71,777	96,854
TOTAL	406	1,277	609,369	661,344	439,133	845	3,879	529,232	442,314	690,074	437,664
OD	115	688	121,288	223,014	23,138	0	4	1,914	24,544	6,987	10,037

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,269,018	2,510,548	447,701	
IBNR + FREQUENCY ADJUSTMENT	(379,827)	(544,747)	1,069	
TOTAL LOSSES	889,191	1,965,802	448,770	
EXPECTED LOSSES	735,576	1,395,958	411,853	
CREDIBILITY	0.060	0.220	0.280	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.103	0.226	0.059	0.388
INDICATED (POST-TEST)	0.095	0.209	0.054	0.359
PRESENT ON RATE LEVEL	0.095	0.181	0.053	0.330
DERIVED BY FORMULA	0.095	0.187	0.054	0.336
UNDERLYING PRESENT RATE	0.099	0.187	0.055	0.341
PROPOSED	0.095	0.187	0.054	0.336

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.350
IND. RATE				0.350	MINIMUM PREMIUM	
MAN. RATE	0.40	0.40	0.36	+ 0.350	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,407,960	18,970,090	1.347			0	0	16	52	252	320
2019	1,489,569	16,382,916	1.100			1	0	14	41	236	292
2020	1,450,237	17,490,611	1.206			1	0	17	40	197	255
2021	1,544,472	14,348,945	0.929			1	0	8	40	184	233
2022	1,635,286	16,345,581	1.000			0	0	6	27	189	222
TOTAL	7,527,524	83,538,143	1.110			3	0	61	200	1058	1322
OD						0	0	0	2	4	6

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	4,325,500	2,215,302	3,745,357	0	0	1,226,228	1,139,972	4,402,603	1,915,128
2019	100,000	0	3,133,836	1,703,594	2,996,004	0	0	1,501,505	1,702,206	3,541,572	1,704,199
2020	281,540	0	3,555,405	2,194,442	2,797,169	301,895	0	1,889,334	1,946,519	3,027,832	1,496,475
2021	878,611	0	1,853,508	1,659,005	1,975,655	34,984	0	1,896,865	1,332,564	2,793,614	1,924,139
2022	0	0	1,731,560	952,795	2,402,377	0	0	5,182,910	972,581	3,648,062	1,455,296
TOTAL	1,260,151	0	14,599,809	8,725,138	13,916,562	336,879	0	11,696,842	7,093,842	17,413,683	8,495,237
OD	0	0	0	15,340	98,635	0	0	0	3,604	17,437	23,479

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	6,082,037	2,959,643	4,883,946	0	0	2,061,896	1,424,965	5,454,825	1,482,309
2019	143,549	3,269	4,478,075	2,116,118	3,699,075	0	3,267	2,390,204	2,108,134	4,319,225	1,441,752
2020	382,032	12,220	5,148,961	2,783,970	3,617,869	435,807	61,951	3,137,823	2,279,941	3,737,646	1,355,806
2021	1,011,829	8,678	3,173,472	1,966,661	2,422,439	77,650	57,495	3,130,980	1,546,979	3,211,405	1,735,573
2022	3,501	19,161	3,132,863	1,832,633	2,382,758	21,584	226,743	3,100,822	1,712,362	3,009,617	1,264,652
TOTAL	1,540,911	43,327	22,015,409	11,659,025	17,006,087	535,040	349,456	13,821,725	9,072,380	19,732,718	7,280,093
OD	8	23	9,936	28,973	112,795	27	201	4,438	6,667	15,123	19,560

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	38,320,503	57,633,769	7,299,654	
IBNR + FREQUENCY ADJUSTMENT	(11,932,986)	(15,506,225)	18,615	
TOTAL LOSSES	26,387,517	42,127,544	7,318,268	
EXPECTED LOSSES	23,164,223	39,815,142	6,865,821	
CREDIBILITY	0.280	1.000	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.350	0.557	0.097	1.005
INDICATED (POST-TEST)	0.324	0.516	0.090	0.930
PRESENT ON RATE LEVEL	0.298	0.511	0.088	0.897
DERIVED BY FORMULA	0.305	0.516	0.090	0.911
UNDERLYING PRESENT RATE	0.308	0.529	0.091	0.928
PROPOSED	0.305	0.516	0.090	0.911

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.949
IND. RATE				0.949	MINIMUM PREMIUM	
MAN. RATE	1.16	1.13	0.98	+ 0.949	PRESENT	

+ PROPOSED

CLASS AUTOMOBILE MFG.

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0463

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	311,494	3,603,870	1.157			0	0	2	20	56	78
2019	312,869	3,457,380	1.105			0	0	3	13	42	58
2020	308,334	3,641,491	1.181			0	0	1	24	47	72
2021	362,227	3,689,558	1.019			0	0	0	18	78	96
2022	394,904	4,286,794	1.086			0	0	0	10	96	106
TOTAL	1,689,828	18,679,093	1.105			0	0	6	85	319	410
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
2018	0	0	315,855	525,103	542,556	0	0	62,168	389,577	1,177,069	591,542
2019	0	0	774,198	290,634	685,649	0	0	407,178	328,458	587,408	383,855
2020	0	0	160,379	918,973	528,213	0	0	55,883	661,820	804,116	512,107
2021	0	0	593,567	878,561	938,897	0	0	0	484,613	1,233,697	499,120
2022	0	0	493,316	938,897	938,897	0	0	0	322,925	1,721,501	810,155
TOTAL	0	0	1,250,432	2,821,593	3,573,876	0	0	525,229	2,187,393	5,523,791	2,796,779
OD	0	0	0	0	8,661	0	0	0	0	3,265	194,980

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	445,671	701,538	707,493	0	0	104,691	486,971	1,458,388	457,854
2019	0	808	1,100,980	364,280	845,798	0	889	643,158	406,979	718,230	324,741
2020	235	628	366,323	1,115,945	686,649	557	2,077	189,837	747,810	988,040	463,969
2021	290	638	345,104	684,273	1,035,706	1,342	1,915	242,712	529,044	1,383,295	450,206
2022	932	4,104	866,474	769,844	918,563	3,145	29,211	550,474	624,393	1,375,356	704,025
TOTAL	1,457	6,179	3,124,553	3,635,880	4,194,209	5,044	34,091	1,730,871	2,795,197	5,923,310	2,400,795
OD	5	15	4,176	3,196	7,949	4	43	699	762	2,555	164,975

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,907,138	16,563,058	2,565,770	
IBNR + FREQUENCY ADJUSTMENT	(2,441,268)	(3,652,039)	6,275	
TOTAL LOSSES	2,465,870	12,911,018	2,572,045	
EXPECTED LOSSES	4,751,444	9,387,349	2,180,484	
CREDIBILITY	0.110	0.370	0.480	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.146	0.763	0.142	1.051
INDICATED (POST-TEST)	0.135	0.706	0.132	0.973
PRESENT ON RATE LEVEL	0.272	0.537	0.125	0.934
DERIVED BY FORMULA	0.257	0.600	0.128	0.985
UNDERLYING PRESENT RATE	0.281	0.556	0.129	0.966
PROPOSED	0.254	0.593	0.127	0.973

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.014
IND. RATE				1.014	MINIMUM PREMIUM	
MAN. RATE	1.21	1.15	1.02	+ 1.014	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	68,506	971,708	1.418			0	0	1	1	16	18
2019	71,384	1,095,312	1.534			0	0	1	3	9	13
2020	68,353	645,499	0.944			0	0	0	1	14	15
2021	76,501	878,559	1.148			0	0	0	2	21	23
2022	84,623	658,239	0.778			0	0	0	2	13	15
TOTAL	369,367	4,249,317	1.150			0	0	2	9	73	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
2018	0	0	175,858	133,843	128,592	0	0	68,261	120,222	225,936	118,996
2019	0	0	146,683	145,673	140,865	0	0	230,740	70,588	230,558	130,205
2020	0	0	0	106,609	182,858	0	0	0	41,188	121,892	192,952
2021	0	0	0	79,906	220,948	0	0	0	13,445	393,963	170,297
2022	0	0	0	44,349	272,875	0	0	0	8,620	251,749	80,646
TOTAL	0	0	322,541	510,380	946,138	0	0	299,001	254,063	1,224,098	693,096
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
2018	0	0	248,136	178,814	167,684	0	0	114,952	150,278	279,935	92,103
2019	0	153	212,887	178,994	174,633	0	504	359,412	89,877	281,504	110,153
2020	0	13	22,258	133,432	230,188	0	21	8,306	48,586	147,480	174,815
2021	46	102	56,265	101,286	255,807	117	174	25,948	41,519	432,577	153,608
2022	189	704	168,757	138,749	255,549	350	3,484	58,757	64,686	197,748	70,081
TOTAL	235	972	708,303	731,276	1,083,861	467	4,182	567,374	394,946	1,339,244	600,760
OD	0	0	0	0	0	0	0	0	0	0	744

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,281,533	3,549,326	601,505	
IBNR + FREQUENCY ADJUSTMENT	(995,984)	(855,413)	1,452	
TOTAL LOSSES	285,548	2,693,913	602,957	
EXPECTED LOSSES	1,936,861	2,200,235	514,136	
CREDIBILITY	0.040	0.140	0.170	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.077	0.729	0.163	0.970
INDICATED (POST-TEST)	0.072	0.675	0.151	0.897
PRESENT ON RATE LEVEL	0.507	0.576	0.135	1.217
DERIVED BY FORMULA	0.490	0.590	0.137	1.217
UNDERLYING PRESENT RATE	0.524	0.596	0.139	1.259
PROPOSED	0.490	0.590	0.137	1.217

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.268
IND. RATE				1.268	MINIMUM PREMIUM	
MAN. RATE	1.61	1.50	1.33	+ 1.268	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	7,829	28,600	0.365			0	0	0	0	2	2
2019	13,884	6,671	0.048			0	0	0	0	0	0
2020	8,422	168,722	2.003			0	0	0	1	1	2
2021	8,707	10,367	0.119			0	0	0	0	0	0
2022	9,285	93,393	1.006			0	0	0	1	0	1
TOTAL	48,127	307,753	0.639			0	0	0	2	3	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
2018	0	0	0	0	9,958	0	0	0	0	9,306	9,336
2019	0	0	0	0	0	0	0	0	0	0	6,671
2020	0	0	0	125,415	6,795	0	0	0	988	30,908	4,616
2021	0	0	0	0	0	0	0	0	0	0	10,367
2022	0	0	0	58,354	0	0	0	0	32,897	0	2,142
TOTAL	0	0	0	183,769	16,753	0	0	0	33,885	40,214	33,132
OD	0	0	0	0	0	0	0	0	0	0	1,925

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	12,985	0	0	0	0	11,530	7,226
2019	0	0	0	0	0	0	0	0	0	0	5,644
2020	0	11	18,482	149,517	12,153	0	2	846	2,010	37,060	4,182
2021	0	0	0	0	0	0	0	0	0	0	9,351
2022	48	288	48,951	50,085	6,728	94	671	18,529	22,688	2,882	1,861
TOTAL	48	298	67,433	199,603	31,866	94	674	19,375	24,699	51,472	28,264
OD	0	0	0	0	0	0	0	0	0	0	1,629

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	87,923	307,639	29,893	
IBNR + FREQUENCY ADJUSTMENT	(176,267)	(106,576)	95	
TOTAL LOSSES	0	201,063	29,988	
EXPECTED LOSSES	344,471	277,152	39,094	
CREDIBILITY	0.010	0.030	0.040	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.418	0.059	0.477
INDICATED (POST-TEST)	0.000	0.387	0.055	0.441
PRESENT ON RATE LEVEL	0.692	0.557	0.079	1.327
DERIVED BY FORMULA	0.685	0.552	0.078	1.314
UNDERLYING PRESENT RATE	0.716	0.576	0.081	1.373
PROPOSED	0.685	0.552	0.078	1.314

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.370
IND. RATE				1.370	MINIMUM PREMIUM	
MAN. RATE	1.78	1.67	1.45	+ 1.370	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	247,046	1,008,526	0.408			0	0	1	6	13	20
2019	254,764	1,169,654	0.459			0	0	0	4	27	31
2020	241,847	2,219,311	0.918			0	0	3	3	20	26
2021	276,618	1,573,450	0.569			0	0	1	8	19	28
2022	288,615	1,083,164	0.375			0	0	2	4	9	15
TOTAL	1,308,890	7,054,105	0.539			0	0	7	25	88	120
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	154,996	178,396	53,505	0	0	33,649	179,454	195,144	213,382
2019	0	0	0	286,181	239,143	0	0	0	60,466	318,770	265,094
2020	0	0	632,422	26,023	445,353	0	0	467,232	106,228	397,846	144,207
2021	0	0	188,772	449,871	221,467	0	0	76,396	300,756	186,710	149,478
2022	0	0	383,761	95,050	101,513	0	0	85,189	68,795	114,683	234,173
TOTAL	0	0	1,359,951	1,035,521	1,060,981	0	0	662,466	715,699	1,213,153	1,006,334
OD	0	0	0	0	0	0	0	0	0	0	2,262

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	218,699	238,337	69,771	0	0	56,665	224,318	241,783	165,158
2019	0	0	15,948	349,644	295,476	0	0	4,094	76,283	386,375	224,270
2020	914	2,108	847,510	59,505	567,703	4,487	14,616	692,238	143,612	490,195	130,652
2021	489	1,147	456,130	489,129	288,784	1,697	3,258	227,448	291,044	226,842	134,829
2022	582	3,966	511,448	160,860	126,296	1,095	11,372	157,620	84,340	99,482	203,496
TOTAL	1,984	7,221	2,049,736	1,297,475	1,348,030	7,278	29,246	1,138,066	819,596	1,444,678	858,404
OD	0	0	0	0	0	0	0	0	0	0	1,933

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,233,532	4,909,779	860,337	
IBNR + FREQUENCY ADJUSTMENT	(752,599)	(1,557,734)	2,360	
TOTAL LOSSES	2,480,932	3,352,045	862,697	
EXPECTED LOSSES	1,461,331	3,999,903	858,977	
CREDIBILITY	0.090	0.310	0.400	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.190	0.256	0.066	0.511
INDICATED (POST-TEST)	0.175	0.237	0.061	0.473
PRESENT ON RATE LEVEL	0.108	0.295	0.063	0.467
DERIVED BY FORMULA	0.114	0.277	0.062	0.454
UNDERLYING PRESENT RATE	0.112	0.306	0.066	0.483
PROPOSED	0.117	0.285	0.064	0.467

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.487
IND. RATE				0.487	MINIMUM PREMIUM	
MAN. RATE	0.62	0.59	0.51	+ 0.487	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	276,353	913,043	0.330			1	0	1	3	12	17
2019	274,963	766,029	0.279			0	0	0	4	12	16
2020	264,288	480,377	0.182			0	0	0	0	11	11
2021	320,224	906,725	0.283			0	0	0	7	11	18
2022	266,286	953,032	0.358			0	0	0	4	17	21
TOTAL	1,402,114	4,019,206	0.287			1	0	1	18	63	83
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
2018	59,101	0	180,978	114,276	153,883	87,188	0	32,814	13,229	167,112	104,462
2019	0	0	0	119,896	146,310	0	0	0	90,896	295,820	113,107
2020	0	0	0	0	182,648	0	0	0	0	206,855	90,874
2021	0	0	0	434,787	80,172	0	0	0	184,835	92,682	114,249
2022	0	0	0	242,177	163,633	0	0	0	126,550	326,648	94,024
TOTAL	59,101	0	180,978	911,136	726,646	87,188	0	32,814	415,510	1,089,117	516,716
OD	0	0	0	103,593	0	0	0	0	0	0	7,891

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	84,219	0	255,360	152,673	200,663	287,110	0	55,259	16,536	207,052	80,854
2019	0	0	7,222	147,000	180,174	0	0	5,153	112,857	359,097	95,689
2020	0	4	6,753	6,534	226,768	0	12	4,782	6,244	247,789	82,332
2021	175	380	198,977	450,921	120,089	428	604	72,390	173,587	113,539	103,053
2022	292	1,485	282,043	268,238	178,098	783	6,875	141,216	163,496	266,687	81,707
TOTAL	84,685	1,869	750,356	1,025,365	905,791	288,321	7,491	278,800	472,721	1,194,164	443,633
OD	0	0	4,758	125,596	1,129	0	0	0	0	0	6,296

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,416,280	3,724,767	449,929	
IBNR + FREQUENCY ADJUSTMENT	(796,483)	(716,648)	1,199	
TOTAL LOSSES	619,798	3,008,118	451,128	
EXPECTED LOSSES	1,539,225	1,827,851	482,736	
CREDIBILITY	0.090	0.330	0.420	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.044	0.206	0.032	0.281
INDICATED (POST-TEST)	0.041	0.190	0.029	0.260
PRESENT ON RATE LEVEL	0.106	0.126	0.033	0.265
DERIVED BY FORMULA	0.100	0.147	0.032	0.279
UNDERLYING PRESENT RATE	0.110	0.130	0.034	0.275
PROPOSED	0.095	0.140	0.030	0.265

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.277
IND. RATE				0.277	MINIMUM PREMIUM	
MAN. RATE	0.37	0.33	0.29	+ 0.277	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	191,401	3,107,801	1.624			0	0	3	16	37	56
2019	178,883	1,600,499	0.895			0	0	0	13	20	33
2020	185,372	2,778,677	1.499			0	0	1	19	32	52
2021	201,797	1,150,265	0.570			0	0	0	8	12	20
2022	198,150	1,392,094	0.703			0	0	0	3	22	25
TOTAL	955,603	10,029,336	1.050			0	0	4	59	123	186
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
2018	0	0	592,388	571,205	397,706	0	0	233,777	539,267	390,510	382,948
2019	0	0	0	563,062	236,968	0	0	0	258,073	292,387	250,009
2020	0	0	222,986	908,933	240,857	0	0	93,577	667,337	390,091	254,896
2021	0	0	0	402,283	98,671	0	0	0	227,564	203,136	218,611
2022	0	0	0	152,382	336,330	0	0	0	143,968	390,318	369,096
TOTAL	0	0	815,374	2,597,865	1,310,532	0	0	327,354	1,836,209	1,666,442	1,475,560
OD	0	0	0	10,000	0	0	0	0	0	0	5,164

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	835,859	763,130	518,609	0	0	393,680	674,084	483,842	296,402
2019	0	0	28,639	685,311	295,834	0	0	11,636	315,007	357,536	211,508
2020	327	833	437,469	1,094,983	330,991	933	3,273	237,032	742,651	493,105	230,936
2021	163	355	186,442	419,398	138,873	547	773	93,880	220,359	237,344	197,187
2022	314	1,350	289,975	254,887	326,241	915	8,067	164,659	190,365	318,034	320,744
TOTAL	804	2,538	1,778,384	3,217,708	1,610,547	2,395	12,114	900,887	2,142,465	1,889,861	1,256,777
OD	0	0	0	13,360	0	0	0	0	0	0	4,405

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,697,121	8,873,942	1,261,182	
IBNR + FREQUENCY ADJUSTMENT	(1,434,080)	(2,271,519)	2,656	
TOTAL LOSSES	1,263,042	6,602,422	1,263,838	
EXPECTED LOSSES	2,770,927	5,807,288	1,012,293	
CREDIBILITY	0.070	0.260	0.330	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.132	0.690	0.132	0.953
INDICATED (POST-TEST)	0.122	0.638	0.122	0.882
PRESENT ON RATE LEVEL	0.280	0.588	0.102	0.970
DERIVED BY FORMULA	0.269	0.601	0.109	0.979
UNDERLYING PRESENT RATE	0.290	0.608	0.106	1.004
PROPOSED	0.267	0.595	0.108	0.970

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.011
IND. RATE				1.011	MINIMUM PREMIUM	
MAN. RATE	1.12	1.13	1.06	+ 1.011	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	188,840	3,411,514	1.807			0	0	5	9	30	44
2019	179,887	2,558,762	1.422			0	0	1	9	27	37
2020	164,540	2,076,584	1.262			0	0	1	6	17	24
2021	174,309	861,427	0.494			0	0	0	2	15	17
2022	191,625	1,159,982	0.605			0	0	0	5	15	20
TOTAL	899,201	10,068,269	1.120			0	0	7	31	104	142
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
2018	0	0	1,344,997	335,000	310,698	0	0	387,495	277,683	435,026	320,615
2019	0	0	170,717	412,741	762,434	0	0	18,649	565,005	466,193	163,023
2020	0	0	182,848	457,384	226,344	0	0	67,680	784,854	249,034	108,440
2021	0	0	41,934	254,843	129,887	0	0	0	103,634	333,928	127,088
2022	0	0	0	273,913	129,887	0	0	0	271,953	282,552	201,677
TOTAL	0	0	1,698,562	1,520,972	1,684,206	0	0	473,824	2,003,129	1,766,733	920,843
OD	0	0	0	0	11,539	0	0	0	0	15,119	1,422

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,897,791	447,560	405,150	0	0	652,542	347,104	538,997	248,156
2019	0	178	265,956	509,879	937,563	0	41	53,249	688,109	572,580	137,917
2020	268	659	317,934	556,198	298,688	675	2,467	210,932	865,613	327,755	98,247
2021	33	75	42,794	65,557	291,674	303	433	55,648	118,366	372,635	114,633
2022	299	1,582	292,396	283,025	150,785	1,142	9,263	213,671	253,489	244,920	175,257
TOTAL	601	2,494	2,816,871	1,862,219	2,083,861	2,119	12,203	1,186,041	2,272,681	2,056,887	774,211
OD	0	0	135	129	14,107	0	0	83	150	18,281	1,173

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,020,547	8,308,314	775,384	
IBNR + FREQUENCY ADJUSTMENT	(1,523,380)	(1,833,783)	2,297	
TOTAL LOSSES	2,497,168	6,474,531	777,681	
EXPECTED LOSSES	2,938,311	4,707,281	868,043	
CREDIBILITY	0.070	0.240	0.310	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.278	0.716	0.086	1.080
INDICATED (POST-TEST)	0.257	0.663	0.080	1.000
PRESENT ON RATE LEVEL	0.316	0.506	0.093	0.915
DERIVED BY FORMULA	0.312	0.544	0.089	0.945
UNDERLYING PRESENT RATE	0.327	0.523	0.097	0.947
PROPOSED	0.312	0.544	0.089	0.945

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.985
IND. RATE				0.985	MINIMUM PREMIUM	
MAN. RATE	1.10	1.09	1.00	+ 0.985	PRESENT	

+ PROPOSED

CLASS BATTERY MFG.

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0475

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	395,848	4,351,037	1.099			0	0	4	35	50	89
2019	362,197	4,854,653	1.340			0	0	2	41	55	98
2020	420,597	5,147,796	1.224			1	0	3	33	45	82
2021	418,705	3,485,499	0.832			0	0	1	36	27	64
2022	427,784	3,074,669	0.719			0	0	0	2	67	69
TOTAL	2,025,131	20,913,654	1.033			1	0	10	147	244	402
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	730,432	1,034,838	660,400	0	0	180,246	1,036,323	456,230	252,568
2019	0	0	465,601	1,492,512	383,972	0	0	184,091	1,432,565	596,757	299,155
2020	616,986	0	787,795	998,550	411,894	1,000	0	594,964	980,885	526,639	229,083
2021	0	0	175,425	921,994	183,382	0	0	175,630	1,436,280	251,265	341,523
2022	0	0	0	154,810	835,425	0	0	0	17,835	1,743,932	322,667
TOTAL	616,986	0	2,159,253	4,602,704	2,475,073	1,000	0	1,134,931	4,903,888	3,574,823	1,444,996
OD	0	0	0	0	0	0	0	0	0	0	3,606

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,030,640	1,382,544	861,162	0	0	303,534	1,295,404	565,269	195,488
2019	0	486	722,315	1,816,373	488,327	0	402	342,534	1,740,221	745,063	253,085
2020	826,786	2,401	1,071,015	1,217,121	556,395	6,041	15,475	837,394	1,101,739	676,012	207,549
2021	649	1,488	643,482	966,875	276,809	5,503	9,739	785,157	1,327,479	374,747	308,054
2022	594	2,250	532,627	441,125	784,574	2,302	23,279	383,439	419,212	1,366,181	280,398
TOTAL	828,029	6,625	4,000,079	5,824,038	2,967,266	13,845	48,894	2,652,059	5,884,054	3,727,272	1,244,573
OD	0	0	0	0	0	0	0	0	0	0	3,161

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,549,531	18,402,630	1,247,734	
IBNR + FREQUENCY ADJUSTMENT	(1,932,798)	(4,607,687)	3,121	
TOTAL LOSSES	5,616,733	13,794,943	1,250,855	
EXPECTED LOSSES	3,737,324	11,771,066	1,172,938	
CREDIBILITY	0.120	0.420	0.540	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.277	0.681	0.062	1.020
INDICATED (POST-TEST)	0.257	0.630	0.057	0.944
PRESENT ON RATE LEVEL	0.178	0.562	0.056	0.796
DERIVED BY FORMULA	0.188	0.591	0.057	0.835
UNDERLYING PRESENT RATE	0.185	0.581	0.058	0.824
PROPOSED	0.188	0.591	0.057	0.835

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.870
IND. RATE				0.870	MINIMUM PREMIUM	
MAN. RATE	1.04	0.98	0.87	+ 0.870	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	86,445	857,563	0.992			0	0	2	0	5	7
2019	96,303	640,004	0.665			0	0	1	0	7	8
2020	91,518	667,408	0.729			0	0	1	1	6	8
2021	104,358	229,638	0.220			0	0	0	0	7	7
2022	121,169	299,687	0.247			0	0	0	1	4	5
TOTAL	499,793	2,694,300	0.539			0	0	4	2	29	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
2018	0	0	392,849	0	82,637	0	0	109,503	0	157,606	114,968
2019	0	0	201,441	0	88,817	0	0	126,719	0	140,995	82,032
2020	0	0	206,472	111,384	116,764	0	0	90,000	93,347	12,813	36,628
2021	0	0	0	0	37,790	0	0	0	0	115,243	76,605
2022	0	0	0	42,399	25,014	0	0	0	20,000	75,727	136,547
TOTAL	0	0	800,762	153,783	351,022	0	0	326,222	113,347	502,384	446,780
OD	0	0	0	0	0	0	0	0	0	0	19,539

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	554,310	0	107,759	0	0	184,403	0	195,274	88,985
2019	0	210	281,944	2,097	109,728	0	277	195,955	2,618	171,380	69,399
2020	303	707	294,992	140,931	152,915	897	2,944	146,517	105,319	20,641	33,185
2021	3	6	3,610	3,375	42,834	26	39	6,155	8,599	126,284	69,098
2022	49	254	47,627	45,621	27,845	155	1,403	27,479	31,463	61,008	118,659
TOTAL	354	1,177	1,182,482	192,024	441,081	1,078	4,662	560,509	148,000	574,586	379,326
OD	0	0	0	0	0	0	0	0	0	0	15,123

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,750,262	1,355,691	394,450	
IBNR + FREQUENCY ADJUSTMENT	(644,076)	(479,786)	1,014	
TOTAL LOSSES	1,106,186	875,905	395,464	
EXPECTED LOSSES	1,258,475	1,237,563	343,186	
CREDIBILITY	0.050	0.170	0.210	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.221	0.175	0.076	0.473
INDICATED (POST-TEST)	0.205	0.162	0.070	0.437
PRESENT ON RATE LEVEL	0.243	0.239	0.066	0.549
DERIVED BY FORMULA	0.242	0.226	0.067	0.535
UNDERLYING PRESENT RATE	0.252	0.248	0.069	0.568
PROPOSED	0.242	0.226	0.067	0.535

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.558
IND. RATE				0.558	MINIMUM PREMIUM	
MAN. RATE	0.70	0.67	0.60	+ 0.558	PRESENT	

+ PROPOSED

CLASS ELECTRIC MOTOR MFG. OR REPAIR

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0477

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	44,674	665,857	1.490			0	0	0	1	3	4
2019	42,929	179,133	0.417			0	0	0	2	0	2
2020	38,350	223,066	0.582			0	0	0	1	3	4
2021	37,817	101,463	0.268			0	0	0	0	2	2
2022	47,551	234,736	0.494			0	0	0	0	5	5
TOTAL	211,321	1,404,255	0.665			0	0	0	4	13	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
2018	0	0	0	123,404	5,352	0	0	0	426,898	44,149	66,054
2019	0	0	0	87,478	0	0	0	0	29,968	0	61,687
2020	0	0	0	75,000	42,196	0	0	0	32,026	45,665	28,179
2021	0	0	0	0	32,250	0	0	0	0	19,796	49,417
2022	0	0	0	0	60,437	0	0	0	0	126,281	48,018
TOTAL	0	0	0	285,882	140,235	0	0	0	488,892	235,891	253,355
OD	0	0	0	0	0	0	0	0	0	0	1,365

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	164,868	6,979	0	0	0	533,623	54,701	51,126
2019	0	0	4,018	106,059	953	0	0	1,166	36,243	464	52,187
2020	0	7	12,462	90,778	54,611	0	13	5,323	36,296	55,843	25,530
2021	2	5	3,080	2,880	36,554	4	7	1,057	1,477	21,693	44,574
2022	34	108	29,137	22,300	55,467	163	1,659	27,038	29,465	98,814	41,728
TOTAL	36	120	48,697	386,884	154,565	167	1,679	34,584	637,104	231,514	215,145
OD	0	0	0	0	0	0	0	0	0	0	1,155

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	85,283	1,410,067	216,300	
IBNR + FREQUENCY ADJUSTMENT	(313,395)	(280,421)	475	
TOTAL LOSSES	0	1,129,645	216,774	
EXPECTED LOSSES	604,760	722,338	173,493	
CREDIBILITY	0.030	0.090	0.120	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.535	0.102	0.637
INDICATED (POST-TEST)	0.000	0.495	0.094	0.589
PRESENT ON RATE LEVEL	0.277	0.330	0.079	0.687
DERIVED BY FORMULA	0.268	0.345	0.081	0.695
UNDERLYING PRESENT RATE	0.286	0.342	0.082	0.710
PROPOSED	0.265	0.341	0.080	0.687

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.716
IND. RATE				0.716	MINIMUM PREMIUM	
MAN. RATE	0.89	0.84	0.75	+ 0.716	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	43,456	130,438	0.300			0	0	0	1	1	2
2019	40,314	260,756	0.647			0	0	0	1	3	4
2020	32,994	189,165	0.573			0	0	0	2	2	4
2021	34,259	544,630	1.590			0	0	1	2	2	5
2022	36,463	24,875	0.068			0	0	0	0	1	1
TOTAL	187,486	1,149,864	0.613			0	0	1	6	9	16
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	2,338	3,597	0	0	0	463	27,132	96,908
2019	0	0	0	8,704	98,592	0	0	0	17,318	48,920	87,222
2020	0	0	0	102,605	11,704	0	0	0	7,232	40,596	27,028
2021	0	0	198,134	118,918	29,953	0	0	31,804	136,922	13,271	15,628
2022	0	0	0	0	3,556	0	0	0	0	2,610	18,709
TOTAL	0	0	198,134	232,565	147,402	0	0	31,804	161,935	132,529	245,495
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
2018	0	0	0	3,124	4,690	0	0	0	579	33,617	75,007
2019	0	0	1,556	11,657	120,626	0	0	941	21,429	59,420	73,790
2020	0	9	15,348	122,544	17,572	0	5	1,902	9,110	48,887	24,487
2021	362	874	303,962	134,748	49,843	718	1,371	95,520	126,918	24,562	14,096
2022	2	6	1,714	1,312	3,264	3	34	559	609	2,042	16,258
TOTAL	364	889	322,580	273,384	195,996	721	1,410	98,922	158,645	168,528	203,639
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	424,886	796,552	203,639	
IBNR + FREQUENCY ADJUSTMENT	(253,955)	(159,152)	417	
TOTAL LOSSES	170,931	637,400	204,056	
EXPECTED LOSSES	486,337	408,128	170,606	
CREDIBILITY	0.020	0.090	0.110	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.091	0.340	0.109	0.540
INDICATED (POST-TEST)	0.084	0.315	0.101	0.500
PRESENT ON RATE LEVEL	0.251	0.210	0.088	0.549
DERIVED BY FORMULA	0.247	0.220	0.089	0.557
UNDERLYING PRESENT RATE	0.259	0.218	0.091	0.568
PROPOSED	0.244	0.217	0.088	0.549

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.573
IND. RATE				0.573	MINIMUM PREMIUM	
MAN. RATE	0.73	0.68	0.60	+ 0.573	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	187,147	1,299,418	0.694			0	0	1	3	21	25
2019	213,592	1,716,306	0.804			0	0	3	2	9	14
2020	164,747	379,358	0.230			0	0	0	1	5	6
2021	142,198	1,104,850	0.777			0	0	2	1	5	8
2022	147,594	217,338	0.147			0	0	0	1	4	5
TOTAL	855,278	4,717,270	0.552			0	0	6	8	44	58
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	232,728	124,105	146,126	0	0	35,562	180,858	271,429	308,610
2019	0	0	988,059	8,035	185,121	0	0	309,206	46,378	50,941	128,566
2020	0	0	0	13,582	112,554	0	0	0	41,700	113,130	98,392
2021	0	0	405,400	147,860	218,859	0	0	119,740	38,714	121,253	53,024
2022	0	0	0	32,200	25,548	0	0	0	3,000	41,143	115,447
TOTAL	0	0	1,626,187	325,782	688,208	0	0	464,508	310,650	597,896	704,039
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
2018	0	0	328,379	165,804	190,548	0	0	59,886	226,073	336,301	238,864
2019	0	1,032	1,380,353	17,223	232,029	0	675	478,349	59,577	64,501	108,767
2020	0	3	6,136	20,192	140,145	0	21	8,171	48,880	137,003	89,143
2021	713	1,732	594,981	192,351	274,173	1,667	3,708	189,470	53,222	139,695	47,828
2022	41	204	39,328	37,064	27,159	62	602	10,499	11,669	32,457	100,323
TOTAL	754	2,971	2,349,177	432,634	864,055	1,729	5,006	746,375	399,420	709,957	584,925
OD	0	0	0	0	0	0	0	0	0	0	289

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,106,012	2,406,066	585,215	
IBNR + FREQUENCY ADJUSTMENT	(1,058,099)	(666,736)	1,222	
TOTAL LOSSES	2,047,913	1,739,330	586,436	
EXPECTED LOSSES	2,028,665	1,713,295	549,859	
CREDIBILITY	0.070	0.240	0.300	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.239	0.203	0.069	0.511
INDICATED (POST-TEST)	0.222	0.188	0.063	0.473
PRESENT ON RATE LEVEL	0.229	0.194	0.062	0.485
DERIVED BY FORMULA	0.229	0.192	0.063	0.484
UNDERLYING PRESENT RATE	0.237	0.200	0.064	0.502
PROPOSED	0.229	0.192	0.063	0.484

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.504
IND. RATE				0.504	MINIMUM PREMIUM	
MAN. RATE	0.60	0.58	0.53	+ 0.504	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	16,559	19,984	0.121			0	0	0	0	2	2
2019	7,356	193	0.003			0	0	0	0	0	0
2020	4,740	2,734	0.058			0	0	0	0	0	0
2021	5,455	0	0.000			0	0	0	0	0	0
2022	5,860	764	0.013			0	0	0	0	0	0
TOTAL	39,970	23,675	0.059			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
2018	0	0	0	0	7,681	0	0	0	0	5,557	6,746
2019	0	0	0	0	0	0	0	0	0	0	193
2020	0	0	0	0	0	0	0	0	0	0	2,734
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	764
TOTAL	0	0	0	0	7,681	0	0	0	0	5,557	10,437
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	10,016	0	0	0	0	6,885	5,221
2019	0	0	0	0	0	0	0	0	0	0	163
2020	0	0	0	0	0	0	0	0	0	0	2,477
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	664
TOTAL	0	0	0	0	10,016	0	0	0	0	6,885	8,526
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	16,901	8,526	
IBNR + FREQUENCY ADJUSTMENT	(64,732)	(49,822)	33	
TOTAL LOSSES	0	0	8,558	
EXPECTED LOSSES	117,777	125,802	17,542	
CREDIBILITY	0.010	0.030	0.040	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.021	0.021
INDICATED (POST-TEST)	0.000	0.000	0.020	0.020
PRESENT ON RATE LEVEL	0.285	0.304	0.042	0.632
DERIVED BY FORMULA	0.282	0.295	0.042	0.619
UNDERLYING PRESENT RATE	0.295	0.315	0.044	0.653
PROPOSED	0.282	0.295	0.042	0.619

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.645
IND. RATE				0.645	MINIMUM PREMIUM	
MAN. RATE	0.79	0.78	0.69	+ 0.645	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	246,281	1,091,329	0.443			0	0	0	13	19	32
2019	222,415	1,897,335	0.853			0	0	0	14	21	35
2020	266,197	1,791,882	0.673			0	0	1	12	19	32
2021	272,574	988,572	0.363			0	0	1	3	13	17
2022	293,747	1,883,853	0.641			0	0	0	5	16	21
TOTAL	1,301,214	7,652,971	0.588			0	0	2	47	88	137
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
2018	0	0	0	402,634	69,654	0	0	0	297,260	168,953	152,828
2019	0	0	0	770,859	115,415	0	0	0	548,594	245,689	216,778
2020	0	0	393,500	525,746	228,965	0	0	95,750	222,608	189,030	136,283
2021	0	0	257,048	248,176	66,047	0	0	119,729	33,482	166,600	97,490
2022	0	0	0	323,017	229,485	0	0	0	132,888	1,095,001	103,462
TOTAL	0	0	650,548	2,270,432	709,566	0	0	215,479	1,234,832	1,865,273	706,841
OD	0	0	0	105,507	3,350	0	0	0	3,929	0	2,784

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	537,919	90,829	0	0	0	371,575	209,333	118,289
2019	0	0	36,758	935,883	149,496	0	0	22,680	665,899	305,573	183,394
2020	577	1,375	608,008	641,924	308,707	955	3,183	176,361	251,773	236,460	123,472
2021	507	1,217	438,259	273,079	101,790	1,665	3,707	189,968	51,887	189,047	87,936
2022	395	2,001	381,362	361,735	247,390	1,770	16,859	305,361	342,857	854,085	89,908
TOTAL	1,480	4,593	1,464,386	2,750,540	898,212	4,390	23,749	694,370	1,683,990	1,794,497	603,000
OD	0	9	15,461	125,699	7,286	0	1	523	4,284	140	2,466

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,208,963	7,264,648	605,466	
IBNR + FREQUENCY ADJUSTMENT	(751,632)	(1,588,149)	2,134	
TOTAL LOSSES	1,457,331	5,676,499	607,600	
EXPECTED LOSSES	1,457,778	4,063,818	761,550	
CREDIBILITY	0.090	0.310	0.400	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.111	0.426	0.047	0.583
INDICATED (POST-TEST)	0.103	0.394	0.043	0.539
PRESENT ON RATE LEVEL	0.108	0.302	0.057	0.467
DERIVED BY FORMULA	0.108	0.330	0.051	0.489
UNDERLYING PRESENT RATE	0.112	0.312	0.059	0.483
PROPOSED	0.108	0.330	0.051	0.489

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.510
IND. RATE				0.510	MINIMUM PREMIUM	
MAN. RATE	0.58	0.58	0.51	+ 0.510	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	549,262	2,343,094	0.427			0	0	3	14	21	38
2019	531,482	2,774,878	0.522			0	0	3	16	24	43
2020	568,272	2,797,754	0.492			0	0	1	12	27	40
2021	595,367	727,939	0.122			0	0	0	3	16	19
2022	622,060	1,535,855	0.247			0	0	0	6	21	27
TOTAL	2,866,443	10,179,520	0.355			0	0	7	51	109	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
2018	0	0	576,658	361,294	265,926	0	0	233,112	256,023	316,709	333,372
2019	0	0	584,971	661,790	337,025	0	0	347,696	446,163	229,818	167,415
2020	0	0	178,540	417,861	210,266	0	0	131,250	1,247,956	427,469	184,412
2021	0	0	0	80,745	269,419	0	0	0	27,247	164,182	186,346
2022	0	0	0	340,106	298,535	0	0	0	233,662	452,396	211,156
TOTAL	0	0	1,340,169	1,861,796	1,381,171	0	0	712,058	2,211,051	1,590,574	1,082,701
OD	0	0	0	0	0	0	0	0	0	0	4,905

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	813,664	482,689	346,768	0	0	392,561	320,029	392,402	258,030
2019	0	611	850,068	809,331	422,563	0	759	554,161	545,217	287,256	141,633
2020	262	641	305,867	508,493	277,458	1,309	4,689	371,254	1,378,147	559,388	167,077
2021	49	110	61,264	106,471	310,803	97	139	18,711	36,820	181,677	168,084
2022	448	2,208	429,230	402,066	313,196	1,252	10,713	228,469	266,710	374,468	183,495
TOTAL	759	3,570	2,460,093	2,309,049	1,670,788	2,657	16,300	1,565,156	2,546,922	1,795,190	918,319
OD	0	0	0	0	0	0	0	0	0	0	3,989

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,048,536	8,321,950	922,308	
IBNR + FREQUENCY ADJUSTMENT	(1,412,945)	(2,003,218)	4,424	
TOTAL LOSSES	2,635,591	6,318,732	926,732	
EXPECTED LOSSES	2,738,037	5,130,672	1,630,110	
CREDIBILITY	0.150	0.530	0.680	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.092	0.220	0.032	0.345
INDICATED (POST-TEST)	0.085	0.204	0.030	0.319
PRESENT ON RATE LEVEL	0.092	0.173	0.055	0.320
DERIVED BY FORMULA	0.091	0.189	0.038	0.319
UNDERLYING PRESENT RATE	0.096	0.179	0.057	0.331
PROPOSED	0.091	0.190	0.038	0.319

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.332
IND. RATE				0.332	MINIMUM PREMIUM	
MAN. RATE	0.36	0.39	0.35	+ 0.332	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	55,625	162,570	0.292			0	0	0	1	1	2
2019	47,837	497,483	1.040			0	0	1	0	3	4
2020	42,831	279,030	0.651			0	0	1	1	3	5
2021	40,152	60,783	0.151			0	0	0	0	3	3
2022	38,911	119,726	0.308			0	0	0	1	3	4
TOTAL	225,356	1,119,592	0.497			0	0	2	3	13	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
2018	0	0	0	44,157	1,603	0	0	0	31,857	2,433	82,520
2019	0	0	244,485	0	2,975	0	0	166,371	0	33,088	50,564
2020	0	0	165,021	2,265	4,798	0	0	44,052	0	16,797	46,097
2021	0	0	0	0	32,714	0	0	0	0	15,271	12,798
2022	0	0	0	22,913	7,550	0	0	0	311	42,620	46,332
TOTAL	0	0	409,506	69,335	49,640	0	0	210,423	32,168	110,209	238,311
OD	0	0	0	0	0	0	0	0	0	0	715

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	58,994	2,090	0	0	0	39,821	3,014	63,870
2019	0	255	340,961	1,372	5,029	0	363	256,440	1,933	41,185	42,777
2020	242	556	219,885	6,209	9,737	439	1,426	65,871	2,052	21,084	41,764
2021	2	5	3,125	2,921	37,080	3	5	816	1,139	16,734	11,544
2022	23	126	22,861	22,452	9,571	56	566	9,301	10,159	33,377	40,263
TOTAL	267	943	586,831	91,947	63,508	499	2,361	332,428	55,105	115,395	200,218
OD	0	0	0	0	0	0	0	0	0	0	605

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	923,329	325,954	200,823	
IBNR + FREQUENCY ADJUSTMENT	(182,202)	(192,606)	369	
TOTAL LOSSES	741,127	133,348	201,191	
EXPECTED LOSSES	346,574	491,295	164,956	
CREDIBILITY	0.030	0.100	0.120	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.329	0.059	0.089	0.477
INDICATED (POST-TEST)	0.304	0.055	0.082	0.441
PRESENT ON RATE LEVEL	0.149	0.211	0.071	0.430
DERIVED BY FORMULA	0.153	0.195	0.072	0.421
UNDERLYING PRESENT RATE	0.154	0.218	0.073	0.445
PROPOSED	0.157	0.200	0.074	0.430

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.448
IND. RATE				0.448	MINIMUM PREMIUM	
MAN. RATE	0.56	0.53	0.47	+ 0.448	PRESENT	

+ PROPOSED

CLASS CEMENT MFG.

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0501

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	61,791	2,729,362	4.417			0	0	3	4	11	18
2019	58,225	4,799,660	8.243			0	0	2	1	10	13
2020	60,367	900,967	1.492			0	0	1	1	10	12
2021	61,681	2,274,288	3.687			0	0	2	1	13	16
2022	66,740	229,378	0.344			0	0	0	0	5	5
TOTAL	308,804	10,933,655	3.541			0	0	8	7	49	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
2018	0	0	574,988	186,825	137,323	0	0	481,378	906,328	298,226	144,294
2019	0	0	1,046,596	21,311	63,808	0	0	3,358,232	30,098	219,649	59,966
2020	0	0	189,838	8,503	64,332	0	0	379,451	43,685	145,013	70,145
2021	0	0	441,247	27,793	469,662	0	0	741,534	6,856	504,641	82,555
2022	0	0	0	0	88,016	0	0	0	0	96,143	45,219
TOTAL	0	0	2,252,669	244,432	823,141	0	0	4,960,595	986,967	1,263,672	402,179
OD	0	0	0	0	0	0	0	0	0	0	1,309

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	811,308	249,598	179,069	0	0	810,641	1,132,910	369,502	111,684
2019	0	397	531,018	28,630	80,401	0	1,576	1,114,114	45,539	271,161	50,731
2020	278	642	255,985	16,266	84,395	3,784	12,299	573,224	65,316	183,560	63,551
2021	740	1,809	611,112	94,138	551,811	9,755	22,160	1,075,236	101,211	580,165	74,465
2022	49	157	42,433	32,476	80,778	124	1,263	20,585	22,433	75,231	39,295
TOTAL	1,067	3,004	2,251,856	421,107	976,455	13,663	37,299	3,593,799	1,367,409	1,479,619	339,726
OD	0	0	0	0	0	0	0	0	0	0	1,114

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,900,687	4,244,591	340,840	
IBNR + FREQUENCY ADJUSTMENT	(1,260,058)	(994,347)	1,222	
TOTAL LOSSES	4,640,629	3,250,244	342,062	
EXPECTED LOSSES	2,435,957	2,548,123	454,107	
CREDIBILITY	0.030	0.120	0.150	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.503	1.053	0.110	2.666
INDICATED (POST-TEST)	1.391	0.974	0.102	2.467
PRESENT ON RATE LEVEL	0.763	0.798	0.142	1.703
DERIVED BY FORMULA	0.781	0.819	0.136	1.737
UNDERLYING PRESENT RATE	0.789	0.825	0.147	1.761
PROPOSED	0.781	0.819	0.136	1.737

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.810
IND. RATE				1.810	MINIMUM PREMIUM	
MAN. RATE	2.15	2.03	1.86	+ 1.810	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,056	2,438	0.231			0	0	0	0	0	0
2019	936	494	0.053			0	0	0	0	0	0
2020	989	2,484	0.251			0	0	0	0	0	0
2021	1,033	9,246	0.895			0	0	0	0	1	1
2022	930	0	0.000			0	0	0	0	0	0
TOTAL	4,944	14,662	0.297			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
2018	0	0	0	0	0	0	0	0	0	0	2,438
2019	0	0	0	0	0	0	0	0	0	0	494
2020	0	0	0	0	0	0	0	0	0	0	2,484
2021	0	0	0	0	4,400	0	0	0	0	4,846	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	4,400	0	0	0	0	4,846	5,416
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
2018	0	0	0	0	0	0	0	0	0	0	1,887
2019	0	0	0	0	0	0	0	0	0	0	418
2020	0	0	0	0	0	0	0	0	0	0	2,251
2021	0	1	420	393	4,987	1	2	259	362	5,310	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	1	420	393	4,987	1	2	259	362	5,310	4,555
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	683	11,052	4,555	
IBNR + FREQUENCY ADJUSTMENT	(16,454)	(11,590)	12	
TOTAL LOSSES	0	0	4,567	
EXPECTED LOSSES	31,615	29,519	4,868	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.092	0.092
INDICATED (POST-TEST)	0.000	0.000	0.085	0.085
PRESENT ON RATE LEVEL	0.618	0.577	0.095	1.291
DERIVED BY FORMULA	0.618	0.571	0.095	1.285
UNDERLYING PRESENT RATE	0.639	0.597	0.098	1.335
PROPOSED	0.618	0.571	0.095	1.285

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.339
IND. RATE				1.339	MINIMUM PREMIUM	
MAN. RATE	1.68	1.59	1.41	+ 1.339	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	306,756	4,893,364	1.595			0	0	9	8	52	69
2019	290,124	3,302,860	1.138			0	0	2	8	54	64
2020	265,461	1,678,275	0.632			0	0	1	7	40	48
2021	278,284	1,841,527	0.662			0	0	1	3	40	44
2022	307,699	1,956,396	0.636			0	0	0	2	40	42
TOTAL	1,448,324	13,672,422	0.944			0	0	13	28	226	267
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
2018	0	0	1,602,198	383,697	668,150	0	0	946,552	249,499	683,059	360,209
2019	0	0	339,943	330,392	1,171,056	0	0	76,414	259,413	806,757	318,885
2020	0	0	153,970	168,689	428,958	0	0	16,978	157,530	472,325	279,825
2021	0	0	278,149	174,535	399,536	0	0	143,494	87,134	506,997	251,682
2022	0	0	0	21,595	477,636	0	0	0	93,004	1,134,230	229,931
TOTAL	0	0	2,374,260	1,078,908	3,145,336	0	0	1,183,438	846,580	3,603,368	1,440,532
OD	0	0	0	0	1,948	0	0	0	0	2,588	4,851

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	2,219,573	512,619	871,268	0	0	1,442,737	311,874	846,310	278,802
2019	0	355	502,945	415,540	1,437,181	0	167	132,200	322,456	980,044	269,777
2020	226	542	245,069	219,244	541,039	169	630	57,146	186,606	571,776	253,521
2021	534	1,289	464,202	228,838	475,682	2,168	4,691	261,240	127,504	566,389	227,017
2022	284	957	248,386	194,771	440,848	1,730	16,802	295,234	328,793	895,677	199,810
TOTAL	1,045	3,142	3,680,175	1,571,012	3,766,017	4,067	22,290	2,188,556	1,277,233	3,860,196	1,228,927
OD	0	0	0	0	2,540	0	0	0	0	3,207	3,977

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,899,274	10,480,205	1,232,904	
IBNR + FREQUENCY ADJUSTMENT	(2,026,637)	(2,860,663)	3,242	
TOTAL LOSSES	3,872,637	7,619,542	1,236,146	
EXPECTED LOSSES	3,906,681	7,342,759	1,229,145	
CREDIBILITY	0.090	0.340	0.430	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.267	0.526	0.085	0.878
INDICATED (POST-TEST)	0.247	0.486	0.079	0.813
PRESENT ON RATE LEVEL	0.261	0.490	0.082	0.833
DERIVED BY FORMULA	0.260	0.489	0.081	0.829
UNDERLYING PRESENT RATE	0.270	0.507	0.085	0.862
PROPOSED	0.260	0.489	0.081	0.829

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.864
IND. RATE				0.864	MINIMUM PREMIUM	
MAN. RATE	1.06	1.03	0.91	+ 0.864	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	94,331	693,612	0.735			0	0	0	3	17	20
2019	87,976	1,482,848	1.686			0	0	2	4	3	9
2020	71,629	702,733	0.981			0	0	0	1	9	10
2021	74,503	683,093	0.917			0	0	0	5	9	14
2022	82,924	843,358	1.017			0	0	0	1	14	15
TOTAL	411,363	4,405,644	1.071			0	0	2	14	52	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
2018	0	0	0	115,361	261,709	0	0	0	35,470	137,796	143,276
2019	0	0	334,453	241,028	138,695	0	0	284,599	221,458	116,656	145,959
2020	0	0	0	143,115	369,477	0	0	0	12,044	108,466	69,631
2021	0	0	0	52,339	80,304	0	0	0	253,508	188,294	108,648
2022	0	0	0	7,141	181,971	0	0	0	29,655	532,826	91,765
TOTAL	0	0	334,453	558,984	1,032,156	0	0	284,599	552,135	1,084,038	559,279
OD	0	0	0	0	0	0	0	0	0	0	2,494

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	154,122	341,269	0	0	0	44,338	170,729	110,896
2019	0	349	479,079	295,606	174,089	0	621	447,616	271,731	146,499	123,481
2020	0	20	34,465	183,560	462,968	0	10	4,112	16,405	130,359	63,086
2021	26	57	30,701	60,590	94,539	601	849	102,553	242,646	222,762	98,000
2022	107	359	93,719	73,272	167,830	772	7,606	130,786	144,777	419,532	79,744
TOTAL	133	785	637,965	767,151	1,240,694	1,373	9,087	685,067	719,897	1,089,881	475,207
OD	0	0	0	0	0	0	0	0	0	0	2,259

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,334,410	3,817,622	477,466	
IBNR + FREQUENCY ADJUSTMENT	(794,052)	(521,487)	736	
TOTAL LOSSES	540,357	3,296,136	478,202	
EXPECTED LOSSES	1,522,653	1,339,133	292,990	
CREDIBILITY	0.040	0.150	0.190	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.131	0.801	0.116	1.048
INDICATED (POST-TEST)	0.122	0.741	0.107	0.970
PRESENT ON RATE LEVEL	0.358	0.315	0.069	0.741
DERIVED BY FORMULA	0.348	0.379	0.076	0.803
UNDERLYING PRESENT RATE	0.370	0.326	0.071	0.767
PROPOSED	0.348	0.379	0.076	0.803

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.837
IND. RATE				0.837	MINIMUM PREMIUM	
MAN. RATE	0.97	0.92	0.81	+ 0.837	PRESENT	

+ PROPOSED

CLASS ASBESTOS GOODS MFG.

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0509

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	2	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	2	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(18)	(6)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	28	14	1	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	1.349	0.661	0.069	2.078
DERIVED BY FORMULA	1.349	0.661	0.069	2.078
UNDERLYING PRESENT RATE	1.395	0.683	0.071	2.149
PROPOSED	1.349	0.661	0.069	2.078

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.166
IND. RATE				2.166	MINIMUM PREMIUM	
MAN. RATE	2.70	2.56	2.27	+ 2.166	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	202,686	8,098,699	3.996			0	0	8	6	73	87
2019	215,071	4,829,341	2.245			0	0	1	17	90	108
2020	209,336	6,086,405	2.907			0	0	5	17	79	101
2021	226,136	7,468,041	3.302			0	0	4	25	85	114
2022	245,562	4,176,701	1.701			0	0	1	11	71	83
TOTAL	1,098,791	30,659,187	2.790			0	0	19	76	398	493
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
2018	0	0	2,017,780	349,818	632,053	0	0	2,677,586	898,766	994,645	528,051
2019	0	0	142,320	904,343	1,028,694	0	0	18,688	701,159	1,440,831	593,306
2020	0	0	951,164	916,320	866,757	0	0	322,474	1,346,473	1,169,779	513,438
2021	0	0	783,242	1,479,815	1,253,375	0	0	810,335	1,398,022	1,337,381	405,871
2022	0	0	206,648	435,384	1,126,463	0	0	96,864	420,021	1,448,184	443,137
TOTAL	0	0	4,101,154	4,085,680	4,907,342	0	0	3,925,947	4,764,441	6,390,820	2,483,803
OD	0	0	0	0	3,787	0	0	0	0	2,752	8,578

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	2,432,755	467,357	824,197	0	0	3,058,887	1,123,458	1,232,365	408,711
2019	0	149	252,058	1,108,724	1,268,267	0	41	63,933	862,421	1,753,165	501,937
2020	1,395	3,299	1,429,722	1,140,909	1,124,683	3,215	10,951	685,794	1,514,672	1,456,282	465,175
2021	1,899	4,485	1,754,306	1,664,586	1,551,335	13,901	28,789	1,724,330	1,423,130	1,585,319	366,096
2022	1,229	5,938	1,114,419	811,849	1,095,966	3,922	37,222	653,886	639,108	1,174,219	385,086
TOTAL	4,523	13,870	6,983,261	5,193,425	5,864,449	21,039	77,003	6,186,830	5,562,789	7,201,350	2,127,005
OD	2	7	1,826	1,397	3,476	4	36	589	642	2,153	7,093

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,288,989	23,829,682	2,134,098	
IBNR + FREQUENCY ADJUSTMENT	(5,199,132)	(6,050,629)	5,586	
TOTAL LOSSES	8,089,857	17,779,053	2,139,684	
EXPECTED LOSSES	10,105,960	15,551,088	2,015,871	
CREDIBILITY	0.080	0.280	0.360	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.736	1.617	0.194	2.547
INDICATED (POST-TEST)	0.681	1.497	0.180	2.357
PRESENT ON RATE LEVEL	0.889	1.368	0.177	2.435
DERIVED BY FORMULA	0.873	1.404	0.178	2.455
UNDERLYING PRESENT RATE	0.920	1.415	0.183	2.518
PROPOSED	0.865	1.393	0.177	2.435

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.538
IND. RATE				2.538	MINIMUM PREMIUM	
MAN. RATE	3.15	3.01	2.66	+ 2.538	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	25,462	465,929	1.830			0	0	1	2	3	6
2019	17,215	271,278	1.576			0	0	0	2	2	4
2020	17,884	300,610	1.681			0	0	0	1	2	3
2021	18,301	340,508	1.861			0	0	0	2	2	4
2022	23,958	48,807	0.204			0	0	0	1	2	3
TOTAL	102,820	1,427,132	1.388			0	0	1	8	11	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	
2018	0	0	189,873	41,180	15,153	0	0	26,461	21,881	65,138	106,243	
2019	0	0	0	62,358	10,085	0	0	0	76,327	41,523	80,985	
2020	0	0	0	125,000	6,082	0	0	0	29,641	38,814	101,073	
2021	0	0	0	145,329	39,792	0	0	0	32,530	82,553	40,304	
2022	0	0	0	8,213	4,241	0	0	0	1,985	12,306	22,062	
TOTAL	0	0	189,873	382,080	75,353	0	0	26,461	162,364	240,334	350,667	
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	
2018	0	0	267,911	55,016	19,760	0	0	44,560	27,351	80,706	82,232	
2019	0	0	2,982	75,716	13,009	0	0	3,196	92,721	51,390	68,513	
2020	0	11	18,395	148,998	11,256	0	12	4,847	33,489	47,551	91,572	
2021	59	129	67,750	151,882	54,869	90	128	16,278	35,493	92,570	36,354	
2022	9	48	8,934	8,614	4,839	22	202	3,753	4,240	9,803	19,172	
TOTAL	68	188	365,973	440,227	103,731	112	343	72,634	193,294	282,020	297,844	
OD	0	0	0	0	0	0	0	0	0	0	0	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	439,317	1,019,272	297,844	
IBNR + FREQUENCY ADJUSTMENT	(492,976)	(242,043)	531	
TOTAL LOSSES	0	777,229	298,375	
EXPECTED LOSSES	942,275	620,304	189,721	
CREDIBILITY	0.020	0.060	0.070	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.756	0.290	1.046
INDICATED (POST-TEST)	0.000	0.700	0.269	0.968
PRESENT ON RATE LEVEL	0.886	0.583	0.178	1.648
DERIVED BY FORMULA	0.868	0.590	0.185	1.643
UNDERLYING PRESENT RATE	0.916	0.603	0.185	1.704
PROPOSED	0.868	0.590	0.185	1.643

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.713
IND. RATE				1.713	MINIMUM PREMIUM	
MAN. RATE	2.08	2.00	1.80	+ 1.713	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	40,503	482,671	1.192			0	0	1	3	5	9
2019	38,044	192,964	0.507			0	0	0	1	7	8
2020	38,841	816,268	2.102			0	0	0	3	14	17
2021	41,736	240,775	0.577			0	0	0	3	9	12
2022	44,423	720,781	1.623			0	0	0	3	12	15
TOTAL	203,547	2,453,459	1.205			0	0	1	13	47	61
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
2018	0	0	150,639	125,499	20,622	0	0	27,405	74,316	42,383	41,807
2019	0	0	0	35,421	33,613	0	0	0	73,760	23,095	27,075
2020	0	0	0	276,936	112,508	0	0	0	247,247	160,647	18,930
2021	0	0	0	76,043	37,400	0	0	0	33,169	38,988	55,175
2022	0	0	0	282,624	100,712	0	0	0	159,166	112,541	65,738
TOTAL	0	0	150,639	796,523	304,855	0	0	27,405	587,658	377,654	208,725
OD	0	0	0	0	3,301	0	0	0	0	397	2,415

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	212,552	167,667	26,891	0	0	46,150	92,895	52,513	32,359
2019	0	0	2,021	43,321	41,479	0	0	2,995	89,434	29,068	22,905
2020	0	26	44,416	333,646	147,892	0	92	36,656	274,421	201,245	17,151
2021	32	70	37,034	80,952	47,502	82	116	14,185	32,819	44,873	49,768
2022	290	1,573	285,638	279,737	125,014	600	4,727	113,744	136,033	102,007	57,126
TOTAL	322	1,668	581,661	905,323	388,777	682	4,935	213,729	625,601	429,705	179,309
OD	2	6	1,591	1,218	3,030	1	5	85	93	311	2,099

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	804,688	2,354,058	181,407	
IBNR + FREQUENCY ADJUSTMENT	(595,543)	(610,819)	418	
TOTAL LOSSES	209,145	1,743,239	181,826	
EXPECTED LOSSES	1,152,228	1,565,429	153,846	
CREDIBILITY	0.030	0.090	0.120	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.102	0.854	0.088	1.044
INDICATED (POST-TEST)	0.094	0.790	0.082	0.966
PRESENT ON RATE LEVEL	0.547	0.744	0.073	1.364
DERIVED BY FORMULA	0.534	0.748	0.074	1.356
UNDERLYING PRESENT RATE	0.566	0.769	0.076	1.411
PROPOSED	0.534	0.748	0.074	1.356

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.413
IND. RATE				1.413	MINIMUM PREMIUM	
MAN. RATE	1.81	1.71	1.49	+ 1.413	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	50,136	1,076,754	2.148			0	0	1	1	14	16
2019	45,456	804,979	1.771			0	0	1	1	9	11
2020	42,982	349,006	0.812			0	0	0	1	6	7
2021	54,112	2,380,796	4.400			0	0	2	3	13	18
2022	61,081	766,599	1.255			0	0	0	3	10	13
TOTAL	253,767	5,378,134	2.119			0	0	4	9	52	65
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	264,106	93,105	114,517	0	0	181,110	108,905	198,646	116,365
2019	0	0	211,850	125,637	104,750	0	0	137,009	58,841	107,551	59,341
2020	0	0	0	130,000	56,363	0	0	0	3,942	43,957	114,744
2021	0	0	528,511	107,523	259,993	0	0	1,073,283	125,905	159,138	126,443
2022	0	0	0	156,412	176,602	0	0	0	136,459	194,529	102,597
TOTAL	0	0	1,004,467	612,677	712,225	0	0	1,391,402	434,052	703,821	519,490
OD	0	0	0	0	0	0	0	0	0	0	1,419

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	372,654	124,388	149,330	0	0	304,989	136,131	246,122	90,067
2019	0	221	302,416	154,655	130,635	0	299	213,910	73,549	131,926	50,202
2020	0	12	20,981	156,748	73,830	0	4	1,541	5,625	52,796	103,958
2021	690	1,677	572,177	154,469	317,801	9,028	20,329	1,000,947	177,336	206,740	114,052
2022	228	1,086	216,350	199,411	180,112	641	5,341	118,509	139,503	164,172	89,157
TOTAL	918	2,996	1,484,578	789,671	851,709	9,669	25,973	1,639,897	532,143	801,756	447,435
OD	0	0	0	0	0	0	0	0	0	0	1,166

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,164,030	2,975,279	448,602	
IBNR + FREQUENCY ADJUSTMENT	(1,212,203)	(631,470)	809	
TOTAL LOSSES	1,951,827	2,343,810	449,410	
EXPECTED LOSSES	2,353,317	1,623,894	275,508	
CREDIBILITY	0.030	0.110	0.140	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.769	0.924	0.177	1.869
INDICATED (POST-TEST)	0.712	0.855	0.163	1.730
PRESENT ON RATE LEVEL	0.897	0.619	0.105	1.620
DERIVED BY FORMULA	0.891	0.645	0.113	1.649
UNDERLYING PRESENT RATE	0.927	0.640	0.109	1.676
PROPOSED	0.891	0.645	0.113	1.649

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.719
IND. RATE				1.719	MINIMUM PREMIUM	
MAN. RATE	2.12	2.00	1.77	+ 1.719	PRESENT	

+ PROPOSED

CLASS TEMP STAFF NOC - EXPOSURE GROUP A

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0520

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	22,617	211,769	0.936			0	0	0	1	4	5
2019	26,756	282,596	1.056			0	0	0	3	10	13
2020	14,900	416,747	2.797			0	0	0	2	3	5
2021	11,127	0	0.000			0	0	0	0	0	0
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	75,400	911,112	1.208			0	0	0	6	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
2018	0	0	0	122,148	10,355	0	0	0	63,350	6,178	9,738
2019	0	0	0	146,296	37,636	0	0	0	30,002	48,882	19,780
2020	0	0	0	255,819	6,393	0	0	0	147,898	4,270	2,367
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	524,263	54,384	0	0	0	241,250	59,330	31,885
OD	0	0	0	0	0	0	0	0	0	0	511

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	163,190	13,503	0	0	0	79,188	7,655	7,537
2019	0	0	7,160	177,791	47,605	0	0	1,434	36,768	59,570	16,734
2020	0	22	37,423	304,716	15,519	0	50	19,804	161,381	10,384	2,145
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	22	44,584	645,696	76,626	0	50	21,238	277,337	77,609	26,416
OD	0	0	0	0	0	0	0	0	0	0	402

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	65,893	1,077,268	26,817	
IBNR + FREQUENCY ADJUSTMENT	(10,849)	(57,320)	9	
TOTAL LOSSES	55,043	1,019,948	26,827	
EXPECTED LOSSES	20,087	144,761	17,374	
CREDIBILITY	0.010	0.050	0.060	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.073	1.353	0.035	1.461
INDICATED (POST-TEST)	0.068	1.252	0.032	1.352
PRESENT ON RATE LEVEL	0.026	0.187	0.022	0.235
DERIVED BY FORMULA	0.026	0.240	0.023	0.289
UNDERLYING PRESENT RATE	0.027	0.192	0.023	0.242
PROPOSED	0.026	0.240	0.023	0.289

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.286
IND. RATE				0.286	MINIMUM PREMIUM	
MAN. RATE	0.16	0.21	0.25	+ 0.286	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	10,554	500,227	4.740			0	0	1	3	5	9
2019	13,491	247,592	1.835			0	0	0	0	1	1
2020	17,415	333,729	1.916			0	0	1	1	3	5
2021	14,690	51,749	0.352			0	0	0	1	2	3
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	56,150	1,133,297	2.018			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
2018	0	0	213,724	41,469	120,340	0	0	64,685	24,433	27,311	8,265
2019	0	0	0	0	154,585	0	0	0	0	92,148	859
2020	0	0	240,214	17,500	28,109	0	0	39,687	1,413	5,223	1,583
2021	0	0	0	5,120	6,871	0	0	0	4,248	9,086	26,424
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	453,938	64,089	309,905	0	0	104,372	30,094	133,768	37,131
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
2018	0	0	301,565	55,403	156,923	0	0	108,930	30,541	33,838	6,397
2019	0	0	1,813	1,731	188,984	0	0	504	912	111,420	727
2020	352	811	322,923	26,698	40,822	396	1,285	59,303	3,090	7,174	1,434
2021	2	5	2,909	5,839	8,132	11	16	2,035	4,509	10,232	23,834
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	355	817	629,209	89,671	394,862	407	1,301	170,772	39,052	162,664	32,392
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	802,861	686,249	32,392	
IBNR + FREQUENCY ADJUSTMENT	(35,302)	(79,023)	7	
TOTAL LOSSES	767,559	607,226	32,400	
EXPECTED LOSSES	66,997	194,888	9,516	
CREDIBILITY	0.010	0.040	0.050	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.367	1.081	0.058	2.506
INDICATED (POST-TEST)	1.265	1.001	0.053	2.319
PRESENT ON RATE LEVEL	0.116	0.337	0.016	0.470
DERIVED BY FORMULA	0.128	0.364	0.018	0.510
UNDERLYING PRESENT RATE	0.119	0.347	0.017	0.483
PROPOSED	0.128	0.364	0.018	0.510

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.504
IND. RATE				0.504	MINIMUM PREMIUM	
MAN. RATE	0.49	0.53	0.50	+ 0.504	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	102,651	904,315	0.881			0	0	0	8	11	19
2019	82,330	1,111,644	1.350			0	0	0	2	16	18
2020	60,100	3,117,639	5.187			0	0	2	14	15	31
2021	34,842	715,065	2.052			0	0	0	0	8	8
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	279,923	5,848,663	2.089			0	0	2	24	50	76
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
2018	0	0	0	332,194	188,239	0	0	0	148,073	170,835	64,974
2019	0	0	0	143,042	336,378	0	0	0	370,032	216,894	45,298
2020	0	0	427,204	397,630	282,089	0	0	1,527,529	239,076	220,900	23,211
2021	0	0	0	0	386,173	0	0	0	0	290,733	38,159
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	427,204	872,866	1,192,879	0	0	1,527,529	757,181	899,362	171,642
OD	0	0	0	0	1,311	0	0	0	0	1,450	1,949

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	443,811	245,464	0	0	0	185,091	211,665	50,290
2019	0	0	10,514	177,191	412,789	0	0	15,578	449,662	267,989	38,322
2020	386	924	417,481	488,687	367,925	5,730	18,680	890,987	287,483	285,689	21,029
2021	26	60	36,886	34,485	437,714	65	97	15,529	21,693	318,586	34,419
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	412	985	464,881	1,144,174	1,463,892	5,794	18,777	922,093	943,930	1,083,928	144,061
OD	0	0	125	117	1,486	0	0	77	108	1,589	1,623

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,413,145	4,639,224	145,684	
IBNR + FREQUENCY ADJUSTMENT	(209,803)	(540,838)	68	
TOTAL LOSSES	1,203,342	4,098,387	145,752	
EXPECTED LOSSES	380,849	1,350,624	135,678	
CREDIBILITY	0.030	0.110	0.140	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.430	1.463	0.051	1.944
INDICATED (POST-TEST)	0.398	1.354	0.048	1.799
PRESENT ON RATE LEVEL	0.132	0.469	0.047	0.649
DERIVED BY FORMULA	0.140	0.566	0.047	0.754
UNDERLYING PRESENT RATE	0.136	0.482	0.048	0.667
PROPOSED	0.140	0.566	0.047	0.754

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.745
IND. RATE				0.745	MINIMUM PREMIUM	
MAN. RATE	0.76	0.74	0.69	+ 0.745	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	83,162	1,964,772	2.363			0	0	3	6	19	28
2019	71,190	1,233,047	1.732			0	0	1	1	20	22
2020	61,733	789,618	1.279			0	0	0	4	18	22
2021	24,861	146,074	0.588			0	0	0	0	6	6
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	240,946	4,133,511	1.716			0	0	4	11	63	78
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	734,943	204,076	196,324	0	0	362,297	139,215	152,182	175,735
2019	0	0	211,586	2,548	600,736	0	0	8,473	20,550	330,564	58,590
2020	0	0	0	145,150	318,615	0	0	0	27,644	268,489	29,720
2021	0	0	0	0	63,088	0	0	0	0	49,893	33,093
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	946,529	351,774	1,178,763	0	0	370,770	187,409	801,128	297,138
OD	0	0	0	0	0	0	0	0	0	0	1,698

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,037,005	272,646	256,006	0	0	610,108	174,019	188,553	136,019
2019	0	221	302,211	10,973	735,647	0	18	15,657	28,207	400,077	49,567
2020	0	19	32,880	184,162	399,880	0	25	9,890	38,244	322,605	26,926
2021	4	10	6,026	5,634	71,508	11	17	2,665	3,723	54,673	29,850
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	4	249	1,378,121	473,415	1,463,042	11	60	638,321	244,193	965,908	242,362
OD	0	0	0	0	0	0	0	0	0	0	1,341

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,016,767	3,146,558	243,703	
IBNR + FREQUENCY ADJUSTMENT	(349,830)	(660,773)	100	
TOTAL LOSSES	1,666,937	2,485,784	243,803	
EXPECTED LOSSES	637,118	1,650,790	204,363	
CREDIBILITY	0.030	0.100	0.130	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.692	1.032	0.101	1.824
INDICATED (POST-TEST)	0.640	0.955	0.093	1.688
PRESENT ON RATE LEVEL	0.257	0.666	0.082	1.006
DERIVED BY FORMULA	0.269	0.695	0.084	1.047
UNDERLYING PRESENT RATE	0.264	0.685	0.085	1.034
PROPOSED	0.269	0.695	0.084	1.047

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.035
IND. RATE				1.035	MINIMUM PREMIUM	
MAN. RATE	1.29	1.22	1.07	+ 1.035	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	98,719	2,641,327	2.676			0	0	1	6	64	71
2019	118,871	2,073,061	1.744			0	0	0	7	62	69
2020	118,801	2,646,984	2.228			0	0	1	7	54	62
2021	72,221	1,100,045	1.523			0	0	0	1	24	25
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	408,612	8,461,417	2.071			0	0	2	21	204	227
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	165,808	328,715	797,860	0	0	607,202	80,680	450,938	210,124
2019	0	0	0	149,849	1,090,096	0	0	0	97,800	600,110	135,206
2020	0	0	166,558	254,159	1,236,332	0	0	54,779	251,571	488,765	194,820
2021	0	0	0	116,184	361,169	0	0	0	302,235	234,297	86,160
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	332,366	848,907	3,485,457	0	0	661,981	732,286	1,774,110	626,310
OD	0	0	0	0	0	0	0	0	0	0	4,092

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	161,748	439,163	1,040,409	0	0	706,935	100,850	558,712	162,636
2019	0	0	19,665	193,882	1,334,302	0	0	7,085	124,219	727,134	114,384
2020	244	608	304,080	350,112	1,546,255	546	1,885	126,246	290,961	595,646	176,507
2021	69	154	85,622	150,834	417,180	718	1,015	122,789	290,017	276,330	77,716
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	314	762	571,115	1,133,992	4,338,147	1,265	2,900	963,055	806,047	2,157,821	531,243
OD	0	0	0	0	0	0	0	0	0	0	3,329

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,539,411	8,436,007	534,573	
IBNR + FREQUENCY ADJUSTMENT	(673,493)	(1,841,722)	297	
TOTAL LOSSES	865,918	6,594,286	534,869	
EXPECTED LOSSES	1,260,090	4,591,450	468,544	
CREDIBILITY	0.040	0.140	0.190	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.212	1.614	0.130	1.956
INDICATED (POST-TEST)	0.196	1.493	0.120	1.810
PRESENT ON RATE LEVEL	0.300	1.093	0.111	1.504
DERIVED BY FORMULA	0.296	1.149	0.113	1.558
UNDERLYING PRESENT RATE	0.308	1.124	0.115	1.547
PROPOSED	0.296	1.149	0.113	1.558

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.539
IND. RATE				1.539	MINIMUM PREMIUM	
MAN. RATE	1.94	1.81	1.60	+ 1.539	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	293,210	28,116,783	9.589			0	1	7	71	248	327
2019	318,294	9,159,464	2.878			0	0	1	48	170	219
2020	312,983	6,289,334	2.009			0	0	2	37	133	172
2021	162,827	2,006,588	1.232			0	0	0	9	63	72
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	1,087,314	45,572,169	4.191			0	1	10	165	614	790
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
2018	0	309,178	2,994,836	3,360,501	3,349,560	0	12,660,897	799,411	1,716,495	2,203,303	722,602
2019	0	0	269,989	2,152,943	2,881,862	0	0	137,779	1,634,456	1,398,559	683,876
2020	0	0	381,637	1,348,463	2,001,097	0	0	163,636	664,891	1,137,186	592,424
2021	0	0	0	389,461	772,332	0	0	0	163,591	452,307	228,897
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	309,178	3,646,462	7,251,368	9,004,851	0	12,660,897	1,100,826	4,179,433	5,191,355	2,227,799
OD	0	0	0	24,344	0	0	0	0	4,572	0	4,211

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	31,814	2,686,166	4,489,629	4,367,826	0	1,027,532	1,101,261	2,145,619	2,729,892	559,294
2019	0	282	509,165	2,643,976	3,548,141	0	301	283,435	1,991,877	1,717,356	578,559
2020	560	1,440	777,354	1,684,314	2,533,023	1,632	5,583	358,120	764,991	1,389,486	536,736
2021	203	449	245,145	466,468	901,584	461	658	83,847	181,264	506,241	206,465
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	763	33,985	4,217,830	9,284,388	11,350,574	2,093	1,034,074	1,826,664	5,083,752	6,342,975	1,881,054
OD	0	0	0	32,524	0	0	0	0	5,715	0	3,437

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,115,409	32,099,927	1,884,491	
IBNR + FREQUENCY ADJUSTMENT	(3,099,093)	(8,441,386)	1,118	
TOTAL LOSSES	4,016,316	23,658,540	1,885,610	
EXPECTED LOSSES	5,753,209	21,060,519	1,908,454	
CREDIBILITY	0.080	0.280	0.360	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.369	2.172	0.173	2.715
INDICATED (POST-TEST)	0.342	2.010	0.160	2.512
PRESENT ON RATE LEVEL	0.512	1.873	0.170	2.554
DERIVED BY FORMULA	0.498	1.911	0.166	2.575
UNDERLYING PRESENT RATE	0.529	1.937	0.176	2.642
PROPOSED	0.494	1.895	0.165	2.554

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.662
IND. RATE				2.662	MINIMUM PREMIUM	
MAN. RATE	3.32	3.15	2.79	+ 2.662	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	128,208	4,113,045	3.208			0	0	1	13	73	87
2019	123,022	4,799,977	3.902			0	0	2	22	75	99
2020	106,826	4,095,071	3.833			0	0	3	16	92	111
2021	32,520	969,897	2.982			0	0	0	4	22	26
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	390,576	13,977,990	3.579			0	0	6	55	262	323
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	320,695	516,684	1,672,677	0	0	76,118	417,605	838,396	270,870
2019	0	0	496,728	1,305,128	1,266,924	0	0	55,956	695,111	591,204	388,926
2020	0	0	572,911	623,034	1,302,762	0	0	223,467	325,142	835,223	212,532
2021	0	0	0	283,483	347,558	0	0	0	140,533	158,068	40,255
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	1,390,334	2,728,329	4,589,921	0	0	355,541	1,578,391	2,422,891	912,583
OD	0	0	0	0	0	0	0	0	0	0	7,154

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	452,501	690,290	2,181,171	0	0	128,183	522,006	1,038,773	209,653
2019	0	519	767,468	1,599,244	1,565,894	0	122	116,456	847,056	726,016	329,031
2020	840	2,009	900,362	799,767	1,648,806	2,228	7,387	394,812	387,549	1,016,972	192,554
2021	134	294	157,938	320,371	412,995	345	488	59,718	138,518	182,319	36,310
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	974	2,821	2,278,269	3,409,671	5,808,865	2,573	7,998	699,168	1,895,129	2,964,079	767,549
OD	0	0	0	0	0	0	0	0	0	0	5,792

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,991,804	14,077,744	773,341	
IBNR + FREQUENCY ADJUSTMENT	(2,840,384)	(2,871,529)	297	
TOTAL LOSSES	151,421	11,206,215	773,637	
EXPECTED LOSSES	5,191,301	7,201,952	632,906	
CREDIBILITY	0.040	0.140	0.180	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.039	2.869	0.197	3.105
INDICATED (POST-TEST)	0.036	2.655	0.182	2.873
PRESENT ON RATE LEVEL	1.292	1.793	0.158	3.243
DERIVED BY FORMULA	1.242	1.914	0.162	3.318
UNDERLYING PRESENT RATE	1.329	1.844	0.162	3.335
PROPOSED	1.214	1.870	0.158	3.243

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.204
IND. RATE				3.204	MINIMUM PREMIUM	
MAN. RATE	4.81	4.13	3.45	+ 3.204	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	49,848	3,052,871	6.124			0	0	3	6	28	37
2019	50,618	2,394,651	4.731			0	0	1	4	31	36
2020	44,645	1,980,981	4.437			0	0	1	11	31	43
2021	14,814	409,301	2.763			0	0	1	0	7	8
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	159,925	7,837,804	4.901			0	0	6	21	97	124
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
2018	0	0	871,681	365,517	596,379	0	0	745,139	166,708	250,799	56,648
2019	0	0	176,628	256,937	1,274,450	0	0	44,858	317,831	271,950	51,997
2020	0	0	252,031	634,149	354,947	0	0	105,207	335,653	252,260	46,734
2021	0	0	165,846	0	58,069	0	0	39,275	0	129,128	16,983
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	1,466,186	1,256,603	2,283,845	0	0	934,479	820,192	904,137	172,362
OD	0	0	0	0	18,000	0	0	0	0	454	2,594

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,218,984	488,331	777,678	0	0	1,242,459	208,385	310,740	43,846
2019	0	184	273,047	326,747	1,561,852	0	98	82,943	387,508	334,068	43,989
2020	370	910	440,356	772,592	465,150	1,049	3,531	206,942	377,265	316,437	42,341
2021	266	653	213,780	14,143	72,433	539	1,207	62,286	12,674	142,915	15,319
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	636	1,747	2,146,166	1,601,812	2,877,114	1,588	4,835	1,594,630	985,832	1,104,159	145,495
OD	0	0	211	202	22,005	0	0	2	4	549	2,181

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,749,815	6,591,678	147,675	
IBNR + FREQUENCY ADJUSTMENT	(2,554,106)	(1,786,093)	152	
TOTAL LOSSES	1,195,709	4,805,585	147,828	
EXPECTED LOSSES	4,688,020	4,480,181	311,601	
CREDIBILITY	0.020	0.080	0.100	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.748	2.991	0.091	3.829
INDICATED (POST-TEST)	0.692	2.768	0.084	3.544
PRESENT ON RATE LEVEL	2.847	2.721	0.189	5.758
DERIVED BY FORMULA	2.804	2.725	0.179	5.708
UNDERLYING PRESENT RATE	2.931	2.801	0.195	5.928
PROPOSED	2.804	2.725	0.179	5.708

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	7.016
IND. RATE				7.016	MINIMUM PREMIUM	
MAN. RATE	7.62	7.58	6.95	+ 7.016	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	2,921	6,694	0.229			0	0	0	0	1	1
2019	2,895	7,612	0.263			0	0	0	0	0	0
2020	2,900	18,182	0.627			0	0	0	0	1	1
2021	414	75	0.018			0	0	0	0	0	0
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	9,130	32,563	0.357			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
2018	0	0	0	0	2,532	0	0	0	0	1,632	2,530
2019	0	0	0	0	0	0	0	0	0	0	7,612
2020	0	0	0	0	5,650	0	0	0	0	12,392	140
2021	0	0	0	0	0	0	0	0	0	0	75
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	8,182	0	0	0	0	14,024	10,357
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
2018	0	0	0	0	3,302	0	0	0	0	2,022	1,958
2019	0	0	0	0	0	0	0	0	0	0	6,440
2020	0	0	209	202	7,015	0	1	286	374	14,844	127
2021	0	0	0	0	0	0	0	0	0	0	68
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	209	202	10,317	0	1	286	374	16,866	8,592
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	496	27,759	8,592	
IBNR + FREQUENCY ADJUSTMENT	(197,992)	(135,670)	17	
TOTAL LOSSES	0	0	8,609	
EXPECTED LOSSES	361,653	340,533	38,630	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.094	0.094
INDICATED (POST-TEST)	0.000	0.000	0.087	0.087
PRESENT ON RATE LEVEL	3.830	3.606	0.409	7.845
DERIVED BY FORMULA	3.830	3.570	0.406	7.805
UNDERLYING PRESENT RATE	3.961	3.730	0.423	8.114
PROPOSED	3.830	3.570	0.406	7.805

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	8.136
IND. RATE				8.136	MINIMUM PREMIUM	
MAN. RATE	10.37	9.74	8.57	+ 8.136	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	2,224	325,916	14,654			0	0	0	0	3	3
2019	2,472	608,406	24,612			0	0	0	0	4	4
2020	1,812	96,539	5,328			0	0	0	0	3	3
2021	0	0	0,000			0	0	0	0	0	0
2022	0	0	0,000			0	0	0	0	0	0
TOTAL	6,508	1,030,861	15,840			0	0	0	0	10	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
2018	0	0	0	0	167,614	0	0	0	0	154,728	3,574
2019	0	0	0	0	391,275	0	0	0	0	216,288	843
2020	0	0	0	0	72,018	0	0	0	0	24,078	443
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	630,907	0	0	0	0	395,094	4,860
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
2018	0	0	0	0	218,569	0	0	0	0	191,708	2,766
2019	0	0	4,588	4,381	478,343	0	0	1,182	2,141	261,523	713
2020	0	1	2,663	2,576	89,414	0	1	557	727	28,843	401
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	1	7,251	6,957	786,327	0	1	1,739	2,868	482,074	3,881
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,993	1,278,225	3,881	
IBNR + FREQUENCY ADJUSTMENT	(241,123)	(182,052)	15	
TOTAL LOSSES	0	1,096,173	3,896	
EXPECTED LOSSES	438,841	462,844	44,705	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	16.843	0.060	16.903
INDICATED (POST-TEST)	0.000	15.587	0.055	15.642
PRESENT ON RATE LEVEL	6.550	6.908	0.667	14.125
DERIVED BY FORMULA	6.550	6.995	0.661	14.205
UNDERLYING PRESENT RATE	6.743	7.112	0.687	14.542
PROPOSED	6.550	6.995	0.661	14.205

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	17.463
IND. RATE				17.463	MINIMUM PREMIUM	
MAN. RATE	18.10	18.31	17.05	+ 17.463	PRESENT	

+ PROPOSED

CLASS GLASS OR GLASSWARE MFG.

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0535

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	157,167	1,372,030	0.873			0	0	1	7	25	33
2019	160,948	1,674,865	1.041			0	0	0	11	19	30
2020	170,285	1,899,687	1.116			0	0	2	5	25	32
2021	201,309	3,031,149	1.506			0	0	2	8	20	30
2022	198,379	842,306	0.425			0	0	0	2	17	19
TOTAL	888,088	8,820,037	0.993			0	0	5	33	106	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
2018	0	0	151,282	421,020	199,875	0	0	42,216	121,706	304,808	131,123
2019	0	0	0	586,635	301,064	0	0	0	285,509	366,746	134,911
2020	0	0	482,015	251,754	448,770	0	0	76,160	85,940	452,922	102,126
2021	0	0	741,756	264,260	360,187	0	0	753,204	277,515	486,263	147,964
2022	0	0	0	72,945	207,699	0	0	0	67,127	335,249	159,286
TOTAL	0	0	1,375,053	1,596,614	1,517,595	0	0	871,580	837,797	1,945,988	675,410
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
2018	0	0	213,459	562,483	260,637	0	0	71,092	152,133	377,657	101,489
2019	0	0	30,474	714,608	374,449	0	0	13,110	348,924	447,872	114,135
2020	707	1,654	693,978	325,462	575,479	759	2,519	135,133	110,042	547,276	92,526
2021	1,168	2,832	976,611	337,406	452,252	8,724	19,285	996,459	334,216	573,054	133,464
2022	176	729	161,324	139,245	199,029	625	5,775	109,589	124,520	268,211	138,420
TOTAL	2,051	5,216	2,075,846	2,079,204	1,861,846	10,108	27,579	1,325,381	1,069,834	2,214,071	580,033
OD	0	0	0	0	0	0	0	0	0	0	277

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,446,181	7,224,955	580,311	
IBNR + FREQUENCY ADJUSTMENT	(1,889,215)	(1,956,619)	1,795	
TOTAL LOSSES	1,556,966	5,268,336	582,105	
EXPECTED LOSSES	3,680,185	5,012,976	640,182	
CREDIBILITY	0.070	0.240	0.310	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.175	0.593	0.066	0.834
INDICATED (POST-TEST)	0.162	0.549	0.061	0.772
PRESENT ON RATE LEVEL	0.401	0.546	0.070	1.016
DERIVED BY FORMULA	0.384	0.547	0.067	0.997
UNDERLYING PRESENT RATE	0.414	0.564	0.072	1.051
PROPOSED	0.384	0.547	0.067	0.997

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.040
IND. RATE				1.040	MINIMUM PREMIUM	
MAN. RATE	1.38	1.26	1.11	+ 1.040	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	39,205	1,222,059	3,117			0	0	1	4	11	16
2019	44,995	1,979,360	4,399			0	0	2	4	17	23
2020	44,439	1,219,628	2,744			0	0	1	2	11	14
2021	49,341	1,110,433	2,251			0	0	1	3	11	15
2022	52,720	1,194,451	2,266			0	0	1	2	16	19
TOTAL	230,700	6,725,931	2,915			0	0	6	15	66	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
2018	0	0	158,650	257,917	126,047	0	0	186,149	228,959	167,037	97,300
2019	0	0	549,963	168,175	122,622	0	0	672,312	99,219	274,560	92,509
2020	0	0	164,980	246,174	244,124	0	0	90,130	121,326	227,421	125,473
2021	0	0	183,500	257,398	82,161	0	0	66,078	199,158	202,470	119,668
2022	0	0	171,219	97,096	103,407	0	0	62,789	66,543	515,514	177,883
TOTAL	0	0	1,228,312	1,026,760	678,361	0	0	1,077,458	715,205	1,387,002	612,833
OD	0	0	0	0	0	0	0	0	0	0	1,147

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	223,855	344,577	164,365	0	0	313,475	286,199	206,959	75,310
2019	0	438	593,498	207,563	154,128	0	954	678,026	126,926	336,610	78,263
2020	242	582	264,135	305,081	314,101	899	2,970	155,400	142,307	278,717	113,679
2021	396	942	351,510	279,958	117,741	1,342	2,643	176,669	199,807	237,156	107,941
2022	337	2,143	302,083	140,152	115,990	1,408	14,368	217,373	173,648	411,956	154,580
TOTAL	975	4,105	1,735,081	1,277,331	866,326	3,649	20,934	1,540,944	928,887	1,471,398	529,772
OD	0	0	0	0	0	0	0	0	0	0	958

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,305,688	4,543,941	530,730	
IBNR + FREQUENCY ADJUSTMENT	(1,101,790)	(980,125)	1,491	
TOTAL LOSSES	2,203,899	3,563,816	532,222	
EXPECTED LOSSES	2,151,323	2,521,208	526,025	
CREDIBILITY	0.030	0.100	0.130	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.955	1.545	0.230	2.730
INDICATED (POST-TEST)	0.884	1.430	0.213	2.527
PRESENT ON RATE LEVEL	0.902	1.057	0.220	2.179
DERIVED BY FORMULA	0.901	1.094	0.219	2.214
UNDERLYING PRESENT RATE	0.933	1.093	0.228	2.253
PROPOSED	0.901	1.094	0.219	2.214

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.308
IND. RATE				2.308	MINIMUM PREMIUM	
MAN. RATE	2.71	2.61	2.38	+ 2.308	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	283,469	1,639,686	0.578			0	0	1	7	19	27
2019	299,833	2,033,544	0.678			0	0	3	4	11	18
2020	299,673	1,747,887	0.583			0	0	0	10	13	23
2021	330,028	1,062,496	0.322			0	0	0	3	14	17
2022	347,596	1,422,732	0.409			0	0	0	3	27	30
TOTAL	1,560,599	7,906,345	0.507			0	0	4	27	84	115
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
2018	0	0	237,253	414,888	309,571	0	0	75,946	243,426	123,572	235,030
2019	0	0	660,719	259,829	358,415	0	0	346,864	168,431	110,241	129,045
2020	0	0	0	580,774	309,098	0	0	0	394,515	336,239	127,261
2021	0	0	0	61,826	180,149	0	0	0	175,885	458,325	186,311
2022	0	0	0	60,251	563,291	0	0	0	127,378	459,074	212,738
TOTAL	0	0	897,972	1,377,568	1,720,524	0	0	422,810	1,109,635	1,487,451	890,385
OD	0	0	0	0	5,000	0	0	0	0	0	5,778

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	334,764	554,290	403,681	0	0	127,893	304,283	153,106	181,913
2019	0	690	937,486	322,647	444,765	0	757	541,424	208,138	138,361	109,172
2020	0	55	95,852	702,320	400,974	0	152	60,336	440,287	416,831	115,298
2021	36	80	44,412	79,189	208,348	490	699	88,654	192,799	513,632	168,053
2022	364	1,300	322,108	259,554	523,916	957	8,632	170,036	194,966	370,382	184,869
TOTAL	400	2,125	1,734,622	1,918,001	1,981,683	1,446	10,239	988,344	1,340,472	1,592,313	759,306
OD	0	0	185	179	6,208	0	0	0	0	0	5,091

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,737,361	6,838,855	764,396	
IBNR + FREQUENCY ADJUSTMENT	(2,440,935)	(1,872,101)	1,776	
TOTAL LOSSES	296,426	4,966,754	766,173	
EXPECTED LOSSES	4,747,920	4,806,989	640,359	
CREDIBILITY	0.100	0.350	0.450	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.019	0.318	0.049	0.386
INDICATED (POST-TEST)	0.018	0.294	0.045	0.357
PRESENT ON RATE LEVEL	0.294	0.298	0.040	0.632
DERIVED BY FORMULA	0.266	0.297	0.042	0.605
UNDERLYING PRESENT RATE	0.304	0.308	0.041	0.653
PROPOSED	0.266	0.297	0.042	0.605

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.631
IND. RATE				0.631	MINIMUM PREMIUM	
MAN. RATE	0.82	0.78	0.69	+ 0.631	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	210,852	1,671,456	0.793			0	0	4	2	5	11
2019	202,598	1,108,814	0.547			0	0	0	3	10	13
2020	212,369	1,419,196	0.668			0	0	2	4	10	16
2021	224,688	997,790	0.444			0	0	0	5	5	10
2022	229,041	645,224	0.282			0	0	0	2	10	12
TOTAL	1,079,548	5,842,480	0.541			0	0	6	16	40	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
2018	0	0	992,980	60,858	108,411	0	0	333,833	18,668	66,026	90,680
2019	0	0	0	202,603	377,182	0	0	0	147,013	209,840	172,176
2020	0	0	670,170	214,684	101,484	0	0	157,750	82,955	130,304	61,849
2021	0	0	0	544,648	125,949	0	0	0	212,557	73,982	40,654
2022	0	0	0	124,212	99,798	0	0	0	89,666	160,003	171,545
TOTAL	0	0	1,663,150	1,147,005	812,824	0	0	491,583	550,859	640,155	536,904
OD	0	0	0	0	0	0	0	0	0	0	6,386

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,401,095	81,306	141,368	0	0	562,175	23,335	81,806	70,186
2019	0	0	13,728	249,859	463,322	0	0	6,865	179,874	256,004	145,661
2020	983	2,278	925,882	272,725	147,439	1,573	5,139	248,559	99,912	162,493	56,035
2021	221	480	251,692	567,137	179,358	485	683	81,506	197,190	94,844	36,670
2022	158	790	152,311	143,435	105,912	463	3,932	84,761	99,174	133,057	149,073
TOTAL	1,362	3,548	2,744,707	1,314,462	1,037,398	2,521	9,755	983,866	599,485	728,205	457,625
OD	0	0	0	0	0	0	0	0	0	0	5,403

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,745,759	3,679,550	463,027	
IBNR + FREQUENCY ADJUSTMENT	(1,567,318)	(840,571)	893	
TOTAL LOSSES	2,178,441	2,838,978	463,920	
EXPECTED LOSSES	3,033,206	2,151,522	334,699	
CREDIBILITY	0.080	0.280	0.360	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.202	0.263	0.042	0.507
INDICATED (POST-TEST)	0.187	0.243	0.039	0.469
PRESENT ON RATE LEVEL	0.272	0.193	0.030	0.494
DERIVED BY FORMULA	0.265	0.207	0.033	0.505
UNDERLYING PRESENT RATE	0.281	0.199	0.031	0.511
PROPOSED	0.259	0.202	0.033	0.494

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.515
IND. RATE				0.515	MINIMUM PREMIUM	
MAN. RATE	0.67	0.61	0.54	+ 0.515	PRESENT	

+ PROPOSED

CLASS DRUG OR MEDICINE MFG.

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0555

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,277,439	2,922,127	0.229			0	0	6	8	21	35
2019	1,244,599	1,480,721	0.119			0	0	2	4	19	25
2020	1,319,694	3,638,218	0.276			0	0	7	6	24	37
2021	1,431,818	2,610,021	0.182			0	0	3	14	23	40
2022	1,534,093	2,260,248	0.147			0	0	0	9	32	41
TOTAL	6,807,643	12,911,335	0.190			0	0	18	41	119	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
2018	0	0	1,343,164	302,020	168,931	0	0	267,708	282,568	207,521	350,215
2019	0	0	339,193	38,548	115,247	0	0	178,536	116,802	245,711	446,684
2020	0	0	1,620,565	223,409	364,349	0	0	587,821	129,732	410,990	301,352
2021	0	0	591,792	607,640	348,811	0	0	92,086	279,718	310,171	379,803
2022	0	0	0	353,480	299,959	0	0	0	378,723	712,281	515,805
TOTAL	0	0	3,894,714	1,525,097	1,297,297	0	0	1,126,151	1,187,543	1,886,674	1,993,859
OD	0	0	0	0	0	0	0	0	0	0	3,718

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,895,204	403,499	220,286	0	0	450,820	353,210	257,119	271,066
2019	0	354	476,114	49,883	143,244	0	390	280,883	145,415	300,173	377,895
2020	2,377	5,486	2,200,321	311,755	495,442	5,861	19,084	900,578	174,470	509,790	273,025
2021	1,196	2,864	1,043,741	683,292	459,799	1,881	3,699	248,494	282,499	361,333	342,582
2022	460	2,277	441,135	414,070	316,045	2,002	17,089	365,817	427,395	590,534	448,235
TOTAL	4,033	10,981	6,056,517	1,862,499	1,634,816	9,744	40,262	2,246,592	1,382,988	2,018,949	1,712,803
OD	0	0	0	0	0	0	0	0	0	0	3,060

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,368,129	6,899,253	1,715,863	
IBNR + FREQUENCY ADJUSTMENT	(2,733,245)	(1,855,407)	4,296	
TOTAL LOSSES	5,634,884	5,043,846	1,720,159	
EXPECTED LOSSES	5,307,348	4,758,350	1,536,159	
CREDIBILITY	0.270	0.940	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.083	0.074	0.025	0.182
INDICATED (POST-TEST)	0.077	0.069	0.023	0.169
PRESENT ON RATE LEVEL	0.075	0.068	0.022	0.165
DERIVED BY FORMULA	0.076	0.069	0.023	0.168
UNDERLYING PRESENT RATE	0.078	0.070	0.023	0.170
PROPOSED	0.076	0.069	0.023	0.168

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.175
IND. RATE				0.175	MINIMUM PREMIUM	
MAN. RATE	0.24	0.21	0.18	+ 0.175	PRESENT	

+ PROPOSED

CLASS PAINT OR COLORS MFG.

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0563

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	344,988	2,800,421	0.812			0	0	3	9	33	45
2019	340,168	2,813,470	0.827			0	0	3	9	40	52
2020	343,014	4,103,656	1.196			0	0	5	7	37	49
2021	319,070	3,629,434	1.138			0	0	2	14	44	60
2022	371,688	1,920,810	0.517			0	0	0	1	35	36
TOTAL	1,718,928	15,267,791	0.888			0	0	13	40	189	242
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
2018	0	0	745,625	569,958	297,433	0	0	195,242	296,596	429,407	266,160
2019	0	0	576,337	608,644	288,313	0	0	101,084	256,861	748,438	233,793
2020	0	0	1,489,958	567,833	252,601	0	0	744,584	252,093	585,897	210,690
2021	0	0	427,235	667,236	952,365	0	0	141,313	370,088	800,454	270,743
2022	0	0	0	22,914	698,516	0	0	0	30,846	896,896	271,638
TOTAL	0	0	3,239,155	2,436,585	2,489,228	0	0	1,182,223	1,206,484	3,461,092	1,253,024
OD	0	0	0	24,768	10,022	0	0	0	21,342	9,581	7,223

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,052,077	761,464	387,853	0	0	328,788	370,745	532,035	206,008
2019	0	602	835,016	744,304	362,383	0	221	169,781	319,030	909,663	197,789
2020	2,050	4,759	1,949,022	713,180	361,878	7,123	23,225	1,108,825	317,593	726,432	190,885
2021	999	2,370	920,999	789,128	1,141,349	2,828	5,602	377,078	404,381	906,218	244,210
2022	409	1,356	355,979	277,402	643,717	1,246	12,415	209,408	230,547	704,519	236,053
TOTAL	3,457	9,087	5,113,093	3,285,478	2,897,180	11,197	41,462	2,193,880	1,642,296	3,778,868	1,074,945
OD	10	22	11,718	26,045	13,171	49	69	8,199	19,826	12,116	5,891

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,392,243	11,674,979	1,080,836	
IBNR + FREQUENCY ADJUSTMENT	(2,259,623)	(2,501,522)	2,915	
TOTAL LOSSES	5,132,620	9,173,457	1,083,751	
EXPECTED LOSSES	4,366,254	6,423,455	1,090,902	
CREDIBILITY	0.110	0.380	0.480	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.297	0.530	0.063	0.890
INDICATED (POST-TEST)	0.275	0.490	0.058	0.823
PRESENT ON RATE LEVEL	0.246	0.361	0.061	0.668
DERIVED BY FORMULA	0.249	0.410	0.060	0.719
UNDERLYING PRESENT RATE	0.254	0.374	0.063	0.691
PROPOSED	0.249	0.410	0.060	0.719

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.749
IND. RATE				0.749	MINIMUM PREMIUM	
MAN. RATE	0.81	0.76	0.73	+ 0.749	PRESENT	

+ PROPOSED

CLASS SOAP MFG.

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0571

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	219,915	1,286,874	0.585			0	0	1	7	21	29
2019	207,638	2,466,113	1.188			0	0	1	7	26	34
2020	271,704	3,169,252	1.166			1	0	2	8	38	49
2021	287,972	3,149,768	1.094			0	0	1	12	50	63
2022	288,529	2,211,555	0.766			0	0	0	2	43	45
TOTAL	1,275,758	12,283,562	0.963			1	0	5	36	178	220
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
2018	0	0	159,564	104,643	154,485	0	0	139,560	52,166	479,196	197,260
2019	0	0	216,122	398,923	464,471	0	0	51,587	709,995	415,216	209,799
2020	569,985	0	332,776	400,949	399,525	118,484	0	131,893	355,166	635,147	225,327
2021	0	0	163,100	627,564	872,279	0	0	37,013	601,785	609,429	238,598
2022	0	0	0	162,384	801,248	0	0	0	90,885	840,246	316,792
TOTAL	569,985	0	871,562	1,694,463	2,692,008	118,484	0	360,053	1,809,997	2,979,234	1,187,776
OD	0	0	0	43,345	0	0	0	0	0	0	12,727

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	225,145	139,803	201,448	0	0	235,019	65,208	593,724	152,679
2019	0	226	325,143	490,038	573,404	0	113	109,343	863,273	513,421	177,490
2020	763,362	1,163	515,447	498,257	515,402	164,962	4,423	258,062	411,033	776,371	204,146
2021	561	1,299	564,249	727,220	1,037,375	1,943	3,166	304,320	590,986	708,147	215,215
2022	581	2,227	522,504	435,016	754,080	1,344	12,896	231,095	258,736	665,450	275,292
TOTAL	764,504	4,914	2,152,488	2,290,334	3,081,710	168,248	20,597	1,137,839	2,189,235	3,257,113	1,024,823
OD	0	4	6,301	51,591	1,285	0	0	0	0	0	10,425

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,254,895	10,871,268	1,035,248	
IBNR + FREQUENCY ADJUSTMENT	(1,944,587)	(2,265,578)	3,334	
TOTAL LOSSES	2,310,308	8,605,690	1,038,582	
EXPECTED LOSSES	3,788,424	5,786,998	1,174,778	
CREDIBILITY	0.090	0.310	0.400	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.181	0.670	0.081	0.932
INDICATED (POST-TEST)	0.167	0.620	0.075	0.862
PRESENT ON RATE LEVEL	0.287	0.439	0.089	0.815
DERIVED BY FORMULA	0.276	0.495	0.083	0.854
UNDERLYING PRESENT RATE	0.297	0.454	0.092	0.843
PROPOSED	0.276	0.495	0.083	0.854

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.891
IND. RATE				0.891	MINIMUM PREMIUM	
MAN. RATE	1.06	1.00	0.89	+ 0.891	PRESENT	

+ PROPOSED

CLASS FERTILIZER MFG.

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0573

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	39,471	449,915	1.140			0	0	0	1	6	7
2019	41,954	641,721	1.530			0	0	0	1	8	9
2020	38,949	664,013	1.705			1	0	0	2	4	7
2021	45,601	1,382,727	3.032			1	0	0	1	7	9
2022	51,928	142,933	0.275			0	0	0	1	4	5
TOTAL	217,903	3,281,309	1.506			2	0	0	6	29	37
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	87,219	183,769	0	0	0	17,122	127,728	34,077
2019	0	0	0	29,581	335,817	0	0	0	56,001	187,396	32,926
2020	470,853	0	0	36,379	13,667	5,998	0	0	38,134	51,647	47,335
2021	975,140	0	0	142,250	72,815	41,934	0	0	59,339	55,582	35,667
2022	0	0	0	10,500	22,663	0	0	0	37,500	48,471	23,799
TOTAL	1,445,993	0	0	305,929	628,731	47,932	0	0	208,096	470,824	173,804
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	116,525	239,635	0	0	0	21,403	158,255	26,376
2019	0	0	5,297	39,624	410,867	0	0	3,203	69,582	227,456	27,855
2020	630,194	3	5,794	43,789	18,046	8,284	16	6,275	43,136	63,226	42,886
2021	1,224,807	132	69,549	151,688	92,092	67,202	203	24,619	57,655	64,752	32,172
2022	21	92	19,734	17,374	22,010	170	1,402	31,499	37,173	41,214	20,681
TOTAL	1,855,023	227	100,373	369,000	782,650	75,656	1,621	65,596	228,949	554,903	149,969
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,098,497	1,935,502	149,969	
IBNR + FREQUENCY ADJUSTMENT	(819,634)	(554,438)	680	
TOTAL LOSSES	1,278,863	1,381,064	150,649	
EXPECTED LOSSES	1,597,651	1,428,788	233,267	
CREDIBILITY	0.030	0.100	0.120	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.587	0.634	0.069	1.290
INDICATED (POST-TEST)	0.543	0.587	0.064	1.194
PRESENT ON RATE LEVEL	0.709	0.634	0.103	1.446
DERIVED BY FORMULA	0.704	0.629	0.099	1.432
UNDERLYING PRESENT RATE	0.733	0.656	0.107	1.496
PROPOSED	0.704	0.629	0.099	1.432

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.493
IND. RATE				1.493	MINIMUM PREMIUM	
MAN. RATE	1.89	1.79	1.58	+ 1.493	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	427,599	2,153,615	0.504			0	0	2	11	14	27
2019	413,952	1,892,394	0.457			0	0	3	9	26	38
2020	344,832	709,376	0.206			0	0	0	5	16	21
2021	417,558	2,185,514	0.523			0	0	4	6	17	27
2022	428,432	1,335,451	0.312			0	0	0	3	20	23
TOTAL	2,032,373	8,276,350	0.407			0	0	9	34	93	136
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	588,424	358,693	203,000	0	0	303,126	378,902	96,761	224,709
2019	0	0	652,333	263,342	368,460	0	0	77,927	224,577	170,336	135,419
2020	0	0	0	198,225	113,034	0	0	0	175,721	86,863	135,533
2021	0	0	973,883	202,288	219,495	0	0	144,002	185,187	182,207	278,452
2022	0	0	0	113,257	553,577	0	0	0	134,125	249,143	285,349
TOTAL	0	0	2,214,640	1,135,805	1,457,566	0	0	525,055	1,098,512	785,310	1,059,462
OD	0	0	0	0	0	0	0	0	0	0	19,936

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	830,266	479,214	264,712	0	0	510,464	473,628	119,887	173,925
2019	0	681	926,071	326,972	457,035	0	170	129,696	274,040	209,991	114,564
2020	0	19	32,994	239,980	146,213	0	64	25,420	194,210	110,312	122,793
2021	1,633	3,984	1,332,769	278,662	301,223	2,319	4,901	280,385	191,727	216,856	251,164
2022	402	1,544	361,890	301,465	521,112	705	6,011	128,888	150,636	206,703	247,968
TOTAL	2,036	6,228	3,483,990	1,626,293	1,690,295	3,023	11,147	1,074,853	1,284,240	863,749	910,414
OD	0	0	0	0	0	0	0	0	0	0	16,202

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,581,276	5,464,578	926,616	
IBNR + FREQUENCY ADJUSTMENT	(1,884,751)	(1,686,422)	1,825	
TOTAL LOSSES	2,696,525	3,778,156	928,441	
EXPECTED LOSSES	3,637,714	4,329,325	692,090	
CREDIBILITY	0.120	0.420	0.540	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.133	0.186	0.045	0.363
INDICATED (POST-TEST)	0.123	0.172	0.042	0.336
PRESENT ON RATE LEVEL	0.173	0.206	0.033	0.412
DERIVED BY FORMULA	0.167	0.192	0.038	0.396
UNDERLYING PRESENT RATE	0.179	0.213	0.034	0.426
PROPOSED	0.167	0.192	0.038	0.396

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.413
IND. RATE				0.413	MINIMUM PREMIUM	
MAN. RATE	0.55	0.51	0.45	+ 0.413	PRESENT	

+ PROPOSED

CLASS ROAD CONSTRUCTION

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0601

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	494,848	11,163,040	2.256			1	0	12	25	86	124
2019	490,701	12,294,011	2.505			0	0	14	29	81	124
2020	490,009	14,486,683	2.956			3	0	15	25	98	141
2021	507,277	10,743,298	2.118			0	0	8	31	59	98
2022	557,494	14,974,221	2.686			0	0	6	36	97	139
TOTAL	2,540,329	63,661,253	2.506			4	0	55	146	421	626
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
2018	892,889	0	3,507,916	997,163	1,474,114	0	0	989,462	985,060	1,494,317	822,119
2019	0	0	3,556,788	1,272,806	1,490,264	0	0	2,383,564	1,336,781	1,695,255	558,553
2020	1,525,753	0	4,362,477	1,172,611	1,863,814	15,496	0	2,887,611	714,811	1,450,444	493,666
2021	0	0	2,007,331	1,778,756	1,140,785	0	0	1,351,420	2,276,720	1,329,107	859,179
2022	0	0	2,050,235	1,837,545	1,519,531	0	0	3,424,275	2,888,600	2,575,222	678,813
TOTAL	2,418,642	0	15,484,747	7,058,881	7,488,508	15,496	0	11,036,332	8,201,972	8,544,345	3,412,330
OD	0	0	0	0	9,059	0	0	0	0	841	9,190

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	1,272,367	0	4,949,669	1,332,210	1,922,245	0	0	1,666,254	1,231,325	1,851,459	636,320
2019	0	3,651	4,951,870	1,578,977	1,855,665	0	4,418	3,177,508	1,652,998	2,084,832	472,536
2020	1,785,562	12,562	5,142,193	1,537,037	2,431,757	38,964	58,431	2,798,714	886,136	1,802,196	447,261
2021	3,935	9,451	3,402,463	2,003,538	1,491,162	22,294	46,742	2,713,588	2,024,430	1,636,010	774,979
2022	4,360	26,591	3,976,082	2,298,926	1,702,857	26,371	264,155	3,958,927	2,541,480	2,313,063	589,888
TOTAL	3,066,224	52,255	22,422,276	8,750,688	9,403,686	87,629	373,746	14,314,991	8,336,369	9,687,559	2,920,985
OD	1	1	865	809	10,268	0	0	45	63	922	7,406

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	40,318,034	36,190,363	2,928,391	
IBNR + FREQUENCY ADJUSTMENT	(14,997,310)	(10,990,220)	8,095	
TOTAL LOSSES	25,320,724	25,200,143	2,936,486	
EXPECTED LOSSES	29,049,797	28,209,844	2,973,134	
CREDIBILITY	0.140	0.490	0.630	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.997	0.992	0.115	2.104
INDICATED (POST-TEST)	0.922	0.918	0.107	1.947
PRESENT ON RATE LEVEL	1.111	1.079	0.114	2.303
DERIVED BY FORMULA	1.084	1.000	0.109	2.193
UNDERLYING PRESENT RATE	1.144	1.110	0.117	2.371
PROPOSED	1.084	1.000	0.109	2.193

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.696
IND. RATE				2.696	MINIMUM PREMIUM	
MAN. RATE	3.13	3.03	2.78	+ 2.696	PRESENT	

+ PROPOSED

CLASS SEWER CONSTRUCTION

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0603

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	107,971	1,843,260	1.707			1	0	2	4	12	19
2019	112,625	2,999,858	2.664			2	0	6	3	24	35
2020	116,377	2,324,412	1.997			0	0	3	4	25	32
2021	123,680	2,093,290	1.693			1	0	3	1	28	33
2022	141,607	2,025,517	1.430			0	0	1	4	22	27
TOTAL	602,260	11,286,337	1.874			4	0	15	16	111	146
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
2018	308,918	0	654,249	42,656	156,314	14,576	0	222,414	52,774	181,761	209,598
2019	210,190	0	1,178,534	188,459	293,375	0	0	493,010	167,999	331,390	136,901
2020	0	0	858,860	35,698	233,361	0	0	574,328	16,360	386,323	219,482
2021	7,000	0	773,183	105,000	404,069	0	0	320,626	0	385,814	97,598
2022	0	0	341,302	325,832	492,655	0	0	168,622	55,131	422,713	219,262
TOTAL	526,108	0	3,806,128	697,645	1,579,774	14,576	0	1,779,000	292,264	1,708,001	882,841
OD	0	0	0	11,448	0	0	0	0	0	0	2,162

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	440,208	0	923,145	56,988	203,833	47,999	0	374,545	65,968	225,202	162,229
2019	301,725	1,230	1,655,520	238,224	367,423	0	1,076	767,723	211,214	406,789	115,818
2020	1,247	2,871	1,143,388	68,041	309,906	5,640	18,323	851,747	49,334	475,716	198,851
2021	11,932	3,152	1,055,594	185,009	495,890	4,249	9,629	472,784	53,595	434,335	88,033
2022	942	5,433	851,266	498,636	509,427	2,188	23,427	308,250	156,714	342,957	190,539
TOTAL	756,054	12,687	5,628,913	1,046,898	1,886,480	60,075	52,456	2,775,049	536,825	1,885,000	755,470
OD	0	1	1,664	13,626	339	0	0	0	0	0	1,719

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,286,899	5,369,167	757,189	
IBNR + FREQUENCY ADJUSTMENT	(4,815,646)	(2,175,784)	2,283	
TOTAL LOSSES	4,471,252	3,193,383	759,472	
EXPECTED LOSSES	9,380,579	5,597,021	791,995	
CREDIBILITY	0.050	0.190	0.240	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.742	0.528	0.126	1.396
INDICATED (POST-TEST)	0.687	0.489	0.116	1.292
PRESENT ON RATE LEVEL	1.513	0.903	0.128	2.543
DERIVED BY FORMULA	1.472	0.824	0.125	2.421
UNDERLYING PRESENT RATE	1.558	0.929	0.132	2.618
PROPOSED	1.472	0.824	0.125	2.421

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.976
IND. RATE				2.976	MINIMUM PREMIUM	
MAN. RATE	3.47	3.41	3.07	+ 2.976	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	20,394	1,397,744	6,854			0	0	3	2	3	8
2019	20,314	608,541	2,996			1	0	0	3	5	9
2020	15,716	416,700	2,651			0	0	0	1	4	5
2021	27,054	67,044	0,248			0	0	0	1	1	2
2022	20,591	368,698	1,791			0	0	0	1	2	3
TOTAL	104,069	2,858,727	2,747			1	0	3	8	15	27
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	573,068	182,813	94,494	0	0	397,300	11,774	58,891	79,404
2019	314,491	0	0	185,307	17,362	0	0	0	24,587	39,498	27,296
2020	0	0	0	1,221	139,586	0	0	0	6,531	267,423	1,939
2021	0	0	0	23,731	10,009	0	0	0	5,754	14,045	13,505
2022	0	0	0	169,673	68,629	0	0	0	65,694	54,009	10,693
TOTAL	314,491	0	573,068	562,745	330,080	0	0	397,300	114,340	433,866	132,837
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
2018	0	0	808,599	244,238	123,220	0	0	669,053	14,718	72,966	61,459
2019	451,448	0	8,714	224,861	23,244	0	0	1,172	30,126	48,140	23,092
2020	0	3	5,339	6,447	173,340	0	18	7,053	15,192	320,576	1,757
2021	10	22	11,398	25,115	12,940	16	23	2,850	6,237	15,763	12,182
2022	179	959	175,420	170,953	82,547	257	2,050	48,565	57,910	48,017	9,292
TOTAL	451,637	983	1,009,470	671,614	415,291	273	2,091	728,693	124,183	505,462	107,782
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,193,148	1,716,549	107,782	
IBNR + FREQUENCY ADJUSTMENT	(1,305,826)	(467,019)	376	
TOTAL LOSSES	887,322	1,249,530	108,157	
EXPECTED LOSSES	2,532,332	1,192,644	144,979	
CREDIBILITY	0.020	0.060	0.070	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.853	1.201	0.104	2.157
INDICATED (POST-TEST)	0.789	1.111	0.096	1.996
PRESENT ON RATE LEVEL	2.363	1.113	0.135	3.612
DERIVED BY FORMULA	2.332	1.113	0.133	3.578
UNDERLYING PRESENT RATE	2.433	1.146	0.139	3.719
PROPOSED	2.332	1.113	0.133	3.578

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	4.398
IND. RATE				4.398	MINIMUM PREMIUM	
MAN. RATE	4.73	4.74	4.36	+ 4.398	PRESENT	

+ PROPOSED

CLASS OIL OR GAS WELL DRILLING

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0606

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	112,722	2,732,365	2.424			0	0	6	9	14	29
2019	89,800	733,174	0.816			0	0	3	0	3	6
2020	66,864	494,174	0.739			0	0	0	3	3	6
2021	78,382	1,420,909	1.813			0	0	2	4	5	11
2022	96,676	699,569	0.724			0	0	0	3	8	11
TOTAL	444,444	6,080,191	1.368			0	0	11	19	33	63
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
2018	0	0	1,557,043	445,966	96,938	0	0	292,003	140,073	111,276	89,066
2019	0	0	512,144	0	25,930	0	0	114,045	0	52,145	28,910
2020	0	0	0	196,520	54,941	0	0	0	216,518	4,772	21,423
2021	0	0	699,507	58,536	208,338	0	0	371,272	21,247	46,875	15,134
2022	0	0	0	214,387	266,059	0	0	0	53,743	102,438	62,942
TOTAL	0	0	2,768,694	915,409	652,206	0	0	777,320	431,581	317,506	217,475
OD	0	0	200,000	0	0	0	0	1,829	0	0	397

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	2,196,988	595,811	126,407	0	0	491,733	175,091	137,871	68,937
2019	0	535	714,471	3,094	34,617	0	249	175,947	1,616	63,858	24,458
2020	0	18	30,598	235,872	74,036	0	73	28,958	236,213	13,430	19,409
2021	1,143	2,796	923,946	116,128	267,975	4,878	11,082	533,858	51,383	66,128	13,651
2022	326	1,531	308,111	282,178	268,897	286	2,443	52,203	60,967	84,865	54,697
TOTAL	1,468	4,879	4,174,114	1,233,083	771,932	5,164	13,846	1,282,699	525,271	366,152	181,152
OD	0	209	278,893	1,095	1,139	0	4	2,817	18	13	355

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,764,093	2,898,701	181,507	
IBNR + FREQUENCY ADJUSTMENT	(3,510,876)	(829,488)	692	
TOTAL LOSSES	2,253,217	2,069,213	182,198	
EXPECTED LOSSES	6,702,631	2,133,058	261,902	
CREDIBILITY	0.040	0.150	0.200	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.444	0.465	0.041	0.950
INDICATED (POST-TEST)	0.410	0.430	0.038	0.879
PRESENT ON RATE LEVEL	1.465	0.466	0.057	1.988
DERIVED BY FORMULA	1.423	0.461	0.053	1.937
UNDERLYING PRESENT RATE	1.508	0.480	0.059	2.047
PROPOSED	1.423	0.461	0.053	1.937

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.381
IND. RATE				2.381	MINIMUM PREMIUM	
MAN. RATE	2.70	2.64	2.40	+ 2.381	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	653,500	11,551,047	1.768			3	0	16	19	41	79
2019	532,835	6,088,608	1.143			0	0	9	15	31	55
2020	367,233	2,797,973	0.762			2	0	2	8	25	37
2021	413,997	5,947,986	1.437			1	0	5	18	32	56
2022	488,790	5,064,377	1.036			0	0	5	12	40	57
TOTAL	2,456,355	31,449,991	1.280			6	0	37	72	169	284
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
2018	1,464,154	0	4,624,519	923,874	1,199,764	2,046	0	1,826,721	622,486	590,014	297,469
2019	0	0	2,376,975	689,602	618,413	0	0	1,020,860	735,516	410,905	236,337
2020	365,500	0	778,887	375,354	471,192	2,344	0	306,827	83,117	239,416	175,336
2021	547,046	0	1,493,068	1,282,972	495,334	2,500	0	675,922	644,333	621,224	185,587
2022	0	0	1,314,184	674,557	765,086	0	0	579,720	403,998	903,288	423,544
TOTAL	2,376,700	0	10,587,633	3,946,359	3,549,789	6,890	0	4,410,050	2,489,450	2,764,847	1,318,273
OD	0	0	210,890	0	0	0	0	107,761	0	0	111

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	2,086,419	0	6,226,246	1,234,296	1,564,492	6,737	0	2,487,928	778,108	731,027	230,241
2019	0	2,482	3,353,531	856,009	777,075	0	2,229	1,603,272	903,447	515,462	199,941
2020	490,332	2,665	1,107,435	479,389	613,659	6,297	9,968	472,705	108,611	296,461	158,854
2021	834,510	6,954	2,486,530	1,434,325	707,202	15,174	22,231	1,221,523	679,668	746,864	167,399
2022	2,514	16,047	2,245,521	1,004,494	855,871	7,426	77,693	1,062,790	558,357	767,502	368,060
TOTAL	3,413,775	28,148	15,419,263	5,008,512	4,518,299	35,634	112,120	6,848,218	3,028,190	3,057,316	1,124,496
OD	0	0	297,566	0	0	0	0	181,470	0	0	86

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	26,336,195	15,612,317	1,124,582	
IBNR + FREQUENCY ADJUSTMENT	(9,823,992)	(4,403,550)	2,521	
TOTAL LOSSES	16,512,203	11,208,767	1,127,103	
EXPECTED LOSSES	18,665,625	11,311,561	1,029,187	
CREDIBILITY	0.130	0.480	0.610	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.653	0.456	0.046	1.155
INDICATED (POST-TEST)	0.604	0.422	0.042	1.069
PRESENT ON RATE LEVEL	0.738	0.447	0.041	1.226
DERIVED BY FORMULA	0.721	0.435	0.042	1.198
UNDERLYING PRESENT RATE	0.760	0.461	0.042	1.262
PROPOSED	0.721	0.435	0.042	1.198

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.472
IND. RATE				1.472	MINIMUM PREMIUM	
MAN. RATE	1.63	1.62	1.48	+ 1.472	PRESENT	

+ PROPOSED

CLASS FLAT CEMENT WORK

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0608

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	548,401	11,353,986	2,070			1	0	8	39	136	184
2019	570,944	20,599,674	3,608			0	0	15	26	136	177
2020	579,976	15,355,842	2,648			0	0	11	42	115	168
2021	660,957	13,368,037	2,023			1	0	13	24	126	164
2022	706,234	12,794,579	1,812			1	0	8	21	146	176
TOTAL	3,066,512	73,472,118	2,396			3	0	55	152	659	869
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
2018	635,420	0	1,651,020	1,990,972	2,090,078	25,000	0	821,701	847,709	2,071,423	1,220,663
2019	0	0	4,427,347	1,292,307	2,196,132	0	0	8,108,838	1,602,187	2,261,166	711,697
2020	0	0	2,736,761	3,151,657	1,733,258	0	0	1,530,542	3,561,137	1,978,806	663,681
2021	332,000	0	2,940,434	1,740,211	1,625,116	10,000	0	2,258,213	1,522,597	2,262,858	676,608
2022	181,122	0	2,053,962	1,327,280	2,140,288	262,726	0	1,494,236	876,139	3,322,104	1,136,722
TOTAL	1,148,542	0	13,809,524	9,502,427	9,784,872	297,726	0	14,213,530	8,409,769	11,896,357	4,409,371
OD	0	0	351,080	0	3,115	0	0	628,771	0	4,944	5,052

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	905,474	0	2,329,589	2,659,939	2,725,462	82,325	0	1,383,744	1,059,636	2,566,493	944,793
2019	0	3,992	5,416,620	1,612,313	2,720,679	0	5,803	4,168,725	1,985,705	2,777,704	602,096
2020	4,015	9,521	4,160,465	3,868,654	2,306,913	15,262	50,822	2,795,349	3,996,103	2,530,709	601,295
2021	510,001	12,789	4,501,679	2,075,276	2,072,687	48,814	63,887	3,456,710	1,694,357	2,649,394	610,300
2022	203,963	27,975	4,178,660	2,151,097	2,235,097	257,854	205,353	2,807,961	1,551,659	2,739,458	987,811
TOTAL	1,623,453	54,278	20,587,014	12,367,278	12,060,838	404,255	325,865	14,612,489	10,287,461	13,263,758	3,746,296
OD	409	3,035	350,214	38,296	24,093	5,537	62,450	696,175	74,847	33,409	4,072

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	38,725,173	48,149,980	3,750,367	
IBNR + FREQUENCY ADJUSTMENT	(19,118,193)	(13,149,164)	10,769	
TOTAL LOSSES	19,606,980	35,000,816	3,761,137	
EXPECTED LOSSES	37,244,928	33,779,031	3,777,284	
CREDIBILITY	0.160	0.550	0.710	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.603	1.136	0.123	1.861
INDICATED (POST-TEST)	0.558	1.051	0.113	1.722
PRESENT ON RATE LEVEL	1.180	1.070	0.120	2.369
DERIVED BY FORMULA	1.080	1.060	0.115	2.255
UNDERLYING PRESENT RATE	1.215	1.102	0.123	2.439
PROPOSED	1.080	1.060	0.115	2.255

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.772
IND. RATE				2.772	MINIMUM PREMIUM	
MAN. RATE	3.38	3.24	2.86	+ 2.772	PRESENT	

+ PROPOSED

CLASS EXCAVATION

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0609

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,497,430	21,916,747	1.464			1	0	31	46	201	279
2019	1,277,482	25,814,895	2.021			2	0	33	53	164	252
2020	1,150,981	22,538,345	1.958			1	0	20	40	165	226
2021	1,259,314	12,899,846	1.024			1	0	13	38	144	196
2022	1,283,173	22,916,792	1.786			1	1	11	38	125	176
TOTAL	6,468,380	106,086,625	1.640			6	1	108	215	799	1129
OD						0	1	0	1	0	2

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	3,094	0	7,685,130	2,598,426	2,600,125	308,383	0	2,497,406	1,241,682	3,821,635	1,160,866
2019	467,958	0	7,957,829	3,524,309	2,718,539	295,751	0	5,252,537	1,407,651	2,934,359	1,255,962
2020	991,156	0	5,304,383	2,051,046	2,557,970	2,235	0	5,968,512	1,436,873	3,230,103	996,067
2021	7,000	0	2,396,622	2,127,387	1,959,287	0	0	1,493,855	1,385,915	2,142,324	1,387,456
2022	1,245,271	1,269,181	3,047,226	2,656,627	1,813,980	1,000	5,212,675	1,151,373	2,611,731	2,873,043	1,034,685
TOTAL	2,714,479	1,269,181	26,391,190	12,957,795	11,649,901	607,369	5,212,675	16,363,683	8,083,852	15,001,464	5,835,036
OD	0	4,963	0	22,500	0	0	2,000	0	764	0	15,843

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	4,409	0	10,843,718	3,471,497	3,390,563	1,015,505	0	4,205,632	1,552,103	4,735,006	898,510
2019	671,749	8,308	11,290,654	4,346,875	3,407,195	527,654	11,467	8,161,212	1,782,130	3,607,034	1,062,544
2020	1,333,736	16,670	6,881,091	2,631,570	3,346,460	42,729	129,282	6,175,531	1,803,553	4,007,387	902,437
2021	15,390	11,402	4,132,416	2,475,698	2,459,322	22,928	49,272	2,726,870	1,525,160	2,491,236	1,251,485
2022	1,379,843	167,100	6,190,559	3,284,481	2,147,813	69,638	1,253,344	3,488,284	2,632,162	2,528,548	899,141
TOTAL	3,405,126	203,480	39,338,438	16,210,122	14,751,353	1,678,455	1,443,365	24,757,528	9,295,108	17,369,211	5,014,117
OD	114	4,591	2,448	27,339	260	242	2,651	354	978	14	13,745

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	70,836,793	57,654,385	5,027,862	
IBNR + FREQUENCY ADJUSTMENT	(26,971,435)	(16,541,073)	10,591	
TOTAL LOSSES	43,865,358	41,113,312	5,038,454	
EXPECTED LOSSES	51,663,948	42,302,475	4,234,064	
CREDIBILITY	0.260	0.910	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.678	0.635	0.078	1.391
INDICATED (POST-TEST)	0.627	0.588	0.072	1.287
PRESENT ON RATE LEVEL	0.776	0.635	0.064	1.475
DERIVED BY FORMULA	0.737	0.592	0.072	1.401
UNDERLYING PRESENT RATE	0.799	0.654	0.065	1.518
PROPOSED	0.737	0.592	0.072	1.401

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.722
IND. RATE				1.722	MINIMUM PREMIUM	
MAN. RATE	2.11	2.01	1.78	+ 1.722	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	7,131	392,537	5.505			0	0	1	0	0	1
2019	6,521	5,404	0.083			0	0	0	0	1	1
2020	5,442	68,680	1.262			0	0	0	1	0	1
2021	5,058	1,766	0.035			0	0	0	0	0	0
2022	7,198	707,268	9.826			0	0	1	0	1	2
TOTAL	31,350	1,175,655	3.750			0	0	2	1	2	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
2018	0	0	327,686	0	0	0	0	64,173	0	0	678
2019	0	0	0	0	1,312	0	0	0	0	3,936	156
2020	0	0	0	61,903	0	0	0	0	4,881	0	1,896
2021	0	0	0	0	0	0	0	0	0	0	1,766
2022	0	0	200,600	0	2,541	0	0	500,000	0	798	3,329
TOTAL	0	0	528,286	61,903	3,853	0	0	564,173	4,881	4,734	7,825
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
2018	0	0	462,365	0	0	0	0	108,067	0	0	525
2019	0	0	15	15	1,604	0	0	22	39	4,759	132
2020	0	5	8,998	73,680	1,835	0	2	650	5,322	174	1,718
2021	0	0	0	0	0	0	0	0	0	0	1,593
2022	235	1,738	201,309	22,799	13,922	4,404	49,671	553,749	59,666	22,438	2,893
TOTAL	235	1,744	672,688	96,494	17,361	4,404	49,673	662,488	65,027	27,371	6,860
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,391,231	206,252	6,860	
IBNR + FREQUENCY ADJUSTMENT	(579,788)	(120,706)	100	
TOTAL LOSSES	811,443	85,546	6,961	
EXPECTED LOSSES	1,114,469	311,632	36,490	
CREDIBILITY	0.010	0.030	0.030	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.588	0.273	0.022	2.883
INDICATED (POST-TEST)	2.395	0.253	0.021	2.668
PRESENT ON RATE LEVEL	3.453	0.966	0.113	4.531
DERIVED BY FORMULA	3.442	0.944	0.110	4.497
UNDERLYING PRESENT RATE	3.555	0.994	0.116	4.665
PROPOSED	3.442	0.944	0.110	4.497

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	5.528
IND. RATE				5.528	MINIMUM PREMIUM	
MAN. RATE	5.99	5.96	5.47	+ 5.528	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	4,867	12,128	0.249			0	0	0	0	2	2
2019	7,184	4,302	0.060			0	0	0	0	0	0
2020	1,715	0	0.000			0	0	0	0	0	0
2021	2,232	277,829	12.448			0	0	1	0	1	2
2022	2,760	459	0.017			0	0	0	0	0	0
TOTAL	18,758	294,718	1.571			0	0	1	0	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
2018	0	0	0	0	3,887	0	0	0	0	1,602	6,639
2019	0	0	0	0	0	0	0	0	0	0	4,302
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	193,257	0	7,791	0	0	68,403	0	6,317	2,061
2022	0	0	0	0	0	0	0	0	0	0	459
TOTAL	0	0	193,257	0	11,678	0	0	68,403	0	7,919	13,461
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
2018	0	0	0	0	5,069	0	0	0	0	1,985	5,139
2019	0	0	0	0	0	0	0	0	0	0	3,639
2020	0	0	0	0	0	0	0	0	0	0	0
2021	306	751	243,394	11,133	16,538	890	2,029	96,806	5,764	9,388	1,859
2022	0	0	0	0	0	0	0	0	0	0	399
TOTAL	306	751	243,394	11,133	21,607	890	2,029	96,806	5,764	11,373	11,036
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	344,175	49,877	11,036	
IBNR + FREQUENCY ADJUSTMENT	(299,188)	(99,254)	39	
TOTAL LOSSES	44,987	0	11,075	
EXPECTED LOSSES	569,724	260,619	20,788	
CREDIBILITY	0.010	0.020	0.020	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.240	0.000	0.059	0.299
INDICATED (POST-TEST)	0.222	0.000	0.055	0.277
PRESENT ON RATE LEVEL	2.950	1.350	0.108	4.407
DERIVED BY FORMULA	2.923	1.323	0.107	4.352
UNDERLYING PRESENT RATE	3.037	1.389	0.111	4.537
PROPOSED	2.923	1.323	0.107	4.352

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	5.350
IND. RATE				5.350	MINIMUM PREMIUM	
MAN. RATE	5.78	5.78	5.32	+ 5.350	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	319,282	6,085,298	1.906			0	0	9	15	46	70
2019	354,278	3,509,728	0.991			0	0	4	12	26	42
2020	349,197	3,705,048	1.061			0	0	5	10	27	42
2021	371,628	2,907,316	0.782			0	0	2	6	26	34
2022	420,642	2,502,241	0.595			0	0	1	5	33	39
TOTAL	1,815,027	18,709,631	1.031			0	0	21	48	158	227
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,831,241	811,595	765,629	0	0	629,978	844,200	961,706	240,949
2019	0	0	947,397	870,117	241,603	0	0	368,579	463,607	365,395	253,030
2020	0	0	1,099,251	804,272	526,812	0	0	283,925	414,519	255,137	321,132
2021	0	0	500,109	541,378	342,747	0	0	492,672	438,842	402,127	189,441
2022	0	0	329,325	448,732	509,897	0	0	121,948	299,360	446,109	346,870
TOTAL	0	0	4,707,323	3,476,094	2,386,688	0	0	1,897,102	2,460,528	2,430,474	1,351,422
OD	0	0	0	0	0	0	0	0	0	0	3,374

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	2,583,881	1,084,291	998,380	0	0	1,060,883	1,055,250	1,191,554	186,495
2019	0	989	1,363,908	1,062,823	310,240	0	805	587,747	567,857	451,606	214,063
2020	1,613	3,782	1,597,732	998,381	702,634	2,831	9,339	483,179	469,608	326,599	290,946
2021	1,024	2,451	898,889	610,170	444,816	7,454	16,091	876,408	463,843	486,853	170,876
2022	1,039	5,967	950,729	609,178	538,729	2,505	24,084	399,142	325,061	380,624	301,430
TOTAL	3,676	13,189	7,395,139	4,364,842	2,994,800	12,790	50,319	3,407,359	2,881,619	2,837,235	1,163,809
OD	0	0	0	0	0	0	0	0	0	0	2,879

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,882,471	13,078,495	1,166,688	
IBNR + FREQUENCY ADJUSTMENT	(7,001,778)	(3,792,857)	3,416	
TOTAL LOSSES	3,880,693	9,285,638	1,170,104	
EXPECTED LOSSES	13,650,259	9,765,156	1,198,366	
CREDIBILITY	0.110	0.390	0.500	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.214	0.512	0.064	0.790
INDICATED (POST-TEST)	0.198	0.473	0.060	0.731
PRESENT ON RATE LEVEL	0.730	0.523	0.064	1.317
DERIVED BY FORMULA	0.672	0.503	0.062	1.237
UNDERLYING PRESENT RATE	0.752	0.538	0.066	1.356
PROPOSED	0.672	0.503	0.062	1.237

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.521
IND. RATE				1.521	MINIMUM PREMIUM	
MAN. RATE	1.93	1.83	1.59	+ 1.521	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	301,826	6,198,781	2,054			0	0	10	11	62	83
2019	292,928	8,581,699	2,930			0	0	13	12	64	89
2020	275,516	7,049,157	2,559			0	0	9	9	46	64
2021	269,800	4,652,056	1,724			0	0	4	13	52	69
2022	274,297	3,409,296	1,243			0	0	1	10	44	55
TOTAL	1,414,367	29,890,989	2,113			0	0	37	55	268	360
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	2,147,920	631,345	1,451,193	0	0	584,741	182,132	776,329	425,121
2019	0	0	3,018,673	747,445	1,174,765	0	0	1,963,505	346,718	1,121,898	208,695
2020	0	0	2,512,474	856,900	994,381	0	0	1,212,992	406,296	881,051	185,063
2021	0	0	962,411	885,883	733,092	0	0	460,557	408,006	949,261	252,846
2022	0	0	236,918	641,558	858,062	0	0	13,868	406,294	1,050,516	202,080
TOTAL	0	0	8,878,396	3,763,131	5,211,493	0	0	4,235,663	1,749,446	4,779,055	1,273,805
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
2018	0	0	3,030,715	843,477	1,892,356	0	0	984,704	227,665	961,872	329,044
2019	0	3,151	4,257,537	935,880	1,461,513	0	4,287	3,043,982	449,369	1,375,800	176,556
2020	3,686	8,557	3,501,404	1,106,360	1,316,503	12,095	39,429	1,877,605	512,122	1,096,388	167,667
2021	1,916	4,597	1,668,224	1,021,611	928,847	7,090	15,228	849,089	474,377	1,083,248	228,067
2022	1,285	6,738	1,188,168	893,075	875,155	2,639	23,473	469,120	526,980	858,222	175,608
TOTAL	6,887	23,043	13,646,048	4,800,403	6,474,373	21,825	82,417	7,224,499	2,190,513	5,375,530	1,076,941
OD	0	0	0	0	0	0	0	0	0	0	254

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	21,004,719	18,840,819	1,077,195	
IBNR + FREQUENCY ADJUSTMENT	(10,200,426)	(5,342,939)	2,982	
TOTAL LOSSES	10,804,293	13,497,880	1,080,178	
EXPECTED LOSSES	19,614,122	13,675,956	1,210,491	
CREDIBILITY	0.090	0.330	0.430	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.764	0.954	0.076	1.795
INDICATED (POST-TEST)	0.707	0.883	0.071	1.661
PRESENT ON RATE LEVEL	1.347	0.939	0.083	2.369
DERIVED BY FORMULA	1.289	0.921	0.078	2.288
UNDERLYING PRESENT RATE	1.387	0.967	0.086	2.439
PROPOSED	1.289	0.921	0.078	2.288

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.812
IND. RATE				2.812	MINIMUM PREMIUM	
MAN. RATE	3.32	3.19	2.86	+ 2.812	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	106,730	2,417,096	2.265			0	0	4	3	29	36
2019	108,589	3,089,360	2.845			0	0	6	8	20	34
2020	68,467	1,399,006	2.043			0	0	2	7	16	25
2021	87,134	1,362,170	1.563			0	0	2	4	15	21
2022	106,466	1,002,024	0.941			0	0	0	2	16	18
TOTAL	477,386	9,269,656	1.942			0	0	14	24	96	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
2018	0	0	654,190	156,526	214,725	0	0	507,466	168,738	449,421	266,030
2019	0	0	1,239,111	449,683	465,252	0	0	368,961	202,945	265,823	97,585
2020	0	0	356,238	302,877	210,422	0	0	90,267	161,129	199,884	78,189
2021	0	0	489,296	202,724	180,455	0	0	195,033	76,790	147,804	70,068
2022	0	0	0	109,879	454,679	0	0	0	54,800	321,131	61,535
TOTAL	0	0	2,738,835	1,221,689	1,525,533	0	0	1,161,727	664,402	1,384,063	573,407
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
2018	0	0	923,062	209,119	280,001	0	0	854,573	210,923	556,833	205,907
2019	0	1,294	1,754,005	557,188	580,738	0	805	577,653	251,632	327,173	82,557
2020	523	1,230	525,389	375,237	278,242	900	2,986	160,270	184,878	247,152	70,839
2021	865	2,098	720,793	249,449	237,676	2,734	6,066	310,966	95,363	173,972	63,201
2022	345	1,351	311,377	262,075	429,957	571	5,338	99,623	112,724	256,084	53,474
TOTAL	1,732	5,973	4,234,626	1,653,068	1,806,614	4,206	15,195	2,003,085	855,519	1,561,214	475,979
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,264,816	5,876,415	475,979	
IBNR + FREQUENCY ADJUSTMENT	(3,350,300)	(1,832,476)	1,427	
TOTAL LOSSES	2,914,516	4,043,939	477,405	
EXPECTED LOSSES	6,457,834	4,741,101	527,345	
CREDIBILITY	0.050	0.160	0.210	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.611	0.847	0.100	1.558
INDICATED (POST-TEST)	0.565	0.784	0.093	1.441
PRESENT ON RATE LEVEL	1.314	0.965	0.107	2.386
DERIVED BY FORMULA	1.276	0.936	0.104	2.316
UNDERLYING PRESENT RATE	1.353	0.993	0.110	2.456
PROPOSED	1.276	0.936	0.104	2.316

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.848
IND. RATE				2.848	MINIMUM PREMIUM	
MAN. RATE	3.13	3.14	2.88	+ 2.848	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	47,942	2,064,515	4.306			0	0	3	3	21	27
2019	56,159	1,467,365	2.613			0	0	1	6	18	25
2020	61,150	6,167,687	10.086			0	1	0	3	16	20
2021	63,140	2,016,360	3.193			0	0	1	9	16	26
2022	71,780	1,842,198	2.566			0	0	0	9	7	16
TOTAL	300,171	13,558,125	4.517			0	1	5	30	78	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
2018	0	0	731,221	162,141	238,331	0	0	439,701	67,053	336,045	90,023
2019	0	0	149,274	211,002	196,784	0	0	6,153	601,500	236,313	66,339
2020	0	659,004	0	135,108	321,934	0	4,777,082	0	73,579	101,062	99,918
2021	0	0	249,514	827,355	167,315	0	0	75,000	329,037	289,507	78,632
2022	0	0	0	765,379	180,834	0	0	0	592,247	84,452	219,286
TOTAL	0	659,004	1,130,009	2,100,985	1,105,198	0	4,777,082	520,854	1,663,416	1,047,379	554,198
OD	0	0	0	0	0	0	0	0	0	0	836

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,031,753	216,620	310,784	0	0	740,456	83,816	416,360	69,678
2019	0	156	220,156	258,840	243,722	0	13	34,164	729,850	295,099	56,123
2020	819	58,861	39,905	172,960	403,735	19,801	1,017,599	64,251	94,534	124,014	90,526
2021	728	1,693	693,328	872,849	255,193	1,764	3,339	241,289	324,108	341,270	70,926
2022	734	4,096	729,234	723,650	254,204	1,802	13,197	351,657	428,167	117,967	190,560
TOTAL	2,281	64,806	2,714,376	2,244,919	1,467,638	23,367	1,034,149	1,431,817	1,660,476	1,294,710	477,812
OD	0	0	0	0	0	0	0	0	0	0	757

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,270,796	6,667,742	478,569	
IBNR + FREQUENCY ADJUSTMENT	(2,711,266)	(1,782,465)	1,380	
TOTAL LOSSES	2,559,530	4,885,278	479,950	
EXPECTED LOSSES	5,309,817	4,588,818	470,007	
CREDIBILITY	0.030	0.120	0.150	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.853	1.627	0.160	2.640
INDICATED (POST-TEST)	0.789	1.506	0.148	2.443
PRESENT ON RATE LEVEL	1.718	1.485	0.152	3.355
DERIVED BY FORMULA	1.690	1.487	0.151	3.329
UNDERLYING PRESENT RATE	1.769	1.529	0.157	3.454
PROPOSED	1.690	1.487	0.151	3.329

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	4.092
IND. RATE				4.092	MINIMUM PREMIUM	
MAN. RATE	4.46	4.40	4.05	+ 4.092	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	148,940	5,336,719	3.583			0	0	5	14	54	73
2019	144,226	1,906,468	1.322			0	0	0	5	45	50
2020	152,542	3,528,005	2.313			1	0	4	4	49	58
2021	180,572	4,176,946	2.313			1	0	4	16	46	67
2022	205,931	4,533,674	2.202			0	0	3	12	58	73
TOTAL	832,211	19,481,812	2.341			2	0	16	51	252	321
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,318,604	956,764	872,807	0	0	414,578	742,098	739,901	291,967
2019	0	0	0	125,523	981,209	0	0	0	164,363	493,152	142,221
2020	475,000	0	957,321	226,319	492,659	0	0	224,444	83,106	753,708	315,448
2021	0	0	773,938	1,094,517	501,352	2,134	0	354,109	654,440	628,914	167,542
2022	0	0	623,031	599,602	1,089,585	0	0	162,668	705,649	1,106,656	246,483
TOTAL	475,000	0	3,672,894	3,002,725	3,937,612	2,134	0	1,155,799	2,349,656	3,722,331	1,163,661
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
2018	0	0	1,860,550	1,278,237	1,138,140	0	0	698,149	927,623	916,737	225,982
2019	0	0	17,271	163,170	1,200,920	0	0	9,089	203,661	598,837	120,319
2020	637,149	3,254	1,323,774	306,381	639,910	2,238	7,333	362,132	121,232	910,725	285,796
2021	1,684	4,006	1,501,251	1,203,678	672,680	10,311	12,730	771,771	664,455	744,343	151,123
2022	1,829	10,281	1,649,710	984,569	1,105,111	4,878	45,100	814,492	764,240	934,868	214,194
TOTAL	640,662	17,541	6,352,557	3,936,035	4,756,761	17,427	65,163	2,655,633	2,681,211	4,105,511	997,414
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,748,982	15,479,518	997,414	
IBNR + FREQUENCY ADJUSTMENT	(6,575,123)	(4,168,752)	3,890	
TOTAL LOSSES	3,173,859	11,310,766	1,001,304	
EXPECTED LOSSES	12,828,855	10,723,049	1,290,842	
CREDIBILITY	0.070	0.230	0.300	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.381	1.359	0.120	1.861
INDICATED (POST-TEST)	0.353	1.258	0.111	1.722
PRESENT ON RATE LEVEL	1.497	1.252	0.151	2.899
DERIVED BY FORMULA	1.417	1.253	0.139	2.809
UNDERLYING PRESENT RATE	1.542	1.289	0.155	2.985
PROPOSED	1.417	1.253	0.139	2.809

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.453
IND. RATE				3.453	MINIMUM PREMIUM	
MAN. RATE	3.99	3.84	3.50	+ 3.453	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	91,994	2,774,470	3.016			0	0	4	7	19	30
2019	93,290	2,683,494	2.877			0	0	3	3	30	36
2020	82,493	879,862	1.067			0	0	0	2	13	15
2021	70,454	1,223,944	1.737			0	0	0	1	12	13
2022	73,857	1,543,366	2.090			0	0	2	0	8	10
TOTAL	412,088	9,105,136	2.210			0	0	9	13	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
2018	0	0	1,049,005	477,244	265,027	0	0	445,843	256,567	219,652	61,132
2019	0	0	764,828	135,462	658,396	0	0	502,126	74,992	484,464	63,226
2020	0	0	0	127,336	337,984	0	0	0	203,370	195,728	15,444
2021	0	0	0	124,546	416,317	0	0	0	55,611	585,697	41,773
2022	0	0	570,510	0	198,985	0	0	416,042	0	340,812	17,017
TOTAL	0	0	2,384,343	864,588	1,876,709	0	0	1,364,011	590,540	1,826,353	198,592
OD	0	0	0	0	0	0	0	0	0	0	7,233

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,480,146	637,598	345,595	0	0	750,800	320,709	272,149	47,316
2019	0	798	1,080,468	175,792	810,737	0	1,096	778,984	100,335	590,501	53,489
2020	0	18	31,007	163,652	423,400	0	80	31,621	227,641	241,705	13,992
2021	76	170	94,569	164,293	480,251	253	369	51,574	93,848	645,413	37,679
2022	775	5,285	664,974	135,596	215,585	4,104	45,800	533,595	129,014	284,834	14,788
TOTAL	851	6,272	3,351,163	1,276,931	2,275,567	4,356	47,344	2,146,573	871,547	2,034,602	167,265
OD	0	0	0	0	0	0	0	0	0	0	6,119

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,556,559	6,458,647	173,384	
IBNR + FREQUENCY ADJUSTMENT	(2,563,927)	(1,349,849)	721	
TOTAL LOSSES	2,992,632	5,108,798	174,105	
EXPECTED LOSSES	4,909,168	3,457,754	314,384	
CREDIBILITY	0.040	0.150	0.190	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.726	1.240	0.041	2.007
INDICATED (POST-TEST)	0.672	1.147	0.038	1.857
PRESENT ON RATE LEVEL	1.157	0.815	0.074	2.046
DERIVED BY FORMULA	1.138	0.865	0.067	2.070
UNDERLYING PRESENT RATE	1.191	0.839	0.076	2.107
PROPOSED	1.125	0.855	0.066	2.046

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.515
IND. RATE				2.515	MINIMUM PREMIUM	
MAN. RATE	2.67	2.66	2.47	+ 2.515	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	857,815	38,521,561	4.491			0	1	32	49	200	282
2019	870,666	19,583,839	2.249			0	0	31	34	165	230
2020	881,105	19,081,632	2.166			0	0	18	39	146	203
2021	952,429	18,187,432	1.910			2	0	20	44	162	228
2022	958,355	26,627,022	2.778			1	2	5	47	171	226
TOTAL	4,520,370	122,001,486	2.699			3	3	106	213	844	1169
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	934,227	7,550,643	3,309,815	2,470,830	0	15,516,310	3,374,452	1,392,055	2,698,817	1,274,412
2019	0	0	6,931,558	1,813,112	2,616,738	0	0	2,621,187	1,297,477	2,797,210	1,506,557
2020	0	0	5,252,816	2,126,205	2,216,923	0	0	4,109,681	1,191,265	2,826,163	1,358,579
2021	1,191,960	0	4,340,873	2,725,261	1,692,257	169,119	0	1,278,329	2,287,082	3,272,195	1,230,356
2022	693,351	1,133,776	1,067,981	3,143,276	2,698,632	0	7,764,221	650,275	3,672,960	4,197,295	1,605,255
TOTAL	1,885,311	2,068,003	25,143,871	13,117,669	11,695,380	169,119	23,280,531	12,033,924	9,840,839	15,791,680	6,975,159
OD	0	0	0	0	0	0	0	0	0	0	9,221

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	91,614	10,524,279	4,421,913	3,221,962	0	1,200,106	5,169,850	1,740,069	3,343,834	986,395
2019	0	7,170	9,690,026	2,265,107	3,257,888	0	5,553	3,983,690	1,621,393	3,420,327	1,274,547
2020	6,017	14,040	5,842,406	2,693,034	2,907,707	28,390	92,671	4,456,179	1,483,999	3,490,099	1,230,873
2021	1,820,049	19,409	6,811,162	3,167,074	2,274,366	349,709	46,058	2,812,067	2,405,402	3,779,983	1,109,781
2022	777,021	411,264	5,150,544	3,818,852	2,902,826	98,977	1,903,738	3,895,099	3,628,316	3,636,743	1,394,967
TOTAL	2,603,087	543,496	38,018,417	16,365,979	14,564,750	477,076	3,248,125	20,316,885	10,879,179	17,670,986	5,996,562
OD	0	0	0	0	0	0	0	0	0	0	7,748

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	65,207,086	59,480,894	6,004,310	
IBNR + FREQUENCY ADJUSTMENT	(28,512,157)	(17,178,239)	14,908	
TOTAL LOSSES	36,694,929	42,302,655	6,019,219	
EXPECTED LOSSES	55,275,739	44,008,389	5,583,393	
CREDIBILITY	0.200	0.720	0.920	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.812	0.936	0.133	1.881
INDICATED (POST-TEST)	0.751	0.866	0.123	1.740
PRESENT ON RATE LEVEL	1.188	0.946	0.120	2.253
DERIVED BY FORMULA	1.100	0.888	0.123	2.112
UNDERLYING PRESENT RATE	1.223	0.974	0.124	2.320
PROPOSED	1.100	0.888	0.123	2.112

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.596
IND. RATE				2.596	MINIMUM PREMIUM	
MAN. RATE	3.33	3.21	2.72	+ 2.596	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	518,726	22,984,753	4.431			0	1	17	66	279	363
2019	547,368	24,468,434	4.470			1	0	23	56	220	300
2020	586,063	27,083,767	4.621			2	0	18	68	215	303
2021	646,273	20,531,298	3.177			0	0	18	50	211	279
2022	724,167	22,757,492	3.143			2	0	6	46	251	305
TOTAL	3,022,597	117,825,744	3.898			5	1	82	286	1176	1550
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
2018	0	775,232	3,799,870	3,231,806	2,587,467	0	2,847,300	2,230,289	2,099,605	4,213,952	1,199,232
2019	50,000	0	5,490,293	3,651,525	2,832,020	2,210	0	3,924,975	3,728,363	3,638,719	1,150,329
2020	99,705	0	3,749,426	3,807,869	2,121,196	3,699,295	0	2,744,679	6,362,409	3,509,723	989,465
2021	0	0	3,599,809	2,936,667	2,754,381	0	0	3,459,524	2,251,348	4,492,108	1,037,461
2022	8,271	0	1,419,611	2,697,263	3,228,367	3,070,067	0	1,875,304	4,790,458	4,809,073	859,078
TOTAL	157,976	775,232	18,059,009	16,325,130	13,523,431	6,771,572	2,847,300	14,234,771	19,232,183	20,663,575	5,235,565
OD	0	0	0	0	652	0	0	0	0	6,617	1,150

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	366,075	5,361,617	4,317,693	3,374,057	0	1,060,462	3,755,807	2,624,506	5,221,087	928,206
2019	71,774	5,729	7,852,710	4,488,861	3,533,246	3,943	8,534	6,185,347	4,582,796	4,485,153	973,178
2020	47,642	12,989	5,605,248	4,592,502	2,828,511	1,621,547	90,507	4,761,490	5,115,528	4,424,791	896,455
2021	6,673	16,026	5,799,255	3,425,798	3,454,137	33,206	70,650	4,020,574	2,527,647	5,144,014	935,790
2022	12,993	30,745	5,157,956	3,621,086	3,348,678	1,526,366	320,833	5,393,590	4,386,896	4,225,711	746,539
TOTAL	139,082	431,564	29,776,785	20,445,940	16,538,628	3,185,062	1,550,986	24,116,807	19,237,373	23,500,756	4,480,168
OD	0	0	0	0	850	0	0	0	0	8,198	946

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	59,200,287	79,731,745	4,481,114	
IBNR + FREQUENCY ADJUSTMENT	(23,896,641)	(24,286,870)	14,932	
TOTAL LOSSES	35,303,645	55,444,876	4,496,045	
EXPECTED LOSSES	46,667,835	62,457,568	5,078,800	
CREDIBILITY	0.150	0.550	0.710	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.168	1.834	0.149	3.151
INDICATED (POST-TEST)	1.081	1.697	0.138	2.916
PRESENT ON RATE LEVEL	1.500	2.007	0.163	3.670
DERIVED BY FORMULA	1.437	1.837	0.145	3.419
UNDERLYING PRESENT RATE	1.544	2.066	0.168	3.778
PROPOSED	1.437	1.837	0.145	3.419

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	4.202
IND. RATE				4.202	MINIMUM PREMIUM	
MAN. RATE	5.05	4.99	4.43	+ 4.202	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	329,045	26,559,787	8.072			1	2	20	27	98	148
2019	307,316	10,507,841	3.419			0	0	15	17	85	117
2020	297,597	12,427,435	4.176			2	1	12	16	65	96
2021	355,577	10,582,821	2.976			1	0	14	22	77	114
2022	366,925	7,679,402	2.093			1	0	6	17	72	96
TOTAL	1,656,460	67,757,286	4.090			5	3	67	99	397	571
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
2018	24,683	2,042,157	4,257,626	1,530,917	1,362,975	991,170	11,088,580	2,076,463	1,159,167	1,562,594	463,455
2019	0	0	3,674,922	759,646	1,383,662	0	0	2,107,982	329,571	1,540,335	711,723
2020	652,917	1,154,399	2,489,288	893,457	913,394	13,163	3,000,000	1,814,815	422,504	669,487	404,011
2021	965,615	0	2,790,610	1,192,468	1,739,749	573,959	0	677,680	677,497	1,636,378	328,865
2022	405,321	0	1,406,260	1,350,579	1,156,969	0	0	1,329,506	649,930	1,076,789	304,048
TOTAL	2,048,536	3,196,556	14,618,706	5,727,067	6,556,749	1,578,292	14,088,580	8,006,446	3,238,669	6,485,583	2,212,102
OD	0	0	0	12,398	0	0	0	0	383	0	2,221

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	15,209	653,811	5,814,975	2,045,305	1,777,319	1,411,321	2,199,234	2,889,243	1,448,959	1,936,054	358,714
2019	0	3,837	5,175,663	956,603	1,720,765	0	4,602	3,268,139	434,167	1,882,506	602,118
2020	879,710	188,847	3,195,816	1,143,835	1,211,488	52,349	1,163,101	1,965,463	536,617	844,389	366,034
2021	816,990	12,106	4,194,738	1,523,156	2,163,371	625,184	22,726	1,290,324	785,455	1,861,485	296,636
2022	449,391	20,841	3,089,546	1,738,936	1,298,565	14,784	157,528	2,047,030	855,333	956,672	264,218
TOTAL	2,161,301	879,441	21,470,738	7,407,836	8,171,508	2,103,638	3,547,191	11,460,198	4,060,531	7,481,106	1,887,720
OD	0	0	0	16,564	0	0	0	0	479	0	1,727

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	41,622,508	27,138,024	1,889,447	
IBNR + FREQUENCY ADJUSTMENT	(16,206,995)	(8,565,372)	5,603	
TOTAL LOSSES	25,415,513	18,572,652	1,895,050	
EXPECTED LOSSES	31,390,951	21,959,410	2,031,193	
CREDIBILITY	0.100	0.370	0.470	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.534	1.120	0.114	2.769
INDICATED (POST-TEST)	1.420	1.037	0.106	2.562
PRESENT ON RATE LEVEL	1.841	1.288	0.119	3.247
DERIVED BY FORMULA	1.799	1.195	0.113	3.106
UNDERLYING PRESENT RATE	1.895	1.326	0.123	3.343
PROPOSED	1.799	1.195	0.113	3.106

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.818
IND. RATE				3.818	MINIMUM PREMIUM	
MAN. RATE	4.28	4.29	3.92	+ 3.818	PRESENT	

+ PROPOSED

CLASS CONCRETE CONSTRUCTION

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0654

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	250,648	4,808,359	1.918			0	0	5	9	55	69
2019	248,625	6,164,041	2.479			0	0	11	8	50	69
2020	239,494	8,746,770	3.652			0	0	10	22	44	76
2021	254,201	4,387,669	1.726			0	0	4	13	42	59
2022	279,344	9,077,432	3.250			0	0	6	6	52	64
TOTAL	1,272,312	33,184,271	2.608			0	0	36	58	243	337
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
2018	0	0	1,130,504	545,140	882,060	0	0	309,687	421,607	1,075,484	443,877
2019	0	0	2,478,157	415,044	1,279,463	0	0	571,139	289,895	722,173	408,170
2020	0	0	2,757,933	1,623,837	429,381	0	0	1,664,226	1,107,972	613,747	549,674
2021	0	0	974,791	788,408	791,743	0	0	427,157	176,979	647,961	580,630
2022	0	0	1,596,580	408,400	1,447,634	0	0	2,593,702	767,863	1,865,946	397,307
TOTAL	0	0	8,937,965	3,780,829	4,830,281	0	0	5,565,911	2,764,316	4,925,311	2,379,658
OD	0	0	0	5,724	0	0	0	0	0	0	17,482

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,595,141	728,307	1,150,206	0	0	521,513	527,009	1,332,525	343,561
2019	0	2,587	3,489,768	531,090	1,582,810	0	1,247	894,942	363,257	881,743	345,312
2020	3,965	9,250	3,844,465	2,002,835	642,026	16,038	52,437	2,552,521	1,282,955	809,826	498,005
2021	1,901	4,572	1,646,479	928,030	989,269	6,080	13,421	701,599	240,986	736,907	523,728
2022	2,874	17,428	2,521,900	1,046,534	1,461,488	16,414	173,389	2,316,802	1,124,498	1,585,869	345,260
TOTAL	8,740	33,837	13,097,752	5,236,796	5,825,799	38,531	240,494	6,987,376	3,538,704	5,346,870	2,055,865
OD	0	0	832	6,813	170	0	0	0	0	0	14,783

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	20,407,563	19,955,152	2,070,649	
IBNR + FREQUENCY ADJUSTMENT	(12,112,413)	(5,518,275)	5,101	
TOTAL LOSSES	8,295,150	14,436,877	2,075,750	
EXPECTED LOSSES	23,454,099	14,171,120	1,874,419	
CREDIBILITY	0.090	0.310	0.400	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.652	1.134	0.162	1.948
INDICATED (POST-TEST)	0.603	1.050	0.150	1.803
PRESENT ON RATE LEVEL	1.791	1.082	0.143	3.015
DERIVED BY FORMULA	1.684	1.072	0.146	2.901
UNDERLYING PRESENT RATE	1.843	1.114	0.147	3.105
PROPOSED	1.684	1.072	0.146	2.901

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.567
IND. RATE				3.567	MINIMUM PREMIUM	
MAN. RATE	4.28	4.08	3.64	+ 3.567	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	205,608	9,851,970	4.792			0	0	8	15	32	55
2019	235,114	6,071,227	2.582			0	0	10	7	34	51
2020	138,887	4,157,391	2.993			1	0	5	9	20	35
2021	207,766	3,007,288	1.447			0	0	3	8	18	29
2022	175,525	4,040,174	2.302			1	0	3	4	17	25
TOTAL	962,900	27,128,050	2.817			2	0	29	43	121	195
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
2018	0	0	2,634,404	1,019,094	1,256,181	0	0	885,086	2,898,813	948,874	209,518
2019	0	0	3,025,432	299,920	807,100	0	0	708,312	507,329	463,062	260,072
2020	102,662	0	1,406,023	372,875	350,685	0	0	824,266	696,221	266,172	138,487
2021	0	0	989,947	290,463	524,937	0	0	297,874	182,041	606,615	115,411
2022	7,000	0	1,241,710	347,806	285,704	0	0	1,681,150	90,791	208,553	177,460
TOTAL	109,662	0	9,297,516	2,330,158	3,224,607	0	0	4,396,688	4,375,195	2,493,276	900,948
OD	0	0	0	0	3,075	0	0	0	0	1,220	130

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	3,669,703	1,305,582	1,638,060	0	0	1,433,682	3,061,101	1,175,655	162,167
2019	0	3,159	4,242,096	389,220	1,007,197	0	1,546	1,113,268	624,979	572,780	220,021
2020	139,466	4,775	1,936,332	484,824	478,080	8,219	26,914	1,324,178	796,032	361,664	125,469
2021	1,713	4,168	1,420,913	396,800	653,997	4,404	9,593	518,910	232,463	687,267	104,101
2022	9,204	10,052	1,332,835	502,641	354,635	8,112	90,115	1,049,118	213,710	208,711	154,213
TOTAL	150,383	22,154	12,601,879	3,079,067	4,131,969	20,735	128,168	5,439,157	4,928,285	3,006,077	765,971
OD	0	0	0	0	4,010	0	0	0	0	1,512	107

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	18,362,476	15,150,919	766,077	
IBNR + FREQUENCY ADJUSTMENT	(14,308,663)	(4,323,842)	2,090	
TOTAL LOSSES	4,053,814	10,827,077	768,167	
EXPECTED LOSSES	27,586,456	11,116,634	881,517	
CREDIBILITY	0.070	0.260	0.330	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.421	1.124	0.080	1.625
INDICATED (POST-TEST)	0.390	1.040	0.074	1.503
PRESENT ON RATE LEVEL	2.783	1.121	0.089	3.993
DERIVED BY FORMULA	2.615	1.100	0.084	3.799
UNDERLYING PRESENT RATE	2.865	1.154	0.092	4.111
PROPOSED	2.615	1.100	0.084	3.799

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	4.671
IND. RATE				4.671	MINIMUM PREMIUM	
MAN. RATE	5.59	5.40	4.82	+ 4.671	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	313,469	3,203,926	1.022			0	0	3	4	32	39
2019	306,124	3,740,990	1.222			0	0	3	12	36	51
2020	337,369	3,795,219	1.125			0	0	4	4	36	44
2021	375,830	2,308,463	0.614			0	0	3	2	25	30
2022	378,516	1,778,996	0.470			1	0	0	5	13	19
TOTAL	1,711,308	14,827,594	0.866			1	0	13	27	142	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
2018	0	0	676,052	362,899	857,677	0	0	196,413	161,879	550,357	398,649
2019	0	0	624,191	691,395	762,261	0	0	487,021	395,998	536,069	244,055
2020	0	0	1,131,275	198,251	659,653	0	0	252,265	272,257	1,069,854	211,664
2021	0	0	771,873	62,646	433,530	0	0	275,624	18,930	424,802	321,058
2022	296,628	0	0	215,445	315,327	2,500	0	0	242,693	485,680	220,723
TOTAL	296,628	0	3,203,391	1,530,636	3,028,448	2,500	0	1,211,323	1,091,757	3,066,762	1,396,149
OD	0	0	0	0	0	0	0	0	0	0	877

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	953,909	484,833	1,118,411	0	0	330,759	202,349	681,892	308,554
2019	0	652	911,105	850,200	942,970	0	1,063	768,485	488,923	657,765	206,471
2020	1,660	3,841	1,557,122	282,469	850,324	2,515	8,315	435,998	337,981	1,296,779	191,768
2021	1,274	3,115	1,038,126	144,341	526,385	3,715	8,367	418,307	70,092	476,663	289,594
2022	326,749	1,624	332,751	301,265	314,235	3,588	11,335	240,683	280,705	401,303	191,808
TOTAL	329,683	9,232	4,793,014	2,063,108	3,752,325	9,818	29,080	2,194,232	1,380,050	3,514,403	1,188,195
OD	0	0	0	0	0	0	0	0	0	0	764

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,365,059	10,709,886	1,188,959	
IBNR + FREQUENCY ADJUSTMENT	(10,682,844)	(3,607,190)		4,248
TOTAL LOSSES	0	7,102,696	1,193,206	
EXPECTED LOSSES	20,760,991	9,233,978	1,531,842	
CREDIBILITY	0.110	0.380	0.480	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.415	0.070	0.485
INDICATED (POST-TEST)	0.000	0.384	0.064	0.449
PRESENT ON RATE LEVEL	1.178	0.524	0.087	1.789
DERIVED BY FORMULA	1.049	0.471	0.076	1.596
UNDERLYING PRESENT RATE	1.213	0.540	0.090	1.842
PROPOSED	1.049	0.471	0.076	1.596

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.962
IND. RATE				1.962	MINIMUM PREMIUM	
MAN. RATE	2.82	2.57	2.16	+ 1.962	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	16,310	71,421	0.438			0	0	0	0	3	3
2019	18,262	827,930	4.534			0	0	1	1	2	4
2020	13,174	282,502	2.144			0	0	1	0	1	2
2021	16,977	686,351	4.043			0	0	1	2	1	4
2022	16,792	224,952	1.340			0	0	0	0	3	3
TOTAL	81,515	2,093,156	2.568			0	0	3	3	10	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
2018	0	0	0	0	20,617	0	0	0	0	36,588	14,216
2019	0	0	563,000	124,889	78,751	0	0	0	28,491	27,868	4,931
2020	0	0	192,046	0	2,581	0	0	72,016	0	9,320	6,539
2021	0	0	273,761	209,365	1,938	0	0	45,277	121,761	6,558	27,691
2022	0	0	0	0	88,629	0	0	0	0	66,625	69,698
TOTAL	0	0	1,028,807	334,254	192,516	0	0	117,293	150,252	146,959	123,075
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
2018	0	0	0	0	26,885	0	0	0	0	45,333	11,003
2019	0	588	791,743	155,379	100,842	0	0	1,260	34,733	34,138	4,172
2020	282	647	255,401	3,980	7,525	718	2,330	107,267	2,807	12,738	5,924
2021	514	1,239	436,042	228,645	27,183	858	1,721	108,630	113,789	16,709	24,977
2022	49	158	42,728	32,702	81,341	86	875	14,265	15,546	52,134	60,568
TOTAL	846	2,632	1,525,914	420,706	243,776	1,662	4,927	231,423	166,874	161,052	106,644
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,767,403	992,408	106,644	
IBNR + FREQUENCY ADJUSTMENT	(1,059,603)	(423,970)	232	
TOTAL LOSSES	707,800	568,438	106,876	
EXPECTED LOSSES	2,051,779	1,091,536	89,558	
CREDIBILITY	0.010	0.050	0.060	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.868	0.697	0.131	1.697
INDICATED (POST-TEST)	0.804	0.645	0.121	1.570
PRESENT ON RATE LEVEL	2.445	1.301	0.107	3.852
DERIVED BY FORMULA	2.428	1.268	0.108	3.804
UNDERLYING PRESENT RATE	2.517	1.339	0.110	3.966
PROPOSED	2.428	1.268	0.108	3.804

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	4.676
IND. RATE				4.676	MINIMUM PREMIUM	
MAN. RATE	5.15	5.07	4.65	+ 4.676	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	77,849	1,426,942	1.833			0	0	1	6	25	32
2019	72,985	3,269,797	4.480			0	0	6	3	14	23
2020	70,869	1,872,456	2.642			0	0	3	2	17	22
2021	71,669	1,598,316	2.230			0	0	2	3	13	18
2022	78,063	2,276,217	2.916			0	0	2	3	17	22
TOTAL	371,435	10,443,728	2.812			0	0	14	17	86	117
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
2018	0	0	215,040	224,876	401,972	0	0	20,997	68,873	333,790	161,394
2019	0	0	1,272,700	183,133	270,637	0	0	835,597	148,078	455,607	104,045
2020	0	0	779,330	199,841	157,393	0	0	180,608	244,504	264,436	46,344
2021	0	0	551,469	206,142	77,935	0	0	280,703	114,410	268,662	98,995
2022	0	0	507,098	256,861	400,555	0	0	456,864	306,865	258,140	89,834
TOTAL	0	0	3,325,637	1,070,853	1,308,492	0	0	1,774,769	882,730	1,580,635	500,612
OD	0	0	0	0	12,000	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
2018	0	0	303,421	300,434	524,171	0	0	35,359	86,091	413,566	124,919
2019	0	1,329	1,786,319	232,027	340,103	0	1,824	1,295,310	191,657	559,101	88,022
2020	1,143	2,646	1,070,908	259,268	218,869	1,801	5,940	307,162	280,898	329,423	41,988
2021	957	2,326	790,568	247,141	124,182	3,957	8,761	451,967	144,932	311,935	89,293
2022	1,026	6,363	914,376	423,524	426,529	5,234	55,031	733,927	326,219	248,808	78,066
TOTAL	3,127	12,663	4,865,593	1,462,394	1,633,854	10,991	71,557	2,823,726	1,029,798	1,862,832	422,288
OD	0	0	444	429	14,899	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,788,100	6,004,206	422,288	
IBNR + FREQUENCY ADJUSTMENT	(5,234,547)	(1,784,216)	1,337	
TOTAL LOSSES	2,553,553	4,219,990	423,625	
EXPECTED LOSSES	10,090,351	4,573,833	510,388	
CREDIBILITY	0.040	0.140	0.170	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.687	1.132	0.114	1.933
INDICATED (POST-TEST)	0.636	1.048	0.106	1.789
PRESENT ON RATE LEVEL	2.639	1.196	0.133	3.968
DERIVED BY FORMULA	2.559	1.175	0.129	3.863
UNDERLYING PRESENT RATE	2.717	1.231	0.137	4.085
PROPOSED	2.559	1.175	0.129	3.863

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	4.748
IND. RATE				4.748	MINIMUM PREMIUM	
MAN. RATE	5.38	5.32	4.79	+ 4.748	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	176,659	10,712,677	6.064			0	0	9	15	86	110
2019	181,513	9,274,033	5.109			2	0	11	16	83	112
2020	180,106	10,889,928	6.046			0	0	11	18	74	103
2021	188,727	7,881,289	4.176			1	0	8	18	65	92
2022	213,688	7,641,651	3.576			0	1	3	12	54	70
TOTAL	940,693	46,399,578	4.932			3	1	42	79	362	487
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	2,447,230	657,644	2,066,165	0	0	2,178,397	624,079	2,192,351	546,811
2019	4,314	0	3,005,692	1,018,597	1,160,730	575,409	0	1,443,023	634,683	1,130,406	301,179
2020	0	0	2,319,680	1,213,994	1,190,484	0	0	1,647,690	2,003,278	2,205,898	308,904
2021	750,000	0	1,862,315	1,237,212	866,785	5,000	0	959,475	807,739	946,043	446,720
2022	0	800,000	699,752	437,782	900,547	0	1,625,000	192,448	509,924	1,580,813	895,385
TOTAL	754,314	800,000	10,334,669	4,565,229	6,184,711	580,409	1,625,000	6,421,033	4,579,703	8,055,511	2,498,999
OD	0	0	0	0	0	0	0	0	0	0	526

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	3,404,846	878,612	2,694,279	0	0	3,526,636	780,099	2,716,323	423,232
2019	6,193	3,138	4,251,724	1,264,397	1,447,235	1,026,597	3,150	2,253,536	792,695	1,386,866	254,797
2020	3,403	7,941	3,304,264	1,534,501	1,566,221	16,430	54,104	2,767,180	2,308,540	2,749,801	279,867
2021	1,143,631	8,406	2,965,494	1,440,733	1,139,881	24,127	31,247	1,698,386	873,192	1,123,613	402,941
2022	6,786	232,823	1,585,517	789,460	918,572	47,224	979,155	951,640	764,317	1,291,264	778,090
TOTAL	1,160,012	252,309	15,511,844	5,907,704	7,766,188	1,114,377	1,067,657	11,197,378	5,518,843	9,267,868	2,138,927
OD	0	0	0	0	0	0	0	0	0	0	477

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	30,303,577	28,460,603	2,139,404	
IBNR + FREQUENCY ADJUSTMENT	(17,593,450)	(9,810,920)	6,221	
TOTAL LOSSES	12,710,127	18,649,682	2,145,625	
EXPECTED LOSSES	34,170,076	25,224,472	2,223,402	
CREDIBILITY	0.070	0.250	0.320	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.351	1.983	0.228	3.562
INDICATED (POST-TEST)	1.250	1.835	0.211	3.296
PRESENT ON RATE LEVEL	3.528	2.605	0.230	6.362
DERIVED BY FORMULA	3.369	2.412	0.224	6.004
UNDERLYING PRESENT RATE	3.632	2.681	0.236	6.550
PROPOSED	3.369	2.412	0.224	6.004

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	7.381
IND. RATE				7.381	MINIMUM PREMIUM	
MAN. RATE	8.90	8.59	7.68	+ 7.381	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	442,948	6,655,805	1.503			0	0	12	10	42	64
2019	452,254	11,195,694	2.476			0	1	7	14	61	83
2020	434,558	5,864,995	1.350			0	0	8	13	49	70
2021	478,642	5,256,938	1.098			0	0	5	12	62	79
2022	496,155	7,952,665	1.603			0	0	2	17	67	86
TOTAL	2,304,557	36,926,097	1.602			0	1	34	66	281	382
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	2,561,170	728,217	549,121	0	0	1,387,384	568,962	503,557	357,394
2019	0	711,411	1,674,986	485,263	687,777	0	4,500,000	393,024	1,480,588	821,828	440,817
2020	0	0	2,097,060	576,662	704,871	0	0	975,642	447,417	788,710	274,633
2021	0	0	958,449	727,469	1,075,216	0	0	715,977	361,912	1,039,889	378,026
2022	0	0	450,942	1,331,316	1,029,798	0	0	2,284,383	1,238,004	1,078,256	539,966
TOTAL	0	711,411	7,742,607	3,848,927	4,046,783	0	4,500,000	5,756,410	4,096,883	4,232,240	1,990,836
OD	0	0	0	0	0	0	0	0	0	0	95

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	3,554,936	972,898	716,054	0	0	2,279,444	711,203	623,907	276,623
2019	0	168,563	2,373,401	601,942	855,621	0	1,088,102	694,703	1,708,736	1,018,227	372,931
2020	3,076	7,128	2,897,713	754,041	939,409	9,728	31,759	1,528,130	545,844	982,051	248,817
2021	1,871	4,501	1,626,221	890,265	1,305,830	10,325	22,683	1,197,329	459,337	1,188,780	340,979
2022	2,019	10,943	1,907,030	1,554,740	1,115,620	12,578	125,689	1,889,650	1,208,728	990,073	469,230
TOTAL	6,966	191,134	12,359,301	4,773,885	4,932,533	32,632	1,268,233	7,589,255	4,633,847	4,803,038	1,708,582
OD	0	0	0	0	0	0	0	0	0	0	80

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	21,447,520	19,143,303	1,708,662	
IBNR + FREQUENCY ADJUSTMENT	(7,620,882)	(5,126,101)	4,197	
TOTAL LOSSES	13,826,638	14,017,202	1,712,859	
EXPECTED LOSSES	14,773,344	13,152,119	1,557,887	
CREDIBILITY	0.130	0.460	0.590	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.600	0.608	0.074	1.283
INDICATED (POST-TEST)	0.555	0.563	0.069	1.187
PRESENT ON RATE LEVEL	0.623	0.554	0.066	1.243
DERIVED BY FORMULA	0.614	0.558	0.067	1.240
UNDERLYING PRESENT RATE	0.641	0.571	0.068	1.279
PROPOSED	0.614	0.558	0.067	1.240

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.524
IND. RATE				1.524	MINIMUM PREMIUM	
MAN. RATE	1.67	1.63	1.50	+ 1.524	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,257,590	20,685,552	1.645			1	0	17	36	177	231
2019	1,296,957	26,064,621	2.010			1	1	14	40	188	244
2020	1,327,553	13,701,481	1.032			0	0	14	31	157	202
2021	1,517,316	19,571,189	1.290			0	1	15	41	158	215
2022	1,526,283	12,888,706	0.844			1	0	6	23	161	191
TOTAL	6,925,699	92,911,549	1.342			3	2	66	171	841	1083
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
2018	735,330	0	4,582,508	1,736,227	3,169,469	1,181	0	4,388,970	1,890,439	2,951,988	1,229,440
2019	974,478	813,000	3,118,432	2,793,155	2,395,123	8,529	8,834,783	1,323,258	1,573,855	2,905,228	1,324,780
2020	0	0	3,759,095	1,518,924	2,010,040	0	0	1,030,507	1,150,050	3,106,620	1,126,245
2021	0	917,717	3,684,777	2,095,302	2,683,024	0	2,815,000	1,097,495	2,575,466	2,431,019	1,271,389
2022	7,000	0	1,358,223	1,341,867	2,879,744	0	0	741,154	845,354	4,527,174	1,188,190
TOTAL	1,716,808	1,730,717	16,503,035	9,485,475	13,137,400	9,710	11,649,783	8,581,384	8,035,164	15,922,029	6,140,044
OD	0	0	0	0	1,279	0	0	0	0	992	16,029

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	1,047,845	0	5,658,474	2,319,599	4,132,988	3,889	0	4,111,137	2,363,049	3,657,513	951,587
2019	1,277,895	106,161	4,509,518	3,430,313	2,976,286	13,902	1,155,132	2,147,374	1,944,938	3,546,582	1,120,764
2020	5,514	12,833	5,292,446	1,955,904	2,625,168	10,276	33,905	1,756,889	1,383,808	3,784,879	1,020,378
2021	11,544	207,105	5,863,564	2,579,623	3,329,477	96,924	879,139	2,719,889	2,605,672	2,871,187	1,146,793
2022	12,000	23,482	3,868,718	2,362,304	2,876,113	14,785	150,352	2,266,021	1,727,517	3,648,883	1,032,537
TOTAL	2,354,799	349,581	25,192,721	12,647,743	15,940,032	139,776	2,218,528	13,001,311	10,024,984	17,509,044	5,272,058
OD	0	0	122	114	1,450	0	0	53	74	1,087	14,001

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	43,256,891	56,124,528	5,286,059	
IBNR + FREQUENCY ADJUSTMENT	(17,452,227)	(15,664,198)	13,957	
TOTAL LOSSES	25,804,664	40,460,330	5,300,016	
EXPECTED LOSSES	33,943,235	40,157,632	5,051,977	
CREDIBILITY	0.270	0.960	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.373	0.584	0.076	1.033
INDICATED (POST-TEST)	0.345	0.541	0.071	0.956
PRESENT ON RATE LEVEL	0.476	0.563	0.071	1.110
DERIVED BY FORMULA	0.441	0.541	0.071	1.053
UNDERLYING PRESENT RATE	0.490	0.580	0.073	1.143
PROPOSED	0.441	0.541	0.071	1.053

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.294
IND. RATE				1.294	MINIMUM PREMIUM	
MAN. RATE	1.59	1.47	1.34	+ 1.294	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	70,035	2,214,516	3.162			0	0	3	5	24	32
2019	83,644	3,752,015	4.486			0	0	5	6	25	36
2020	82,730	3,201,891	3.870			1	0	2	6	19	28
2021	88,969	1,831,856	2.059			1	0	0	7	29	37
2022	91,621	2,606,339	2.845			0	0	2	5	53	60
TOTAL	416,999	13,606,617	3.263			2	0	12	29	150	193
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	529,319	284,232	249,477	0	0	406,773	231,285	379,668	133,762
2019	0	0	1,465,770	334,939	283,716	0	0	1,109,767	184,344	271,484	101,995
2020	22,648	0	398,033	297,886	344,712	10,000	0	125,164	218,207	1,697,398	87,843
2021	29,925	0	0	536,989	508,107	0	0	0	276,841	279,587	200,407
2022	0	0	397,977	380,533	625,691	0	0	121,477	229,186	769,097	82,378
TOTAL	52,573	0	2,791,099	1,834,579	2,011,703	10,000	0	1,763,181	1,139,863	3,397,234	606,385
OD	0	0	0	0	0	0	0	0	0	0	978

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	746,869	379,734	325,318	0	0	685,006	289,106	470,409	103,532
2019	0	1,387	1,871,081	416,528	358,064	0	2,078	1,474,333	234,813	337,853	86,288
2020	30,896	1,373	584,557	374,333	424,442	15,060	4,186	240,048	274,834	1,301,658	79,586
2021	45,735	533	284,824	593,446	612,007	672	952	115,943	270,498	324,313	180,767
2022	1,127	6,430	1,017,819	600,849	641,104	2,717	26,849	428,251	351,969	627,192	71,586
TOTAL	77,758	9,723	4,505,151	2,364,891	2,360,935	18,450	34,064	2,943,581	1,421,222	3,061,424	521,759
OD	0	0	0	0	0	0	0	0	0	0	827

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,588,726	9,208,472	522,586	
IBNR + FREQUENCY ADJUSTMENT	(3,053,868)	(2,673,253)	2,569	
TOTAL LOSSES	4,534,858	6,535,220	525,155	
EXPECTED LOSSES	5,960,481	6,870,389	933,112	
CREDIBILITY	0.040	0.150	0.190	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.087	1.567	0.126	2.780
INDICATED (POST-TEST)	1.006	1.450	0.116	2.573
PRESENT ON RATE LEVEL	1.388	1.600	0.217	3.206
DERIVED BY FORMULA	1.373	1.578	0.198	3.149
UNDERLYING PRESENT RATE	1.429	1.648	0.224	3.301
PROPOSED	1.373	1.578	0.198	3.149

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.871
IND. RATE				3.871	MINIMUM PREMIUM	
MAN. RATE	4.17	4.20	3.87	+ 3.871	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,228,937	20,318,844	1.653			1	0	28	47	190	266
2019	1,344,078	19,572,417	1.456			0	0	24	39	210	273
2020	1,296,682	17,317,338	1.336			0	0	22	35	192	249
2021	1,621,127	20,271,389	1.250			1	0	22	39	212	274
2022	1,341,102	19,625,481	1.463			0	0	8	26	194	228
TOTAL	6,831,926	97,105,469	1.421			2	0	104	186	998	1290
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
2018	497,952	0	6,492,387	2,647,560	2,853,636	1,967	0	2,132,591	1,761,973	2,465,896	1,464,882
2019	0	0	5,775,817	2,480,078	3,230,629	0	0	1,949,134	1,695,808	3,120,159	1,320,792
2020	0	0	5,471,288	1,573,498	2,699,103	0	0	2,255,460	1,268,249	2,891,841	1,157,899
2021	3,000	0	5,015,337	2,784,359	3,654,065	315,192	0	1,552,981	3,051,283	2,671,966	1,223,206
2022	0	0	2,505,797	1,675,333	3,892,624	0	0	4,703,484	1,079,313	4,697,272	1,071,658
TOTAL	500,952	0	25,260,626	11,160,828	16,330,057	317,159	0	12,593,650	8,856,626	15,847,134	6,238,437
OD	0	0	200,000	0	0	0	0	200,000	0	0	6,861

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	709,582	0	9,160,758	3,537,140	3,721,141	6,477	0	3,591,283	2,202,466	3,055,245	1,133,819
2019	0	6,030	8,205,961	3,074,637	4,009,436	0	4,255	3,085,242	2,100,594	3,812,782	1,117,390
2020	8,026	18,620	7,602,041	2,080,176	3,520,818	22,490	73,561	3,588,554	1,549,164	3,558,584	1,049,056
2021	13,807	22,354	7,857,321	3,406,358	4,526,732	635,583	53,580	3,118,586	2,261,356	3,123,491	1,103,332
2022	6,179	34,675	5,528,457	3,117,269	3,889,027	20,487	211,740	3,035,284	1,977,294	3,767,827	931,271
TOTAL	737,594	81,679	38,354,538	15,215,580	19,667,154	685,037	343,136	16,418,950	10,090,874	17,317,929	5,334,868
OD	233	1,729	199,486	21,796	11,556	1,761	19,864	221,431	23,792	8,725	5,907

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	57,065,438	62,357,406	5,340,775	
IBNR + FREQUENCY ADJUSTMENT	(24,720,363)	(18,035,545)	14,196	
TOTAL LOSSES	32,345,075	44,321,861	5,354,971	
EXPECTED LOSSES	48,032,877	46,064,176	5,543,787	
CREDIBILITY	0.270	0.950	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.467	0.648	0.078	1.193
INDICATED (POST-TEST)	0.432	0.599	0.072	1.104
PRESENT ON RATE LEVEL	0.683	0.655	0.079	1.417
DERIVED BY FORMULA	0.615	0.602	0.072	1.290
UNDERLYING PRESENT RATE	0.703	0.674	0.081	1.458
PROPOSED	0.615	0.602	0.072	1.290

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.586
IND. RATE				1.586	MINIMUM PREMIUM	
MAN. RATE	2.11	1.96	1.71	+ 1.586	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,042,034	17,978,484	1.725			1	0	22	40	220	283
2019	1,053,666	17,326,270	1.644			0	0	19	33	206	258
2020	1,124,557	21,251,433	1.890			1	0	21	36	235	293
2021	1,260,568	21,692,592	1.721			1	0	21	36	205	263
2022	1,371,889	18,543,167	1.352			0	0	13	39	240	292
TOTAL	5,852,714	96,791,946	1.654			3	0	96	184	1106	1389
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
2018	3,000	0	4,966,732	2,114,033	2,639,356	4,847	0	1,693,788	1,461,702	3,593,244	1,501,782
2019	0	0	4,835,784	1,757,973	3,439,982	0	0	2,124,722	1,081,807	2,416,206	1,669,796
2020	183,378	0	5,103,268	2,184,485	2,845,243	0	0	3,057,388	1,796,255	4,686,772	1,394,644
2021	7,000	0	5,294,999	2,273,571	2,131,862	48,994	0	6,125,960	1,427,969	2,903,129	1,479,108
2022	0	0	3,039,066	2,528,690	3,953,666	0	0	1,289,047	1,136,106	4,829,100	1,767,492
TOTAL	193,378	0	23,239,849	10,858,752	15,010,109	53,841	0	14,290,905	6,903,839	18,428,451	7,812,822
OD	0	0	0	0	51,527	0	0	0	0	9,963	22,781

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	4,275	0	7,008,059	2,824,348	3,441,720	15,961	0	2,852,339	1,827,128	4,452,029	1,162,379
2019	0	4,981	6,773,330	2,195,997	4,251,784	0	4,201	3,018,967	1,350,814	2,951,913	1,412,647
2020	252,843	17,253	7,135,072	2,804,081	3,710,869	28,941	94,772	4,662,007	2,201,715	5,741,661	1,263,547
2021	19,568	21,637	7,476,598	2,780,684	2,768,408	133,001	83,839	4,409,896	1,709,115	3,369,248	1,334,155
2022	7,834	45,773	7,058,571	3,960,390	4,095,668	20,831	214,670	3,101,032	2,063,669	3,934,513	1,535,951
TOTAL	284,520	89,644	35,451,629	14,565,500	18,268,449	198,735	397,483	18,044,241	9,152,440	20,449,364	6,708,680
OD	1	3	736	563	66,601	8	86	1,400	1,525	9,360	18,741

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	54,468,486	62,513,803	6,727,421	
IBNR + FREQUENCY ADJUSTMENT	(18,349,037)	(16,992,254)	18,684	
TOTAL LOSSES	36,119,449	45,521,549	6,746,106	
EXPECTED LOSSES	35,757,498	43,638,579	6,462,536	
CREDIBILITY	0.240	0.850	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.617	0.776	0.115	1.508
INDICATED (POST-TEST)	0.571	0.719	0.106	1.396
PRESENT ON RATE LEVEL	0.593	0.724	0.107	1.425
DERIVED BY FORMULA	0.588	0.719	0.106	1.414
UNDERLYING PRESENT RATE	0.611	0.746	0.110	1.467
PROPOSED	0.588	0.719	0.106	1.414

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.738
IND. RATE				1.738	MINIMUM PREMIUM	
MAN. RATE	2.02	2.00	1.72	+ 1.738	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	191,646	5,276,429	2.753			0	0	8	18	46	72
2019	198,402	12,393,140	6.246			0	1	4	13	39	57
2020	197,951	5,606,558	2.832			1	0	3	11	45	60
2021	260,947	4,068,661	1.559			0	0	6	9	38	53
2022	250,188	5,028,120	2.010			0	0	3	14	54	71
TOTAL	1,099,134	32,372,908	2.945			1	1	24	65	222	313
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
2018	0	0	1,816,099	778,349	437,376	0	0	721,683	486,964	759,025	276,933
2019	0	595,579	833,833	1,019,365	365,902	0	8,151,289	343,756	618,425	369,937	95,054
2020	190,000	0	1,377,443	456,717	1,044,100	0	0	1,155,178	238,824	797,850	346,446
2021	0	0	1,220,525	362,308	1,172,060	0	0	287,055	215,227	518,243	293,243
2022	0	0	730,082	992,379	783,579	0	0	532,672	820,885	826,619	341,904
TOTAL	190,000	595,579	5,977,982	3,609,118	3,803,017	0	8,151,289	3,040,344	2,380,325	3,271,674	1,353,580
OD	0	0	0	0	5,010	0	0	0	0	157,564	3,630

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	2,562,516	1,039,874	570,338	0	0	1,215,314	608,705	940,432	214,346
2019	0	92,672	1,217,967	1,244,541	463,178	0	1,295,349	591,602	754,899	459,321	80,416
2020	256,019	4,011	1,663,687	604,695	1,336,225	9,655	31,447	1,489,356	318,428	985,405	313,880
2021	2,149	5,224	1,803,847	540,369	1,401,513	4,317	9,345	511,041	254,957	592,189	264,505
2022	2,108	12,598	1,938,448	1,220,449	875,737	8,104	80,521	1,229,090	822,391	741,978	297,115
TOTAL	260,276	114,506	9,186,464	4,649,928	4,646,992	22,075	1,416,662	5,036,403	2,759,379	3,719,324	1,170,262
OD	3	9	2,371	1,815	4,630	190	1,931	31,709	34,608	127,703	3,181

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	16,072,599	15,944,380	1,173,443	
IBNR + FREQUENCY ADJUSTMENT	(10,919,093)	(5,546,739)	3,207	
TOTAL LOSSES	5,153,505	10,397,641	1,176,650	
EXPECTED LOSSES	21,310,387	14,220,775	1,123,187	
CREDIBILITY	0.080	0.280	0.360	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.466	0.931	0.107	1.503
INDICATED (POST-TEST)	0.431	0.861	0.099	1.391
PRESENT ON RATE LEVEL	1.883	1.257	0.099	3.239
DERIVED BY FORMULA	1.767	1.146	0.099	3.012
UNDERLYING PRESENT RATE	1.939	1.294	0.102	3.335
PROPOSED	1.767	1.146	0.099	3.012

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.703
IND. RATE				3.703	MINIMUM PREMIUM	
MAN. RATE	4.61	4.48	3.91	+ 3.703	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	81,520	2,607,257	3.198			0	0	4	6	15	25
2019	79,934	969,653	1.213			0	0	3	1	12	16
2020	77,916	2,921,267	3.749			0	0	3	3	23	29
2021	82,308	1,451,531	1.764			0	0	1	5	21	27
2022	80,355	1,763,004	2.194			0	0	1	2	14	17
TOTAL	402,033	9,712,712	2.416			0	0	12	17	85	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
2018	0	0	876,997	333,647	383,304	0	0	257,889	443,860	197,663	113,897
2019	0	0	562,120	9,011	90,700	0	0	38,499	1,314	115,145	152,864
2020	0	0	1,047,436	56,187	838,745	0	0	460,037	44,092	391,081	83,689
2021	0	0	182,997	395,108	239,754	0	0	90,807	72,492	307,035	163,338
2022	0	0	385,600	206,407	581,668	0	0	71,500	21,860	393,935	102,034
TOTAL	0	0	3,055,150	1,000,360	2,134,171	0	0	918,732	583,618	1,404,859	615,822
OD	0	0	0	0	0	0	0	0	0	0	1,868

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,237,443	445,752	499,828	0	0	434,285	554,825	244,904	88,156
2019	0	587	785,334	15,017	114,182	0	84	59,980	3,100	139,519	129,323
2020	1,455	3,363	1,357,312	116,957	1,065,323	4,223	13,737	644,355	74,731	479,299	75,822
2021	459	1,081	426,528	434,556	305,602	1,407	3,018	170,914	95,304	344,422	147,331
2022	944	5,386	838,181	433,804	579,912	1,200	12,724	175,820	115,499	313,287	88,668
TOTAL	2,858	10,417	4,644,798	1,446,088	2,564,847	6,831	29,563	1,485,353	843,459	1,521,431	529,300
OD	0	0	0	0	0	0	0	0	0	0	1,580

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,179,819	6,375,824	530,880	
IBNR + FREQUENCY ADJUSTMENT	(4,143,916)	(1,800,023)	1,437	
TOTAL LOSSES	2,035,903	4,575,801	532,317	
EXPECTED LOSSES	7,997,010	4,605,083	565,035	
CREDIBILITY	0.040	0.140	0.180	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.506	1.138	0.132	1.777
INDICATED (POST-TEST)	0.469	1.053	0.122	1.644
PRESENT ON RATE LEVEL	1.932	1.113	0.137	3.181
DERIVED BY FORMULA	1.874	1.104	0.134	3.112
UNDERLYING PRESENT RATE	1.989	1.145	0.141	3.275
PROPOSED	1.874	1.104	0.134	3.112

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.825
IND. RATE				3.825	MINIMUM PREMIUM	
MAN. RATE	4.38	4.27	3.84	+ 3.825	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	24,712	120,248	0.487			0	0	0	1	2	3
2019	21,854	100,853	0.461			0	0	0	1	0	1
2020	20,908	362,882	1.736			0	0	1	1	0	2
2021	20,286	108,914	0.537			0	0	0	0	5	5
2022	22,491	16,366	0.073			0	0	0	0	3	3
TOTAL	110,251	709,263	0.643			0	0	1	3	10	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
2018	0	0	0	94,976	6,982	0	0	0	949	12,986	4,355
2019	0	0	0	56,646	0	0	0	0	43,055	0	1,152
2020	0	0	271,141	53,163	0	0	0	19,438	16,377	0	2,763
2021	0	0	0	0	45,417	0	0	0	0	61,337	2,160
2022	0	0	0	0	8,524	0	0	0	0	5,185	2,657
TOTAL	0	0	271,141	204,785	60,923	0	0	19,438	60,381	79,508	13,087
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
2018	0	0	0	126,888	9,105	0	0	0	1,186	16,090	3,371
2019	0	0	2,602	68,678	617	0	0	1,675	52,071	667	975
2020	398	918	368,182	68,766	7,676	194	634	31,076	18,538	1,008	2,503
2021	3	7	4,338	4,056	51,479	14	21	3,276	4,577	67,213	1,948
2022	5	15	4,109	3,145	7,823	7	68	1,110	1,210	4,057	2,309
TOTAL	406	940	379,231	271,533	76,699	214	723	37,137	77,581	89,036	11,106
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	418,651	514,849	11,106	
IBNR + FREQUENCY ADJUSTMENT	(379,770)	(156,072)	72	
TOTAL LOSSES	38,882	358,777	11,178	
EXPECTED LOSSES	728,696	399,736	28,174	
CREDIBILITY	0.020	0.060	0.080	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.035	0.325	0.010	0.371
INDICATED (POST-TEST)	0.033	0.301	0.009	0.343
PRESENT ON RATE LEVEL	0.642	0.352	0.025	1.019
DERIVED BY FORMULA	0.630	0.349	0.024	1.002
UNDERLYING PRESENT RATE	0.661	0.363	0.026	1.049
PROPOSED	0.630	0.349	0.024	1.002

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.232
IND. RATE				1.232	MINIMUM PREMIUM	
MAN. RATE	1.31	1.34	1.23	+ 1.232	PRESENT	

+ PROPOSED

CLASS TILE STONE MOSAIC OR TERRAZZO WORK

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0668

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	75,362	1,866,147	2,476			0	0	1	12	25	38
2019	68,438	1,131,489	1,653			0	0	1	4	20	25
2020	70,425	2,860,419	4,062			0	0	5	7	27	39
2021	75,700	2,459,711	3,249			0	0	2	9	30	41
2022	85,599	2,115,776	2,472			0	0	1	14	16	31
TOTAL	375,524	10,433,542	2,778			0	0	10	46	118	174
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	150,374	424,818	573,557	0	0	57,319	285,095	298,287	76,697
2019	0	0	179,285	196,089	356,500	0	0	87,879	83,851	147,812	80,073
2020	0	0	1,028,812	321,935	503,016	0	0	495,905	93,247	330,467	87,037
2021	0	0	534,881	683,877	431,864	0	0	89,639	333,668	214,148	171,634
2022	0	0	189,862	890,749	244,633	0	0	50,567	360,633	303,699	75,633
TOTAL	0	0	2,083,214	2,517,468	2,109,570	0	0	781,309	1,156,494	1,294,413	491,074
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	212,178	567,557	747,918	0	0	96,525	356,369	369,578	59,363
2019	0	187	263,193	242,711	438,987	0	192	139,428	103,720	180,647	67,742
2020	1,509	3,503	1,433,096	422,005	657,211	4,945	16,094	757,223	129,036	410,024	78,856
2021	1,141	2,720	1,013,764	765,446	556,790	1,947	3,762	259,599	323,794	259,519	154,814
2022	1,094	6,468	1,054,535	875,487	338,180	1,868	16,373	324,132	325,599	271,442	65,725
TOTAL	3,745	12,879	3,976,766	2,873,207	2,739,087	8,760	36,420	1,576,907	1,238,518	1,491,210	426,500
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,615,477	8,342,021	426,500	
IBNR + FREQUENCY ADJUSTMENT	(3,919,757)	(2,527,823)	1,490	
TOTAL LOSSES	1,695,721	5,814,198	427,989	
EXPECTED LOSSES	7,586,565	6,486,860	531,544	
CREDIBILITY	0.040	0.140	0.180	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.452	1.548	0.114	2.114
INDICATED (POST-TEST)	0.418	1.433	0.105	1.956
PRESENT ON RATE LEVEL	1.962	1.678	0.137	3.778
DERIVED BY FORMULA	1.901	1.644	0.132	3.676
UNDERLYING PRESENT RATE	2.020	1.727	0.142	3.889
PROPOSED	1.901	1.644	0.132	3.676

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	4.519
IND. RATE				4.519	MINIMUM PREMIUM	
MAN. RATE	4.99	4.95	4.56	+ 4.519	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	10,359	1,230,175	11.875			0	0	1	1	6	8
2019	10,203	130,894	1.283			0	0	0	0	2	2
2020	9,785	283,804	2.900			0	0	0	1	2	3
2021	9,597	33,929	0.354			0	0	0	0	0	0
2022	10,461	68,267	0.653			0	0	0	0	2	2
TOTAL	50,405	1,747,069	3.466			0	0	1	2	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
2018	0	0	396,566	69,890	165,371	0	0	84,456	83,628	416,826	13,438
2019	0	0	0	0	84,810	0	0	0	0	43,575	2,509
2020	0	0	0	135,082	43,570	0	0	0	43,126	43,697	18,329
2021	0	0	0	0	0	0	0	0	0	0	33,929
2022	0	0	0	0	38,121	0	0	0	0	29,553	593
TOTAL	0	0	396,566	204,972	331,872	0	0	84,456	126,754	533,651	68,798
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
2018	0	0	559,555	93,373	215,644	0	0	142,224	104,535	516,447	10,401
2019	0	0	995	950	103,682	0	0	238	431	52,688	2,123
2020	0	12	21,247	162,339	58,098	0	17	6,756	48,339	53,881	16,606
2021	0	0	0	0	0	0	0	0	0	0	30,604
2022	21	68	18,378	14,066	34,986	38	388	6,328	6,896	23,125	515
TOTAL	21	80	600,174	270,727	412,410	38	405	155,546	160,201	646,141	60,249
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	756,265	1,489,480	60,249	
IBNR + FREQUENCY ADJUSTMENT	(619,619)	(313,278)	201	
TOTAL LOSSES	136,646	1,176,202	60,450	
EXPECTED LOSSES	1,195,345	803,562	77,531	
CREDIBILITY	0.010	0.040	0.050	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.271	2.334	0.120	2.725
INDICATED (POST-TEST)	0.251	2.159	0.111	2.521
PRESENT ON RATE LEVEL	2.303	1.548	0.149	4.001
DERIVED BY FORMULA	2.283	1.573	0.147	4.003
UNDERLYING PRESENT RATE	2.371	1.594	0.154	4.120
PROPOSED	2.282	1.572	0.147	4.001

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	4.919
IND. RATE				4.919	MINIMUM PREMIUM	
MAN. RATE	4.89	5.08	4.83	+ 4.919	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	71,041	1,684,186	2.371			0	0	1	6	21	28
2019	72,899	1,630,024	2.236			0	0	3	2	16	21
2020	69,662	1,335,010	1.916			0	0	0	6	20	26
2021	71,252	736,008	1.033			0	0	1	1	17	19
2022	74,839	1,024,321	1.369			0	0	1	4	15	20
TOTAL	359,693	6,409,549	1.782			0	0	6	19	89	114
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	467,119	273,766	253,803	0	0	187,464	181,044	110,903	210,087
2019	0	0	691,584	156,130	240,018	0	0	172,707	45,416	243,970	80,199
2020	0	0	0	445,067	382,981	0	0	0	177,089	267,531	62,342
2021	0	0	183,211	75,915	283,689	0	0	59,234	14,407	92,691	26,861
2022	0	0	174,209	266,578	274,728	0	0	20,902	72,590	173,082	42,232
TOTAL	0	0	1,516,123	1,217,456	1,435,219	0	0	440,307	490,546	888,177	421,721
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
2018	0	0	659,105	365,751	330,959	0	0	315,689	226,305	137,409	162,607
2019	0	722	974,375	195,765	299,067	0	377	269,119	59,007	296,920	67,848
2020	0	45	78,857	543,439	488,682	0	75	29,779	201,154	326,781	56,482
2021	338	819	290,538	112,710	333,960	821	1,831	93,745	24,491	104,640	24,229
2022	577	3,309	529,833	349,158	292,936	615	5,832	101,086	92,936	142,707	36,700
TOTAL	915	4,896	2,532,708	1,566,824	1,745,604	1,436	8,114	809,418	603,893	1,008,457	347,866
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,357,487	4,924,778	347,866	
IBNR + FREQUENCY ADJUSTMENT	(3,027,424)	(1,533,491)	1,037	
TOTAL LOSSES	330,063	3,391,287	348,902	
EXPECTED LOSSES	5,854,619	3,933,612	396,937	
CREDIBILITY	0.040	0.130	0.170	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.092	0.943	0.097	1.132
INDICATED (POST-TEST)	0.085	0.872	0.090	1.047
PRESENT ON RATE LEVEL	1.581	1.062	0.107	2.750
DERIVED BY FORMULA	1.521	1.038	0.104	2.663
UNDERLYING PRESENT RATE	1.628	1.094	0.110	2.832
PROPOSED	1.521	1.038	0.104	2.663

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.273
IND. RATE				3.273	MINIMUM PREMIUM	
MAN. RATE	3.89	3.75	3.32	+ 3.273	PRESENT	

+ PROPOSED

CLASS SIGN ERECTION OR REPAIR

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0673

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	44,096	311,881	0.707			1	0	0	0	8	9
2019	41,826	1,025,820	2.453			0	0	1	4	8	13
2020	42,917	1,206,384	2.811			0	0	2	0	18	20
2021	48,339	769,348	1.592			0	0	0	4	13	17
2022	39,486	313,920	0.795			1	0	0	1	8	10
TOTAL	216,664	3,627,353	1.674			2	0	3	9	55	69
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	7,000	0	0	0	41,189	13,588	0	0	0	116,458	133,646
2019	0	0	271,105	295,647	47,909	0	0	32,184	240,349	60,285	78,341
2020	0	0	413,304	0	209,113	0	0	129,287	0	394,881	59,799
2021	0	0	0	273,387	54,799	0	0	0	111,426	225,361	104,375
2022	8,000	0	0	14,927	94,095	0	0	0	11,216	108,173	77,509
TOTAL	15,000	0	684,409	583,961	447,105	13,588	0	161,471	362,991	905,158	453,670
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	9,975	0	0	0	53,710	44,745	0	0	0	144,291	103,442
2019	0	283	392,187	360,463	63,335	0	70	59,250	291,584	76,845	66,276
2020	606	1,397	557,177	15,849	268,924	1,289	4,206	201,314	16,454	475,849	54,178
2021	110	240	125,533	283,923	80,484	296	421	52,692	117,292	254,172	94,146
2022	8,868	241	57,885	47,531	88,078	172	1,650	29,478	32,975	85,627	67,355
TOTAL	19,559	2,160	1,132,782	707,766	554,532	46,502	6,347	342,734	458,305	1,036,785	385,398
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,550,085	2,757,388	385,398	
IBNR + FREQUENCY ADJUSTMENT	(1,767,651)	(1,040,911)	860	
TOTAL LOSSES	0	1,716,477	386,258	
EXPECTED LOSSES	3,405,602	2,648,988	357,717	
CREDIBILITY	0.030	0.090	0.120	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.792	0.178	0.971
INDICATED (POST-TEST)	0.000	0.733	0.165	0.898
PRESENT ON RATE LEVEL	1.527	1.188	0.160	2.875
DERIVED BY FORMULA	1.481	1.147	0.161	2.788
UNDERLYING PRESENT RATE	1.572	1.223	0.165	2.960
PROPOSED	1.481	1.147	0.161	2.788

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.428
IND. RATE				3.428	MINIMUM PREMIUM	
MAN. RATE	3.82	3.84	3.47	+ 3.428	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	27,839	673,902	2,421			0	0	1	2	9	12
2019	29,501	1,075,754	3,647			0	0	1	4	14	19
2020	33,816	773,338	2,287			0	0	1	3	15	19
2021	43,573	645,985	1,483			0	0	0	3	10	13
2022	48,362	1,927,552	3,986			0	1	0	2	14	17
TOTAL	183,091	5,096,531	2,784			0	1	3	14	62	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
2018	0	0	254,010	34,837	51,757	0	0	63,567	65,174	114,840	89,717
2019	0	0	178,154	143,862	326,918	0	0	54,834	118,771	223,340	29,875
2020	0	0	179,181	74,838	152,271	0	0	29,451	72,433	156,147	109,017
2021	0	0	164,887	134,379	78,925	0	0	0	228,125	31,694	86,900
2022	0	325,970	0	99,170	78,925	0	904,440	0	135,476	132,721	250,850
TOTAL	0	325,970	611,345	517,594	744,250	0	904,440	147,852	619,979	658,742	566,359
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
2018	0	0	358,408	46,542	67,491	0	0	107,047	81,468	142,287	69,441
2019	0	186	258,870	179,054	402,247	0	120	90,301	146,381	272,278	25,274
2020	263	613	254,712	98,151	195,302	294	986	57,039	84,719	190,271	98,769
2021	73	160	85,391	180,290	163,394	510	718	84,927	208,073	49,514	78,384
2022	3,389	143,091	176,283	117,542	84,620	37,234	815,015	203,231	142,630	116,785	217,989
TOTAL	3,725	144,050	1,133,664	621,579	913,055	38,038	816,838	542,545	663,271	771,135	489,857
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,678,861	2,969,040	489,857	
IBNR + FREQUENCY ADJUSTMENT	(1,129,470)	(981,872)	1,238	
TOTAL LOSSES	1,549,391	1,987,168	491,095	
EXPECTED LOSSES	2,223,889	2,528,143	385,576	
CREDIBILITY	0.020	0.080	0.110	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.846	1.085	0.268	2.200
INDICATED (POST-TEST)	0.783	1.004	0.248	2.036
PRESENT ON RATE LEVEL	1.180	1.341	0.205	2.726
DERIVED BY FORMULA	1.172	1.314	0.209	2.695
UNDERLYING PRESENT RATE	1.215	1.381	0.211	2.806
PROPOSED	1.172	1.314	0.209	2.695

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.313
IND. RATE				3.313	MINIMUM PREMIUM	
MAN. RATE	3.46	3.53	3.29	+ 3.313	PRESENT	

+ PROPOSED

CLASS MACHINERY OR EQUIPMENT ERECTION

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0675

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,146,489	15,956,550	1.392			1	0	24	35	138	198
2019	1,268,763	15,004,458	1.183			1	0	19	36	127	183
2020	1,166,941	14,222,477	1.219			1	0	14	22	121	158
2021	1,306,171	13,647,389	1.045			1	0	12	45	132	190
2022	1,473,425	15,010,928	1.019			2	0	6	38	135	181
TOTAL	6,361,789	73,841,802	1.161			6	0	75	176	653	910
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
2018	256,351	0	5,680,258	1,627,260	1,709,990	0	0	2,997,122	972,021	1,875,243	838,305
2019	754,022	0	4,754,772	1,996,007	1,985,328	39,561	0	1,241,588	761,187	2,266,392	1,205,601
2020	1,078,355	0	3,135,842	1,061,943	2,079,898	2,256	0	2,495,274	729,657	2,126,904	1,512,348
2021	7,000	0	2,959,284	2,248,847	1,860,570	534	0	1,435,911	1,708,180	2,415,491	1,011,572
2022	1,716,614	0	1,613,232	2,057,166	2,377,842	139,937	0	627,985	1,868,291	2,950,399	1,659,462
TOTAL	3,812,342	0	18,143,388	8,991,223	10,013,628	182,288	0	8,797,880	6,039,336	11,634,429	6,227,288
OD	0	0	0	0	40,673	0	0	0	0	78,381	15,513

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	365,300	0	7,753,764	2,174,019	2,229,827	0	0	4,418,603	1,215,026	2,323,426	648,848
2019	1,082,390	4,964	6,745,314	2,468,217	2,475,936	70,581	2,711	1,954,399	954,990	2,760,969	1,019,938
2020	1,427,922	10,396	4,281,594	1,400,062	2,682,331	23,909	67,966	3,252,366	933,029	2,619,460	1,370,187
2021	16,320	13,672	4,882,902	2,621,239	2,378,031	23,980	48,646	2,777,325	1,831,656	2,809,369	912,438
2022	1,348,960	28,319	4,481,145	2,818,849	2,512,685	104,849	139,271	2,379,277	2,051,647	2,499,741	1,442,072
TOTAL	4,240,892	57,352	28,144,720	11,482,386	12,278,809	223,320	258,593	14,781,970	6,986,348	13,012,965	5,393,484
OD	22	70	18,988	14,543	37,780	101	1,025	16,705	18,207	61,501	13,245

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	47,743,757	43,892,538	5,406,729	
IBNR + FREQUENCY ADJUSTMENT	(21,988,006)	(12,271,092)	13,551	
TOTAL LOSSES	25,755,750	31,621,446	5,420,280	
EXPECTED LOSSES	42,837,745	31,619,333	4,762,082	
CREDIBILITY	0.250	0.900	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.404	0.495	0.085	0.984
INDICATED (POST-TEST)	0.374	0.458	0.079	0.911
PRESENT ON RATE LEVEL	0.654	0.483	0.073	1.209
DERIVED BY FORMULA	0.584	0.461	0.079	1.123
UNDERLYING PRESENT RATE	0.673	0.497	0.075	1.245
PROPOSED	0.584	0.461	0.079	1.123

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.381
IND. RATE				1.381	MINIMUM PREMIUM	
MAN. RATE	1.74	1.61	1.46	+ 1.381	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	56,905	1,648,717	2,897			0	0	2	3	18	23
2019	57,886	967,514	1,671			0	0	0	4	20	24
2020	54,857	1,067,593	1,946			0	0	2	1	13	16
2021	66,167	1,351,848	2,043			0	0	2	4	12	18
2022	66,521	941,938	1,416			0	0	0	3	13	16
TOTAL	302,336	5,977,610	1,977			0	0	6	15	76	97
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	423,880	146,798	265,751	0	0	151,505	100,058	266,986	293,739
2019	0	0	0	211,228	209,778	0	0	0	139,812	346,280	60,416
2020	0	0	516,878	39,534	60,863	0	0	180,892	22,462	206,062	40,902
2021	0	0	658,257	215,493	130,129	0	0	10,036	174,734	63,052	100,147
2022	0	0	0	389,405	175,158	0	0	0	157,758	174,281	45,336
TOTAL	0	0	1,599,015	1,002,458	841,679	0	0	342,433	594,824	1,056,661	540,540
OD	0	0	0	0	0	0	0	0	0	0	121

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	598,095	196,122	346,539	0	0	255,134	125,073	330,796	227,354
2019	0	0	12,161	258,442	258,760	0	0	7,331	172,516	420,868	51,112
2020	758	1,746	695,133	59,697	88,366	1,804	5,872	276,651	37,055	251,593	37,057
2021	1,133	2,756	933,749	267,113	188,229	530	860	81,276	163,045	80,778	90,333
2022	420	2,232	411,105	398,856	205,649	676	5,510	126,170	149,468	150,194	39,397
TOTAL	2,311	6,734	2,650,243	1,180,230	1,087,543	3,009	12,241	746,563	647,155	1,234,229	445,253
OD	0	0	0	0	0	0	0	0	0	0	102

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,421,102	4,149,159	445,355	
IBNR + FREQUENCY ADJUSTMENT	(1,732,217)	(1,538,630)	1,379	
TOTAL LOSSES	1,688,885	2,610,528	446,734	
EXPECTED LOSSES	3,364,696	3,947,602	500,932	
CREDIBILITY	0.030	0.120	0.150	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.559	0.863	0.148	1.570
INDICATED (POST-TEST)	0.517	0.799	0.137	1.453
PRESENT ON RATE LEVEL	1.081	1.268	0.161	2.510
DERIVED BY FORMULA	1.064	1.212	0.157	2.433
UNDERLYING PRESENT RATE	1.113	1.306	0.166	2.584
PROPOSED	1.064	1.212	0.157	2.433

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.991
IND. RATE				2.991	MINIMUM PREMIUM	
MAN. RATE	3.31	3.34	3.03	+ 2.991	PRESENT	

+ PROPOSED

CLASS BOILER INSTALLATION OR REPAIR

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0677

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	86,499	2,291,505	2.649			0	0	4	3	5	12
2019	79,597	559,102	0.702			0	0	1	3	5	9
2020	59,658	1,925,464	3.228			0	0	2	1	2	5
2021	77,186	705,869	0.915			0	0	2	0	2	4
2022	93,889	560,876	0.597			0	0	1	2	6	9
TOTAL	396,829	6,042,816	1.523			0	0	10	9	20	39
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,017,554	103,582	115,450	0	0	563,481	17,357	415,229	58,852
2019	0	0	150,834	223,624	35,723	0	0	11,054	29,063	92,244	16,560
2020	0	0	563,019	79,276	20,184	0	0	301,689	865,950	68,592	26,754
2021	0	0	491,205	0	43,471	0	0	110,081	0	5,830	55,282
2022	0	0	187,370	79,960	63,367	0	0	60,912	73,906	64,756	30,605
TOTAL	0	0	2,409,982	486,442	278,195	0	0	1,047,217	986,276	646,651	188,053
OD	0	0	0	0	0	0	0	0	0	0	1,036

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,435,769	138,386	150,547	0	0	948,902	21,696	514,469	45,551
2019	0	157	221,022	272,348	46,967	0	24	18,661	36,168	112,065	14,010
2020	826	1,904	760,746	106,479	40,076	3,008	10,054	565,417	956,794	119,609	24,239
2021	779	1,913	620,901	30,411	68,863	1,431	3,263	155,558	8,952	10,357	49,864
2022	320	2,127	284,514	112,431	78,201	831	8,409	122,931	73,327	59,803	26,596
TOTAL	1,925	6,101	3,322,951	660,054	384,654	5,270	21,750	1,811,469	1,096,938	816,303	160,260
OD	0	0	0	0	0	0	0	0	0	0	847

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,169,466	2,957,949	161,108	
IBNR + FREQUENCY ADJUSTMENT	(1,939,415)	(684,054)	498	
TOTAL LOSSES	3,230,051	2,273,895	161,606	
EXPECTED LOSSES	3,746,206	1,765,522	174,324	
CREDIBILITY	0.040	0.140	0.180	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.814	0.573	0.041	1.427
INDICATED (POST-TEST)	0.753	0.530	0.037	1.321
PRESENT ON RATE LEVEL	0.917	0.432	0.043	1.392
DERIVED BY FORMULA	0.910	0.446	0.042	1.398
UNDERLYING PRESENT RATE	0.944	0.445	0.044	1.433
PROPOSED	0.906	0.444	0.042	1.392

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.711
IND. RATE				1.711	MINIMUM PREMIUM	
MAN. RATE	1.78	1.80	1.68	+ 1.711	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	9,669	102,483	1.060			0	0	0	1	3	4
2019	12,118	167,610	1.383			0	0	0	0	7	7
2020	10,930	71,958	0.658			0	0	0	0	2	2
2021	13,484	436,854	3.240			0	0	1	1	1	3
2022	13,003	264,048	2.031			0	0	0	1	3	4
TOTAL	59,204	1,042,953	1.762			0	0	1	3	16	20
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	6,069	17,731	0	0	0	4,383	55,174	19,126
2019	0	0	0	0	64,403	0	0	0	0	72,471	30,736
2020	0	0	0	0	10,804	0	0	0	0	15,552	45,602
2021	0	0	161,250	113,974	2,201	0	0	84,404	48,695	2,100	24,230
2022	0	0	0	43,532	51,448	0	0	0	92,593	65,044	11,431
TOTAL	0	0	161,250	163,575	146,587	0	0	84,404	145,671	210,341	131,125
OD	0	0	0	0	0	0	0	0	0	0	361

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	8,108	23,121	0	0	0	5,479	68,361	14,804
2019	0	0	755	721	78,734	0	0	396	717	87,628	26,003
2020	0	0	399	387	13,414	0	1	360	469	18,630	41,315
2021	299	722	252,825	125,232	16,584	1,204	2,652	136,914	50,597	8,500	21,855
2022	65	306	61,321	56,347	52,236	349	2,744	66,078	79,036	59,008	9,934
TOTAL	364	1,029	315,301	190,794	184,090	1,552	5,398	203,748	136,299	242,126	113,911
OD	0	0	0	0	0	0	0	0	0	0	305

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	527,391	753,309	114,216	
IBNR + FREQUENCY ADJUSTMENT	(765,246)	(317,433)	334	
TOTAL LOSSES	0	435,876	114,550	
EXPECTED LOSSES	1,497,096	816,319	120,448	
CREDIBILITY	0.010	0.040	0.050	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.736	0.193	0.929
INDICATED (POST-TEST)	0.000	0.681	0.179	0.860
PRESENT ON RATE LEVEL	2.456	1.339	0.198	3.993
DERIVED BY FORMULA	2.432	1.313	0.197	3.941
UNDERLYING PRESENT RATE	2.529	1.379	0.203	4.111
PROPOSED	2.432	1.313	0.197	3.941

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	4.845
IND. RATE				4.845	MINIMUM PREMIUM	
MAN. RATE	5.26	5.25	4.82	+ 4.845	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	7,591	75,641	0.996			0	0	0	0	2	2
2019	8,180	285,874	3.495			0	0	0	1	3	4
2020	7,416	40,361	0.544			0	0	0	0	3	3
2021	8,943	24,861	0.278			0	0	0	0	2	2
2022	10,809	113,915	1.054			0	0	0	1	2	3
TOTAL	42,939	540,652	1.259			0	0	0	2	12	14
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	28,960	0	0	0	0	15,886	30,795
2019	0	0	0	142,500	60,797	0	0	0	11,195	54,055	17,327
2020	0	0	0	0	7,112	0	0	0	0	25,492	7,757
2021	0	0	0	0	5,592	0	0	0	0	10,659	8,610
2022	0	0	0	45,131	14,079	0	0	0	31,292	12,886	10,527
TOTAL	0	0	0	187,631	116,540	0	0	0	42,487	118,978	75,016
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
2018	0	0	0	0	37,764	0	0	0	0	19,683	23,835
2019	0	0	7,258	173,448	75,878	0	0	731	14,074	65,534	14,659
2020	0	0	263	254	8,830	0	2	589	769	30,537	7,028
2021	0	1	534	499	6,338	2	4	569	795	11,680	7,766
2022	45	248	44,647	43,931	18,124	106	808	20,384	24,588	12,825	9,148
TOTAL	46	249	52,701	218,133	146,935	108	813	22,273	40,227	140,258	62,436
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	76,190	545,552	62,436	
IBNR + FREQUENCY ADJUSTMENT	(298,150)	(216,926)	221	
TOTAL LOSSES	0	328,626	62,657	
EXPECTED LOSSES	582,684	560,488	72,700	
CREDIBILITY	0.010	0.030	0.040	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.765	0.146	0.911
INDICATED (POST-TEST)	0.000	0.708	0.135	0.843
PRESENT ON RATE LEVEL	1.318	1.268	0.164	2.750
DERIVED BY FORMULA	1.305	1.251	0.163	2.719
UNDERLYING PRESENT RATE	1.357	1.305	0.169	2.832
PROPOSED	1.305	1.251	0.163	2.719

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.343
IND. RATE				3.343	MINIMUM PREMIUM	
MAN. RATE	3.89	3.75	3.32	+ 3.343	PRESENT	

+ PROPOSED

CLASS TALLYMEN AND CHECKING CLERKS

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0709

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	579	0	0.000			0	0	0	0	0	0
2019	604	0	0.000			0	0	0	0	0	0
2020	591	0	0.000			0	0	0	0	0	0
2021	644	0	0.000			0	0	0	0	0	0
2022	1,090	0	0.000			0	0	0	0	0	0
TOTAL	3,508	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(6,282)	(9,268)	8	
TOTAL LOSSES	0	0	8	
EXPECTED LOSSES	12,373	24,188	2,216	
CREDIBILITY	0.000	0.010	0.010	

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	0.341	0.667	0.061	1.069
DERIVED BY FORMULA	0.341	0.660	0.060	1.062
UNDERLYING PRESENT RATE	0.353	0.689	0.063	1.105
PROPOSED	0.341	0.660	0.060	1.062

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.029
IND. RATE				1.029	MINIMUM PREMIUM	
MAN. RATE	1.25	1.26	1.09	+ 1.029	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	10,292	208,352	2.024			0	0	1	0	1	2
2019	9,927	468,704	4.722			0	0	0	2	2	4
2020	10,637	187,834	1.766			0	0	0	0	5	5
2021	11,626	27,290	0.235			0	0	0	0	4	4
2022	12,280	255,516	2.081			0	0	0	0	6	6
TOTAL	54,762	1,147,696	2.096			0	0	1	2	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
2018	0	0	144,087	0	13,838	0	0	9,772	0	37,319	3,336
2019	0	0	0	8,365	7,462	0	0	0	398,930	44,705	9,242
2020	0	0	0	0	142,830	0	0	0	0	15,244	29,760
2021	0	0	0	0	14,678	0	0	0	0	10,140	2,472
2022	0	0	0	0	133,992	0	0	0	0	112,663	8,861
TOTAL	0	0	144,087	8,365	312,800	0	0	9,772	398,930	220,071	53,671
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
2018	0	0	203,307	0	18,045	0	0	16,456	0	46,238	2,582
2019	0	0	472	10,225	9,214	0	0	15,760	482,907	60,236	7,819
2020	0	3	5,281	5,110	177,331	0	1	352	460	18,261	26,963
2021	1	2	1,402	1,311	16,637	2	3	542	757	11,111	2,230
2022	75	238	64,598	49,440	122,973	145	1,480	24,122	26,288	88,158	7,700
TOTAL	76	244	275,060	66,085	344,200	148	1,485	57,233	510,411	224,004	47,293
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	334,244	1,144,701	47,293	
IBNR + FREQUENCY ADJUSTMENT	(159,388)	(202,568)	155	
TOTAL LOSSES	174,856	942,133	47,448	
EXPECTED LOSSES	309,439	519,205	55,427	
CREDIBILITY	0.010	0.040	0.050	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.319	1.720	0.087	2.126
INDICATED (POST-TEST)	0.295	1.592	0.080	1.968
PRESENT ON RATE LEVEL	0.549	0.922	0.098	1.570
DERIVED BY FORMULA	0.547	0.949	0.097	1.593
UNDERLYING PRESENT RATE	0.565	0.948	0.101	1.614
PROPOSED	0.547	0.949	0.097	1.593

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.574
IND. RATE				1.574	MINIMUM PREMIUM	
MAN. RATE	1.96	1.99	1.67	+ 1.574	PRESENT	

+ PROPOSED

CLASS BOAT BUILDING OR REPAIR

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0718

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	778	7,843	1.008			0	0	0	0	1	1
2019	1,160	115,498	9.957			0	0	0	1	0	1
2020	1,381	2,102	0.152			0	0	0	0	0	0
2021	1,675	5,776	0.345			0	0	0	0	0	0
2022	1,634	0	0.000			0	0	0	0	0	0
TOTAL	6,628	131,219	1.980			0	0	0	1	1	2
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	475	0	0	0	0	3,238	4,130
2019	0	0	0	51,984	0	0	0	0	62,326	0	1,188
2020	0	0	0	0	0	0	0	0	0	0	2,102
2021	0	0	0	0	0	0	0	0	0	0	5,776
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	51,984	475	0	0	0	62,326	3,238	13,196
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
2018	0	0	0	0	619	0	0	0	0	4,012	3,197
2019	0	0	2,388	63,026	566	0	0	2,424	75,377	966	1,005
2020	0	0	0	0	0	0	0	0	0	0	1,904
2021	0	0	0	0	0	0	0	0	0	0	5,210
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	2,388	63,026	1,186	0	0	2,424	75,377	4,978	11,316
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,812	144,566	11,316	
IBNR + FREQUENCY ADJUSTMENT	(28,998)	(16,406)	20	
TOTAL LOSSES	0	128,160	11,337	
EXPECTED LOSSES	57,531	42,177	6,653	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.934	0.171	2.105
INDICATED (POST-TEST)	0.000	1.789	0.158	1.948
PRESENT ON RATE LEVEL	0.844	0.619	0.098	1.560
DERIVED BY FORMULA	0.844	0.630	0.098	1.573
UNDERLYING PRESENT RATE	0.868	0.636	0.100	1.605
PROPOSED	0.844	0.630	0.098	1.573

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.554
IND. RATE				1.554	MINIMUM PREMIUM	
MAN. RATE	1.91	1.97	1.66	+ 1.554	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	774	0	0.000			0	0	0	0	0	0
2019	709	0	0.000			0	0	0	0	0	0
2020	864	658	0.076			0	0	0	0	0	0
2021	1,952	0	0.000			0	0	0	0	0	0
2022	2,297	107,495	4.680			0	0	0	0	1	1
TOTAL	6,596	108,153	1.640			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	658
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	61,572	0	0	0	0	45,923	0
TOTAL	0	0	0	0	61,572	0	0	0	0	45,923	658
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	596
2021	0	0	0	0	0	0	0	0	0	0	0
2022	34	110	29,684	22,719	56,509	59	603	9,833	10,715	35,935	0
TOTAL	34	110	29,684	22,719	56,509	59	603	9,833	10,715	35,935	596
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	40,323	125,877	596	
IBNR + FREQUENCY ADJUSTMENT	(40,405)	(55,304)	28	
TOTAL LOSSES	0	70,573	624	
EXPECTED LOSSES	81,178	143,480	6,803	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.070	0.009	1.079
INDICATED (POST-TEST)	0.000	0.990	0.009	0.999
PRESENT ON RATE LEVEL	1.197	2.115	0.100	3.412
DERIVED BY FORMULA	1.197	2.104	0.099	3.400
UNDERLYING PRESENT RATE	1.231	2.175	0.103	3.509
PROPOSED	1.197	2.104	0.099	3.400

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.359
IND. RATE				3.359	MINIMUM PREMIUM	
MAN. RATE	4.63	4.36	3.63	+ 3.359	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	517,419	1,072,005	0.207			0	0	2	6	4	12
2019	503,218	583,580	0.116			0	0	0	7	6	13
2020	560,720	822,273	0.147			0	0	1	10	7	18
2021	466,700	1,326,413	0.284			0	0	2	6	9	17
2022	480,075	1,302,516	0.271			0	0	2	5	9	16
TOTAL	2,528,132	5,106,787	0.202			0	0	7	34	35	76
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
2018	0	0	518,671	175,225	9,290	0	0	45,669	120,514	46,492	156,144
2019	0	0	0	280,120	27,520	0	0	0	78,246	64,884	132,810
2020	0	0	194,199	138,458	50,947	0	0	28,542	251,082	61,649	97,396
2021	0	0	499,280	205,978	45,245	0	0	221,912	164,102	97,072	92,824
2022	0	0	520,962	98,365	75,506	0	0	92,175	287,022	150,102	78,384
TOTAL	0	0	1,733,112	898,146	208,508	0	0	388,298	900,966	420,199	557,558
OD	0	0	0	6,931	0	0	0	0	0	0	4,920

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	731,845	234,101	12,114	0	0	76,907	150,643	57,604	120,855
2019	0	0	13,188	339,926	36,696	0	0	3,398	95,273	79,666	112,357
2020	285	667	280,178	170,553	71,726	285	1,011	77,305	276,615	83,417	88,241
2021	873	2,118	721,846	241,235	85,037	3,265	7,116	378,021	172,389	125,007	83,727
2022	730	5,122	638,539	169,062	110,737	1,826	16,985	295,852	243,942	146,620	68,116
TOTAL	1,887	7,908	2,385,596	1,154,877	316,310	5,375	25,112	831,482	938,862	492,314	473,296
OD	0	0	0	9,260	0	0	0	0	0	0	4,304

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,257,360	2,911,623	477,600	
IBNR + FREQUENCY ADJUSTMENT	(1,027,785)	(781,258)	1,399	
TOTAL LOSSES	2,229,576	2,130,365	478,999	
EXPECTED LOSSES	1,977,190	1,994,809	575,909	
CREDIBILITY	0.140	0.490	0.630	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.088	0.084	0.019	0.191
INDICATED (POST-TEST)	0.082	0.078	0.017	0.177
PRESENT ON RATE LEVEL	0.076	0.076	0.022	0.174
DERIVED BY FORMULA	0.076	0.077	0.019	0.172
UNDERLYING PRESENT RATE	0.078	0.079	0.023	0.180
PROPOSED	0.077	0.078	0.019	0.174

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.181
IND. RATE				0.181	MINIMUM PREMIUM	
MAN. RATE	0.23	0.23	0.19	+ 0.181	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	126,317	615,332	0.487			0	0	0	4	9	13
2019	129,363	270,993	0.209			0	0	0	3	7	10
2020	166,600	918,803	0.552			0	0	2	1	3	6
2021	169,934	176,626	0.104			0	0	0	3	1	4
2022	183,171	103,144	0.056			0	0	0	2	4	6
TOTAL	775,385	2,084,898	0.269			0	0	2	13	24	39
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	91,245	113,828	0	0	0	255,613	103,342	51,304
2019	0	0	0	59,522	58,887	0	0	0	64,180	65,595	22,809
2020	0	0	590,100	26,959	9,669	0	0	162,850	31,556	6,859	90,810
2021	0	0	0	74,835	2,950	0	0	0	58,090	8,789	31,962
2022	0	0	0	17,992	14,627	0	0	0	48,385	13,872	8,268
TOTAL	0	0	590,100	270,553	199,961	0	0	162,850	457,824	198,457	205,153
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
2018	0	0	0	121,903	148,432	0	0	0	319,516	128,041	39,709
2019	0	0	3,424	72,824	72,639	0	0	2,855	78,268	80,308	19,296
2020	866	1,990	788,754	44,381	26,080	1,624	5,279	246,438	40,324	12,900	82,274
2021	29	64	33,211	76,643	8,372	130	183	21,664	53,037	13,396	28,830
2022	23	115	22,145	20,840	15,498	156	1,170	30,222	36,607	15,094	7,185
TOTAL	918	2,169	847,534	336,591	271,022	1,910	6,632	301,180	527,754	249,738	177,294
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,160,343	1,385,104	177,294	
IBNR + FREQUENCY ADJUSTMENT	(838,175)	(483,999)	570	
TOTAL LOSSES	322,168	901,105	177,864	
EXPECTED LOSSES	1,638,403	1,240,118	194,694	
CREDIBILITY	0.060	0.220	0.280	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.042	0.116	0.023	0.181
INDICATED (POST-TEST)	0.038	0.108	0.021	0.167
PRESENT ON RATE LEVEL	0.205	0.156	0.024	0.385
DERIVED BY FORMULA	0.195	0.145	0.024	0.364
UNDERLYING PRESENT RATE	0.211	0.160	0.025	0.396
PROPOSED	0.195	0.145	0.024	0.364

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.360
IND. RATE				0.360	MINIMUM PREMIUM	
MAN. RATE	0.55	0.51	0.41	+ 0.360	PRESENT	

+ PROPOSED

CLASS OIL OR GAS PIPELINE OPERATION

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0752

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	195,595	135,419	0.069			0	0	0	0	4	4
2019	185,406	520,722	0.281			0	0	1	2	1	4
2020	216,847	1,025,954	0.473			0	0	2	0	5	7
2021	216,561	168,175	0.078			0	0	0	0	9	9
2022	246,786	5,085,485	2.061			0	1	0	0	0	1
TOTAL	1,061,195	6,935,755	0.654			0	1	3	2	19	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
2018	0	0	0	0	41,880	0	0	0	0	77,692	15,847
2019	0	0	170,437	49,042	7,104	0	0	91,153	161,958	2,526	38,502
2020	0	0	545,451	0	40,662	0	0	197,809	0	213,280	28,752
2021	0	0	0	0	57,014	0	0	0	0	98,545	12,616
2022	0	1,127,153	0	0	0	0	3,907,193	0	0	0	51,139
TOTAL	0	1,127,153	715,888	49,042	146,660	0	3,907,193	288,962	161,958	392,043	146,856
OD	0	0	0	0	0	0	0	0	0	0	100

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	54,612	0	0	0	0	96,260	12,266
2019	0	178	240,004	60,471	10,190	0	199	146,715	196,776	6,209	32,573
2020	800	1,838	726,624	12,498	62,756	1,972	6,412	298,972	13,376	259,809	26,049
2021	4	9	5,446	5,091	64,623	22	33	5,263	7,353	107,986	11,380
2022	3,300	144,093	55,673	3,340	761	46,344	1,024,187	124,480	23,031	1,343	44,440
TOTAL	4,104	146,118	1,027,747	81,400	192,942	48,339	1,030,831	575,431	240,536	471,607	126,707
OD	0	0	0	0	0	0	0	0	0	0	77

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,832,569	986,486	126,784	
IBNR + FREQUENCY ADJUSTMENT	(920,888)	(324,497)	424	
TOTAL LOSSES	1,911,681	661,989	127,208	
EXPECTED LOSSES	1,789,491	832,260	148,064	
CREDIBILITY	0.080	0.270	0.350	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.180	0.062	0.012	0.255
INDICATED (POST-TEST)	0.167	0.058	0.011	0.236
PRESENT ON RATE LEVEL	0.164	0.076	0.014	0.254
DERIVED BY FORMULA	0.164	0.071	0.013	0.248
UNDERLYING PRESENT RATE	0.169	0.078	0.014	0.261
PROPOSED	0.164	0.071	0.013	0.248

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.245
IND. RATE				0.245	MINIMUM PREMIUM	
MAN. RATE	0.35	0.32	0.27	+ 0.245	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	417,373	5,710,858	1.368			0	0	6	11	98	115
2019	436,174	3,707,709	0.850			0	0	3	11	62	76
2020	431,964	4,923,755	1.140			0	0	3	12	58	73
2021	467,639	5,695,500	1.218			2	0	5	7	63	77
2022	485,751	4,405,726	0.907			1	0	1	7	70	79
TOTAL	2,238,901	24,443,548	1.092			3	0	18	48	351	420
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,340,218	456,406	1,041,760	0	0	338,893	371,691	1,577,623	584,267
2019	0	0	646,381	502,772	583,633	0	0	156,398	366,734	998,108	453,683
2020	0	0	776,376	510,102	680,788	0	0	754,404	673,038	1,051,501	477,546
2021	667,654	0	1,165,654	454,815	1,168,641	114,715	0	274,528	506,576	899,100	443,817
2022	2,089	0	185,366	543,998	1,216,743	0	0	10,019	346,904	1,761,683	338,924
TOTAL	669,743	0	4,113,995	2,468,093	4,691,565	114,715	0	1,534,242	2,264,943	6,288,015	2,298,237
OD	0	0	0	0	0	0	0	0	0	0	1,968

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,891,048	609,758	1,358,455	0	0	570,696	464,614	1,954,675	452,223
2019	0	675	931,291	619,634	722,664	0	341	260,618	454,915	1,213,643	383,816
2020	1,033	2,428	1,034,908	645,749	876,188	5,725	18,860	967,372	785,685	1,296,106	432,657
2021	1,017,063	5,089	1,775,331	631,517	1,401,666	226,920	10,005	620,019	545,124	1,027,963	400,323
2022	3,643	6,450	1,227,829	936,065	1,190,114	3,353	31,223	583,676	651,498	1,409,336	294,525
TOTAL	1,021,739	14,642	6,860,407	3,442,723	5,549,088	235,999	60,429	3,002,381	2,901,837	6,901,723	1,963,543
OD	0	0	0	0	0	0	0	0	0	0	1,579

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,195,597	18,795,372	1,965,123	
IBNR + FREQUENCY ADJUSTMENT	(5,482,832)	(4,432,912)	5,443	
TOTAL LOSSES	5,712,765	14,362,460	1,970,565	
EXPECTED LOSSES	10,644,868	11,374,212	2,005,156	
CREDIBILITY	0.130	0.450	0.580	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.255	0.641	0.088	0.985
INDICATED (POST-TEST)	0.236	0.594	0.081	0.911
PRESENT ON RATE LEVEL	0.462	0.494	0.087	1.043
DERIVED BY FORMULA	0.433	0.539	0.084	1.055
UNDERLYING PRESENT RATE	0.475	0.508	0.090	1.073
PROPOSED	0.428	0.533	0.083	1.043

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.031
IND. RATE				1.031	MINIMUM PREMIUM	
MAN. RATE	1.45	1.38	1.11	+ 1.031	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	581,064	3,255,130	0.560			0	0	1	11	35	47
2019	564,613	2,381,769	0.422			1	0	2	6	34	43
2020	629,847	3,048,847	0.484			1	0	2	10	22	35
2021	667,474	10,712,375	1.605			0	1	2	7	20	30
2022	974,911	2,338,718	0.240			0	0	0	7	42	49
TOTAL	3,417,909	21,736,839	0.636			2	1	7	41	153	204
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
2018	0	0	358,359	302,195	354,908	0	0	1,043,396	579,821	401,393	215,058
2019	7,371	0	534,882	323,331	345,385	0	0	119,295	317,506	570,347	163,652
2020	966,847	0	483,897	404,048	305,536	0	0	118,364	205,493	389,080	175,582
2021	0	1,446,629	431,488	100,205	189,713	0	7,500,000	92,616	429,335	263,286	259,103
2022	0	0	0	315,759	509,079	0	0	0	470,762	685,536	357,582
TOTAL	974,218	1,446,629	1,808,626	1,445,538	1,704,621	0	7,500,000	1,373,671	2,002,917	2,309,642	1,170,977
OD	0	0	144,000	0	0	0	0	1,575	0	0	3,842

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	288,673	403,733	462,800	0	0	1,003,117	724,776	497,326	166,455
2019	10,581	558	764,774	398,802	428,810	0	260	199,216	390,787	695,394	138,450
2020	1,292,510	1,670	713,322	501,643	402,202	1,180	3,921	212,321	239,944	475,982	159,077
2021	3,776	124,547	641,820	144,110	239,366	85,428	916,119	412,960	432,440	320,540	233,711
2022	545	2,463	510,310	458,854	503,620	2,230	18,616	411,930	484,632	577,670	310,739
TOTAL	1,307,412	129,239	2,918,899	1,907,142	2,036,798	88,839	938,916	2,239,544	2,272,579	2,566,913	1,008,431
OD	0	150	200,803	788	820	0	3	2,426	15	11	3,193

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,826,232	8,785,066	1,011,625	
IBNR + FREQUENCY ADJUSTMENT	(3,704,297)	(2,589,212)	2,994	
TOTAL LOSSES	4,121,935	6,195,854	1,014,619	
EXPECTED LOSSES	7,264,694	6,707,818	895,905	
CREDIBILITY	0.170	0.600	0.770	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.115	0.181	0.030	0.325
INDICATED (POST-TEST)	0.106	0.168	0.027	0.301
PRESENT ON RATE LEVEL	0.207	0.191	0.025	0.423
DERIVED BY FORMULA	0.190	0.177	0.027	0.393
UNDERLYING PRESENT RATE	0.213	0.196	0.026	0.435
PROPOSED	0.190	0.177	0.027	0.393

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.389
IND. RATE				0.389	MINIMUM PREMIUM	
MAN. RATE	0.64	0.56	0.45	+ 0.389	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	619,413	3,760,765	0.607			0	0	5	6	63	74
2019	585,704	3,985,612	0.680			0	0	5	9	72	86
2020	461,109	3,419,832	0.742			0	0	5	5	49	59
2021	474,020	4,665,708	0.984			1	0	5	11	59	76
2022	368,419	3,675,075	0.998			1	0	1	3	74	79
TOTAL	2,508,665	19,506,992	0.778			2	0	21	34	317	374
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
2018	0	0	1,230,616	172,078	722,581	0	0	524,908	246,200	644,609	219,773
2019	0	0	1,220,737	302,562	748,524	0	0	397,295	254,358	877,033	185,103
2020	0	0	1,621,132	95,937	592,810	0	0	354,147	122,204	404,851	228,751
2021	7,000	0	1,426,542	692,145	896,744	0	0	274,521	569,509	606,632	192,615
2022	452,131	0	187,570	173,139	1,302,084	15,000	0	52,255	132,158	1,133,102	227,636
TOTAL	459,131	0	5,686,597	1,435,861	4,262,743	15,000	0	1,603,126	1,324,429	3,666,227	1,053,878
OD	0	0	0	0	27,311	0	0	0	0	87,513	7,209

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,736,399	229,896	942,246	0	0	883,945	307,750	798,671	170,104
2019	0	1,274	1,724,948	381,889	925,337	0	867	626,636	320,134	1,067,210	156,597
2020	2,378	5,482	2,190,993	168,217	775,324	3,531	11,522	552,078	157,880	497,061	207,248
2021	13,226	6,260	2,181,360	863,555	1,119,832	4,955	10,102	627,350	580,050	711,553	173,739
2022	498,591	4,793	960,069	649,484	1,225,809	15,906	22,776	374,899	361,750	900,504	197,816
TOTAL	514,196	17,808	8,793,768	2,293,042	4,988,548	24,392	45,267	3,064,909	1,727,564	3,974,999	905,504
OD	0	0	46	44	35,417	0	0	179	307	107,566	6,168

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,460,566	13,127,486	911,672	
IBNR + FREQUENCY ADJUSTMENT	(3,605,021)	(2,671,844)	1,314	
TOTAL LOSSES	8,855,544	10,455,642	912,986	
EXPECTED LOSSES	6,848,373	6,803,563	656,311	
CREDIBILITY	0.140	0.490	0.620	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.353	0.411	0.036	0.800
INDICATED (POST-TEST)	0.327	0.380	0.033	0.741
PRESENT ON RATE LEVEL	0.265	0.264	0.025	0.555
DERIVED BY FORMULA	0.274	0.321	0.030	0.625
UNDERLYING PRESENT RATE	0.273	0.271	0.026	0.570
PROPOSED	0.274	0.321	0.030	0.625

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.618
IND. RATE				0.618	MINIMUM PREMIUM	
MAN. RATE	0.76	0.70	0.59	+ 0.618	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	241,709	7,326,610	3.031			0	0	7	61	74	142
2019	275,352	7,432,167	2.699			1	0	7	61	89	158
2020	376,909	8,415,562	2.233			0	0	12	24	132	168
2021	247,955	5,461,725	2.203			0	0	4	27	41	72
2022	362,089	5,338,956	1.474			0	0	5	10	84	99
TOTAL	1,504,014	33,975,020	2.259			1	0	35	183	420	639
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
2018	0	0	1,854,727	1,828,108	800,450	0	0	557,464	1,222,397	693,120	370,344
2019	525,972	0	1,714,016	1,614,409	836,427	488	0	383,088	1,332,374	779,345	246,048
2020	0	0	2,552,134	1,114,597	2,022,004	0	0	539,618	439,314	1,423,232	324,663
2021	0	0	970,572	966,982	449,408	0	0	1,580,721	575,206	782,028	136,808
2022	0	0	1,023,100	411,542	1,262,666	0	0	406,433	1,179,101	887,278	168,836
TOTAL	525,972	0	8,114,549	5,935,638	5,370,955	488	0	3,467,324	4,748,392	4,565,003	1,246,699
OD	0	0	0	2,604	3,746	0	0	0	5,036	11,586	4,681

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	2,584,224	2,442,352	1,043,787	0	0	919,273	1,527,996	858,776	286,646
2019	755,027	1,789	2,474,090	1,976,060	1,049,902	871	836	646,148	1,622,778	965,693	208,157
2020	3,744	8,733	3,629,584	1,450,648	2,600,884	5,381	17,688	893,574	540,867	1,732,319	294,145
2021	1,721	4,111	1,511,644	1,071,947	607,504	14,211	31,181	1,638,542	653,124	929,679	123,401
2022	2,222	13,043	1,961,210	917,089	1,263,575	7,734	73,516	1,232,992	981,545	804,262	146,718
TOTAL	762,715	27,676	12,160,752	7,858,096	6,565,652	28,197	123,221	5,330,528	5,326,310	5,290,729	1,059,067
OD	0	0	120	3,157	4,913	0	0	196	6,091	14,433	3,888

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	18,433,405	25,069,381	1,062,955	
IBNR + FREQUENCY ADJUSTMENT	(8,218,159)	(6,729,515)	4,862	
TOTAL LOSSES	10,215,245	18,339,866	1,067,817	
EXPECTED LOSSES	16,038,583	17,325,949	1,675,189	
CREDIBILITY	0.100	0.350	0.440	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.679	1.217	0.071	1.967
INDICATED (POST-TEST)	0.629	1.127	0.065	1.821
PRESENT ON RATE LEVEL	1.037	1.120	0.108	2.265
DERIVED BY FORMULA	0.996	1.122	0.089	2.208
UNDERLYING PRESENT RATE	1.066	1.152	0.111	2.330
PROPOSED	0.996	1.122	0.089	2.208

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.181
IND. RATE				2.181	MINIMUM PREMIUM	
MAN. RATE	3.08	2.92	2.41	+ 2.181	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	10,431	150,773	1.445			0	0	0	2	0	2
2019	12,800	0	0.000			0	0	0	0	0	0
2020	12,588	39,608	0.315			0	0	0	0	1	1
2021	10,580	0	0.000			0	0	0	0	0	0
2022	11,930	0	0.000			0	0	0	0	0	0
TOTAL	58,329	190,381	0.326			0	0	0	2	1	3
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	92,095	0	0	0	0	58,678	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	17,521	0	0	0	0	21,796	291
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	92,095	17,521	0	0	0	58,678	21,796	291
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
2018	0	0	0	123,039	0	0	0	0	73,348	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	648	627	21,753	0	1	504	658	26,109	264
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	648	123,666	21,753	0	1	504	74,005	26,109	264
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,153	245,534	264	
IBNR + FREQUENCY ADJUSTMENT	(56,548)	(32,286)	58	
TOTAL LOSSES	0	213,248	322	
EXPECTED LOSSES	109,763	83,035	22,583	
CREDIBILITY	0.010	0.040	0.050	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.366	0.001	0.366
INDICATED (POST-TEST)	0.000	0.338	0.001	0.339
PRESENT ON RATE LEVEL	0.182	0.138	0.037	0.357
DERIVED BY FORMULA	0.180	0.146	0.036	0.361
UNDERLYING PRESENT RATE	0.188	0.142	0.039	0.369
PROPOSED	0.178	0.144	0.035	0.357

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.372
IND. RATE				0.372	MINIMUM PREMIUM	
MAN. RATE	0.45	0.44	0.39	+ 0.372	PRESENT	

+ PROPOSED

CLASS STABLES

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0801

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	44,729	1,481,817	3,313			1	0	0	3	29	33
2019	43,276	1,018,165	2,353			0	0	1	1	12	14
2020	44,041	1,106,813	2,513			0	0	0	1	29	30
2021	45,506	1,035,256	2,275			0	0	0	3	18	21
2022	49,281	1,562,013	3,170			0	0	0	3	21	24
TOTAL	226,833	6,204,064	2,735			1	0	1	11	109	122
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	175,950	0	0	169,492	456,630	0	0	0	64,909	457,955	156,881
2019	0	0	148,334	130,335	100,248	0	0	90,545	50,858	182,509	315,336
2020	0	0	0	93,700	388,048	0	0	0	53,788	483,803	87,474
2021	0	0	0	229,235	103,170	0	0	0	200,999	169,578	332,274
2022	0	0	0	151,172	323,796	0	0	0	239,580	594,826	252,639
TOTAL	175,950	0	148,334	773,934	1,371,892	0	0	90,545	610,134	1,888,671	1,144,604
OD	0	0	0	0	0	0	0	0	0	0	392

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	250,729	0	0	226,441	595,446	0	0	0	81,136	567,406	121,426
2019	0	155	214,008	159,953	124,820	0	198	142,441	64,188	222,108	266,774
2020	0	16	27,968	125,408	484,560	0	46	18,352	73,248	581,458	79,251
2021	96	210	110,725	243,180	132,344	481	680	82,395	193,901	198,850	299,711
2022	306	1,322	282,917	249,224	314,598	1,452	12,706	262,298	304,025	486,437	219,543
TOTAL	251,131	1,702	635,618	1,004,206	1,651,768	1,933	13,629	505,486	716,497	2,056,259	986,706
OD	0	0	0	0	0	0	0	0	0	0	341

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,409,500	5,428,730	987,047	
IBNR + FREQUENCY ADJUSTMENT	(1,268,728)	(1,251,297)	1,914	
TOTAL LOSSES	140,772	4,177,433	988,960	
EXPECTED LOSSES	2,455,227	3,208,745	707,896	
CREDIBILITY	0.030	0.100	0.130	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.062	1.842	0.436	2.340
INDICATED (POST-TEST)	0.057	1.704	0.403	2.165
PRESENT ON RATE LEVEL	1.047	1.368	0.302	2.717
DERIVED BY FORMULA	1.017	1.402	0.315	2.735
UNDERLYING PRESENT RATE	1.082	1.415	0.312	2.809
PROPOSED	1.011	1.393	0.313	2.717

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.633
IND. RATE				2.633	MINIMUM PREMIUM	
MAN. RATE	3.59	3.18	2.77	+ 2.633	PRESENT	

+ PROPOSED

CLASS MOBILE CRANE RENTAL WITH OPERATOR

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0802

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	75,884	1,074,419	1.416			0	0	1	3	10	14
2019	65,829	536,675	0.815			0	0	1	2	6	9
2020	61,977	1,317,663	2.126			0	0	1	2	7	10
2021	73,072	868,679	1.189			0	0	0	0	13	13
2022	84,191	617,120	0.733			0	0	0	1	9	10
TOTAL	360,953	4,414,556	1.223			0	0	3	8	45	56
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	166,972	188,925	141,786	0	0	85,177	309,325	113,840	68,394
2019	0	0	150,157	57,004	71,456	0	0	36,441	124,308	75,155	22,154
2020	0	0	520,500	74,799	71,176	0	0	422,076	19,603	131,905	77,604
2021	0	0	0	0	217,274	0	0	0	0	289,059	362,346
2022	0	0	0	119,149	212,986	0	0	0	24,019	238,518	22,448
TOTAL	0	0	837,629	439,877	714,678	0	0	543,694	477,255	848,477	552,946
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
2018	0	0	235,597	252,404	184,889	0	0	143,438	386,656	141,048	52,937
2019	0	157	212,845	70,734	88,833	0	80	61,375	151,433	93,057	18,742
2020	764	1,761	705,456	102,113	102,296	4,209	13,669	633,074	40,159	167,931	70,309
2021	15	34	20,753	19,402	246,273	64	97	15,439	21,568	316,752	326,836
2022	217	967	202,632	180,853	209,208	376	3,624	64,598	72,219	188,743	19,507
TOTAL	995	2,918	1,377,283	625,506	831,500	4,649	17,470	917,924	672,035	907,531	488,332
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,321,240	3,036,572	488,332	
IBNR + FREQUENCY ADJUSTMENT	(1,599,897)	(675,734)	715	
TOTAL LOSSES	721,343	2,360,838	489,047	
EXPECTED LOSSES	3,092,300	1,736,229	251,108	
CREDIBILITY	0.040	0.130	0.170	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.200	0.654	0.135	0.989
INDICATED (POST-TEST)	0.185	0.605	0.125	0.916
PRESENT ON RATE LEVEL	0.832	0.467	0.068	1.367
DERIVED BY FORMULA	0.806	0.485	0.077	1.369
UNDERLYING PRESENT RATE	0.857	0.481	0.070	1.407
PROPOSED	0.805	0.484	0.077	1.367

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.680
IND. RATE				1.680	MINIMUM PREMIUM	
MAN. RATE	1.93	1.71	1.65	+ 1.680	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,510	25,106	1.663			0	0	0	0	1	1
2019	1,718	27,053	1.575			0	0	0	0	1	1
2020	1,279	1,498	0.117			0	0	0	0	0	0
2021	1,244	59,178	4.757			0	0	0	0	1	1
2022	1,311	24,076	1.836			0	0	0	0	1	1
TOTAL	7,062	136,911	1.939			0	0	0	0	4	4
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	12,000	0	0	0	0	1,148	11,958
2019	0	0	0	0	12,500	0	0	0	0	1,261	13,292
2020	0	0	0	0	0	0	0	0	0	0	1,498
2021	0	0	0	0	25,000	0	0	0	0	773	33,405
2022	0	0	0	0	16,493	0	0	0	0	7,583	0
TOTAL	0	0	0	0	65,993	0	0	0	0	10,765	60,153
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
2018	0	0	0	0	15,648	0	0	0	0	1,422	9,255
2019	0	0	147	140	15,282	0	0	7	12	1,525	11,245
2020	0	0	0	0	0	0	0	0	0	0	1,357
2021	2	4	2,388	2,232	28,337	0	0	41	58	847	30,131
2022	9	29	7,951	6,086	15,137	10	100	1,624	1,769	5,934	0
TOTAL	11	33	10,486	8,458	74,403	10	100	1,672	1,839	9,728	51,989
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	12,312	94,428	51,989	
IBNR + FREQUENCY ADJUSTMENT	(71,807)	(58,611)	40	
TOTAL LOSSES	0	35,817	52,029	
EXPECTED LOSSES	138,105	150,842	16,895	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.507	0.737	1.244
INDICATED (POST-TEST)	0.000	0.469	0.682	1.151
PRESENT ON RATE LEVEL	1.901	2.077	0.233	4.211
DERIVED BY FORMULA	1.901	2.061	0.237	4.199
UNDERLYING PRESENT RATE	1.956	2.136	0.239	4.331
PROPOSED	1.901	2.061	0.237	4.199

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	4.149
IND. RATE				4.149	MINIMUM PREMIUM	
MAN. RATE	6.04	5.35	4.48	+ 4.149	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	474,271	8,825,103	1.861			2	0	4	28	138	172
2019	365,065	5,225,479	1.431			0	0	1	20	92	113
2020	341,033	4,321,072	1.267			2	0	1	14	97	114
2021	468,976	11,352,635	2.421			2	0	2	23	165	192
2022	539,436	8,609,392	1.596			0	0	0	10	151	161
TOTAL	2,188,781	38,333,681	1.751			6	0	8	95	643	752
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	318,576	0	667,338	1,338,926	1,487,636	244,334	0	279,605	1,912,088	1,789,414	787,186
2019	0	0	180,017	1,092,509	936,351	0	0	31,869	642,658	1,450,207	891,868
2020	162,906	0	166,928	257,247	1,200,852	47,435	0	178,172	424,447	1,338,248	544,837
2021	279,809	0	344,240	1,243,441	2,676,999	1,254,258	0	243,252	1,546,465	3,163,212	600,959
2022	0	0	0	648,019	2,490,662	0	0	0	355,013	4,211,957	903,741
TOTAL	761,291	0	1,358,523	4,580,142	8,792,500	1,546,027	0	732,898	4,880,671	11,953,038	3,728,591
OD	0	0	0	0	0	0	0	0	0	0	575

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	453,971	0	941,614	1,788,805	1,939,877	804,592	0	470,855	2,390,110	2,217,084	609,282
2019	0	188	312,185	1,336,029	1,157,640	0	70	82,011	791,890	1,763,689	754,520
2020	218,280	609	303,709	352,526	1,502,304	67,292	5,985	352,341	509,415	1,622,087	493,622
2021	276,840	2,803	1,235,069	1,526,752	3,131,575	968,448	13,059	1,076,259	1,649,344	3,575,247	542,065
2022	1,925	7,628	1,744,362	1,475,190	2,360,558	6,450	62,590	1,101,780	1,227,621	3,326,937	785,351
TOTAL	951,016	11,228	4,536,938	6,479,302	10,091,955	1,846,782	81,703	3,083,246	6,568,380	12,505,044	3,184,841
OD	0	0	0	0	0	0	0	0	0	0	520

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,510,914	35,644,681	3,185,361	
IBNR + FREQUENCY ADJUSTMENT	(2,905,171)	(8,169,851)	7,742	
TOTAL LOSSES	7,605,744	27,474,830	3,193,103	
EXPECTED LOSSES	5,615,696	20,987,112	2,596,538	
CREDIBILITY	0.120	0.440	0.570	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.347	1.255	0.146	1.749
INDICATED (POST-TEST)	0.322	1.162	0.135	1.618
PRESENT ON RATE LEVEL	0.249	0.932	0.115	1.297
DERIVED BY FORMULA	0.258	1.033	0.127	1.418
UNDERLYING PRESENT RATE	0.257	0.959	0.119	1.334
PROPOSED	0.258	1.033	0.127	1.418

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.401
IND. RATE				1.401	MINIMUM PREMIUM	
MAN. RATE	1.66	1.47	1.38	+ 1.401	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	54,448	1,241,573	2.280			0	0	2	2	18	22
2019	54,386	1,023,464	1.882			0	0	2	1	17	20
2020	59,243	1,240,817	2.094			0	0	2	4	8	14
2021	58,854	1,773,570	3.014			0	0	1	3	15	19
2022	64,744	226,867	0.350			0	0	0	0	9	9
TOTAL	291,675	5,506,291	1.888			0	0	7	10	67	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
2018	0	0	328,853	59,375	192,881	0	0	346,902	19,018	218,705	75,839
2019	0	0	369,916	113,595	211,774	0	0	46,843	41,759	209,558	30,019
2020	0	0	439,438	152,662	150,018	0	0	85,634	140,034	235,368	37,663
2021	0	0	199,223	199,412	172,610	0	0	131,032	515,053	510,367	45,873
2022	0	0	0	0	86,941	0	0	0	0	79,028	60,898
TOTAL	0	0	1,337,430	525,044	814,224	0	0	610,411	715,864	1,253,026	250,292
OD	0	0	0	0	0	0	0	0	0	0	739

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	464,012	79,325	251,517	0	0	584,183	23,773	270,975	58,699
2019	0	386	523,535	142,119	262,243	0	102	74,922	53,029	254,364	25,396
2020	645	1,496	611,926	195,969	200,667	854	2,831	151,393	162,786	288,805	34,123
2021	404	968	354,375	229,702	216,993	2,950	5,649	399,978	512,660	597,364	41,377
2022	48	155	41,915	32,079	79,792	102	1,038	16,921	18,440	61,839	52,920
TOTAL	1,097	3,006	1,995,763	679,193	1,011,211	3,906	9,621	1,227,396	770,688	1,473,347	212,516
OD	0	0	0	0	0	0	0	0	0	0	625

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,240,789	3,934,440	213,141	
IBNR + FREQUENCY ADJUSTMENT	(1,484,321)	(1,077,303)	532	
TOTAL LOSSES	1,756,468	2,857,137	213,673	
EXPECTED LOSSES	2,880,522	2,762,973	193,123	
CREDIBILITY	0.030	0.120	0.150	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.602	0.980	0.073	1.655
INDICATED (POST-TEST)	0.557	0.906	0.068	1.531
PRESENT ON RATE LEVEL	0.960	0.921	0.064	1.946
DERIVED BY FORMULA	0.948	0.919	0.065	1.932
UNDERLYING PRESENT RATE	0.988	0.947	0.066	2.001
PROPOSED	0.948	0.919	0.065	1.932

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.909
IND. RATE				1.909	MINIMUM PREMIUM	
MAN. RATE	2.69	2.46	2.07	+ 1.909	PRESENT	

+ PROPOSED

CLASS FURNITURE MOVING AND/OR STORAGE

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0806

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	64,995	2,389,575	3.677			0	0	2	14	64	80
2019	58,358	2,068,538	3.545			0	0	0	7	50	57
2020	64,566	3,187,479	4.937			0	0	2	11	38	51
2021	66,583	2,248,732	3.377			0	0	1	11	39	51
2022	70,379	1,476,734	2.098			0	0	0	5	38	43
TOTAL	324,881	11,371,058	3.500			0	0	5	48	229	282
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	349,422	308,764	608,683	0	0	22,721	260,519	601,069	238,397
2019	0	0	0	327,114	782,972	0	0	0	244,203	560,111	154,138
2020	0	0	429,626	919,310	250,012	0	0	169,541	652,778	481,956	284,256
2021	0	0	203,150	582,122	490,937	0	0	118,738	241,696	497,176	114,913
2022	0	0	0	236,333	409,528	0	0	0	224,273	487,583	119,017
TOTAL	0	0	982,198	2,373,643	2,542,132	0	0	311,000	1,623,469	2,627,895	910,721
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
2018	0	0	493,034	412,509	793,723	0	0	38,262	325,649	744,724	184,519
2019	0	0	24,205	405,360	960,767	0	0	12,560	300,882	681,037	130,401
2020	630	1,530	714,022	1,111,845	347,314	1,691	5,731	350,136	732,215	604,291	257,536
2021	581	1,357	558,115	648,949	603,680	2,185	4,434	282,197	264,229	564,751	103,652
2022	424	1,894	395,688	353,951	403,098	1,270	10,984	230,715	268,445	401,179	103,426
TOTAL	1,635	4,781	2,185,065	2,932,614	3,108,582	5,146	21,149	913,870	1,891,420	2,995,982	779,533
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,131,645	10,928,598	779,533	
IBNR + FREQUENCY ADJUSTMENT	(2,207,980)	(2,660,795)	1,947	
TOTAL LOSSES	923,665	8,267,803	781,481	
EXPECTED LOSSES	4,267,793	6,806,959	719,981	
CREDIBILITY	0.040	0.120	0.160	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.284	2.545	0.241	3.070
INDICATED (POST-TEST)	0.263	2.355	0.223	2.841
PRESENT ON RATE LEVEL	1.271	2.027	0.214	3.512
DERIVED BY FORMULA	1.231	2.066	0.216	3.513
UNDERLYING PRESENT RATE	1.314	2.095	0.222	3.630
PROPOSED	1.230	2.066	0.216	3.512

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.403
IND. RATE				3.403	MINIMUM PREMIUM	
MAN. RATE	4.64	4.11	3.58	+ 3.403	PRESENT	

+ PROPOSED

CLASS AMBULANCE SERV-SALARIED EMPLOYEES

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0807

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	282,487	8,375,993	2.965			0	0	7	27	161	195
2019	291,068	6,558,219	2.253			1	0	2	11	159	173
2020	300,948	9,167,099	3.046			0	0	6	23	198	227
2021	324,386	10,934,107	3.371			2	0	6	24	172	204
2022	356,585	7,141,859	2.003			0	0	3	9	169	181
TOTAL	1,555,474	42,177,277	2.712			3	0	24	94	859	980
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
2018	0	0	1,539,206	1,281,486	1,430,345	0	0	743,756	1,146,105	1,463,936	771,159
2019	551,439	0	461,037	675,831	1,972,739	0	0	44,375	408,539	1,792,070	652,189
2020	0	0	1,339,304	1,139,647	2,710,874	0	0	306,834	1,022,879	2,024,339	623,222
2021	217,312	0	1,713,785	1,804,610	1,970,549	15,598	0	948,285	1,357,357	2,014,140	892,471
2022	0	0	553,837	712,469	2,440,408	0	0	144,572	344,625	2,052,544	893,404
TOTAL	768,751	0	5,607,169	5,614,043	10,524,915	15,598	0	2,187,822	4,279,505	9,347,029	3,832,445
OD	0	0	0	0	1,129	0	0	0	0	526	4,341

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	2,171,820	1,712,065	1,865,170	0	0	1,252,485	1,432,631	1,813,817	596,877
2019	791,585	481	697,073	843,989	2,421,711	0	97	94,037	512,253	2,173,511	551,752
2020	1,965	4,663	2,046,363	1,480,553	3,429,609	3,060	10,388	639,189	1,187,104	2,468,079	564,639
2021	333,607	7,758	2,900,073	2,100,320	2,415,732	44,388	29,426	1,771,148	1,438,357	2,324,931	805,009
2022	2,595	12,644	2,326,612	1,572,323	2,353,866	4,907	48,363	793,640	733,800	1,642,604	776,368
TOTAL	1,129,752	25,547	10,141,941	7,709,250	12,486,088	52,354	88,273	4,550,499	5,304,145	10,422,942	3,294,645
OD	0	0	42	40	1,402	0	0	12	16	630	3,454

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	15,988,419	35,924,514	3,298,099	
IBNR + FREQUENCY ADJUSTMENT	(3,939,770)	(8,030,365)	7,588	
TOTAL LOSSES	12,048,649	27,894,149	3,305,688	
EXPECTED LOSSES	7,665,997	20,630,042	2,679,701	
CREDIBILITY	0.100	0.350	0.450	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.775	1.793	0.212	2.780
INDICATED (POST-TEST)	0.717	1.659	0.196	2.573
PRESENT ON RATE LEVEL	0.479	1.290	0.168	1.936
DERIVED BY FORMULA	0.503	1.419	0.181	2.102
UNDERLYING PRESENT RATE	0.493	1.326	0.172	1.991
PROPOSED	0.503	1.419	0.181	2.102

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.077
IND. RATE				2.077	MINIMUM PREMIUM	
MAN. RATE	2.35	2.20	2.06	+ 2.077	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	925,523	32,583,737	3.521			0	0	31	101	551	683
2019	1,059,731	46,271,754	4.366			1	0	49	147	673	870
2020	1,305,028	66,653,929	5.107			2	0	64	169	1,061	1296
2021	1,389,288	57,433,236	4.134			1	0	40	166	1,150	1357
2022	1,433,643	52,399,548	3.655			1	0	29	160	1,034	1224
TOTAL	6,113,213	255,342,204	4.177			5	0	213	743	4469	5430
OD						0	0	0	2	31	33

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	7,924,378	5,089,152	7,262,585	0	0	2,500,924	3,553,443	5,196,663	1,056,592
2019	320,064	0	12,158,648	9,243,011	7,581,338	0	0	4,486,366	4,663,677	6,391,246	1,427,404
2020	2,119,378	0	16,260,353	10,390,399	13,481,954	2,000	0	6,799,708	6,305,402	9,513,304	1,781,431
2021	321,336	0	10,280,659	11,176,342	13,765,477	0	0	3,194,710	6,968,403	9,926,462	1,799,847
2022	7,000	0	7,555,007	9,654,472	13,921,104	2,750	0	2,307,896	6,213,781	11,004,951	1,732,587
TOTAL	2,767,778	0	54,179,045	45,553,376	56,012,458	4,750	0	19,289,604	27,704,706	42,032,626	7,797,861
OD	0	0	0	139,857	386,412	0	0	0	15,353	151,483	270,183

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	11,098,758	6,799,107	9,470,411	0	0	4,167,129	4,441,804	6,438,665	817,802
2019	459,448	12,694	17,468,220	11,357,681	9,438,313	0	9,794	7,126,626	5,746,780	7,831,929	1,207,584
2020	2,361,075	55,751	23,553,971	13,177,534	17,411,163	69,053	219,260	11,012,129	7,396,728	11,766,847	1,613,976
2021	510,022	51,476	19,140,973	13,191,518	16,763,738	59,048	119,572	7,578,189	7,271,491	11,444,213	1,623,462
2022	32,248	137,683	22,345,844	14,246,363	14,325,907	54,781	500,646	8,411,299	7,127,860	9,256,365	1,505,618
TOTAL	3,362,793	257,604	93,607,766	58,772,203	67,409,533	182,882	849,272	38,295,372	31,984,664	46,738,018	6,768,443
OD	205	911	197,066	207,506	423,690	137	1,152	25,253	30,127	151,179	239,011

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	136,780,413	205,716,920	7,007,454	
IBNR + FREQUENCY ADJUSTMENT	(33,862,391)	(50,676,867)	16,802	
TOTAL LOSSES	102,918,022	155,040,053	7,024,256	
EXPECTED LOSSES	66,418,420	129,944,856	5,746,514	
CREDIBILITY	0.250	0.880	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.680	2.523	0.111	4.314
INDICATED (POST-TEST)	1.555	2.335	0.103	3.992
PRESENT ON RATE LEVEL	1.056	2.067	0.091	3.215
DERIVED BY FORMULA	1.181	2.303	0.103	3.586
UNDERLYING PRESENT RATE	1.086	2.126	0.094	3.306
PROPOSED	1.181	2.303	0.103	3.586

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.543
IND. RATE				3.543	MINIMUM PREMIUM	
MAN. RATE	3.11	3.41	3.42	+ 3.543	PRESENT	

+ PROPOSED

CLASS FUEL DISTRIBUTION

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0809

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	278,901	9,973,572	3.576			2	0	10	20	102	134
2019	265,849	6,195,430	2.330			0	0	8	20	69	97
2020	257,295	7,073,462	2.749			2	0	6	19	76	103
2021	268,602	4,896,686	1.823			0	0	0	16	65	81
2022	293,996	13,544,156	4.607			0	0	5	10	62	77
TOTAL	1,364,643	41,683,306	3.055			4	0	29	85	374	492
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	909,551	0	2,738,288	836,306	1,569,955	0	0	1,203,710	450,857	1,824,877	440,028
2019	0	0	2,236,325	1,086,694	679,213	0	0	648,809	529,563	771,043	243,783
2020	1,001,502	0	1,462,594	912,208	1,392,171	501	0	549,346	430,055	1,044,464	280,621
2021	0	0	0	1,189,743	1,269,562	0	0	0	728,070	1,221,178	488,133
2022	0	0	1,469,986	850,052	1,015,630	0	0	3,366,195	1,058,856	5,387,155	396,282
TOTAL	1,911,053	0	7,907,193	4,875,003	5,926,531	501	0	5,768,060	3,197,401	10,248,717	1,848,847
OD	0	0	0	0	0	0	0	0	0	0	1,103

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	1,296,110	0	3,863,724	1,117,305	2,047,221	0	0	2,027,048	563,571	2,261,023	340,582
2019	0	2,335	3,176,350	1,337,356	854,929	0	1,416	1,024,165	654,343	945,096	206,240
2020	1,342,566	5,033	2,128,445	1,165,165	1,788,399	6,170	17,977	898,044	519,681	1,278,480	254,243
2021	548	1,203	644,786	1,327,671	1,518,954	1,876	2,665	330,872	747,643	1,385,354	440,296
2022	2,728	16,993	2,450,102	1,216,493	1,034,446	30,872	332,651	4,206,600	1,562,802	1,871,371	344,369
TOTAL	2,641,952	25,563	12,263,408	6,163,990	7,243,950	38,918	354,709	8,486,728	4,048,041	7,741,323	1,585,730
OD	0	0	0	0	0	0	0	0	0	0	952

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	23,811,279	25,197,303	1,586,682	
IBNR + FREQUENCY ADJUSTMENT	(6,852,297)	(6,078,739)	3,580	
TOTAL LOSSES	16,958,982	19,118,564	1,590,262	
EXPECTED LOSSES	13,235,821	15,595,108	1,337,753	
CREDIBILITY	0.090	0.320	0.420	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.243	1.401	0.116	2.760
INDICATED (POST-TEST)	1.150	1.296	0.108	2.554
PRESENT ON RATE LEVEL	0.938	1.106	0.095	2.139
DERIVED BY FORMULA	0.957	1.167	0.100	2.224
UNDERLYING PRESENT RATE	0.970	1.143	0.098	2.211
PROPOSED	0.957	1.167	0.100	2.224

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.155
IND. RATE				2.155	MINIMUM PREMIUM	
MAN. RATE	2.72	2.52	2.18	+ 2.155	PRESENT	

+ PROPOSED

CLASS COAL TRUCKING

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0810

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	23,921	299,270	1.251			0	0	0	3	3	6
2019	28,835	946,363	3.282			0	0	0	6	5	11
2020	25,299	859,105	3.396			0	0	2	2	2	6
2021	30,323	397,161	1.310			0	0	0	1	2	3
2022	28,091	95,759	0.341			0	0	0	2	2	4
TOTAL	136,469	2,597,658	1.903			0	0	2	14	14	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
2018	0	0	0	56,109	16,142	0	0	0	214,595	7,214	5,210
2019	0	0	0	618,786	23,263	0	0	0	252,220	44,143	7,951
2020	0	0	309,674	149,624	16,142	0	0	237,574	85,706	51,968	8,417
2021	0	0	0	84,952	189,520	0	0	0	4,117	76,311	42,261
2022	0	0	0	63,391	10,172	0	0	0	698	21,452	46
TOTAL	0	0	309,674	972,862	255,239	0	0	237,574	557,336	201,088	63,885
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
2018	0	0	0	74,962	21,049	0	0	0	268,244	8,938	4,033
2019	0	0	28,693	750,478	35,181	0	0	10,051	305,471	57,283	6,727
2020	454	1,056	434,026	184,936	31,443	2,369	7,717	365,772	103,347	70,498	7,626
2021	46	101	55,484	103,629	220,523	26	38	5,578	9,406	83,889	38,119
2022	58	331	58,081	58,162	16,644	30	296	4,986	5,487	16,847	40
TOTAL	558	1,488	576,283	1,172,167	324,840	2,425	8,052	386,388	691,954	237,455	56,544
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	975,194	2,426,416	56,544	
IBNR + FREQUENCY ADJUSTMENT	(564,970)	(307,653)	95	
TOTAL LOSSES	410,224	2,118,764	56,639	
EXPECTED LOSSES	1,100,264	789,836	35,999	
CREDIBILITY	0.020	0.070	0.090	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.301	1.553	0.042	1.895
INDICATED (POST-TEST)	0.278	1.437	0.038	1.753
PRESENT ON RATE LEVEL	0.784	0.563	0.026	1.372
DERIVED BY FORMULA	0.774	0.624	0.027	1.425
UNDERLYING PRESENT RATE	0.806	0.579	0.026	1.411
PROPOSED	0.774	0.624	0.027	1.425

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.407
IND. RATE				1.407	MINIMUM PREMIUM	
MAN. RATE	1.90	1.68	1.46	+ 1.407	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,981,931	100,999,000	5.096			4	1	136	223	803	1167
2019	2,099,546	88,808,283	4.230			5	1	118	227	758	1109
2020	2,169,881	92,743,647	4.274			6	0	113	294	777	1190
2021	2,442,515	79,522,863	3.256			8	0	87	269	761	1125
2022	2,658,461	56,777,326	2.136			5	0	29	145	775	954
TOTAL	11,352,334	418,851,119	3.690			28	2	483	1158	3874	5545
OD						0	0	1	4	3	8

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	747,243	576,455	32,896,375	10,089,184	13,174,085	30,180	5,047,880	16,200,537	6,997,934	12,675,989	2,563,138
2019	1,336,591	928,365	28,672,141	11,078,747	10,490,934	0	2,186,125	17,416,202	6,395,165	7,950,473	2,353,540
2020	2,149,031	0	27,844,314	14,132,447	11,889,337	71,621	0	14,444,004	9,508,365	10,813,963	1,890,565
2021	2,332,836	0	20,142,024	12,362,142	11,182,924	29,000	0	12,396,636	10,156,428	8,790,243	2,130,630
2022	1,715,677	0	7,368,531	8,600,802	13,851,682	27,128	0	3,128,986	5,672,391	14,353,446	2,058,683
TOTAL	8,281,378	1,504,820	116,923,385	56,263,322	60,588,962	157,929	7,234,005	63,586,365	38,730,283	54,584,114	10,996,556
OD	0	0	192,368	110,999	17,784	0	0	100,119	24,010	32,101	12,966

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	1,064,821	163,383	45,579,434	13,477,946	16,794,213	99,383	1,128,425	21,198,193	8,738,546	14,509,124	1,983,869
2019	1,901,263	394,258	39,662,946	13,702,499	13,105,457	0	908,413	16,310,345	7,913,165	9,785,812	1,991,095
2020	2,906,002	91,756	38,135,662	17,789,191	15,783,314	221,164	401,104	19,771,743	11,124,079	13,561,083	1,712,852
2021	3,582,883	88,150	31,088,066	14,670,005	14,286,747	184,776	272,747	15,481,487	10,280,042	10,569,869	1,921,828
2022	1,911,255	130,712	21,231,512	13,287,657	14,109,049	85,863	604,606	9,560,634	7,446,280	11,237,231	1,788,996
TOTAL	11,366,223	868,258	175,697,620	72,927,298	74,078,781	591,186	3,315,296	82,322,404	45,502,111	59,663,119	9,398,639
OD	70	620	340,902	105,677	33,298	68	701	167,593	17,820	42,257	11,335

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	274,670,941	252,370,361	9,409,974	
IBNR + FREQUENCY ADJUSTMENT	(83,018,708)	(69,049,429)	24,379	
TOTAL LOSSES	191,652,233	183,320,932	9,434,353	
EXPECTED LOSSES	161,956,227	177,490,435	8,438,689	
CREDIBILITY	0.370	1.000	1.000	

PURE PREMIUMS			
INDICATED (PRE-TEST)	1.684	1.613	0.083
INDICATED (POST-TEST)	1.558	1.493	0.077
PRESENT ON RATE LEVEL	1.387	1.520	0.072
DERIVED BY FORMULA	1.450	1.493	0.077
UNDERLYING PRESENT RATE	1.427	1.563	0.074
PROPOSED	1.450	1.493	0.077

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.984
IND. RATE				2.984	MINIMUM PREMIUM	
MAN. RATE	3.72	3.63	3.17	+ 2.984	PRESENT	

+ PROPOSED

CLASS MAIL HAULING OR DELIVERY SERVICE

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0812

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	77,656	4,098,787	5.278			0	0	6	17	23	46
2019	79,559	4,496,037	5.651			0	0	8	11	32	51
2020	80,429	2,261,805	2.812			0	0	4	10	20	34
2021	80,219	3,682,121	4.590			0	0	6	6	25	37
2022	81,830	1,582,705	1.934			1	0	0	6	22	29
TOTAL	399,693	16,121,455	4.033			1	0	24	50	122	197
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
2018	0	0	1,499,217	960,955	317,693	0	0	442,510	669,490	145,219	63,703
2019	0	0	1,567,865	801,166	630,861	0	0	526,056	484,099	435,936	50,054
2020	0	0	675,202	386,202	557,772	0	0	212,434	121,876	202,054	106,265
2021	0	0	1,493,973	558,299	388,021	0	0	668,252	251,034	252,489	70,053
2022	295,327	0	0	261,230	617,791	1,062	0	0	101,315	255,150	50,830
TOTAL	295,327	0	5,236,257	2,967,852	2,512,138	1,062	0	1,849,252	1,627,814	1,290,848	340,905
OD	0	0	0	0	54,243	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
2018	0	0	2,115,395	1,283,836	414,272	0	0	745,187	836,863	179,926	49,306
2019	0	1,637	2,230,526	986,981	788,900	0	1,148	831,490	594,858	538,332	42,346
2020	991	2,319	974,375	493,299	719,142	2,118	6,925	336,691	146,431	251,023	96,276
2021	2,605	6,329	2,158,538	685,160	536,906	9,286	20,661	1,047,510	296,910	317,038	63,188
2022	325,524	2,388	516,977	452,164	597,106	1,582	5,420	111,694	129,409	208,529	44,171
TOTAL	329,120	12,672	7,995,811	3,901,439	3,056,326	12,987	34,155	3,072,572	2,004,470	1,494,849	295,287
OD	30	97	26,151	20,014	49,782	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,483,595	10,526,881	295,287	
IBNR + FREQUENCY ADJUSTMENT	(3,044,405)	(2,514,505)	591	
TOTAL LOSSES	8,439,191	8,012,376	295,878	
EXPECTED LOSSES	5,888,716	6,440,333	228,406	
CREDIBILITY	0.040	0.140	0.180	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.105	1.987	0.074	4.166
INDICATED (POST-TEST)	1.948	1.839	0.069	3.855
PRESENT ON RATE LEVEL	1.432	1.567	0.056	3.055
DERIVED BY FORMULA	1.453	1.605	0.058	3.116
UNDERLYING PRESENT RATE	1.473	1.611	0.057	3.142
PROPOSED	1.453	1.605	0.058	3.116

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.078
IND. RATE				3.078	MINIMUM PREMIUM	
MAN. RATE	3.98	3.68	3.25	+ 3.078	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	698,217	19,819,493	2.839			2	0	17	59	153	231
2019	812,469	14,940,890	1.839			1	0	10	69	156	236
2020	872,487	22,233,201	2.548			0	1	17	84	206	308
2021	1,004,779	16,358,357	1.628			0	0	6	65	195	266
2022	1,104,035	15,363,296	1.392			2	0	4	51	210	267
TOTAL	4,491,987	88,715,237	1.975			5	1	54	328	920	1308
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	445,659	0	3,789,201	3,126,941	2,875,610	0	0	3,903,662	2,027,050	2,377,709	1,273,661
2019	7,000	0	1,946,036	3,262,928	3,366,656	242,596	0	943,071	1,497,373	2,250,799	1,424,431
2020	0	738,548	3,380,946	4,318,184	3,547,672	0	1,858,064	2,103,712	2,557,806	2,486,916	1,241,353
2021	0	0	1,192,061	3,357,804	3,981,937	0	0	797,304	2,913,441	2,860,841	1,254,969
2022	83,065	0	941,341	3,595,969	3,643,272	71,131	0	311,412	1,537,358	3,715,810	1,463,938
TOTAL	535,724	738,548	11,249,585	17,661,826	17,415,147	313,727	1,858,064	8,059,161	10,533,028	13,692,075	6,658,352
OD	0	0	0	0	0	0	0	0	0	0	11,741

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	635,064	0	4,802,157	4,177,593	3,749,795	0	0	3,153,166	2,533,813	2,945,981	985,814
2019	10,048	2,032	2,903,018	4,004,327	4,162,451	432,820	2,059	1,523,145	1,842,295	2,751,409	1,205,069
2020	6,885	150,089	5,273,146	5,336,538	4,608,748	37,125	898,883	3,567,929	2,946,801	3,116,423	1,124,666
2021	3,459	8,082	3,354,606	3,847,076	4,786,570	17,411	33,609	2,340,245	2,902,299	3,352,469	1,131,982
2022	97,504	32,351	5,711,907	4,533,297	3,812,643	76,452	111,132	2,006,270	1,964,342	3,055,869	1,272,162
TOTAL	752,961	192,555	22,044,833	21,898,831	21,120,208	563,809	1,045,682	12,590,755	12,189,550	15,222,152	5,719,692
OD	0	0	0	0	0	0	0	0	0	0	10,274

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	37,190,594	70,430,741	5,729,967	
IBNR + FREQUENCY ADJUSTMENT	(12,800,025)	(18,997,264)	17,130	
TOTAL LOSSES	24,390,569	51,433,476	5,747,097	
EXPECTED LOSSES	25,128,383	48,911,892	5,677,895	
CREDIBILITY	0.200	0.720	0.920	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.543	1.145	0.128	1.816
INDICATED (POST-TEST)	0.502	1.060	0.118	1.680
PRESENT ON RATE LEVEL	0.541	1.053	0.122	1.717
DERIVED BY FORMULA	0.533	1.058	0.119	1.710
UNDERLYING PRESENT RATE	0.559	1.089	0.126	1.775
PROPOSED	0.533	1.058	0.119	1.710

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.656
IND. RATE				1.656	MINIMUM PREMIUM	
MAN. RATE	2.23	2.01	1.75	+ 1.656	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	438,075	7,189,164	1.641			1	1	4	13	56	75
2019	426,963	7,149,930	1.675			1	0	6	15	70	92
2020	421,718	5,856,585	1.389			0	0	6	17	74	97
2021	473,871	5,733,762	1.210			0	0	3	19	74	96
2022	533,212	5,955,576	1.117			0	0	2	15	91	108
TOTAL	2,293,839	31,885,017	1.390			2	1	21	79	365	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
2018	3,000	177,033	1,034,707	636,264	806,884	0	1,062,000	244,457	1,198,010	941,772	1,085,037
2019	1,010,895	0	1,501,402	814,711	1,101,301	22,000	0	349,035	598,020	1,297,693	454,873
2020	0	0	1,096,318	848,399	947,604	0	0	455,316	892,177	1,196,016	420,755
2021	0	0	766,974	1,334,414	800,681	0	0	361,704	948,474	1,084,861	436,654
2022	0	0	471,255	743,269	1,251,701	0	0	135,989	800,418	1,933,591	619,353
TOTAL	1,013,895	177,033	4,870,656	4,377,057	4,908,171	22,000	1,062,000	1,546,501	4,437,099	6,453,933	3,016,672
OD	0	0	0	0	80,000	0	0	0	0	15,000	415

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	4,275	204,103	1,459,972	850,049	1,052,177	0	965,698	411,666	1,497,513	1,166,856	839,819
2019	1,138,992	1,567	2,143,984	1,008,306	1,363,794	30,809	762	567,968	739,456	1,580,831	384,823
2020	1,608	3,784	1,615,806	1,065,897	1,226,312	4,540	15,099	823,342	1,024,807	1,474,430	381,204
2021	1,786	4,228	1,626,660	1,474,880	1,027,802	7,028	14,019	914,117	964,204	1,263,300	393,862
2022	1,862	9,966	1,696,999	1,151,155	1,261,690	5,981	55,250	1,015,387	1,019,375	1,589,079	538,218
TOTAL	1,148,523	223,648	8,543,421	5,550,287	5,931,775	48,358	1,050,828	3,732,481	5,245,354	7,074,495	2,537,925
OD	0	2	2,958	2,862	99,324	0	1	347	453	17,968	321

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,750,565	23,922,519	2,538,246	
IBNR + FREQUENCY ADJUSTMENT	(4,999,755)	(5,199,784)	5,840	
TOTAL LOSSES	9,750,810	18,722,735	2,544,086	
EXPECTED LOSSES	9,710,062	13,366,146	2,046,558	
CREDIBILITY	0.130	0.460	0.590	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.425	0.811	0.111	1.347
INDICATED (POST-TEST)	0.393	0.750	0.103	1.246
PRESENT ON RATE LEVEL	0.410	0.564	0.086	1.060
DERIVED BY FORMULA	0.407	0.650	0.096	1.153
UNDERLYING PRESENT RATE	0.423	0.583	0.089	1.095
PROPOSED	0.407	0.650	0.096	1.153

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.117
IND. RATE				1.117	MINIMUM PREMIUM	
MAN. RATE	1.26	1.19	1.08	+ 1.117	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,586,135	42,410,858	2.674			2	0	37	99	350	488
2019	1,549,275	33,483,967	2.161			2	1	20	90	305	418
2020	1,749,012	26,818,420	1.533			0	0	24	95	326	445
2021	1,778,124	24,586,667	1.383			2	0	14	106	338	460
2022	1,936,361	21,648,179	1.118			3	0	8	68	321	400
TOTAL	8,598,907	148,948,091	1.732			9	1	103	458	1640	2211
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
2018	912,453	0	9,599,310	4,075,397	4,117,888	7,504	0	13,834,301	3,073,157	4,522,088	2,268,760
2019	1,969,412	902,587	4,249,540	4,314,333	2,967,061	285,792	9,109,311	1,423,892	2,708,739	3,664,267	1,889,033
2020	0	0	6,340,709	5,345,831	3,220,232	0	0	2,774,691	3,783,204	3,550,141	1,803,612
2021	791,359	0	3,268,708	5,519,424	3,456,105	0	0	960,608	4,434,358	4,222,126	1,933,979
2022	507,608	0	1,741,608	3,544,533	4,081,355	83,879	0	744,664	3,869,165	4,914,281	2,161,086
TOTAL	4,180,832	902,587	25,199,875	22,799,518	17,842,641	377,175	9,109,311	19,738,156	17,868,623	20,872,903	10,056,470
OD	0	0	0	0	43,161	0	0	0	0	18,303	14,342

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	1,300,246	0	11,746,366	5,444,730	5,369,726	24,711	0	6,959,843	3,841,446	5,602,867	1,756,020
2019	1,428,932	94,718	6,162,815	5,287,187	3,698,509	505,567	941,955	2,344,729	3,325,946	4,482,664	1,598,122
2020	8,802	20,729	8,871,612	6,599,505	4,291,506	25,751	85,019	4,424,865	4,322,546	4,443,896	1,634,072
2021	1,210,569	17,885	6,862,962	6,118,514	4,418,631	23,187	43,617	3,198,189	4,387,968	4,948,620	1,744,449
2022	565,778	39,757	6,671,649	4,731,334	4,254,113	99,895	216,438	4,026,561	3,867,789	4,212,283	1,877,984
TOTAL	4,514,326	173,088	40,315,405	28,181,270	22,032,484	679,111	1,287,029	20,954,186	19,745,696	23,690,330	8,610,647
OD	3	7	4,123	3,854	48,922	4	6	978	1,366	20,056	12,422

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	67,928,265	93,723,978	8,623,069	
IBNR + FREQUENCY ADJUSTMENT	(20,242,372)	(25,483,165)	21,944	
TOTAL LOSSES	47,685,893	68,240,813	8,645,014	
EXPECTED LOSSES	39,316,904	65,318,752	7,854,299	
CREDIBILITY	0.310	1.000	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.554	0.793	0.100	1.448
INDICATED (POST-TEST)	0.513	0.734	0.093	1.340
PRESENT ON RATE LEVEL	0.442	0.735	0.088	1.266
DERIVED BY FORMULA	0.464	0.734	0.093	1.291
UNDERLYING PRESENT RATE	0.457	0.760	0.091	1.308
PROPOSED	0.464	0.734	0.093	1.291

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.251
IND. RATE				1.251	MINIMUM PREMIUM	
MAN. RATE	1.60	1.48	1.29	+ 1.251	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	134,312	1,478,927	1.101			0	0	1	7	21	29
2019	130,961	901,313	0.688			0	0	1	2	15	18
2020	131,799	1,064,480	0.808			0	0	0	8	20	28
2021	142,756	1,275,218	0.893			0	0	0	6	22	28
2022	155,296	1,346,909	0.867			1	0	0	5	18	24
TOTAL	695,124	6,066,847	0.873			1	0	2	28	96	127
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
2018	0	0	140,586	200,536	485,707	0	0	25,008	226,925	316,570	83,595
2019	0	0	160,432	47,616	123,939	0	0	201,079	32,810	217,358	118,079
2020	0	0	0	410,249	168,737	0	0	0	167,842	266,676	50,976
2021	0	0	0	290,968	191,939	0	0	0	575,626	144,065	72,620
2022	360,572	0	0	180,821	226,495	5,000	0	0	153,281	348,458	72,282
TOTAL	360,572	0	301,018	1,130,190	1,196,817	5,000	0	226,087	1,156,484	1,293,127	397,552
OD	0	0	0	0	1,425	0	0	0	0	0	755

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	198,367	267,916	633,362	0	0	42,113	283,656	392,230	64,703
2019	0	167	227,357	59,996	152,951	0	439	312,184	43,772	264,748	99,895
2020	0	38	65,874	494,333	221,654	0	72	28,528	191,047	325,428	46,184
2021	126	276	146,368	314,114	237,109	1,301	1,832	217,720	529,811	195,170	65,503
2022	397,032	1,295	260,879	238,770	228,717	5,423	7,707	160,942	187,021	286,095	62,813
TOTAL	397,158	1,776	898,846	1,375,128	1,473,793	6,724	10,050	761,487	1,235,306	1,463,671	339,098
OD	0	0	136	127	1,615	0	0	0	0	0	639

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,076,177	5,549,640	339,737	
IBNR + FREQUENCY ADJUSTMENT	(901,142)	(1,488,117)	1,177	
TOTAL LOSSES	1,175,036	4,061,523	340,914	
EXPECTED LOSSES	1,747,200	3,819,248	425,416	
CREDIBILITY	0.060	0.210	0.260	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.169	0.584	0.049	0.802
INDICATED (POST-TEST)	0.156	0.540	0.045	0.742
PRESENT ON RATE LEVEL	0.243	0.532	0.059	0.834
DERIVED BY FORMULA	0.238	0.533	0.056	0.827
UNDERLYING PRESENT RATE	0.251	0.549	0.061	0.862
PROPOSED	0.238	0.533	0.056	0.827

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.801
IND. RATE				0.801	MINIMUM PREMIUM	
MAN. RATE	1.05	0.92	0.85	+ 0.801	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	159,681	5,112,465	3,202			1	0	4	11	59	75
2019	141,159	4,574,787	3,241			0	0	1	22	53	76
2020	104,101	1,958,530	1,881			0	0	1	8	23	32
2021	114,724	4,313,827	3,760			0	0	5	11	43	59
2022	136,685	7,606,046	5,565			0	0	4	12	36	52
TOTAL	656,350	23,565,655	3,590			1	0	15	64	214	294
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	195,270	0	827,683	675,762	1,198,212	9,563	0	533,948	278,803	1,039,492	353,732
2019	0	0	187,067	1,021,641	844,464	0	0	16,211	1,019,823	1,176,979	308,602
2020	0	0	238,824	317,767	266,851	0	0	187,150	121,762	589,272	236,904
2021	0	0	1,088,248	912,365	763,425	0	0	420,012	288,085	662,161	179,531
2022	0	0	1,313,782	836,217	577,350	0	0	2,420,338	1,648,157	582,296	227,906
TOTAL	195,270	0	3,655,604	3,763,752	3,650,302	9,563	0	3,577,659	3,356,630	4,050,200	1,306,675
OD	0	0	0	0	0	0	0	0	0	0	6,670

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	278,260	0	1,167,861	902,818	1,562,468	31,491	0	899,168	348,504	1,287,931	273,789
2019	0	195	317,683	1,249,119	1,044,574	0	35	71,069	1,245,176	1,439,051	261,077
2020	350	837	373,550	392,602	346,101	1,866	6,130	308,043	157,107	714,311	214,635
2021	2,127	5,112	1,840,773	1,058,145	970,026	6,236	13,559	732,819	341,681	759,410	161,937
2022	2,092	13,164	1,901,721	1,023,728	679,009	14,743	146,464	2,210,699	1,369,480	642,793	198,050
TOTAL	282,829	19,309	5,601,589	4,626,411	4,602,179	54,336	166,188	4,221,799	3,461,948	4,843,495	1,109,488
OD	0	0	0	0	0	0	0	0	0	0	5,345

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,346,050	17,534,033	1,114,833	
IBNR + FREQUENCY ADJUSTMENT	(2,463,050)	(3,861,581)	2,623	
TOTAL LOSSES	7,883,000	13,672,451	1,117,456	
EXPECTED LOSSES	4,710,849	9,934,789	1,026,352	
CREDIBILITY	0.060	0.200	0.250	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.201	2.083	0.169	3.454
INDICATED (POST-TEST)	1.111	1.928	0.157	3.196
PRESENT ON RATE LEVEL	0.698	1.472	0.152	2.322
DERIVED BY FORMULA	0.723	1.563	0.153	2.439
UNDERLYING PRESENT RATE	0.718	1.514	0.156	2.388
PROPOSED	0.723	1.563	0.153	2.439

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.410
IND. RATE				2.410	MINIMUM PREMIUM	
MAN. RATE	2.88	2.70	2.47	+ 2.410	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	3,847,729	31,416,420	0.816			1	0	34	66	459	560
2019	3,761,045	22,756,291	0.605			1	0	16	69	365	451
2020	3,981,293	24,519,818	0.616			1	0	16	70	388	475
2021	4,575,721	29,511,062	0.645			3	0	29	74	374	480
2022	4,697,384	20,877,928	0.444			2	0	8	43	375	428
TOTAL	20,863,172	129,081,519	0.619			8	0	103	322	1961	2394
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	
2018	85,237	0	7,260,205	3,157,378	4,098,737	72,501	0	5,717,228	2,774,602	5,460,524	2,790,008	
2019	639,426	0	3,761,430	3,124,339	4,296,328	166,001	0	1,565,886	2,335,165	4,575,645	2,292,071	
2020	84,609	0	4,384,250	3,455,160	4,547,325	8,552	0	1,960,481	2,813,703	4,909,009	2,356,729	
2021	760,152	0	6,614,998	3,569,772	4,528,809	221,973	0	2,590,989	2,351,012	6,184,303	2,689,054	
2022	216,954	0	1,778,740	2,297,735	5,414,916	8,617	0	813,678	1,785,919	6,339,596	2,221,773	
TOTAL	1,786,378	0	23,799,623	15,604,384	22,886,115	477,644	0	12,648,262	12,060,401	27,469,077	12,349,635	
OD	0	0	0	0	14,956	0	0	0	0	26,447	3,248	

TRANSLATED LOSSES												
POLICY YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2018	121,463	0	9,671,513	4,210,871	5,344,753	238,746	0	6,080,334	3,030,881	6,765,589	2,159,466	
2019	800,905	3,822	5,297,747	3,856,092	5,307,251	258,419	3,158	2,343,589	2,883,387	5,579,021	1,939,092	
2020	119,158	13,971	6,031,881	4,356,813	5,838,894	28,752	56,191	3,013,778	3,275,528	6,017,818	2,135,196	
2021	1,167,731	29,388	10,309,061	4,405,140	5,636,948	469,843	86,123	4,842,169	2,781,902	7,022,547	2,425,527	
2022	245,717	36,342	6,312,219	4,163,973	5,337,310	28,268	200,566	3,264,135	2,807,727	5,152,657	1,930,721	
TOTAL	2,454,974	83,523	37,622,420	20,992,890	27,465,156	1,024,028	346,039	19,544,005	14,779,425	30,537,632	10,590,002	
OD	6	18	5,069	3,922	15,035	13	109	2,369	2,799	27,252	2,845	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	61,082,574	93,824,110	10,592,847	
IBNR + FREQUENCY ADJUSTMENT	(19,384,286)	(27,454,258)	29,296	
TOTAL LOSSES	41,698,287	66,369,852	10,622,142	
EXPECTED LOSSES	37,683,705	70,362,200	10,435,214	
CREDIBILITY	0.560	1.000	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.200	0.318	0.051	0.569
INDICATED (POST-TEST)	0.185	0.294	0.047	0.526
PRESENT ON RATE LEVEL	0.175	0.326	0.048	0.549
DERIVED BY FORMULA	0.180	0.294	0.047	0.522
UNDERLYING PRESENT RATE	0.181	0.337	0.050	0.568
PROPOSED	0.182	0.297	0.048	0.526

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.510
IND. RATE				0.510	MINIMUM PREMIUM	
MAN. RATE	0.69	0.62	0.56	+ 0.510	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	154,013	1,826,265	1.186			2	0	1	3	9	15
2019	151,492	504,023	0.333			0	0	1	1	11	13
2020	160,470	816,055	0.509			0	0	1	2	10	13
2021	185,285	1,245,662	0.672			0	0	1	3	6	10
2022	203,580	645,126	0.317			0	0	1	3	4	8
TOTAL	854,840	5,037,131	0.589			2	0	5	12	40	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
2018	921,449	0	182,398	75,988	265,059	2,659	0	51,020	79,076	159,344	89,272
2019	0	0	150,733	14,456	42,855	0	0	39,000	28,138	137,357	91,484
2020	0	0	230,854	132,969	104,157	0	0	58,383	64,070	188,735	36,887
2021	0	0	421,043	164,052	17,757	0	0	335,765	251,818	22,514	32,713
2022	0	0	173,262	83,042	38,313	0	0	26,348	208,726	90,444	24,991
TOTAL	921,449	0	1,158,290	470,507	468,141	2,659	0	510,516	631,828	598,394	275,347
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
2018	1,313,065	0	257,364	101,520	345,637	8,756	0	85,918	98,845	197,427	69,097
2019	0	157	211,358	18,831	53,407	0	85	61,917	35,766	166,796	77,395
2020	339	791	330,077	166,665	138,451	582	1,921	99,686	77,600	229,642	33,420
2021	731	1,775	602,538	191,764	47,942	4,920	10,736	566,609	254,732	53,095	29,507
2022	292	1,975	260,949	104,294	54,747	945	8,065	166,098	168,192	90,207	21,717
TOTAL	1,314,426	4,699	1,662,286	583,075	640,185	15,203	20,808	980,227	635,135	737,167	231,136
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,997,649	2,595,561	231,136	
IBNR + FREQUENCY ADJUSTMENT	(569,244)	(616,161)	919	
TOTAL LOSSES	3,428,405	1,979,401	232,055	
EXPECTED LOSSES	1,109,232	1,582,835	313,961	
CREDIBILITY	0.070	0.240	0.300	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.401	0.232	0.027	0.660
INDICATED (POST-TEST)	0.371	0.214	0.025	0.611
PRESENT ON RATE LEVEL	0.128	0.182	0.036	0.346
DERIVED BY FORMULA	0.145	0.190	0.033	0.367
UNDERLYING PRESENT RATE	0.130	0.185	0.037	0.352
PROPOSED	0.145	0.190	0.033	0.367

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.348
IND. RATE				0.348	MINIMUM PREMIUM	
MAN. RATE	0.47	0.43	0.36	+ 0.348	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	62,787	1,479,831	2,357			0	0	0	5	28	33
2019	72,023	2,939,371	4,081			1	0	0	5	30	36
2020	59,716	1,064,806	1,783			0	0	2	3	14	19
2021	58,587	589,480	1,006			0	0	0	0	14	14
2022	50,827	564,219	1,110			0	0	0	2	11	13
TOTAL	303,940	6,637,707	2,184			1	0	2	15	97	115
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	139,896	245,201	0	0	0	209,928	640,604	244,202
2019	332,231	0	0	275,346	305,384	1,281,247	0	0	117,812	514,108	113,243
2020	0	0	327,480	150,671	85,809	0	0	157,433	49,765	160,647	133,001
2021	0	0	0	0	153,566	0	0	0	0	328,838	107,076
2022	0	0	0	169,079	84,427	0	0	0	70,200	158,073	82,440
TOTAL	332,231	0	327,480	734,992	874,387	1,281,247	0	157,433	447,705	1,802,270	679,962
OD	0	0	0	0	0	0	0	0	0	0	2,623

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	186,901	319,742	0	0	0	262,410	793,708	189,012
2019	182,859	0	16,227	337,249	376,339	876,459	0	7,393	147,570	623,455	95,804
2020	480	1,118	460,426	189,035	118,370	1,570	5,119	244,367	64,630	197,651	120,499
2021	10	24	14,668	13,713	174,062	73	110	17,564	24,536	360,342	96,583
2022	187	984	182,538	176,272	96,977	405	3,510	73,384	85,299	129,841	71,640
TOTAL	183,537	2,126	673,859	903,171	1,085,491	878,506	8,739	342,708	584,445	2,104,998	573,538
OD	0	0	0	0	0	0	0	0	0	0	2,219

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,089,475	4,678,104	575,757	
IBNR + FREQUENCY ADJUSTMENT	(646,325)	(955,940)	1,045	
TOTAL LOSSES	1,443,149	3,722,165	576,802	
EXPECTED LOSSES	1,242,916	2,446,474	471,656	
CREDIBILITY	0.030	0.120	0.150	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.475	1.225	0.189	1.888
INDICATED (POST-TEST)	0.439	1.133	0.175	1.748
PRESENT ON RATE LEVEL	0.396	0.779	0.150	1.324
DERIVED BY FORMULA	0.397	0.821	0.154	1.372
UNDERLYING PRESENT RATE	0.409	0.805	0.155	1.369
PROPOSED	0.397	0.821	0.154	1.372

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.329
IND. RATE				1.329	MINIMUM PREMIUM	
MAN. RATE	1.57	1.47	1.35	+ 1.329	PRESENT	

+ PROPOSED

CLASS BEVERAGE DISTRIBUTOR

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0821

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	93,255	3,416,323	3.663			0	0	5	7	55	67
2019	97,343	3,191,988	3.279			0	0	3	11	73	87
2020	99,136	4,087,233	4.123			0	0	5	6	63	74
2021	99,354	4,403,882	4.433			0	0	4	9	63	76
2022	111,831	2,964,849	2.651			0	0	1	4	50	55
TOTAL	500,919	18,064,275	3.606			0	0	18	37	304	359
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	909,797	497,845	552,603	0	0	226,657	229,894	727,880	271,647
2019	0	0	451,784	868,598	528,703	0	0	168,316	407,642	533,734	233,211
2020	0	0	906,507	405,384	1,167,487	0	0	178,630	84,799	899,860	444,566
2021	0	0	845,845	267,642	1,007,631	0	0	792,992	439,035	734,573	316,164
2022	0	0	176,501	283,970	586,326	0	0	73,446	301,344	1,255,578	287,684
TOTAL	0	0	3,290,434	2,323,439	3,842,750	0	0	1,440,041	1,462,714	4,151,625	1,553,272
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,283,724	665,121	720,594	0	0	381,690	287,368	901,843	210,255
2019	0	472	676,090	1,061,483	658,388	0	367	278,028	499,908	652,867	197,297
2020	1,330	3,112	1,307,203	542,625	1,481,910	1,781	5,860	297,634	125,882	1,084,857	402,777
2021	1,509	3,665	1,276,044	408,830	1,193,835	11,427	25,101	1,317,774	512,059	861,988	285,180
2022	767	3,969	696,931	479,308	581,047	3,128	29,943	519,876	509,532	1,012,087	249,997
TOTAL	3,606	11,218	5,239,991	3,157,366	4,635,775	16,337	61,272	2,795,003	1,934,749	4,513,643	1,345,505
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,127,428	14,241,532	1,345,505	
IBNR + FREQUENCY ADJUSTMENT	(2,790,686)	(3,030,906)	3,087	
TOTAL LOSSES	5,336,741	11,210,627	1,348,592	
EXPECTED LOSSES	5,418,850	7,788,038	1,118,203	
CREDIBILITY	0.050	0.170	0.210	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.065	2.238	0.269	3.573
INDICATED (POST-TEST)	0.986	2.071	0.249	3.306
PRESENT ON RATE LEVEL	1.047	1.504	0.216	2.767
DERIVED BY FORMULA	1.043	1.600	0.223	2.867
UNDERLYING PRESENT RATE	1.082	1.555	0.223	2.860
PROPOSED	1.043	1.600	0.223	2.867

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.777
IND. RATE				2.777	MINIMUM PREMIUM	
MAN. RATE	3.39	3.10	2.82	+ 2.777	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	122,206	3,393,958	2.777			0	0	2	16	33	51
2019	117,619	2,349,065	1.997			0	0	3	4	36	43
2020	80,341	2,766,032	3.443			0	0	3	9	20	32
2021	109,348	2,607,411	2.385			0	0	2	8	33	43
2022	120,928	2,793,505	2.310			0	0	0	8	39	47
TOTAL	550,442	13,909,971	2.527			0	0	10	45	161	216
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
2018	0	0	518,761	587,879	392,614	0	0	463,063	565,714	549,127	316,800
2019	0	0	653,161	235,648	341,231	0	0	408,094	168,506	275,680	266,745
2020	0	0	571,067	511,095	321,352	0	0	259,232	392,557	618,295	92,434
2021	0	0	407,611	347,941	463,731	0	0	39,511	716,844	525,512	106,261
2022	0	0	0	413,463	463,297	0	0	0	1,039,834	717,512	159,399
TOTAL	0	0	2,150,600	2,096,026	1,982,225	0	0	1,169,900	2,883,455	2,686,126	941,639
OD	0	0	0	5,094	3,128	0	0	0	4,437	2,020	1,933

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	689,306	785,406	511,969	0	0	711,964	707,143	680,368	245,203
2019	0	682	925,634	293,096	423,450	0	891	636,643	210,457	338,835	225,666
2020	838	1,973	845,351	631,385	426,972	2,585	8,554	451,943	455,758	760,300	83,745
2021	811	1,948	709,188	418,548	565,260	2,210	3,568	345,341	688,670	623,737	95,847
2022	581	2,741	549,327	504,466	469,999	3,212	25,751	604,055	718,964	631,509	138,518
TOTAL	2,229	7,344	3,718,806	2,632,901	2,397,650	8,007	38,764	2,749,946	2,780,992	3,034,749	788,980
OD	2	4	2,278	5,234	4,166	10	14	1,630	4,021	2,730	1,663

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,529,034	10,862,444	790,642	
IBNR + FREQUENCY ADJUSTMENT	(1,521,220)	(2,294,008)	2,189	
TOTAL LOSSES	5,007,815	8,568,436	792,831	
EXPECTED LOSSES	2,932,491	5,913,384	811,041	
CREDIBILITY	0.050	0.180	0.230	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.909	1.554	0.144	2.607
INDICATED (POST-TEST)	0.841	1.438	0.133	2.412
PRESENT ON RATE LEVEL	0.515	1.039	0.143	1.697
DERIVED BY FORMULA	0.532	1.111	0.140	1.783
UNDERLYING PRESENT RATE	0.533	1.074	0.147	1.754
PROPOSED	0.532	1.111	0.140	1.783

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.727
IND. RATE				1.727	MINIMUM PREMIUM	
MAN. RATE	2.15	1.93	1.73	+ 1.727	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	76,286	2,891,534	3,790			0	0	1	16	36	53
2019	75,407	1,835,033	2,434			0	0	1	6	23	30
2020	53,381	2,197,033	4,116			0	0	0	4	41	45
2021	87,828	3,114,331	3,546			0	0	1	12	49	62
2022	94,378	3,043,578	3,225			0	0	0	10	46	56
TOTAL	387,280	13,081,509	3,378			0	0	3	48	195	246
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	188,781	838,238	397,446	0	0	55,325	670,618	319,548	421,578
2019	0	0	235,489	372,013	389,685	0	0	155,446	253,261	301,683	127,456
2020	0	0	0	129,960	732,792	0	0	0	181,380	972,386	180,515
2021	0	0	175,429	590,942	958,944	0	0	38,768	501,325	608,637	240,286
2022	0	0	0	768,599	837,092	0	0	0	277,975	872,180	287,732
TOTAL	0	0	599,699	2,699,752	3,315,959	0	0	249,539	1,884,559	3,074,434	1,257,567
OD	0	0	0	0	0	0	0	0	0	0	160

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	266,370	1,119,886	518,270	0	0	93,167	838,273	395,920	326,301
2019	0	246	350,037	456,681	481,794	0	339	250,931	310,779	369,802	107,828
2020	0	26	45,986	180,899	913,654	0	118	46,647	227,108	1,171,272	163,547
2021	572	1,329	571,892	698,247	1,133,637	1,744	2,906	270,098	500,475	700,833	216,738
2022	1,103	5,280	1,048,320	968,557	856,867	1,920	17,134	343,308	395,220	706,829	250,039
TOTAL	1,675	6,881	2,282,605	3,424,271	3,904,222	3,664	20,497	1,004,152	2,271,853	3,344,654	1,064,453
OD	0	0	0	0	0	0	0	0	0	0	145

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,319,473	12,945,000	1,064,598	
IBNR + FREQUENCY ADJUSTMENT	(1,492,444)	(2,330,652)	2,529	
TOTAL LOSSES	1,827,029	10,614,348	1,067,127	
EXPECTED LOSSES	2,904,768	6,015,267	851,376	
CREDIBILITY	0.040	0.140	0.180	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.472	2.741	0.276	3.488
INDICATED (POST-TEST)	0.437	2.536	0.255	3.228
PRESENT ON RATE LEVEL	0.729	1.510	0.214	2.453
DERIVED BY FORMULA	0.718	1.654	0.221	2.593
UNDERLYING PRESENT RATE	0.750	1.553	0.220	2.523
PROPOSED	0.718	1.654	0.221	2.593

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.561
IND. RATE				2.561	MINIMUM PREMIUM	
MAN. RATE	3.36	3.02	2.61	+ 2.561	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	738,032	21,804,704	2.954			0	0	26	52	212	290
2019	736,970	17,275,985	2.344			0	0	18	46	206	270
2020	750,383	21,916,304	2.921			1	1	15	51	198	266
2021	825,749	17,235,181	2.087			0	0	11	64	218	293
2022	1,346,137	25,599,781	1.902			3	0	9	66	294	372
TOTAL	4,397,271	103,831,955	2.361			4	1	79	279	1128	1491
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
2018	0	0	5,581,066	2,754,068	2,635,872	0	0	3,868,517	2,534,485	3,244,677	1,186,019
2019	0	0	4,004,177	2,192,963	2,600,160	0	0	2,808,702	1,425,136	2,941,935	1,302,912
2020	175,000	1,133,964	2,893,793	2,297,867	2,932,345	5,000	3,121,526	2,484,982	1,871,398	3,498,996	1,501,433
2021	0	0	2,555,649	3,147,036	2,820,155	0	0	1,522,263	2,272,731	3,827,012	1,090,335
2022	1,650,502	0	1,905,562	4,362,165	3,627,386	327,967	0	1,831,740	4,721,252	5,212,083	1,961,124
TOTAL	1,825,502	1,133,964	16,940,247	14,754,099	14,615,918	332,967	3,121,526	12,516,204	12,825,002	18,724,703	7,041,823
OD	0	0	0	0	22,400	0	0	0	0	21,772	13,169

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	7,447,725	3,679,435	3,437,177	0	0	4,526,307	3,168,106	4,020,155	917,979
2019	0	3,920	5,366,943	2,708,418	3,224,035	0	5,048	3,631,895	1,774,977	3,595,656	1,102,264
2020	240,270	151,020	4,159,208	2,897,739	3,771,410	46,760	1,000,065	3,625,295	2,232,894	4,306,132	1,360,298
2021	5,455	13,014	4,862,991	3,601,857	3,509,947	25,626	53,427	3,180,483	2,452,733	4,395,817	983,482
2022	1,823,855	43,513	7,192,554	5,249,854	3,932,979	327,982	286,242	4,971,216	4,306,278	4,508,546	1,704,217
TOTAL	2,069,580	211,468	29,029,421	18,137,303	17,875,548	400,367	1,344,781	19,935,196	13,934,989	20,826,305	6,068,239
OD	0	0	37	36	29,147	0	0	155	202	26,701	11,387

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	52,991,005	70,830,229	6,079,626	
IBNR + FREQUENCY ADJUSTMENT	(15,102,212)	(18,780,963)	19,945	
TOTAL LOSSES	37,888,793	52,049,266	6,099,571	
EXPECTED LOSSES	29,706,726	48,914,770	5,658,754	
CREDIBILITY	0.200	0.710	0.910	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.862	1.182	0.138	2.182
INDICATED (POST-TEST)	0.797	1.094	0.128	2.020
PRESENT ON RATE LEVEL	0.654	1.076	0.124	1.854
DERIVED BY FORMULA	0.682	1.089	0.128	1.899
UNDERLYING PRESENT RATE	0.676	1.112	0.129	1.917
PROPOSED	0.682	1.089	0.128	1.899

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.840
IND. RATE				1.840	MINIMUM PREMIUM	
MAN. RATE	2.18	2.09	1.89	+ 1.840	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	150,106	3,101,643	2.066			0	0	3	12	42	57
2019	148,413	4,045,577	2.726			0	0	4	10	36	50
2020	162,419	2,696,567	1.660			0	0	1	12	32	45
2021	181,272	4,637,259	2.558			0	0	6	13	26	45
2022	199,216	3,450,298	1.732			0	0	2	5	45	52
TOTAL	841,426	17,931,344	2.131			0	0	16	52	181	249
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	572,848	478,865	442,026	0	0	253,842	459,972	605,217	288,873
2019	0	0	899,147	581,459	531,217	0	0	656,593	240,527	737,417	399,217
2020	0	0	266,592	627,588	392,015	0	0	336,833	423,577	345,961	304,001
2021	0	0	1,252,575	1,005,407	345,812	0	0	652,042	837,306	265,357	278,760
2022	0	0	384,059	389,607	995,243	0	0	92,725	264,523	999,390	324,751
TOTAL	0	0	3,375,221	3,082,926	2,706,313	0	0	1,992,035	2,225,905	2,953,342	1,595,602
OD	0	0	0	0	0	0	0	0	0	0	4,786

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	808,289	639,764	576,402	0	0	427,470	574,965	749,864	223,588
2019	0	939	1,286,763	715,831	660,881	0	1,433	1,024,729	304,527	900,015	337,738
2020	391	959	460,130	766,404	511,306	3,359	11,059	565,133	484,081	436,875	275,425
2021	2,395	5,763	2,048,152	1,124,690	509,481	10,371	22,002	1,239,247	825,277	368,548	251,442
2022	1,324	7,012	1,189,711	743,476	980,509	2,862	27,740	465,630	426,655	809,237	282,209
TOTAL	4,111	14,673	5,793,045	3,990,165	3,238,579	16,592	62,235	3,722,208	2,615,504	3,264,538	1,370,400
OD	0	0	0	0	0	0	0	0	0	0	4,159

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,612,864	13,108,787	1,374,559	
IBNR + FREQUENCY ADJUSTMENT	(3,275,054)	(2,888,585)	3,551	
TOTAL LOSSES	6,337,810	10,220,201	1,378,111	
EXPECTED LOSSES	6,382,202	7,416,896	1,218,809	
CREDIBILITY	0.070	0.230	0.300	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.753	1.215	0.163	2.131
INDICATED (POST-TEST)	0.697	1.124	0.151	1.972
PRESENT ON RATE LEVEL	0.734	0.853	0.140	1.727
DERIVED BY FORMULA	0.731	0.915	0.143	1.790
UNDERLYING PRESENT RATE	0.758	0.881	0.145	1.785
PROPOSED	0.731	0.915	0.143	1.790

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.734
IND. RATE				1.734	MINIMUM PREMIUM	
MAN. RATE	2.11	1.93	1.76	+ 1.734	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	99,475	8,978,931	9.026			0	1	1	7	31	40
2019	95,711	3,854,516	4.027			0	0	4	10	33	47
2020	94,562	1,464,314	1.549			0	0	2	2	30	34
2021	110,441	1,695,258	1.535			0	0	2	3	34	39
2022	121,965	3,278,297	2.688			1	0	3	5	40	49
TOTAL	522,154	19,271,316	3.691			1	1	12	27	168	209
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	906,405	151,891	317,540	365,796	0	5,817,200	75,652	662,813	459,359	222,275
2019	0	0	706,821	715,420	282,534	0	0	915,216	453,943	625,077	155,505
2020	0	0	484,950	54,084	286,884	0	0	105,134	21,623	284,746	226,893
2021	0	0	498,894	164,357	252,828	0	0	0	47,647	514,075	217,457
2022	287,441	0	697,919	296,709	513,032	6,280	0	161,887	216,629	838,694	259,706
TOTAL	287,441	906,405	2,540,475	1,548,110	1,701,074	6,280	5,817,200	1,257,889	1,402,655	2,721,951	1,081,836
OD	0	0	0	0	0	0	0	0	0	0	1,425

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	213,102	214,318	424,233	476,998	0	1,078,701	127,398	828,516	569,146	172,041
2019	0	738	1,021,808	874,409	357,224	0	1,998	1,430,769	564,014	769,316	131,557
2020	711	1,644	663,160	84,455	368,696	1,048	3,425	165,745	35,858	344,162	205,565
2021	870	2,114	722,874	217,271	317,513	219	320	44,842	81,323	566,413	196,146
2022	317,630	8,409	1,192,359	520,023	545,376	8,824	31,520	480,820	364,355	682,314	225,685
TOTAL	319,211	226,007	3,814,520	2,120,391	2,065,807	10,091	1,115,964	2,249,575	1,874,066	2,931,352	930,994
OD	0	0	0	0	0	0	0	0	0	0	1,271

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,735,367	8,991,616	932,265	
IBNR + FREQUENCY ADJUSTMENT	(2,689,556)	(2,318,362)	2,555	
TOTAL LOSSES	5,045,811	6,673,253	934,820	
EXPECTED LOSSES	5,225,562	5,957,225	890,186	
CREDIBILITY	0.050	0.170	0.220	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.966	1.278	0.179	2.423
INDICATED (POST-TEST)	0.894	1.183	0.165	2.242
PRESENT ON RATE LEVEL	0.968	1.104	0.165	2.237
DERIVED BY FORMULA	0.964	1.117	0.165	2.247
UNDERLYING PRESENT RATE	1.001	1.141	0.170	2.312
PROPOSED	0.963	1.115	0.165	2.242

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.172
IND. RATE				2.172	MINIMUM PREMIUM	
MAN. RATE	2.95	2.61	2.28	+ 2.172	PRESENT	

+ PROPOSED

CLASS NONFERROUS SCRAP METAL DEALER

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0859

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	26,837	405,261	1.510			0	0	0	1	15	16
2019	29,211	288,788	0.989			0	0	0	2	7	9
2020	34,323	694,056	2.022			0	0	1	1	9	11
2021	37,270	404,340	1.085			0	0	0	2	11	13
2022	41,445	973,084	2.348			0	0	0	3	9	12
TOTAL	169,086	2,765,529	1.636			0	0	1	9	51	61
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
2018	0	0	0	30,257	122,350	0	0	0	20,679	133,323	98,652
2019	0	0	0	144,942	21,686	0	0	0	61,357	21,707	39,096
2020	0	0	196,610	103,971	73,470	0	0	107,709	70,087	78,626	63,583
2021	0	0	0	16,500	105,693	0	0	0	6,174	215,402	60,571
2022	0	0	0	190,057	307,651	0	0	0	245,738	98,868	130,770
TOTAL	0	0	196,610	485,727	630,850	0	0	107,709	404,035	547,926	392,672
OD	0	0	0	0	22,500	0	0	0	0	4,500	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	40,423	159,544	0	0	0	25,849	165,187	76,357
2019	0	0	6,911	175,971	28,091	0	0	2,505	74,420	27,198	33,075
2020	288	673	279,203	130,360	98,722	1,074	3,513	171,264	82,567	99,036	57,606
2021	14	30	17,356	26,279	120,908	61	91	13,758	21,640	236,438	54,635
2022	329	1,485	307,753	276,642	304,264	830	6,315	159,577	192,550	98,892	113,639
TOTAL	631	2,188	611,223	649,675	711,529	1,965	9,918	347,104	397,025	626,751	335,312
OD	13	40	10,847	8,302	20,650	6	59	963	1,050	3,521	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	984,958	2,418,502	335,312	
IBNR + FREQUENCY ADJUSTMENT	(936,376)	(730,833)	899	
TOTAL LOSSES	48,581	1,687,670	336,211	
EXPECTED LOSSES	1,835,251	1,878,448	298,701	
CREDIBILITY	0.020	0.080	0.100	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.022	0.978	0.199	1.199
INDICATED (POST-TEST)	0.020	0.905	0.184	1.109
PRESENT ON RATE LEVEL	1.050	1.075	0.171	2.296
DERIVED BY FORMULA	1.029	1.061	0.172	2.263
UNDERLYING PRESENT RATE	1.085	1.111	0.177	2.373
PROPOSED	1.029	1.061	0.172	2.263

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.192
IND. RATE				2.192	MINIMUM PREMIUM	
MAN. RATE	3.07	2.72	2.34	+ 2.192	PRESENT	

+ PROPOSED

CLASS JUNK DEALER

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0860

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	16,824	214,590	1.275			0	0	0	1	3	4
2019	17,293	617,733	3.572			0	0	1	1	7	9
2020	14,657	439,739	3.000			0	0	0	1	3	4
2021	12,868	244,306	1.899			0	0	0	2	4	6
2022	14,409	636,677	4.419			0	0	0	3	2	5
TOTAL	76,051	2,153,045	2.831			0	0	1	8	19	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
2018	0	0	0	95,000	49,957	0	0	0	20,336	24,267	25,030
2019	0	0	144,748	64,785	196,127	0	0	40,669	59,743	54,913	56,748
2020	0	0	0	43,691	226,895	0	0	0	83,150	73,682	12,321
2021	0	0	0	100,037	33,098	0	0	0	82,646	8,084	20,441
2022	0	0	0	370,951	95,598	0	0	0	129,768	25,422	14,938
TOTAL	0	0	144,748	674,464	601,675	0	0	40,669	375,643	186,368	129,478
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
2018	0	0	0	126,920	65,144	0	0	0	25,420	30,067	19,373
2019	0	151	207,121	81,534	241,300	0	89	65,266	73,189	67,611	48,009
2020	0	8	14,740	60,120	282,998	0	32	12,782	92,882	91,225	11,163
2021	41	90	47,181	105,057	44,238	184	259	30,586	75,128	14,214	18,438
2022	360	1,999	357,268	353,662	130,504	404	2,983	78,533	95,430	31,261	12,981
TOTAL	401	2,248	626,310	727,293	764,183	588	3,362	187,167	362,049	234,378	109,964
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	820,077	2,087,903	109,964	
IBNR + FREQUENCY ADJUSTMENT	(489,997)	(275,050)	231	
TOTAL LOSSES	330,081	1,812,853	110,195	
EXPECTED LOSSES	939,861	706,335	96,791	
CREDIBILITY	0.010	0.050	0.060	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.434	2.384	0.145	2.963
INDICATED (POST-TEST)	0.402	2.206	0.134	2.742
PRESENT ON RATE LEVEL	1.196	0.898	0.123	2.217
DERIVED BY FORMULA	1.188	0.964	0.124	2.275
UNDERLYING PRESENT RATE	1.236	0.929	0.127	2.292
PROPOSED	1.188	0.964	0.124	2.275

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.204
IND. RATE				2.204	MINIMUM PREMIUM	
MAN. RATE	2.93	2.59	2.26	+ 2.204	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	63,105	2,839,196	4.499			0	0	3	4	27	34
2019	59,026	3,704,205	6.276			0	0	4	11	37	52
2020	56,196	2,262,956	4.027			0	0	1	3	25	29
2021	80,453	1,852,405	2.302			0	0	3	1	18	22
2022	85,868	2,279,071	2.654			0	0	2	3	21	26
TOTAL	344,648	12,937,833	3.754			0	0	13	22	128	163
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
2018	0	0	571,726	430,169	440,823	0	0	206,922	659,476	343,152	186,928
2019	0	0	773,104	474,314	788,126	0	0	452,657	411,123	587,200	217,681
2020	0	0	205,372	154,251	527,472	0	0	16,454	130,960	1,139,429	89,018
2021	0	0	599,041	55,125	515,211	0	0	212,085	687	347,777	122,479
2022	0	0	512,769	240,558	237,074	0	0	868,415	82,164	267,709	70,382
TOTAL	0	0	2,662,012	1,354,417	2,508,706	0	0	1,756,533	1,284,410	2,685,267	686,488
OD	0	0	0	0	6,265	0	0	0	0	5,335	2,333

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	806,705	574,706	574,833	0	0	348,457	824,345	425,165	144,682
2019	0	807	1,109,092	588,115	973,074	0	988	716,423	507,390	719,581	184,158
2020	301	716	314,946	206,624	664,078	164	643	68,250	177,754	1,369,934	80,650
2021	1,003	2,451	825,613	134,624	611,569	2,832	6,402	317,928	42,979	388,786	110,476
2022	870	5,604	777,163	344,324	272,021	6,799	75,323	885,341	203,128	247,484	61,162
TOTAL	2,174	9,578	3,833,521	1,848,394	3,095,576	9,795	83,357	2,336,398	1,755,595	3,150,950	581,129
OD	0	0	105	101	7,683	0	0	108	144	6,400	2,078

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,275,038	9,864,843	583,207	
IBNR + FREQUENCY ADJUSTMENT	(2,138,965)	(1,976,276)	1,931	
TOTAL LOSSES	4,136,072	7,888,567	585,137	
EXPECTED LOSSES	4,174,668	5,082,520	633,875	
CREDIBILITY	0.040	0.130	0.170	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.200	2.285	0.169	3.654
INDICATED (POST-TEST)	1.111	2.114	0.157	3.381
PRESENT ON RATE LEVEL	1.172	1.427	0.178	2.776
DERIVED BY FORMULA	1.169	1.516	0.174	2.860
UNDERLYING PRESENT RATE	1.211	1.475	0.184	2.870
PROPOSED	1.169	1.516	0.174	2.860

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.770
IND. RATE				2.770	MINIMUM PREMIUM	
MAN. RATE	3.37	3.11	2.83	+ 2.770	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	101,780	3,071,675	3.018			0	0	1	20	38	59
2019	117,421	5,358,814	4.564			1	0	4	6	55	66
2020	125,962	3,162,302	2.511			0	0	2	8	41	51
2021	130,643	3,936,742	3.013			0	0	1	7	48	56
2022	130,826	3,302,989	2.525			0	0	1	9	48	58
TOTAL	606,632	18,832,522	3.104			1	0	9	50	230	290
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	188,014	844,385	494,671	0	0	103,344	789,666	472,097	179,498
2019	811,820	0	1,094,042	320,318	954,035	0	0	543,013	416,524	911,083	307,979
2020	0	0	700,379	472,853	479,392	0	0	86,261	238,662	864,884	319,871
2021	0	0	705,120	276,603	583,047	0	0	1,335,110	31,507	777,842	227,513
2022	0	0	206,280	722,965	550,861	0	0	61,565	887,102	641,728	232,488
TOTAL	811,820	0	2,893,835	2,637,124	3,062,006	0	0	2,129,293	2,363,461	3,667,634	1,267,349
OD	0	0	0	0	0	0	0	0	0	0	12,515

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	265,288	1,128,098	645,051	0	0	174,031	987,083	584,928	138,931
2019	959,277	1,035	1,408,210	404,462	1,175,467	0	954	694,007	516,976	1,111,174	260,550
2020	1,027	2,409	1,017,543	594,140	624,963	860	2,921	180,020	289,343	1,046,422	289,803
2021	499	1,186	456,171	346,369	688,306	5,701	12,814	645,910	118,976	869,560	205,217
2022	1,146	6,328	1,077,795	846,258	600,831	3,906	32,652	705,210	768,876	582,550	202,032
TOTAL	961,948	10,959	4,225,006	3,319,328	3,734,619	10,467	49,342	2,399,178	2,681,254	4,194,634	1,096,534
OD	0	0	0	0	0	0	0	0	0	0	11,260

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,656,900	13,929,833	1,107,793	
IBNR + FREQUENCY ADJUSTMENT	(2,126,033)	(3,175,116)	3,393	
TOTAL LOSSES	5,530,867	10,754,717	1,111,186	
EXPECTED LOSSES	4,146,014	8,141,244	1,246,823	
CREDIBILITY	0.050	0.190	0.240	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.912	1.773	0.181	2.866
INDICATED (POST-TEST)	0.844	1.641	0.168	2.652
PRESENT ON RATE LEVEL	0.661	1.298	0.199	2.158
DERIVED BY FORMULA	0.670	1.363	0.191	2.225
UNDERLYING PRESENT RATE	0.683	1.342	0.206	2.231
PROPOSED	0.670	1.363	0.191	2.225

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.156
IND. RATE				2.156	MINIMUM PREMIUM	
MAN. RATE	2.50	2.41	2.20	+ 2.156	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	520,072	13,122,457	2.523			0	0	11	41	158	210
2019	541,365	19,117,017	3.531			0	0	12	51	163	226
2020	539,148	13,118,779	2.433			0	0	9	44	167	220
2021	577,216	14,084,957	2.440			0	0	12	39	176	227
2022	615,113	12,601,980	2.049			0	0	2	26	174	202
TOTAL	2,792,914	72,045,190	2.580			0	0	46	201	838	1085
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
2018	0	0	2,423,213	2,637,534	2,604,254	0	0	759,843	1,749,758	2,027,237	920,618
2019	0	0	2,801,904	3,320,706	2,637,838	0	0	5,836,300	1,647,677	2,030,045	842,547
2020	0	0	1,572,161	2,572,469	2,824,577	0	0	1,746,324	1,362,451	2,227,428	813,369
2021	0	0	2,282,756	2,756,788	2,934,269	0	0	884,796	1,760,375	2,429,807	1,036,166
2022	0	0	411,998	1,779,055	3,740,296	0	0	336,235	1,587,808	3,531,756	1,214,832
TOTAL	0	0	9,492,032	13,066,552	14,741,234	0	0	9,563,498	8,108,069	12,246,273	4,827,532
OD	0	0	0	0	2,857	0	0	0	0	680	17,364

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	3,419,154	3,523,745	3,395,947	0	0	1,279,576	2,187,198	2,511,747	712,558
2019	0	2,576	3,624,221	4,069,072	3,275,052	0	4,477	3,233,701	2,032,573	2,494,652	712,795
2020	2,150	5,212	2,426,531	3,192,582	3,616,078	10,495	34,636	1,797,540	1,589,623	2,739,753	736,912
2021	4,879	11,643	4,359,530	3,199,006	3,602,185	15,909	32,484	2,019,900	1,837,149	2,808,570	934,622
2022	4,038	18,990	3,706,546	2,951,945	3,661,633	12,057	112,208	2,022,760	1,959,145	2,917,351	1,055,689
TOTAL	11,067	38,422	17,535,982	16,936,351	17,550,895	38,461	183,805	10,353,477	9,605,687	13,472,073	4,152,576
OD	0	0	34	32	3,493	0	0	4	7	822	15,030

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	28,161,252	57,569,360	4,167,606	
IBNR + FREQUENCY ADJUSTMENT	(10,071,534)	(13,239,978)	10,042	
TOTAL LOSSES	18,089,719	44,329,382	4,177,648	
EXPECTED LOSSES	19,559,103	33,991,166	3,662,072	
CREDIBILITY	0.150	0.520	0.670	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.648	1.587	0.149	2.384
INDICATED (POST-TEST)	0.599	1.469	0.138	2.206
PRESENT ON RATE LEVEL	0.677	1.177	0.127	1.982
DERIVED BY FORMULA	0.666	1.329	0.134	2.129
UNDERLYING PRESENT RATE	0.700	1.217	0.131	2.048
PROPOSED	0.666	1.329	0.134	2.129

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.062
IND. RATE				2.062	MINIMUM PREMIUM	
MAN. RATE	2.40	2.25	2.02	+ 2.062	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	34,457	971,572	2.820			0	0	1	5	17	23
2019	32,363	742,697	2.295			0	0	1	1	11	13
2020	29,533	667,778	2.261			0	0	0	3	12	15
2021	39,012	556,626	1.427			0	0	0	3	14	17
2022	62,479	1,000,625	1.602			0	0	0	3	19	22
TOTAL	197,844	3,939,298	1.991			0	0	2	15	73	90
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
2018	0	0	168,752	60,547	360,885	0	0	33,688	35,929	204,927	106,844
2019	0	0	300,890	95,277	75,002	0	0	64,309	29,096	99,705	78,418
2020	0	0	0	233,790	172,269	0	0	0	131,588	92,907	37,224
2021	0	0	0	118,801	192,230	0	0	0	74,678	129,532	41,385
2022	0	0	0	228,715	334,313	0	0	0	55,563	318,794	63,240
TOTAL	0	0	469,642	737,130	1,134,699	0	0	97,997	326,854	845,865	327,111
OD	0	0	0	6,399	0	0	0	0	2,060	0	441

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	238,109	80,891	470,594	0	0	56,731	44,911	253,905	82,697
2019	0	314	424,836	118,001	94,443	0	140	100,731	36,796	121,463	66,342
2020	0	23	40,354	284,430	220,810	0	49	19,680	146,274	115,980	33,725
2021	59	130	70,637	138,419	225,869	193	275	34,166	77,005	146,781	37,329
2022	376	1,723	353,036	319,660	333,190	570	5,323	99,552	112,705	254,322	54,956
TOTAL	435	2,190	1,126,972	941,400	1,344,907	764	5,788	310,860	417,691	892,451	275,049
OD	0	1	930	7,616	190	0	1	274	2,246	73	394

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,448,214	3,606,575	275,443	
IBNR + FREQUENCY ADJUSTMENT	(788,162)	(988,801)	1,103	
TOTAL LOSSES	660,052	2,617,774	276,545	
EXPECTED LOSSES	1,550,762	2,578,735	304,505	
CREDIBILITY	0.030	0.090	0.110	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.333	1.318	0.140	1.791
INDICATED (POST-TEST)	0.308	1.220	0.129	1.657
PRESENT ON RATE LEVEL	0.758	1.261	0.149	2.168
DERIVED BY FORMULA	0.745	1.257	0.147	2.149
UNDERLYING PRESENT RATE	0.784	1.303	0.154	2.241
PROPOSED	0.745	1.257	0.147	2.149

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.082
IND. RATE				2.082	MINIMUM PREMIUM	
MAN. RATE	2.85	2.53	2.21	+ 2.082	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	242,064	1,789,009	0.739			0	0	0	4	42	46
2019	222,231	1,314,863	0.592			0	0	0	7	14	21
2020	193,583	1,416,463	0.732			0	0	1	2	26	29
2021	235,162	443,525	0.189			0	0	0	1	13	14
2022	259,192	878,756	0.339			0	0	0	0	25	25
TOTAL	1,152,232	5,842,616	0.507			0	0	1	14	120	135
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
2018	0	0	0	17,795	747,238	0	0	0	98,437	735,256	190,283
2019	0	0	0	309,107	159,946	0	0	0	563,925	198,727	83,158
2020	0	0	222,670	124,588	361,037	0	0	59,378	99,374	472,242	77,174
2021	0	0	0	1,990	153,290	0	0	0	4,340	145,539	138,366
2022	0	0	0	0	394,216	0	0	0	0	320,206	164,334
TOTAL	0	0	222,670	453,480	1,815,727	0	0	59,378	766,076	1,871,970	653,315
OD	0	0	0	0	1,562	0	0	0	0	566	10,819

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	23,774	974,398	0	0	0	123,046	910,982	147,279
2019	0	0	16,072	376,553	198,906	0	0	23,020	683,976	249,027	70,352
2020	327	768	327,477	165,714	456,950	592	1,982	112,423	124,684	570,531	69,920
2021	11	26	15,517	15,720	173,883	42	62	9,357	14,773	159,763	124,806
2022	220	702	190,053	145,456	361,799	413	4,207	68,559	74,714	250,560	142,806
TOTAL	558	1,495	549,119	727,217	2,165,935	1,047	6,252	213,359	1,021,192	2,140,863	555,163
OD	0	0	149	139	1,770	0	0	30	42	620	9,759

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	772,010	6,057,779	564,921	
IBNR + FREQUENCY ADJUSTMENT	(596,105)	(1,378,662)	1,559	
TOTAL LOSSES	175,905	4,679,118	566,481	
EXPECTED LOSSES	1,151,857	3,543,005	563,291	
CREDIBILITY	0.080	0.290	0.370	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.015	0.406	0.048	0.469
INDICATED (POST-TEST)	0.014	0.376	0.045	0.434
PRESENT ON RATE LEVEL	0.097	0.297	0.047	0.441
DERIVED BY FORMULA	0.090	0.320	0.046	0.457
UNDERLYING PRESENT RATE	0.100	0.307	0.049	0.456
PROPOSED	0.087	0.310	0.045	0.441

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.428
IND. RATE				0.428	MINIMUM PREMIUM	
MAN. RATE	0.54	0.52	0.45	+ 0.428	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	185,417	3,657,386	1.973			0	0	6	11	16	33
2019	180,932	2,908,864	1.608			0	0	4	7	32	43
2020	173,782	2,680,249	1.542			0	0	3	6	37	46
2021	213,759	2,478,025	1.159			0	0	0	17	43	60
2022	234,138	3,602,261	1.539			0	0	3	2	47	52
TOTAL	988,028	15,326,785	1.551			0	0	16	43	175	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
2018	0	0	1,452,869	582,428	125,020	0	0	728,759	218,410	237,407	312,493
2019	0	0	829,878	88,590	411,248	0	0	495,673	127,712	637,188	318,575
2020	0	0	668,278	348,364	451,477	0	0	307,502	141,285	512,009	251,334
2021	0	0	561,788	561,788	424,431	0	0	0	364,350	870,835	256,621
2022	0	0	679,939	63,444	978,717	0	0	721,166	108,196	811,380	239,419
TOTAL	0	0	3,630,964	1,644,614	2,390,893	0	0	2,253,100	959,953	3,068,819	1,378,442
OD	0	0	0	0	0	0	0	0	0	0	646

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	2,038,813	778,124	163,026	0	0	1,218,789	273,013	294,147	241,870
2019	0	866	1,166,127	116,553	508,452	0	1,082	771,930	165,544	775,937	269,514
2020	980	2,290	955,739	444,319	585,894	3,066	10,025	487,761	180,282	625,084	227,709
2021	247	541	287,744	611,285	518,829	997	1,421	179,451	393,524	977,876	231,472
2022	1,377	7,831	1,191,590	488,404	944,159	7,381	80,817	992,097	345,323	674,225	208,055
TOTAL	2,604	11,528	5,640,013	2,438,685	2,720,360	11,444	93,346	3,650,028	1,357,686	3,347,269	1,178,620
OD	0	0	0	0	0	0	0	0	0	0	500

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,408,963	9,864,001	1,179,120	
IBNR + FREQUENCY ADJUSTMENT	(2,083,953)	(2,262,228)	3,345	
TOTAL LOSSES	7,325,010	7,601,772	1,182,465	
EXPECTED LOSSES	4,054,747	5,816,848	1,149,956	
CREDIBILITY	0.070	0.260	0.330	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.741	0.769	0.120	1.630
INDICATED (POST-TEST)	0.686	0.712	0.111	1.509
PRESENT ON RATE LEVEL	0.397	0.570	0.113	1.079
DERIVED BY FORMULA	0.417	0.607	0.112	1.136
UNDERLYING PRESENT RATE	0.410	0.589	0.116	1.116
PROPOSED	0.417	0.607	0.112	1.136

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.100
IND. RATE				1.100	MINIMUM PREMIUM	
MAN. RATE	1.28	1.21	1.10	+ 1.100	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	134,132	1,006,641	0.750			0	0	0	5	16	21
2019	136,887	2,773,953	2.026			0	0	4	2	33	39
2020	130,280	1,087,068	0.834			0	0	0	4	13	17
2021	124,873	760,116	0.609			0	0	1	3	14	18
2022	149,320	2,051,221	1.374			0	0	0	4	27	31
TOTAL	675,492	7,678,999	1.137			0	0	5	18	103	126
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	218,142	228,583	0	0	0	68,943	242,029	248,944
2019	0	0	859,065	67,222	895,689	0	0	198,956	64,642	523,659	164,720
2020	0	0	0	267,981	135,808	0	0	0	118,863	434,875	129,541
2021	0	0	168,126	118,403	75,118	0	0	47,926	116,979	156,225	77,339
2022	0	0	0	299,302	404,961	0	0	0	783,334	328,987	234,637
TOTAL	0	0	1,027,191	971,050	1,740,159	0	0	246,882	1,152,761	1,685,775	855,181
OD	0	0	0	0	0	0	0	0	0	0	171

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	291,438	298,072	0	0	0	86,179	299,874	192,683
2019	0	897	1,211,526	96,230	1,100,627	0	434	311,827	85,281	635,587	139,353
2020	0	25	43,976	323,821	176,555	0	65	25,891	142,722	525,166	117,364
2021	317	764	270,372	136,635	99,805	915	1,835	118,615	120,849	180,501	69,760
2022	474	2,197	446,309	406,312	406,166	2,664	20,310	511,641	617,014	326,055	203,900
TOTAL	790	3,883	1,972,183	1,254,437	2,081,226	3,578	22,645	967,974	1,052,044	1,967,183	723,059
OD	0	0	0	0	0	0	0	0	0	0	149

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,971,054	6,354,889	723,208	
IBNR + FREQUENCY ADJUSTMENT	(914,723)	(1,231,217)	1,844	
TOTAL LOSSES	2,056,331	5,123,673	725,052	
EXPECTED LOSSES	1,769,993	3,167,958	679,184	
CREDIBILITY	0.060	0.200	0.260	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.304	0.759	0.107	1.170
INDICATED (POST-TEST)	0.282	0.702	0.099	1.083
PRESENT ON RATE LEVEL	0.253	0.454	0.097	0.804
DERIVED BY FORMULA	0.255	0.503	0.098	0.856
UNDERLYING PRESENT RATE	0.262	0.469	0.101	0.832
PROPOSED	0.255	0.503	0.098	0.856

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.830
IND. RATE				0.830	MINIMUM PREMIUM	
MAN. RATE	0.96	0.91	0.82	+ 0.830	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	199,548	863,929	0.433			0	0	1	6	10	17
2019	192,454	1,193,900	0.620			0	0	2	1	11	14
2020	154,962	421,346	0.272			0	0	1	2	6	9
2021	192,530	639,209	0.332			0	0	0	2	8	10
2022	220,549	357,103	0.162			0	0	0	1	10	11
TOTAL	960,043	3,475,487	0.362			0	0	4	12	45	61
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	147,715	103,773	128,191	0	0	81,435	141,761	124,553	136,501
2019	0	0	445,342	57,175	44,335	0	0	266,067	14,921	284,283	81,777
2020	0	0	218,101	40,423	26,078	0	0	18,329	0	48,152	70,263
2021	0	0	0	159,303	25,803	0	0	0	104,503	269,815	79,785
2022	0	0	0	304	112,621	0	0	0	11,288	177,937	54,953
TOTAL	0	0	811,158	360,978	337,028	0	0	365,831	272,473	904,740	423,279
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
2018	0	0	208,426	138,641	167,161	0	0	137,137	177,201	154,321	105,652
2019	0	465	624,159	72,253	57,360	0	581	411,954	23,426	345,852	69,183
2020	320	739	296,783	53,462	38,482	183	596	28,359	2,096	58,081	63,658
2021	64	139	72,563	164,895	39,952	290	414	52,541	114,366	302,437	71,966
2022	63	202	54,550	41,815	103,395	262	2,568	44,456	49,303	140,224	47,754
TOTAL	447	1,544	1,256,481	471,066	406,350	735	4,159	674,447	366,393	1,000,915	358,214
OD	0	0	0	0	0	0	0	0	0	0	504

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,937,813	2,244,724	358,718	
IBNR + FREQUENCY ADJUSTMENT	(436,669)	(510,824)	1,041	
TOTAL LOSSES	1,501,145	1,733,900	359,758	
EXPECTED LOSSES	844,973	1,316,197	370,810	
CREDIBILITY	0.070	0.260	0.330	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.156	0.181	0.037	0.374
INDICATED (POST-TEST)	0.145	0.167	0.035	0.346
PRESENT ON RATE LEVEL	0.087	0.135	0.038	0.259
DERIVED BY FORMULA	0.091	0.143	0.037	0.271
UNDERLYING PRESENT RATE	0.088	0.137	0.039	0.264
PROPOSED	0.091	0.143	0.037	0.271

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.257
IND. RATE				0.257	MINIMUM PREMIUM	
MAN. RATE	0.35	0.31	0.27	+ 0.257	PRESENT	

+ PROPOSED

CLASS TEMPORARY CLERICAL STAFF

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0889

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,230,823	1,369,243	0.111			0	0	1	6	33	40
2019	1,183,490	1,875,995	0.159			0	0	1	6	26	33
2020	1,219,533	344,227	0.028			0	0	0	2	12	14
2021	479,085	299,568	0.063			0	0	0	1	7	8
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	4,112,931	3,889,033	0.095			0	0	2	15	78	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
2018	0	0	148,222	275,044	381,804	0	0	43,578	111,062	307,134	102,399
2019	0	0	212,883	412,770	502,617	0	0	65,223	286,676	284,453	111,373
2020	0	0	0	53,345	78,321	0	0	0	69,484	45,615	97,462
2021	0	0	0	48,564	184,106	0	0	0	10,266	37,675	18,957
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	361,105	789,723	1,146,848	0	0	108,801	477,488	674,877	330,191
OD	0	0	0	0	0	0	0	0	0	0	2,764

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	209,141	367,459	497,872	0	0	73,385	138,828	380,539	79,257
2019	0	222	321,710	507,236	620,171	0	142	113,167	350,150	348,847	94,222
2020	0	6	10,650	66,295	98,821	0	26	10,312	77,135	57,117	88,301
2021	31	70	38,955	66,007	211,941	31	44	5,758	12,068	41,950	17,099
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	31	298	580,456	1,006,997	1,428,806	31	213	202,623	578,180	828,453	278,878
OD	0	0	0	0	0	0	0	0	0	0	2,168

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	783,651	3,842,436	281,046	
IBNR + FREQUENCY ADJUSTMENT	(1,107,281)	(1,733,216)	251	
TOTAL LOSSES	0	2,109,220	281,297	
EXPECTED LOSSES	2,037,289	4,322,163	470,317	
CREDIBILITY	0.190	0.670	0.870	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.051	0.007	0.058
INDICATED (POST-TEST)	0.000	0.047	0.006	0.054
PRESENT ON RATE LEVEL	0.049	0.103	0.011	0.163
DERIVED BY FORMULA	0.039	0.066	0.007	0.112
UNDERLYING PRESENT RATE	0.050	0.105	0.011	0.166
PROPOSED	0.039	0.066	0.007	0.112

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.106
IND. RATE				0.106	MINIMUM PREMIUM	
MAN. RATE	0.19	0.12	0.17	+ 0.106	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	122,906	82,367	0.067			0	0	0	0	2	2
2019	120,277	307,768	0.256			1	0	0	0	3	6
2020	117,031	89,724	0.077			0	0	0	0	4	4
2021	119,590	175,649	0.147			0	0	0	2	8	10
2022	129,231	158,102	0.122			0	0	0	0	4	4
TOTAL	609,035	813,610	0.134			1	0	0	0	21	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
2018	0	0	0	0	6,782	0	0	0	0	18,161	57,424
2019	4,174	0	0	37,589	4,849	124,438	0	0	39,575	50,756	46,387
2020	0	0	0	0	21,580	0	0	0	0	32,632	35,512
2021	0	0	0	7,890	16,333	0	0	0	10,105	96,267	45,054
2022	0	0	0	0	68,445	0	0	0	0	31,445	58,212
TOTAL	4,174	0	0	45,479	117,989	124,438	0	0	49,680	229,261	242,589
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
2018	0	0	0	0	8,844	0	0	0	0	22,501	44,446
2019	5,992	0	1,783	45,627	6,338	222,012	0	1,817	48,364	61,984	39,243
2020	0	0	798	772	26,793	0	2	754	985	39,089	32,174
2021	4	9	5,032	9,511	19,043	44	64	8,829	16,295	106,145	40,639
2022	38	122	32,998	25,255	62,817	41	413	6,733	7,337	24,606	50,586
TOTAL	6,034	131	40,611	81,165	123,834	222,096	479	18,133	72,981	254,325	207,088
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	287,484	532,306	207,088	
IBNR + FREQUENCY ADJUSTMENT	(122,758)	(176,684)	535	
TOTAL LOSSES	164,726	355,622	207,623	
EXPECTED LOSSES	237,186	453,191	201,981	
CREDIBILITY	0.050	0.190	0.240	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.027	0.058	0.034	0.120
INDICATED (POST-TEST)	0.025	0.054	0.032	0.111
PRESENT ON RATE LEVEL	0.038	0.073	0.033	0.144
DERIVED BY FORMULA	0.038	0.070	0.032	0.140
UNDERLYING PRESENT RATE	0.039	0.074	0.033	0.147
PROPOSED	0.038	0.070	0.032	0.140

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.132
IND. RATE				0.132	MINIMUM PREMIUM	
MAN. RATE	0.22	0.19	0.15	+ 0.132	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,146,947	8,134,421	0.709			0	0	2	28	173	203
2019	1,100,458	6,074,238	0.552			0	0	2	24	117	143
2020	1,079,490	4,520,603	0.419			0	0	2	17	106	125
2021	1,302,978	8,201,491	0.629			0	0	5	33	148	186
2022	1,477,293	6,500,637	0.440			0	0	1	15	153	169
TOTAL	6,107,166	33,431,390	0.547			0	0	12	117	697	826
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
2018	0	0	346,403	1,489,671	1,595,734	0	0	149,496	1,024,820	2,346,968	1,181,329
2019	0	0	314,796	1,308,489	1,288,735	0	0	89,824	739,067	1,428,202	905,125
2020	0	0	330,330	618,529	917,925	0	0	84,678	573,071	1,226,389	769,681
2021	0	0	854,321	1,537,760	1,167,239	0	0	542,963	949,912	1,908,573	1,240,723
2022	0	0	213,285	448,462	1,631,497	0	0	86,181	398,733	2,476,187	1,246,292
TOTAL	0	0	2,059,135	5,402,911	6,601,130	0	0	953,142	3,685,603	9,386,319	5,343,150
OD	0	0	0	0	3,147	0	0	0	0	196	6,794

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	488,775	1,990,200	2,080,837	0	0	251,751	1,281,025	2,907,893	914,349
2019	0	329	514,181	1,602,567	1,591,559	0	196	174,908	908,828	1,738,986	765,736
2020	485	1,184	562,991	775,726	1,165,418	844	3,003	230,579	664,803	1,491,344	697,331
2021	2,028	4,796	1,860,822	1,719,874	1,460,431	9,568	19,670	1,214,266	1,040,987	2,172,555	1,119,132
2022	1,529	6,959	1,375,489	1,010,143	1,561,361	5,094	49,234	850,174	863,019	1,976,295	1,083,028
TOTAL	4,042	13,267	4,802,258	7,098,511	7,859,606	15,506	72,103	2,721,678	4,758,662	10,287,073	4,579,575
OD	0	0	37	35	3,847	0	0	1	2	237	5,405

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,628,892	30,007,973	4,584,980	
IBNR + FREQUENCY ADJUSTMENT	(2,161,153)	(8,447,393)	11,476	
TOTAL LOSSES	5,467,739	21,560,580	4,596,456	
EXPECTED LOSSES	4,205,912	21,732,915	3,888,572	
CREDIBILITY	0.250	0.880	1.000	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.090	0.353	0.075	0.518
INDICATED (POST-TEST)	0.083	0.327	0.070	0.479
PRESENT ON RATE LEVEL	0.068	0.350	0.063	0.480
DERIVED BY FORMULA	0.072	0.329	0.070	0.471
UNDERLYING PRESENT RATE	0.069	0.356	0.064	0.488
PROPOSED	0.073	0.335	0.071	0.479

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.454
IND. RATE				0.454	MINIMUM PREMIUM	
MAN. RATE	0.61	0.56	0.50	+ 0.454	PRESENT	

+ PROPOSED

CLASS EARLY INTERVENTION

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0892

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	96,756	381,914	0.395			0	0	0	2	9	11
2019	90,474	270,771	0.299			0	0	0	2	9	11
2020	96,232	173,251	0.180			0	0	0	0	4	4
2021	96,505	263,044	0.273			0	0	0	3	9	12
2022	107,181	364,913	0.340			0	0	0	0	10	10
TOTAL	487,148	1,453,893	0.298			0	0	0	7	41	48
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	160,094	37,917	0	0	0	23,592	100,008	60,303
2019	0	0	0	79,398	31,248	0	0	0	30,889	72,886	56,350
2020	0	0	0	0	58,281	0	0	0	0	51,512	63,458
2021	0	0	0	47,524	71,075	0	0	0	41,261	69,551	33,633
2022	0	0	0	0	173,154	0	0	0	0	98,043	93,716
TOTAL	0	0	0	287,016	371,675	0	0	0	95,742	392,000	307,460
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
2018	0	0	0	213,886	49,444	0	0	0	29,490	123,910	46,675
2019	0	0	4,013	96,612	39,066	0	0	1,600	38,078	88,608	47,672
2020	0	1	2,155	2,085	72,359	0	3	1,191	1,555	61,706	57,493
2021	23	51	27,701	54,852	83,755	106	151	18,770	42,396	78,888	30,337
2022	97	308	83,478	63,890	158,915	127	1,288	20,992	22,876	76,718	81,439
TOTAL	120	361	117,347	431,324	403,539	233	1,442	42,552	134,396	429,830	263,616
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	162,055	1,399,089	263,616	
IBNR + FREQUENCY ADJUSTMENT	(257,887)	(410,447)	572	
TOTAL LOSSES	0	988,642	264,187	
EXPECTED LOSSES	498,826	1,052,160	209,645	
CREDIBILITY	0.050	0.160	0.210	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.203	0.054	0.257
INDICATED (POST-TEST)	0.000	0.188	0.050	0.238
PRESENT ON RATE LEVEL	0.101	0.212	0.042	0.355
DERIVED BY FORMULA	0.096	0.208	0.044	0.348
UNDERLYING PRESENT RATE	0.102	0.216	0.043	0.361
PROPOSED	0.096	0.208	0.044	0.348

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.330
IND. RATE				0.330	MINIMUM PREMIUM	
MAN. RATE	0.46	0.43	0.37	+ 0.330	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	401,152	2,814,932	0.702			0	0	2	9	46	57
2019	381,928	1,989,862	0.521			0	0	1	9	29	39
2020	410,457	1,180,936	0.288			0	0	0	3	36	39
2021	408,606	2,450,760	0.600			0	0	2	3	43	48
2022	423,030	2,416,267	0.571			0	0	0	4	46	50
TOTAL	2,025,173	10,852,757	0.536			0	0	5	28	200	233
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
2018	0	0	437,650	522,130	480,529	0	0	33,701	290,930	586,389	463,603
2019	0	0	164,109	439,248	187,202	0	0	104,903	222,650	428,835	442,915
2020	0	0	0	84,375	285,543	0	0	0	21,293	480,602	309,123
2021	0	0	432,599	201,549	489,817	0	0	149,391	150,259	582,895	444,250
2022	0	0	0	401,357	447,596	0	0	0	110,107	851,541	605,666
TOTAL	0	0	1,034,358	1,648,659	1,890,687	0	0	287,995	795,239	2,930,262	2,265,557
OD	0	0	0	14,493	47	0	0	0	11,067	425	22,060

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	617,524	697,566	626,610	0	0	56,752	363,663	726,536	358,829
2019	0	171	251,213	535,540	234,579	0	229	172,585	274,529	522,714	374,706
2020	0	13	22,823	110,642	357,018	0	35	13,948	37,722	576,466	280,065
2021	795	1,925	678,637	272,813	585,987	2,400	5,087	296,643	190,545	653,862	400,714
2022	582	2,776	552,474	509,638	457,061	1,414	13,436	244,340	274,629	675,973	526,324
TOTAL	1,377	4,885	2,122,671	2,126,198	2,261,256	3,814	18,788	784,268	1,141,087	3,155,551	1,940,638
OD	6	12	6,379	14,794	1,032	24	34	4,048	9,992	1,226	18,664

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,946,307	8,711,137	1,959,301	
IBNR + FREQUENCY ADJUSTMENT	(711,791)	(1,744,783)	3,890	
TOTAL LOSSES	2,234,517	6,966,354	1,963,192	
EXPECTED LOSSES	1,375,519	4,463,830	1,479,950	
CREDIBILITY	0.120	0.420	0.540	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.110	0.343	0.096	0.548
INDICATED (POST-TEST)	0.102	0.317	0.089	0.508
PRESENT ON RATE LEVEL	0.067	0.217	0.072	0.355
DERIVED BY FORMULA	0.071	0.259	0.081	0.411
UNDERLYING PRESENT RATE	0.068	0.220	0.073	0.361
PROPOSED	0.071	0.259	0.081	0.411

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.389
IND. RATE				0.389	MINIMUM PREMIUM	
MAN. RATE	0.44	0.40	0.37	+ 0.389	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	186,013	930,046	0.500			0	0	0	2	26	28
2019	170,277	974,395	0.572			0	0	0	3	22	25
2020	143,389	1,073,381	0.749			0	0	1	1	21	23
2021	189,420	1,209,765	0.639			0	0	0	4	29	33
2022	213,101	1,654,078	0.776			1	0	0	0	34	35
TOTAL	902,200	5,841,665	0.647			1	0	1	10	132	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
2018	0	0	0	18,598	301,427	0	0	0	17,879	449,825	142,317
2019	0	0	0	112,661	264,522	0	0	0	100,926	342,385	153,901
2020	0	0	246,703	19,000	99,852	0	0	298,609	127,774	244,164	37,279
2021	0	0	0	261,307	199,677	0	0	0	220,980	337,492	190,309
2022	423,622	0	0	0	378,924	280	0	0	0	488,450	362,802
TOTAL	423,622	0	246,703	411,566	1,244,402	280	0	298,609	467,559	1,862,316	886,608
OD	0	0	0	0	0	0	0	0	0	0	113

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	184	628	160,920	127,182	278,784	632	6,276	106,382	117,288	353,552	123,673
2019	0	0	8,276	139,552	324,612	0	0	5,797	125,449	415,556	130,200
2020	362	835	334,420	31,182	130,086	2,978	9,717	466,549	157,155	303,560	33,775
2021	115	252	134,055	284,531	243,886	562	798	98,654	224,447	384,145	171,659
2022	466,345	674	182,681	139,814	347,764	884	6,418	104,582	113,970	382,210	315,275
TOTAL	467,005	2,389	820,353	722,261	1,325,132	5,056	23,209	781,964	738,309	1,839,023	774,582
OD	0	0	0	0	0	0	0	0	0	0	96

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,099,976	4,624,725	774,678	
IBNR + FREQUENCY ADJUSTMENT	(504,312)	(1,174,174)	1,657	
TOTAL LOSSES	1,595,664	3,450,551	776,335	
EXPECTED LOSSES	976,958	3,022,437	575,210	
CREDIBILITY	0.070	0.250	0.320	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.177	0.382	0.086	0.645
INDICATED (POST-TEST)	0.164	0.354	0.080	0.597
PRESENT ON RATE LEVEL	0.105	0.324	0.062	0.491
DERIVED BY FORMULA	0.109	0.332	0.067	0.508
UNDERLYING PRESENT RATE	0.108	0.335	0.064	0.507
PROPOSED	0.109	0.332	0.067	0.508

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.492
IND. RATE				0.492	MINIMUM PREMIUM	
MAN. RATE	0.64	0.57	0.50	+ 0.492	PRESENT	

+ PROPOSED

CLASS FAST-FOOD RESTAURANT

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0897

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,875,968	16,256,300	0.867			1	0	8	68	413	490
2019	1,933,622	17,404,619	0.900			1	0	6	61	381	449
2020	1,957,419	14,818,068	0.757			0	0	3	59	414	476
2021	2,270,454	21,220,494	0.935			0	0	8	77	409	494
2022	2,477,912	14,024,320	0.566			0	0	2	41	366	409
TOTAL	10,515,375	83,723,801	0.796			2	0	27	306	1983	2318
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
2018	6,965	0	1,287,472	2,007,978	3,617,667	308,784	0	371,057	2,076,328	4,251,164	2,328,885
2019	295,208	0	1,272,214	2,858,888	3,369,365	15,275	0	2,362,537	1,831,785	3,224,514	2,174,833
2020	0	0	516,981	2,539,775	3,176,668	0	0	291,750	2,034,524	4,308,330	1,950,040
2021	0	0	1,580,581	3,055,948	3,984,752	0	0	2,975,561	3,202,032	4,091,538	2,330,082
2022	0	0	421,908	1,558,565	3,833,929	0	0	30,531	1,495,006	4,470,293	2,214,088
TOTAL	302,173	0	5,079,156	12,021,154	17,982,381	324,059	0	6,031,436	10,639,675	20,345,839	10,997,928
OD	0	0	0	1,867	14,099	0	0	0	3,216	15,759	19,993

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	7,605	0	1,816,623	2,682,659	4,717,438	779,042	0	624,860	2,595,410	5,267,192	1,802,557
2019	423,768	1,203	1,777,692	3,510,154	4,156,842	27,252	2,599	1,921,399	2,258,751	3,935,696	1,839,909
2020	758	2,021	1,173,920	3,147,061	4,030,911	2,909	10,373	804,356	2,358,505	5,239,756	1,766,736
2021	3,627	8,527	3,448,033	3,548,962	4,776,656	24,044	47,974	3,132,823	3,288,460	4,735,663	2,101,734
2022	3,919	18,156	3,576,609	2,798,327	3,722,718	10,311	92,284	1,832,980	2,077,763	3,630,285	1,924,042
TOTAL	439,678	29,907	11,792,876	15,687,162	21,404,564	843,558	153,229	8,316,418	12,578,890	22,808,592	9,434,978
OD	8	24	6,536	7,498	13,113	18	183	2,977	7,265	13,177	16,479

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	21,585,411	72,520,261	9,451,458	
IBNR + FREQUENCY ADJUSTMENT	(6,111,283)	(21,040,184)		28,164
TOTAL LOSSES	15,474,128	51,480,078	9,479,622	
EXPECTED LOSSES	11,913,925	54,090,461	9,707,470	
CREDIBILITY	0.360	1.000	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.147	0.489	0.090	0.726
INDICATED (POST-TEST)	0.136	0.453	0.083	0.672
PRESENT ON RATE LEVEL	0.110	0.498	0.089	0.697
DERIVED BY FORMULA	0.119	0.453	0.083	0.655
UNDERLYING PRESENT RATE	0.113	0.514	0.092	0.720
PROPOSED	0.122	0.464	0.085	0.672

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.651
IND. RATE				0.651	MINIMUM PREMIUM	
MAN. RATE	0.75	0.73	0.71	+ 0.651	PRESENT	

+ PROPOSED

CLASS CATERER

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0898

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	849,767	9,456,609	1.113			0	0	5	46	134	185
2019	750,727	9,398,096	1.252			0	0	6	29	110	145
2020	604,329	7,114,086	1.177			0	0	5	27	108	140
2021	860,511	8,183,557	0.951			0	0	5	30	124	159
2022	950,555	8,333,252	0.877			0	0	1	34	155	190
TOTAL	4,015,889	42,485,600	1.058			0	0	22	166	631	819
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
2018	0	0	1,091,222	2,103,053	1,598,033	0	0	472,319	1,208,845	1,789,978	1,193,159
2019	0	0	1,594,092	1,627,190	1,979,435	0	0	564,138	940,225	1,653,016	1,040,000
2020	0	0	1,170,026	1,269,218	1,570,792	0	0	413,364	882,819	999,765	808,102
2021	0	0	970,575	1,316,936	1,817,973	0	0	329,977	948,575	1,934,005	865,516
2022	0	0	245,126	1,440,940	2,115,574	0	0	51,140	1,163,710	2,258,439	1,058,323
TOTAL	0	0	5,071,041	7,757,337	9,081,807	0	0	1,830,938	5,144,174	8,635,203	4,965,100
OD	0	0	0	0	36,757	0	0	0	0	41,647	10,445

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,539,714	2,809,679	2,083,835	0	0	795,385	1,511,056	2,217,783	923,505
2019	0	1,643	2,292,558	2,003,585	2,446,599	0	1,182	878,977	1,158,688	2,017,128	879,840
2020	1,716	4,081	1,798,007	1,590,561	2,014,165	4,122	13,727	755,197	1,007,209	1,238,093	732,140
2021	2,169	5,162	1,971,775	1,558,881	2,187,815	6,805	13,364	914,764	1,025,199	2,192,658	780,695
2022	2,658	12,989	2,473,184	2,044,072	2,121,893	6,691	58,506	1,195,618	1,335,634	1,871,396	919,683
TOTAL	6,543	23,875	10,075,237	10,006,778	10,854,307	17,618	86,778	4,539,942	6,037,786	9,537,057	4,235,864
OD	0	1	1,359	1,315	45,636	0	2	963	1,257	49,888	8,975

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,752,318	36,534,024	4,244,838	
IBNR + FREQUENCY ADJUSTMENT	(4,451,618)	(9,268,548)	12,088	
TOTAL LOSSES	10,300,700	27,265,476	4,256,926	
EXPECTED LOSSES	8,615,268	23,851,730	4,185,620	
CREDIBILITY	0.190	0.660	0.850	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.256	0.676	0.106	1.039
INDICATED (POST-TEST)	0.237	0.626	0.098	0.961
PRESENT ON RATE LEVEL	0.208	0.575	0.101	0.883
DERIVED BY FORMULA	0.213	0.609	0.098	0.920
UNDERLYING PRESENT RATE	0.215	0.594	0.104	0.913
PROPOSED	0.213	0.609	0.098	0.920

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.891
IND. RATE				0.891	MINIMUM PREMIUM	
MAN. RATE	1.07	0.99	0.90	+ 0.891	PRESENT	

+ PROPOSED

CLASS BAR, NIGHTCLUB

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0899

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	251,962	1,827,109	0.725			0	0	1	2	45	48
2019	238,217	2,371,847	0.996			0	0	0	8	37	45
2020	187,132	993,019	0.531			0	0	1	1	23	25
2021	266,592	905,520	0.340			0	0	0	5	38	43
2022	311,556	1,237,195	0.397			0	0	0	0	44	44
TOTAL	1,255,459	7,334,690	0.584			0	0	2	16	187	205
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	208,093	74,362	334,073	0	0	85,579	183,180	729,820	212,002
2019	0	0	0	370,854	678,475	0	0	0	488,496	670,037	163,985
2020	0	0	217,429	2,146	204,672	0	0	24,421	33,682	359,426	151,243
2021	0	0	0	128,212	120,581	0	0	0	192,615	320,059	144,053
2022	0	0	0	0	458,016	0	0	0	0	556,339	222,840
TOTAL	0	0	425,522	575,574	1,795,817	0	0	110,000	897,973	2,635,681	894,123
OD	0	0	0	0	0	0	0	0	0	0	2,094

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	293,619	99,348	435,631	0	0	144,115	228,975	904,247	164,090
2019	0	0	24,989	457,220	833,493	0	0	22,663	597,417	817,739	138,731
2020	319	737	296,929	14,278	259,067	244	822	49,099	48,429	432,286	137,026
2021	58	127	67,935	141,626	145,290	496	704	87,373	197,569	363,204	129,936
2022	255	815	220,811	168,997	420,352	718	7,310	119,118	129,810	435,333	193,648
TOTAL	632	1,679	904,283	881,469	2,093,834	1,457	8,837	422,368	1,202,200	2,952,808	763,431
OD	0	0	0	0	0	0	0	0	0	0	1,690

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,339,256	7,130,311	765,121	
IBNR + FREQUENCY ADJUSTMENT	(630,218)	(1,823,830)	2,060	
TOTAL LOSSES	709,038	5,306,481	767,180	
EXPECTED LOSSES	1,224,657	4,708,131	687,650	
CREDIBILITY	0.090	0.310	0.390	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.056	0.423	0.061	0.540
INDICATED (POST-TEST)	0.052	0.391	0.056	0.500
PRESENT ON RATE LEVEL	0.094	0.363	0.053	0.510
DERIVED BY FORMULA	0.091	0.372	0.054	0.516
UNDERLYING PRESENT RATE	0.098	0.375	0.055	0.527
PROPOSED	0.089	0.367	0.054	0.510

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.494
IND. RATE				0.494	MINIMUM PREMIUM	
MAN. RATE	0.60	0.57	0.52	+ 0.494	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	557	5,769	1.036			0	0	0	0	1	1
2019	267	705	0.264			0	0	0	0	0	0
2020	267	79,131	29.637			0	0	0	0	2	2
2021	330	0	0.000			0	0	0	0	0	0
2022	158	377	0.239			0	0	0	0	0	0
TOTAL	1,579	85,982	5.445			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
2018	0	0	0	0	1,464	0	0	0	0	4,045	260
2019	0	0	0	0	0	0	0	0	0	0	705
2020	0	0	0	0	12,976	0	0	0	0	58,475	7,680
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	377
TOTAL	0	0	0	0	14,440	0	0	0	0	62,520	9,022
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
2018	0	0	0	0	1,909	0	0	0	0	5,012	201
2019	0	0	0	0	0	0	0	0	0	0	596
2020	0	0	480	464	16,110	0	3	1,352	1,765	70,047	6,958
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	328
TOTAL	0	0	480	464	18,019	0	3	1,352	1,765	75,058	8,083
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,835	95,307	8,083	
IBNR + FREQUENCY ADJUSTMENT	(417)	(2,917)	20	
TOTAL LOSSES	1,418	92,390	8,104	
EXPECTED LOSSES	768	7,262	12,913	
CREDIBILITY	0.000	0.000	0.030	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.898	58.512	5.132	64.542
INDICATED (POST-TEST)	0.831	54.147	4.749	59.727
PRESENT ON RATE LEVEL	0.473	4.472	7.951	12.896
DERIVED BY FORMULA	0.473	4.472	7.855	12.800
UNDERLYING PRESENT RATE	0.486	4.599	8.178	13.263
PROPOSED	0.476	4.505	7.914	12.896

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	12.741
IND. RATE				12.741	MINIMUM PREMIUM	
MAN. RATE	17.60	16.17	13.72	+ 12.741	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	1	0	0.000			0	0	0	0	0	0
2020	1	0	0.000			0	0	0	0	0	0
2021	1	0	0.000			0	0	0	0	0	0
2022	1	0	0.000			0	0	0	0	0	0
TOTAL	4	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(0)	(0)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	0	0	1	
CREDIBILITY	0.000	0.000	0.000	

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	0.008	0.040	0.281	0.329
DERIVED BY FORMULA	0.008	0.040	0.281	0.329
UNDERLYING PRESENT RATE	0.008	0.042	0.289	0.338
PROPOSED	0.008	0.040	0.281	0.329

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.325
IND. RATE				0.325	MINIMUM PREMIUM	
MAN. RATE	0.48	0.42	0.35	+ 0.325	PRESENT	

+ PROPOSED

CLASS LABOR UNION

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0903

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	278,606	141,538	0.051			0	0	0	0	4	4
2019	279,637	132,775	0.047			0	0	0	0	2	2
2020	282,020	75,772	0.027			0	0	0	0	2	2
2021	289,417	108,153	0.037			0	0	0	0	1	1
2022	298,635	433,859	0.145			0	0	0	1	8	9
TOTAL	1,428,315	892,097	0.062			0	0	0	1	17	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
2018	0	0	0	0	52,713	0	0	0	0	79,179	9,646
2019	0	0	0	0	26,440	0	0	0	0	50,606	55,729
2020	0	0	0	0	43,758	0	0	0	0	30,578	1,436
2021	0	0	0	0	32,944	0	0	0	0	59,933	15,276
2022	0	0	0	13,333	166,990	0	0	0	23,850	134,686	95,000
TOTAL	0	0	0	13,333	322,845	0	0	0	23,850	354,982	177,087
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
2018	0	0	0	0	68,738	0	0	0	0	98,103	7,466
2019	0	0	310	296	32,324	0	0	277	501	61,190	47,147
2020	0	1	1,618	1,565	54,328	0	2	707	923	36,629	1,301
2021	2	5	3,147	2,942	37,341	13	20	3,201	4,472	65,675	13,779
2022	104	363	91,691	73,059	154,795	242	2,257	42,271	47,875	107,481	82,555
TOTAL	106	369	96,766	77,862	347,525	255	2,278	46,456	53,771	369,077	152,248
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	146,230	848,236	152,248	
IBNR + FREQUENCY ADJUSTMENT	(127,971)	(204,956)	536	
TOTAL LOSSES	18,260	643,279	152,784	
EXPECTED LOSSES	247,612	525,114	203,899	
CREDIBILITY	0.090	0.330	0.430	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.001	0.045	0.011	0.057
INDICATED (POST-TEST)	0.001	0.042	0.010	0.053
PRESENT ON RATE LEVEL	0.017	0.036	0.014	0.067
DERIVED BY FORMULA	0.016	0.038	0.012	0.066
UNDERLYING PRESENT RATE	0.017	0.037	0.014	0.068
PROPOSED	0.016	0.038	0.012	0.066

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.062
IND. RATE				0.062	MINIMUM PREMIUM	
MAN. RATE	0.09	0.08	0.07	+ 0.062	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	14,242	246,771	1.733			0	0	1	1	0	2
2019	14,043	189,522	1.350			0	0	0	1	1	2
2020	12,803	837,509	6.542			0	0	1	1	4	6
2021	11,369	578,614	5.089			0	0	1	1	2	4
2022	14,429	604	0.004			0	0	0	0	0	0
TOTAL	66,886	1,853,020	2.770			0	0	3	4	7	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
2018	0	0	167,890	18,901	0	0	0	50,590	9,151	0	239
2019	0	0	0	110,923	3,881	0	0	0	58,627	7,386	8,705
2020	0	0	205,214	6,622	122,312	0	0	70,118	9,784	394,639	28,820
2021	0	0	286,948	140,765	26,984	0	0	109,000	0	4,025	10,892
2022	0	0	0	0	0	0	0	0	0	0	604
TOTAL	0	0	660,052	277,211	153,177	0	0	229,708	77,562	406,050	49,260
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
2018	0	0	236,893	25,252	0	0	0	85,194	11,439	0	185
2019	0	0	5,140	134,527	5,953	0	0	2,321	70,976	9,839	7,364
2020	301	694	278,296	16,412	156,671	699	2,295	114,657	25,038	474,615	26,111
2021	510	1,237	424,805	161,578	51,488	1,416	3,231	153,937	8,734	8,340	9,825
2022	0	0	0	0	0	0	0	0	0	0	525
TOTAL	811	1,931	945,134	337,768	214,112	2,115	5,526	356,108	116,188	492,794	44,010
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,311,626	1,160,862	44,010	
IBNR + FREQUENCY ADJUSTMENT	(86,082)	(104,454)	64	
TOTAL LOSSES	1,225,544	1,056,408	44,074	
EXPECTED LOSSES	165,821	268,890	24,366	
CREDIBILITY	0.010	0.040	0.060	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.832	1.579	0.066	3.478
INDICATED (POST-TEST)	1.696	1.462	0.061	3.218
PRESENT ON RATE LEVEL	0.241	0.391	0.035	0.667
DERIVED BY FORMULA	0.256	0.434	0.037	0.726
UNDERLYING PRESENT RATE	0.248	0.402	0.036	0.686
PROPOSED	0.256	0.434	0.037	0.726

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.718
IND. RATE				0.718	MINIMUM PREMIUM	
MAN. RATE	0.75	0.75	0.71	+ 0.718	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	438,828	558,591	0.127			0	0	1	0	4	5
2019	462,647	115,072	0.025			0	0	0	0	2	2
2020	447,171	164,667	0.037			0	0	0	0	2	2
2021	499,488	45,467	0.009			0	0	0	0	0	0
2022	535,018	8,836	0.002			0	0	0	0	1	1
TOTAL	2,383,152	892,633	0.037			0	0	1	0	9	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
2018	0	0	190,420	0	49,702	0	0	200,640	0	66,326	51,503
2019	0	0	0	0	18,499	0	0	0	0	25,258	71,315
2020	0	0	0	0	5,224	0	0	0	0	143,783	15,660
2021	0	0	0	0	0	0	0	0	0	0	45,467
2022	0	0	0	0	86	0	0	0	0	0	8,750
TOTAL	0	0	190,420	0	73,511	0	0	200,640	0	235,367	192,695
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
2018	0	0	268,683	0	64,811	0	0	337,878	0	82,178	39,863
2019	0	0	217	207	22,615	0	0	138	250	30,541	60,332
2020	0	0	193	187	6,486	0	8	3,324	4,340	172,236	14,188
2021	0	0	0	0	0	0	0	0	0	0	41,011
2022	0	0	41	32	79	0	0	0	0	0	7,604
TOTAL	0	0	269,134	426	93,992	0	8	341,340	4,590	284,954	162,999
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	610,483	383,962	162,999	
IBNR + FREQUENCY ADJUSTMENT	(85,120)	(163,322)	315	
TOTAL LOSSES	525,362	220,640	163,314	
EXPECTED LOSSES	165,516	419,708	113,134	
CREDIBILITY	0.130	0.470	0.600	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.022	0.009	0.007	0.038
INDICATED (POST-TEST)	0.020	0.009	0.006	0.035
PRESENT ON RATE LEVEL	0.007	0.017	0.005	0.029
DERIVED BY FORMULA	0.009	0.013	0.006	0.027
UNDERLYING PRESENT RATE	0.007	0.018	0.005	0.029
PROPOSED	0.009	0.014	0.006	0.029

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.027
IND. RATE				0.027	MINIMUM PREMIUM	
MAN. RATE	0.04	0.04	0.03	+ 0.027	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	77	255	0.331			0	0	0	0	0	0
TOTAL	77	255	0.331			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	
2018	0	0	0	0	0	0	0	0	0	0	0	
2019	0	0	0	0	0	0	0	0	0	0	0	
2020	0	0	0	0	0	0	0	0	0	0	0	
2021	0	0	0	0	0	0	0	0	0	0	0	
2022	0	0	0	0	0	0	0	0	0	0	255	
TOTAL	0	0	0	0	0	0	0	0	0	0	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	
2018	0	0	0	0	0	0	0	0	0	0	0	
2019	0	0	0	0	0	0	0	0	0	0	0	
2020	0	0	0	0	0	0	0	0	0	0	0	
2021	0	0	0	0	0	0	0	0	0	0	0	
2022	0	0	0	0	0	0	0	0	0	0	222	
TOTAL	0	0	0	0	0	0	0	0	0	0	222	
OD	0	0	0	0	0	0	0	0	0	0	0	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	222	
IBNR + FREQUENCY ADJUSTMENT	(1,335)	(1,274)	20	
TOTAL LOSSES	0	0	241	
EXPECTED LOSSES	2,948	3,799	2,031	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.314	0.314
INDICATED (POST-TEST)	0.000	0.000	0.290	0.290
PRESENT ON RATE LEVEL	3.766	4.852	2.595	11.212
DERIVED BY FORMULA	3.766	4.852	2.595	11.212
UNDERLYING PRESENT RATE	3.828	4.933	2.638	11.399
PROPOSED	3.766	4.852	2.595	11.212

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	10.625
IND. RATE				10.625	MINIMUM PREMIUM	
MAN. RATE	15.80	13.96	11.67	+ 10.625	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	145,900	5,384,890	3.691			0	0	5	14	55	74
2019	152,023	3,978,181	2.617			2	0	4	6	50	62
2020	141,564	2,963,180	2.093			0	0	1	7	43	51
2021	164,885	2,785,967	1.690			0	0	1	17	40	58
2022	180,895	1,909,286	1.055			0	0	0	8	45	53
TOTAL	785,267	17,021,504	2.168			2	0	11	52	233	298
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
2018	0	0	1,308,883	982,880	476,642	0	0	488,707	707,542	986,626	433,610
2019	651,630	0	680,449	199,922	1,047,844	13,288	0	290,387	206,678	664,500	223,483
2020	0	0	205,555	423,016	829,960	0	0	322,167	341,519	593,821	247,142
2021	0	0	337,620	728,160	467,362	0	0	140,387	413,522	487,513	211,403
2022	0	0	0	457,643	472,874	0	0	0	221,675	541,835	215,259
TOTAL	651,630	0	2,532,507	2,791,621	3,294,682	13,288	0	1,241,648	1,890,936	3,274,295	1,330,897
OD	0	0	0	0	5,500	0	0	0	0	1,307	105

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,704,123	1,313,128	621,541	0	0	724,569	884,428	1,222,430	335,614
2019	935,408	710	970,331	257,842	1,287,069	23,707	634	458,951	259,335	808,732	189,067
2020	302	745	365,443	537,345	1,047,603	3,212	10,572	538,129	401,580	730,540	223,911
2021	849	1,998	788,963	803,159	592,134	2,843	5,604	374,905	420,125	566,078	190,686
2022	642	3,098	611,877	567,275	486,750	1,333	11,644	240,868	279,311	443,403	187,060
TOTAL	937,201	6,552	4,440,738	3,478,749	4,035,097	31,095	28,454	2,337,422	2,244,779	3,771,182	1,126,337
OD	0	1	525	491	6,234	0	0	70	98	1,432	95

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,782,058	13,538,062	1,126,432	
IBNR + FREQUENCY ADJUSTMENT	(2,455,379)	(3,425,283)	3,017	
TOTAL LOSSES	5,326,679	10,112,780	1,129,449	
EXPECTED LOSSES	4,776,429	8,813,096	1,063,118	
CREDIBILITY	0.060	0.220	0.290	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.678	1.287	0.144	2.109
INDICATED (POST-TEST)	0.628	1.191	0.133	1.952
PRESENT ON RATE LEVEL	0.588	1.086	0.131	1.805
DERIVED BY FORMULA	0.591	1.109	0.132	1.831
UNDERLYING PRESENT RATE	0.608	1.122	0.135	1.866
PROPOSED	0.591	1.109	0.132	1.831

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.774
IND. RATE				1.774	MINIMUM PREMIUM	
MAN. RATE	2.17	2.02	1.84	+ 1.774	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	603	58,578	9.714			0	0	0	0	0	0
2019	534	56,185	10.522			0	0	0	0	2	2
2020	561	418	0.075			0	0	0	0	0	0
2021	548	212,603	38.796			0	0	0	0	2	2
2022	487	333	0.068			0	0	0	0	0	0
TOTAL	2,733	328,117	12.006			0	0	0	0	4	4
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	58,578
2019	0	0	0	0	29,995	0	0	0	0	26,190	0
2020	0	0	0	0	0	0	0	0	0	0	418
2021	0	0	0	0	61,238	0	0	0	0	90,630	60,735
2022	0	0	0	0	0	0	0	0	0	0	333
TOTAL	0	0	0	0	91,233	0	0	0	0	116,820	120,064
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
2018	0	0	0	0	0	0	0	0	0	0	45,339
2019	0	0	352	336	36,670	0	0	143	259	31,667	0
2020	0	0	0	0	0	0	0	0	0	0	379
2021	4	10	5,849	5,469	69,411	20	30	4,841	6,762	99,313	54,783
2022	0	0	0	0	0	0	0	0	0	0	289
TOTAL	4	10	6,201	5,804	106,081	20	30	4,984	7,022	130,980	100,790
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,249	249,887	100,790	
IBNR + FREQUENCY ADJUSTMENT	(36,557)	(38,622)	24	
TOTAL LOSSES	0	211,265	100,814	
EXPECTED LOSSES	70,025	98,275	10,270	
CREDIBILITY	0.010	0.030	0.030	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	77.302	36.888	114.189
INDICATED (POST-TEST)	0.000	71.535	34.136	105.671
PRESENT ON RATE LEVEL	24.787	34.786	3.635	63.208
DERIVED BY FORMULA	24.539	35.889	4.550	64.978
UNDERLYING PRESENT RATE	25.622	35.959	3.758	65.338
PROPOSED	24.539	35.889	4.550	64.978

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	62.951
IND. RATE				62.951	MINIMUM PREMIUM	
MAN. RATE	82.67	73.16	64.43	+ 62.951	PRESENT	

+ PROPOSED

CLASS DOMESTIC - OUTSIDE - OCCASIONAL

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0909

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	173	46,748	27.022			0	0	0	0	1	1
2019	168	167,052	99.436			0	0	0	0	1	1
2020	169	436	0.258			0	0	0	0	0	0
2021	152	13,124	8.634			0	0	0	0	0	0
2022	163	28,874	17.714			0	0	0	1	0	1
TOTAL	825	256,234	31.059			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
2018	0	0	0	0	58	0	0	0	0	46,050	640
2019	0	0	0	0	129,250	0	0	0	0	37,802	0
2020	0	0	0	0	0	0	0	0	0	0	436
2021	0	0	0	0	0	0	0	0	0	0	13,124
2022	0	0	0	3,874	0	0	0	0	25,000	0	0
TOTAL	0	0	0	3,874	129,308	0	0	0	25,000	83,852	14,200
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	76	0	0	0	0	57,056	495
2019	0	0	1,516	1,447	158,011	0	0	207	374	45,708	0
2020	0	0	0	0	0	0	0	0	0	0	395
2021	0	0	0	0	0	0	0	0	0	0	11,838
2022	3	19	3,250	3,325	447	71	510	14,081	17,242	2,190	0
TOTAL	3	19	4,765	4,772	158,534	71	510	14,288	17,616	104,954	12,728
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,657	285,876	12,728	
IBNR + FREQUENCY ADJUSTMENT	(5,616)	(4,825)	6	
TOTAL LOSSES	14,041	281,051	12,735	
EXPECTED LOSSES	10,805	12,353	2,526	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	17.020	340.668	15.436	373.123
INDICATED (POST-TEST)	15.750	315.254	14.284	345.288
PRESENT ON RATE LEVEL	12.670	14.486	2.962	30.118
DERIVED BY FORMULA	12.670	17.493	3.075	33.239
UNDERLYING PRESENT RATE	13.097	14.974	3.062	31.133
PROPOSED	12.670	17.493	3.075	33.239

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	32.202
IND. RATE				32.202	MINIMUM PREMIUM	
MAN. RATE	33.55	32.42	30.70	+ 32.202	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	57,025	1,647,893	2.890			0	0	1	4	8	13
2019	51,887	291,905	0.563			0	0	1	1	5	7
2020	72,768	482,949	0.664			0	0	0	4	5	9
2021	88,442	1,368,553	1.547			0	0	1	8	17	26
2022	105,181	1,386,644	1.318			0	0	0	8	13	21
TOTAL	375,303	5,177,944	1.380			0	0	3	25	48	76
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	660,849	248,730	171,113	0	0	328,145	45,795	131,629	61,632
2019	0	0	145,888	26,947	14,454	0	0	8,467	10,613	54,145	31,391
2020	0	0	0	70,745	45,844	0	0	0	42,434	210,240	113,686
2021	0	0	183,454	148,325	167,610	0	0	137,311	153,691	246,985	331,177
2022	0	0	0	426,519	133,366	0	0	0	226,827	280,923	319,009
TOTAL	0	0	990,191	921,266	532,387	0	0	473,923	479,360	923,922	856,895
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
2018	0	0	602,322	332,303	223,131	0	0	356,950	57,244	163,088	47,703
2019	0	152	204,843	33,631	18,795	0	18	13,750	13,453	65,693	26,557
2020	0	7	11,979	85,844	59,014	0	27	10,514	52,611	253,356	103,000
2021	359	863	311,619	176,262	207,264	2,177	4,627	262,917	167,641	285,557	298,722
2022	427	2,340	422,090	415,291	171,572	1,011	8,321	187,906	221,986	239,692	277,219
TOTAL	786	3,363	1,552,852	1,043,331	679,777	3,187	12,993	832,038	512,936	1,007,387	753,200
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,405,220	3,243,430	753,200	
IBNR + FREQUENCY ADJUSTMENT	(1,175,490)	(1,207,069)	1,481	
TOTAL LOSSES	1,229,730	2,036,361	754,680	
EXPECTED LOSSES	2,315,660	3,105,264	440,236	
CREDIBILITY	0.040	0.140	0.180	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.328	0.543	0.201	1.071
INDICATED (POST-TEST)	0.303	0.502	0.186	0.991
PRESENT ON RATE LEVEL	0.597	0.800	0.113	1.511
DERIVED BY FORMULA	0.585	0.759	0.127	1.470
UNDERLYING PRESENT RATE	0.617	0.827	0.117	1.562
PROPOSED	0.585	0.759	0.127	1.470

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.424
IND. RATE				1.424	MINIMUM PREMIUM	
MAN. RATE	2.12	1.80	1.54	+ 1.424	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	555,459	20,553,896	3.700			2	0	24	98	228	352
2019	613,168	23,921,605	3.901			0	0	27	115	268	410
2020	625,258	27,752,603	4.439			0	0	32	136	245	413
2021	711,301	25,907,160	3.642			1	0	27	155	264	447
2022	828,741	20,368,071	2.458			0	0	6	97	321	424
TOTAL	3,333,927	118,503,335	3.554			3	0	116	601	1326	2046
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
2018	840,955	0	5,507,274	3,882,928	2,370,746	5,062	0	2,296,017	2,114,208	2,113,387	1,423,319
2019	0	0	6,311,603	4,860,927	4,368,155	0	0	2,217,931	2,487,082	2,381,554	1,294,353
2020	0	0	7,214,103	5,668,483	3,869,713	0	0	4,113,244	3,339,083	2,271,278	1,276,699
2021	430,000	0	6,604,821	6,829,316	2,989,802	10,000	0	1,960,244	3,801,671	2,010,358	1,270,948
2022	0	0	1,356,849	4,581,093	5,872,603	0	0	445,515	2,600,477	4,198,276	1,313,258
TOTAL	1,270,955	0	26,994,650	25,822,747	19,471,019	15,062	0	11,032,951	14,342,521	12,974,853	6,578,577
OD	0	0	0	106,409	3,089	0	0	0	98,318	1,492	4,362

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	1,198,361	0	7,581,030	5,187,592	3,091,453	16,669	0	3,664,111	2,642,760	2,618,486	1,101,649
2019	0	6,412	8,838,657	5,975,923	5,428,111	0	4,500	3,284,642	3,051,328	2,932,758	1,095,023
2020	10,326	24,266	10,322,607	7,027,793	5,130,792	37,669	123,461	6,112,731	3,841,644	2,922,264	1,156,689
2021	666,986	31,863	11,583,583	7,593,981	4,111,161	53,636	70,532	4,258,989	3,729,767	2,519,994	1,146,395
2022	8,645	44,768	8,027,506	6,246,683	5,996,232	16,774	152,488	2,856,831	2,826,083	3,532,382	1,141,221
TOTAL	1,884,319	107,310	46,353,383	32,031,971	23,757,749	124,748	350,981	20,177,303	16,091,582	14,525,884	5,640,977
OD	41	90	46,859	108,640	10,927	217	305	35,881	88,671	8,176	3,702

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	69,081,437	86,623,600	5,644,679	
IBNR + FREQUENCY ADJUSTMENT	(16,611,780)	(21,756,315)	16,242	
TOTAL LOSSES	52,469,657	64,867,284	5,660,921	
EXPECTED LOSSES	32,523,540	56,094,108	5,372,355	
CREDIBILITY	0.170	0.590	0.750	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.571	1.939	0.170	3.680
INDICATED (POST-TEST)	1.454	1.795	0.157	3.406
PRESENT ON RATE LEVEL	0.944	1.628	0.156	2.727
DERIVED BY FORMULA	1.030	1.726	0.157	2.913
UNDERLYING PRESENT RATE	0.976	1.683	0.161	2.819
PROPOSED	1.030	1.726	0.157	2.913

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.822
IND. RATE				2.822	MINIMUM PREMIUM	
MAN. RATE	2.92	2.91	2.78	+ 2.822	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	400	104,939	26.235			0	0	0	0	2	2
2019	400	60,460	15.115			0	0	0	0	1	1
2020	403	665,501	165.137			0	0	1	0	2	3
2021	408	121,989	29.899			0	0	0	0	2	2
2022	392	263,442	67.205			0	0	0	0	2	2
TOTAL	2,003	1,216,331	60.725			0	0	1	0	9	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
2018	0	0	0	0	12,559	0	0	0	0	55,024	37,356
2019	0	0	0	0	10,940	0	0	0	0	25,155	24,365
2020	0	0	246,084	0	14,661	0	0	95,972	0	292,879	15,905
2021	0	0	0	0	23,932	0	0	0	0	96,227	1,830
2022	0	0	0	0	16,158	0	0	0	0	62,782	184,502
TOTAL	0	0	246,084	0	78,250	0	0	95,972	0	532,067	263,958
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
2018	0	0	0	0	16,377	0	0	0	0	68,175	28,914
2019	0	0	128	122	13,374	0	0	138	249	30,416	20,613
2020	361	829	327,685	5,507	23,739	957	3,122	149,433	12,206	352,934	14,410
2021	2	4	2,286	2,137	27,126	21	32	5,140	7,180	105,446	1,651
2022	9	29	7,790	5,962	14,829	81	825	13,442	14,649	49,127	160,332
TOTAL	372	862	337,889	13,728	95,446	1,059	3,979	168,152	34,284	606,097	225,919
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	512,314	749,556	225,919	
IBNR + FREQUENCY ADJUSTMENT	(106,887)	(74,042)	163	
TOTAL LOSSES	405,426	675,514	226,082	
EXPECTED LOSSES	206,298	189,281	64,985	
CREDIBILITY	0.020	0.040	0.090	

PURE PREMIUMS

INDICATED (PRE-TEST)	202.410	337.251	112.872	652.532
INDICATED (POST-TEST)	187.310	312.092	104.451	603.853
PRESENT ON RATE LEVEL	99.637	91.418	31.386	222.441
DERIVED BY FORMULA	101.390	100.245	37.962	239.597
UNDERLYING PRESENT RATE	102.994	94.499	32.444	229.937
PROPOSED	101.390	100.245	37.962	239.597

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	232.122
IND. RATE				232.122	MINIMUM PREMIUM	
MAN. RATE	263.34	247.58	226.74	+ 232.122	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,131	709,099	62.697			0	0	1	3	4	8
2019	1,101	95,055	8.634			0	0	0	0	2	2
2020	1,086	752,012	69.246			0	0	1	3	2	6
2021	1,048	663,550	63.316			0	0	1	1	5	7
2022	1,151	470,945	40.916			0	0	1	0	2	3
TOTAL	5,517	2,690,661	48.770			0	0	4	7	15	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
2018	0	0	138,380	348,960	51,884	0	0	43,983	45,644	19,203	61,045
2019	0	0	0	0	29,126	0	0	0	0	54,440	11,489
2020	0	0	185,966	151,927	14,111	0	0	150,000	166,820	36,754	46,434
2021	0	0	167,690	25,691	189,677	0	0	65,341	11,691	77,160	126,300
2022	0	0	212,624	0	203,355	0	0	32,215	0	17,985	4,766
TOTAL	0	0	704,660	526,578	488,153	0	0	291,539	224,155	205,542	250,034
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
2018	0	0	195,254	466,211	67,657	0	0	74,067	57,055	23,793	47,249
2019	0	0	342	326	35,607	0	0	298	539	65,826	9,720
2020	273	640	269,829	185,100	26,206	1,496	4,911	246,049	188,254	53,249	42,069
2021	288	702	239,971	52,216	223,407	891	1,998	100,537	21,355	87,665	113,923
2022	361	2,200	310,115	98,205	198,917	307	3,436	39,518	8,029	15,479	4,142
TOTAL	921	3,541	1,015,511	802,058	551,794	2,694	10,345	460,469	275,232	246,011	217,102
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,493,481	1,875,095	217,102	
IBNR + FREQUENCY ADJUSTMENT	(138,384)	(259,058)	133	
TOTAL LOSSES	1,355,097	1,616,037	217,235	
EXPECTED LOSSES	266,977	664,275	50,914	
CREDIBILITY	0.020	0.090	0.080	

PURE PREMIUMS

INDICATED (PRE-TEST)	245.622	292.920	39.375	577.917
INDICATED (POST-TEST)	227.299	271.068	36.438	534.804
PRESENT ON RATE LEVEL	46.814	116.480	8.928	172.222
DERIVED BY FORMULA	50.424	130.393	11.128	191.945
UNDERLYING PRESENT RATE	48.392	120.405	9.228	178.025
PROPOSED	50.424	130.393	11.128	191.945

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	185.956
IND. RATE				185.956	MINIMUM PREMIUM	
MAN. RATE	187.92	182.66	175.55	+ 185.956	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	564,552	6,078,124	1.077			0	0	2	54	90	146
2019	595,851	7,277,733	1.221			0	0	7	52	104	163
2020	589,824	6,386,958	1.083			0	0	1	70	74	145
2021	695,993	8,278,047	1.189			0	0	2	39	164	205
2022	713,215	6,322,333	0.886			0	0	0	15	174	189
TOTAL	3,159,435	34,343,195	1.087			0	0	12	230	606	848
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
2018	0	0	339,015	2,161,824	645,484	0	0	32,352	1,274,627	924,770	700,052
2019	0	0	1,317,058	1,820,981	674,618	0	0	561,605	1,594,008	670,360	639,103
2020	0	0	182,861	2,625,718	318,529	0	0	150,961	2,031,375	569,350	508,164
2021	0	0	378,818	1,703,454	2,046,002	0	0	374,247	1,516,087	1,659,214	600,225
2022	0	0	0	596,514	2,067,054	0	0	0	453,977	2,394,221	810,567
TOTAL	0	0	2,217,752	8,908,491	5,751,687	0	0	1,119,165	6,870,074	6,217,915	3,258,111
OD	0	0	0	0	23,750	0	0	0	0	96,138	34,398

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	478,350	2,888,197	841,711	0	0	54,481	1,593,284	1,145,790	541,840
2019	0	1,375	1,928,136	2,222,524	852,076	0	1,226	930,695	1,939,840	839,232	540,681
2020	268	844	636,557	3,140,341	477,401	1,505	5,597	508,212	2,237,278	757,686	460,397
2021	1,400	3,228	1,420,635	1,941,780	2,448,651	8,570	16,342	1,169,586	1,519,865	1,929,915	541,403
2022	1,647	6,620	1,496,933	1,274,682	1,965,847	4,387	40,725	768,324	871,743	1,913,237	704,383
TOTAL	3,314	12,067	5,960,611	11,467,523	6,585,686	14,463	63,890	3,431,297	8,162,011	6,585,859	2,788,704
OD	13	40	10,878	8,326	22,255	102	1,042	16,973	18,497	82,927	29,921

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,514,689	32,933,083	2,818,625	
IBNR + FREQUENCY ADJUSTMENT	(3,393,486)	(8,046,997)	7,111	
TOTAL LOSSES	6,121,203	24,886,086	2,825,736	
EXPECTED LOSSES	6,610,395	20,659,528	2,527,119	
CREDIBILITY	0.160	0.570	0.730	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.193	0.783	0.088	1.065
INDICATED (POST-TEST)	0.178	0.725	0.082	0.985
PRESENT ON RATE LEVEL	0.202	0.633	0.077	0.912
DERIVED BY FORMULA	0.199	0.685	0.081	0.965
UNDERLYING PRESENT RATE	0.209	0.654	0.080	0.943
PROPOSED	0.199	0.685	0.081	0.965

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.934
IND. RATE				0.934	MINIMUM PREMIUM	
MAN. RATE	1.08	1.00	0.93	+ 0.934	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	51,210	755,611	1.476			0	0	0	4	13	17
2019	57,095	618,204	1.083			0	0	1	0	15	16
2020	63,198	497,737	0.788			0	0	0	2	16	18
2021	68,909	580,981	0.843			0	0	0	3	13	16
2022	75,119	819,904	1.091			0	0	0	2	15	17
TOTAL	315,531	3,272,437	1.037			0	0	1	11	72	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
2018	0	0	0	160,962	169,957	0	0	0	204,425	148,001	72,266
2019	0	0	184,741	0	88,828	0	0	231,171	0	57,553	55,911
2020	0	0	0	19,243	56,777	0	0	0	10,641	317,067	94,009
2021	0	0	0	55,012	80,681	0	0	0	62,119	324,315	58,854
2022	0	0	0	141,796	217,491	0	0	0	120,359	257,823	82,435
TOTAL	0	0	184,741	377,013	613,734	0	0	231,171	397,544	1,104,759	363,475
OD	0	0	0	0	0	0	0	0	0	0	69

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	215,045	221,624	0	0	0	255,531	183,373	55,934
2019	0	193	258,656	2,006	109,647	0	505	356,385	2,800	71,226	47,301
2020	0	3	4,897	24,935	71,062	0	22	8,748	21,172	380,190	85,172
2021	27	59	31,913	63,352	95,146	209	301	39,987	80,214	359,411	53,086
2022	239	1,086	223,802	201,953	215,954	677	5,844	122,993	143,167	212,289	71,636
TOTAL	265	1,341	519,268	507,291	713,432	886	6,672	528,113	502,884	1,206,489	313,129
OD	0	0	0	0	0	0	0	0	0	0	58

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,056,545	2,930,096	313,187	
IBNR + FREQUENCY ADJUSTMENT	(356,515)	(603,836)	910	
TOTAL LOSSES	700,031	2,326,261	314,098	
EXPECTED LOSSES	697,797	1,552,145	309,898	
CREDIBILITY	0.030	0.120	0.160	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.222	0.737	0.100	1.059
INDICATED (POST-TEST)	0.205	0.682	0.092	0.980
PRESENT ON RATE LEVEL	0.214	0.476	0.095	0.785
DERIVED BY FORMULA	0.214	0.501	0.095	0.809
UNDERLYING PRESENT RATE	0.221	0.492	0.098	0.811
PROPOSED	0.214	0.501	0.095	0.809

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.784
IND. RATE				0.784	MINIMUM PREMIUM	
MAN. RATE	0.98	0.90	0.80	+ 0.784	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,226,159	13,023,611	1.062			0	0	7	52	214	273
2019	1,265,621	13,616,432	1.076			0	0	6	63	168	237
2020	1,219,122	12,816,788	1.051			0	1	1	94	172	268
2021	1,423,277	13,535,465	0.951			0	0	7	60	208	275
2022	1,579,993	14,018,414	0.887			0	0	2	36	272	310
TOTAL	6,714,172	67,010,710	0.998			0	1	23	305	1034	1363
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,324,634	2,436,730	3,060,614	0	0	407,637	1,282,669	2,849,805	1,661,522
2019	0	0	1,204,457	3,027,813	3,398,434	0	0	378,070	1,452,096	2,292,018	1,863,544
2020	0	409,021	151,116	4,021,613	1,871,128	0	46,359	93,911	3,048,115	1,802,990	1,372,535
2021	0	0	1,570,427	3,238,169	3,025,570	0	0	758,481	1,614,862	2,103,933	1,224,023
2022	0	0	375,882	2,349,827	3,966,631	0	0	229,523	1,014,931	4,610,072	1,471,548
TOTAL	0	409,021	4,626,516	15,074,152	15,322,377	0	46,359	1,867,622	8,412,673	13,658,818	7,593,172
OD	0	0	0	0	0	0	0	0	0	0	12,443

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,869,059	3,255,471	3,991,041	0	0	686,461	1,603,336	3,530,908	1,286,018
2019	0	1,257	1,858,486	3,715,569	4,194,516	0	825	651,345	1,782,494	2,796,549	1,576,558
2020	5,895	408,445	912,584	4,861,063	2,445,912	3,081	114,363	593,035	3,382,279	2,270,459	1,243,517
2021	3,933	9,267	3,674,451	3,659,521	3,709,254	13,767	27,931	1,759,338	1,671,192	2,437,189	1,104,069
2022	4,594	21,895	4,258,443	3,521,417	3,933,073	10,872	104,086	1,812,827	1,802,951	3,706,285	1,278,775
TOTAL	14,422	440,865	12,573,024	19,013,041	18,273,796	27,719	247,206	5,503,006	10,242,252	14,741,391	6,488,937
OD	0	0	0	0	0	0	0	0	0	0	10,666

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	18,806,241	62,270,481	6,499,603	
IBNR + FREQUENCY ADJUSTMENT	(5,658,963)	(16,700,036)	17,120	
TOTAL LOSSES	13,147,278	45,570,444	6,516,724	
EXPECTED LOSSES	11,021,459	42,971,561	5,924,788	
CREDIBILITY	0.260	0.940	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.196	0.679	0.097	0.971
INDICATED (POST-TEST)	0.181	0.628	0.090	0.899
PRESENT ON RATE LEVEL	0.159	0.619	0.085	0.863
DERIVED BY FORMULA	0.165	0.628	0.090	0.882
UNDERLYING PRESENT RATE	0.164	0.640	0.088	0.892
PROPOSED	0.165	0.628	0.090	0.882

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.854
IND. RATE				0.854	MINIMUM PREMIUM	
MAN. RATE	0.94	0.89	0.88	+ 0.854	PRESENT	

+ PROPOSED

CLASS GROCERY STORE

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0917

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	2,425,866	35,861,516	1.478			0	0	29	236	502	767
2019	2,354,591	32,876,557	1.396			1	0	19	215	501	736
2020	2,528,434	39,416,477	1.559			0	1	23	258	574	856
2021	2,666,766	33,904,322	1.271			0	0	20	248	522	790
2022	2,672,251	28,265,509	1.058			1	0	2	151	652	806
TOTAL	12,647,908	170,324,381	1.347			2	1	93	1108	2751	3955
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
2018	0	0	6,079,139	8,090,948	4,064,813	0	0	1,611,734	7,219,673	4,531,526	4,263,683
2019	78,904	0	3,836,733	7,462,550	5,400,252	104,561	0	1,764,851	4,924,568	5,803,723	3,500,415
2020	0	437,958	4,554,878	7,069,603	6,472,238	0	3,629,773	2,420,654	5,725,885	6,156,113	2,949,375
2021	0	0	3,922,743	8,615,168	4,963,245	0	0	2,903,945	5,422,571	5,069,396	3,007,254
2022	268,038	0	372,277	5,181,306	7,639,523	0	0	153,435	5,246,267	6,383,063	3,021,600
TOTAL	346,942	437,958	18,765,770	36,419,575	28,540,071	104,561	3,629,773	8,854,619	28,538,964	27,943,821	16,742,327
OD	0	0	0	0	8,221	0	0	0	0	4,542	49,974

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	8,577,665	10,799,312	5,300,516	0	0	2,714,160	8,172,874	5,614,561	3,300,091
2019	113,266	4,006	5,756,256	9,129,075	6,705,093	186,549	3,853	2,941,643	6,030,228	7,106,315	2,961,351
2020	7,243	58,519	7,299,517	8,738,327	8,347,176	39,971	919,535	4,468,147	6,521,078	7,630,354	2,672,134
2021	9,659	22,707	9,006,722	9,440,168	6,355,203	41,430	83,188	5,328,248	5,436,891	5,985,181	2,712,543
2022	303,895	42,224	8,377,306	7,282,453	7,626,937	23,999	202,003	4,375,997	4,984,503	5,443,053	2,625,770
TOTAL	434,063	127,455	39,017,466	45,389,335	34,334,925	291,949	1,208,578	19,828,196	31,145,575	31,779,464	14,271,889
OD	0	0	88	84	10,109	0	0	0	0	5,628	41,224

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	60,907,795	142,665,119	14,313,113	
IBNR + FREQUENCY ADJUSTMENT	(19,279,944)	(38,349,785)	35,543	
TOTAL LOSSES	41,627,851	104,315,334	14,348,657	
EXPECTED LOSSES	37,340,671	98,106,874	13,336,880	
CREDIBILITY	0.400	1.000	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.329	0.825	0.113	1.267
INDICATED (POST-TEST)	0.305	0.763	0.105	1.172
PRESENT ON RATE LEVEL	0.286	0.750	0.102	1.138
DERIVED BY FORMULA	0.293	0.763	0.105	1.161
UNDERLYING PRESENT RATE	0.295	0.776	0.105	1.176
PROPOSED	0.293	0.763	0.105	1.161

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.125
IND. RATE				1.125	MINIMUM PREMIUM	
MAN. RATE	1.31	1.30	1.16	+ 1.125	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	144,957	1,453,840	1.003			0	0	0	5	49	54
2019	144,152	1,298,661	0.901			0	0	0	6	27	33
2020	162,686	2,095,802	1.288			0	0	0	5	29	34
2021	203,334	646,437	0.318			0	0	0	2	26	28
2022	230,504	1,302,539	0.565			0	0	1	3	34	38
TOTAL	885,633	6,797,279	0.768			0	0	1	21	165	187
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
2018	0	0	0	188,372	305,140	0	0	0	165,535	538,260	256,533
2019	0	0	0	409,523	252,127	0	0	0	134,596	355,528	146,887
2020	0	0	0	200,620	311,248	0	0	0	1,233,726	247,655	102,553
2021	0	0	0	27,328	167,200	0	0	0	24,178	209,530	218,201
2022	0	0	200,405	101,192	300,755	0	0	0	27,589	453,077	219,521
TOTAL	0	0	200,405	927,035	1,336,470	0	0	0	1,585,624	1,804,050	943,695
OD	0	0	184,642	0	25,128	0	0	19,825	0	21,567	900

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	251,665	397,903	0	0	0	206,919	666,904	198,557
2019	0	0	21,765	499,329	312,693	0	0	7,179	166,299	431,969	124,266
2020	0	20	34,524	199,588	391,124	0	226	89,918	696,449	319,176	92,913
2021	22	49	27,995	42,823	191,352	100	145	20,013	37,436	231,171	196,817
2022	485	2,766	429,772	219,665	299,268	664	6,516	112,548	124,744	356,947	190,764
TOTAL	507	2,836	514,056	1,213,071	1,592,340	763	6,888	229,657	1,231,847	2,006,167	803,317
OD	292	717	232,762	10,871	38,562	257	589	28,458	2,185	26,550	709

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,017,782	6,121,592	804,026	
IBNR + FREQUENCY ADJUSTMENT	(668,831)	(1,646,235)	2,330	
TOTAL LOSSES	348,951	4,475,357	806,356	
EXPECTED LOSSES	1,312,061	4,237,043	737,738	
CREDIBILITY	0.070	0.240	0.310	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.010	0.497	0.091	0.597
INDICATED (POST-TEST)	0.009	0.459	0.084	0.553
PRESENT ON RATE LEVEL	0.143	0.463	0.081	0.687
DERIVED BY FORMULA	0.134	0.462	0.082	0.678
UNDERLYING PRESENT RATE	0.148	0.478	0.083	0.710
PROPOSED	0.134	0.462	0.082	0.678

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.656
IND. RATE				0.656	MINIMUM PREMIUM	
MAN. RATE	0.87	0.81	0.70	+ 0.656	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	70,131	1,522,245	2.171			0	0	2	9	19	30
2019	66,221	894,013	1.350			0	0	0	1	12	13
2020	65,066	1,203,244	1.849			0	0	0	4	20	24
2021	78,709	970,690	1.233			0	0	1	5	17	23
2022	86,801	1,215,066	1.400			0	0	0	1	24	25
TOTAL	366,928	5,805,258	1.582			0	0	3	20	92	115
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	357,942	473,835	46,270	0	0	184,132	200,060	163,445	96,561
2019	0	0	0	13,638	245,225	0	0	0	26,968	420,896	187,286
2020	0	0	0	250,442	223,530	0	0	0	335,676	238,662	154,934
2021	0	0	167,257	192,975	128,614	0	0	85,148	161,720	143,372	91,604
2022	0	0	0	25,623	313,572	0	0	0	125,000	526,586	224,285
TOTAL	0	0	525,199	956,513	957,211	0	0	269,280	849,424	1,492,961	754,670
OD	0	0	0	0	0	0	0	0	0	0	821

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	505,056	633,044	60,336	0	0	310,078	250,075	202,508	74,738
2019	0	0	3,502	19,280	299,942	0	0	3,350	36,781	509,341	158,444
2020	0	26	44,670	306,084	284,947	0	126	50,241	373,190	297,849	140,370
2021	348	832	307,205	217,477	165,418	1,494	3,072	186,747	163,114	170,658	82,627
2022	196	684	172,669	137,693	290,740	1,037	9,470	183,152	209,078	423,002	194,904
TOTAL	544	1,542	1,033,102	1,313,577	1,101,383	2,531	12,669	733,568	1,032,239	1,603,357	651,083
OD	0	0	0	0	0	0	0	0	0	0	680

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,783,956	5,050,556	651,763	
IBNR + FREQUENCY ADJUSTMENT	(391,376)	(758,899)	1,096	
TOTAL LOSSES	1,392,580	4,291,657	652,858	
EXPECTED LOSSES	760,621	1,950,213	377,609	
CREDIBILITY	0.040	0.130	0.170	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.380	1.170	0.178	1.727
INDICATED (POST-TEST)	0.351	1.082	0.164	1.598
PRESENT ON RATE LEVEL	0.201	0.514	0.100	0.814
DERIVED BY FORMULA	0.207	0.588	0.111	0.905
UNDERLYING PRESENT RATE	0.207	0.531	0.103	0.842
PROPOSED	0.207	0.588	0.111	0.905

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.877
IND. RATE				0.877	MINIMUM PREMIUM	
MAN. RATE	0.89	0.87	0.83	+ 0.877	PRESENT	

+ PROPOSED

CLASS JEWELRY STORE

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0920

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	272,528	321,616	0.118			0	0	0	1	7	8
2019	262,433	551,045	0.210			0	0	0	2	8	10
2020	270,760	276,323	0.102			0	0	0	3	3	6
2021	308,311	345,177	0.112			0	0	0	3	7	10
2022	316,603	128,885	0.041			0	0	0	1	2	3
TOTAL	1,430,635	1,623,046	0.113			0	0	0	10	27	37
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	25,000	153,255	0	0	0	0	93,679	49,682
2019	0	0	0	203,780	78,515	0	0	0	124,004	82,654	62,092
2020	0	0	0	113,429	20,771	0	0	0	49,035	12,224	80,864
2021	0	0	0	134,660	53,906	0	0	0	31,836	88,145	36,630
2022	0	0	0	52,824	18,001	0	0	0	2,992	18,572	36,496
TOTAL	0	0	0	529,693	324,448	0	0	0	207,867	295,274	265,764
OD	0	0	0	0	0	0	0	0	0	0	85

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	33,400	199,845	0	0	0	0	116,068	38,454
2019	0	0	10,280	247,942	98,207	0	0	5,275	150,788	101,862	52,530
2020	0	10	17,256	135,751	29,150	0	17	6,816	53,832	16,390	73,263
2021	56	122	64,403	142,253	70,149	90	128	16,324	35,285	98,653	33,040
2022	54	292	52,991	51,981	22,611	33	305	5,662	6,397	14,795	31,715
TOTAL	110	425	144,931	611,328	419,961	122	450	34,076	246,301	347,767	229,002
OD	0	0	0	0	0	0	0	0	0	0	72

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	180,114	1,625,357	229,074	
IBNR + FREQUENCY ADJUSTMENT	(309,229)	(540,180)	531	
TOTAL LOSSES	0	1,085,177	229,604	
EXPECTED LOSSES	599,979	1,384,184	192,047	
CREDIBILITY	0.090	0.330	0.430	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.076	0.016	0.092
INDICATED (POST-TEST)	0.000	0.070	0.015	0.085
PRESENT ON RATE LEVEL	0.041	0.094	0.013	0.147
DERIVED BY FORMULA	0.037	0.086	0.014	0.137
UNDERLYING PRESENT RATE	0.042	0.097	0.013	0.152
PROPOSED	0.037	0.086	0.014	0.137

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.132
IND. RATE				0.132	MINIMUM PREMIUM	
MAN. RATE	0.20	0.17	0.15	+ 0.132	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	48,900	1,338,082	2.736			0	0	0	5	9	14
2019	53,134	1,746,070	3.286			0	0	4	3	11	18
2020	49,057	790,228	1.611			0	0	0	6	15	21
2021	57,983	912,976	1.575			0	0	1	3	12	16
2022	57,042	1,328,765	2.329			0	0	0	2	11	13
TOTAL	266,116	6,116,121	2.298			0	0	5	19	58	82
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	522,954	320,765	0	0	0	234,890	198,250	61,223
2019	0	0	810,596	70,553	68,958	0	0	460,872	65,140	180,669	89,282
2020	0	0	0	342,201	132,882	0	0	0	148,722	114,589	51,834
2021	0	0	222,160	136,554	51,276	0	0	11,561	38,930	187,867	264,628
2022	0	0	0	171,271	296,579	0	0	0	223,836	448,929	188,150
TOTAL	0	0	1,032,756	1,243,533	870,460	0	0	472,433	711,518	1,130,304	655,117
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
2018	0	0	0	698,667	418,278	0	0	0	293,613	245,632	47,387
2019	0	838	1,122,664	90,702	89,641	0	979	694,267	84,896	222,638	75,533
2020	0	32	54,657	412,056	175,122	0	56	22,464	165,610	142,563	46,962
2021	408	985	343,926	155,950	76,156	278	526	40,543	50,017	208,805	238,694
2022	307	1,372	286,656	256,433	291,936	1,219	10,467	222,193	259,124	370,894	163,502
TOTAL	715	3,228	1,807,903	1,613,807	1,051,132	1,497	12,029	979,467	853,259	1,190,532	572,078
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,804,838	4,708,730	572,078	
IBNR + FREQUENCY ADJUSTMENT	(1,164,446)	(961,737)	850	
TOTAL LOSSES	1,640,392	3,746,992	572,927	
EXPECTED LOSSES	2,263,504	2,468,323	314,708	
CREDIBILITY	0.030	0.110	0.140	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.616	1.408	0.215	2.240
INDICATED (POST-TEST)	0.570	1.303	0.199	2.073
PRESENT ON RATE LEVEL	0.823	0.897	0.114	1.835
DERIVED BY FORMULA	0.815	0.942	0.126	1.883
UNDERLYING PRESENT RATE	0.851	0.928	0.118	1.896
PROPOSED	0.815	0.942	0.126	1.883

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.825
IND. RATE				1.825	MINIMUM PREMIUM	
MAN. RATE	2.34	2.07	1.87	+ 1.825	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	447,933	9,788,222	2.185			1	0	9	23	142	175
2019	449,567	7,459,123	1.659			0	0	9	22	107	138
2020	418,385	9,114,472	2.178			0	0	9	22	81	112
2021	503,315	8,474,512	1.684			1	0	6	26	124	157
2022	529,642	5,514,078	1.041			0	0	1	14	114	129
TOTAL	2,348,842	40,350,407	1.718			2	0	34	107	568	711
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
2018	379,148	0	1,960,885	1,374,370	1,724,502	0	0	1,593,627	663,964	1,436,922	654,804
2019	0	0	1,674,455	1,235,909	1,051,355	0	0	725,295	595,494	1,589,927	586,688
2020	0	0	1,953,317	814,558	896,858	0	0	2,942,576	655,168	1,353,302	498,693
2021	3,882	0	1,142,295	1,411,866	1,357,654	24,157	0	460,258	2,145,461	1,446,339	482,600
2022	0	0	267,354	810,996	1,659,458	0	0	122,744	313,634	1,666,773	673,119
TOTAL	383,030	0	6,998,306	5,647,699	6,689,827	24,157	0	5,844,500	4,373,721	7,493,263	2,895,904
OD	0	0	0	0	8,467	0	0	0	0	5,030	10,524

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	540,286	0	2,430,195	1,836,158	2,248,751	0	0	1,952,028	829,955	1,780,346	506,818
2019	0	1,748	2,404,060	1,519,355	1,308,308	0	1,583	1,149,016	742,924	1,936,806	496,338
2020	2,702	6,291	2,599,884	1,038,894	1,179,076	12,941	42,286	2,047,805	800,697	1,672,814	451,816
2021	8,342	5,823	2,177,761	1,606,712	1,678,152	56,871	19,485	1,357,848	1,704,227	1,713,660	435,305
2022	850	9,263	1,747,018	1,337,516	1,631,943	4,128	40,493	669,420	619,817	1,337,073	584,940
TOTAL	552,180	23,125	11,358,917	7,338,635	8,046,229	73,941	103,847	7,176,117	4,697,620	8,440,699	2,475,218
OD	0	0	99	95	10,351	0	0	27	50	6,082	8,658

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,288,255	28,539,762	2,483,876	
IBNR + FREQUENCY ADJUSTMENT	(5,184,073)	(7,662,746)	6,721	
TOTAL LOSSES	14,104,182	20,877,016	2,490,597	
EXPECTED LOSSES	10,068,177	19,685,176	2,403,117	
CREDIBILITY	0.130	0.460	0.600	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.600	0.888	0.106	1.594
INDICATED (POST-TEST)	0.556	0.822	0.098	1.475
PRESENT ON RATE LEVEL	0.415	0.811	0.099	1.324
DERIVED BY FORMULA	0.433	0.816	0.098	1.347
UNDERLYING PRESENT RATE	0.429	0.838	0.102	1.369
PROPOSED	0.433	0.816	0.098	1.347

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.305
IND. RATE				1.305	MINIMUM PREMIUM	
MAN. RATE	1.56	1.49	1.35	+ 1.305	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	187,073	2,009,147	1.074			0	0	0	11	31	42
2019	196,389	2,204,838	1.123			0	0	1	13	24	38
2020	204,460	4,623,565	2.261			0	0	4	16	26	46
2021	216,609	1,530,773	0.707			0	0	0	11	16	27
2022	259,099	1,336,249	0.516			0	0	1	1	23	25
TOTAL	1,063,630	11,704,572	1.100			0	0	6	52	120	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
2018	0	0	0	283,833	444,516	0	0	0	555,848	514,603	210,347
2019	0	0	150,226	695,219	306,404	0	0	52,383	574,446	231,009	195,151
2020	0	0	822,172	941,852	449,109	0	0	927,935	901,433	349,673	231,391
2021	0	0	0	713,898	113,263	0	0	0	400,203	113,573	189,836
2022	0	0	175,020	5,000	394,563	0	0	70,726	2,722	508,718	179,500
TOTAL	0	0	1,147,418	2,639,802	1,707,855	0	0	1,051,044	2,434,652	1,717,576	1,006,225
OD	0	0	0	0	0	0	0	0	0	0	3,991

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	379,201	579,649	0	0	0	694,810	637,593	162,809
2019	0	157	245,008	847,138	383,016	0	114	104,290	697,525	288,594	165,098
2020	1,175	2,786	1,217,748	1,153,307	603,518	8,811	28,906	1,441,568	1,024,374	470,295	209,640
2021	286	621	324,955	738,748	176,352	908	1,278	152,086	369,351	150,389	171,232
2022	428	2,240	368,985	168,950	372,806	1,287	13,765	188,760	128,990	401,393	155,986
TOTAL	1,889	5,804	2,156,696	3,287,343	2,115,341	11,005	44,063	1,886,704	2,915,049	1,948,264	864,764
OD	0	0	0	0	0	0	0	0	0	0	3,500

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,106,160	10,265,997	868,264	
IBNR + FREQUENCY ADJUSTMENT	(1,552,746)	(2,658,780)	2,687	
TOTAL LOSSES	2,553,414	7,607,217	870,951	
EXPECTED LOSSES	3,029,637	6,849,396	907,239	
CREDIBILITY	0.080	0.270	0.350	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.240	0.715	0.082	1.037
INDICATED (POST-TEST)	0.222	0.662	0.075	0.959
PRESENT ON RATE LEVEL	0.276	0.623	0.083	0.981
DERIVED BY FORMULA	0.271	0.633	0.080	0.985
UNDERLYING PRESENT RATE	0.285	0.644	0.085	1.014
PROPOSED	0.270	0.631	0.080	0.981

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.950
IND. RATE				0.950	MINIMUM PREMIUM	
MAN. RATE	1.17	1.12	1.00	+ 0.950	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,515,108	36,749,300	2.426			1	0	29	128	528	686
2019	1,617,025	43,167,094	2.670			3	0	28	153	601	785
2020	1,944,463	49,264,444	2.534			1	0	36	200	719	956
2021	2,377,786	50,760,278	2.135			0	0	16	226	706	948
2022	2,590,257	38,768,827	1.497			0	0	5	85	685	775
TOTAL	10,044,639	218,709,943	2.177			5	0	114	792	3239	4150
OD						0	0	0	3	3	6

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	260,700	0	6,094,356	6,210,898	9,192,228	290	0	3,097,934	3,382,261	6,530,513	1,980,120
2019	576,970	0	5,604,474	8,307,403	10,564,451	227,399	0	2,862,629	5,076,305	7,208,566	2,738,897
2020	6,875	0	7,486,298	11,468,652	8,999,569	0	0	3,760,560	7,316,552	6,849,769	3,376,169
2021	0	0	3,484,313	12,366,123	11,392,251	0	0	2,998,269	8,660,836	7,646,019	4,212,467
2022	0	0	1,009,583	4,222,794	13,184,845	0	0	658,022	2,743,645	12,302,819	4,647,119
TOTAL	844,545	0	23,679,024	42,575,870	53,333,344	227,689	0	13,377,414	27,179,599	40,537,686	16,954,772
OD	0	0	0	25,605	66,212	0	0	0	9,181	2,832	37,506

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	371,498	0	8,599,136	8,297,760	11,986,665	955	0	5,216,921	4,227,826	8,091,306	1,532,613
2019	828,234	5,833	8,295,197	10,220,773	13,037,623	405,706	6,214	4,620,656	6,238,076	8,814,972	2,317,107
2020	20,184	26,370	11,952,144	14,124,010	11,681,785	37,498	124,508	6,723,213	8,315,856	8,548,110	3,058,809
2021	10,706	24,799	10,599,075	13,813,734	13,872,970	45,595	85,993	6,262,224	8,528,065	9,008,663	3,799,645
2022	12,013	52,957	10,895,055	8,588,781	12,641,194	29,367	281,805	4,880,532	4,808,607	9,862,520	4,038,346
TOTAL	1,242,634	109,960	50,340,608	55,045,057	63,220,237	519,121	498,519	27,703,545	32,118,431	44,325,570	14,746,521
OD	2	7	3,098	33,747	84,327	4	37	665	12,076	2,239	31,711

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	80,418,201	194,841,684	14,778,231	
IBNR + FREQUENCY ADJUSTMENT	(23,132,064)	(51,889,485)	39,629	
TOTAL LOSSES	57,286,138	142,952,199	14,817,860	
EXPECTED LOSSES	45,515,186	133,414,619	12,572,041	
CREDIBILITY	0.350	1.000	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.570	1.422	0.147	2.139
INDICATED (POST-TEST)	0.528	1.316	0.136	1.980
PRESENT ON RATE LEVEL	0.438	1.285	0.121	1.844
DERIVED BY FORMULA	0.470	1.316	0.136	1.922
UNDERLYING PRESENT RATE	0.453	1.328	0.125	1.907
PROPOSED	0.470	1.316	0.136	1.922

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.862
IND. RATE				1.862	MINIMUM PREMIUM	
MAN. RATE	2.11	2.10	1.88	+ 1.862	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	365,116	3,948,041	1.081			0	0	3	10	71	84
2019	373,333	4,132,753	1.107			1	0	3	14	74	92
2020	401,733	4,261,334	1.061			0	0	3	16	63	82
2021	448,298	4,698,011	1.048			0	0	3	19	78	100
2022	465,844	3,003,562	0.645			0	0	0	4	78	82
TOTAL	2,054,324	20,043,701	0.976			1	0	12	63	364	440
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	632,795	628,664	691,961	0	0	260,586	451,999	895,157	386,879
2019	158,838	0	544,614	532,651	673,190	96,179	0	194,229	679,249	929,930	323,873
2020	0	0	618,170	856,961	573,417	0	0	180,936	467,593	1,031,203	533,054
2021	0	0	655,379	920,880	810,248	0	0	386,119	519,452	972,589	433,344
2022	0	0	0	116,623	1,004,564	0	0	0	36,622	1,348,532	497,221
TOTAL	158,838	0	2,450,958	3,055,779	3,753,380	96,179	0	1,021,870	2,154,915	5,177,411	2,174,371
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
2018	0	0	892,874	839,895	902,317	0	0	438,827	564,999	1,109,100	299,444
2019	228,010	569	791,803	656,305	831,896	171,595	424	330,671	832,560	1,136,316	273,997
2020	907	2,166	967,566	1,053,021	751,234	1,804	6,071	355,100	547,286	1,255,879	482,947
2021	1,449	3,447	1,305,490	1,047,638	1,006,407	6,375	13,375	786,018	570,852	1,113,350	390,876
2022	657	2,363	582,136	470,757	935,401	1,845	18,467	309,361	339,910	1,058,428	432,085
TOTAL	231,023	8,545	4,539,868	4,067,617	4,427,256	181,618	38,337	2,219,977	2,855,607	5,673,072	1,879,349
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,219,369	17,023,553	1,879,349	
IBNR + FREQUENCY ADJUSTMENT	(2,591,012)	(3,963,517)	4,700	
TOTAL LOSSES	4,628,357	13,060,036	1,884,049	
EXPECTED LOSSES	5,045,909	10,164,487	1,664,253	
CREDIBILITY	0.120	0.420	0.550	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.225	0.636	0.092	0.953
INDICATED (POST-TEST)	0.208	0.588	0.085	0.882
PRESENT ON RATE LEVEL	0.238	0.479	0.078	0.795
DERIVED BY FORMULA	0.234	0.525	0.082	0.841
UNDERLYING PRESENT RATE	0.246	0.495	0.081	0.821
PROPOSED	0.234	0.525	0.082	0.841

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.815
IND. RATE				0.815	MINIMUM PREMIUM	
MAN. RATE	0.95	0.88	0.81	+ 0.815	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	458,493	7,378,612	1.609			1	0	8	27	89	125
2019	442,303	7,803,602	1.764			0	0	5	31	68	104
2020	447,517	6,882,815	1.538			0	0	3	40	72	115
2021	492,086	8,559,466	1.739			1	0	5	38	67	111
2022	574,804	6,808,154	1.184			0	0	3	28	65	96
TOTAL	2,415,203	37,432,649	1.550			2	0	24	164	361	551
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	610,993	0	1,532,422	1,458,931	870,411	0	0	737,976	498,729	1,106,370	562,780
2019	0	0	1,266,725	1,865,328	898,356	0	0	1,848,300	699,762	686,568	538,563
2020	0	0	615,319	1,916,154	941,110	0	0	260,721	1,187,233	1,307,161	655,117
2021	604,345	0	1,031,745	2,122,974	971,110	15,000	0	640,593	1,276,141	1,267,686	629,872
2022	0	0	619,550	1,596,622	1,173,363	0	0	442,394	1,084,901	1,255,028	636,296
TOTAL	1,215,338	0	5,065,761	8,960,009	4,854,350	15,000	0	3,929,984	4,746,766	5,622,813	3,022,628
OD	0	0	0	0	0	0	0	0	0	0	7,226

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	870,665	0	2,162,247	1,949,132	1,135,016	0	0	1,242,752	623,411	1,370,792	435,592
2019	0	972	1,394,905	2,276,685	1,123,888	0	1,605	1,163,118	860,177	846,202	455,624
2020	903	2,254	1,131,340	2,326,815	1,239,071	2,600	8,909	575,959	1,343,034	1,613,827	593,536
2021	921,233	5,916	2,311,887	2,308,785	1,284,193	40,247	22,903	1,415,039	1,293,701	1,494,374	568,145
2022	2,697	15,316	2,522,998	1,870,847	1,296,745	8,616	82,572	1,369,569	1,093,699	1,096,396	552,941
TOTAL	1,795,497	24,458	9,523,377	10,732,263	6,078,913	51,463	115,988	5,766,436	5,214,022	6,421,592	2,605,838
OD	0	0	0	0	0	0	0	0	0	0	5,727

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,277,220	28,446,791	2,611,564	
IBNR + FREQUENCY ADJUSTMENT	(4,643,128)	(6,547,737)	6,679	
TOTAL LOSSES	12,634,092	21,899,054	2,618,243	
EXPECTED LOSSES	9,022,945	16,842,544	2,300,971	
CREDIBILITY	0.130	0.470	0.610	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.523	0.907	0.108	1.538
INDICATED (POST-TEST)	0.484	0.839	0.100	1.423
PRESENT ON RATE LEVEL	0.361	0.675	0.092	1.128
DERIVED BY FORMULA	0.377	0.752	0.097	1.226
UNDERLYING PRESENT RATE	0.374	0.697	0.095	1.166
PROPOSED	0.377	0.752	0.097	1.226

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.188
IND. RATE				1.188	MINIMUM PREMIUM	
MAN. RATE	1.32	1.23	1.15	+ 1.188	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,659,381	11,525,922	0.695			1	0	10	32	141	184
2019	1,699,347	7,655,463	0.450			0	0	9	30	103	142
2020	1,646,770	9,367,054	0.569			1	0	11	75	68	155
2021	2,119,967	11,951,092	0.564			3	0	9	73	108	193
2022	1,806,998	7,724,988	0.428			0	0	1	44	113	158
TOTAL	8,932,463	48,224,519	0.540			5	0	40	254	533	832
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
2018	32,084	0	2,256,364	2,185,648	2,076,818	0	0	790,989	1,261,095	2,107,513	815,411
2019	0	0	1,723,953	1,026,880	1,927,410	0	0	635,294	726,825	916,251	698,850
2020	517,233	0	2,565,978	2,242,539	692,053	0	0	612,220	1,481,443	652,841	602,747
2021	673,270	0	1,854,458	2,888,296	957,121	26,906	0	1,459,762	2,470,820	746,889	873,570
2022	0	0	204,953	2,171,899	1,830,444	0	0	29,283	1,253,047	1,516,659	718,703
TOTAL	1,222,587	0	8,605,706	10,515,262	7,483,846	26,906	0	3,527,548	7,193,230	5,940,153	3,709,281
OD	0	0	0	0	10,572	0	0	0	0	2,060	31,684

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	45,720	0	3,183,730	2,920,026	2,708,171	0	0	1,332,025	1,576,369	2,611,209	631,128
2019	0	1,800	2,473,756	1,276,007	2,377,312	0	1,387	1,011,814	894,218	1,123,634	591,227
2020	696,034	8,847	3,762,776	2,745,876	983,414	6,105	20,340	1,122,531	1,656,389	848,189	546,089
2021	1,027,378	9,183	3,495,351	3,125,133	1,346,702	70,471	37,065	2,329,282	2,359,894	1,014,044	787,960
2022	3,057	15,738	2,908,831	2,561,872	1,942,162	5,797	48,411	1,062,914	1,221,569	1,297,829	624,553
TOTAL	1,772,188	35,569	15,824,444	12,628,913	9,357,760	82,372	107,202	6,858,566	7,708,439	6,894,905	3,180,957
OD	0	1	746	698	12,263	0	0	11	20	2,491	27,155

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	24,681,101	36,605,490	3,208,112	
IBNR + FREQUENCY ADJUSTMENT	(6,042,178)	(9,816,648)	7,983	
TOTAL LOSSES	18,638,922	26,788,842	3,216,095	
EXPECTED LOSSES	11,728,975	25,074,734	3,053,298	
CREDIBILITY	0.320	1.000	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.209	0.300	0.036	0.544
INDICATED (POST-TEST)	0.193	0.277	0.033	0.503
PRESENT ON RATE LEVEL	0.127	0.272	0.033	0.432
DERIVED BY FORMULA	0.148	0.277	0.033	0.459
UNDERLYING PRESENT RATE	0.131	0.281	0.034	0.446
PROPOSED	0.148	0.277	0.033	0.459

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.444
IND. RATE				0.444	MINIMUM PREMIUM	
MAN. RATE	0.51	0.50	0.44	+ 0.444	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	3,302,263	47,155,330	1.428			0	0	23	216	744	983
2019	3,405,600	43,364,807	1.273			0	0	17	227	672	916
2020	3,292,339	40,510,397	1.230			1	0	13	264	599	877
2021	3,889,421	50,660,512	1.303			0	0	17	335	670	1022
2022	4,058,191	42,748,553	1.053			1	0	2	295	658	956
TOTAL	17,947,814	224,439,599	1.251			2	0	72	1337	3343	4754
OD						0	0	1	4	7	12

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	4,417,505	8,899,990	11,458,460	0	0	2,643,689	5,611,783	8,974,568	5,149,335
2019	0	0	3,572,899	9,021,328	8,825,123	0	0	1,994,050	6,103,918	8,869,123	4,978,366
2020	7,478	0	3,340,241	11,099,586	6,878,071	293,450	0	1,245,788	6,270,166	6,467,254	4,908,363
2021	0	0	3,507,525	14,440,219	7,961,756	0	0	1,702,517	10,330,548	7,478,510	5,239,437
2022	4,565,948	0	448,715	7,389,818	9,084,513	220,201	0	33,195	4,700,939	10,940,489	5,364,735
TOTAL	4,573,426	0	15,286,885	50,850,941	44,207,923	513,651	0	7,619,239	33,017,354	42,729,944	25,640,236
OD	0	0	149,524	102,376	201,197	0	0	1,607	20,461	51,191	95,227

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	6,103,789	11,890,387	14,941,832	0	0	4,123,409	7,014,729	11,119,490	3,985,585
2019	0	3,683	5,436,784	11,055,595	10,907,304	0	4,197	3,247,100	7,488,393	10,832,208	4,211,698
2020	14,885	12,273	6,286,360	13,524,561	8,943,235	417,706	42,714	2,833,698	7,075,161	7,997,610	4,446,977
2021	11,682	27,004	11,493,733	15,581,005	10,130,818	45,010	82,805	6,315,892	9,377,782	8,880,740	4,725,972
2022	847,166	56,471	11,022,602	9,740,705	9,208,254	60,771	240,017	4,978,397	5,745,920	8,796,671	4,661,955
TOTAL	873,733	99,431	40,343,266	61,792,253	54,131,443	523,487	369,734	21,498,497	36,701,985	47,626,719	22,032,187
OD	11	26	230,719	122,281	257,293	6	11	5,153	24,375	62,068	81,764

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	63,944,074	200,718,417	22,113,951	
IBNR + FREQUENCY ADJUSTMENT	(19,782,377)	(52,854,063)	57,652	
TOTAL LOSSES	44,161,698	147,864,354	22,171,603	
EXPECTED LOSSES	38,484,179	135,746,204	20,519,014	
CREDIBILITY	0.510	1.000	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.245	0.821	0.123	1.189
INDICATED (POST-TEST)	0.226	0.760	0.114	1.100
PRESENT ON RATE LEVEL	0.207	0.732	0.111	1.050
DERIVED BY FORMULA	0.217	0.760	0.114	1.091
UNDERLYING PRESENT RATE	0.214	0.756	0.114	1.085
PROPOSED	0.217	0.760	0.114	1.091

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.057
IND. RATE				1.057	MINIMUM PREMIUM	
MAN. RATE	1.15	1.11	1.07	+ 1.057	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	166,337	1,974,328	1.187			0	0	1	8	7	16
2019	159,203	556,337	0.349			0	0	0	3	10	13
2020	145,431	560,368	0.385			0	0	0	6	5	11
2021	148,927	261,586	0.176			0	0	0	2	7	9
2022	138,738	296,569	0.214			0	0	0	0	7	7
TOTAL	758,636	3,649,188	0.481			0	0	1	19	36	56
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	383,576	396,536	134,090	0	0	647,636	237,982	105,457	69,051
2019	0	0	0	128,357	180,699	0	0	0	75,922	100,598	70,761
2020	0	0	0	262,433	44,884	0	0	0	114,668	52,791	85,592
2021	0	0	0	81,427	38,701	0	0	0	17,192	62,752	61,514
2022	0	0	0	0	141,175	0	0	0	0	90,292	65,102
TOTAL	0	0	383,576	868,753	539,549	0	0	647,636	445,764	411,890	352,020
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	351,343	529,772	174,853	0	0	707,987	297,478	130,661	53,445
2019	0	0	8,014	157,643	222,307	0	0	3,503	92,816	122,814	59,864
2020	0	23	39,808	313,965	63,503	0	41	16,498	126,615	67,323	77,546
2021	34	75	39,527	86,564	49,338	52	74	9,624	20,185	69,878	55,486
2022	79	251	68,061	52,090	129,566	117	1,186	19,332	21,068	70,653	56,574
TOTAL	113	349	506,753	1,140,034	639,568	168	1,302	756,945	558,161	461,329	302,915
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,265,630	2,799,092	302,915	
IBNR + FREQUENCY ADJUSTMENT	(389,918)	(622,436)	656	
TOTAL LOSSES	875,712	2,176,656	303,571	
EXPECTED LOSSES	748,093	1,590,064	277,574	
CREDIBILITY	0.060	0.220	0.280	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.115	0.287	0.040	0.442
INDICATED (POST-TEST)	0.107	0.266	0.037	0.409
PRESENT ON RATE LEVEL	0.095	0.203	0.035	0.334
DERIVED BY FORMULA	0.096	0.217	0.036	0.349
UNDERLYING PRESENT RATE	0.099	0.210	0.037	0.345
PROPOSED	0.096	0.217	0.036	0.349

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.338
IND. RATE				0.338	MINIMUM PREMIUM	
MAN. RATE	0.42	0.37	0.34	+ 0.338	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	112,097	1,551,099	1.384			0	0	1	7	20	28
2019	106,463	1,765,573	1.658			0	0	1	9	13	23
2020	97,554	1,248,529	1.280			0	0	0	10	18	28
2021	108,671	8,869,659	8.162			0	1	3	7	18	29
2022	132,981	2,374,504	1.786			0	0	0	8	31	39
TOTAL	557,766	15,809,364	2.834			0	1	5	41	100	147
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	235,871	202,878	338,391	0	0	175,316	141,831	255,468	201,344
2019	0	0	402,957	339,318	114,014	0	0	78,197	369,818	339,452	121,817
2020	0	0	0	398,289	225,199	0	0	0	156,025	346,350	122,666
2021	0	524,941	772,619	131,776	277,540	0	6,022,854	251,548	495,658	196,145	196,578
2022	0	0	0	364,331	500,694	0	0	0	908,635	439,828	161,016
TOTAL	0	524,941	1,411,447	1,436,592	1,455,838	0	6,022,854	505,061	2,071,967	1,577,243	803,421
OD	0	0	0	0	0	0	0	0	0	0	1,233

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	332,814	271,045	441,262	0	0	295,232	177,289	316,525	155,840
2019	0	421	578,830	414,872	145,376	0	171	136,685	451,371	416,729	103,057
2020	0	38	66,223	482,117	291,401	0	73	28,795	180,567	420,447	111,135
2021	2,504	52,079	1,069,662	201,642	354,406	77,803	813,412	644,543	497,352	256,892	177,313
2022	581	2,688	547,013	497,450	501,524	3,165	24,324	605,948	729,294	423,764	139,923
TOTAL	3,085	55,225	2,594,543	1,867,127	1,733,970	80,968	837,979	1,711,204	2,035,873	1,834,357	687,269
OD	0	0	0	0	0	0	0	0	0	0	1,044

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,283,004	7,471,327	688,313	
IBNR + FREQUENCY ADJUSTMENT	(1,515,652)	(1,272,118)	1,977	
TOTAL LOSSES	3,767,352	6,199,209	690,290	
EXPECTED LOSSES	2,937,797	3,278,059	684,836	
CREDIBILITY	0.050	0.180	0.230	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.675	1.111	0.124	1.910
INDICATED (POST-TEST)	0.625	1.029	0.114	1.768
PRESENT ON RATE LEVEL	0.510	0.569	0.119	1.197
DERIVED BY FORMULA	0.515	0.651	0.118	1.284
UNDERLYING PRESENT RATE	0.527	0.588	0.123	1.237
PROPOSED	0.515	0.651	0.118	1.284

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.244
IND. RATE				1.244	MINIMUM PREMIUM	
MAN. RATE	1.55	1.37	1.22	+ 1.244	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	537,907	11,811,725	2.196			0	0	7	48	145	200
2019	461,635	9,434,131	2.044			2	0	6	44	103	155
2020	467,329	7,796,791	1.668			0	0	5	56	98	159
2021	513,277	7,896,361	1.538			2	0	2	51	86	141
2022	559,655	10,932,221	1.953			2	0	2	52	87	143
TOTAL	2,539,803	47,871,229	1.885			6	0	22	251	519	798
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
2018	0	0	1,473,181	1,780,483	2,748,323	0	0	782,409	1,271,843	2,781,187	974,299
2019	81,793	0	1,256,034	1,864,600	1,233,410	343,539	0	581,640	1,445,407	1,966,627	661,081
2020	0	0	974,394	1,880,847	803,944	0	0	636,575	1,459,284	1,281,066	760,681
2021	428,398	0	387,826	1,892,582	921,958	0	0	475,779	1,600,531	1,535,529	653,758
2022	7,001	0	516,951	1,947,838	1,210,696	605,609	0	854,185	2,233,400	2,874,342	682,199
TOTAL	517,192	0	4,608,386	9,366,350	6,918,331	949,148	0	3,330,588	8,010,465	10,438,751	3,732,018
OD	0	0	0	0	85	0	0	0	0	13,661	192

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	2,078,658	2,378,725	3,583,813	0	0	1,317,577	1,589,804	3,445,891	754,107
2019	117,413	1,311	1,851,596	2,281,330	1,535,341	612,914	1,270	962,862	1,773,148	2,404,442	559,275
2020	1,429	3,457	1,598,489	2,287,154	1,075,805	6,348	21,157	1,170,306	1,652,046	1,600,475	689,177
2021	652,661	3,248	1,407,803	2,034,922	1,187,652	10,047	19,571	1,336,980	1,594,638	1,803,513	589,690
2022	10,450	15,250	2,609,559	2,148,473	1,325,035	563,995	136,043	2,411,279	2,122,177	1,964,992	592,831
TOTAL	781,953	23,266	9,546,106	11,130,604	8,707,646	1,193,304	178,041	7,199,004	8,731,813	11,219,313	3,185,080
OD	0	0	8	8	96	3	5	730	1,019	14,970	149

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	18,922,420	39,805,468	3,185,228	
IBNR + FREQUENCY ADJUSTMENT	(4,269,418)	(9,843,645)	9,222	
TOTAL LOSSES	14,653,002	29,961,824	3,194,450	
EXPECTED LOSSES	8,234,197	25,216,176	3,380,910	
CREDIBILITY	0.140	0.490	0.630	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.577	1.179	0.126	1.882
INDICATED (POST-TEST)	0.534	1.091	0.116	1.741
PRESENT ON RATE LEVEL	0.314	0.960	0.129	1.403
DERIVED BY FORMULA	0.344	1.024	0.121	1.490
UNDERLYING PRESENT RATE	0.324	0.993	0.133	1.450
PROPOSED	0.344	1.024	0.121	1.490

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.443
IND. RATE				1.443	MINIMUM PREMIUM	
MAN. RATE	1.64	1.58	1.43	+ 1.443	PRESENT	

+ PROPOSED

CLASS BLDG. MATERIAL STORE EMPLOYEES

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0935

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	58,851	278,717	0.474			0	0	0	2	15	17
2019	54,137	818,751	1.512			0	0	2	0	12	14
2020	57,559	258,708	0.449			0	0	0	0	7	7
2021	64,857	595,511	0.918			0	0	0	2	8	10
2022	66,971	432,204	0.645			0	0	0	1	11	12
TOTAL	302,375	2,383,891	0.788			0	0	2	5	53	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
2018	0	0	0	18,167	63,705	0	0	0	8,061	141,883	46,901
2019	0	0	362,737	0	88,974	0	0	131,370	0	140,617	95,053
2020	0	0	0	0	70,254	0	0	0	0	152,922	35,532
2021	0	0	0	191,334	47,200	0	0	0	108,975	149,195	98,807
2022	0	0	0	6,628	140,798	0	0	0	20,905	174,755	89,118
TOTAL	0	0	362,737	216,129	410,931	0	0	131,370	137,941	759,372	365,411
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
2018	0	0	0	24,271	83,071	0	0	0	10,076	175,793	36,301
2019	0	379	506,867	2,982	110,839	0	287	203,116	2,659	170,955	80,415
2020	0	1	2,598	2,513	87,224	0	9	3,535	4,616	183,184	32,192
2021	78	169	88,701	199,498	66,357	273	388	47,730	109,399	170,551	89,124
2022	84	283	73,439	57,640	129,984	285	2,723	49,191	55,193	138,576	77,444
TOTAL	162	832	671,605	286,904	477,475	559	3,406	303,573	181,943	839,059	315,476
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	980,138	1,785,381	315,476	
IBNR + FREQUENCY ADJUSTMENT	(194,543)	(430,504)	742	
TOTAL LOSSES	785,595	1,354,877	316,218	
EXPECTED LOSSES	376,976	1,102,265	268,598	
CREDIBILITY	0.030	0.120	0.150	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.260	0.448	0.105	0.812
INDICATED (POST-TEST)	0.240	0.415	0.097	0.752
PRESENT ON RATE LEVEL	0.121	0.353	0.086	0.559
DERIVED BY FORMULA	0.124	0.360	0.088	0.572
UNDERLYING PRESENT RATE	0.125	0.365	0.089	0.578
PROPOSED	0.124	0.360	0.088	0.572

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.554
IND. RATE				0.554	MINIMUM PREMIUM	
MAN. RATE	0.67	0.63	0.57	+ 0.554	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	755,236	5,876,343	0.778			1	0	5	12	59	77
2019	790,176	3,169,633	0.401			0	0	3	6	27	36
2020	786,748	1,192,796	0.152			0	0	1	4	14	19
2021	959,461	5,212,381	0.543			0	0	5	19	55	79
2022	985,393	1,781,712	0.181			0	0	0	3	29	32
TOTAL	4,277,014	17,232,865	0.403			1	0	14	44	184	243
OD						0	0	0	0	1	1

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	750,001	0	1,733,688	813,674	738,740	14,369	0	655,199	275,577	548,519	346,576
2019	0	0	986,209	328,197	527,056	0	0	400,297	136,199	293,553	498,122
2020	0	0	340,745	280,367	96,275	0	0	56,759	123,780	203,720	91,150
2021	0	0	1,333,449	320,160	1,010,685	0	0	787,988	707,404	724,821	327,874
2022	0	0	0	268,376	513,310	0	0	0	237,844	550,625	211,557
TOTAL	750,001	0	4,394,091	2,010,774	2,886,066	14,369	0	1,900,243	1,480,804	2,321,238	1,475,279
OD	0	0	0	0	434	0	0	0	0	0	3,942

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	1,068,751	0	2,183,447	1,087,068	963,317	47,317	0	893,124	344,471	679,615	268,250
2019	0	1,030	1,396,487	409,206	653,531	0	874	623,475	171,486	359,890	421,411
2020	500	1,174	497,300	344,048	135,506	566	1,890	105,573	143,097	249,684	82,582
2021	2,114	5,145	1,763,640	482,672	1,215,570	9,734	20,720	1,167,171	739,724	862,354	295,742
2022	508	2,237	472,601	419,747	502,040	1,390	12,089	251,857	292,514	451,698	183,843
TOTAL	1,071,874	9,585	6,313,476	2,742,741	3,469,965	59,008	35,573	3,041,200	1,691,292	2,603,241	1,251,828
OD	0	0	41	39	492	0	0	0	0	0	3,179

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	10,530,757	10,507,769	1,255,007	
IBNR + FREQUENCY ADJUSTMENT	(2,824,182)	(2,677,336)	2,823	
TOTAL LOSSES	7,706,575	7,830,433	1,257,830	
EXPECTED LOSSES	5,507,663	6,875,281	985,976	
CREDIBILITY	0.200	0.690	0.890	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.180	0.183	0.029	0.393
INDICATED (POST-TEST)	0.167	0.169	0.027	0.363
PRESENT ON RATE LEVEL	0.127	0.158	0.023	0.307
DERIVED BY FORMULA	0.135	0.166	0.027	0.327
UNDERLYING PRESENT RATE	0.129	0.161	0.023	0.313
PROPOSED	0.135	0.166	0.027	0.327

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.310
IND. RATE				0.310	MINIMUM PREMIUM	
MAN. RATE	0.37	0.34	0.32	+ 0.310	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	7,375	394,489	5,349			0	0	0	1	6	7
2019	11,103	409,171	3,685			0	0	0	1	4	5
2020	2,657	43,009	1,619			0	0	0	1	1	2
2021	9,025	106,002	1,175			0	0	0	0	1	1
2022	7,245	571,612	7,890			0	0	0	0	2	2
TOTAL	37,405	1,524,283	4,075			0	0	0	3	14	17
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	43,754	142,819	0	0	0	11,288	135,057	61,571
2019	0	0	0	66,087	151,540	0	0	0	53,950	57,723	79,871
2020	0	0	0	11,025	3,847	0	0	0	22,298	1,739	4,100
2021	0	0	0	0	94,079	0	0	0	0	2,978	8,945
2022	0	0	0	0	20,927	0	0	0	0	481,648	69,037
TOTAL	0	0	0	120,866	413,212	0	0	0	87,536	679,145	223,524
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
2018	0	0	0	58,455	186,236	0	0	0	14,110	167,336	47,656
2019	0	0	4,812	81,821	185,981	0	0	2,414	65,818	70,631	67,571
2020	0	1	1,745	13,260	5,103	0	8	3,011	24,364	2,877	3,715
2021	6	15	8,986	8,401	106,635	1	1	159	222	3,263	8,068
2022	12	37	10,089	7,722	19,206	622	6,329	103,126	112,383	376,887	59,993
TOTAL	18	53	25,632	169,659	503,162	622	6,337	108,710	216,897	620,995	187,003
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	141,372	1,510,713	187,003	
IBNR + FREQUENCY ADJUSTMENT	(118,737)	(174,116)	276	
TOTAL LOSSES	22,636	1,336,597	187,279	
EXPECTED LOSSES	231,360	453,391	110,755	
CREDIBILITY	0.010	0.030	0.040	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.061	3.573	0.501	4.135
INDICATED (POST-TEST)	0.056	3.307	0.463	3.826
PRESENT ON RATE LEVEL	0.601	1.179	0.288	2.068
DERIVED BY FORMULA	0.596	1.242	0.295	2.133
UNDERLYING PRESENT RATE	0.619	1.212	0.296	2.127
PROPOSED	0.596	1.242	0.295	2.133

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.108
IND. RATE				2.108	MINIMUM PREMIUM	
MAN. RATE	2.78	2.60	2.20	+ 2.108	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	137,518	1,558,416	1.133			0	0	0	4	43	47
2019	143,581	1,671,595	1.164			0	0	2	3	30	35
2020	142,609	1,816,235	1.274			0	0	0	1	53	54
2021	209,358	1,984,240	0.948			0	0	0	11	48	59
2022	200,330	1,701,335	0.849			0	0	0	6	46	52
TOTAL	833,396	8,731,821	1.048			0	0	2	25	220	247
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
2018	0	0	0	194,698	577,052	0	0	0	92,010	451,460	243,196
2019	0	0	498,290	246,926	216,696	0	0	178,076	95,517	275,086	161,004
2020	0	0	0	66,891	918,781	0	0	0	54,442	581,544	194,577
2021	0	0	0	408,262	592,032	0	0	0	335,878	367,936	280,132
2022	0	0	0	246,061	503,723	0	0	0	104,928	566,590	280,033
TOTAL	0	0	498,290	1,162,838	2,808,284	0	0	178,076	682,775	2,242,616	1,158,942
OD	0	0	0	0	75,629	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
2018	0	0	0	260,117	752,476	0	0	0	115,013	559,359	188,234
2019	0	520	708,730	304,527	270,444	0	389	279,507	119,959	335,358	136,209
2020	0	24	43,695	112,486	1,142,700	0	52	20,699	76,911	698,564	176,287
2021	199	437	236,196	469,557	698,483	822	1,164	142,202	330,326	424,952	252,679
2022	485	2,110	449,260	397,056	490,669	1,031	9,586	180,412	204,569	452,546	243,349
TOTAL	683	3,092	1,437,881	1,543,742	3,354,772	1,853	11,192	622,820	846,778	2,470,780	996,758
OD	0	0	887	847	92,458	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,078,407	8,309,377	996,758	
IBNR + FREQUENCY ADJUSTMENT	(1,341,139)	(2,055,470)	3,412	
TOTAL LOSSES	737,268	6,253,906	1,000,170	
EXPECTED LOSSES	2,628,713	5,275,368	1,138,991	
CREDIBILITY	0.070	0.230	0.300	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.088	0.739	0.120	0.948
INDICATED (POST-TEST)	0.082	0.684	0.111	0.877
PRESENT ON RATE LEVEL	0.305	0.612	0.132	1.050
DERIVED BY FORMULA	0.290	0.629	0.126	1.044
UNDERLYING PRESENT RATE	0.315	0.633	0.137	1.085
PROPOSED	0.290	0.629	0.126	1.044

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.012
IND. RATE				1.012	MINIMUM PREMIUM	
MAN. RATE	1.50	1.24	1.07	+ 1.012	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,317,604	24,285,273	1.843			1	0	16	77	389	483
2019	1,379,378	17,035,175	1.235			0	0	8	51	329	388
2020	1,455,579	20,284,806	1.394			0	0	11	55	370	436
2021	1,557,725	21,267,206	1.365			1	0	13	59	321	394
2022	1,683,038	17,578,290	1.044			0	0	5	54	307	366
TOTAL	7,393,324	100,450,750	1.359			2	0	53	296	1716	2067
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	
2018	279,755	0	3,526,633	4,250,820	5,406,682	100,383	0	1,484,672	2,330,886	4,802,404	2,103,038	
2019	0	0	1,633,722	2,966,256	3,787,929	0	0	1,232,821	1,560,165	3,559,204	2,295,078	
2020	0	0	2,312,383	3,319,208	5,232,767	0	0	1,662,917	1,783,595	3,963,827	2,010,109	
2021	110,136	0	2,908,374	4,133,414	4,685,965	0	0	1,005,643	2,487,714	3,958,848	1,977,112	
2022	0	0	1,005,305	3,234,540	4,524,658	0	0	528,135	1,451,381	4,733,824	2,100,447	
TOTAL	389,891	0	11,386,417	17,904,238	23,638,001	100,383	0	5,914,188	9,613,741	21,018,107	10,485,784	
OD	0	0	0	0	154	0	0	0	0	4,378	5,190	

TRANSLATED LOSSES												
POLICY YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2018	398,651	0	4,968,419	5,679,096	7,050,313	330,561	0	2,492,607	2,913,608	5,950,179	1,627,751	
2019	0	1,706	2,458,821	3,647,648	4,672,457	0	2,691	1,979,039	1,933,983	4,336,480	1,941,636	
2020	3,257	7,865	3,626,812	4,182,806	6,645,082	15,421	50,858	2,627,999	2,118,529	4,845,565	1,821,159	
2021	173,888	15,353	5,868,242	4,792,115	5,703,546	19,055	37,996	2,497,614	2,614,274	4,534,575	1,783,355	
2022	6,370	32,691	5,897,434	4,555,262	4,583,577	14,908	144,278	2,415,758	2,168,360	3,854,383	1,825,288	
TOTAL	582,166	57,614	22,819,729	22,856,926	28,654,976	379,945	235,823	12,013,016	11,748,753	23,521,181	8,999,190	
OD	0	0	2	2	188	0	0	24	43	5,294	4,464	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	36,088,319	86,787,362	9,003,654	
IBNR + FREQUENCY ADJUSTMENT	(12,336,416)	(23,031,342)	25,572	
TOTAL LOSSES	23,751,904	63,756,021	9,029,226	
EXPECTED LOSSES	24,020,197	59,137,496	9,062,417	
CREDIBILITY	0.280	1.000	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.321	0.862	0.122	1.306
INDICATED (POST-TEST)	0.297	0.798	0.113	1.208
PRESENT ON RATE LEVEL	0.314	0.774	0.119	1.207
DERIVED BY FORMULA	0.310	0.798	0.113	1.220
UNDERLYING PRESENT RATE	0.325	0.800	0.123	1.247
PROPOSED	0.306	0.790	0.112	1.208

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.171
IND. RATE				1.171	MINIMUM PREMIUM	
MAN. RATE	1.50	1.40	1.23	+ 1.171	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,041,386	17,788,883	1.708			0	0	18	54	320	392
2019	1,042,150	18,947,865	1.818			1	0	10	66	299	376
2020	1,037,108	20,721,829	1.998			0	0	26	70	268	364
2021	1,487,012	18,160,017	1.221			0	0	10	105	217	332
2022	1,617,362	17,288,858	1.069			0	0	4	78	301	383
TOTAL	6,225,018	92,907,452	1.492			1	0	68	373	1405	1847
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
2018	0	0	3,553,561	2,803,771	3,913,784	0	0	1,311,875	1,882,876	2,973,481	1,349,535
2019	249,171	0	1,895,836	4,359,965	3,848,077	2,030,120	0	522,006	2,103,729	3,032,169	906,792
2020	0	0	5,472,314	3,316,349	4,486,941	0	0	1,565,411	2,139,557	2,793,349	947,908
2021	0	0	2,211,731	5,177,094	3,682,960	0	0	769,970	2,676,159	2,763,670	878,433
2022	0	0	924,575	3,395,819	4,502,374	0	0	332,491	2,446,345	4,531,722	1,155,532
TOTAL	249,171	0	14,058,017	19,052,998	20,434,136	2,030,120	0	4,501,753	11,248,666	16,094,391	5,238,200
OD	0	0	0	0	2,265	0	0	0	0	113	16,320

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	5,014,075	3,745,838	5,103,574	0	0	2,209,198	2,353,595	3,684,143	1,044,540
2019	95,208	1,979	2,889,046	5,339,492	4,762,666	964,097	1,140	902,439	2,579,291	3,702,612	767,146
2020	8,028	18,807	7,922,857	4,218,573	5,792,193	15,609	51,523	2,676,612	2,471,970	3,456,559	858,805
2021	5,760	13,530	5,406,873	5,732,290	4,610,607	16,511	32,032	2,209,931	2,678,969	3,229,626	792,347
2022	6,397	32,749	5,941,460	4,676,668	4,577,055	15,769	142,498	2,716,277	2,784,138	3,774,868	1,004,157
TOTAL	115,393	67,064	27,174,311	23,712,861	24,846,095	1,011,986	227,192	10,714,456	12,867,963	17,847,808	4,466,995
OD	1	2	614	470	2,462	0	0	0	0	140	14,274

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	39,311,019	79,277,798	4,481,268	
IBNR + FREQUENCY ADJUSTMENT	(13,256,640)	(21,986,922)	14,148	
TOTAL LOSSES	26,054,378	57,290,876	4,495,416	
EXPECTED LOSSES	26,008,090	56,630,935	4,477,488	
CREDIBILITY	0.250	0.890	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.419	0.920	0.072	1.411
INDICATED (POST-TEST)	0.387	0.852	0.067	1.306
PRESENT ON RATE LEVEL	0.404	0.880	0.070	1.354
DERIVED BY FORMULA	0.400	0.855	0.067	1.321
UNDERLYING PRESENT RATE	0.418	0.910	0.072	1.399
PROPOSED	0.400	0.855	0.067	1.321

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.280
IND. RATE				1.280	MINIMUM PREMIUM	
MAN. RATE	1.57	1.50	1.38	+ 1.280	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	2,360,356	19,464,098	0.825			0	0	8	65	357	430
2019	2,895,201	21,586,531	0.746			0	0	13	63	352	428
2020	3,152,909	25,471,733	0.808			0	1	15	71	340	427
2021	3,597,632	19,876,166	0.552			0	0	11	53	310	374
2022	4,484,898	13,146,129	0.293			0	0	4	35	278	317
TOTAL	16,490,996	99,544,657	0.604			0	1	51	287	1637	1976
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
2018	0	0	1,496,959	3,781,322	5,586,918	0	0	1,174,937	2,044,071	4,252,276	1,127,615
2019	0	0	2,375,534	3,670,980	5,959,082	0	0	2,030,418	1,931,069	4,099,002	1,520,446
2020	0	229,114	3,132,573	4,473,306	5,576,451	0	343,954	4,671,267	2,436,317	3,733,840	874,911
2021	0	0	2,756,422	3,229,880	5,691,674	0	0	1,800,183	2,582,680	3,088,061	727,266
2022	0	0	870,729	2,284,447	4,347,100	0	0	125,721	1,282,160	3,383,525	852,447
TOTAL	0	229,114	10,632,217	17,439,935	27,161,225	0	343,954	9,802,526	10,276,297	18,556,704	5,102,685
OD	0	0	0	0	51,367	0	0	0	0	10,234	6,066

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	2,112,209	5,051,846	7,285,341	0	0	1,978,594	2,555,089	5,268,570	872,774
2019	0	2,373	3,407,982	4,529,865	7,338,064	0	2,946	2,175,609	2,389,019	4,995,743	1,286,297
2020	6,963	200,637	4,792,780	5,585,394	7,122,311	33,168	746,941	3,413,816	2,846,580	4,603,383	792,669
2021	5,064	12,019	4,684,361	3,921,786	6,754,743	22,939	46,822	2,905,746	2,657,976	3,597,254	655,994
2022	5,328	26,527	4,880,598	3,659,614	4,303,309	9,138	83,114	1,585,799	1,688,715	2,765,400	740,776
TOTAL	17,356	241,557	19,877,930	22,748,504	32,803,768	65,245	879,822	12,059,564	12,137,378	21,230,350	4,348,511
OD	3	8	4,776	4,465	58,456	0	0	0	0	12,680	5,335

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	33,146,260	88,995,601	4,353,846	
IBNR + FREQUENCY ADJUSTMENT	(10,619,779)	(26,854,463)	15,894	
TOTAL LOSSES	22,526,481	62,141,138	4,369,740	
EXPECTED LOSSES	20,966,917	69,479,716	4,877,425	
CREDIBILITY	0.480	1.000	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.137	0.376	0.026	0.539
INDICATED (POST-TEST)	0.126	0.348	0.024	0.499
PRESENT ON RATE LEVEL	0.123	0.408	0.029	0.559
DERIVED BY FORMULA	0.125	0.348	0.024	0.497
UNDERLYING PRESENT RATE	0.127	0.421	0.030	0.578
PROPOSED	0.125	0.350	0.025	0.499

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.484
IND. RATE				0.484	MINIMUM PREMIUM	
MAN. RATE	0.89	0.75	0.57	+ 0.484	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	399,708	3,544,905	0.887			0	0	0	11	88	99
2019	396,710	3,325,875	0.838			3	0	2	9	71	85
2020	381,208	4,795,838	1.258			1	0	4	10	58	73
2021	459,599	3,522,757	0.766			0	0	0	5	102	107
2022	520,742	4,313,362	0.828			0	0	0	1	80	81
TOTAL	2,157,967	19,502,737	0.904			4	0	6	36	399	445
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	587,649	751,202	0	0	0	524,418	1,064,564	617,072
2019	256,202	0	357,220	377,476	305,701	118,133	0	296,488	456,777	679,007	478,871
2020	369,862	0	837,582	547,097	652,102	0	0	468,319	798,048	726,243	396,585
2021	0	0	0	410,501	894,992	0	0	0	322,334	1,413,046	481,884
2022	0	0	0	11,701	947,594	0	0	0	55,969	2,841,984	456,114
TOTAL	626,064	0	1,194,802	1,934,424	3,551,591	118,133	0	764,807	2,157,546	6,724,844	2,430,526
OD	0	0	0	0	0	0	0	0	0	0	3,358

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	785,099	979,567	0	0	0	655,523	1,318,995	477,614
2019	367,775	373	519,052	463,031	379,874	210,763	647	478,155	562,006	830,191	405,125
2020	496,256	2,881	1,217,118	691,465	844,680	4,670	15,460	819,269	908,455	908,625	359,306
2021	220	486	266,119	498,896	1,042,029	1,024	1,472	193,082	396,094	1,569,310	434,659
2022	528	1,711	457,502	352,678	853,598	3,249	32,581	543,802	596,863	1,877,093	396,363
TOTAL	864,779	5,452	2,459,792	2,791,169	4,099,747	219,706	50,161	2,034,308	3,118,941	6,504,213	2,073,067
OD	0	0	0	0	0	0	0	0	0	0	2,839

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,634,197	16,514,070	2,075,906	
IBNR + FREQUENCY ADJUSTMENT	(1,754,865)	(4,037,701)	5,728	
TOTAL LOSSES	3,879,331	12,476,369	2,081,634	
EXPECTED LOSSES	3,417,710	10,394,011	1,944,719	
CREDIBILITY	0.120	0.440	0.560	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.180	0.578	0.096	0.854
INDICATED (POST-TEST)	0.166	0.535	0.089	0.791
PRESENT ON RATE LEVEL	0.153	0.466	0.087	0.706
DERIVED BY FORMULA	0.155	0.496	0.088	0.739
UNDERLYING PRESENT RATE	0.158	0.482	0.090	0.730
PROPOSED	0.155	0.496	0.088	0.739

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.716
IND. RATE				0.716	MINIMUM PREMIUM	
MAN. RATE	0.78	0.75	0.72	+ 0.716	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	277,204	4,394,602	1.585			0	0	0	18	60	78
2019	235,352	3,691,490	1.568			0	0	0	15	63	78
2020	139,206	1,691,716	1.215			0	0	1	6	37	44
2021	223,361	4,084,639	1.829			0	0	3	12	47	62
2022	302,287	2,178,912	0.721			0	0	1	8	62	71
TOTAL	1,177,410	16,041,359	1.362			0	0	5	59	269	333
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
2018	0	0	0	1,021,266	964,745	0	0	0	858,333	1,038,224	512,034
2019	0	0	0	1,038,554	878,575	0	0	0	413,270	986,487	374,604
2020	0	0	162,632	269,297	355,268	0	0	165,693	74,411	447,168	217,247
2021	0	0	947,975	434,289	398,255	0	0	944,745	423,395	623,857	312,123
2022	0	0	194,229	379,595	508,372	0	0	70,377	114,006	614,186	298,147
TOTAL	0	0	1,304,836	3,143,001	3,105,215	0	0	1,180,815	1,883,415	3,709,922	1,714,155
OD	0	0	0	0	7,969	0	0	0	0	31,981	9,560

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	1,364,411	1,258,027	0	0	0	1,072,916	1,286,360	396,314
2019	0	0	58,002	1,268,982	1,085,394	0	0	21,467	509,572	1,199,206	316,915
2020	239	578	268,484	336,531	452,725	1,652	5,412	266,554	100,439	541,930	196,826
2021	1,477	3,570	1,245,499	522,536	512,875	10,936	24,028	1,259,106	487,115	738,449	281,535
2022	824	4,455	757,249	534,552	521,553	1,738	17,387	273,634	230,308	493,655	259,090
TOTAL	2,539	8,603	2,329,234	4,027,012	3,830,575	14,326	46,826	1,820,761	2,400,349	4,259,600	1,450,680
OD	1	1	761	712	9,033	7	11	1,708	2,386	35,045	8,124

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,224,779	14,564,711	1,458,804	
IBNR + FREQUENCY ADJUSTMENT	(1,323,642)	(3,364,505)	4,174	
TOTAL LOSSES	2,901,137	11,200,206	1,462,978	
EXPECTED LOSSES	2,552,672	8,723,386	1,380,464	
CREDIBILITY	0.080	0.290	0.380	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.246	0.947	0.124	1.317
INDICATED (POST-TEST)	0.228	0.877	0.114	1.219
PRESENT ON RATE LEVEL	0.210	0.717	0.113	1.040
DERIVED BY FORMULA	0.211	0.763	0.114	1.088
UNDERLYING PRESENT RATE	0.217	0.741	0.117	1.075
PROPOSED	0.211	0.763	0.114	1.088

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.054
IND. RATE				1.054	MINIMUM PREMIUM	
MAN. RATE	1.22	1.13	1.06	+ 1.054	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	362,568	9,094,007	2.508			0	0	14	27	81	122
2019	404,840	9,380,171	2.317			0	0	11	24	113	148
2020	599,699	7,674,805	1.280			0	0	9	33	100	142
2021	247,619	2,717,324	1.097			0	0	2	7	32	41
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	1,614,726	28,866,307	1.788			0	0	36	91	326	453
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
2018	0	0	4,200,170	1,217,010	1,433,693	0	0	732,642	742,854	475,425	292,213
2019	0	0	2,679,829	1,462,106	2,168,200	0	0	984,678	614,798	1,181,910	288,650
2020	0	0	1,900,638	1,539,200	1,572,150	0	0	685,567	941,683	760,680	274,887
2021	0	0	604,559	297,926	999,375	0	0	183,025	208,721	343,270	80,448
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	9,385,196	4,516,242	6,173,418	0	0	2,585,912	2,508,056	2,761,285	936,198
OD	0	0	0	0	1,199	0	0	0	0	509	5,812

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	5,855,833	1,625,925	1,869,536	0	0	1,205,538	928,568	589,052	226,173
2019	0	2,798	3,829,504	1,811,604	2,681,869	0	2,150	1,547,061	764,734	1,445,590	244,198
2020	2,788	6,565	2,808,576	1,926,746	2,040,290	6,836	22,538	1,162,140	1,073,719	959,742	249,048
2021	1,139	2,753	985,626	425,970	1,176,889	2,913	6,184	352,608	227,985	396,281	72,564
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	3,927	12,116	13,479,539	5,790,246	7,768,583	9,749	30,873	4,267,348	2,995,005	3,390,665	791,982
OD	0	0	0	0	1,563	0	0	0	0	631	5,008

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,803,550	19,946,693	796,991	
IBNR + FREQUENCY ADJUSTMENT	(4,412,657)	(4,342,695)	425	
TOTAL LOSSES	13,390,893	15,603,999	797,416	
EXPECTED LOSSES	8,252,007	10,745,325	670,710	
CREDIBILITY	0.100	0.360	0.460	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.829	0.966	0.049	1.845
INDICATED (POST-TEST)	0.767	0.894	0.045	1.707
PRESENT ON RATE LEVEL	0.497	0.647	0.040	1.184
DERIVED BY FORMULA	0.524	0.736	0.043	1.303
UNDERLYING PRESENT RATE	0.511	0.665	0.042	1.218
PROPOSED	0.524	0.736	0.043	1.303

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.287
IND. RATE				1.287	MINIMUM PREMIUM	
MAN. RATE	1.94	1.67	1.26	+ 1.287	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	233,322	2,859,300	1.225			0	0	2	28	20	50
2019	209,505	1,105,263	0.528			0	0	0	8	14	22
2020	188,295	1,311,190	0.696			0	0	0	10	11	21
2021	177,432	1,048,914	0.591			0	0	0	3	20	23
2022	191,672	942,695	0.492			0	0	0	3	16	19
TOTAL	1,000,226	7,267,362	0.727			0	0	2	52	81	135
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	413,852	1,267,793	197,155	0	0	103,601	475,629	141,032	260,238
2019	0	0	0	275,433	212,074	0	0	0	286,409	140,863	190,484
2020	0	0	0	270,701	294,655	0	0	0	213,889	361,574	170,371
2021	0	0	0	65,000	452,155	0	0	0	39,444	353,584	138,731
2022	0	0	0	108,001	211,284	0	0	0	166,108	210,470	246,832
TOTAL	0	0	413,852	1,986,928	1,367,323	0	0	103,601	1,181,479	1,207,523	1,006,656
OD	0	0	0	0	0	0	0	0	0	0	815

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	583,945	1,693,771	257,090	0	0	174,464	594,536	174,739	201,424
2019	0	0	15,137	336,310	262,266	0	0	11,910	347,776	174,761	161,149
2020	0	29	50,245	332,741	373,853	0	93	36,857	244,116	440,745	154,356
2021	56	125	71,790	106,719	516,871	165	241	33,277	61,951	390,015	125,135
2022	207	909	192,460	170,656	206,361	746	6,156	138,622	163,671	179,244	214,497
TOTAL	263	1,063	913,577	2,640,198	1,616,441	912	6,489	395,129	1,412,049	1,359,503	856,562
OD	0	0	0	0	0	0	0	0	0	0	678

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,317,432	7,028,191	857,241	
IBNR + FREQUENCY ADJUSTMENT	(737,111)	(1,448,057)	1,800	
TOTAL LOSSES	580,322	5,580,134	859,041	
EXPECTED LOSSES	1,409,553	3,707,157	745,415	
CREDIBILITY	0.070	0.260	0.340	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.058	0.558	0.086	0.702
INDICATED (POST-TEST)	0.054	0.516	0.079	0.649
PRESENT ON RATE LEVEL	0.139	0.365	0.073	0.576
DERIVED BY FORMULA	0.133	0.404	0.075	0.612
UNDERLYING PRESENT RATE	0.141	0.371	0.075	0.586
PROPOSED	0.133	0.404	0.075	0.612

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.580
IND. RATE				0.580	MINIMUM PREMIUM	
MAN. RATE	0.81	0.72	0.60	+ 0.580	PRESENT	

+ PROPOSED

CLASS TEMPORARY MARKETING STAFF

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0949

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	78,171	149,852	0.192			0	0	0	1	0	1
2019	86,100	103,419	0.120			0	0	0	0	1	1
2020	79,061	35,763	0.045			0	0	0	0	2	2
2021	26,364	137,234	0.521			0	0	0	1	2	3
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	269,696	426,268	0.158			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
2018	0	0	0	85,393	0	0	0	0	20,905	0	43,554
2019	0	0	0	0	90,541	0	0	0	0	3,268	9,610
2020	0	0	0	0	5,777	0	0	0	0	26,907	3,079
2021	0	0	0	76,306	7,303	0	0	0	40,536	7,975	5,114
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	161,699	103,621	0	0	0	61,441	38,150	61,357
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
2018	0	0	0	114,085	0	0	0	0	26,131	0	33,711
2019	0	0	1,062	1,014	110,689	0	0	18	32	3,951	8,130
2020	0	0	214	207	7,172	0	2	622	812	32,232	2,790
2021	30	66	34,275	78,533	13,405	91	128	15,216	37,148	11,366	4,613
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	30	66	35,550	193,839	131,266	91	130	15,856	64,123	47,549	49,243
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	51,723	436,777	49,243	
IBNR + FREQUENCY ADJUSTMENT	(233,782)	(210,619)	48	
TOTAL LOSSES	0	226,158	49,291	
EXPECTED LOSSES	431,347	528,513	93,897	
CREDIBILITY	0.030	0.110	0.140	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.084	0.018	0.102
INDICATED (POST-TEST)	0.000	0.078	0.017	0.095
PRESENT ON RATE LEVEL	0.157	0.193	0.034	0.384
DERIVED BY FORMULA	0.153	0.180	0.032	0.364
UNDERLYING PRESENT RATE	0.160	0.196	0.035	0.391
PROPOSED	0.153	0.180	0.032	0.364

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.345
IND. RATE				0.345	MINIMUM PREMIUM	
MAN. RATE	0.21	0.18	0.40	+ 0.345	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	18,903,745	32,591,831	0.172			0	0	31	108	284	423
2019	19,457,850	30,612,569	0.157			1	0	33	87	264	385
2020	18,968,681	26,116,318	0.138			2	0	23	67	209	301
2021	21,120,352	35,659,801	0.169			5	0	32	128	285	450
2022	22,484,316	31,411,859	0.140			2	0	12	89	401	504
TOTAL	100,934,944	156,392,378	0.155			10	0	131	479	1443	2063
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
2018	0	0	7,373,827	3,923,787	3,674,867	0	0	5,649,750	2,897,566	5,570,096	3,501,938
2019	7,000	0	8,588,732	4,128,572	4,150,614	464	0	4,107,373	2,388,761	4,574,167	2,666,886
2020	1,277,252	0	5,658,421	3,506,250	2,787,168	479	0	4,082,497	2,017,372	3,904,861	2,882,018
2021	1,847,636	0	7,007,772	6,104,069	4,426,776	85,822	0	3,030,671	5,914,894	4,450,678	2,791,483
2022	994,857	0	2,703,613	4,391,859	6,117,117	535,749	0	1,425,150	3,043,438	8,335,816	3,864,260
TOTAL	4,126,745	0	31,332,365	22,054,537	21,156,542	622,514	0	18,295,441	16,262,031	26,835,618	15,706,585
OD	0	0	0	40,526	15,135	0	0	0	5,687	22,819	43,222

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	9,646,643	5,242,179	4,792,027	0	0	7,228,124	3,621,958	6,901,349	2,710,500
2019	10,048	8,798	11,989,016	5,098,086	5,167,198	828	7,974	5,743,538	2,969,474	5,593,674	2,256,186
2020	1,717,517	18,792	7,888,810	4,383,811	3,687,477	34,126	109,473	5,347,674	2,435,107	4,822,811	2,611,108
2021	2,475,426	33,038	11,907,644	7,003,848	5,707,259	219,495	109,613	6,669,987	5,900,238	5,369,643	2,517,918
2022	1,104,885	55,911	9,329,945	6,321,255	6,276,635	517,967	313,193	5,076,821	4,213,533	6,851,530	3,358,042
TOTAL	5,307,877	116,538	50,762,059	28,049,180	25,630,596	772,415	540,253	30,066,144	19,140,309	29,539,007	13,453,753
OD	0	0	640	53,501	19,866	0	1	466	6,550	28,397	37,198

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	87,566,393	102,467,408	13,490,951	
IBNR + FREQUENCY ADJUSTMENT	(25,125,579)	(25,347,711)	39,495	
TOTAL LOSSES	62,440,814	77,119,697	13,530,447	
EXPECTED LOSSES	48,804,416	65,097,243	14,269,570	
CREDIBILITY	1.000	1.000	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.062	0.076	0.013	0.152
INDICATED (POST-TEST)	0.057	0.071	0.012	0.140
PRESENT ON RATE LEVEL	0.048	0.063	0.014	0.125
DERIVED BY FORMULA	0.057	0.071	0.012	0.140
UNDERLYING PRESENT RATE	0.048	0.064	0.014	0.127
PROPOSED	0.057	0.071	0.012	0.140

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.133
IND. RATE				0.133	MINIMUM PREMIUM	
MAN. RATE	0.15	0.13	0.13	+ 0.133	PRESENT	

+ PROPOSED

CLASS OFFICE MACHINE SERVICE OR REPAIR

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0952

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	742,055	4,694,506	0.633			1	0	5	15	41	62
2019	747,010	3,426,303	0.459			1	0	2	10	31	44
2020	776,999	2,481,253	0.319			0	0	4	7	31	42
2021	821,179	2,462,467	0.300			0	0	0	11	39	50
2022	851,039	2,203,993	0.259			0	0	2	7	30	39
TOTAL	3,938,282	15,268,522	0.388			2	0	13	50	172	237
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	520,260	0	1,344,462	332,142	413,120	0	0	635,650	494,091	519,974	434,807
2019	991,479	0	327,617	581,018	361,997	8,994	0	123,274	471,414	349,744	210,766
2020	0	0	802,131	150,186	458,507	0	0	265,311	102,459	394,888	307,771
2021	0	0	687,650	655,781	655,781	0	0	0	298,897	592,262	227,877
2022	0	0	430,154	187,981	321,369	0	0	205,975	233,178	505,539	319,797
TOTAL	1,511,739	0	2,904,364	1,938,977	2,210,774	8,994	0	1,230,210	1,600,039	2,362,407	1,501,018
OD	0	0	0	0	0	0	0	0	0	0	475

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	741,371	0	1,897,036	443,742	538,708	0	0	1,070,435	617,614	644,248	336,541
2019	1,156,753	342	487,780	710,274	450,746	13,042	269	210,125	574,777	431,067	178,308
2020	1,177	2,724	1,105,135	211,401	591,760	2,646	8,641	417,163	132,936	482,481	278,841
2021	312	683	365,224	760,404	789,514	790	1,125	140,691	313,717	668,373	205,545
2022	835	5,217	741,673	326,801	341,468	3,133	31,859	467,622	303,279	424,995	277,904
TOTAL	1,900,448	8,966	4,596,849	2,452,621	2,712,197	19,611	41,894	2,306,035	1,942,322	2,651,163	1,277,138
OD	0	0	0	0	0	0	0	0	0	0	390

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,873,802	9,758,303	1,277,528	
IBNR + FREQUENCY ADJUSTMENT	(3,528,337)	(2,614,755)	3,336	
TOTAL LOSSES	5,345,466	7,143,549	1,280,864	
EXPECTED LOSSES	6,843,759	6,701,053	1,232,292	
CREDIBILITY	0.180	0.660	0.840	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.136	0.181	0.033	0.350
INDICATED (POST-TEST)	0.126	0.168	0.030	0.324
PRESENT ON RATE LEVEL	0.168	0.165	0.030	0.363
DERIVED BY FORMULA	0.160	0.167	0.030	0.357
UNDERLYING PRESENT RATE	0.174	0.170	0.031	0.375
PROPOSED	0.160	0.167	0.030	0.357

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.346
IND. RATE				0.346	MINIMUM PREMIUM	
MAN. RATE	0.43	0.42	0.37	+ 0.346	PRESENT	

+ PROPOSED

CLASS OFFICE

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0953

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	66,292,213	57,422,131	0.087			0	1	49	163	551	764
2019	71,082,292	43,097,746	0.061			0	0	36	144	505	685
2020	74,626,511	36,444,388	0.049			1	0	25	121	414	561
2021	82,535,086	44,422,637	0.054			1	0	19	182	474	676
2022	88,530,239	45,052,078	0.051			1	0	9	155	613	778
TOTAL	383,066,341	226,438,980	0.059			3	1	138	765	2557	3464
OD						0	0	1	5	15	21

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	188,820	10,553,731	6,813,392	7,329,064	0	8,714,950	3,665,159	4,534,963	8,194,987	7,427,065
2019	0	0	7,656,855	6,059,822	7,175,877	0	0	3,015,346	4,301,374	8,016,336	6,872,136
2020	959,595	0	5,009,493	5,863,913	5,737,692	93,980	0	2,388,077	4,194,008	6,783,340	5,414,290
2021	370,000	0	4,004,741	9,030,663	7,231,291	525,000	0	1,933,275	6,679,265	8,554,630	6,093,772
2022	671,500	0	2,156,903	7,812,916	9,065,052	0	0	741,958	5,985,761	11,008,962	7,609,026
TOTAL	2,001,095	188,820	29,381,723	35,580,706	36,538,976	618,980	8,714,950	11,743,815	25,695,371	42,558,255	33,416,289
OD	0	0	148,219	156,910	353,541	0	0	50,096	121,825	158,703	143,940

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	28,323	14,671,766	9,102,692	9,557,099	0	1,031,031	6,041,614	5,668,704	10,153,589	5,748,548
2019	0	7,883	10,890,164	7,468,608	8,881,701	0	6,300	4,655,643	5,309,254	9,779,953	5,813,827
2020	969,409	17,410	7,693,255	7,285,699	7,409,634	120,817	78,308	4,230,926	4,860,400	8,326,788	4,905,347
2021	387,741	24,224	9,669,578	10,078,103	8,962,243	722,675	78,703	5,518,558	6,805,217	9,874,136	5,496,582
2022	752,918	73,301	13,075,675	10,285,692	9,344,980	37,850	340,514	6,549,991	6,785,252	9,171,211	6,612,244
TOTAL	2,110,067	151,140	56,000,438	44,220,794	44,155,658	881,342	1,534,856	26,996,731	29,428,827	47,305,677	28,576,548
OD	112	313	320,895	216,217	412,371	257	1,263	129,365	144,759	164,106	124,353

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	88,126,781	166,048,409	28,700,901	
IBNR + FREQUENCY ADJUSTMENT	(26,830,208)	(42,636,464)	72,168	
TOTAL LOSSES	61,296,573	123,411,945	28,773,070	
EXPECTED LOSSES	52,341,100	109,532,883	25,215,618	
CREDIBILITY	1.000	1.000	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.016	0.032	0.007	0.055
INDICATED (POST-TEST)	0.015	0.030	0.007	0.051
PRESENT ON RATE LEVEL	0.013	0.028	0.006	0.048
DERIVED BY FORMULA	0.015	0.030	0.007	0.051
UNDERLYING PRESENT RATE	0.014	0.029	0.007	0.049
PROPOSED	0.015	0.030	0.007	0.051

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.049
IND. RATE				0.049	MINIMUM PREMIUM	
MAN. RATE	0.06	0.05	0.05	+ 0.049	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	621,052	7,018,276	1.130			0	0	6	26	91	123
2019	630,554	6,990,880	1.109			1	0	10	18	76	105
2020	432,386	2,719,047	0.629			0	0	0	17	44	61
2021	688,575	7,825,805	1.137			0	0	4	25	90	119
2022	767,604	4,030,916	0.525			0	0	0	15	54	69
TOTAL	3,140,171	28,584,924	0.910			1	0	20	101	355	477
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
2018	0	0	922,962	1,390,134	1,282,133	0	0	707,719	866,176	1,276,591	572,561
2019	721,402	0	1,829,279	541,648	1,174,215	0	0	859,074	433,365	970,675	461,222
2020	0	0	0	660,723	922,230	0	0	0	479,699	523,107	133,288
2021	0	0	1,023,556	1,478,278	1,362,566	0	0	1,373,386	1,356,852	945,535	285,632
2022	0	0	0	457,634	1,200,141	0	0	0	587,499	1,391,277	394,365
TOTAL	721,402	0	3,775,797	4,528,417	5,941,285	0	0	2,940,179	3,723,591	5,107,185	1,847,068
OD	0	0	0	0	5,279	0	0	0	0	2,396	10,713

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,302,299	1,857,219	1,671,901	0	0	1,191,799	1,082,720	1,581,696	443,162
2019	1,035,565	1,910	2,589,511	679,855	1,451,826	0	1,875	1,345,383	542,007	1,186,477	390,194
2020	0	75	130,144	819,414	1,164,581	0	191	76,006	538,803	643,713	120,759
2021	2,176	5,164	1,978,486	1,681,992	1,681,808	18,255	38,869	2,180,487	1,383,768	1,165,846	257,640
2022	1,048	4,393	962,488	835,611	1,154,211	3,475	30,272	628,787	729,814	1,140,135	342,703
TOTAL	1,038,789	11,541	6,962,928	5,874,091	7,124,327	21,730	71,207	5,422,463	4,277,111	5,717,868	1,554,458
OD	1	4	1,320	1,061	5,529	1	7	204	254	2,478	9,030

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,530,194	23,002,719	1,563,488	
IBNR + FREQUENCY ADJUSTMENT	(3,883,937)	(6,387,514)		4,246
TOTAL LOSSES	9,646,258	16,615,204	1,567,734	
EXPECTED LOSSES	7,557,927	16,510,032	1,431,109	
CREDIBILITY	0.160	0.560	0.720	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.307	0.529	0.050	0.886
INDICATED (POST-TEST)	0.284	0.489	0.046	0.820
PRESENT ON RATE LEVEL	0.234	0.511	0.044	0.790
DERIVED BY FORMULA	0.242	0.499	0.045	0.787
UNDERLYING PRESENT RATE	0.241	0.526	0.046	0.812
PROPOSED	0.243	0.501	0.046	0.790

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.780
IND. RATE				0.780	MINIMUM PREMIUM	
MAN. RATE	0.98	0.96	0.84	+ 0.780	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	6,360,208	7,978,692	0.125			2	0	6	25	71	104
2019	6,516,644	9,046,259	0.139			1	0	12	22	76	111
2020	6,517,014	6,561,665	0.101			0	0	3	28	72	103
2021	6,901,627	8,907,078	0.129			1	0	7	19	77	104
2022	7,600,636	7,924,604	0.104			0	0	4	12	92	108
TOTAL	33,896,129	40,418,298	0.119			4	0	32	106	388	530
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
2018	1,298,616	0	1,446,221	911,576	814,650	6	0	407,187	840,660	1,315,850	943,926
2019	205,573	0	2,339,430	947,540	1,203,453	0	0	728,456	1,094,533	1,495,872	1,031,402
2020	0	0	730,273	1,480,490	1,022,658	0	0	349,237	1,161,499	914,740	902,768
2021	315,386	0	1,664,012	1,272,888	834,837	1,373	0	622,429	2,362,308	966,591	867,254
2022	0	0	1,134,090	852,687	1,451,982	0	0	354,101	449,790	1,846,273	1,835,681
TOTAL	1,819,575	0	7,314,026	5,465,181	5,327,580	1,379	0	2,461,410	5,908,790	6,539,326	5,581,031
OD	0	0	0	0	9,055	0	0	0	0	16,275	19,355

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	1,676,706	0	2,040,618	1,217,866	1,062,304	20	0	685,703	1,050,825	1,630,338	730,599
2019	295,098	2,442	3,319,883	1,175,079	1,494,897	0	1,590	1,172,781	1,345,559	1,830,835	872,566
2020	1,071	2,606	1,223,845	1,813,514	1,329,993	3,482	11,740	695,036	1,306,237	1,144,769	817,908
2021	482,606	7,608	2,700,612	1,397,377	1,093,799	14,251	23,400	1,475,012	1,468,634	1,178,536	782,263
2022	2,835	16,591	2,546,473	1,391,204	1,496,413	6,787	68,609	1,040,689	783,126	1,499,552	1,595,207
TOTAL	2,458,316	29,247	11,831,431	6,995,040	6,477,405	24,540	105,340	5,069,221	5,954,380	7,284,029	4,798,543
OD	3	10	2,815	2,161	9,315	2	22	442	539	18,957	16,867

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,521,390	26,741,827	4,815,410	
IBNR + FREQUENCY ADJUSTMENT	(5,036,748)	(6,466,700)	9,451	
TOTAL LOSSES	14,484,642	20,275,127	4,824,861	
EXPECTED LOSSES	9,780,439	16,612,439	3,405,887	
CREDIBILITY	0.780	1.000	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.043	0.060	0.014	0.117
INDICATED (POST-TEST)	0.040	0.055	0.013	0.108
PRESENT ON RATE LEVEL	0.028	0.048	0.010	0.086
DERIVED BY FORMULA	0.037	0.055	0.013	0.105
UNDERLYING PRESENT RATE	0.029	0.049	0.010	0.088
PROPOSED	0.037	0.055	0.013	0.105

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.100
IND. RATE				0.100	MINIMUM PREMIUM	
MAN. RATE	0.12	0.10	0.09	+ 0.100	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	3,966,696	1,229,468	0.031			0	0	1	1	25	27
2019	3,980,930	2,789,836	0.070			0	1		2	10	14
2020	3,989,708	1,065,654	0.027			0	0	0	4	13	17
2021	4,404,377	655,042	0.015			0	0	0	2	9	11
2022	4,594,739	749,320	0.016			0	0	0	1	9	10
TOTAL	20,936,450	6,489,320	0.031			0	1	2	10	66	79
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	299,615	2,036	261,242	0	0	60,621	10,545	389,062	206,347
2019	0	548,936	222,380	96,062	216,982	0	926,147	137,435	26,607	154,221	461,066
2020	0	0	0	121,253	261,165	0	0	0	124,487	379,094	179,655
2021	0	0	0	66,938	59,152	0	0	0	60,057	199,762	269,133
2022	0	0	0	37,304	118,983	0	0	0	4,811	276,639	311,583
TOTAL	0	548,936	521,995	323,593	917,524	0	926,147	198,056	226,507	1,398,778	1,427,784
OD	0	0	0	0	0	0	0	0	0	0	128

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	422,757	2,720	340,660	0	0	102,086	13,181	482,048	159,713
2019	0	413,358	335,541	120,112	267,579	0	718,499	233,563	35,031	187,860	390,062
2020	0	16	27,282	153,664	327,844	0	64	25,350	147,170	458,547	162,767
2021	30	66	35,105	73,602	71,545	177	253	32,582	69,061	222,792	242,758
2022	97	396	88,655	75,920	113,499	371	3,733	61,941	67,866	216,890	270,766
TOTAL	127	413,836	909,340	426,018	1,121,127	548	722,549	455,523	332,309	1,568,137	1,226,065
OD	0	0	0	0	0	0	0	0	0	0	108

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,501,922	3,447,591	1,226,174	
IBNR + FREQUENCY ADJUSTMENT	(1,174,076)	(1,033,296)	3,305	
TOTAL LOSSES	1,327,846	2,414,295	1,229,479	
EXPECTED LOSSES	2,278,172	2,650,322	1,206,723	
CREDIBILITY	0.560	1.000	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.006	0.012	0.006	0.024
INDICATED (POST-TEST)	0.006	0.011	0.005	0.022
PRESENT ON RATE LEVEL	0.011	0.012	0.006	0.029
DERIVED BY FORMULA	0.008	0.011	0.005	0.024
UNDERLYING PRESENT RATE	0.011	0.013	0.006	0.029
PROPOSED	0.008	0.011	0.005	0.024

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.023
IND. RATE				0.023	MINIMUM PREMIUM	
MAN. RATE	0.05	0.04	0.03	+ 0.023	PRESENT	

+ PROPOSED

CLASS PHYSICIAN OR DENTIST

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0957

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	10,625,050	26,899,055	0.253			0	0	31	62	307	400
2019	10,812,538	24,789,589	0.229			0	0	27	73	250	350
2020	11,205,261	22,661,469	0.202			2	0	30	71	253	356
2021	10,751,965	20,648,322	0.192			2	0	11	75	277	365
2022	11,195,524	18,649,117	0.167			0	0	11	41	286	338
TOTAL	54,590,338	113,647,552	0.208			4	0	110	322	1373	1809
OD						0	0	0	1	6	7

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	7,382,017	3,693,081	4,789,852	0	0	1,684,465	1,731,582	4,222,971	3,395,087
2019	0	0	6,022,780	4,446,127	4,005,313	0	0	1,666,554	2,724,865	3,263,626	2,660,324
2020	105,611	0	6,677,940	3,682,754	2,273,520	10,850	0	2,358,794	2,113,798	2,961,946	2,476,256
2021	14,000	0	2,353,018	4,382,290	4,160,609	1,061	0	755,869	2,684,011	3,772,696	2,524,768
2022	0	0	2,561,036	2,317,830	4,546,429	0	0	1,150,085	1,130,922	4,362,457	2,580,358
TOTAL	119,611	0	24,996,791	18,522,082	19,775,723	11,911	0	7,615,767	10,385,178	18,583,696	13,636,793
OD	0	0	0	65	73,609	0	0	0	19,617	62,538	91,671

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	10,416,026	4,933,956	6,245,967	0	0	2,836,639	2,164,478	5,232,261	2,627,797
2019	0	6,288	8,649,724	5,468,305	4,979,332	0	3,638	2,690,796	3,343,824	4,000,199	2,250,634
2020	151,147	22,854	9,497,035	4,599,909	3,082,091	38,506	77,190	3,856,435	2,476,802	3,674,943	2,243,488
2021	26,989	13,480	5,280,155	4,971,365	5,104,232	18,623	31,976	2,246,803	2,760,247	4,335,321	2,277,341
2022	7,434	41,657	6,690,659	3,946,026	4,587,757	18,990	194,631	2,844,346	1,934,681	3,562,850	2,242,331
TOTAL	185,570	84,279	40,533,599	23,919,561	23,999,378	76,119	307,436	14,475,020	12,680,032	20,805,574	11,641,591
OD	30	96	26,221	20,202	74,235	49	458	8,473	34,115	58,684	78,793

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	55,697,351	81,591,782	11,720,384	
IBNR + FREQUENCY ADJUSTMENT	(17,039,938)	(20,582,503)		26,700
TOTAL LOSSES	38,657,412	61,009,279	11,747,084	
EXPECTED LOSSES	32,948,124	52,713,562	10,321,229	
CREDIBILITY	1.000	1.000	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.071	0.111	0.021	0.204
INDICATED (POST-TEST)	0.065	0.103	0.020	0.188
PRESENT ON RATE LEVEL	0.059	0.095	0.019	0.173
DERIVED BY FORMULA	0.065	0.103	0.020	0.188
UNDERLYING PRESENT RATE	0.060	0.097	0.019	0.176
PROPOSED	0.065	0.103	0.020	0.188

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.178
IND. RATE				0.178	MINIMUM PREMIUM	
MAN. RATE	0.21	0.19	0.18	+ 0.178	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	685,431	10,380,847	1.514			0	0	13	28	84	125
2019	748,018	9,233,744	1.234			0	0	10	26	96	132
2020	839,638	7,394,979	0.881			0	0	6	28	114	148
2021	864,705	8,735,528	1.010			0	0	3	47	130	180
2022	911,583	6,342,101	0.696			0	0	0	10	135	145
TOTAL	4,049,375	42,087,199	1.039			0	0	32	139	559	730
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
2018	0	0	3,117,301	1,648,337	1,367,229	0	0	1,741,056	768,078	978,406	760,440
2019	0	0	2,401,734	1,207,754	1,889,845	0	0	885,370	691,455	1,405,583	752,003
2020	0	0	1,027,131	1,245,364	1,500,156	0	0	718,091	978,686	1,257,858	667,693
2021	0	0	678,527	2,497,624	2,226,498	0	0	117,571	1,466,218	1,175,672	573,418
2022	0	0	0	554,978	2,964,618	0	0	0	141,988	2,044,947	635,570
TOTAL	0	0	7,224,693	7,154,057	9,948,346	0	0	3,462,088	4,046,425	6,862,466	3,389,124
OD	0	0	0	33,341	62,500	0	0	0	3,071	604	15,351

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	4,269,377	2,202,178	1,782,867	0	0	2,718,629	960,098	1,212,245	588,581
2019	0	2,507	3,426,764	1,498,589	2,337,218	0	1,933	1,398,303	858,698	1,716,528	636,195
2020	1,507	3,596	1,601,963	1,556,749	1,922,544	7,160	23,632	1,226,911	1,130,211	1,557,335	604,930
2021	2,195	5,090	2,163,644	2,784,647	2,718,556	5,020	8,421	763,575	1,418,957	1,387,562	517,223
2022	2,113	8,013	1,894,808	1,570,211	2,784,813	3,045	29,768	517,817	575,074	1,612,600	552,310
TOTAL	5,814	19,206	13,356,556	9,612,373	11,545,998	15,225	63,754	6,625,235	4,943,038	7,486,270	2,899,238
OD	0	0	2,264	41,122	76,771	0	0	123	3,720	778	12,362

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	20,088,178	33,710,070	2,911,600	
IBNR + FREQUENCY ADJUSTMENT	(6,057,525)	(7,756,245)	7,585	
TOTAL LOSSES	14,030,652	25,953,825	2,919,185	
EXPECTED LOSSES	11,815,466	19,895,691	2,701,080	
CREDIBILITY	0.190	0.670	0.860	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.346	0.638	0.072	1.056
INDICATED (POST-TEST)	0.321	0.590	0.066	0.977
PRESENT ON RATE LEVEL	0.287	0.483	0.066	0.836
DERIVED BY FORMULA	0.293	0.555	0.066	0.915
UNDERLYING PRESENT RATE	0.292	0.491	0.067	0.850
PROPOSED	0.293	0.555	0.066	0.915

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.867
IND. RATE				0.867	MINIMUM PREMIUM	
MAN. RATE	0.92	0.95	0.87	+ 0.867	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	646,352	6,424,753	0.994			0	0	2	28	93	123
2019	675,039	4,874,396	0.722			1	0	0	18	87	106
2020	779,443	6,916,439	0.887			0	0	3	21	106	130
2021	885,176	6,455,177	0.729			0	0	0	26	123	149
2022	1,016,809	6,786,216	0.667			0	0	3	18	100	121
TOTAL	4,002,819	31,456,981	0.786			1	0	8	111	509	629
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
2018	0	0	543,808	877,655	531,483	0	0	166,381	916,536	1,154,379	2,234,511
2019	4,167	0	0	708,067	476,044	1,937	0	0	500,310	913,672	2,270,199
2020	0	0	522,707	849,731	775,754	0	0	449,219	728,500	1,304,774	2,285,754
2021	0	0	0	760,235	762,354	0	0	0	817,132	1,471,032	2,644,424
2022	0	0	1,021,140	520,099	631,657	0	0	96,483	485,811	1,474,074	2,556,952
TOTAL	4,167	0	2,087,655	3,715,787	3,177,292	1,937	0	712,083	3,448,289	6,317,931	11,991,840
OD	0	0	0	0	822	0	0	0	0	85	145,747

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	767,313	1,172,547	693,054	0	0	280,186	1,145,670	1,430,276	1,729,512
2019	5,982	0	38,103	863,792	589,690	3,456	0	24,454	614,117	1,112,511	1,920,588
2020	767	1,848	847,088	1,049,722	1,000,085	4,479	14,853	794,987	849,419	1,598,746	2,070,893
2021	347	761	407,343	844,004	915,189	2,128	3,025	376,713	846,596	1,664,916	2,385,270
2022	1,971	12,515	1,759,334	790,754	698,675	4,141	38,867	696,062	690,478	1,200,224	2,221,991
TOTAL	9,067	15,124	3,819,181	4,720,819	3,896,692	14,204	56,745	2,172,401	4,146,281	7,006,673	10,328,255
OD	0	0	79	73	932	0	0	5	6	93	127,305

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,086,806	19,771,569	10,455,559	
IBNR + FREQUENCY ADJUSTMENT	(2,010,468)	(4,967,807)	27,343	
TOTAL LOSSES	4,076,338	14,803,762	10,482,903	
EXPECTED LOSSES	3,941,827	12,783,979	8,847,524	
CREDIBILITY	0.190	0.660	0.850	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.102	0.370	0.259	0.730
INDICATED (POST-TEST)	0.094	0.342	0.239	0.676
PRESENT ON RATE LEVEL	0.095	0.309	0.214	0.618
DERIVED BY FORMULA	0.095	0.331	0.236	0.662
UNDERLYING PRESENT RATE	0.098	0.319	0.221	0.639
PROPOSED	0.095	0.331	0.236	0.662

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.641
IND. RATE				0.641	MINIMUM PREMIUM	
MAN. RATE	0.77	0.71	0.63	+ 0.641	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,858,081	32,420,965	1.745			0	0	24	100	423	547
2019	1,855,791	33,186,892	1.788			0	0	27	95	365	487
2020	1,724,489	28,797,973	1.670			0	0	25	57	371	453
2021	1,834,353	29,254,712	1.595			1	0	18	48	423	490
2022	1,786,160	24,039,388	1.346			0	0	12	50	362	424
TOTAL	9,058,874	147,699,930	1.630			1	0	106	350	1944	2401
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
2018	0	0	4,446,708	6,054,403	7,036,316	0	0	1,838,946	3,495,408	5,622,809	3,926,375
2019	0	0	5,693,414	5,681,790	5,971,455	0	0	3,051,157	3,733,286	5,590,010	3,465,780
2020	0	0	5,428,874	3,722,467	6,227,698	0	0	2,626,430	2,295,289	5,190,153	3,307,062
2021	0	0	4,417,368	3,271,432	8,077,574	1,006,069	0	1,702,134	2,155,547	6,050,329	2,574,259
2022	0	0	2,629,766	2,959,660	6,713,381	0	0	1,081,141	2,494,420	6,042,965	2,118,055
TOTAL	0	0	22,616,130	21,689,752	34,026,424	1,006,069	0	10,299,808	14,173,950	28,496,266	15,391,531
OD	0	0	0	0	10,480	0	0	0	0	567	34,211

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	6,163,729	8,088,682	9,175,356	0	0	2,914,041	4,369,260	6,966,660	3,039,014
2019	0	5,862	8,158,380	6,986,198	7,394,120	0	6,421	4,705,485	4,598,727	6,837,769	2,932,050
2020	7,822	18,403	7,859,236	4,761,380	7,962,311	23,443	77,130	3,920,490	2,741,661	6,350,381	2,996,198
2021	8,792	21,145	7,748,756	4,278,718	9,550,340	1,975,335	58,885	3,480,357	2,453,245	6,825,735	2,321,982
2022	9,254	49,273	8,342,320	5,303,953	6,654,482	24,449	237,693	3,895,800	3,258,972	4,994,281	1,840,590
TOTAL	25,868	94,683	38,272,421	29,418,931	40,736,609	2,023,228	380,129	18,916,173	17,421,866	31,974,827	13,129,834
OD	0	0	387	375	13,012	0	0	13	17	679	28,493

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	59,712,902	119,566,315	13,158,327	
IBNR + FREQUENCY ADJUSTMENT	(14,761,650)	(31,251,507)		34,442
TOTAL LOSSES	44,951,252	88,314,808	13,192,769	
EXPECTED LOSSES	28,469,080	80,001,732	13,711,023	
CREDIBILITY	0.320	1.000	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.496	0.975	0.145	1.616
INDICATED (POST-TEST)	0.459	0.902	0.134	1.496
PRESENT ON RATE LEVEL	0.304	0.854	0.146	1.305
DERIVED BY FORMULA	0.354	0.902	0.134	1.390
UNDERLYING PRESENT RATE	0.314	0.883	0.151	1.349
PROPOSED	0.354	0.902	0.134	1.390

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.347
IND. RATE				1.347	MINIMUM PREMIUM	
MAN. RATE	1.39	1.39	1.33	+ 1.347	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	3,933,909	20,537,306	0.522			2	0	19	65	206	292
2019	3,933,335	21,555,194	0.548			0	0	27	44	212	283
2020	3,511,907	14,173,985	0.404			0	0	13	54	158	225
2021	4,848,032	12,608,783	0.260			0	0	11	40	109	160
2022	4,426,851	10,773,783	0.243			0	0	5	27	138	170
TOTAL	20,654,034	79,649,051	0.386			2	0	75	230	823	1130
OD						0	0	0	2	8	10

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	1,155,290	0	3,713,293	2,705,816	1,973,189	500	0	2,097,249	2,087,087	2,629,309	4,175,573
2019	0	0	6,562,572	1,915,470	2,039,762	0	0	3,507,770	1,505,182	3,042,372	2,982,066
2020	0	0	2,582,220	2,529,463	2,020,380	0	0	869,464	1,746,937	2,172,107	2,253,414
2021	0	0	2,728,485	1,835,248	1,315,510	0	0	1,801,343	1,206,556	1,668,805	2,052,836
2022	0	0	1,124,002	1,489,280	2,181,772	0	0	334,490	1,129,572	2,394,428	2,120,239
TOTAL	1,155,290	0	16,710,572	10,475,277	9,530,613	500	0	8,610,316	7,675,334	11,907,021	13,584,128
OD	0	0	0	108,277	26,255	0	0	0	23,049	7,674	127,663

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	1,414,524	0	5,239,456	3,614,970	2,573,038	1,352	0	3,531,767	2,608,859	3,257,714	3,231,894
2019	0	6,688	9,043,276	2,380,218	2,551,004	0	7,336	5,249,775	1,882,891	3,725,755	2,522,828
2020	3,788	8,954	3,875,191	3,135,234	2,641,475	8,670	28,840	1,575,419	2,000,736	2,683,181	2,041,593
2021	5,041	12,155	4,298,260	2,135,349	1,721,295	24,760	53,879	2,889,396	1,341,990	1,967,204	1,851,658
2022	3,757	20,942	3,422,265	2,205,769	2,239,000	9,264	87,738	1,519,220	1,377,527	1,987,177	1,842,488
TOTAL	1,427,110	48,739	25,878,447	13,471,541	11,725,813	44,045	177,793	14,765,577	9,212,003	13,621,031	11,490,460
OD	0	0	5,532	131,814	33,615	0	0	983	27,999	9,639	107,254

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	42,348,227	48,233,453	11,597,715	
IBNR + FREQUENCY ADJUSTMENT	(12,917,259)	(13,365,471)	30,695	
TOTAL LOSSES	29,430,968	34,867,982	11,628,409	
EXPECTED LOSSES	25,084,750	34,234,832	11,292,430	
CREDIBILITY	0.560	1.000	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.142	0.168	0.056	0.366
INDICATED (POST-TEST)	0.132	0.155	0.052	0.339
PRESENT ON RATE LEVEL	0.119	0.163	0.054	0.336
DERIVED BY FORMULA	0.126	0.155	0.052	0.333
UNDERLYING PRESENT RATE	0.121	0.166	0.055	0.342
PROPOSED	0.128	0.157	0.052	0.336

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.319
IND. RATE				0.319	MINIMUM PREMIUM	
MAN. RATE	0.54	0.47	0.35	+ 0.319	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	2,194,291	1,209,485	0.055			0	0	1	3	5	9
2019	2,428,811	154,320	0.006			0	0	0	2	0	2
2020	2,509,597	638,332	0.025			0	0	0	4	3	7
2021	2,751,281	542,219	0.020			0	0	0	4	4	8
2022	3,096,985	208,517	0.007			0	0	0	0	3	3
TOTAL	12,980,965	2,752,873	0.021			0	0	1	13	15	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
2018	0	0	665,846	40,670	12,609	0	0	261,746	30,183	21,629	176,802
2019	0	0	0	16,745	0	0	0	0	24,972	0	112,603
2020	0	0	0	326,039	22,681	0	0	0	165,258	37,414	86,940
2021	0	0	0	87,439	34,802	0	0	0	153,229	123,138	143,611
2022	0	0	0	0	19,359	0	0	0	0	125,443	63,715
TOTAL	0	0	665,846	470,893	89,451	0	0	261,746	373,642	307,624	583,671
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
2018	0	0	721,036	54,335	16,442	0	0	338,281	37,729	26,798	136,845
2019	0	0	769	20,302	182	0	0	971	30,201	387	95,262
2020	0	28	48,233	388,877	37,822	0	57	22,883	181,309	50,705	78,768
2021	36	79	41,800	92,352	45,323	365	516	62,485	147,360	144,865	129,537
2022	11	34	9,333	7,143	17,767	162	1,648	26,859	29,270	98,159	55,368
TOTAL	47	142	821,171	563,009	117,536	527	2,222	451,479	425,868	320,914	495,780
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,275,587	1,427,327	495,780	
IBNR + FREQUENCY ADJUSTMENT	(394,625)	(465,298)	1,660	
TOTAL LOSSES	880,962	962,030	497,440	
EXPECTED LOSSES	771,228	1,197,755	566,978	
CREDIBILITY	0.410	1.000	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.007	0.007	0.004	0.018
INDICATED (POST-TEST)	0.006	0.007	0.004	0.017
PRESENT ON RATE LEVEL	0.006	0.009	0.004	0.019
DERIVED BY FORMULA	0.006	0.007	0.004	0.016
UNDERLYING PRESENT RATE	0.006	0.009	0.004	0.020
PROPOSED	0.006	0.007	0.004	0.017

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.016
IND. RATE				0.016	MINIMUM PREMIUM	
MAN. RATE	0.02	0.02	0.02	+ 0.016	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,056,987	2,672,580	0.253			0	0	0	14	31	45
2019	1,084,170	2,064,349	0.190			0	0	0	9	35	44
2020	1,075,989	1,773,538	0.165			0	0	1	6	21	28
2021	1,115,366	2,881,170	0.258			0	0	4	8	27	39
2022	1,153,046	3,099,273	0.269			1	0	0	2	34	37
TOTAL	5,485,558	12,490,910	0.228			1	0	5	39	148	193
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	400,624	236,654	0	0	0	375,838	800,445	859,019
2019	0	0	0	160,696	142,736	0	0	0	586,585	575,764	598,568
2020	0	0	181,999	173,621	131,056	0	0	74,895	375,286	429,280	407,401
2021	0	0	851,365	246,714	186,482	0	0	196,921	538,687	339,694	521,307
2022	296,772	0	0	12,000	358,765	1,121,259	0	0	105,368	794,663	410,446
TOTAL	296,772	0	1,033,364	993,655	1,055,693	1,121,259	0	271,816	1,981,764	2,939,846	2,796,741
OD	0	0	0	0	0	0	0	0	0	0	8,095

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	535,234	308,597	0	0	0	469,798	991,751	664,881
2019	0	0	9,054	196,426	176,249	0	0	25,962	715,113	705,269	506,389
2020	267	630	272,033	215,024	171,954	747	2,574	171,256	424,757	529,236	369,105
2021	1,455	3,541	1,195,333	314,440	261,903	3,820	7,617	492,408	526,335	414,247	470,219
2022	233,357	698	183,028	142,675	330,646	727,465	12,592	229,493	258,089	631,051	356,678
TOTAL	235,078	4,869	1,659,449	1,403,800	1,249,349	732,032	22,783	919,119	2,394,091	3,271,554	2,367,271
OD	0	0	0	0	0	0	0	0	0	0	7,319

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,573,330	8,318,793	2,374,590	
IBNR + FREQUENCY ADJUSTMENT	(854,286)	(2,052,681)	5,792	
TOTAL LOSSES	2,719,044	6,266,112	2,380,382	
EXPECTED LOSSES	1,654,392	5,262,282	2,192,424	
CREDIBILITY	0.230	0.820	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.050	0.114	0.043	0.207
INDICATED (POST-TEST)	0.046	0.106	0.040	0.192
PRESENT ON RATE LEVEL	0.030	0.094	0.039	0.163
DERIVED BY FORMULA	0.033	0.104	0.040	0.177
UNDERLYING PRESENT RATE	0.030	0.096	0.040	0.166
PROPOSED	0.033	0.104	0.040	0.177

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.168
IND. RATE				0.168	MINIMUM PREMIUM	
MAN. RATE	0.20	0.20	0.17	+ 0.168	PRESENT	

+ PROPOSED

CLASS WORK CENTER

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0964

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	128,831	633,190	0.491			0	0	0	2	13	15
2019	113,904	769,975	0.676			0	0	0	1	18	19
2020	108,633	288,087	0.265			0	0	0	1	11	12
2021	122,951	1,153,945	0.939			0	0	0	5	22	27
2022	134,950	1,603,464	1.188			0	0	1	2	31	34
TOTAL	609,269	4,448,661	0.730			0	0	1	11	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
2018	0	0	0	138,807	31,710	0	0	0	129,694	157,387	175,592
2019	0	0	0	92,977	158,643	0	0	0	129,683	198,887	189,785
2020	0	0	0	3,042	100,149	0	0	0	5,308	45,496	134,092
2021	0	0	0	279,145	214,679	0	0	0	155,545	294,180	210,396
2022	0	0	264,615	78,090	217,586	0	0	111,666	119,379	694,782	117,346
TOTAL	0	0	264,615	592,061	722,767	0	0	111,666	539,609	1,390,732	827,211
OD	0	0	0	0	0	0	0	0	0	0	682

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	185,446	41,350	0	0	0	162,118	195,002	135,908
2019	0	0	6,131	114,502	194,958	0	0	6,131	158,807	242,492	160,558
2020	0	2	4,145	7,204	124,431	0	4	1,759	7,161	54,688	121,487
2021	123	269	143,338	304,077	262,089	408	581	72,465	162,210	332,444	189,777
2022	494	3,060	434,341	176,147	223,985	2,221	22,657	339,630	257,731	558,993	101,974
TOTAL	617	3,331	587,954	787,376	846,813	2,629	23,242	419,986	748,026	1,383,620	709,705
OD	0	0	0	0	0	0	0	0	0	0	528

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,037,759	3,765,834	710,232	
IBNR + FREQUENCY ADJUSTMENT	(508,390)	(819,976)	2,042	
TOTAL LOSSES	529,369	2,945,858	712,275	
EXPECTED LOSSES	981,055	2,103,207	746,468	
CREDIBILITY	0.050	0.190	0.240	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.087	0.484	0.117	0.687
INDICATED (POST-TEST)	0.080	0.447	0.108	0.636
PRESENT ON RATE LEVEL	0.156	0.334	0.119	0.608
DERIVED BY FORMULA	0.152	0.356	0.116	0.624
UNDERLYING PRESENT RATE	0.161	0.345	0.123	0.629
PROPOSED	0.152	0.356	0.116	0.624

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.604
IND. RATE				0.604	MINIMUM PREMIUM	
MAN. RATE	0.84	0.72	0.62	+ 0.604	PRESENT	

+ PROPOSED

CLASS COLLEGE OR SCHOOL, N.O.C.

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0965

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	14,546,947	58,886,062	0.405			1	0	41	126	917	1085
2019	13,268,074	44,211,289	0.333			1	0	29	80	710	820
2020	14,540,579	33,421,317	0.230			2	0	18	102	643	765
2021	15,567,679	51,054,847	0.328			1	0	20	108	877	1006
2022	16,363,550	48,433,378	0.296			2	0	11	84	907	1004
TOTAL	74,286,829	236,006,893	0.318			7	0	119	500	4054	4680
OD						0	0	3	45	57	105

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	7,000	0	8,690,688	6,359,922	9,002,116	87,596	0	4,309,606	5,923,892	13,905,351	10,599,891
2019	27,038	0	6,209,602	3,998,426	8,560,398	0	0	3,157,447	3,893,122	11,084,601	7,280,655
2020	11,015	0	3,677,032	4,189,762	5,717,470	530,968	0	1,187,797	3,406,932	9,269,445	5,430,896
2021	657,615	0	4,499,638	5,747,900	10,776,843	167,000	0	1,478,741	3,762,316	15,333,066	8,631,728
2022	367,960	0	2,367,166	5,020,468	10,695,896	306,120	0	664,249	2,895,211	15,636,416	10,479,892
TOTAL	1,070,628	0	25,444,126	25,316,478	44,752,723	1,091,684	0	10,797,840	19,881,473	65,228,879	42,423,062
OD	0	0	476,410	677,936	757,025	0	0	253,020	1,100,868	786,943	1,241,927

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	9,975	0	12,045,191	8,496,856	11,738,759	288,454	0	6,772,400	7,404,865	17,228,730	8,204,316
2019	38,813	6,276	8,665,587	4,970,679	10,543,042	0	6,301	4,654,920	4,775,341	13,482,697	6,159,434
2020	20,137	12,857	5,708,676	5,265,821	7,305,455	745,201	40,112	2,433,872	4,036,008	11,251,096	4,920,392
2021	666,510	23,993	9,208,278	7,071,922	12,780,890	243,148	60,608	4,277,160	4,651,100	17,099,155	7,785,819
2022	417,760	64,253	11,729,132	8,513,582	10,531,922	311,975	330,523	5,714,032	5,724,235	12,518,034	9,107,026
TOTAL	1,153,194	107,379	47,356,863	34,318,861	52,900,069	1,588,778	437,544	23,852,384	26,591,549	71,579,712	36,176,986
OD	290	850	972,772	955,598	842,051	1,371	6,716	683,740	1,323,226	800,526	1,055,733

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	76,161,882	189,311,592	37,232,719	
IBNR + FREQUENCY ADJUSTMENT	(22,423,220)	(47,655,109)	83,825	
TOTAL LOSSES	53,738,663	141,656,482	37,316,544	
EXPECTED LOSSES	43,415,644	121,980,043	30,525,424	
CREDIBILITY	1.000	1.000	1.000	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.070	0.185	0.049	0.304
INDICATED (POST-TEST)	0.065	0.172	0.045	0.282
PRESENT ON RATE LEVEL	0.057	0.162	0.040	0.259
DERIVED BY FORMULA	0.065	0.172	0.045	0.282
UNDERLYING PRESENT RATE	0.058	0.164	0.041	0.264
PROPOSED	0.065	0.172	0.045	0.282

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.267
IND. RATE				0.267	MINIMUM PREMIUM	
MAN. RATE	0.34	0.30	0.27	+ 0.267	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	73,941	1,446,743	1.957			0	0	3	6	11	20
2019	67,464	1,097,598	1.627			0	0	1	9	9	19
2020	57,496	2,160,593	3.758			0	0	3	11	8	22
2021	69,177	350,981	0.507			0	0	0	2	3	5
2022	91,628	1,027,453	1.121			0	0	0	4	16	20
TOTAL	359,706	6,083,368	1.691			0	0	7	32	47	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
2018	0	0	694,627	124,377	49,711	0	0	235,376	145,955	50,687	146,010
2019	0	0	218,181	361,198	52,433	0	0	98,180	185,896	156,896	24,814
2020	0	0	924,888	492,349	53,858	0	0	365,323	210,572	88,922	24,681
2021	0	0	0	232,972	8,260	0	0	0	76,661	10,162	22,926
2022	0	0	0	376,830	153,284	0	0	0	218,684	220,139	58,516
TOTAL	0	0	1,837,696	1,587,726	317,546	0	0	698,879	837,768	526,806	276,947
OD	0	0	0	0	0	0	0	0	0	0	457

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	980,119	166,168	64,823	0	0	396,373	182,444	62,801	113,012
2019	0	228	321,450	439,699	69,278	0	214	159,313	227,322	193,285	20,993
2020	1,357	3,158	1,303,105	606,667	102,268	3,643	11,894	573,161	245,084	122,005	22,361
2021	91	198	103,304	238,518	25,018	171	241	28,514	69,886	16,104	20,679
2022	397	2,131	390,010	379,992	184,124	909	7,356	170,305	202,187	191,416	50,850
TOTAL	1,845	5,715	3,097,987	1,831,044	445,511	4,723	19,705	1,327,666	926,923	585,610	227,895
OD	0	0	0	0	0	0	0	0	0	0	354

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,457,642	3,789,088	228,249	
IBNR + FREQUENCY ADJUSTMENT	(952,318)	(925,766)	858	
TOTAL LOSSES	3,505,324	2,863,322	229,107	
EXPECTED LOSSES	1,847,306	2,392,918	283,022	
CREDIBILITY	0.040	0.130	0.170	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.974	0.796	0.064	1.834
INDICATED (POST-TEST)	0.902	0.737	0.059	1.697
PRESENT ON RATE LEVEL	0.497	0.644	0.076	1.216
DERIVED BY FORMULA	0.513	0.656	0.073	1.242
UNDERLYING PRESENT RATE	0.514	0.665	0.079	1.257
PROPOSED	0.513	0.656	0.073	1.242

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.203
IND. RATE				1.203	MINIMUM PREMIUM	
MAN. RATE	1.54	1.39	1.24	+ 1.203	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	315,333	2,432,678	0.771			0	0	2	10	32	44
2019	277,396	814,385	0.294			0	0	0	3	18	21
2020	179,343	1,603,075	0.894			0	0	0	7	9	16
2021	308,066	2,389,939	0.776			0	0	0	11	22	33
2022	368,111	5,901,586	1.603			0	0	2	7	44	53
TOTAL	1,448,249	13,141,663	0.907			0	0	4	38	125	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
2018	0	0	310,957	362,798	249,982	0	0	144,154	203,400	394,391	766,996
2019	0	0	0	185,215	110,826	0	0	0	44,629	137,742	335,973
2020	0	0	0	364,476	87,568	0	0	0	653,253	125,078	372,700
2021	0	0	0	574,017	246,477	0	0	0	696,523	341,110	531,812
2022	0	0	563,280	342,099	512,928	0	0	2,446,935	514,238	842,946	679,160
TOTAL	0	0	874,237	1,828,605	1,207,781	0	0	2,591,089	2,112,043	1,841,267	2,686,641
OD	0	0	0	0	0	0	0	0	0	0	2,456

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	438,760	484,698	325,977	0	0	242,755	254,250	488,650	593,655
2019	0	0	9,806	225,796	137,505	0	0	2,489	55,338	167,241	284,233
2020	0	32	56,219	436,948	119,522	0	226	89,927	716,014	173,102	337,666
2021	240	523	276,128	607,875	317,946	1,611	2,273	272,356	653,530	418,928	479,694
2022	1,064	6,266	957,326	529,108	534,696	9,419	98,950	1,332,681	644,024	738,640	590,190
TOTAL	1,304	6,822	1,738,239	2,284,425	1,435,646	11,030	101,449	1,940,208	2,323,155	1,986,561	2,285,439
OD	0	0	0	0	0	0	0	0	0	0	2,134

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,799,052	8,029,787	2,287,573	
IBNR + FREQUENCY ADJUSTMENT	(953,330)	(1,406,434)	5,459	
TOTAL LOSSES	2,845,722	6,623,353	2,293,032	
EXPECTED LOSSES	1,847,170	3,637,152	1,795,795	
CREDIBILITY	0.090	0.340	0.430	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.196	0.457	0.158	0.812
INDICATED (POST-TEST)	0.182	0.423	0.146	0.751
PRESENT ON RATE LEVEL	0.124	0.244	0.121	0.489
DERIVED BY FORMULA	0.129	0.305	0.132	0.566
UNDERLYING PRESENT RATE	0.128	0.251	0.124	0.503
PROPOSED	0.129	0.305	0.132	0.566

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.559
IND. RATE				0.559	MINIMUM PREMIUM	
MAN. RATE	0.70	0.62	0.52	+ 0.559	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	167,391	1,033,005	0.617			0	0	0	5	28	33
2019	168,706	1,701,236	1.008			0	0	1	1	23	25
2020	146,097	925,570	0.634			0	0	0	3	19	22
2021	198,745	953,536	0.480			0	0	0	3	26	29
2022	240,821	1,692,744	0.703			0	0	0	8	33	41
TOTAL	921,760	6,306,091	0.684			0	0	1	20	129	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
2018	0	0	0	208,264	166,785	0	0	0	171,670	293,702	192,584
2019	0	0	253,367	18,238	307,121	0	0	327,556	48,134	541,314	205,506
2020	0	0	0	284,268	106,295	0	0	0	120,028	327,663	87,316
2021	0	0	0	53,439	133,229	0	0	0	51,383	455,745	259,740
2022	0	0	0	279,512	399,066	0	0	0	298,211	405,399	310,556
TOTAL	0	0	253,367	843,721	1,112,496	0	0	327,556	689,426	2,023,823	1,055,702
OD	0	0	0	0	0	0	0	0	0	0	86

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	278,241	217,488	0	0	0	214,588	363,897	149,060
2019	0	265	357,750	26,937	377,105	0	715	509,362	66,732	657,589	173,858
2020	0	26	45,253	342,151	140,396	0	59	23,567	140,756	396,780	79,108
2021	30	66	36,240	66,439	154,602	214	312	43,090	80,339	502,737	234,285
2022	454	2,088	426,866	387,151	398,475	1,376	11,413	254,763	300,262	343,348	269,873
TOTAL	484	2,445	866,109	1,100,919	1,288,064	1,590	12,500	830,782	802,677	2,264,350	906,185
OD	0	0	0	0	0	0	0	0	0	0	73

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,713,909	5,456,010	906,258	
IBNR + FREQUENCY ADJUSTMENT	(591,064)	(1,251,559)	2,642	
TOTAL LOSSES	1,122,845	4,204,451	908,901	
EXPECTED LOSSES	1,155,376	3,235,722	843,540	
CREDIBILITY	0.070	0.250	0.320	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.122	0.456	0.099	0.677
INDICATED (POST-TEST)	0.113	0.422	0.091	0.626
PRESENT ON RATE LEVEL	0.121	0.340	0.089	0.549
DERIVED BY FORMULA	0.121	0.360	0.089	0.570
UNDERLYING PRESENT RATE	0.125	0.351	0.092	0.568
PROPOSED	0.121	0.360	0.089	0.570

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.552
IND. RATE				0.552	MINIMUM PREMIUM	
MAN. RATE	0.73	0.65	0.56	+ 0.552	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	307,303	4,693,169	1.527			0	0	2	15	68	85
2019	292,361	4,176,578	1.429			0	0	1	14	58	73
2020	239,532	2,241,999	0.936			0	0	0	4	59	63
2021	337,874	4,679,051	1.385			0	0	3	12	73	88
2022	388,536	4,337,466	1.116			0	0	0	10	86	96
TOTAL	1,565,606	20,128,263	1.286			0	0	6	55	344	405
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
2018	0	0	373,534	685,516	402,500	0	0	711,084	619,141	903,379	998,015
2019	0	0	554,476	572,444	469,141	0	0	368,449	494,713	918,213	799,142
2020	0	0	0	15,780	403,912	0	0	0	136,426	1,120,734	565,147
2021	0	0	766,615	188,826	478,838	0	0	789,696	732,107	958,709	764,260
2022	0	0	0	437,635	807,067	0	0	0	292,842	1,968,651	831,271
TOTAL	0	0	1,694,625	1,900,201	2,561,458	0	0	1,869,229	2,275,229	5,869,686	3,957,835
OD	0	0	0	0	960	0	0	0	0	687	21,763

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	463,796	915,849	524,860	0	0	907,884	773,926	1,119,287	772,464
2019	0	453	636,511	701,659	582,243	0	629	468,117	610,174	1,119,954	676,074
2020	0	10	17,228	33,232	501,947	0	112	44,087	182,572	1,347,375	512,023
2021	1,285	3,126	1,064,402	275,727	585,153	11,053	23,641	1,320,347	786,674	1,123,617	689,363
2022	812	3,594	756,209	673,411	791,155	3,378	31,844	586,448	661,313	1,566,114	722,374
TOTAL	2,097	7,182	2,938,146	2,599,879	2,985,357	14,430	56,226	3,326,883	3,014,659	6,276,346	3,372,298
OD	0	0	92	86	1,088	0	0	37	51	753	18,923

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,345,094	14,878,219	3,391,221	
IBNR + FREQUENCY ADJUSTMENT	(1,217,794)	(2,999,416)	9,191	
TOTAL LOSSES	5,127,300	11,878,803	3,400,413	
EXPECTED LOSSES	2,368,918	7,737,788	3,060,494	
CREDIBILITY	0.100	0.350	0.460	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.327	0.759	0.216	1.302
INDICATED (POST-TEST)	0.303	0.702	0.200	1.205
PRESENT ON RATE LEVEL	0.147	0.481	0.190	0.818
DERIVED BY FORMULA	0.163	0.558	0.195	0.915
UNDERLYING PRESENT RATE	0.151	0.494	0.195	0.841
PROPOSED	0.163	0.558	0.195	0.915

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.904
IND. RATE				0.904	MINIMUM PREMIUM	
MAN. RATE	1.08	0.98	0.87	+ 0.904	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	80,218	3,723,573	4,642			0	0	3	6	20	29
2019	83,010	3,012,116	3,629			0	0	3	12	13	28
2020	84,669	1,920,237	2,268			0	0	2	5	2	9
2021	82,589	2,251,296	2,726			0	0	1	6	3	10
2022	107,184	2,162,502	2,018			0	0	0	7	4	11
TOTAL	437,670	13,069,724	2,986			0	0	9	36	42	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
2018	0	0	787,398	320,771	410,120	0	0	159,630	141,933	95,128	1,808,593
2019	0	0	504,004	411,441	410,010	0	0	21,078	112,042	135,943	1,417,598
2020	0	0	499,362	352,811	10,125	0	0	65,687	12,643	15,208	964,401
2021	0	0	255,731	368,287	8,164	0	0	11,156	17,667	16,137	1,574,154
2022	0	0	0	249,960	64,382	0	0	0	111,469	81,931	1,654,760
TOTAL	0	0	2,046,495	1,703,270	902,801	0	0	257,551	395,754	344,347	7,419,506
OD	0	0	0	0	0	0	0	0	0	0	1,421

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,111,019	428,550	534,796	0	0	268,817	177,416	117,864	1,399,851
2019	0	526	726,520	506,181	508,600	0	46	37,567	137,052	166,260	1,199,288
2020	733	1,712	715,511	430,403	34,262	655	2,130	99,679	16,548	20,104	873,747
2021	548	1,305	483,929	390,429	44,200	187	391	23,041	17,998	19,230	1,419,887
2022	243	1,347	240,723	238,297	87,906	424	3,352	80,326	95,995	73,876	1,437,986
TOTAL	1,524	4,890	3,277,701	1,993,861	1,209,764	1,267	5,918	509,430	445,009	397,333	6,330,760
OD	0	0	0	0	0	0	0	0	0	0	1,202

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,800,730	4,045,967	6,331,962	
IBNR + FREQUENCY ADJUSTMENT	(906,021)	(1,842,182)	20,344	
TOTAL LOSSES	2,894,710	2,203,785	6,352,305	
EXPECTED LOSSES	1,763,862	4,752,799	6,895,469	
CREDIBILITY	0.040	0.150	0.190	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.661	0.504	1.451	2.616
INDICATED (POST-TEST)	0.612	0.466	1.343	2.421
PRESENT ON RATE LEVEL	0.392	1.056	1.532	2.980
DERIVED BY FORMULA	0.401	0.967	1.496	2.864
UNDERLYING PRESENT RATE	0.403	1.086	1.575	3.064
PROPOSED	0.401	0.967	1.496	2.864

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.830
IND. RATE				2.830	MINIMUM PREMIUM	
MAN. RATE	4.54	3.93	3.17	+ 2.830	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,575,510	37,405,263	2.374			2	0	25	185	408	620
2019	1,596,123	40,960,691	2.566			1	0	32	119	345	497
2020	1,650,013	26,883,328	1.629			1	0	18	113	350	482
2021	1,926,405	32,287,079	1.676			2	0	20	128	371	521
2022	2,069,467	24,014,489	1.160			0	0	5	84	334	423
TOTAL	8,817,518	161,550,850	1.832			6	0	100	629	1808	2543
OD						0	0	0	2	4	6

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	6,750	0	5,310,984	8,731,371	5,777,599	12,210	0	2,803,149	6,301,966	5,847,512	2,613,722
2019	479,911	0	7,426,313	6,694,892	5,629,985	20,089	0	9,616,087	4,306,922	4,950,038	1,836,454
2020	2,020	0	3,706,465	5,861,005	5,075,333	0	0	1,551,132	3,776,348	4,654,102	2,256,923
2021	379,962	0	4,978,958	7,054,258	5,175,772	87,701	0	2,419,256	5,683,119	4,821,262	1,686,791
2022	0	0	1,132,744	5,403,222	5,358,320	0	0	2,626,532	2,549,988	5,217,652	1,726,031
TOTAL	868,643	0	22,555,464	33,744,748	27,017,009	120,000	0	19,016,156	22,618,343	25,490,566	10,119,921
OD	0	0	0	70,870	19,092	0	0	0	5,183	3,954	78,108

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	9,619	0	7,185,832	11,665,112	7,533,989	40,208	0	4,340,915	7,877,458	7,245,067	2,023,021
2019	688,907	7,009	9,732,504	8,216,675	6,993,957	35,841	10,583	7,660,095	5,304,537	6,086,329	1,553,640
2020	8,141	13,084	5,967,000	7,232,631	6,558,397	15,467	51,718	2,916,480	4,312,218	5,743,532	2,044,772
2021	588,477	25,827	9,760,158	7,892,210	6,534,455	212,561	86,760	5,445,987	5,251,181	5,705,652	1,521,485
2022	8,651	45,019	8,135,993	6,726,151	5,599,721	28,913	288,543	4,425,450	3,177,260	4,379,947	1,499,921
TOTAL	1,303,794	90,940	40,781,487	41,732,779	33,220,519	332,990	437,603	24,788,928	25,922,653	29,160,527	8,642,840
OD	8	26	7,322	100,351	18,654	0	1	20	6,501	4,856	65,091

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	67,743,119	130,166,840	8,707,930	
IBNR + FREQUENCY ADJUSTMENT	(21,039,521)	(36,123,639)	26,849	
TOTAL LOSSES	46,703,598	94,043,201	8,734,779	
EXPECTED LOSSES	41,007,947	92,792,192	9,269,381	
CREDIBILITY	0.320	1.000	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.530	1.065	0.098	1.693
INDICATED (POST-TEST)	0.490	0.986	0.091	1.567
PRESENT ON RATE LEVEL	0.450	1.018	0.102	1.570
DERIVED BY FORMULA	0.463	0.986	0.091	1.539
UNDERLYING PRESENT RATE	0.465	1.052	0.105	1.623
PROPOSED	0.471	1.003	0.093	1.567

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.518
IND. RATE				1.518	MINIMUM PREMIUM	
MAN. RATE	2.01	1.83	1.60	+ 1.518	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	469,749	947,135	0.202			0	0	1	9	6	16
2019	471,496	1,575,020	0.334			0	0	3	6	9	18
2020	464,511	634,629	0.137			0	0	0	6	7	13
2021	413,214	755,149	0.183			0	0	2	5	5	12
2022	431,507	872,732	0.202			0	0	0	6	4	10
TOTAL	2,250,477	4,784,665	0.213			0	0	6	32	31	69
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	164,441	370,685	12,399	0	0	58,555	282,350	26,765	31,940
2019	0	0	602,944	238,713	106,716	0	0	393,943	43,148	101,121	88,435
2020	0	0	0	360,917	47,278	0	0	0	164,740	30,969	30,725
2021	0	0	358,807	202,710	22,866	0	0	27,868	77,113	42,482	23,303
2022	0	0	0	485,480	50,130	0	0	0	260,211	62,658	14,253
TOTAL	0	0	1,126,192	1,658,505	239,389	0	0	480,366	827,562	263,995	188,656
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
2018	0	0	232,026	495,235	16,168	0	0	98,607	352,938	33,162	24,722
2019	0	629	852,999	293,911	136,497	0	860	609,017	56,985	125,726	74,816
2020	0	31	54,212	431,270	69,394	0	57	22,665	180,550	42,966	27,837
2021	648	1,567	541,895	228,315	53,849	541	1,079	69,707	74,861	52,554	21,019
2022	430	2,483	431,423	435,186	101,979	825	6,134	159,976	194,083	71,825	12,386
TOTAL	1,077	4,711	2,112,555	1,883,917	377,888	1,366	8,130	959,971	859,416	326,233	160,780
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,087,810	3,447,454	160,780	
IBNR + FREQUENCY ADJUSTMENT	(1,386,001)	(947,853)	382	
TOTAL LOSSES	1,701,809	2,499,601	161,161	
EXPECTED LOSSES	2,666,221	2,426,249	156,609	
CREDIBILITY	0.130	0.450	0.580	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.076	0.111	0.007	0.194
INDICATED (POST-TEST)	0.070	0.103	0.007	0.179
PRESENT ON RATE LEVEL	0.115	0.104	0.007	0.226
DERIVED BY FORMULA	0.109	0.104	0.007	0.219
UNDERLYING PRESENT RATE	0.118	0.108	0.007	0.233
PROPOSED	0.109	0.104	0.007	0.219

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.212
IND. RATE				0.212	MINIMUM PREMIUM	
MAN. RATE	0.36	0.29	0.23	+ 0.212	PRESENT	

+ PROPOSED

CLASS HOTELS, ALL OTHER EMPLOYEES

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0973

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	816,682	12,403,763	1.519			0	0	10	69	199	278
2019	713,566	9,644,278	1.352			0	0	6	50	153	209
2020	523,223	7,868,530	1.504			0	0	3	24	121	148
2021	700,730	8,193,683	1.169			0	0	4	27	156	187
2022	858,263	6,859,144	0.799			0	0	1	15	157	173
TOTAL	3,612,464	44,969,398	1.245			0	0	24	185	786	995
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
2018	0	0	1,799,201	2,748,208	2,030,208	0	0	1,113,374	1,390,137	2,096,349	1,226,286
2019	0	0	1,000,871	2,114,214	1,911,453	0	0	293,209	1,148,440	2,286,502	889,589
2020	0	0	471,211	1,651,082	1,884,215	0	0	161,654	1,388,995	1,600,077	711,296
2021	0	0	784,787	1,262,409	1,978,889	0	0	380,829	934,257	2,056,803	795,709
2022	0	0	164,853	772,849	2,118,491	0	0	106,244	299,105	2,654,528	743,074
TOTAL	0	0	4,220,923	8,548,762	9,923,256	0	0	2,055,310	5,160,934	10,694,259	4,365,954
OD	0	0	0	19,307	15,369	0	0	0	2,234	12,119	54,162

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	2,488,239	3,671,606	2,647,391	0	0	1,703,347	1,737,671	2,597,376	949,145
2019	0	1,045	1,515,196	2,590,157	2,365,532	0	640	508,794	1,414,381	2,784,574	752,592
2020	691	1,765	936,102	2,042,137	2,398,891	1,612	5,788	462,350	1,568,381	1,969,730	644,434
2021	1,865	4,420	1,729,879	1,507,564	2,359,134	7,461	14,867	987,815	1,025,385	2,328,126	717,730
2022	2,013	9,006	1,834,082	1,462,976	2,042,908	5,216	51,537	854,457	838,307	2,107,993	645,731
TOTAL	4,569	16,236	8,503,497	11,274,439	11,813,857	14,289	72,833	4,516,763	6,584,124	11,787,800	3,709,633
OD	0	0	165	25,952	18,894	0	0	60	2,902	14,687	45,521

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,128,413	41,522,655	3,755,154	
IBNR + FREQUENCY ADJUSTMENT	(4,581,703)	(11,151,944)	10,844	
TOTAL LOSSES	8,546,709	30,370,711	3,765,997	
EXPECTED LOSSES	8,832,968	28,772,959	3,790,490	
CREDIBILITY	0.170	0.620	0.790	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.237	0.839	0.103	1.179
INDICATED (POST-TEST)	0.219	0.776	0.095	1.091
PRESENT ON RATE LEVEL	0.237	0.771	0.102	1.109
DERIVED BY FORMULA	0.234	0.774	0.097	1.104
UNDERLYING PRESENT RATE	0.245	0.796	0.105	1.146
PROPOSED	0.234	0.774	0.097	1.104

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.070
IND. RATE				1.070	MINIMUM PREMIUM	
MAN. RATE	1.36	1.29	1.13	+ 1.070	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	954,198	14,495,612	1.519			0	0	14	36	195	245
2019	1,027,641	12,232,817	1.190			0	0	5	38	189	232
2020	1,092,954	11,874,037	1.086			0	0	9	23	210	242
2021	1,064,155	12,115,396	1.138			0	0	4	31	189	224
2022	1,114,930	9,266,431	0.831			0	0	0	19	199	218
TOTAL	5,253,878	59,984,293	1.142			0	0	32	147	982	1161
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	2,928,828	2,454,482	2,140,025	0	0	1,390,730	1,409,716	2,109,708	2,062,123
2019	0	0	956,305	2,351,733	2,572,690	0	0	751,522	1,219,980	2,648,916	1,731,671
2020	0	0	1,654,911	1,494,675	2,705,583	0	0	533,917	811,197	2,692,246	1,981,508
2021	0	0	846,756	2,698,767	2,143,327	0	0	464,324	1,245,195	2,900,971	1,816,056
2022	0	0	0	1,143,762	2,704,612	0	0	0	767,199	2,999,784	1,651,074
TOTAL	0	0	6,386,800	10,143,419	12,266,237	0	0	3,140,493	5,453,287	13,351,625	9,242,432
OD	0	0	0	0	0	0	0	0	0	0	1,661

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	3,908,444	3,279,188	2,790,593	0	0	1,792,229	1,762,145	2,613,928	1,596,083
2019	0	998	1,471,713	2,885,285	3,176,245	0	1,641	1,219,492	1,508,910	3,227,136	1,464,994
2020	2,428	5,756	2,517,343	1,909,323	3,440,662	5,324	17,703	963,985	984,433	3,265,580	1,795,246
2021	2,534	5,900	2,455,434	2,991,600	2,644,510	9,418	18,588	1,264,106	1,375,216	3,276,329	1,638,083
2022	2,455	10,453	2,263,372	1,979,630	2,614,069	6,064	55,075	1,074,399	1,229,062	2,414,527	1,434,783
TOTAL	7,416	23,108	12,616,306	13,045,026	14,666,078	20,806	93,006	6,314,211	6,859,767	14,797,499	7,929,189
OD	0	0	0	0	0	0	0	0	0	0	1,460

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,074,853	49,368,370	7,930,649	
IBNR + FREQUENCY ADJUSTMENT	(5,345,230)	(13,188,601)	19,979	
TOTAL LOSSES	13,729,623	36,179,769	7,950,628	
EXPECTED LOSSES	10,378,285	33,810,787	7,492,118	
CREDIBILITY	0.220	0.790	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.261	0.689	0.151	1.101
INDICATED (POST-TEST)	0.242	0.637	0.140	1.019
PRESENT ON RATE LEVEL	0.191	0.623	0.138	0.952
DERIVED BY FORMULA	0.202	0.634	0.140	0.976
UNDERLYING PRESENT RATE	0.198	0.644	0.143	0.984
PROPOSED	0.202	0.634	0.140	0.976

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.946
IND. RATE				0.946	MINIMUM PREMIUM	
MAN. RATE	1.05	1.05	0.97	+ 0.946	PRESENT	

+ PROPOSED

CLASS RESTAURANT, N.O.C.

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0975

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	2,768,823	23,212,589	0.838			0	0	9	102	529	640
2019	2,516,223	17,041,304	0.677			0	0	4	67	444	515
2020	2,171,828	18,869,489	0.869			0	0	10	64	346	420
2021	2,796,161	16,443,230	0.588			0	0	5	80	434	519
2022	3,119,775	22,136,356	0.710			0	0	1	81	450	532
TOTAL	13,372,810	97,702,968	0.731			0	0	29	394	2203	2626
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
2018	0	0	1,922,577	3,088,233	5,196,160	0	0	690,469	2,922,332	5,761,454	3,631,364
2019	0	0	751,948	3,377,090	3,485,823	0	0	238,752	1,703,000	4,630,422	2,854,269
2020	0	0	1,936,834	2,075,457	2,885,395	0	0	961,044	5,191,256	3,754,180	2,065,323
2021	0	0	920,858	2,531,545	3,135,373	0	0	647,930	2,238,604	4,415,317	2,553,603
2022	0	0	170,828	2,832,108	3,996,920	0	0	36,859	2,903,192	9,868,398	2,328,051
TOTAL	0	0	5,703,045	13,904,433	18,699,671	0	0	2,575,054	14,958,384	28,429,771	13,432,610
OD	0	0	0	0	17,067	0	0	0	0	28,311	27,894

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	2,705,058	4,125,879	6,775,793	0	0	1,160,210	3,652,915	7,138,442	2,810,676
2019	0	785	1,244,545	4,137,535	4,302,579	0	521	459,298	2,107,739	5,626,913	2,414,712
2020	2,841	6,754	2,973,342	2,531,974	3,685,454	9,583	32,460	1,972,319	3,886,324	4,640,276	1,871,183
2021	2,652	6,200	2,569,648	2,913,518	3,760,680	14,329	27,613	1,966,388	2,398,206	5,006,751	2,303,350
2022	4,720	22,342	4,425,179	3,883,056	3,944,008	15,047	130,343	2,720,768	3,127,473	4,535,226	2,023,076
TOTAL	10,213	36,081	13,917,772	17,591,962	22,468,514	38,959	190,937	8,278,982	15,172,657	26,947,609	11,422,996
OD	10	30	8,228	6,297	15,664	37	372	6,062	6,606	22,153	24,186

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	22,487,681	82,231,461	11,447,183	
IBNR + FREQUENCY ADJUSTMENT	(7,444,935)	(22,320,722)	31,102	
TOTAL LOSSES	15,042,747	59,910,739	11,478,285	
EXPECTED LOSSES	14,412,442	57,412,180	10,899,714	
CREDIBILITY	0.420	1.000	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.112	0.448	0.086	0.646
INDICATED (POST-TEST)	0.104	0.414	0.079	0.597
PRESENT ON RATE LEVEL	0.104	0.415	0.079	0.598
DERIVED BY FORMULA	0.104	0.414	0.079	0.598
UNDERLYING PRESENT RATE	0.108	0.429	0.082	0.619
PROPOSED	0.104	0.414	0.079	0.598

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.579
IND. RATE				0.579	MINIMUM PREMIUM	
MAN. RATE	0.78	0.75	0.61	+ 0.579	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	583,947	3,629,803	0.622			0	0	2	13	74	89
2019	536,427	4,045,504	0.754			0	0	1	13	88	102
2020	504,824	3,433,253	0.680			0	0	1	16	47	64
2021	581,840	4,576,929	0.787			0	0	3	19	72	94
2022	662,196	3,625,796	0.548			0	0	0	4	70	74
TOTAL	2,869,234	19,311,285	0.673			0	0	7	65	351	423
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	506,199	511,947	482,454	0	0	263,049	250,637	745,545	869,972
2019	0	0	160,594	717,424	1,054,447	0	0	26,158	404,175	1,036,315	646,391
2020	0	0	199,827	817,125	538,364	0	0	51,559	610,032	782,675	433,671
2021	0	0	600,841	562,604	643,044	0	0	242,756	477,030	1,507,651	543,003
2022	0	0	0	186,928	669,240	0	0	0	140,004	1,814,522	815,102
TOTAL	0	0	1,467,461	2,796,028	3,387,549	0	0	583,522	1,881,878	5,886,708	3,308,139
OD	0	0	0	0	0	0	0	0	0	0	3,726

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	714,247	683,961	629,120	0	0	442,975	313,296	923,730	673,358
2019	0	168	269,258	882,491	1,297,818	0	57	61,676	499,318	1,259,499	546,847
2020	293	753	404,336	995,883	697,121	514	1,918	176,014	690,547	960,417	392,906
2021	1,212	2,907	1,063,390	664,090	790,637	4,538	9,176	596,935	561,430	1,691,755	489,789
2022	528	2,113	479,452	407,374	635,757	2,742	26,700	467,363	519,940	1,432,120	708,324
TOTAL	2,033	5,940	2,930,681	3,633,800	4,050,454	7,794	37,851	1,744,962	2,584,532	6,267,521	2,811,223
OD	0	0	0	0	0	0	0	0	0	0	3,153

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,729,262	16,536,306	2,814,377	
IBNR + FREQUENCY ADJUSTMENT	(1,395,280)	(3,832,459)	7,290	
TOTAL LOSSES	3,333,982	12,703,847	2,821,666	
EXPECTED LOSSES	2,700,917	9,850,281	2,579,191	
CREDIBILITY	0.150	0.530	0.680	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.116	0.443	0.098	0.657
INDICATED (POST-TEST)	0.108	0.410	0.091	0.608
PRESENT ON RATE LEVEL	0.091	0.332	0.087	0.510
DERIVED BY FORMULA	0.094	0.373	0.090	0.556
UNDERLYING PRESENT RATE	0.094	0.343	0.090	0.527
PROPOSED	0.094	0.373	0.090	0.556

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.539
IND. RATE				0.539	MINIMUM PREMIUM	
MAN. RATE	0.59	0.54	0.52	+ 0.539	PRESENT	

+ PROPOSED

CLASS BARBER SHOP OR BEAUTY PARLOR

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0977

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	719,945	3,982,193	0.553			0	0	2	17	54	73
2019	658,224	1,498,129	0.228			0	0	1	6	30	37
2020	641,601	1,285,512	0.200			0	0	1	9	26	36
2021	750,775	2,028,690	0.270			0	0	0	23	26	49
2022	813,514	1,666,102	0.205			0	0	0	7	41	48
TOTAL	3,584,059	10,460,626	0.292			0	0	4	62	177	243
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
2018	0	0	764,644	1,039,416	423,537	0	0	128,300	941,149	490,732	194,415
2019	0	0	155,926	350,050	304,314	0	0	44,984	138,196	405,214	99,445
2020	0	0	150,055	300,299	289,206	0	0	35,195	247,152	178,829	84,776
2021	0	0	0	964,809	174,719	0	0	0	558,663	227,444	103,055
2022	0	0	0	293,027	649,281	0	0	0	214,467	422,103	87,224
TOTAL	0	0	1,070,625	2,947,601	1,841,057	0	0	208,479	2,099,627	1,724,322	568,915
OD	0	0	0	71,000	0	0	0	0	6,549	0	2,037

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,002,231	1,388,660	552,292	0	0	202,601	1,176,436	608,017	150,477
2019	0	163	237,079	428,662	376,733	0	98	76,879	171,579	492,421	84,130
2020	220	537	253,829	370,813	371,341	351	1,232	89,380	276,101	223,791	76,807
2021	388	842	441,234	1,000,325	262,871	1,282	1,807	215,984	520,736	285,438	92,956
2022	605	2,600	558,832	491,075	629,672	1,158	9,924	211,172	246,403	349,082	75,798
TOTAL	1,212	4,142	2,493,205	3,679,535	2,192,909	2,791	13,061	796,017	2,391,255	1,958,749	480,168
OD	55	325	55,365	63,328	7,609	0	0	0	8,186	0	1,734

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,366,173	10,301,571	481,902	
IBNR + FREQUENCY ADJUSTMENT	(1,896,301)	(3,052,096)	1,373	
TOTAL LOSSES	1,469,872	7,249,476	483,275	
EXPECTED LOSSES	3,671,969	7,832,044	490,147	
CREDIBILITY	0.170	0.620	0.790	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.039	0.200	0.013	0.253
INDICATED (POST-TEST)	0.037	0.185	0.012	0.234
PRESENT ON RATE LEVEL	0.099	0.211	0.013	0.324
DERIVED BY FORMULA	0.088	0.195	0.013	0.296
UNDERLYING PRESENT RATE	0.102	0.219	0.014	0.335
PROPOSED	0.088	0.195	0.013	0.296

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.287
IND. RATE				0.287	MINIMUM PREMIUM	
MAN. RATE	0.35	0.34	0.33	+ 0.287	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	114,163	1,623,916	1.422			0	0	1	6	21	28
2019	112,801	2,821,054	2.501			0	0	2	3	26	31
2020	88,850	762,853	0.859			0	0	0	3	14	17
2021	125,002	2,132,298	1.706			0	0	1	5	10	16
2022	144,488	1,715,106	1.187			0	0	0	2	28	30
TOTAL	585,304	9,055,227	1.547			0	0	4	19	99	122
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	143,640	172,232	126,667	0	0	11,992	50,161	162,963	956,261
2019	0	0	477,917	199,101	205,546	0	0	321,453	236,051	886,106	494,880
2020	0	0	0	31,953	47,910	0	0	0	251,168	149,571	282,251
2021	0	0	368,429	139,615	130,659	0	0	474,583	164,747	234,855	619,410
2022	0	0	0	31,721	208,866	0	0	0	135,919	636,618	701,982
TOTAL	0	0	989,986	574,622	719,648	0	0	808,028	838,046	2,070,113	3,054,784
OD	0	0	0	0	0	0	0	0	0	0	10,483

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	202,676	230,102	165,174	0	0	20,195	62,701	201,911	740,146
2019	0	499	677,993	246,308	256,176	0	702	509,156	297,352	1,077,360	418,668
2020	0	4	6,416	39,746	60,430	0	93	36,922	278,362	188,117	255,719
2021	561	1,358	468,295	171,129	170,007	5,669	12,577	643,260	197,388	282,619	558,708
2022	143	528	127,305	104,293	195,347	1,210	11,139	212,861	242,283	510,058	610,022
TOTAL	703	2,389	1,482,685	791,577	847,134	6,880	24,511	1,422,393	1,078,085	2,260,065	2,583,264
OD	0	0	0	0	0	0	0	0	0	0	8,854

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,939,561	4,976,861	2,592,118	
IBNR + FREQUENCY ADJUSTMENT	(764,833)	(1,478,861)	6,311	
TOTAL LOSSES	2,174,728	3,498,000	2,598,429	
EXPECTED LOSSES	1,488,319	3,818,601	2,112,540	
CREDIBILITY	0.050	0.180	0.240	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.372	0.598	0.442	1.412
INDICATED (POST-TEST)	0.344	0.553	0.409	1.306
PRESENT ON RATE LEVEL	0.246	0.631	0.349	1.226
DERIVED BY FORMULA	0.251	0.617	0.364	1.232
UNDERLYING PRESENT RATE	0.254	0.652	0.361	1.268
PROPOSED	0.251	0.617	0.364	1.232

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.193
IND. RATE				1.193	MINIMUM PREMIUM	
MAN. RATE	1.48	1.39	1.25	+ 1.193	PRESENT	

+ PROPOSED

CLASS RESIDENTIAL ELDERLY NON-MEDICAL

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0979

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	500,564	8,253,700	1.649			0	0	3	26	139	168
2019	509,071	10,603,061	2.083			0	0	7	33	121	161
2020	524,052	7,721,287	1.473			0	0	5	23	103	131
2021	570,528	8,087,618	1.418			0	0	0	40	110	150
2022	603,168	9,003,660	1.493			1	0	0	23	135	159
TOTAL	2,707,383	43,669,326	1.613			1	0	15	145	608	769
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	479,805	1,415,277	2,050,458	0	0	113,883	953,449	1,869,465	1,371,363
2019	0	0	1,293,772	1,572,066	1,769,318	0	0	475,541	2,711,134	1,441,593	1,339,637
2020	0	0	840,023	1,575,993	1,523,038	0	0	356,203	1,396,451	1,069,089	960,490
2021	0	0	0	2,315,924	1,520,929	0	0	0	1,505,740	1,704,773	1,040,252
2022	827,456	0	0	1,531,851	2,051,231	100,000	0	0	948,772	2,607,689	936,661
TOTAL	827,456	0	2,613,600	8,411,111	8,914,974	100,000	0	945,627	7,515,546	8,692,609	5,648,403
OD	0	0	0	0	0	0	0	0	0	0	18,744

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	677,005	1,890,810	2,673,797	0	0	191,779	1,191,811	2,316,267	1,061,435
2019	0	1,351	1,896,414	1,915,552	2,187,375	0	1,038	801,715	1,926,929	1,770,901	1,133,333
2020	1,232	2,994	1,402,130	1,947,308	1,956,542	3,552	12,053	740,263	1,567,307	1,338,184	870,204
2021	1,004	2,194	1,164,350	2,499,544	1,879,547	3,698	5,237	640,446	1,484,978	1,965,675	938,307
2022	717,787	11,204	2,273,930	2,071,646	2,059,160	77,346	53,629	1,092,716	1,262,802	2,123,621	813,958
TOTAL	720,023	17,742	7,413,830	10,324,860	10,756,421	84,596	71,957	3,466,918	7,433,828	9,514,649	4,817,238
OD	0	0	0	0	0	0	0	0	0	0	15,557

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,775,066	38,029,758	4,832,795	
IBNR + FREQUENCY ADJUSTMENT	(3,947,599)	(9,336,346)	14,325	
TOTAL LOSSES	7,827,467	28,693,411	4,847,119	
EXPECTED LOSSES	7,670,420	23,954,317	5,165,728	
CREDIBILITY	0.140	0.510	0.660	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.289	1.060	0.178	1.527
INDICATED (POST-TEST)	0.268	0.981	0.165	1.413
PRESENT ON RATE LEVEL	0.274	0.856	0.185	1.315
DERIVED BY FORMULA	0.273	0.920	0.172	1.365
UNDERLYING PRESENT RATE	0.283	0.885	0.191	1.359
PROPOSED	0.273	0.920	0.172	1.365

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.322
IND. RATE				1.322	MINIMUM PREMIUM	
MAN. RATE	1.70	1.54	1.34	+ 1.322	PRESENT	

+ PROPOSED

CLASS CITY, TOWNSHIP, BOROUGH

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0980

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	416,697	13,605,027	3,265			1	0	14	39	208	262
2019	400,936	9,530,424	2,377			1	0	6	20	176	203
2020	399,416	9,652,084	2,417			1	0	4	33	161	199
2021	415,807	11,208,978	2,696			0	0	5	19	179	203
2022	437,841	11,821,973	2,700			1	0	7	9	185	202
TOTAL	2,070,697	55,818,486	2,696			4	0	36	120	909	1069
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	4,398	0	3,294,288	1,481,526	1,958,886	0	0	1,254,248	1,589,051	3,002,968	1,019,662
2019	519,504	0	1,349,590	1,009,186	2,072,080	1,293	0	374,401	558,429	2,404,138	1,241,803
2020	133,838	0	1,017,862	1,713,291	1,847,463	4,044	0	471,471	1,066,661	2,459,444	938,010
2021	0	0	1,128,688	1,358,365	2,554,903	0	0	664,229	808,328	3,636,566	1,057,899
2022	7,000	0	1,492,035	609,244	2,419,427	93,599	0	1,790,160	174,198	4,289,229	947,081
TOTAL	664,740	0	8,282,463	6,171,612	10,852,759	98,936	0	4,554,509	4,196,667	15,792,345	5,204,455
OD	0	0	0	0	0	0	0	0	0	0	84,991

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	6,267	0	4,470,619	1,979,319	2,554,387	0	0	2,017,363	1,986,314	3,720,677	789,218
2019	745,742	1,409	1,952,604	1,254,126	2,551,850	2,307	817	611,548	702,772	2,918,246	1,050,565
2020	180,623	3,611	1,670,502	2,125,933	2,367,404	10,287	15,754	899,814	1,253,747	2,994,445	849,837
2021	2,424	5,774	2,209,929	1,673,405	3,030,634	10,532	21,847	1,351,813	1,047,568	4,059,398	954,225
2022	11,183	19,396	3,072,096	1,568,003	2,371,496	102,297	188,074	2,445,105	1,274,446	3,427,856	823,013
TOTAL	946,240	30,190	13,375,750	8,600,786	12,875,771	125,423	226,493	7,325,643	6,264,847	17,120,622	4,466,859
OD	0	0	0	0	0	0	0	0	0	0	66,617

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	22,029,737	44,862,025	4,533,476	
IBNR + FREQUENCY ADJUSTMENT	(7,984,338)	(10,457,548)	11,070	
TOTAL LOSSES	14,045,400	34,404,478	4,544,546	
EXPECTED LOSSES	15,428,124	26,797,106	4,182,424	
CREDIBILITY	0.120	0.430	0.550	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.678	1.661	0.216	2.556
INDICATED (POST-TEST)	0.628	1.538	0.200	2.365
PRESENT ON RATE LEVEL	0.721	1.252	0.195	2.168
DERIVED BY FORMULA	0.710	1.375	0.198	2.282
UNDERLYING PRESENT RATE	0.745	1.294	0.202	2.241
PROPOSED	0.710	1.375	0.198	2.282

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.211
IND. RATE				2.211	MINIMUM PREMIUM	
MAN. RATE	2.58	2.38	2.21	+ 2.211	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	468,924	5,215,625	1.112			0	0	4	11	76	91
2019	372,426	3,231,505	0.868			0	0	3	8	49	60
2020	329,621	2,032,686	0.617			0	0	2	15	38	55
2021	465,247	3,061,789	0.658			0	0	0	16	45	61
2022	485,435	3,611,980	0.744			0	0	1	8	75	84
TOTAL	2,121,653	17,153,585	0.809			0	0	10	58	283	351
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
2018	0	0	882,997	604,340	1,486,715	0	0	470,108	298,321	1,146,793	326,351
2019	0	0	631,896	542,207	715,141	0	0	93,101	397,864	580,845	270,451
2020	0	0	340,152	653,697	328,073	0	0	63,720	238,857	273,945	134,242
2021	0	0	608,080	476,759	476,759	0	0	0	1,243,789	410,037	323,124
2022	0	0	277,926	369,774	1,116,734	0	0	338,200	112,322	1,179,661	217,363
TOTAL	0	0	2,132,971	2,778,098	4,123,422	0	0	965,129	2,291,153	3,591,281	1,271,531
OD	0	0	0	0	1,564	0	0	0	0	14,618	14,582

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,245,909	807,398	1,938,676	0	0	791,662	372,901	1,420,877	252,596
2019	0	660	914,445	668,839	883,783	0	203	162,052	487,823	709,147	228,802
2020	499	1,208	559,351	796,682	434,347	635	2,157	132,876	270,928	338,058	121,623
2021	253	552	293,919	618,687	578,322	2,086	2,942	352,042	846,511	507,958	291,458
2022	1,252	6,213	1,125,785	759,714	1,083,591	4,822	51,383	690,281	392,949	947,673	188,888
TOTAL	2,004	8,633	4,139,410	3,651,320	4,918,719	7,543	56,686	2,128,914	2,371,112	3,923,713	1,083,367
OD	0	0	0	0	2,039	0	0	0	0	18,112	12,874

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,343,189	14,885,015	1,096,240	
IBNR + FREQUENCY ADJUSTMENT	(1,948,066)	(3,646,243)	3,098	
TOTAL LOSSES	4,395,123	11,238,772	1,099,339	
EXPECTED LOSSES	3,756,511	9,345,326	1,098,514	
CREDIBILITY	0.120	0.430	0.560	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.207	0.529	0.051	0.787
INDICATED (POST-TEST)	0.192	0.489	0.047	0.728
PRESENT ON RATE LEVEL	0.171	0.426	0.050	0.647
DERIVED BY FORMULA	0.174	0.453	0.049	0.676
UNDERLYING PRESENT RATE	0.177	0.440	0.052	0.669
PROPOSED	0.174	0.453	0.049	0.676

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.655
IND. RATE				0.655	MINIMUM PREMIUM	
MAN. RATE	0.88	0.78	0.66	+ 0.655	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	3,823	16,211	0.424			0	0	0	0	2	2
2019	3,866	9,194	0.238			0	0	0	0	1	1
2020	3,365	1,378	0.041			0	0	0	0	0	0
2021	2,850	4,204	0.148			0	0	0	0	0	0
2022	4,144	12,092	0.292			0	0	0	0	1	1
TOTAL	18,048	43,079	0.239			0	0	0	0	4	4
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	9,956	0	0	0	0	4,552	1,703
2019	0	0	0	0	2,000	0	0	0	0	0	7,194
2020	0	0	0	0	0	0	0	0	0	0	1,378
2021	0	0	0	0	0	0	0	0	0	0	4,204
2022	0	0	0	0	1,076	0	0	0	0	0	11,016
TOTAL	0	0	0	0	13,032	0	0	0	0	4,552	25,495
OD	0	0	0	0	0	0	0	0	0	0	2,638

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	12,983	0	0	0	0	5,640	1,318
2019	0	0	23	22	2,445	0	0	0	0	0	6,086
2020	0	0	0	0	0	0	0	0	0	0	1,248
2021	0	0	0	0	0	0	0	0	0	0	3,792
2022	1	2	519	397	988	0	0	0	0	0	9,573
TOTAL	1	2	542	419	16,415	0	0	0	0	5,640	22,018
OD	0	0	0	0	0	0	0	0	0	0	2,292

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	545	22,475	24,310	
IBNR + FREQUENCY ADJUSTMENT	(3,265)	(6,104)	5	
TOTAL LOSSES	0	16,370	24,316	
EXPECTED LOSSES	6,299	15,778	1,999	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.907	1.220	2.127
INDICATED (POST-TEST)	0.000	0.839	1.129	1.969
PRESENT ON RATE LEVEL	0.339	0.850	0.108	1.297
DERIVED BY FORMULA	0.339	0.850	0.118	1.307
UNDERLYING PRESENT RATE	0.349	0.874	0.111	1.334
PROPOSED	0.339	0.850	0.118	1.307

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.292
IND. RATE				1.292	MINIMUM PREMIUM	
MAN. RATE	1.83	1.63	1.38	+ 1.292	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	114,029	4,418,660	3.875			0	0	6	7	63	76
2019	115,391	4,656,523	4.035			0	0	9	3	59	71
2020	118,160	7,336,209	6.209			0	0	13	5	70	88
2021	127,162	6,825,345	5.367			0	0	11	11	79	101
2022	120,446	5,527,847	4.589			0	0	9	7	71	87
TOTAL	595,188	28,764,584	4.833			0	0	48	33	342	423
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
2018	0	0	1,303,772	349,590	929,529	0	0	321,875	391,642	798,043	324,209
2019	0	0	1,840,488	324,486	683,799	0	0	718,433	122,177	774,836	192,304
2020	0	0	3,324,862	516,931	817,444	0	0	993,221	435,721	973,199	274,831
2021	0	0	2,400,499	1,366,135	1,069,091	0	0	678,019	509,889	632,268	169,444
2022	0	0	1,955,147	550,553	1,006,397	0	0	512,908	284,743	841,234	376,865
TOTAL	0	0	10,824,768	3,107,695	4,506,260	0	0	3,224,456	1,744,172	4,019,580	1,337,653
OD	0	0	0	0	3,083	0	0	0	0	615	4,400

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,839,622	467,052	1,212,106	0	0	542,038	489,553	988,775	250,938
2019	0	1,921	2,589,417	411,138	849,978	0	1,568	1,115,582	162,362	943,863	162,689
2020	4,877	11,261	4,525,429	711,832	1,105,029	9,904	32,335	1,556,968	539,277	1,203,016	248,997
2021	4,399	10,635	3,717,282	1,619,449	1,399,314	10,068	21,880	1,176,016	559,421	750,329	152,838
2022	3,292	21,405	2,897,149	1,056,952	1,100,075	6,416	67,808	908,363	453,682	705,583	327,496
TOTAL	12,568	45,223	15,568,899	4,266,423	5,666,501	26,388	123,591	5,298,967	2,204,295	4,591,566	1,142,958
OD	2	5	1,486	1,138	2,829	1	8	132	143	481	3,642

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	21,077,271	16,733,377	1,146,600	
IBNR + FREQUENCY ADJUSTMENT	(3,891,608)	(3,097,633)	2,801	
TOTAL LOSSES	17,185,663	13,635,744	1,149,401	
EXPECTED LOSSES	7,533,808	7,920,352	1,083,935	
CREDIBILITY	0.050	0.190	0.240	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.887	2.290	0.193	5.370
INDICATED (POST-TEST)	2.672	2.119	0.178	4.969
PRESENT ON RATE LEVEL	1.225	1.287	0.176	2.688
DERIVED BY FORMULA	1.297	1.445	0.177	2.919
UNDERLYING PRESENT RATE	1.266	1.331	0.182	2.779
PROPOSED	1.297	1.445	0.177	2.919

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.828
IND. RATE				2.828	MINIMUM PREMIUM	
MAN. RATE	3.13	2.92	2.74	+ 2.828	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	4,999,140	4,853,497	0.097			0	0	8	17	30	55
2019	5,445,593	3,790,992	0.070			1	0	3	12	46	62
2020	5,694,447	2,175,017	0.038			0	0	2	4	24	30
2021	5,845,468	2,053,894	0.035			0	0	6	5	12	23
2022	6,162,324	1,010,277	0.016			0	0	0	1	22	23
TOTAL	28,146,972	13,883,677	0.049			1	0	19	39	134	193
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
2018	0	0	1,568,279	427,800	451,368	0	0	696,177	590,262	526,809	592,802
2019	75,000	0	777,195	440,979	614,299	0	0	257,089	533,982	662,361	430,087
2020	0	0	650,388	90,001	345,595	0	0	197,485	32,081	521,422	338,045
2021	0	0	1,084,660	128,201	126,215	0	0	182,789	154,281	201,132	176,616
2022	0	0	0	4,194	336,375	0	0	0	0	385,518	284,190
TOTAL	75,000	0	4,080,522	1,091,175	1,873,852	0	0	1,333,540	1,310,606	2,297,242	1,821,740
OD	0	0	0	3,839	0	0	0	0	67,750	0	17,262

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	2,212,842	571,541	588,584	0	0	1,172,362	737,828	652,716	458,829
2019	107,662	811	1,111,228	545,776	760,226	0	561	420,381	654,832	810,981	363,854
2020	954	2,206	890,485	132,654	446,376	1,969	6,430	309,889	57,643	630,065	306,269
2021	1,773	4,337	1,430,349	200,699	194,933	2,758	5,961	324,821	168,271	236,989	159,308
2022	191	619	165,686	127,714	309,197	498	5,066	82,543	89,953	301,666	246,961
TOTAL	110,580	7,973	5,810,589	1,578,384	2,299,316	5,225	18,018	2,309,996	1,708,527	2,632,418	1,535,220
OD	0	0	176	4,654	42	0	0	2,635	81,937	1,050	14,553

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,265,193	8,306,326	1,549,772	
IBNR + FREQUENCY ADJUSTMENT	(2,709,626)	(2,539,386)	5,360	
TOTAL LOSSES	5,555,567	5,766,941	1,555,133	
EXPECTED LOSSES	5,271,744	6,516,692	1,958,545	
CREDIBILITY	0.690	1.000	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.020	0.020	0.005	0.045
INDICATED (POST-TEST)	0.018	0.019	0.005	0.042
PRESENT ON RATE LEVEL	0.018	0.023	0.007	0.048
DERIVED BY FORMULA	0.018	0.019	0.005	0.042
UNDERLYING PRESENT RATE	0.019	0.023	0.007	0.049
PROPOSED	0.018	0.019	0.005	0.042

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.040
IND. RATE				0.040	MINIMUM PREMIUM	
MAN. RATE	0.09	0.07	0.05	+ 0.040	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	592,676	14,151,204	2.388			2	0	21	20	187	230
2019	593,052	15,791,037	2.663			1	0	17	23	173	214
2020	593,584	16,283,227	2.743			2	0	20	31	157	210
2021	614,596	9,425,457	1.534			1	0	5	17	139	162
2022	657,913	15,023,082	2.283			3	0	8	14	167	192
TOTAL	3,051,821	70,674,007	2.316			9	0	71	105	823	1008
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
2018	925,431	0	5,319,733	800,196	1,990,188	0	0	1,520,995	499,558	2,133,430	961,673
2019	234,404	0	4,203,556	747,420	4,120,072	25,336	0	1,964,237	676,459	2,816,272	1,003,281
2020	744,656	0	5,117,321	1,476,419	3,568,761	0	0	1,372,433	988,802	2,292,328	722,507
2021	7,000	0	1,074,302	983,676	3,157,061	60,271	0	394,571	603,830	2,122,297	1,022,449
2022	3,296,110	0	2,523,842	1,221,385	2,789,892	14,147	0	383,792	1,551,630	2,447,499	794,785
TOTAL	5,207,601	0	18,238,754	5,229,096	15,625,974	99,754	0	5,636,028	4,320,279	11,811,826	4,504,695
OD	0	0	0	0	7,729	0	0	0	0	0	16,454

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	1,277,403	0	7,506,143	1,069,062	2,595,205	0	0	2,561,356	624,448	2,643,320	744,335
2019	336,484	4,353	5,895,939	975,121	5,068,775	45,202	4,158	2,975,148	864,359	3,429,231	848,776
2020	1,004,162	17,437	7,149,522	1,988,574	4,589,706	13,685	44,865	2,224,850	1,195,416	2,811,178	654,591
2021	12,934	5,491	2,083,272	1,343,924	3,687,369	123,584	14,273	890,133	733,378	2,378,977	922,249
2022	2,136,451	32,803	4,886,952	2,352,772	2,847,106	23,806	101,946	1,822,886	1,686,861	2,067,830	690,668
TOTAL	4,767,435	60,083	27,521,828	7,729,453	18,788,162	206,277	165,242	10,474,371	5,104,462	13,330,535	3,860,619
OD	1	1	738	690	8,761	0	0	0	0	0	14,765

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	43,195,978	44,962,062	3,875,384	
IBNR + FREQUENCY ADJUSTMENT	(11,349,113)	(10,822,471)	9,045	
TOTAL LOSSES	31,846,865	34,139,591	3,884,429	
EXPECTED LOSSES	21,978,991	27,760,832	3,363,693	
CREDIBILITY	0.160	0.550	0.710	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.044	1.118	0.127	2.289
INDICATED (POST-TEST)	0.966	1.035	0.117	2.118
PRESENT ON RATE LEVEL	0.700	0.884	0.107	1.692
DERIVED BY FORMULA	0.743	0.967	0.114	1.824
UNDERLYING PRESENT RATE	0.720	0.910	0.110	1.740
PROPOSED	0.743	0.967	0.114	1.824

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.802
IND. RATE				1.802	MINIMUM PREMIUM	
MAN. RATE	1.98	1.98	1.80	+ 1.802	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	205,315	3,560,242	1.734			1	0	2	13	38	54
2019	210,928	1,920,578	0.911			0	0	2	8	19	29
2020	225,726	758,631	0.336			0	0	0	4	15	19
2021	232,364	12,219,234	5.259			0	0	0	7	29	36
2022	262,927	1,133,806	0.431			0	0	0	2	26	28
TOTAL	1,137,260	19,592,491	1.723			1	0	4	34	127	166
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	275,009	0	300,525	824,927	415,189	95,429	0	143,363	553,672	592,696	359,432
2019	0	0	351,281	412,789	228,680	0	0	74,454	298,496	377,835	177,043
2020	0	0	0	187,779	197,255	0	0	0	61,842	200,278	111,477
2021	0	0	0	515,095	859,698	0	0	0	221,066	10,432,856	190,519
2022	0	0	0	134,314	296,576	0	0	0	50,500	268,773	383,643
TOTAL	275,009	0	651,806	2,074,904	1,997,398	95,429	0	217,817	1,185,576	11,872,438	1,222,114
OD	0	0	0	0	0	0	0	0	0	0	515

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	391,888	0	424,041	1,102,102	541,406	314,248	0	241,423	692,090	734,350	278,200
2019	0	367	511,489	504,949	286,065	0	163	128,356	365,458	462,008	149,778
2020	0	20	34,590	230,559	250,468	0	32	12,870	73,471	242,114	100,998
2021	255	562	303,949	597,988	951,809	726	1,045	137,898	279,305	1,188,651	171,848
2022	277	1,190	255,652	224,711	287,673	491	4,562	85,990	97,542	214,738	333,386
TOTAL	392,420	2,139	1,529,721	2,660,311	2,317,421	315,465	5,802	606,538	1,507,866	2,841,861	1,034,211
OD	0	0	0	0	0	0	0	0	0	0	467

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,852,084	9,327,458	1,034,677	
IBNR + FREQUENCY ADJUSTMENT	(754,798)	(2,122,625)	2,618	
TOTAL LOSSES	2,097,286	7,204,833	1,037,295	
EXPECTED LOSSES	1,468,832	5,453,869	919,707	
CREDIBILITY	0.080	0.290	0.370	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.184	0.634	0.091	0.909
INDICATED (POST-TEST)	0.171	0.586	0.084	0.841
PRESENT ON RATE LEVEL	0.125	0.464	0.078	0.667
DERIVED BY FORMULA	0.129	0.499	0.081	0.709
UNDERLYING PRESENT RATE	0.129	0.480	0.081	0.690
PROPOSED	0.129	0.499	0.081	0.709

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.686
IND. RATE				0.686	MINIMUM PREMIUM	
MAN. RATE	0.76	0.72	0.68	+ 0.686	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	9,333	0	0.000			0	0	0	0	0	0
2019	8,986	4,871	0.054			0	0	0	0	1	1
2020	7,826	6,135	0.078			0	0	0	0	0	0
2021	8,468	475	0.006			0	0	0	0	0	0
2022	11,798	1,164	0.010			0	0	0	0	0	0
TOTAL	46,411	12,645	0.027			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	2,014	0	0	0	0	2,039	818
2020	0	0	0	0	0	0	0	0	0	0	6,135
2021	0	0	0	0	0	0	0	0	0	0	475
2022	0	0	0	0	0	0	0	0	0	0	1,164
TOTAL	0	0	0	0	2,014	0	0	0	0	2,039	8,592
OD	0	0	0	0	0	0	0	0	0	0	19,432

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	24	23	2,462	0	0	11	20	2,465	692
2020	0	0	0	0	0	0	0	0	0	0	5,558
2021	0	0	0	0	0	0	0	0	0	0	428
2022	0	0	0	0	0	0	0	0	0	0	1,012
TOTAL	0	0	24	23	2,462	0	0	11	20	2,465	7,690
OD	0	0	0	0	0	0	0	0	0	0	15,085

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	35	4,970	22,775	
IBNR + FREQUENCY ADJUSTMENT	(33,596)	(10,514)	8	
TOTAL LOSSES	0	0	22,784	
EXPECTED LOSSES	65,212	27,208	2,781	
CREDIBILITY	0.010	0.030	0.040	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.017	0.017
INDICATED (POST-TEST)	0.000	0.000	0.015	0.015
PRESENT ON RATE LEVEL	0.138	0.058	0.006	0.202
DERIVED BY FORMULA	0.137	0.056	0.006	0.199
UNDERLYING PRESENT RATE	0.141	0.059	0.006	0.205
PROPOSED	0.137	0.056	0.006	0.199

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.189
IND. RATE				0.189	MINIMUM PREMIUM	
MAN. RATE	0.28	0.25	0.21	+ 0.189	PRESENT	

+ PROPOSED

CLASS BANK

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0988

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	5,223,729	4,243,013	0.081			1	0	3	17	55	76
2019	5,568,019	4,510,879	0.081			1	0	3	12	46	62
2020	5,537,215	3,768,482	0.068			0	0	6	13	56	75
2021	6,080,990	3,595,435	0.059			0	0	3	12	51	66
2022	6,434,970	3,888,873	0.060			0	0	1	9	49	59
TOTAL	28,844,923	20,006,682	0.069			2	0	16	63	257	338
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	583,302	0	652,013	578,950	349,913	38,141	0	171,364	515,538	529,274	824,518
2019	845,536	0	538,498	649,902	336,307	0	0	203,566	509,543	758,622	668,905
2020	0	0	990,951	597,317	262,990	0	0	351,559	539,753	519,171	506,741
2021	0	0	714,251	687,015	383,094	0	0	229,649	457,475	623,798	500,153
2022	0	0	301,046	602,782	545,191	0	0	199,945	629,938	993,811	616,160
TOTAL	1,428,838	0	3,196,759	3,115,966	1,877,495	38,141	0	1,156,083	2,652,247	3,424,676	3,116,477
OD	0	0	0	0	0	0	0	0	0	0	1,948

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	831,205	0	919,990	773,477	456,287	125,598	0	288,577	644,423	655,770	638,177
2019	959,282	562	784,709	794,656	421,291	0	444	337,516	625,712	926,617	565,894
2020	1,454	3,394	1,413,920	740,424	366,514	3,506	11,584	606,506	616,492	648,822	459,107
2021	1,422	3,411	1,235,701	773,981	508,875	4,129	8,431	524,107	476,834	721,486	451,138
2022	1,153	6,545	1,068,766	751,340	587,247	4,844	45,774	788,959	690,128	841,561	535,443
TOTAL	1,794,517	13,912	5,423,086	3,833,877	2,340,213	138,077	66,233	2,545,664	3,053,588	3,794,256	2,649,759
OD	0	0	0	0	0	0	0	0	0	0	1,530

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,981,489	13,021,936	2,651,289	
IBNR + FREQUENCY ADJUSTMENT	(2,872,416)	(3,416,258)	7,060	
TOTAL LOSSES	7,109,073	9,605,677	2,658,349	
EXPECTED LOSSES	5,588,253	8,774,239	2,542,940	
CREDIBILITY	0.700	1.000	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.025	0.033	0.009	0.067
INDICATED (POST-TEST)	0.023	0.031	0.009	0.062
PRESENT ON RATE LEVEL	0.019	0.030	0.009	0.058
DERIVED BY FORMULA	0.022	0.031	0.009	0.061
UNDERLYING PRESENT RATE	0.019	0.030	0.009	0.059
PROPOSED	0.022	0.031	0.009	0.061

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.058
IND. RATE				0.058	MINIMUM PREMIUM	
MAN. RATE	0.09	0.08	0.06	+ 0.058	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	1,486,937	240,400	0.016			0	0	0	0	6	6
TOTAL	1,486,937	240,400	0.016			0	0	0	0	6	6
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	99,931	0	0	0	0	92,995	47,474
TOTAL	0	0	0	0	99,931	0	0	0	0	92,995	47,474
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	56	178	48,177	36,872	91,713	120	1,222	19,911	21,699	72,768	41,255
TOTAL	56	178	48,177	36,872	91,713	120	1,222	19,911	21,699	72,768	41,255
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	69,664	223,052	41,255	
IBNR + FREQUENCY ADJUSTMENT	(169,761)	(163,670)	1,510	
TOTAL LOSSES	0	59,382	42,764	
EXPECTED LOSSES	374,832	487,839	154,038	
CREDIBILITY	0.100	0.340	0.440	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.004	0.003	0.007
INDICATED (POST-TEST)	0.000	0.004	0.003	0.006
PRESENT ON RATE LEVEL	0.025	0.032	0.010	0.067
DERIVED BY FORMULA	0.022	0.023	0.007	0.052
UNDERLYING PRESENT RATE	0.025	0.033	0.010	0.068
PROPOSED	0.022	0.023	0.007	0.052

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.049
IND. RATE				0.049	MINIMUM PREMIUM	
MAN. RATE	0.08	0.08	0.07	+ 0.049	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	40,082	1,310,868	3,270			0	0	1	5	6	12
2019	45,291	1,050,079	2,319			0	0	0	5	1	6
2020	37,714	733,037	1,944			0	0	1	3	1	5
2021	46,181	1,174,940	2,544			0	0	1	4	5	10
2022	53,487	965,350	1,805			0	0	0	1	2	3
TOTAL	222,755	5,234,274	2,350			0	0	3	18	15	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
2018	0	0	224,973	119,582	49,705	0	0	157,491	82,773	58,023	618,321
2019	0	0	0	123,822	2,774	0	0	0	54,628	4,115	864,740
2020	0	0	146,088	51,568	9,384	0	0	122,080	13,000	20,000	370,917
2021	0	0	176,280	51,568	10,636	0	0	25,437	45,076	204,579	661,364
2022	0	0	0	2,100	35,627	0	0	0	11,000	105,161	811,462
TOTAL	0	0	547,341	348,640	108,126	0	0	305,008	206,477	391,878	3,326,804
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	317,437	159,762	64,815	0	0	265,215	103,466	71,890	478,580
2019	0	0	5,719	150,153	4,740	0	0	2,147	66,108	5,822	731,570
2020	214	497	202,052	64,672	16,466	1,217	3,955	183,665	19,060	27,089	336,051
2021	299	729	245,042	63,103	22,551	475	962	63,247	57,879	228,017	596,550
2022	22	74	18,938	14,948	32,939	167	1,606	28,712	32,124	83,252	705,160
TOTAL	535	1,300	789,188	452,637	141,512	1,860	6,523	542,986	278,636	416,070	2,847,912
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,342,392	1,288,856	2,847,912	
IBNR + FREQUENCY ADJUSTMENT	(344,579)	(446,033)	6,438	
TOTAL LOSSES	997,813	842,822	2,854,350	
EXPECTED LOSSES	672,414	1,152,388	2,202,004	
CREDIBILITY	0.030	0.100	0.120	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.448	0.378	1.281	2.108
INDICATED (POST-TEST)	0.415	0.350	1.186	1.950
PRESENT ON RATE LEVEL	0.294	0.503	0.961	1.758
DERIVED BY FORMULA	0.297	0.488	0.988	1.773
UNDERLYING PRESENT RATE	0.302	0.517	0.989	1.808
PROPOSED	0.297	0.488	0.988	1.773

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.752
IND. RATE				1.752	MINIMUM PREMIUM	
MAN. RATE	2.48	2.22	1.87	+ 1.752	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	58,016	818,479	1.411			0	0	0	3	17	20
2019	52,334	9,404,510	17.970			0	0	4	5	8	17
2020	55,094	875,120	1.588			0	0	0	1	18	19
2021	63,788	1,066,372	1.672			0	0	1	7	19	27
2022	69,124	1,884,614	2.726			0	0	2	1	22	25
TOTAL	298,356	14,049,095	4.709			0	0	7	17	84	108
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	166,971	217,815	0	0	0	57,979	300,484	75,230
2019	0	0	1,747,188	380,973	112,489	0	0	6,981,255	72,215	69,122	41,268
2020	0	0	0	16,168	502,516	0	0	0	11,126	310,017	35,293
2021	0	0	174,838	322,177	123,182	0	0	64,701	154,883	183,781	42,810
2022	0	0	541,688	161,100	335,962	0	0	465,312	40,000	285,861	54,691
TOTAL	0	0	2,463,714	1,047,389	1,291,964	0	0	7,511,268	336,203	1,149,265	249,292
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
2018	0	0	0	223,073	284,031	0	0	0	72,474	372,300	58,228
2019	0	797	1,082,112	467,326	146,014	0	3,087	2,180,148	101,658	94,700	34,913
2020	0	12	20,930	37,221	624,381	0	22	8,650	21,488	371,762	31,975
2021	410	970	373,057	349,270	168,245	1,222	2,458	157,575	158,382	213,758	38,615
2022	951	6,074	837,405	321,268	358,206	4,581	50,788	598,908	149,640	247,489	47,526
TOTAL	1,361	7,853	2,313,505	1,398,159	1,580,876	5,803	56,355	2,945,281	503,642	1,300,008	211,257
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,330,159	4,782,685	211,257	
IBNR + FREQUENCY ADJUSTMENT	(1,760,595)	(990,948)	945	
TOTAL LOSSES	3,569,564	3,791,736	212,203	
EXPECTED LOSSES	3,415,451	2,541,244	330,877	
CREDIBILITY	0.030	0.120	0.150	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.196	1.271	0.071	2.538
INDICATED (POST-TEST)	1.107	1.176	0.066	2.349
PRESENT ON RATE LEVEL	1.113	0.828	0.108	2.049
DERIVED BY FORMULA	1.113	0.870	0.102	2.084
UNDERLYING PRESENT RATE	1.145	0.852	0.111	2.107
PROPOSED	1.113	0.870	0.102	2.084

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.059
IND. RATE				2.059	MINIMUM PREMIUM	
MAN. RATE	2.72	2.52	2.18	+ 2.059	PRESENT	

+ PROPOSED

POLICY YEAR	COMPANIES REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	389	265,696	68,302			0	0	1	0	3	4
2019	378	101,452	26,839			0	0	0	0	3	3
2020	376	71,454	19,004			0	0	0	0	3	3
2021	381	366,178	96,110			0	0	1	0	4	5
2022	356	227,971	64,037			0	0	0	0	2	2
TOTAL	1,880	1,032,751	54,934			0	0	2	0	15	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
2018	0	0	141,037	0	18,975	0	0	50,000	0	34,367	21,317
2019	0	0	0	0	24,849	0	0	0	0	51,249	25,354
2020	0	0	0	0	28,362	0	0	0	0	27,750	15,342
2021	0	0	214,433	0	37,629	0	0	11,783	0	32,387	69,946
2022	0	0	0	0	5,451	0	0	0	0	1,609	220,911
TOTAL	0	0	355,470	0	115,266	0	0	61,783	0	147,362	352,870
OD	0	0	0	0	0	0	0	0	0	0	398

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	199,003	0	24,743	0	0	84,200	0	42,581	16,499
2019	0	0	291	278	30,379	0	0	280	507	61,967	21,449
2020	0	1	1,049	1,015	35,213	0	2	642	838	33,241	13,900
2021	342	838	272,833	14,941	51,203	160	360	18,347	3,328	35,915	63,091
2022	3	10	2,628	2,011	5,003	2	21	345	375	1,259	191,972
TOTAL	345	848	475,804	18,246	146,541	162	383	103,814	5,049	174,963	306,912
OD	0	0	0	0	0	0	0	0	0	0	342

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	581,355	344,798	307,254	
IBNR + FREQUENCY ADJUSTMENT	(80,069)	(77,792)	259	
TOTAL LOSSES	501,286	267,006	307,513	
EXPECTED LOSSES	154,157	198,646	106,216	
CREDIBILITY	0.010	0.040	0.130	

PURE PREMIUMS

INDICATED (PRE-TEST)	266.641	142.025	163.389	572.055
INDICATED (POST-TEST)	246.750	131.430	151.200	529.380
PRESENT ON RATE LEVEL	79.727	102.736	54.933	237.396
DERIVED BY FORMULA	81.398	103.884	67.448	252.729
UNDERLYING PRESENT RATE	81.999	105.663	56.498	244.159
PROPOSED	81.398	103.884	67.448	252.729

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	249.696
IND. RATE				249.696	MINIMUM PREMIUM	
MAN. RATE	341.96	302.16	252.57	+ 249.696	PRESENT	

+ PROPOSED

POLICY YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	9,624,861	12,338,268	0.128			1	1	9	28	133	172
2019	9,672,208	8,342,401	0.086			3	0	4	13	121	141
2020	9,576,785	9,522,217	0.099			1	0	8	23	114	146
2021	9,451,666	10,117,644	0.107			1	0	6	15	110	132
2022	9,328,936	10,639,671	0.114			6	0	1	7	102	116
TOTAL	47,654,456	50,960,201	0.107			12	1	28	86	580	707
OD						3	1	0	3	3	10

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	190,281	629,697	1,857,823	1,079,103	1,028,698	5,918	2,200,095	586,864	1,601,932	1,522,937	1,634,920
2019	852,879	0	732,426	457,524	1,539,945	483,420	0	679,303	414,734	1,635,524	1,546,646
2020	204,959	0	2,111,088	794,631	1,936,910	0	0	696,303	854,144	1,589,550	1,334,632
2021	262,301	0	1,539,673	644,652	1,499,584	0	0	1,894,383	797,272	1,736,875	1,742,904
2022	1,372,588	0	190,087	363,457	1,509,350	77,966	0	105,193	558,006	4,435,291	2,027,733
TOTAL	2,883,008	629,697	6,431,097	3,339,367	7,514,487	567,304	2,200,095	3,962,046	4,226,088	10,920,177	8,286,835
OD	575,000	343,199	0	262,020	33,031	0	5,359,839	0	31,840	18,613	71,995

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	271,150	8,872	2,621,388	1,441,682	1,341,422	19,488	(3,179,660)	988,279	2,002,415	1,886,919	1,265,428
2019	1,224,299	765	1,060,413	575,953	1,891,777	862,478	1,483	1,071,394	524,321	1,988,813	1,308,463
2020	277,416	7,219	2,993,601	1,057,837	2,475,829	6,943	22,905	1,185,599	1,003,671	1,949,752	1,209,177
2021	401,183	5,890	2,080,900	863,016	1,795,585	15,960	34,577	1,884,215	930,849	1,993,301	1,572,099
2022	1,511,669	6,041	1,200,126	872,726	1,396,182	77,432	64,504	1,126,002	1,155,017	2,594,350	1,762,100
TOTAL	3,685,717	28,786	9,956,428	4,811,215	8,900,795	982,301	(3,056,190)	6,255,489	5,616,273	10,413,135	7,117,267
OD	823,048	432,106	23,196	329,384	46,333	1	5,322,345	4,080	35,477	23,557	61,898

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	24,457,307	30,176,168	7,179,164	
IBNR + FREQUENCY ADJUSTMENT	(7,132,438)	(6,998,707)	14,118	
TOTAL LOSSES	17,324,869	23,177,461	7,193,282	
EXPECTED LOSSES	13,756,889	17,904,427	5,653,410	
CREDIBILITY	0.270	0.830	1.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.225	0.477	0.150	0.852
INDICATED (POST-TEST)	0.208	0.442	0.138	0.788
PRESENT ON RATE LEVEL	0.281	0.365	0.115	0.761
DERIVED BY FORMULA	0.261	0.429	0.138	0.828
UNDERLYING PRESENT RATE	0.289	0.376	0.119	0.783
PROPOSED	0.249	0.408	0.132	0.788

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.779
IND. RATE				0.779	MINIMUM PREMIUM	
MAN. RATE	0.86	0.85	0.81	+ 0.779	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	506,172	22,456,217	4.436			5	0	17	65	182	269
2019	568,430	21,581,664	3.797			3	0	27	56	160	246
2020	508,589	20,608,645	4.052			5	0	17	68	135	225
2021	589,221	18,289,281	3.104			0	0	16	89	175	280
2022	645,420	18,065,166	2.799			4	0	9	61	157	231
TOTAL	2,817,832	101,000,973	3.584			17	0	86	339	809	1251
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	1,982,205	0	3,832,234	2,488,685	3,326,674	364,323	0	5,131,407	1,929,542	2,281,748	1,119,399
2019	1,739,688	0	6,407,842	2,336,052	2,041,643	310,800	0	2,792,318	2,835,182	2,166,864	951,275
2020	2,031,084	0	4,502,783	3,125,476	1,757,857	10,849	0	4,336,045	1,962,308	1,830,283	1,051,960
2021	0	0	3,991,269	3,562,472	2,870,958	0	0	1,045,749	2,523,438	2,824,448	1,470,947
2022	1,042,192	0	1,947,235	3,049,928	2,445,943	2,581,240	0	1,481,108	2,392,099	1,965,838	1,159,583
TOTAL	6,795,169	0	20,681,363	14,562,613	12,443,075	3,267,212	0	14,786,627	11,642,569	11,069,181	5,753,164
OD	0	0	0	0	0	0	0	0	0	0	2,032

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	1,870,328	0	5,040,863	3,324,883	4,337,983	585,795	0	4,825,459	2,411,928	2,827,086	866,415
2019	2,463,369	6,690	9,066,740	2,890,167	2,557,901	530,833	6,096	4,423,092	3,477,246	2,683,733	804,779
2020	2,724,874	15,111	6,363,811	3,871,973	2,374,019	49,493	112,722	5,448,065	2,316,128	2,338,026	953,076
2021	7,890	18,944	6,853,188	4,107,940	3,652,701	19,769	39,749	2,546,384	2,567,128	3,296,272	1,326,794
2022	686,177	35,938	5,646,991	3,728,870	2,707,032	1,011,829	204,588	3,216,649	2,264,103	1,804,893	1,007,678
TOTAL	7,752,639	76,682	32,971,593	17,923,834	15,629,636	2,197,719	363,156	20,459,649	13,036,533	12,950,010	4,958,741
OD	0	0	0	0	0	0	0	0	0	0	1,744

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	63,821,438	59,540,012	4,960,485	
IBNR + FREQUENCY ADJUSTMENT	(16,431,351)	(14,301,389)	11,698	
TOTAL LOSSES	47,390,087	45,238,623	4,972,184	
EXPECTED LOSSES	32,018,728	36,844,706	4,139,718	
CREDIBILITY	0.150	0.520	0.670	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.682	1.605	0.176	3.464
INDICATED (POST-TEST)	1.556	1.486	0.163	3.205
PRESENT ON RATE LEVEL	1.105	1.271	0.143	2.519
DERIVED BY FORMULA	1.173	1.383	0.157	2.712
UNDERLYING PRESENT RATE	1.136	1.308	0.147	2.591
PROPOSED	1.173	1.383	0.157	2.712

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.679
IND. RATE				2.679	MINIMUM PREMIUM	
MAN. RATE	3.00	2.92	2.68	+ 2.679	PRESENT	

+ PROPOSED

POLICY YEAR	TEAMS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	4	4,462	111.550			0	0	0	0	0	0
2019	4	491	12.275			0	0	0	0	0	0
2020	4	0	0.000			0	0	0	0	0	0
2021	4	0	0.000			0	0	0	0	0	0
2022	4	0	0.000			0	0	0	0	0	0
TOTAL	20	4,953	24.765			0	0	0	0	0	0
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	4,462
2019	0	0	0	0	0	0	0	0	0	0	491
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	4,953
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	3,454
2019	0	0	0	0	0	0	0	0	0	0	415
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	3,869
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	3,869	
IBNR + FREQUENCY ADJUSTMENT	(997)	(799)	2	
TOTAL LOSSES	0	0	3,871	
EXPECTED LOSSES	1,926	2,043	914	
CREDIBILITY	0.000	0.000	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	193.565	193.565
INDICATED (POST-TEST)	0.000	0.000	179.125	179.125
PRESENT ON RATE LEVEL	93.611	99.343	44.442	237.396
DERIVED BY FORMULA	93.611	99.343	45.789	238.743
UNDERLYING PRESENT RATE	96.278	102.174	45.708	244.159
PROPOSED	93.083	98.783	45.530	237.396

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	234.547
IND. RATE				234.547	MINIMUM PREMIUM	
MAN. RATE	341.96	302.16	252.57	+ 234.547	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	135,843	395,662	0.291			0	0	0	0	11	11
2019	135,826	566,391	0.417			0	0	0	4	9	13
2020	141,007	425,516	0.302			0	0	0	1	7	8
2021	151,361	619,295	0.409			0	0	0	4	4	8
2022	150,746	179,417	0.119			0	0	0	0	6	6
TOTAL	714,783	2,186,281	0.306			0	0	0	9	37	46
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	121,402	0	0	0	0	200,993	73,267
2019	0	0	0	230,280	33,187	0	0	0	122,750	107,777	72,397
2020	0	0	0	107,451	65,403	0	0	0	38,926	82,720	131,016
2021	0	0	0	278,971	22,622	0	0	0	223,591	29,694	64,417
2022	0	0	0	0	20,977	0	0	0	0	26,213	132,227
TOTAL	0	0	0	616,702	263,591	0	0	0	385,267	447,397	473,324
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
2018	0	0	0	0	158,308	0	0	0	0	249,030	56,709
2019	0	0	10,966	279,564	43,081	0	0	5,363	149,520	132,220	61,248
2020	0	10	18,038	130,233	84,386	0	18	7,099	44,938	100,476	118,700
2021	110	239	124,917	286,749	44,387	500	703	83,166	203,835	47,029	58,104
2022	12	37	10,113	7,740	19,252	34	344	5,612	6,116	20,512	114,905
TOTAL	122	287	164,033	704,285	349,414	533	1,065	101,241	404,409	549,266	409,666
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	267,281	2,007,375	409,666	
IBNR + FREQUENCY ADJUSTMENT	(352,056)	(490,967)	820	
TOTAL LOSSES	0	1,516,407	410,486	
EXPECTED LOSSES	682,306	1,256,825	307,940	
CREDIBILITY	0.060	0.210	0.270	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.212	0.057	0.270
INDICATED (POST-TEST)	0.000	0.196	0.053	0.249
PRESENT ON RATE LEVEL	0.092	0.170	0.042	0.304
DERIVED BY FORMULA	0.087	0.176	0.045	0.307
UNDERLYING PRESENT RATE	0.095	0.176	0.043	0.314
PROPOSED	0.086	0.174	0.044	0.304

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.295
IND. RATE				0.295	MINIMUM PREMIUM	
MAN. RATE	0.41	0.36	0.31	+ 0.295	PRESENT	

+ PROPOSED

CLASS CEMETERY

PAYROLLS REFLECTING STANDARD EXCEPTIONS

CODE:

0999

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	46,777	713,624	1.526			0	0	0	1	12	13
2019	40,997	1,084,145	2.644			0	0	0	2	12	14
2020	44,811	509,827	1.138			0	0	1	1	8	10
2021	53,398	1,751,748	3.281			0	0	1	3	14	18
2022	53,905	547,120	1.015			0	0	0	4	13	17
TOTAL	239,888	4,606,464	1.920			0	0	2	11	59	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
2018	0	0	0	78,158	276,139	0	0	0	65,533	199,488	94,306
2019	0	0	0	154,973	208,564	0	0	0	448,947	208,047	63,614
2020	0	0	213,151	52,116	76,231	0	0	51,710	7,511	48,036	61,072
2021	0	0	230,212	275,207	66,977	0	0	213,614	737,785	118,371	109,582
2022	0	0	0	182,062	60,019	0	0	0	119,811	89,391	95,837
TOTAL	0	0	443,363	742,516	687,930	0	0	265,324	1,379,587	663,333	424,411
OD	0	0	0	0	0	0	0	0	0	0	701

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	104,419	360,085	0	0	0	81,916	247,166	72,993
2019	0	0	9,563	190,225	256,663	0	0	18,599	545,014	258,514	53,817
2020	313	724	293,757	69,073	100,985	516	1,678	78,978	11,453	58,940	55,331
2021	476	1,136	416,547	299,302	103,590	4,427	8,655	576,772	690,646	185,225	98,843
2022	184	1,004	181,662	178,410	76,073	458	3,620	86,621	103,489	80,444	83,282
TOTAL	972	2,865	901,529	841,429	897,397	5,400	13,953	760,970	1,432,518	830,288	364,267
OD	0	0	0	0	0	0	0	0	0	0	583

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,685,689	4,001,632	364,849	
IBNR + FREQUENCY ADJUSTMENT	(977,502)	(1,008,426)	1,915	
TOTAL LOSSES	708,187	2,993,206	366,765	
EXPECTED LOSSES	1,894,859	2,579,475	682,999	
CREDIBILITY	0.030	0.100	0.130	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.295	1.248	0.153	1.696
INDICATED (POST-TEST)	0.273	1.155	0.141	1.569
PRESENT ON RATE LEVEL	0.764	1.040	0.275	2.080
DERIVED BY FORMULA	0.749	1.052	0.258	2.059
UNDERLYING PRESENT RATE	0.790	1.075	0.285	2.150
PROPOSED	0.749	1.052	0.258	2.059

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.995
IND. RATE				1.995	MINIMUM PREMIUM	
MAN. RATE	2.57	2.37	2.12	+ 1.995	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	131	279	0.213			0	0	0	0	0	0
2022	81	0	0.000			0	0	0	0	0	0
TOTAL	212	279	0.132			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	279
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	279
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	252
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	252
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	252	
IBNR + FREQUENCY ADJUSTMENT	(2,785)	(4,118)	3	
TOTAL LOSSES	0	0	255	
EXPECTED LOSSES	5,878	10,495	624	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.120	0.120
INDICATED (POST-TEST)	0.000	0.000	0.111	0.111
PRESENT ON RATE LEVEL	2.693	4.808	0.286	7.787
DERIVED BY FORMULA	2.693	4.808	0.286	7.787
UNDERLYING PRESENT RATE	2.772	4.950	0.294	8.017
PROPOSED	2.693	4.808	0.286	7.787

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	9.573
IND. RATE				9.573	MINIMUM PREMIUM	
MAN. RATE	10.43	8.27	9.40	+ 9.573	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	6	0	0.000			0	0	0	0	0	0
2022	15	0	0.000			0	0	0	0	0	0
TOTAL	21	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(441)	(554)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	953	1,530	49	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	4.411	7.084	0.226	11.721
DERIVED BY FORMULA	4.411	7.084	0.226	11.721
UNDERLYING PRESENT RATE	4.537	7.285	0.232	12.055
PROPOSED	4.411	7.084	0.226	11.721

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	11.580
IND. RATE				11.580	MINIMUM PREMIUM	
MAN. RATE	18.47	14.34	12.47	+ 11.580	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	321	227	0.071			0	0	0	0	0	0
2022	2,709	18,936	0.699			0	0	0	0	1	1
TOTAL	3,030	19,163	0.632			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	227
2022	0	0	0	0	11,534	0	0	0	0	7,402	0
TOTAL	0	0	0	0	11,534	0	0	0	0	7,402	227
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	205
2022	6	21	5,561	4,256	10,586	10	97	1,585	1,727	5,792	0
TOTAL	6	21	5,561	4,256	10,586	10	97	1,585	1,727	5,792	205
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,279	22,360	205	
IBNR + FREQUENCY ADJUSTMENT	(5,598)	(12,799)	40	
TOTAL LOSSES	1,681	9,562	244	
EXPECTED LOSSES	12,263	37,071	4,438	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.055	0.316	0.008	0.379
INDICATED (POST-TEST)	0.051	0.292	0.007	0.351
PRESENT ON RATE LEVEL	0.392	1.184	0.142	1.717
DERIVED BY FORMULA	0.392	1.175	0.140	1.707
UNDERLYING PRESENT RATE	0.405	1.223	0.146	1.775
PROPOSED	0.392	1.175	0.140	1.707

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.653
IND. RATE				1.653	MINIMUM PREMIUM	
MAN. RATE	2.25	1.99	1.75	+ 1.653	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	486	51,143	10.523			0	0	0	0	1	1
2022	5,149	31,688	0.615			0	0	0	0	3	3
TOTAL	5,635	82,831	1.470			0	0	0	0	4	4
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	17,544	0	0	0	0	21,050	12,549
2022	0	0	0	0	7,284	0	0	0	0	6,157	18,247
TOTAL	0	0	0	0	24,828	0	0	0	0	27,207	30,796
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	1	3	1,676	1,567	19,886	5	7	1,124	1,571	23,067	11,319
2022	4	13	3,512	2,688	6,685	8	81	1,318	1,437	4,818	15,857
TOTAL	5	16	5,187	4,254	26,571	13	88	2,443	3,007	27,884	27,176
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,751	61,717	27,176	
IBNR + FREQUENCY ADJUSTMENT	(21,834)	(66,632)	117	
TOTAL LOSSES	0	0	27,292	
EXPECTED LOSSES	47,902	194,017	12,804	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.484	0.484
INDICATED (POST-TEST)	0.000	0.000	0.448	0.448
PRESENT ON RATE LEVEL	0.826	3.344	0.221	4.391
DERIVED BY FORMULA	0.826	3.311	0.223	4.359
UNDERLYING PRESENT RATE	0.850	3.443	0.227	4.520
PROPOSED	0.826	3.311	0.223	4.359

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	5.359
IND. RATE				5.359	MINIMUM PREMIUM	
MAN. RATE	5.34	4.81	5.30	+ 5.359	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	618	20	0.003			0	0	0	0	0	0
2022	280	97	0.035			0	0	0	0	0	0
TOTAL	898	117	0.013			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	20
2022	0	0	0	0	0	0	0	0	0	0	97
TOTAL	0	0	0	0	0	0	0	0	0	0	117
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	18
2022	0	0	0	0	0	0	0	0	0	0	84
TOTAL	0	0	0	0	0	0	0	0	0	0	102
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	102	
IBNR + FREQUENCY ADJUSTMENT	(1,958)	(4,559)	8	
TOTAL LOSSES	0	0	110	
EXPECTED LOSSES	4,111	11,431	1,851	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.012	0.012
INDICATED (POST-TEST)	0.000	0.000	0.011	0.011
PRESENT ON RATE LEVEL	0.443	1.231	0.199	1.874
DERIVED BY FORMULA	0.443	1.231	0.199	1.874
UNDERLYING PRESENT RATE	0.458	1.273	0.206	1.937
PROPOSED	0.443	1.231	0.199	1.874

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.815
IND. RATE				1.815	MINIMUM PREMIUM	
MAN. RATE	2.56	2.18	1.91	+ 1.815	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	8	0	0.000			0	0	0	0	0	0
TOTAL	8	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(88)	(71)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	194	212	8	
CREDIBILITY	0.000	0.000	0.000	

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	2.361	2.575	0.092	5.029
DERIVED BY FORMULA	2.361	2.575	0.092	5.029
UNDERLYING PRESENT RATE	2.428	2.649	0.095	5.172
PROPOSED	2.361	2.575	0.092	5.029

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	4.968
IND. RATE				4.968	MINIMUM PREMIUM	
MAN. RATE	7.30	6.10	5.35	+ 4.968	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	8	0	0.000			0	0	0	0	0	0
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	8	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(56)	(57)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	114	134	7	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	1.387	1.634	0.090	3.111
DERIVED BY FORMULA	1.387	1.634	0.090	3.111
UNDERLYING PRESENT RATE	1.427	1.680	0.093	3.200
PROPOSED	1.387	1.634	0.090	3.111

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.074
IND. RATE				3.074	MINIMUM PREMIUM	
MAN. RATE	4.10	3.83	3.31	+ 3.074	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	520	3,417	0.657			0	0	0	0	0	0
2022	1,928	0	0.000			0	0	0	0	0	0
TOTAL	2,448	3,417	0.140			0	0	0	0	0	0
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	3,417
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	3,417
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	3,082
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	3,082
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	3,082	
IBNR + FREQUENCY ADJUSTMENT	(7,381)	(8,019)	11	
TOTAL LOSSES	0	0	3,093	
EXPECTED LOSSES	16,044	22,586	1,364	
CREDIBILITY	0.000	0.000	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.126	0.126
INDICATED (POST-TEST)	0.000	0.000	0.117	0.117
PRESENT ON RATE LEVEL	0.637	0.897	0.054	1.588
DERIVED BY FORMULA	0.637	0.897	0.055	1.589
UNDERLYING PRESENT RATE	0.655	0.923	0.056	1.634
PROPOSED	0.637	0.897	0.055	1.588

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.569
IND. RATE				1.569	MINIMUM PREMIUM	
MAN. RATE	2.19	2.07	1.69	+ 1.569	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	80	0	0.000			0	0	0	0	0	0
2022	6	0	0.000			0	0	0	0	0	0
TOTAL	86	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(459)	(716)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	948	1,700	138	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	1.071	1.922	0.156	3.149
DERIVED BY FORMULA	1.071	1.922	0.156	3.149
UNDERLYING PRESENT RATE	1.102	1.976	0.160	3.238
PROPOSED	1.071	1.922	0.156	3.149

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.111
IND. RATE				3.111	MINIMUM PREMIUM	
MAN. RATE	4.10	3.98	3.35	+ 3.111	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	43	0	0.000			0	0	0	0	0	0
TOTAL	43	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(326)	(255)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	720	760	74	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.629	1.718	0.168	3.515
DERIVED BY FORMULA	1.629	1.718	0.168	3.515
UNDERLYING PRESENT RATE	1.675	1.767	0.173	3.615
PROPOSED	1.629	1.718	0.168	3.515

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.473
IND. RATE				3.473	MINIMUM PREMIUM	
MAN. RATE	4.70	4.49	3.74	+ 3.473	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	67	0	0.000			0	0	0	0	0	0
2022	48	3,235	6.740			0	0	0	0	1	1
TOTAL	115	3,235	2.813			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	2,666	0	0	0	0	569	0
TOTAL	0	0	0	0	2,666	0	0	0	0	569	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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	1	5	1,285	984	2,447	1	7	122	133	445	0
TOTAL	1	5	1,285	984	2,447	1	7	122	133	445	0
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,422	4,008	0	
IBNR + FREQUENCY ADJUSTMENT	(732)	(915)	1	
TOTAL LOSSES	690	3,094	1	
EXPECTED LOSSES	1,548	2,351	270	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.600	2.690	0.001	3.291
INDICATED (POST-TEST)	0.555	2.490	0.001	3.046
PRESENT ON RATE LEVEL	1.309	1.987	0.228	3.525
DERIVED BY FORMULA	1.309	1.987	0.228	3.525
UNDERLYING PRESENT RATE	1.346	2.044	0.235	3.625
PROPOSED	1.309	1.987	0.228	3.525

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.482
IND. RATE				3.482	MINIMUM PREMIUM	
MAN. RATE	4.68	4.43	3.75	+ 3.482	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	249	0	0.000			0	0	0	0	0	0
2022	839	1,520	0.181			0	0	0	0	0	0
TOTAL	1,088	1,520	0.140			0	0	0	0	0	0
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	1,520
TOTAL	0	0	0	0	0	0	0	0	0	0	1,520
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	1,321
TOTAL	0	0	0	0	0	0	0	0	0	0	1,321
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,321	
IBNR + FREQUENCY ADJUSTMENT	(9,868)	(11,901)	25	
TOTAL LOSSES	0	0	1,346	
EXPECTED LOSSES	21,423	33,379	3,091	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.124	0.124
INDICATED (POST-TEST)	0.000	0.000	0.114	0.114
PRESENT ON RATE LEVEL	1.904	2.966	0.275	5.144
DERIVED BY FORMULA	1.904	2.966	0.275	5.144
UNDERLYING PRESENT RATE	1.969	3.068	0.284	5.321
PROPOSED	1.904	2.966	0.275	5.144

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	5.362
IND. RATE				5.362	MINIMUM PREMIUM	
MAN. RATE	6.36	6.11	5.62	+ 5.362	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,934	84,707	4.380			0	0	0	1	0	1
2022	2,607	0	0.000			0	0	0	0	0	0
TOTAL	4,541	84,707	1.865			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	61,732	0	0	0	0	18,054	0	4,921
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	61,732	0	0	0	0	18,054	0	4,921
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	24	52	27,164	63,006	4,148	40	56	6,587	16,280	1,170	4,439
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	24	52	27,164	63,006	4,148	40	56	6,587	16,280	1,170	4,439
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	33,923	84,604	4,439	
IBNR + FREQUENCY ADJUSTMENT	(13,845)	(32,320)	64	
TOTAL LOSSES	20,078	52,284	4,503	
EXPECTED LOSSES	29,628	86,259	10,085	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.442	1.151	0.099	1.693
INDICATED (POST-TEST)	0.409	1.065	0.092	1.566
PRESENT ON RATE LEVEL	0.631	1.836	0.215	2.682
DERIVED BY FORMULA	0.631	1.829	0.213	2.673
UNDERLYING PRESENT RATE	0.652	1.900	0.222	2.774
PROPOSED	0.631	1.829	0.213	2.673

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.786
IND. RATE				2.786	MINIMUM PREMIUM	
MAN. RATE	3.21	3.15	2.93	+ 2.786	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	15	0	0.000			0	0	0	0	0	0
2022	79	0	0.000			0	0	0	0	0	0
TOTAL	94	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(156)	(174)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	341	497	96	
CREDIBILITY	0.000	0.000	0.000	

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	0.351	0.511	0.099	0.961
DERIVED BY FORMULA	0.351	0.511	0.099	0.961
UNDERLYING PRESENT RATE	0.363	0.529	0.103	0.994
PROPOSED	0.351	0.511	0.099	0.961

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.002
IND. RATE				1.002	MINIMUM PREMIUM	
MAN. RATE	1.19	1.13	1.05	+ 1.002	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	50,958	1,344,756	2,639			0	0	1	13	32	46
2019	55,872	2,986,933	5,346			0	0	2	16	41	59
2020	67,826	2,732,067	4,028			0	0	1	17	63	81
2021	77,909	3,726,866	4,784			0	0	0	14	46	60
2022	74,436	1,702,988	2,288			0	0	0	3	37	40
TOTAL	327,001	12,493,610	3,821			0	0	4	63	219	286
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	168,986	250,700	326,576	0	0	7,848	112,318	258,996	219,332
2019	0	0	351,736	688,528	615,807	0	0	376,191	316,637	422,604	215,430
2020	0	0	200,099	846,491	673,780	0	0	50,421	396,369	398,448	166,459
2021	0	0	0	1,006,422	493,387	0	0	0	1,684,426	332,158	210,473
2022	0	0	0	255,620	734,297	0	0	0	118,934	461,235	132,902
TOTAL	0	0	720,821	3,047,761	2,843,847	0	0	434,460	2,628,684	1,873,441	944,596
OD	0	0	0	0	0	0	0	0	0	0	757

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	238,439	334,935	425,855	0	0	13,216	140,398	320,896	169,763
2019	0	367	529,328	843,593	762,344	0	821	594,068	390,752	518,556	182,254
2020	294	759	413,973	1,035,686	866,124	503	1,787	136,972	445,954	492,519	150,812
2021	410	894	472,511	1,030,728	624,199	2,738	3,855	458,477	1,114,026	442,261	189,847
2022	621	2,567	568,439	490,337	703,384	935	8,488	165,743	189,646	371,333	115,492
TOTAL	1,325	4,588	2,222,690	3,735,279	3,381,906	4,176	14,951	1,368,476	2,280,777	2,145,566	808,167
OD	0	0	0	0	0	0	0	0	0	0	660

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,616,205	11,543,526	808,827	
IBNR + FREQUENCY ADJUSTMENT	(1,443,450)	(2,602,965)	3,161	
TOTAL LOSSES	2,172,756	8,940,561	811,989	
EXPECTED LOSSES	2,827,386	6,660,219	1,100,871	
CREDIBILITY	0.040	0.120	0.160	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.664	2.734	0.248	3.647
INDICATED (POST-TEST)	0.615	2.530	0.230	3.375
PRESENT ON RATE LEVEL	0.836	1.969	0.325	3.131
DERIVED BY FORMULA	0.827	2.036	0.310	3.174
UNDERLYING PRESENT RATE	0.865	2.037	0.337	3.238
PROPOSED	0.827	2.036	0.310	3.174

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.308
IND. RATE				3.308	MINIMUM PREMIUM	
MAN. RATE	3.90	3.35	3.42	+ 3.308	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	8,151	513,287	6,297			1	0	1	1	4	7
2022	12,495	80,507	0.644			0	0	0	1	2	3
TOTAL	20,646	593,794	2.876			1	0	1	2	6	10
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	7,000	0	184,796	62,328	137,908	0	0	10,257	19,022	30,434	61,542
2022	0	0	0	22,624	26,638	0	0	0	17,250	2,326	11,669
TOTAL	7,000	0	184,796	84,952	164,546	0	0	10,257	36,272	32,760	73,211
OD	0	0	0	40,000	0	0	0	0	4,998	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	10,967	791	272,625	85,910	167,872	182	373	23,031	20,217	34,952	55,511
2022	34	159	31,821	29,247	27,056	52	383	10,214	12,440	3,331	10,140
TOTAL	11,001	950	304,446	115,157	194,928	234	756	33,245	32,657	38,283	65,651
OD	16	34	17,601	40,826	2,688	11	15	1,824	4,507	324	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	370,133	429,370	65,651	
IBNR + FREQUENCY ADJUSTMENT	(96,571)	(202,459)	279	
TOTAL LOSSES	273,562	226,911	65,930	
EXPECTED LOSSES	207,125	544,505	42,004	
CREDIBILITY	0.010	0.020	0.030	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.231	0.865	0.319	2.415
INDICATED (POST-TEST)	1.139	0.800	0.296	2.235
PRESENT ON RATE LEVEL	0.970	2.550	0.197	3.716
DERIVED BY FORMULA	0.972	2.515	0.200	3.686
UNDERLYING PRESENT RATE	1.003	2.637	0.203	3.844
PROPOSED	0.972	2.515	0.200	3.686

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.842
IND. RATE				3.842	MINIMUM PREMIUM	
MAN. RATE	4.27	4.22	4.06	+ 3.842	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	4,438	296,855	6.689			0	0	0	1	6	7
2022	5,971	98,490	1.649			0	0	0	1	2	3
TOTAL	10,409	395,345	3.798			0	0	0	2	8	10
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	63,956	155,613	0	0	0	13,000	63,404	882
2022	0	0	0	12,709	60,208	0	0	0	4,715	14,883	5,975
TOTAL	0	0	0	76,665	215,821	0	0	0	17,715	78,287	6,857
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	35	78	43,006	79,172	180,680	43	62	8,130	16,453	70,321	796
2022	44	170	39,688	33,123	56,722	33	292	5,842	6,724	12,059	5,192
TOTAL	79	248	82,694	112,296	237,402	75	353	13,972	23,178	82,380	5,988
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	97,422	455,255	5,988	
IBNR + FREQUENCY ADJUSTMENT	(52,802)	(133,873)	276	
TOTAL LOSSES	44,621	321,382	6,264	
EXPECTED LOSSES	112,990	357,256	43,212	
CREDIBILITY	0.000	0.010	0.020	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.429	3.088	0.060	3.576
INDICATED (POST-TEST)	0.397	2.857	0.056	3.310
PRESENT ON RATE LEVEL	1.049	3.318	0.401	4.769
DERIVED BY FORMULA	1.049	3.314	0.394	4.758
UNDERLYING PRESENT RATE	1.086	3.432	0.415	4.933
PROPOSED	1.049	3.314	0.394	4.758

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	4.959
IND. RATE				4.959	MINIMUM PREMIUM	
MAN. RATE	5.82	5.42	5.21	+ 4.959	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	40,700	1,242,408	3.053			0	0	1	3	19	23
2019	36,767	757,933	2.061			0	0	0	3	15	18
2020	37,909	857,409	2.262			0	0	0	6	11	17
2021	48,118	747,638	1.554			0	0	0	2	17	19
2022	45,409	392,976	0.865			0	0	0	0	9	9
TOTAL	208,903	3,998,364	1.914			0	0	1	14	71	86
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
2018	0	0	187,191	228,535	289,088	0	0	81,657	152,315	205,243	98,379
2019	0	0	0	170,493	228,096	0	0	0	75,834	155,719	127,791
2020	0	0	0	324,041	188,775	0	0	0	113,030	158,625	72,938
2021	0	0	0	136,075	311,690	0	0	0	27,274	237,472	35,127
2022	0	0	0	0	266,363	0	0	0	0	90,618	35,995
TOTAL	0	0	187,191	859,144	1,284,012	0	0	81,657	368,453	847,677	370,230
OD	0	0	0	0	2,530	0	0	0	0	367	1,098

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	264,127	305,323	376,971	0	0	137,510	190,394	254,296	76,145
2019	0	0	10,505	209,260	280,710	0	0	3,801	93,255	189,461	108,111
2020	0	31	54,084	392,441	243,978	0	47	18,727	128,024	194,042	66,082
2021	74	163	89,648	166,717	362,434	113	164	22,635	42,313	261,990	31,685
2022	149	474	128,415	98,281	244,459	117	1,191	19,402	21,144	70,908	31,280
TOTAL	222	669	546,779	1,172,022	1,508,553	230	1,402	202,075	475,129	970,697	313,303
OD	0	0	30	28	3,093	0	0	2	4	444	871

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	751,408	4,129,970	314,173	
IBNR + FREQUENCY ADJUSTMENT	(790,443)	(1,125,614)	1,524	
TOTAL LOSSES	0	3,004,356	315,697	
EXPECTED LOSSES	1,532,145	2,877,142	555,225	
CREDIBILITY	0.030	0.090	0.120	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	1.436	0.151	1.587
INDICATED (POST-TEST)	0.000	1.329	0.139	1.469
PRESENT ON RATE LEVEL	0.709	1.332	0.257	2.298
DERIVED BY FORMULA	0.688	1.331	0.243	2.262
UNDERLYING PRESENT RATE	0.733	1.377	0.266	2.376
PROPOSED	0.688	1.331	0.243	2.262

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.358
IND. RATE				2.358	MINIMUM PREMIUM	
MAN. RATE	2.82	2.66	2.51	+ 2.358	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,079	421	0.039			0	0	0	0	0	0
2022	1,718	3,609	0.210			0	0	0	0	1	1
TOTAL	2,797	4,030	0.144			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	421
2022	0	0	0	0	2,340	0	0	0	0	1,269	0
TOTAL	0	0	0	0	2,340	0	0	0	0	1,269	421
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	380
2022	1	4	1,128	863	2,148	2	17	272	296	993	0
TOTAL	1	4	1,128	863	2,148	2	17	272	296	993	380
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,424	4,300	380	
IBNR + FREQUENCY ADJUSTMENT	(8,127)	(11,549)	31	
TOTAL LOSSES	0	0	411	
EXPECTED LOSSES	17,443	31,129	4,657	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.015	0.015
INDICATED (POST-TEST)	0.000	0.000	0.014	0.014
PRESENT ON RATE LEVEL	0.603	1.076	0.161	1.840
DERIVED BY FORMULA	0.603	1.065	0.159	1.828
UNDERLYING PRESENT RATE	0.624	1.113	0.166	1.903
PROPOSED	0.603	1.065	0.159	1.828

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.905
IND. RATE				1.905	MINIMUM PREMIUM	
MAN. RATE	2.28	2.12	2.01	+ 1.905	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,851	2,152	0.116			0	0	0	0	1	1
2022	2,742	239,899	8.749			0	0	0	2	1	3
TOTAL	4,593	242,051	5.270			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	172	0	0	0	0	1,820	160
2022	0	0	0	140,966	2,364	0	0	0	91,206	2,267	3,096
TOTAL	0	0	0	140,966	2,536	0	0	0	91,206	4,087	3,256
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	16	15	195	0	1	97	136	1,994	144
2022	118	699	119,392	121,864	18,422	264	1,891	51,856	63,432	9,764	2,690
TOTAL	118	699	119,408	121,879	18,617	264	1,892	51,953	63,568	11,758	2,835
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	174,335	215,822	2,835	
IBNR + FREQUENCY ADJUSTMENT	(20,732)	(37,253)	57	
TOTAL LOSSES	153,603	178,569	2,892	
EXPECTED LOSSES	44,439	99,987	8,647	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	3.344	3.888	0.063	7.295
INDICATED (POST-TEST)	3.095	3.598	0.058	6.751
PRESENT ON RATE LEVEL	0.935	2.105	0.182	3.222
DERIVED BY FORMULA	0.935	2.120	0.181	3.236
UNDERLYING PRESENT RATE	0.968	2.177	0.188	3.333
PROPOSED	0.935	2.120	0.181	3.236

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.373
IND. RATE				3.373	MINIMUM PREMIUM	
MAN. RATE	3.70	3.57	3.52	+ 3.373	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	78	508	0.651			0	0	0	0	0	0
2022	485	67	0.014			0	0	0	0	0	0
TOTAL	563	575	0.102			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	
2018	0	0	0	0	0	0	0	0	0	0	0	
2019	0	0	0	0	0	0	0	0	0	0	0	
2020	0	0	0	0	0	0	0	0	0	0	0	
2021	0	0	0	0	0	0	0	0	0	0	508	
2022	0	0	0	0	0	0	0	0	0	0	67	
TOTAL	0	0	0	0	0	0	0	0	0	0	575	
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	
2018	0	0	0	0	0	0	0	0	0	0	0	
2019	0	0	0	0	0	0	0	0	0	0	0	
2020	0	0	0	0	0	0	0	0	0	0	0	
2021	0	0	0	0	0	0	0	0	0	0	458	
2022	0	0	0	0	0	0	0	0	0	0	58	
TOTAL	0	0	0	0	0	0	0	0	0	0	516	
OD	0	0	0	0	0	0	0	0	0	0	0	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	516	
IBNR + FREQUENCY ADJUSTMENT	(1,639)	(2,844)	10	
TOTAL LOSSES	0	0	526	
EXPECTED LOSSES	3,582	8,167	1,151	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.094	0.094
INDICATED (POST-TEST)	0.000	0.000	0.087	0.087
PRESENT ON RATE LEVEL	0.615	1.402	0.198	2.215
DERIVED BY FORMULA	0.615	1.402	0.198	2.215
UNDERLYING PRESENT RATE	0.636	1.451	0.205	2.291
PROPOSED	0.615	1.402	0.198	2.215

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.309
IND. RATE				2.309	MINIMUM PREMIUM	
MAN. RATE	2.86	2.61	2.42	+ 2.309	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	2,295	270,319	11.779			0	0	0	1	5	6
2022	2,362	298,449	12.635			0	0	0	1	3	4
TOTAL	4,657	568,768	12.213			0	0	0	2	8	10
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	36,330	134,085	0	0	0	8,822	84,637	6,445
2022	0	0	0	58,098	47,251	0	0	0	178,778	11,172	3,150
TOTAL	0	0	0	94,428	181,336	0	0	0	187,600	95,809	9,595
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	23	52	28,794	49,054	154,422	38	56	7,739	14,270	93,317	5,813
2022	74	371	71,517	67,300	50,064	525	3,796	103,086	125,907	24,404	2,737
TOTAL	98	422	100,310	116,354	204,486	564	3,851	110,826	140,177	117,721	8,551
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	216,070	578,738	8,551	
IBNR + FREQUENCY ADJUSTMENT	(12,437)	(65,074)	143	
TOTAL LOSSES	203,633	513,664	8,694	
EXPECTED LOSSES	26,487	170,870	24,428	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	4.373	11.030	0.187	15.589
INDICATED (POST-TEST)	4.046	10.207	0.173	14.426
PRESENT ON RATE LEVEL	0.550	3.547	0.507	4.604
DERIVED BY FORMULA	0.550	3.614	0.504	4.668
UNDERLYING PRESENT RATE	0.569	3.669	0.525	4.762
PROPOSED	0.550	3.614	0.504	4.668

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	4.865
IND. RATE				4.865	MINIMUM PREMIUM	
MAN. RATE	6.33	5.70	5.03	+ 4.865	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	2,614	33,475	1.281			0	0	0	1	1	2
2022	3,484	0	0.000			0	0	0	0	0	0
TOTAL	6,098	33,475	0.549			0	0	0	1	1	2
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	22,545	579	0	0	0	8,015	1,267	1,069
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	22,545	579	0	0	0	8,015	1,267	1,069
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	9	19	9,976	23,062	2,171	18	25	2,992	7,322	1,908	964
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	9	19	9,976	23,062	2,171	18	25	2,992	7,322	1,908	964
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,039	34,463	964	
IBNR + FREQUENCY ADJUSTMENT	(56,118)	(65,087)	82	
TOTAL LOSSES	0	0	1,047	
EXPECTED LOSSES	120,066	173,595	12,916	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.017	0.017
INDICATED (POST-TEST)	0.000	0.000	0.016	0.016
PRESENT ON RATE LEVEL	1.904	2.752	0.205	4.861
DERIVED BY FORMULA	1.904	2.725	0.203	4.831
UNDERLYING PRESENT RATE	1.969	2.847	0.212	5.028
PROPOSED	1.904	2.725	0.203	4.831

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	5.036
IND. RATE				5.036	MINIMUM PREMIUM	
MAN. RATE	6.44	5.66	5.31	+ 5.036	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	8,533	43,864	0.514			0	0	0	0	3	3
2019	4,289	160,500	3.742			0	0	0	2	3	5
2020	5,531	43,596	0.788			0	0	0	1	1	2
2021	6,988	160,172	2.292			0	0	0	1	4	5
2022	9,050	34,282	0.379			0	0	0	0	2	2
TOTAL	34,391	442,414	1.286			0	0	0	4	13	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
2018	0	0	0	0	26,948	0	0	0	0	9,315	7,601
2019	0	0	0	84,312	10,585	0	0	0	17,647	34,536	13,420
2020	0	0	0	25,810	62	0	0	0	9,154	2,047	6,523
2021	0	0	0	66,362	23,543	0	0	0	10,654	47,155	12,458
2022	0	0	0	0	19,506	0	0	0	0	13,029	1,747
TOTAL	0	0	0	176,484	80,644	0	0	0	37,455	106,082	41,749
OD	0	0	0	0	0	0	0	0	0	0	126

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	35,140	0	0	0	0	11,541	5,883
2019	0	0	3,996	102,339	13,859	0	0	875	21,684	42,032	11,353
2020	0	2	3,754	30,722	842	0	3	1,267	10,042	2,778	5,910
2021	27	60	31,450	69,834	31,145	34	49	6,406	13,126	52,363	11,237
2022	11	35	9,404	7,197	17,902	17	171	2,790	3,040	10,195	1,518
TOTAL	38	97	48,605	210,092	98,888	51	223	11,338	47,892	118,910	35,902
OD	0	0	0	0	0	0	0	0	0	0	109

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	60,351	475,782	36,011	
IBNR + FREQUENCY ADJUSTMENT	(110,489)	(170,049)	146	
TOTAL LOSSES	0	305,733	36,157	
EXPECTED LOSSES	211,782	434,953	46,822	
CREDIBILITY	0.010	0.030	0.040	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.889	0.105	0.994
INDICATED (POST-TEST)	0.000	0.823	0.097	0.920
PRESENT ON RATE LEVEL	0.595	1.223	0.132	1.950
DERIVED BY FORMULA	0.589	1.211	0.130	1.930
UNDERLYING PRESENT RATE	0.616	1.265	0.136	2.017
PROPOSED	0.589	1.211	0.130	1.930

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.012
IND. RATE				2.012	MINIMUM PREMIUM	
MAN. RATE	2.21	2.20	2.13	+ 2.012	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	17	0	0.000			0	0	0	0	0	0
2022	62	0	0.000			0	0	0	0	0	0
TOTAL	79	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(627)	(686)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	1,364	1,930	237	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.669	2.362	0.290	4.321
DERIVED BY FORMULA	1.669	2.362	0.290	4.321
UNDERLYING PRESENT RATE	1.726	2.443	0.300	4.469
PROPOSED	1.669	2.362	0.290	4.321

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	4.504
IND. RATE				4.504	MINIMUM PREMIUM	
MAN. RATE	5.48	5.02	4.72	+ 4.504	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	52	0	0.000			0	0	0	0	0	0
2022	162	0	0.000			0	0	0	0	0	0
TOTAL	214	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(503)	(1,035)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	1,092	2,893	432	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.493	1.307	0.195	1.995
DERIVED BY FORMULA	0.493	1.307	0.195	1.995
UNDERLYING PRESENT RATE	0.510	1.352	0.202	2.064
PROPOSED	0.493	1.307	0.195	1.995

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.080
IND. RATE				2.080	MINIMUM PREMIUM	
MAN. RATE	2.51	2.28	2.18	+ 2.080	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	5,699	438,228	7.690			0	0	0	2	7	9
2022	9,698	87,260	0.900			0	0	0	0	2	2
TOTAL	15,397	525,488	3.413			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	212,428	108,963	0	0	0	73,607	29,652	13,578
2022	0	0	0	0	42,500	0	0	0	0	11,001	33,759
TOTAL	0	0	0	212,428	151,463	0	0	0	73,607	40,653	47,337
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	90	196	103,883	226,543	137,781	169	238	28,440	68,586	37,263	12,247
2022	24	76	20,489	15,681	39,005	14	145	2,355	2,567	8,608	29,337
TOTAL	114	272	124,372	242,224	176,786	183	383	30,796	71,153	45,871	41,584
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	156,119	536,034	41,584	
IBNR + FREQUENCY ADJUSTMENT	(50,746)	(134,652)	461	
TOTAL LOSSES	105,373	401,382	42,045	
EXPECTED LOSSES	109,034	364,366	67,439	
CREDIBILITY	0.000	0.020	0.020	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.684	2.607	0.273	3.564
INDICATED (POST-TEST)	0.633	2.412	0.253	3.298
PRESENT ON RATE LEVEL	0.685	2.288	0.423	3.396
DERIVED BY FORMULA	0.685	2.290	0.420	3.395
UNDERLYING PRESENT RATE	0.708	2.366	0.438	3.513
PROPOSED	0.685	2.290	0.420	3.395

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.539
IND. RATE				3.539	MINIMUM PREMIUM	
MAN. RATE	3.98	3.90	3.71	+ 3.539	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	86	0	0.000			0	0	0	0	0	0
2022	68	0	0.000			0	0	0	0	0	0
TOTAL	154	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,080)	(1,096)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	2,289	2,833	244	
CREDIBILITY	0.000	0.000	0.000	

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	1.437	1.779	0.153	3.369
DERIVED BY FORMULA	1.437	1.779	0.153	3.369
UNDERLYING PRESENT RATE	1.486	1.840	0.158	3.484
PROPOSED	1.437	1.779	0.153	3.369

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.511
IND. RATE				3.511	MINIMUM PREMIUM	
MAN. RATE	4.76	3.88	3.68	+ 3.511	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	723	6,642	0.919			0	0	0	0	1	1
2022	2,639	29,939	1.134			0	0	0	0	2	2
TOTAL	3,362	36,581	1.088			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	2,737	0	0	0	0	3,905	0
2022	0	0	0	0	10,277	0	0	0	0	18,807	855
TOTAL	0	0	0	0	13,014	0	0	0	0	22,712	855
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	261	244	3,102	1	1	209	291	4,279	0
2022	6	18	4,955	3,792	9,432	24	247	4,027	4,388	14,716	743
TOTAL	6	19	5,216	4,036	12,534	25	248	4,235	4,680	18,995	743
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,750	40,246	743	
IBNR + FREQUENCY ADJUSTMENT	(7,306)	(16,535)	51	
TOTAL LOSSES	2,444	23,710	794	
EXPECTED LOSSES	15,876	46,541	6,338	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.073	0.705	0.024	0.802
INDICATED (POST-TEST)	0.067	0.653	0.022	0.742
PRESENT ON RATE LEVEL	0.457	1.338	0.182	1.977
DERIVED BY FORMULA	0.457	1.332	0.181	1.969
UNDERLYING PRESENT RATE	0.472	1.384	0.189	2.045
PROPOSED	0.457	1.332	0.181	1.969

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.052
IND. RATE				2.052	MINIMUM PREMIUM	
MAN. RATE	2.61	2.34	2.16	+ 2.052	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	68	0	0.000			0	0	0	0	0	0
2022	183	541	0.296			0	0	0	0	0	0
TOTAL	251	541	0.216			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	541
TOTAL	0	0	0	0	0	0	0	0	0	0	541
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	470
TOTAL	0	0	0	0	0	0	0	0	0	0	470
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	470	
IBNR + FREQUENCY ADJUSTMENT	(996)	(1,218)	4	
TOTAL LOSSES	0	0	474	
EXPECTED LOSSES	2,155	3,379	478	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.189	0.189
INDICATED (POST-TEST)	0.000	0.000	0.175	0.175
PRESENT ON RATE LEVEL	0.830	1.302	0.184	2.316
DERIVED BY FORMULA	0.830	1.302	0.184	2.316
UNDERLYING PRESENT RATE	0.859	1.346	0.190	2.395
PROPOSED	0.830	1.302	0.184	2.316

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.414
IND. RATE				2.414	MINIMUM PREMIUM	
MAN. RATE	2.71	2.51	2.53	+ 2.414	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	8	0	0.000			0	0	0	0	0	0
TOTAL	8	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(15)	(40)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	33	119	9	
CREDIBILITY	0.000	0.000	0.000	

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	0.402	1.433	0.105	1.941
DERIVED BY FORMULA	0.402	1.433	0.105	1.941
UNDERLYING PRESENT RATE	0.416	1.483	0.108	2.007
PROPOSED	0.402	1.433	0.105	1.941

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.023
IND. RATE				2.023	MINIMUM PREMIUM	
MAN. RATE	2.54	2.33	2.12	+ 2.023	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	64	0	0.000			0	0	0	0	0	0
2022	104	0	0.000			0	0	0	0	0	0
TOTAL	168	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(429)	(844)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	921	2,279	188	
CREDIBILITY	0.000	0.000	0.000	

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	0.530	1.312	0.108	1.950
DERIVED BY FORMULA	0.530	1.312	0.108	1.950
UNDERLYING PRESENT RATE	0.548	1.357	0.112	2.017
PROPOSED	0.530	1.312	0.108	1.950

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.032
IND. RATE				2.032	MINIMUM PREMIUM	
MAN. RATE	2.65	2.33	2.13	+ 2.032	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	277	0	0.000			0	0	0	0	0	0
2022	343	0	0.000			0	0	0	0	0	0
TOTAL	620	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(3,410)	(3,808)	10	
TOTAL LOSSES	0	0	10	
EXPECTED LOSSES	7,286	10,111	1,563	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	1.136	1.577	0.244	2.957
DERIVED BY FORMULA	1.136	1.577	0.244	2.957
UNDERLYING PRESENT RATE	1.175	1.631	0.252	3.058
PROPOSED	1.136	1.577	0.244	2.957

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.082
IND. RATE				3.082	MINIMUM PREMIUM	
MAN. RATE	3.79	3.42	3.23	+ 3.082	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	966	852	0.088			0	0	0	0	0	0
2022	1,432	5,948	0.415			0	0	0	0	1	1
TOTAL	2,398	6,800	0.284			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	852
2022	0	0	0	0	2,341	0	0	0	0	3,254	353
TOTAL	0	0	0	0	2,341	0	0	0	0	3,254	1,205
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	769
2022	1	4	1,129	864	2,148	4	43	697	759	2,546	307
TOTAL	1	4	1,129	864	2,148	4	43	697	759	2,546	1,075
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,878	6,318	1,075	
IBNR + FREQUENCY ADJUSTMENT	(6,979)	(27,030)	40	
TOTAL LOSSES	0	0	1,115	
EXPECTED LOSSES	14,961	72,552	6,112	
CREDIBILITY	0.000	0.000	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.047	0.047
INDICATED (POST-TEST)	0.000	0.000	0.043	0.043
PRESENT ON RATE LEVEL	0.604	2.927	0.247	3.777
DERIVED BY FORMULA	0.604	2.927	0.245	3.775
UNDERLYING PRESENT RATE	0.624	3.026	0.255	3.904
PROPOSED	0.604	2.927	0.245	3.775

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.657
IND. RATE				3.657	MINIMUM PREMIUM	
MAN. RATE	5.14	4.96	3.85	+ 3.657	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	30	0	0.000			0	0	0	0	0	0
2022	108	0	0.000			0	0	0	0	0	0
TOTAL	138	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(246)	(809)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	534	2,276	157	
CREDIBILITY	0.000	0.000	0.000	

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	0.375	1.595	0.110	2.080
DERIVED BY FORMULA	0.375	1.595	0.110	2.080
UNDERLYING PRESENT RATE	0.387	1.649	0.113	2.150
PROPOSED	0.375	1.595	0.110	2.080

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.015
IND. RATE				2.015	MINIMUM PREMIUM	
MAN. RATE	2.53	2.48	2.12	+ 2.015	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	14,846	345,333	2.326			0	0	0	0	8	8
2019	13,525	164,659	1.217			0	0	0	1	4	5
2020	5,362	36,388	0.679			0	0	0	1	2	3
2021	5,127	86,851	1.694			0	0	0	0	2	2
2022	3,056	6,571	0.215			0	0	0	0	1	1
TOTAL	41,916	639,802	1.526			0	0	0	2	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
2018	0	0	0	0	192,795	0	0	0	0	127,547	24,991
2019	0	0	0	10,617	30,461	0	0	0	17,495	30,364	75,722
2020	0	0	0	10,800	10,434	0	0	0	9,293	3,991	1,870
2021	0	0	0	0	54,204	0	0	0	0	27,549	5,098
2022	0	0	0	0	2,410	0	0	0	0	3,993	168
TOTAL	0	0	0	21,417	290,304	0	0	0	26,788	193,444	107,849
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	251,405	0	0	0	0	158,031	19,343
2019	0	0	845	13,213	37,355	0	0	846	21,459	36,985	64,061
2020	0	1	1,956	13,228	13,274	0	3	1,330	10,253	5,112	1,694
2021	4	8	5,177	4,840	61,438	6	9	1,471	2,056	30,188	4,598
2022	1	4	1,162	889	2,212	5	52	855	932	3,125	146
TOTAL	5	14	9,140	32,171	365,684	11	65	4,503	34,699	233,441	89,842
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,738	665,995	89,842	
IBNR + FREQUENCY ADJUSTMENT	(126,983)	(198,965)	97	
TOTAL LOSSES	0	467,030	89,940	
EXPECTED LOSSES	233,683	507,755	84,032	
CREDIBILITY	0.010	0.030	0.040	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	1.114	0.215	1.329
INDICATED (POST-TEST)	0.000	1.031	0.199	1.230
PRESENT ON RATE LEVEL	0.539	1.171	0.194	1.904
DERIVED BY FORMULA	0.534	1.167	0.194	1.895
UNDERLYING PRESENT RATE	0.558	1.211	0.200	1.969
PROPOSED	0.534	1.167	0.194	1.895

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.975
IND. RATE				1.975	MINIMUM PREMIUM	
MAN. RATE	2.56	2.33	2.08	+ 1.975	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,282	190	0.015			0	0	0	0	0	0
2022	2,870	21,685	0.756			0	0	0	0	1	1
TOTAL	4,152	21,875	0.527			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	190
2022	0	0	0	0	1,201	0	0	0	0	13,340	7,144
TOTAL	0	0	0	0	1,201	0	0	0	0	13,340	7,334
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	171
2022	1	2	579	443	1,102	17	175	2,856	3,113	10,438	6,208
TOTAL	1	2	579	443	1,102	17	175	2,856	3,113	10,438	6,380
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,631	15,096	6,380	
IBNR + FREQUENCY ADJUSTMENT	(14,100)	(39,037)	94	
TOTAL LOSSES	0	0	6,474	
EXPECTED LOSSES	30,432	107,271	12,859	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.156	0.156
INDICATED (POST-TEST)	0.000	0.000	0.144	0.144
PRESENT ON RATE LEVEL	0.709	2.498	0.299	3.506
DERIVED BY FORMULA	0.709	2.473	0.298	3.479
UNDERLYING PRESENT RATE	0.733	2.584	0.310	3.626
PROPOSED	0.709	2.473	0.298	3.479

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.627
IND. RATE				3.627	MINIMUM PREMIUM	
MAN. RATE	4.10	3.96	3.83	+ 3.627	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	525	0	0.000			0	0	0	0	0	0
2022	408	444	0.109			0	0	0	0	0	0
TOTAL	933	444	0.048			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	
2018	0	0	0	0	0	0	0	0	0	0	0	
2019	0	0	0	0	0	0	0	0	0	0	0	
2020	0	0	0	0	0	0	0	0	0	0	0	
2021	0	0	0	0	0	0	0	0	0	0	0	
2022	0	0	0	0	0	0	0	0	0	0	444	
TOTAL	0	0	0	0	0	0	0	0	0	0	444	
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	
2018	0	0	0	0	0	0	0	0	0	0	0	
2019	0	0	0	0	0	0	0	0	0	0	0	
2020	0	0	0	0	0	0	0	0	0	0	0	
2021	0	0	0	0	0	0	0	0	0	0	0	
2022	0	0	0	0	0	0	0	0	0	0	386	
TOTAL	0	0	0	0	0	0	0	0	0	0	386	
OD	0	0	0	0	0	0	0	0	0	0	0	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	386	
IBNR + FREQUENCY ADJUSTMENT	(5,432)	(12,893)	13	
TOTAL LOSSES	0	0	399	
EXPECTED LOSSES	11,511	33,291	2,458	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.043	0.043
INDICATED (POST-TEST)	0.000	0.000	0.040	0.040
PRESENT ON RATE LEVEL	1.193	3.450	0.255	4.897
DERIVED BY FORMULA	1.193	3.450	0.255	4.897
UNDERLYING PRESENT RATE	1.234	3.568	0.263	5.065
PROPOSED	1.193	3.450	0.255	4.897

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	5.105
IND. RATE				5.105	MINIMUM PREMIUM	
MAN. RATE	5.99	5.75	5.35	+ 5.105	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	143	7,351	5.141			0	0	0	0	1	1
2022	63	0	0.000			0	0	0	0	0	0
TOTAL	206	7,351	3.568			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	3,543	0	0	0	0	3,808	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	3,543	0	0	0	0	3,808	0
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	1	338	316	4,016	1	1	203	284	4,173	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	1	338	316	4,016	1	1	203	284	4,173	0
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	545	8,789	0	
IBNR + FREQUENCY ADJUSTMENT	(642)	(1,311)	2	
TOTAL LOSSES	0	7,478	2	
EXPECTED LOSSES	1,348	3,284	420	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	3.630	0.001	3.631
INDICATED (POST-TEST)	0.000	3.359	0.001	3.360
PRESENT ON RATE LEVEL	0.633	1.541	0.197	2.371
DERIVED BY FORMULA	0.633	1.541	0.197	2.371
UNDERLYING PRESENT RATE	0.654	1.594	0.204	2.452
PROPOSED	0.633	1.541	0.197	2.371

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.471
IND. RATE				2.471	MINIMUM PREMIUM	
MAN. RATE	3.45	2.82	2.59	+ 2.471	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	168	2,568	1.529			0	0	0	0	0	0
TOTAL	168	2,568	1.529			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	2,568
TOTAL	0	0	0	0	0	0	0	0	0	0	2,568
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	2,232
TOTAL	0	0	0	0	0	0	0	0	0	0	2,232
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	2,232	
IBNR + FREQUENCY ADJUSTMENT	(858)	(984)	3	
TOTAL LOSSES	0	0	2,234	
EXPECTED LOSSES	1,895	2,933	262	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	1.330	1.330
INDICATED (POST-TEST)	0.000	0.000	1.231	1.231
PRESENT ON RATE LEVEL	1.090	1.688	0.151	2.929
DERIVED BY FORMULA	1.090	1.688	0.151	2.929
UNDERLYING PRESENT RATE	1.128	1.746	0.156	3.030
PROPOSED	1.090	1.688	0.151	2.929

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.053
IND. RATE				3.053	MINIMUM PREMIUM	
MAN. RATE	3.71	3.45	3.20	+ 3.053	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	86	6,920	8.047			0	0	0	0	1	1
2022	851	125	0.015			0	0	0	0	0	0
TOTAL	937	7,045	0.752			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	4,999	0	0	0	0	1,687	234
2022	0	0	0	0	0	0	0	0	0	0	125
TOTAL	0	0	0	0	4,999	0	0	0	0	1,687	359
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	1	477	446	5,666	0	1	90	126	1,849	211
2022	0	0	0	0	0	0	0	0	0	0	109
TOTAL	0	1	477	446	5,666	0	1	90	126	1,849	320
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	570	8,087	320	
IBNR + FREQUENCY ADJUSTMENT	(2,158)	(6,990)	17	
TOTAL LOSSES	0	1,097	337	
EXPECTED LOSSES	4,733	20,324	1,913	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.117	0.036	0.153
INDICATED (POST-TEST)	0.000	0.108	0.033	0.142
PRESENT ON RATE LEVEL	0.488	2.097	0.197	2.783
DERIVED BY FORMULA	0.488	2.097	0.197	2.783
UNDERLYING PRESENT RATE	0.505	2.169	0.204	2.878
PROPOSED	0.488	2.097	0.197	2.783

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.901
IND. RATE				2.901	MINIMUM PREMIUM	
MAN. RATE	3.58	3.29	3.04	+ 2.901	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,526	2,255	0.148			0	0	0	0	0	0
2022	518	67	0.013			0	0	0	0	0	0
TOTAL	2,044	2,322	0.114			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	2,255
2022	0	0	0	0	0	0	0	0	0	0	67
TOTAL	0	0	0	0	0	0	0	0	0	0	2,322
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	2,034
2022	0	0	0	0	0	0	0	0	0	0	58
TOTAL	0	0	0	0	0	0	0	0	0	0	2,092
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	2,092	
IBNR + FREQUENCY ADJUSTMENT	(6,731)	(11,364)	8	
TOTAL LOSSES	0	0	2,100	
EXPECTED LOSSES	14,077	28,116	2,124	
CREDIBILITY	0.000	0.000	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.103	0.103
INDICATED (POST-TEST)	0.000	0.000	0.095	0.095
PRESENT ON RATE LEVEL	0.666	1.330	0.100	2.096
DERIVED BY FORMULA	0.666	1.330	0.100	2.096
UNDERLYING PRESENT RATE	0.689	1.376	0.104	2.168
PROPOSED	0.666	1.330	0.100	2.096

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.185
IND. RATE				2.185	MINIMUM PREMIUM	
MAN. RATE	2.68	2.45	2.29	+ 2.185	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	32,317	291,454	0.902			0	0	0	2	9	11
2019	30,111	391,914	1.302			0	0	0	0	15	15
2020	24,462	292,903	1.197			0	0	0	1	8	9
2021	27,321	382,948	1.402			0	0	0	2	6	8
2022	27,782	263,183	0.947			0	0	0	0	10	10
TOTAL	141,993	1,622,402	1.143			0	0	0	5	48	53
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	51,181	80,384	0	0	0	34,592	48,859	76,438
2019	0	0	0	0	220,463	0	0	0	0	131,366	40,085
2020	0	0	0	86,273	67,947	0	0	0	21,642	66,169	50,872
2021	0	0	0	161,523	51,850	0	0	0	80,651	52,759	36,165
2022	0	0	0	0	150,595	0	0	0	0	89,885	22,703
TOTAL	0	0	0	298,977	571,239	0	0	0	136,885	389,038	226,263
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
2018	0	0	0	68,378	104,821	0	0	0	43,240	60,536	59,163
2019	0	0	2,585	2,468	269,522	0	0	718	1,300	158,840	33,912
2020	0	9	15,053	105,117	86,917	0	11	4,413	25,593	80,034	46,090
2021	66	145	76,028	169,487	69,624	190	268	32,245	76,662	63,040	32,621
2022	84	268	72,602	55,566	138,211	116	1,181	19,245	20,973	70,335	19,729
TOTAL	150	421	166,269	401,016	669,094	306	1,460	56,621	167,769	432,785	191,515
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	225,227	1,670,664	191,515	
IBNR + FREQUENCY ADJUSTMENT	(445,466)	(710,831)	828	
TOTAL LOSSES	0	959,833	192,342	
EXPECTED LOSSES	854,429	1,822,029	334,975	
CREDIBILITY	0.020	0.070	0.090	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.676	0.135	0.811
INDICATED (POST-TEST)	0.000	0.626	0.125	0.751
PRESENT ON RATE LEVEL	0.582	1.241	0.228	2.050
DERIVED BY FORMULA	0.570	1.198	0.219	1.986
UNDERLYING PRESENT RATE	0.602	1.283	0.236	2.121
PROPOSED	0.570	1.198	0.219	1.986

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.071
IND. RATE				2.071	MINIMUM PREMIUM	
MAN. RATE	2.51	2.39	2.24	+ 2.071	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	26,231	582,032	2,219			0	0	1	2	13	16
2019	24,808	401,354	1,618			0	0	0	2	14	16
2020	23,393	666,551	2,849			0	0	0	5	11	16
2021	31,922	819,553	2,567			0	0	0	1	15	16
2022	34,890	716,281	2,053			0	0	0	1	14	15
TOTAL	141,244	3,185,771	2,256			0	0	1	11	67	79
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	230,264	50,854	125,877	0	0	38,687	3,856	68,725	63,769
2019	0	0	0	6,874	168,575	0	0	0	8,003	146,324	71,578
2020	0	0	0	299,304	82,475	0	0	0	148,095	33,372	103,305
2021	0	0	0	59,732	519,229	0	0	0	12,951	194,666	32,975
2022	0	0	0	33,100	285,819	0	0	0	22,800	310,199	64,363
TOTAL	0	0	230,264	449,864	1,181,975	0	0	38,687	195,705	753,286	335,990
OD	0	0	0	0	0	0	0	0	0	0	1,992

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	324,903	67,941	164,144	0	0	65,149	4,820	85,150	49,357
2019	0	0	2,292	10,221	206,162	0	0	1,111	11,127	177,050	60,555
2020	0	27	46,557	359,195	111,267	0	51	20,503	162,475	45,252	93,594
2021	58	131	75,878	107,332	592,543	72	105	15,123	26,203	214,155	29,743
2022	187	672	165,561	133,870	266,131	465	4,541	79,259	88,103	244,727	55,931
TOTAL	245	830	615,192	678,559	1,340,247	537	4,698	181,144	292,729	766,334	289,181
OD	0	0	0	0	0	0	0	0	0	0	1,695

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	802,646	3,077,869	290,877	
IBNR + FREQUENCY ADJUSTMENT	(498,134)	(714,235)	926	
TOTAL LOSSES	304,512	2,363,634	291,802	
EXPECTED LOSSES	971,141	1,837,729	307,034	
CREDIBILITY	0.020	0.070	0.090	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.216	1.673	0.205	2.094
INDICATED (POST-TEST)	0.200	1.549	0.190	1.938
PRESENT ON RATE LEVEL	0.665	1.258	0.210	2.133
DERIVED BY FORMULA	0.655	1.278	0.208	2.142
UNDERLYING PRESENT RATE	0.688	1.301	0.217	2.206
PROPOSED	0.653	1.273	0.207	2.133

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.223
IND. RATE				2.223	MINIMUM PREMIUM	
MAN. RATE	2.75	2.52	2.33	+ 2.223	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	3,506	19,742	0.563			0	0	0	1	2	3
2022	7,314	82,633	1.130			0	0	0	0	5	5
TOTAL	10,820	102,375	0.946			0	0	0	1	7	8
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	1,695	5,972	0	0	0	1,613	1,858	8,604
2022	0	0	0	0	21,869	0	0	0	0	53,692	7,072
TOTAL	0	0	0	1,695	27,841	0	0	0	1,613	55,550	15,676
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	1	2	1,316	2,263	6,883	4	6	688	1,593	2,141	7,761
2022	12	39	10,543	8,069	20,071	69	706	11,496	12,528	42,014	6,146
TOTAL	13	41	11,859	10,332	26,954	73	711	12,184	14,121	44,154	13,906
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	24,882	95,561	13,906	
IBNR + FREQUENCY ADJUSTMENT	(24,652)	(69,569)	194	
TOTAL LOSSES	230	25,992	14,100	
EXPECTED LOSSES	53,146	190,438	26,868	
CREDIBILITY	0.000	0.010	0.020	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.002	0.240	0.130	0.373
INDICATED (POST-TEST)	0.002	0.222	0.121	0.345
PRESENT ON RATE LEVEL	0.475	1.702	0.240	2.417
DERIVED BY FORMULA	0.475	1.687	0.238	2.399
UNDERLYING PRESENT RATE	0.491	1.760	0.248	2.500
PROPOSED	0.475	1.687	0.238	2.399

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.501
IND. RATE				2.501	MINIMUM PREMIUM	
MAN. RATE	2.66	2.65	2.64	+ 2.501	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	54	0	0.000			0	0	0	0	0	0
2022	1,199	1,460	0.122			0	0	0	0	0	0
TOTAL	1,253	1,460	0.117			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	1,460
TOTAL	0	0	0	0	0	0	0	0	0	0	1,460
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	1,269
TOTAL	0	0	0	0	0	0	0	0	0	0	1,269
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,269	
IBNR + FREQUENCY ADJUSTMENT	(4,081)	(9,264)	25	
TOTAL LOSSES	0	0	1,294	
EXPECTED LOSSES	8,982	27,289	2,640	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.103	0.103
INDICATED (POST-TEST)	0.000	0.000	0.096	0.096
PRESENT ON RATE LEVEL	0.693	2.106	0.204	3.002
DERIVED BY FORMULA	0.693	2.106	0.204	3.002
UNDERLYING PRESENT RATE	0.717	2.178	0.211	3.106
PROPOSED	0.693	2.106	0.204	3.002

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.130
IND. RATE				3.130	MINIMUM PREMIUM	
MAN. RATE	3.44	3.39	3.28	+ 3.130	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	11,213	398,967	3.558			0	0	0	1	6	7
2019	5,701	14,840	0.260			0	0	0	0	1	1
2020	4,077	10,226	0.251			0	0	0	1	1	2
2021	3,947	14,205	0.360			0	0	0	0	1	1
2022	4,725	146,348	3.097			0	0	0	1	3	4
TOTAL	29,663	584,586	1.971			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
2018	0	0	0	30,272	268,067	0	0	0	21,337	66,784	12,507
2019	0	0	0	0	5,152	0	0	0	0	2,468	7,220
2020	0	0	0	1,614	1,242	0	0	0	129	3,466	3,775
2021	0	0	0	0	1,745	0	0	0	0	1,666	10,794
2022	0	0	0	13,278	66,725	0	0	0	672	43,092	22,581
TOTAL	0	0	0	45,164	342,931	0	0	0	22,138	117,476	56,877
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
2018	175	626	154,630	124,893	249,513	147	1,313	26,317	30,298	54,127	10,869
2019	3	9	2,484	1,901	4,728	3	32	528	576	1,931	6,274
2020	2	10	1,953	1,844	1,326	5	48	815	898	2,723	3,280
2021	1	3	841	644	1,602	2	22	357	389	1,304	9,380
2022	48	184	43,307	36,016	62,769	58	580	9,605	10,518	33,778	19,623
TOTAL	229	833	203,215	165,298	319,938	215	1,995	37,622	42,679	93,864	49,426
OD	0	0	0	0	0	0	0	0	0	0	128

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	244,109	621,778	49,555	
IBNR + FREQUENCY ADJUSTMENT	(103,698)	(99,670)	68	
TOTAL LOSSES	140,411	522,108	49,623	
EXPECTED LOSSES	190,508	252,750	34,186	
CREDIBILITY	0.010	0.030	0.030	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.473	1.760	0.167	2.400
INDICATED (POST-TEST)	0.438	1.629	0.154	2.221
PRESENT ON RATE LEVEL	0.621	0.824	0.111	1.556
DERIVED BY FORMULA	0.619	0.848	0.113	1.580
UNDERLYING PRESENT RATE	0.642	0.852	0.115	1.610
PROPOSED	0.619	0.848	0.113	1.580

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.647
IND. RATE				1.647	MINIMUM PREMIUM	
MAN. RATE	1.91	1.78	1.70	+ 1.647	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	8,307	4,247	0.051			0	0	0	0	0	0
2022	21,846	561,685	2.571			0	0	0	2	8	10
TOTAL	30,153	565,932	1.877			0	0	0	2	8	10
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	4,247
2022	0	0	0	175,469	152,462	0	0	0	71,500	125,621	36,633
TOTAL	0	0	0	175,469	152,462	0	0	0	71,500	125,621	40,880
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	3,691
2022	230	1,137	220,698	206,860	160,154	366	3,110	67,168	78,623	104,562	31,834
TOTAL	230	1,137	220,698	206,860	160,154	366	3,110	67,168	78,623	104,562	35,525
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	292,710	550,200	35,525	
IBNR + FREQUENCY ADJUSTMENT	(76,702)	(177,032)	369	
TOTAL LOSSES	216,008	373,168	35,894	
EXPECTED LOSSES	165,945	490,602	48,610	
CREDIBILITY	0.010	0.030	0.030	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.716	1.238	0.119	2.073
INDICATED (POST-TEST)	0.663	1.145	0.110	1.918
PRESENT ON RATE LEVEL	0.532	1.573	0.156	2.261
DERIVED BY FORMULA	0.533	1.560	0.154	2.248
UNDERLYING PRESENT RATE	0.550	1.627	0.161	2.339
PROPOSED	0.533	1.560	0.154	2.248

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.343
IND. RATE				2.343	MINIMUM PREMIUM	
MAN. RATE	2.64	2.57	2.47	+ 2.343	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	6,466	130,652	2.021			0	0	0	0	1	1
2022	11,640	1,850,879	15.901			0	0	1	0	2	3
TOTAL	18,106	1,981,531	10.944			0	0	1	0	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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	92,317	0	0	0	0	34,159	4,176
2022	0	0	183,860	0	28,195	0	0	1,638,770	0	54	0
TOTAL	0	0	183,860	0	120,512	0	0	1,638,770	0	34,213	4,176
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	51	164	44,506	34,063	84,726	44	449	7,314	7,970	26,729	3,629
2022	118	802	100,310	19,879	30,900	6,824	76,966	857,957	92,196	33,849	0
TOTAL	169	967	144,816	53,941	115,626	6,869	77,415	865,271	100,166	60,578	3,629
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,095,507	330,311	3,629	
IBNR + FREQUENCY ADJUSTMENT	(61,483)	(115,902)	242	
TOTAL LOSSES	1,034,024	214,409	3,871	
EXPECTED LOSSES	132,230	314,648	34,833	
CREDIBILITY	0.010	0.020	0.020	

PURE PREMIUMS

INDICATED (PRE-TEST)	5.711	1.184	0.021	6.917
INDICATED (POST-TEST)	5.285	1.096	0.020	6.401
PRESENT ON RATE LEVEL	0.706	1.680	0.186	2.572
DERIVED BY FORMULA	0.752	1.668	0.183	2.603
UNDERLYING PRESENT RATE	0.730	1.738	0.192	2.661
PROPOSED	0.752	1.668	0.183	2.603

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.713
IND. RATE				2.713	MINIMUM PREMIUM	
MAN. RATE	3.03	2.83	2.81	+ 2.713	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	149	0	0.000			0	0	0	0	0	0
2022	1,439	0	0.000			0	0	0	0	0	0
TOTAL	1,588	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(4,031)	(4,379)	13	
TOTAL LOSSES	0	0	13	
EXPECTED LOSSES	8,838	12,725	1,441	
CREDIBILITY	0.000	0.000	0.000	

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	0.538	0.775	0.088	1.401
DERIVED BY FORMULA	0.538	0.775	0.088	1.401
UNDERLYING PRESENT RATE	0.557	0.801	0.091	1.449
PROPOSED	0.538	0.775	0.088	1.401

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.460
IND. RATE				1.460	MINIMUM PREMIUM	
MAN. RATE	1.71	1.58	1.53	+ 1.460	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	557	0	0.000			0	0	0	0	0	0
2022	1,567	33,495	2.138			0	0	0	0	1	1
TOTAL	2,124	33,495	1.577			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	2,788	0	0	0	0	30,707	0
TOTAL	0	0	0	0	2,788	0	0	0	0	30,707	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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	2	5	1,344	1,029	2,559	40	403	6,575	7,165	24,028	0
TOTAL	2	5	1,344	1,029	2,559	40	403	6,575	7,165	24,028	0
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,368	34,780	0	
IBNR + FREQUENCY ADJUSTMENT	(4,093)	(12,172)	29	
TOTAL LOSSES	4,276	22,608	29	
EXPECTED LOSSES	8,863	33,847	3,744	
CREDIBILITY	0.000	0.000	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.201	1.064	0.001	1.267
INDICATED (POST-TEST)	0.186	0.985	0.001	1.173
PRESENT ON RATE LEVEL	0.403	1.541	0.170	2.114
DERIVED BY FORMULA	0.403	1.541	0.169	2.113
UNDERLYING PRESENT RATE	0.417	1.594	0.176	2.187
PROPOSED	0.403	1.541	0.169	2.113

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.202
IND. RATE				2.202	MINIMUM PREMIUM	
MAN. RATE	2.58	2.50	2.31	+ 2.202	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	27,112	922,775	3.404			0	0	0	6	15	21
2019	24,695	455,087	1.843			0	0	0	6	9	15
2020	23,838	306,445	1.286			0	0	0	2	13	15
2021	25,876	113,908	0.440			0	0	0	0	6	6
2022	26,968	314,170	1.165			0	0	0	0	4	4
TOTAL	128,489	2,112,385	1.644			0	0	0	14	47	61
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	290,095	234,983	0	0	0	229,127	137,708	30,862
2019	0	0	0	196,911	82,095	0	0	0	76,741	73,391	25,949
2020	0	0	0	24,622	75,369	0	0	0	80,660	107,771	18,023
2021	0	0	0	0	72,339	0	0	0	0	37,802	3,767
2022	0	0	0	0	31,768	0	0	0	0	266,161	16,241
TOTAL	0	0	0	511,628	496,554	0	0	0	386,528	622,833	94,842
OD	0	0	0	0	0	0	0	0	0	0	169

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	371	1,849	356,638	335,692	249,105	833	6,486	158,537	190,156	127,829	26,819
2019	209	1,117	204,761	199,300	98,046	314	2,531	58,937	70,051	64,151	22,550
2020	62	256	56,990	48,942	72,010	370	3,062	68,505	80,776	91,397	15,662
2021	40	129	34,875	26,691	66,390	49	497	8,094	8,820	29,580	3,274
2022	18	57	15,315	11,722	29,156	343	3,497	56,988	62,103	208,270	14,113
TOTAL	700	3,406	668,580	622,348	514,707	1,909	16,073	351,061	411,907	521,226	82,418
OD	0	0	0	0	0	0	0	0	0	0	147

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,041,730	2,070,187	82,565	
IBNR + FREQUENCY ADJUSTMENT	(626,934)	(509,788)	523	
TOTAL LOSSES	414,795	1,560,399	83,087	
EXPECTED LOSSES	1,208,435	1,305,534	198,902	
CREDIBILITY	0.020	0.070	0.090	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.323	1.214	0.065	1.602
INDICATED (POST-TEST)	0.299	1.124	0.060	1.482
PRESENT ON RATE LEVEL	0.909	0.982	0.150	2.041
DERIVED BY FORMULA	0.897	0.992	0.142	2.031
UNDERLYING PRESENT RATE	0.940	1.016	0.155	2.111
PROPOSED	0.897	0.992	0.142	2.031

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.117
IND. RATE				2.117	MINIMUM PREMIUM	
MAN. RATE	2.69	2.42	2.23	+ 2.117	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	82	0	0.000			0	0	0	0	0	0
2022	324	0	0.000			0	0	0	0	0	0
TOTAL	406	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2,190)	(4,631)	8	
TOTAL LOSSES	0	0	8	
EXPECTED LOSSES	4,764	13,078	955	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.135	3.114	0.227	4.476
DERIVED BY FORMULA	1.135	3.114	0.227	4.476
UNDERLYING PRESENT RATE	1.173	3.221	0.235	4.630
PROPOSED	1.135	3.114	0.227	4.476

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	4.666
IND. RATE				4.666	MINIMUM PREMIUM	
MAN. RATE	5.25	5.04	4.89	+ 4.666	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	168	0	0.000			0	0	0	0	0	0
2022	1,258	200	0.016			0	0	0	0	0	0
TOTAL	1,426	200	0.014			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	
2018	0	0	0	0	0	0	0	0	0	0	0	
2019	0	0	0	0	0	0	0	0	0	0	0	
2020	0	0	0	0	0	0	0	0	0	0	0	
2021	0	0	0	0	0	0	0	0	0	0	0	
2022	0	0	0	0	0	0	0	0	0	0	200	
TOTAL	0	0	0	0	0	0	0	0	0	0	200	
OD	0	0	0	0	0	0	0	0	0	0	0	

TRANSLATED LOSSES												
POLICY YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2018	0	0	0	0	0	0	0	0	0	0	0	
2019	0	0	0	0	0	0	0	0	0	0	0	
2020	0	0	0	0	0	0	0	0	0	0	0	
2021	0	0	0	0	0	0	0	0	0	0	0	
2022	0	0	0	0	0	0	0	0	0	0	174	
TOTAL	0	0	0	0	0	0	0	0	0	0	174	
OD	0	0	0	0	0	0	0	0	0	0	0	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	174	
IBNR + FREQUENCY ADJUSTMENT	(2,724)	(4,818)	18	
TOTAL LOSSES	0	0	192	
EXPECTED LOSSES	5,962	13,910	2,000	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.013	0.013
INDICATED (POST-TEST)	0.000	0.000	0.012	0.012
PRESENT ON RATE LEVEL	0.404	0.943	0.136	1.483
DERIVED BY FORMULA	0.404	0.943	0.136	1.483
UNDERLYING PRESENT RATE	0.418	0.975	0.140	1.534
PROPOSED	0.404	0.943	0.136	1.483

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.546
IND. RATE				1.546	MINIMUM PREMIUM	
MAN. RATE	1.80	1.71	1.62	+ 1.546	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	297	417	0.140			0	0	0	0	0	0
2022	370	49,883	13.482			0	0	0	1	0	1
TOTAL	667	50,300	7.541			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	417
2022	0	0	0	26,328	0	0	0	0	23,000	0	555
TOTAL	0	0	0	26,328	0	0	0	0	23,000	0	972
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	362
2022	22	130	22,086	22,597	3,035	66	469	12,954	15,863	2,015	482
TOTAL	22	130	22,086	22,597	3,035	66	469	12,954	15,863	2,015	845
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	35,727	43,510	845	
IBNR + FREQUENCY ADJUSTMENT	(3,173)	(9,168)	12	
TOTAL LOSSES	32,554	34,342	856	
EXPECTED LOSSES	6,781	24,353	1,894	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS				
INDICATED (PRE-TEST)	4.881	5.149	0.128	10.158
INDICATED (POST-TEST)	4.517	4.765	0.119	9.400
PRESENT ON RATE LEVEL	0.983	3.530	0.275	4.787
DERIVED BY FORMULA	0.983	3.530	0.275	4.787
UNDERLYING PRESENT RATE	1.017	3.651	0.284	4.952
PROPOSED	0.983	3.530	0.275	4.787

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	4.990
IND. RATE				4.990	MINIMUM PREMIUM	
MAN. RATE	5.80	5.50	5.23	+ 4.990	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	4,401	191,621	4,354			0	0	0	2	5	7
2022	7,773	962,159	12,378			0	0	0	0	15	15
TOTAL	12,174	1,153,780	9,477			0	0	0	2	20	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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	102,828	17,855	0	0	0	49,223	14,237	7,478
2022	0	0	0	0	499,271	0	0	0	0	443,563	19,325
TOTAL	0	0	0	102,828	517,126	0	0	0	49,223	457,800	26,803
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	95	539	94,867	94,846	28,242	159	1,192	30,772	37,270	15,453	6,498
2022	278	889	240,700	184,219	458,215	572	5,828	94,971	103,496	347,086	16,793
TOTAL	374	1,427	335,568	279,064	486,456	731	7,020	125,744	140,767	362,538	23,292
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	470,864	1,268,826	23,292	
IBNR + FREQUENCY ADJUSTMENT	(35,848)	(124,686)	261	
TOTAL LOSSES	435,016	1,144,140	23,553	
EXPECTED LOSSES	77,073	338,123	37,790	
CREDIBILITY	0.000	0.010	0.020	

PURE PREMIUMS				
INDICATED (PRE-TEST)	3.573	9.398	0.193	13.165
INDICATED (POST-TEST)	3.307	8.697	0.179	12.183
PRESENT ON RATE LEVEL	0.612	2.685	0.300	3.597
DERIVED BY FORMULA	0.612	2.745	0.298	3.655
UNDERLYING PRESENT RATE	0.633	2.777	0.310	3.721
PROPOSED	0.612	2.745	0.298	3.655

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.810
IND. RATE				3.810	MINIMUM PREMIUM	
MAN. RATE	4.89	4.26	3.93	+ 3.810	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	782	0	0.000			0	0	0	0	0	0
2022	1,108	4,989	0.450			0	0	0	0	0	0
TOTAL	1,890	4,989	0.264			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	4,989
TOTAL	0	0	0	0	0	0	0	0	0	0	4,989
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	4,335
TOTAL	0	0	0	0	0	0	0	0	0	0	4,335
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	4,335	
IBNR + FREQUENCY ADJUSTMENT	(6,630)	(12,978)	19	
TOTAL LOSSES	0	0	4,355	
EXPECTED LOSSES	14,201	34,740	2,953	
CREDIBILITY	0.000	0.000	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.230	0.230
INDICATED (POST-TEST)	0.000	0.000	0.213	0.213
PRESENT ON RATE LEVEL	0.726	1.777	0.151	2.655
DERIVED BY FORMULA	0.726	1.777	0.152	2.655
UNDERLYING PRESENT RATE	0.751	1.838	0.156	2.746
PROPOSED	0.726	1.777	0.152	2.655

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.767
IND. RATE				2.767	MINIMUM PREMIUM	
MAN. RATE	3.58	3.20	2.90	+ 2.767	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,297	32,331	2.493			0	0	0	0	2	2
2022	2,027	81,726	4.032			0	0	0	0	2	2
TOTAL	3,324	114,057	3.431			0	0	0	0	4	4
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	10,422	0	0	0	0	21,404	505
2022	0	0	0	0	56,965	0	0	0	0	24,202	559
TOTAL	0	0	0	0	67,387	0	0	0	0	45,606	1,064
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	6	19	5,024	3,845	9,565	28	281	4,583	4,994	16,749	439
2022	32	101	27,463	21,019	52,281	31	318	5,182	5,647	18,938	486
TOTAL	38	120	32,488	24,864	61,846	59	599	9,765	10,641	35,686	925
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	43,068	133,037	925	
IBNR + FREQUENCY ADJUSTMENT	(7,191)	(26,011)	56	
TOTAL LOSSES	35,877	107,026	980	
EXPECTED LOSSES	15,428	70,035	8,322	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.079	3.220	0.029	4.329
INDICATED (POST-TEST)	0.999	2.980	0.027	4.006
PRESENT ON RATE LEVEL	0.449	2.037	0.242	2.728
DERIVED BY FORMULA	0.449	2.046	0.240	2.735
UNDERLYING PRESENT RATE	0.464	2.107	0.250	2.821
PROPOSED	0.449	2.046	0.240	2.735

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.851
IND. RATE				2.851	MINIMUM PREMIUM	
MAN. RATE	3.34	3.16	2.98	+ 2.851	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	205	0	0.000			0	0	0	0	0	0
2022	538	114	0.021			0	0	0	0	0	0
TOTAL	743	114	0.015			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	114
TOTAL	0	0	0	0	0	0	0	0	0	0	114
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	99
TOTAL	0	0	0	0	0	0	0	0	0	0	99
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	99	
IBNR + FREQUENCY ADJUSTMENT	(3,107)	(7,154)	16	
TOTAL LOSSES	0	0	115	
EXPECTED LOSSES	6,721	19,823	2,087	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.015	0.015
INDICATED (POST-TEST)	0.000	0.000	0.014	0.014
PRESENT ON RATE LEVEL	0.875	2.579	0.272	3.726
DERIVED BY FORMULA	0.875	2.579	0.272	3.726
UNDERLYING PRESENT RATE	0.905	2.668	0.281	3.853
PROPOSED	0.875	2.579	0.272	3.726

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.884
IND. RATE				3.884	MINIMUM PREMIUM	
MAN. RATE	4.55	4.41	4.07	+ 3.884	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	909	1,896	0.209			0	0	0	0	0	0
2022	2,575	122,924	4.774			0	0	0	0	6	6
TOTAL	3,484	124,820	3.583			0	0	0	0	6	6
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	1,896
2022	0	0	0	0	58,391	0	0	0	0	61,671	2,862
TOTAL	0	0	0	0	58,391	0	0	0	0	61,671	4,758
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	1,648
2022	33	104	28,151	21,545	53,589	80	810	13,204	14,390	48,257	2,487
TOTAL	33	104	28,151	21,545	53,589	80	810	13,204	14,390	48,257	4,135
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	42,381	137,781	4,135	
IBNR + FREQUENCY ADJUSTMENT	(7,666)	(31,218)	72	
TOTAL LOSSES	34,715	106,563	4,207	
EXPECTED LOSSES	16,604	86,837	9,373	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.996	3.059	0.121	4.176
INDICATED (POST-TEST)	0.922	2.830	0.112	3.864
PRESENT ON RATE LEVEL	0.461	2.410	0.260	3.131
DERIVED BY FORMULA	0.461	2.414	0.259	3.133
UNDERLYING PRESENT RATE	0.477	2.492	0.269	3.238
PROPOSED	0.461	2.414	0.259	3.133

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.266
IND. RATE				3.266	MINIMUM PREMIUM	
MAN. RATE	3.76	3.73	3.42	+ 3.266	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	3,587	6,951	0.194			0	0	0	1	0	1
2022	1,836	726	0.040			0	0	0	0	0	0
TOTAL	5,423	7,677	0.142			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	2,081	0	0	0	0	1,203	0	3,667
2022	0	0	0	0	0	0	0	0	0	0	726
TOTAL	0	0	0	2,081	0	0	0	0	1,203	0	4,393
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	2	10	1,746	1,786	240	3	25	678	830	105	3,187
2022	0	0	0	0	0	0	0	0	0	0	631
TOTAL	2	10	1,746	1,786	240	3	25	678	830	105	3,818
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,463	2,961	3,818	
IBNR + FREQUENCY ADJUSTMENT	(17,538)	(27,813)	22	
TOTAL LOSSES	0	0	3,839	
EXPECTED LOSSES	36,902	70,173	4,856	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.071	0.071
INDICATED (POST-TEST)	0.000	0.000	0.066	0.066
PRESENT ON RATE LEVEL	0.658	1.251	0.087	1.995
DERIVED BY FORMULA	0.658	1.239	0.086	1.983
UNDERLYING PRESENT RATE	0.680	1.294	0.090	2.064
PROPOSED	0.658	1.239	0.086	1.983

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.067
IND. RATE				2.067	MINIMUM PREMIUM	
MAN. RATE	2.36	2.21	2.18	+ 2.067	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	2,810	1,926	0.069			0	0	0	0	1	1
2022	2,472	196,726	7.958			0	0	0	1	2	3
TOTAL	5,282	198,652	3.761			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	430	0	0	0	0	1,386	110
2022	0	0	0	57,056	84,564	0	0	0	27,750	12,418	14,938
TOTAL	0	0	0	57,056	84,994	0	0	0	27,750	13,804	15,048
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	1	207	159	395	2	18	297	323	1,085	96
2022	94	432	88,631	80,173	84,188	95	730	18,289	22,036	12,148	12,981
TOTAL	95	433	88,839	80,332	84,583	97	748	18,585	22,360	13,233	13,077
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	108,796	200,507	13,077	
IBNR + FREQUENCY ADJUSTMENT	(18,923)	(30,944)	49	
TOTAL LOSSES	89,873	169,563	13,126	
EXPECTED LOSSES	40,187	80,489	8,849	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.701	3.210	0.249	5.160
INDICATED (POST-TEST)	1.575	2.971	0.230	4.775
PRESENT ON RATE LEVEL	0.736	1.473	0.162	2.371
DERIVED BY FORMULA	0.736	1.488	0.163	2.386
UNDERLYING PRESENT RATE	0.761	1.524	0.168	2.452
PROPOSED	0.736	1.488	0.163	2.386

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.488
IND. RATE				2.488	MINIMUM PREMIUM	
MAN. RATE	3.10	2.74	2.59	+ 2.488	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	4,868	148,873	3,058			0	0	0	0	5	5
2019	2,678	34,534	1,290			0	0	0	0	4	4
2020	1,600	4,113	0,257			0	0	0	0	0	0
2021	4,008	21,538	0,537			0	0	0	0	1	1
2022	3,614	15,228	0,421			0	0	0	0	2	2
TOTAL	16,768	224,286	1,338			0	0	0	0	12	12
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	40,153	0	0	0	0	94,988	13,732
2019	0	0	0	0	10,065	0	0	0	0	15,163	9,306
2020	0	0	0	0	0	0	0	0	0	0	4,113
2021	0	0	0	0	2,270	0	0	0	0	7,525	11,743
2022	0	0	0	0	2,665	0	0	0	0	1,063	11,500
TOTAL	0	0	0	0	55,153	0	0	0	0	118,739	50,394
OD	0	0	0	0	0	0	0	0	0	0	118

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	22	71	19,358	14,815	36,851	123	1,248	20,338	22,164	74,328	11,933
2019	6	18	4,852	3,714	9,237	20	199	3,247	3,538	11,865	8,087
2020	0	0	0	0	0	0	0	0	0	0	3,574
2021	1	4	1,094	838	2,083	10	99	1,611	1,756	5,888	10,205
2022	1	5	1,285	983	2,446	1	14	228	248	832	9,994
TOTAL	31	98	26,589	20,350	50,618	153	1,560	25,423	27,705	92,913	43,792
OD	0	0	0	0	0	0	0	0	0	0	103

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	53,855	191,586	43,895	
IBNR + FREQUENCY ADJUSTMENT	(86,096)	(59,849)	90	
TOTAL LOSSES	0	131,736	43,985	
EXPECTED LOSSES	163,229	152,475	33,566	
CREDIBILITY	0.000	0.020	0.020	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.786	0.262	1.047
INDICATED (POST-TEST)	0.000	0.727	0.242	0.969
PRESENT ON RATE LEVEL	0.941	0.879	0.194	2.014
DERIVED BY FORMULA	0.941	0.876	0.195	2.012
UNDERLYING PRESENT RATE	0.973	0.909	0.200	2.083
PROPOSED	0.941	0.876	0.195	2.012

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.097
IND. RATE				2.097	MINIMUM PREMIUM	
MAN. RATE	2.62	2.39	2.20	+ 2.097	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	4,822	386,153	8.008			0	0	1	0	3	4
2022	3,098	0	0.000			0	0	0	0	0	0
TOTAL	7,920	386,153	4.876			0	0	1	0	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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	343,694	0	13,248	0	0	5,000	0	23,263	948
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	343,694	0	13,248	0	0	5,000	0	23,263	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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	407	2,994	349,197	42,345	32,016	74	802	10,517	6,023	18,421	824
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	407	2,994	349,197	42,345	32,016	74	802	10,517	6,023	18,421	824
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	363,992	98,805	824	
IBNR + FREQUENCY ADJUSTMENT	(25,189)	(61,166)	43	
TOTAL LOSSES	338,802	37,639	867	
EXPECTED LOSSES	53,200	156,230	8,780	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	4.278	0.475	0.011	4.764
INDICATED (POST-TEST)	3.959	0.440	0.010	4.409
PRESENT ON RATE LEVEL	0.649	1.907	0.107	2.664
DERIVED BY FORMULA	0.649	1.892	0.106	2.648
UNDERLYING PRESENT RATE	0.672	1.973	0.111	2.755
PROPOSED	0.653	1.904	0.107	2.664

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.777
IND. RATE				2.777	MINIMUM PREMIUM	
MAN. RATE	3.06	3.01	2.91	+ 2.777	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	366	0	0.000			0	0	0	0	0	0
2022	573	0	0.000			0	0	0	0	0	0
TOTAL	939	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(3,004)	(5,634)	14	
TOTAL LOSSES	0	0	14	
EXPECTED LOSSES	6,445	15,172	2,121	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.664	1.562	0.218	2.444
DERIVED BY FORMULA	0.664	1.562	0.218	2.444
UNDERLYING PRESENT RATE	0.686	1.616	0.226	2.528
PROPOSED	0.664	1.562	0.218	2.444

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.548
IND. RATE				2.548	MINIMUM PREMIUM	
MAN. RATE	2.85	2.73	2.67	+ 2.548	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,158	8,396	0.725			0	0	0	0	1	1
2022	2,388	54,638	2.288			0	0	0	1	3	4
TOTAL	3,546	63,034	1.778			0	0	0	1	4	5
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	3,604	0	0	0	0	3,549	1,243
2022	0	0	0	2,420	21,896	0	0	0	8,081	17,496	4,745
TOTAL	0	0	0	2,420	25,500	0	0	0	8,081	21,045	5,988
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	2	6	1,738	1,330	3,308	5	47	760	828	2,777	1,080
2022	14	51	12,586	10,156	20,374	46	395	8,298	9,656	14,398	4,123
TOTAL	16	57	14,324	11,486	23,682	50	441	9,057	10,484	17,176	5,204
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	23,946	62,827	5,204	
IBNR + FREQUENCY ADJUSTMENT	(10,343)	(17,376)	109	
TOTAL LOSSES	13,604	45,451	5,312	
EXPECTED LOSSES	22,293	47,534	15,113	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.384	1.282	0.150	1.815
INDICATED (POST-TEST)	0.355	1.186	0.139	1.680
PRESENT ON RATE LEVEL	0.608	1.296	0.412	2.316
DERIVED BY FORMULA	0.608	1.295	0.409	2.312
UNDERLYING PRESENT RATE	0.629	1.341	0.426	2.395
PROPOSED	0.608	1.295	0.409	2.312

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.410
IND. RATE				2.410	MINIMUM PREMIUM	
MAN. RATE	3.36	2.77	2.53	+ 2.410	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,300	8,146	0.627			0	0	0	0	2	2
2022	2,314	3,933	0.170			0	0	0	0	0	0
TOTAL	3,614	12,079	0.334			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	4,134	0	0	0	0	690	3,322
2022	0	0	0	0	0	0	0	0	0	0	3,933
TOTAL	0	0	0	0	4,134	0	0	0	0	690	7,255
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	2	7	1,993	1,525	3,794	1	9	148	161	540	2,887
2022	0	0	0	0	0	0	0	0	0	0	3,418
TOTAL	2	7	1,993	1,525	3,794	1	9	148	161	540	6,305
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,160	6,020	6,305	
IBNR + FREQUENCY ADJUSTMENT	(15,686)	(32,569)	69	
TOTAL LOSSES	0	0	6,374	
EXPECTED LOSSES	33,729	88,360	9,990	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.176	0.176
INDICATED (POST-TEST)	0.000	0.000	0.163	0.163
PRESENT ON RATE LEVEL	0.902	2.364	0.267	3.533
DERIVED BY FORMULA	0.902	2.340	0.266	3.509
UNDERLYING PRESENT RATE	0.933	2.445	0.276	3.655
PROPOSED	0.902	2.340	0.266	3.509

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.657
IND. RATE				3.657	MINIMUM PREMIUM	
MAN. RATE	4.59	4.11	3.86	+ 3.657	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	3,532	145,926	4.132			0	0	0	2	0	2
2022	3,354	61,289	1.827			0	0	0	0	3	3
TOTAL	6,886	207,215	3.009			0	0	0	2	3	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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	105,858	0	0	0	0	38,488	0	1,580
2022	0	0	0	0	46,278	0	0	0	0	7,465	7,546
TOTAL	0	0	0	105,858	46,278	0	0	0	38,488	7,465	9,126
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	88	522	88,801	90,858	12,204	110	786	21,678	26,544	3,372	1,373
2022	26	82	22,311	17,075	42,472	10	98	1,598	1,742	5,841	6,557
TOTAL	113	604	111,112	107,934	54,677	120	884	23,276	28,286	9,213	7,930
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	136,109	200,110	7,930	
IBNR + FREQUENCY ADJUSTMENT	(37,584)	(68,279)	103	
TOTAL LOSSES	98,525	131,831	8,034	
EXPECTED LOSSES	79,927	178,419	18,088	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.431	1.914	0.117	3.462
INDICATED (POST-TEST)	1.324	1.772	0.108	3.204
PRESENT ON RATE LEVEL	1.122	2.505	0.254	3.881
DERIVED BY FORMULA	1.122	2.498	0.252	3.872
UNDERLYING PRESENT RATE	1.161	2.591	0.263	4.014
PROPOSED	1.122	2.498	0.252	3.872

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	4.037
IND. RATE				4.037	MINIMUM PREMIUM	
MAN. RATE	5.19	4.43	4.24	+ 4.037	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,252	446	0.036			0	0	0	0	0	0
2022	2,881	41,308	1.434			0	0	0	0	3	3
TOTAL	4,133	41,754	1.010			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	446
2022	0	0	0	0	28,135	0	0	0	0	8,892	4,281
TOTAL	0	0	0	0	28,135	0	0	0	0	8,892	4,727
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	388
2022	16	50	13,564	10,381	25,821	11	117	1,904	2,075	6,958	3,720
TOTAL	16	50	13,564	10,381	25,821	11	117	1,904	2,075	6,958	4,108
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	15,662	45,235	4,108	
IBNR + FREQUENCY ADJUSTMENT	(14,020)	(29,875)	65	
TOTAL LOSSES	1,642	15,360	4,173	
EXPECTED LOSSES	30,271	82,217	8,820	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.040	0.372	0.101	0.512
INDICATED (POST-TEST)	0.037	0.344	0.093	0.474
PRESENT ON RATE LEVEL	0.708	1.923	0.206	2.838
DERIVED BY FORMULA	0.708	1.907	0.205	2.821
UNDERLYING PRESENT RATE	0.732	1.989	0.213	2.935
PROPOSED	0.708	1.907	0.205	2.821

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.940
IND. RATE				2.940	MINIMUM PREMIUM	
MAN. RATE	3.52	3.32	3.10	+ 2.940	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,185	680	0.057			0	0	0	0	0	0
2022	2,437	0	0.000			0	0	0	0	0	0
TOTAL	3,622	680	0.019			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	
2018	0	0	0	0	0	0	0	0	0	0	0	
2019	0	0	0	0	0	0	0	0	0	0	0	
2020	0	0	0	0	0	0	0	0	0	0	0	
2021	0	0	0	0	0	0	0	0	0	0	680	
2022	0	0	0	0	0	0	0	0	0	0	0	
TOTAL	0	0	0	0	0	0	0	0	0	0	680	
OD	0	0	0	0	0	0	0	0	0	0	0	

TRANSLATED LOSSES												
POLICY YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2018	0	0	0	0	0	0	0	0	0	0	0	
2019	0	0	0	0	0	0	0	0	0	0	0	
2020	0	0	0	0	0	0	0	0	0	0	0	
2021	0	0	0	0	0	0	0	0	0	0	591	
2022	0	0	0	0	0	0	0	0	0	0	0	
TOTAL	0	0	0	0	0	0	0	0	0	0	591	
OD	0	0	0	0	0	0	0	0	0	0	0	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	591	
IBNR + FREQUENCY ADJUSTMENT	(6,651)	(16,642)	21	
TOTAL LOSSES	0	0	612	
EXPECTED LOSSES	14,336	45,521	2,899	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.017	0.017
INDICATED (POST-TEST)	0.000	0.000	0.016	0.016
PRESENT ON RATE LEVEL	0.383	1.215	0.077	1.675
DERIVED BY FORMULA	0.383	1.203	0.077	1.662
UNDERLYING PRESENT RATE	0.396	1.257	0.080	1.733
PROPOSED	0.383	1.203	0.077	1.662

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.733
IND. RATE				1.733	MINIMUM PREMIUM	
MAN. RATE	2.19	1.99	1.83	+ 1.733	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	216	600	0.278			0	0	0	0	0	0
2022	578	13,155	2.276			0	0	0	0	1	1
TOTAL	794	13,755	1.732			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	600
2022	0	0	0	0	5,587	0	0	0	0	4,404	3,164
TOTAL	0	0	0	0	5,587	0	0	0	0	4,404	3,764
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	521
2022	3	10	2,694	2,061	5,128	6	58	943	1,028	3,446	2,750
TOTAL	3	10	2,694	2,061	5,128	6	58	943	1,028	3,446	3,271
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,713	11,663	3,271	
IBNR + FREQUENCY ADJUSTMENT	(5,288)	(10,542)	23	
TOTAL LOSSES	0	1,120	3,294	
EXPECTED LOSSES	11,442	29,241	3,069	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.141	0.415	0.556
INDICATED (POST-TEST)	0.000	0.131	0.384	0.515
PRESENT ON RATE LEVEL	1.393	3.560	0.374	5.327
DERIVED BY FORMULA	1.393	3.560	0.374	5.327
UNDERLYING PRESENT RATE	1.441	3.683	0.386	5.510
PROPOSED	1.393	3.560	0.374	5.327

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	5.553
IND. RATE				5.553	MINIMUM PREMIUM	
MAN. RATE	6.88	6.36	5.82	+ 5.553	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	874	876	0.100			0	0	0	0	0	0
2022	874	1,178	0.135			0	0	0	0	0	0
TOTAL	1,748	2,054	0.118			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	876
2022	0	0	0	0	0	0	0	0	0	0	1,178
TOTAL	0	0	0	0	0	0	0	0	0	0	2,054
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	761
2022	0	0	0	0	0	0	0	0	0	0	1,024
TOTAL	0	0	0	0	0	0	0	0	0	0	1,785
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,785	
IBNR + FREQUENCY ADJUSTMENT	(12,103)	(25,526)	35	
TOTAL LOSSES	0	0	1,820	
EXPECTED LOSSES	25,762	66,908	5,968	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.104	0.104
INDICATED (POST-TEST)	0.000	0.000	0.096	0.096
PRESENT ON RATE LEVEL	1.425	3.701	0.330	5.456
DERIVED BY FORMULA	1.425	3.701	0.330	5.456
UNDERLYING PRESENT RATE	1.474	3.828	0.341	5.643
PROPOSED	1.425	3.701	0.330	5.456

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	5.687
IND. RATE				5.687	MINIMUM PREMIUM	
MAN. RATE	7.27	6.43	5.96	+ 5.687	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	23	0	0.000			0	0	0	0	0	0
2022	31	0	0.000			0	0	0	0	0	0
TOTAL	54	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(222)	(768)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	476	2,048	160	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.852	3.667	0.286	4.806
DERIVED BY FORMULA	0.852	3.667	0.286	4.806
UNDERLYING PRESENT RATE	0.882	3.793	0.296	4.971
PROPOSED	0.852	3.667	0.286	4.806

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	5.009
IND. RATE				5.009	MINIMUM PREMIUM	
MAN. RATE	5.71	5.55	5.25	+ 5.009	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	155	0	0.000			0	0	0	0	0	0
2022	309	0	0.000			0	0	0	0	0	0
TOTAL	464	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,552)	(2,304)	8	
TOTAL LOSSES	0	0	8	
EXPECTED LOSSES	3,343	6,292	1,172	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.697	1.311	0.244	2.252
DERIVED BY FORMULA	0.697	1.311	0.244	2.252
UNDERLYING PRESENT RATE	0.721	1.356	0.253	2.329
PROPOSED	0.697	1.311	0.244	2.252

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.347
IND. RATE				2.347	MINIMUM PREMIUM	
MAN. RATE	3.03	2.70	2.46	+ 2.347	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	187	0	0.000			0	0	0	0	0	0
2022	319	0	0.000			0	0	0	0	0	0
TOTAL	506	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2,856)	(5,023)	9	
TOTAL LOSSES	0	0	9	
EXPECTED LOSSES	6,137	13,593	1,254	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.173	2.597	0.240	4.009
DERIVED BY FORMULA	1.173	2.597	0.240	4.009
UNDERLYING PRESENT RATE	1.213	2.686	0.248	4.147
PROPOSED	1.173	2.597	0.240	4.009

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	4.179
IND. RATE				4.179	MINIMUM PREMIUM	
MAN. RATE	5.19	4.61	4.38	+ 4.179	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,211	177,416	14,650			0	0	0	1	2	3
2022	3,152	15,728	0.499			0	0	0	0	3	3
TOTAL	4,363	193,144	4.427			0	0	0	1	5	6
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	132,085	15,889	0	0	0	19,005	8,951	1,486
2022	0	0	0	0	3,264	0	0	0	0	548	11,916
TOTAL	0	0	0	132,085	19,153	0	0	0	19,005	9,499	13,402
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	118	680	118,462	119,232	29,810	66	505	12,621	15,196	8,669	1,291
2022	2	6	1,574	1,204	2,996	1	7	117	128	429	10,355
TOTAL	120	685	120,036	120,436	32,806	67	513	12,738	15,324	9,098	11,646
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	134,159	177,664	11,646	
IBNR + FREQUENCY ADJUSTMENT	(14,052)	(27,743)	105	
TOTAL LOSSES	120,107	149,921	11,751	
EXPECTED LOSSES	30,397	76,843	13,795	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.753	3.436	0.269	6.458
INDICATED (POST-TEST)	2.547	3.180	0.249	5.977
PRESENT ON RATE LEVEL	0.674	1.703	0.306	2.682
DERIVED BY FORMULA	0.674	1.718	0.305	2.696
UNDERLYING PRESENT RATE	0.697	1.761	0.316	2.774
PROPOSED	0.674	1.718	0.305	2.696

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.811
IND. RATE				2.811	MINIMUM PREMIUM	
MAN. RATE	3.58	3.15	2.93	+ 2.811	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	625	417	0.067			0	0	0	0	0	0
2022	476	12,751	2.679			0	0	0	0	1	1
TOTAL	1,101	13,168	1.196			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	417
2022	0	0	0	0	4,630	0	0	0	0	7,751	370
TOTAL	0	0	0	0	4,630	0	0	0	0	7,751	787
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	362
2022	3	8	2,232	1,708	4,249	10	102	1,660	1,809	6,065	322
TOTAL	3	8	2,232	1,708	4,249	10	102	1,660	1,809	6,065	684
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,014	13,831	684	
IBNR + FREQUENCY ADJUSTMENT	(4,227)	(8,002)	10	
TOTAL LOSSES	0	5,829	694	
EXPECTED LOSSES	8,954	20,638	1,993	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.529	0.063	0.593
INDICATED (POST-TEST)	0.000	0.490	0.058	0.548
PRESENT ON RATE LEVEL	0.786	1.812	0.175	2.774
DERIVED BY FORMULA	0.786	1.812	0.175	2.774
UNDERLYING PRESENT RATE	0.813	1.874	0.181	2.869
PROPOSED	0.786	1.812	0.175	2.774

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.891
IND. RATE				2.891	MINIMUM PREMIUM	
MAN. RATE	3.27	3.16	3.03	+ 2.891	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	2,203	4,930	0.224			0	0	0	0	1	1
2022	2,166	9,300	0.429			0	0	0	0	1	1
TOTAL	4,369	14,230	0.326			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	2,220	0	0	0	0	529	2,181
2022	0	0	0	0	5,211	0	0	0	0	2,525	1,564
TOTAL	0	0	0	0	7,431	0	0	0	0	3,054	3,745
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	1	4	1,070	819	2,037	1	7	113	123	414	1,895
2022	3	9	2,512	1,923	4,782	3	33	541	589	1,976	1,359
TOTAL	4	13	3,583	2,742	6,820	4	40	654	713	2,390	3,254
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,298	12,664	3,254	
IBNR + FREQUENCY ADJUSTMENT	(4,769)	(10,049)	19	
TOTAL LOSSES	0	2,615	3,273	
EXPECTED LOSSES	10,148	26,313	3,249	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.060	0.075	0.135
INDICATED (POST-TEST)	0.000	0.055	0.069	0.125
PRESENT ON RATE LEVEL	0.225	0.582	0.072	0.879
DERIVED BY FORMULA	0.225	0.577	0.072	0.873
UNDERLYING PRESENT RATE	0.232	0.602	0.074	0.909
PROPOSED	0.225	0.577	0.072	0.873

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.910
IND. RATE				0.910	MINIMUM PREMIUM	
MAN. RATE	1.03	1.01	0.96	+ 0.910	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	22,028	847,124	3.846			0	0	0	4	19	23
2019	16,574	1,137,926	6.866			0	0	0	3	14	17
2020	19,542	964,594	4.936			0	0	1	7	12	20
2021	20,238	217,954	1.077			0	0	0	0	5	5
2022	20,737	185,470	0.894			0	0	0	1	4	5
TOTAL	99,119	3,353,068	3.383			0	0	1	15	54	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
2018	0	0	0	400,260	175,283	0	0	0	120,318	76,020	75,243
2019	0	0	0	76,471	376,457	0	0	0	54,205	570,093	60,700
2020	0	0	181,424	145,552	37,067	0	0	434,923	28,730	44,409	92,489
2021	0	0	0	0	92,644	0	0	0	0	103,691	21,619
2022	0	0	0	82,969	51,943	0	0	0	14,000	13,692	22,866
TOTAL	0	0	181,424	705,252	733,394	0	0	434,923	217,253	807,905	272,917
OD	0	0	0	0	0	0	0	0	0	0	285

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	429	2,285	420,271	408,219	207,015	442	3,455	84,044	100,719	70,026	65,386
2019	273	1,047	245,641	204,539	354,316	891	8,597	152,593	170,404	450,844	52,748
2020	352	2,352	320,927	158,376	61,282	3,969	44,367	507,218	81,915	56,241	80,373
2021	52	165	44,664	34,183	85,026	134	1,362	22,201	24,194	81,138	18,787
2022	98	502	94,642	90,378	57,237	58	466	10,817	12,850	11,940	19,871
TOTAL	1,204	6,351	1,126,144	895,696	764,876	5,494	58,247	776,873	390,082	670,188	237,165
OD	0	0	0	0	0	0	0	0	0	0	248

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,974,312	2,720,842	237,413	
IBNR + FREQUENCY ADJUSTMENT	(278,289)	(460,160)	472	
TOTAL LOSSES	1,696,024	2,260,682	237,885	
EXPECTED LOSSES	534,213	1,172,500	179,589	
CREDIBILITY	0.020	0.060	0.070	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.711	2.281	0.240	4.232
INDICATED (POST-TEST)	1.583	2.111	0.222	3.916
PRESENT ON RATE LEVEL	0.521	1.144	0.175	1.840
DERIVED BY FORMULA	0.542	1.202	0.178	1.922
UNDERLYING PRESENT RATE	0.539	1.183	0.181	1.903
PROPOSED	0.542	1.202	0.178	1.922

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.004
IND. RATE				2.004	MINIMUM PREMIUM	
MAN. RATE	2.22	2.14	2.01	+ 2.004	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	3,254	4,641	0.143			0	0	0	0	1	1
2022	5,023	33,425	0.665			0	0	0	0	2	2
TOTAL	8,277	38,066	0.460			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	2,410	0	0	0	0	1,060	1,171
2022	0	0	0	0	13,422	0	0	0	0	15,172	4,831
TOTAL	0	0	0	0	15,832	0	0	0	0	16,232	6,002
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	1	4	1,162	889	2,212	1	14	227	247	829	1,018
2022	7	24	6,471	4,952	12,318	20	199	3,248	3,540	11,872	4,198
TOTAL	9	28	7,633	5,842	14,530	21	213	3,475	3,787	12,701	5,216
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,379	36,861	5,216	
IBNR + FREQUENCY ADJUSTMENT	(8,849)	(25,922)	67	
TOTAL LOSSES	2,530	10,938	5,282	
EXPECTED LOSSES	18,983	69,745	10,014	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.031	0.132	0.064	0.227
INDICATED (POST-TEST)	0.028	0.122	0.059	0.210
PRESENT ON RATE LEVEL	0.222	0.815	0.117	1.153
DERIVED BY FORMULA	0.222	0.808	0.116	1.146
UNDERLYING PRESENT RATE	0.229	0.843	0.121	1.193
PROPOSED	0.222	0.808	0.116	1.146

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.194
IND. RATE				1.194	MINIMUM PREMIUM	
MAN. RATE	1.37	1.28	1.26	+ 1.194	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	345	0	0.000			0	0	0	0	0	0
2022	673	229,965	34.170			0	0	0	0	1	1
TOTAL	1,018	229,965	22.590			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	45,422	0	0	0	0	184,300	243
TOTAL	0	0	0	0	45,422	0	0	0	0	184,300	243
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	25	81	21,898	16,760	41,687	238	2,422	39,461	43,003	144,214	211
TOTAL	25	81	21,898	16,760	41,687	238	2,422	39,461	43,003	144,214	211
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	64,124	245,663	211	
IBNR + FREQUENCY ADJUSTMENT	(2,996)	(7,869)	15	
TOTAL LOSSES	61,128	237,794	226	
EXPECTED LOSSES	6,452	21,460	2,160	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS				
INDICATED (PRE-TEST)	6.005	23.359	0.022	29.386
INDICATED (POST-TEST)	5.557	21.616	0.021	27.194
PRESENT ON RATE LEVEL	0.613	2.038	0.205	2.856
DERIVED BY FORMULA	0.613	2.038	0.205	2.856
UNDERLYING PRESENT RATE	0.634	2.108	0.212	2.954
PROPOSED	0.613	2.038	0.205	2.856

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.977
IND. RATE				2.977	MINIMUM PREMIUM	
MAN. RATE	3.64	3.38	3.12	+ 2.977	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	732	8,630	1.179			0	0	0	0	2	2
2022	1,267	0	0.000			0	0	0	0	0	0
TOTAL	1,999	8,630	0.432			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	6,288	0	0	0	0	2,185	157
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	6,288	0	0	0	0	2,185	157
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	4	11	3,031	2,320	5,771	3	29	468	510	1,710	136
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	4	11	3,031	2,320	5,771	3	29	468	510	1,710	136
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,546	10,311	136	
IBNR + FREQUENCY ADJUSTMENT	(3,703)	(8,110)	28	
TOTAL LOSSES	0	2,200	165	
EXPECTED LOSSES	7,959	21,968	4,141	
CREDIBILITY	0.000	0.000	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.110	0.008	0.118
INDICATED (POST-TEST)	0.000	0.102	0.008	0.109
PRESENT ON RATE LEVEL	0.385	1.062	0.200	1.648
DERIVED BY FORMULA	0.385	1.062	0.198	1.646
UNDERLYING PRESENT RATE	0.398	1.099	0.207	1.704
PROPOSED	0.385	1.062	0.198	1.646

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.716
IND. RATE				1.716	MINIMUM PREMIUM	
MAN. RATE	2.13	1.94	1.80	+ 1.716	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	9,795	311,808	3,183			0	0	0	3	4	7
2019	9,591	536,129	5,590			0	0	1	2	8	11
2020	7,054	82,594	1,171			0	0	0	1	5	6
2021	8,738	410,642	4,699			0	0	0	0	7	7
2022	8,468	322,794	3,812			0	0	0	1	6	7
TOTAL	43,646	1,663,967	3,812			0	0	1	7	30	38
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	145,907	38,346	0	0	0	66,799	27,486	33,270
2019	0	0	145,774	71,158	146,422	0	0	14,735	111,357	15,688	30,995
2020	0	0	0	15,088	21,454	0	0	0	1,888	22,773	21,391
2021	0	0	0	0	252,672	0	0	0	0	125,768	32,202
2022	0	0	0	127,600	136,022	0	0	0	15,650	35,706	7,816
TOTAL	0	0	145,774	359,753	594,916	0	0	14,735	195,694	227,421	125,674
OD	0	0	0	0	0	0	0	0	0	0	510

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	142	788	140,884	139,381	52,014	226	1,724	43,509	52,483	27,360	28,912
2019	310	1,871	275,682	130,988	151,008	468	3,942	82,393	82,214	22,674	26,935
2020	24	113	23,000	20,866	21,429	35	338	5,939	6,616	17,985	18,589
2021	141	450	121,814	93,230	231,894	162	1,653	26,928	29,345	98,413	27,984
2022	181	871	172,617	159,708	139,548	91	789	16,460	19,125	29,311	6,792
TOTAL	799	4,093	733,996	544,173	595,893	983	8,446	175,229	189,784	195,742	109,211
OD	0	0	0	0	0	0	0	0	0	0	443

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	923,546	1,525,592	109,654	
IBNR + FREQUENCY ADJUSTMENT	(304,959)	(275,748)	224	
TOTAL LOSSES	618,587	1,249,843	109,878	
EXPECTED LOSSES	585,834	707,552	90,969	
CREDIBILITY	0.010	0.030	0.040	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.417	2.864	0.251	4.532
INDICATED (POST-TEST)	1.312	2.650	0.232	4.194
PRESENT ON RATE LEVEL	1.298	1.567	0.202	3.066
DERIVED BY FORMULA	1.298	1.600	0.203	3.100
UNDERLYING PRESENT RATE	1.342	1.621	0.208	3.172
PROPOSED	1.298	1.600	0.203	3.100

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.232
IND. RATE				3.232	MINIMUM PREMIUM	
MAN. RATE	3.83	3.63	3.35	+ 3.232	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	8,700	288,654	3.318			0	0	0	3	3	6
2022	16,560	849,805	5.132			0	0	0	2	19	21
TOTAL	25,260	1,138,459	4.507			0	0	0	5	22	27
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	196,605	26,413	0	0	0	37,472	19,473	8,691
2022	0	0	0	184,385	304,319	0	0	0	155,235	146,528	59,338
TOTAL	0	0	0	380,990	330,732	0	0	0	192,707	166,001	68,029
OD	0	0	0	0	0	0	0	0	0	0	237

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	177	1,016	177,660	178,492	46,908	132	1,021	25,275	30,387	18,520	7,552
2022	322	1,451	301,388	270,544	300,552	633	5,094	118,807	141,252	128,257	51,565
TOTAL	500	2,467	479,048	449,037	347,459	765	6,114	144,082	171,639	146,777	59,117
OD	0	0	0	0	0	0	0	0	0	0	206

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	632,977	1,114,913	59,323	
IBNR + FREQUENCY ADJUSTMENT	(55,098)	(190,778)	458	
TOTAL LOSSES	577,878	924,135	59,781	
EXPECTED LOSSES	118,608	519,567	64,961	
CREDIBILITY	0.010	0.020	0.030	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.288	3.658	0.236	6.182
INDICATED (POST-TEST)	2.117	3.386	0.218	5.721
PRESENT ON RATE LEVEL	0.454	1.989	0.249	2.691
DERIVED BY FORMULA	0.471	2.017	0.248	2.735
UNDERLYING PRESENT RATE	0.470	2.057	0.257	2.784
PROPOSED	0.471	2.017	0.248	2.735

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.851
IND. RATE				2.851	MINIMUM PREMIUM	
MAN. RATE	3.39	3.20	2.94	+ 2.851	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	6,612	139,997	2.117			0	0	0	0	2	2
2022	7,788	147,283	1.891			0	0	0	0	6	6
TOTAL	14,400	287,280	1.995			0	0	0	0	8	8
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	109,299	0	0	0	0	23,126	7,572
2022	0	0	0	0	105,133	0	0	0	0	25,457	16,693
TOTAL	0	0	0	0	214,432	0	0	0	0	48,583	24,265
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	61	195	52,693	40,329	100,311	30	304	4,952	5,396	18,096	6,580
2022	59	187	50,685	38,792	96,488	33	334	5,451	5,940	19,920	14,506
TOTAL	120	382	103,379	79,120	196,799	63	638	10,402	11,336	38,016	21,086
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	114,983	325,271	21,086	
IBNR + FREQUENCY ADJUSTMENT	(35,115)	(96,803)	209	
TOTAL LOSSES	79,868	228,468	21,296	
EXPECTED LOSSES	74,965	256,266	34,159	
CREDIBILITY	0.000	0.020	0.020	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.555	1.587	0.148	2.289
INDICATED (POST-TEST)	0.513	1.468	0.137	2.118
PRESENT ON RATE LEVEL	0.503	1.721	0.229	2.453
DERIVED BY FORMULA	0.503	1.715	0.227	2.446
UNDERLYING PRESENT RATE	0.521	1.780	0.237	2.537
PROPOSED	0.503	1.715	0.227	2.446

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.550
IND. RATE				2.550	MINIMUM PREMIUM	
MAN. RATE	3.39	2.88	2.68	+ 2.550	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	388	591	0.152			0	0	0	0	1	1
2022	1,625	89,296	5.495			0	0	0	0	1	1
TOTAL	2,013	89,887	4.465			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	144	0	0	0	0	447	0
2022	0	0	0	0	36,863	0	0	0	0	50,914	1,519
TOTAL	0	0	0	0	37,007	0	0	0	0	51,361	1,519
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	69	53	132	1	6	96	104	350	0
2022	21	66	17,772	13,602	33,832	66	669	10,901	11,880	39,840	1,320
TOTAL	21	66	17,841	13,655	33,964	66	675	10,997	11,984	40,190	1,320
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	29,666	99,792	1,320	
IBNR + FREQUENCY ADJUSTMENT	(5,300)	(11,612)	39	
TOTAL LOSSES	24,366	88,181	1,359	
EXPECTED LOSSES	11,537	32,872	4,763	
CREDIBILITY	0.000	0.000	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.210	4.381	0.068	5.659
INDICATED (POST-TEST)	1.120	4.054	0.062	5.236
PRESENT ON RATE LEVEL	0.554	1.579	0.229	2.362
DERIVED BY FORMULA	0.554	1.579	0.227	2.360
UNDERLYING PRESENT RATE	0.573	1.633	0.237	2.443
PROPOSED	0.554	1.580	0.227	2.362

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.462
IND. RATE				2.462	MINIMUM PREMIUM	
MAN. RATE	3.58	2.79	2.58	+ 2.462	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	26	0	0.000			0	0	0	0	0	0
2022	64	0	0.000			0	0	0	0	0	0
TOTAL	90	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(150)	(168)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	324	464	98	
CREDIBILITY	0.000	0.000	0.000	

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	0.348	0.499	0.105	0.952
DERIVED BY FORMULA	0.348	0.499	0.105	0.952
UNDERLYING PRESENT RATE	0.360	0.516	0.109	0.985
PROPOSED	0.348	0.499	0.105	0.952

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.992
IND. RATE				0.992	MINIMUM PREMIUM	
MAN. RATE	1.35	1.17	1.04	+ 0.992	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	781	0	0.000			0	0	0	0	0	0
2022	6,339	8,975	0.142			0	0	0	0	0	0
TOTAL	7,120	8,975	0.126			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	8,975
TOTAL	0	0	0	0	0	0	0	0	0	0	8,975
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	7,799
TOTAL	0	0	0	0	0	0	0	0	0	0	7,799
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	7,799	
IBNR + FREQUENCY ADJUSTMENT	(3,824)	(11,599)	59	
TOTAL LOSSES	0	0	7,858	
EXPECTED LOSSES	8,375	33,563	6,598	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.110	0.110
INDICATED (POST-TEST)	0.000	0.000	0.102	0.102
PRESENT ON RATE LEVEL	0.114	0.456	0.090	0.659
DERIVED BY FORMULA	0.114	0.451	0.090	0.655
UNDERLYING PRESENT RATE	0.118	0.471	0.093	0.682
PROPOSED	0.114	0.451	0.090	0.655

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.682
IND. RATE				0.682	MINIMUM PREMIUM	
MAN. RATE	0.79	0.78	0.72	+ 0.682	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	15,676	515,234	3.287			0	0	0	3	6	9
2022	23,007	905,388	3.935			0	0	0	4	14	18
TOTAL	38,683	1,420,622	3.672			0	0	0	7	20	27
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	222,505	96,942	0	0	0	156,416	19,922	19,449
2022	0	0	0	362,230	237,536	0	0	0	136,925	119,720	48,977
TOTAL	0	0	0	584,735	334,478	0	0	0	293,341	139,642	68,426
OD	0	0	0	0	0	0	0	0	0	0	180

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	238	1,270	233,389	226,746	114,623	473	3,454	92,365	112,526	29,292	16,901
2022	432	2,209	418,381	398,548	259,764	546	4,368	102,754	122,369	105,676	42,561
TOTAL	670	3,478	651,770	625,294	374,387	1,019	7,822	195,119	234,895	134,967	59,462
OD	0	0	0	0	0	0	0	0	0	0	156

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	859,878	1,369,543	59,619	
IBNR + FREQUENCY ADJUSTMENT	(68,021)	(195,136)	367	
TOTAL LOSSES	791,857	1,174,407	59,985	
EXPECTED LOSSES	145,781	523,458	55,938	
CREDIBILITY	0.010	0.030	0.040	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.047	3.036	0.155	5.238
INDICATED (POST-TEST)	1.894	2.809	0.143	4.847
PRESENT ON RATE LEVEL	0.364	1.308	0.140	1.812
DERIVED BY FORMULA	0.380	1.353	0.140	1.873
UNDERLYING PRESENT RATE	0.377	1.353	0.145	1.875
PROPOSED	0.380	1.353	0.140	1.873

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.952
IND. RATE				1.952	MINIMUM PREMIUM	
MAN. RATE	2.29	2.19	1.98	+ 1.952	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	2,530	1,898	0.075			0	0	0	0	1	1
2022	4,877	193,059	3.959			0	0	0	1	3	4
TOTAL	7,407	194,957	2.632			0	0	0	1	4	5
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	344	0	0	0	0	509	1,045
2022	0	0	0	110,564	26,343	0	0	0	27,560	23,499	5,093
TOTAL	0	0	0	110,564	26,687	0	0	0	27,560	24,008	6,138
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	1	166	127	316	1	7	109	119	398	908
2022	106	592	105,449	104,617	36,924	109	871	20,554	24,491	20,802	4,426
TOTAL	106	593	105,615	104,744	37,239	110	878	20,663	24,609	21,201	5,334
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	127,965	187,794	5,334	
IBNR + FREQUENCY ADJUSTMENT	(12,244)	(37,986)	113	
TOTAL LOSSES	115,721	149,807	5,447	
EXPECTED LOSSES	26,362	103,527	15,980	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.562	2.023	0.074	3.658
INDICATED (POST-TEST)	1.446	1.872	0.068	3.385
PRESENT ON RATE LEVEL	0.344	1.351	0.209	1.904
DERIVED BY FORMULA	0.344	1.356	0.207	1.908
UNDERLYING PRESENT RATE	0.356	1.398	0.216	1.969
PROPOSED	0.344	1.356	0.207	1.908

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.989
IND. RATE				1.989	MINIMUM PREMIUM	
MAN. RATE	2.38	2.24	2.08	+ 1.989	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	2,050	23,495	1.146			0	0	0	0	1	1
2022	3,389	188,095	5.550			0	0	0	0	6	6
TOTAL	5,439	211,590	3.890			0	0	0	0	7	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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	15,144	0	0	0	0	6,987	1,364
2022	0	0	0	0	114,881	0	0	0	0	71,138	2,076
TOTAL	0	0	0	0	130,025	0	0	0	0	78,125	3,440
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	8	27	7,301	5,588	13,899	9	92	1,496	1,630	5,467	1,185
2022	64	204	55,385	42,388	105,434	92	935	15,231	16,599	55,665	1,804
TOTAL	73	231	62,686	47,976	119,333	101	1,027	16,727	18,229	61,132	2,989
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	80,844	246,670	2,989	
IBNR + FREQUENCY ADJUSTMENT	(16,342)	(30,851)	84	
TOTAL LOSSES	64,502	215,819	3,073	
EXPECTED LOSSES	35,096	83,341	12,364	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.186	3.968	0.057	5.210
INDICATED (POST-TEST)	1.097	3.672	0.052	4.822
PRESENT ON RATE LEVEL	0.624	1.481	0.220	2.325
DERIVED BY FORMULA	0.624	1.503	0.218	2.345
UNDERLYING PRESENT RATE	0.645	1.532	0.227	2.405
PROPOSED	0.624	1.503	0.218	2.345

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.445
IND. RATE				2.445	MINIMUM PREMIUM	
MAN. RATE	2.99	2.71	2.54	+ 2.445	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	609	1,753	0.288			0	0	0	0	1	1
2022	1,752	0	0.000			0	0	0	0	0	0
TOTAL	2,361	1,753	0.074			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	179	0	0	0	0	1,038	536
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	179	0	0	0	0	1,038	536
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	86	66	164	1	14	222	242	812	466
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	86	66	164	1	14	222	242	812	466
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	324	1,285	466	
IBNR + FREQUENCY ADJUSTMENT	(9,150)	(13,094)	25	
TOTAL LOSSES	0	0	490	
EXPECTED LOSSES	19,821	36,450	3,191	
CREDIBILITY	0.000	0.000	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.021	0.021
INDICATED (POST-TEST)	0.000	0.000	0.019	0.019
PRESENT ON RATE LEVEL	0.812	1.493	0.131	2.435
DERIVED BY FORMULA	0.812	1.493	0.130	2.434
UNDERLYING PRESENT RATE	0.839	1.544	0.135	2.518
PROPOSED	0.812	1.493	0.130	2.434

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.537
IND. RATE				2.537	MINIMUM PREMIUM	
MAN. RATE	3.21	2.90	2.66	+ 2.537	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,963	209	0.011			0	0	0	0	0	0
2022	11,598	134,955	1.164			0	0	0	1	2	3
TOTAL	13,561	135,164	0.997			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	209
2022	0	0	0	33,016	30,050	0	0	0	56,800	6,470	8,619
TOTAL	0	0	0	33,016	30,050	0	0	0	56,800	6,470	8,828
OD	0	0	0	0	0	0	0	0	0	0	1,759

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	182
2022	44	216	42,183	39,425	31,385	171	1,244	33,377	40,684	10,039	7,490
TOTAL	44	216	42,183	39,425	31,385	171	1,244	33,377	40,684	10,039	7,672
OD	0	0	0	0	0	0	0	0	0	0	1,529

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	77,236	121,533	9,200	
IBNR + FREQUENCY ADJUSTMENT	(7,936)	(36,848)	125	
TOTAL LOSSES	69,300	84,685	9,325	
EXPECTED LOSSES	17,335	105,638	14,410	
CREDIBILITY	0.000	0.010	0.020	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.511	0.624	0.057	1.193
INDICATED (POST-TEST)	0.473	0.578	0.053	1.104
PRESENT ON RATE LEVEL	0.124	0.753	0.103	0.979
DERIVED BY FORMULA	0.124	0.751	0.102	0.977
UNDERLYING PRESENT RATE	0.128	0.779	0.106	1.013
PROPOSED	0.124	0.753	0.102	0.979

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.021
IND. RATE				1.021	MINIMUM PREMIUM	
MAN. RATE	1.39	1.22	1.07	+ 1.021	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	17,266	159,625	0.925			0	0	0	0	2	2
2019	16,761	146,802	0.876			0	0	0	1	5	6
2020	8,526	119,940	1.407			0	0	0	0	3	3
2021	8,626	30,728	0.356			0	0	0	0	2	2
2022	8,861	20,471	0.231			0	0	0	0	1	1
TOTAL	60,040	477,566	0.795			0	0	0	1	13	14
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	107,482	0	0	0	0	19,932	32,211
2019	0	0	0	921	92,027	0	0	0	3,677	40,718	9,459
2020	0	0	0	0	94,793	0	0	0	0	22,268	2,879
2021	0	0	0	0	6,939	0	0	0	0	10,270	13,519
2022	0	0	0	0	6,568	0	0	0	0	13,358	545
TOTAL	0	0	0	921	307,809	0	0	0	3,677	106,546	58,613
OD	0	0	0	0	0	0	0	0	0	0	416

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	60	191	51,817	39,658	98,643	26	262	4,268	4,651	15,597	27,991
2019	52	168	45,139	34,746	84,566	63	610	10,789	12,037	32,184	8,220
2020	53	169	45,700	34,976	86,998	29	293	4,768	5,196	17,425	2,502
2021	4	12	3,345	2,560	6,368	13	135	2,199	2,396	8,036	11,748
2022	4	12	3,166	2,423	6,028	17	176	2,860	3,117	10,453	474
TOTAL	172	552	149,169	114,364	282,603	148	1,475	24,884	27,396	83,694	50,935
OD	0	0	0	0	0	0	0	0	0	0	362

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	176,400	508,058	51,296	
IBNR + FREQUENCY ADJUSTMENT	(23,111)	(91,759)	64	
TOTAL LOSSES	153,289	416,299	51,360	
EXPECTED LOSSES	43,511	235,967	33,174	
CREDIBILITY	0.010	0.040	0.050	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.255	0.693	0.085	1.034
INDICATED (POST-TEST)	0.236	0.642	0.079	0.957
PRESENT ON RATE LEVEL	0.070	0.380	0.053	0.503
DERIVED BY FORMULA	0.072	0.390	0.055	0.517
UNDERLYING PRESENT RATE	0.072	0.393	0.055	0.521
PROPOSED	0.072	0.390	0.055	0.517

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.539
IND. RATE				0.539	MINIMUM PREMIUM	
MAN. RATE	0.68	0.59	0.55	+ 0.539	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	10,421	322,293	3.093			0	0	0	1	5	6
2022	25,216	206,888	0.820			0	0	0	1	11	12
TOTAL	35,637	529,181	1.485			0	0	0	2	16	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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	79,879	118,892	0	0	0	30,317	73,464	19,741
2022	0	0	0	8,400	111,919	0	0	0	11,650	59,402	15,517
TOTAL	0	0	0	88,279	230,811	0	0	0	41,967	132,866	35,258
OD	0	0	0	0	0	0	0	0	0	0	348

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	132	605	124,326	112,429	118,324	181	1,584	32,805	38,050	60,141	17,155
2022	69	241	61,003	48,505	103,684	110	1,018	19,280	21,895	47,502	13,484
TOTAL	202	846	185,329	160,934	222,008	291	2,602	52,085	59,945	107,644	30,639
OD	0	0	0	0	0	0	0	0	0	0	302

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	241,356	550,531	30,942	
IBNR + FREQUENCY ADJUSTMENT	(60,382)	(198,157)	460	
TOTAL LOSSES	180,974	352,374	31,402	
EXPECTED LOSSES	130,476	546,787	61,667	
CREDIBILITY	0.010	0.030	0.040	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.508	0.989	0.087	1.584
INDICATED (POST-TEST)	0.470	0.915	0.081	1.466
PRESENT ON RATE LEVEL	0.354	1.483	0.167	2.005
DERIVED BY FORMULA	0.355	1.466	0.164	1.985
UNDERLYING PRESENT RATE	0.366	1.534	0.173	2.073
PROPOSED	0.355	1.466	0.164	1.985

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.069
IND. RATE				2.069	MINIMUM PREMIUM	
MAN. RATE	2.22	2.24	2.19	+ 2.069	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	7,111	136,638	1.922			0	0	0	2	0	2
2022	13,118	11,593	0.088			0	0	0	0	1	1
TOTAL	20,229	148,231	0.733			0	0	0	2	1	3
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	108,775	0	0	0	0	19,592	0	8,271
2022	0	0	0	0	6,628	0	0	0	0	657	4,308
TOTAL	0	0	0	108,775	6,628	0	0	0	19,592	657	12,579
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	90	536	91,248	93,362	12,541	56	400	11,035	13,512	1,716	7,187
2022	4	12	3,195	2,446	6,083	1	9	141	153	514	3,744
TOTAL	94	548	94,443	95,807	18,624	57	408	11,176	13,666	2,230	10,931
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	106,726	130,327	10,931	
IBNR + FREQUENCY ADJUSTMENT	(36,486)	(99,397)	240	
TOTAL LOSSES	70,240	30,930	11,171	
EXPECTED LOSSES	78,501	270,218	34,337	
CREDIBILITY	0.010	0.020	0.030	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.347	0.153	0.055	0.555
INDICATED (POST-TEST)	0.321	0.141	0.051	0.514
PRESENT ON RATE LEVEL	0.375	1.291	0.164	1.831
DERIVED BY FORMULA	0.375	1.268	0.161	1.804
UNDERLYING PRESENT RATE	0.388	1.336	0.170	1.894
PROPOSED	0.375	1.268	0.161	1.804

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.880
IND. RATE				1.880	MINIMUM PREMIUM	
MAN. RATE	2.14	2.09	2.00	+ 1.880	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	3,081	18,860	0.612			0	0	0	0	0	0
2019	3,538	8,020	0.227			0	0	0	0	0	0
2020	1,933	3,217	0.166			0	0	0	0	0	0
2021	1,315	1,169	0.089			0	0	0	0	0	0
2022	1,201	2,652	0.221			0	0	0	0	0	0
TOTAL	11,068	33,918	0.306			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
2018	0	0	0	0	0	0	0	0	0	0	18,860
2019	0	0	0	0	0	0	0	0	0	0	8,020
2020	0	0	0	0	0	0	0	0	0	0	3,217
2021	0	0	0	0	0	0	0	0	0	0	1,169
2022	0	0	0	0	0	0	0	0	0	0	2,652
TOTAL	0	0	0	0	0	0	0	0	0	0	33,918
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
2018	0	0	0	0	0	0	0	0	0	0	16,389
2019	0	0	0	0	0	0	0	0	0	0	6,969
2020	0	0	0	0	0	0	0	0	0	0	2,796
2021	0	0	0	0	0	0	0	0	0	0	1,016
2022	0	0	0	0	0	0	0	0	0	0	2,305
TOTAL	0	0	0	0	0	0	0	0	0	0	29,475
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	29,475	
IBNR + FREQUENCY ADJUSTMENT	(46,422)	(39,086)	17	
TOTAL LOSSES	0	0	29,492	
EXPECTED LOSSES	87,214	100,459	11,431	
CREDIBILITY	0.000	0.010	0.020	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.266	0.266
INDICATED (POST-TEST)	0.000	0.000	0.247	0.247
PRESENT ON RATE LEVEL	0.762	0.878	0.100	1.739
DERIVED BY FORMULA	0.762	0.869	0.103	1.733
UNDERLYING PRESENT RATE	0.788	0.908	0.103	1.799
PROPOSED	0.762	0.869	0.103	1.733

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.807
IND. RATE				1.807	MINIMUM PREMIUM	
MAN. RATE	2.24	2.09	1.90	+ 1.807	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,473	2,675	0.182			0	0	0	0	0	0
2022	3,206	3,901	0.122			0	0	0	0	0	0
TOTAL	4,679	6,576	0.141			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	2,675
2022	0	0	0	0	0	0	0	0	0	0	3,901
TOTAL	0	0	0	0	0	0	0	0	0	0	6,576
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	2,325
2022	0	0	0	0	0	0	0	0	0	0	3,390
TOTAL	0	0	0	0	0	0	0	0	0	0	5,715
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	5,715	
IBNR + FREQUENCY ADJUSTMENT	(6,671)	(10,759)	42	
TOTAL LOSSES	0	0	5,756	
EXPECTED LOSSES	14,392	29,519	5,705	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.123	0.123
INDICATED (POST-TEST)	0.000	0.000	0.114	0.114
PRESENT ON RATE LEVEL	0.297	0.610	0.118	1.025
DERIVED BY FORMULA	0.297	0.604	0.118	1.019
UNDERLYING PRESENT RATE	0.308	0.631	0.122	1.060
PROPOSED	0.297	0.604	0.118	1.019

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.062
IND. RATE				1.062	MINIMUM PREMIUM	
MAN. RATE	1.27	1.18	1.12	+ 1.062	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	2	0	0.000			0	0	0	0	0	0
2022	38	0	0.000			0	0	0	0	0	0
TOTAL	40	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(63)	(120)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	138	353	54	
CREDIBILITY	0.000	0.000	0.000	

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	0.335	0.852	0.131	1.318
DERIVED BY FORMULA	0.335	0.852	0.131	1.318
UNDERLYING PRESENT RATE	0.346	0.881	0.136	1.363
PROPOSED	0.335	0.852	0.131	1.318

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.374
IND. RATE				1.374	MINIMUM PREMIUM	
MAN. RATE	1.67	1.54	1.44	+ 1.374	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	2,474	16,126	0.652			0	0	0	0	1	1
2022	2,236	1,804	0.081			0	0	0	0	0	0
TOTAL	4,710	17,930	0.381			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	6,480	0	0	0	0	7,885	1,761
2022	0	0	0	0	0	0	0	0	0	0	1,804
TOTAL	0	0	0	0	6,480	0	0	0	0	7,885	3,565
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	4	12	3,124	2,391	5,947	10	104	1,688	1,840	6,170	1,530
2022	0	0	0	0	0	0	0	0	0	0	1,568
TOTAL	4	12	3,124	2,391	5,947	10	104	1,688	1,840	6,170	3,098
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,941	16,348	3,098	
IBNR + FREQUENCY ADJUSTMENT	(7,002)	(10,078)	39	
TOTAL LOSSES	0	6,270	3,137	
EXPECTED LOSSES	14,876	26,257	7,028	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.133	0.067	0.200
INDICATED (POST-TEST)	0.000	0.123	0.062	0.185
PRESENT ON RATE LEVEL	0.305	0.539	0.144	0.989
DERIVED BY FORMULA	0.305	0.535	0.143	0.984
UNDERLYING PRESENT RATE	0.316	0.557	0.149	1.023
PROPOSED	0.305	0.535	0.143	0.984

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.025
IND. RATE				1.025	MINIMUM PREMIUM	
MAN. RATE	1.30	1.16	1.08	+ 1.025	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,498	145	0.010			0	0	0	0	0	0
2022	4,183	1,737	0.042			0	0	0	0	0	0
TOTAL	5,681	1,882	0.033			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	145
2022	0	0	0	0	0	0	0	0	0	0	1,737
TOTAL	0	0	0	0	0	0	0	0	0	0	1,882
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	126
2022	0	0	0	0	0	0	0	0	0	0	1,509
TOTAL	0	0	0	0	0	0	0	0	0	0	1,635
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,635	
IBNR + FREQUENCY ADJUSTMENT	(7,268)	(10,604)	49	
TOTAL LOSSES	0	0	1,685	
EXPECTED LOSSES	15,738	29,476	6,422	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.030	0.030
INDICATED (POST-TEST)	0.000	0.000	0.027	0.027
PRESENT ON RATE LEVEL	0.268	0.502	0.109	0.879
DERIVED BY FORMULA	0.268	0.497	0.108	0.873
UNDERLYING PRESENT RATE	0.277	0.519	0.113	0.909
PROPOSED	0.268	0.497	0.108	0.873

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.910
IND. RATE				0.910	MINIMUM PREMIUM	
MAN. RATE	1.08	1.00	0.96	+ 0.910	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	84	210	0.250			0	0	0	0	0	0
2022	75	0	0.000			0	0	0	0	0	0
TOTAL	159	210	0.132			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	210
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	210
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	182
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	182
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	182	
IBNR + FREQUENCY ADJUSTMENT	(252)	(514)	1	
TOTAL LOSSES	0	0	183	
EXPECTED LOSSES	535	1,338	115	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.115	0.115
INDICATED (POST-TEST)	0.000	0.000	0.107	0.107
PRESENT ON RATE LEVEL	0.325	0.813	0.070	1.208
DERIVED BY FORMULA	0.325	0.813	0.070	1.208
UNDERLYING PRESENT RATE	0.336	0.841	0.072	1.250
PROPOSED	0.325	0.813	0.070	1.208

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.260
IND. RATE				1.260	MINIMUM PREMIUM	
MAN. RATE	1.49	1.43	1.32	+ 1.260	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	10,279	259,823	2.528			0	0	0	1	4	5
2022	14,764	346,752	2.349			0	0	0	1	5	6
TOTAL	25,043	606,575	2.422			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	121,386	54,780	0	0	0	65,800	6,615	11,242
2022	0	0	0	34,000	189,753	0	0	0	10,700	97,763	14,536
TOTAL	0	0	0	155,386	244,533	0	0	0	76,500	104,378	25,778
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	131	696	128,237	124,398	64,270	197	1,430	38,477	46,925	10,941	9,769
2022	134	505	120,002	99,196	178,069	157	1,503	26,959	30,191	77,436	12,632
TOTAL	265	1,201	248,239	223,595	242,339	353	2,933	65,436	77,115	88,377	22,401
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	318,428	631,426	22,401	
IBNR + FREQUENCY ADJUSTMENT	(17,225)	(71,572)	179	
TOTAL LOSSES	301,202	559,853	22,580	
EXPECTED LOSSES	36,903	191,749	27,424	
CREDIBILITY	0.010	0.020	0.030	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.203	2.236	0.090	3.528
INDICATED (POST-TEST)	1.113	2.069	0.083	3.265
PRESENT ON RATE LEVEL	0.142	0.740	0.106	0.989
DERIVED BY FORMULA	0.152	0.767	0.105	1.024
UNDERLYING PRESENT RATE	0.147	0.766	0.110	1.023
PROPOSED	0.152	0.767	0.105	1.024

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.068
IND. RATE				1.068	MINIMUM PREMIUM	
MAN. RATE	1.17	1.17	1.08	+ 1.068	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	5,431	60,244	1.109			0	0	0	1	0	1
2022	6,873	953	0.014			0	0	0	0	1	1
TOTAL	12,304	61,197	0.497			0	0	0	1	1	2
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	50,548	0	0	0	0	7,796	0	1,900
2022	0	0	0	0	546	0	0	0	0	265	142
TOTAL	0	0	0	50,548	546	0	0	0	7,796	265	2,042
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	42	249	42,403	43,385	5,828	22	159	4,391	5,377	683	1,651
2022	0	1	263	201	501	0	3	57	62	207	123
TOTAL	42	250	42,666	43,587	6,329	23	163	4,448	5,439	890	1,774
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	47,592	56,245	1,774	
IBNR + FREQUENCY ADJUSTMENT	(7,372)	(20,484)	71	
TOTAL LOSSES	40,220	35,760	1,845	
EXPECTED LOSSES	15,758	54,464	11,324	
CREDIBILITY	0.000	0.010	0.020	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.327	0.291	0.015	0.633
INDICATED (POST-TEST)	0.302	0.269	0.014	0.585
PRESENT ON RATE LEVEL	0.124	0.428	0.089	0.641
DERIVED BY FORMULA	0.124	0.426	0.087	0.638
UNDERLYING PRESENT RATE	0.128	0.443	0.092	0.663
PROPOSED	0.124	0.426	0.087	0.638

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.665
IND. RATE				0.665	MINIMUM PREMIUM	
MAN. RATE	0.75	0.74	0.70	+ 0.665	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	26	0	0.000			0	0	0	0	0	0
TOTAL	26	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(24)	(48)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	52	143	28	
CREDIBILITY	0.000	0.000	0.000	

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	0.194	0.533	0.106	0.833
DERIVED BY FORMULA	0.194	0.533	0.106	0.833
UNDERLYING PRESENT RATE	0.201	0.552	0.109	0.862
PROPOSED	0.194	0.533	0.106	0.833

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.868
IND. RATE				0.868	MINIMUM PREMIUM	
MAN. RATE	1.08	1.00	0.91	+ 0.868	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	103	6,762	6.565			0	0	0	0	1	1
2022	266	0	0.000			0	0	0	0	0	0
TOTAL	369	6,762	1.833			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	6,025	0	0	0	0	637	100
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	6,025	0	0	0	0	637	100
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	3	11	2,905	2,223	5,530	1	8	136	149	498	87
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	3	11	2,905	2,223	5,530	1	8	136	149	498	87
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,064	8,400	87	
IBNR + FREQUENCY ADJUSTMENT	(1,651)	(2,811)	7	
TOTAL LOSSES	1,414	5,589	94	
EXPECTED LOSSES	3,570	7,782	981	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.383	1.515	0.026	1.923
INDICATED (POST-TEST)	0.355	1.402	0.024	1.780
PRESENT ON RATE LEVEL	0.935	2.039	0.257	3.231
DERIVED BY FORMULA	0.935	2.039	0.257	3.231
UNDERLYING PRESENT RATE	0.967	2.109	0.266	3.342
PROPOSED	0.935	2.039	0.257	3.231

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.368
IND. RATE				3.368	MINIMUM PREMIUM	
MAN. RATE	4.01	3.62	3.53	+ 3.368	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	25	0	0.000			0	0	0	0	0	0
2022	26	0	0.000			0	0	0	0	0	0
TOTAL	51	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(180)	(306)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	384	803	83	
CREDIBILITY	0.000	0.000	0.000	

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	0.727	1.523	0.157	2.407
DERIVED BY FORMULA	0.727	1.523	0.157	2.407
UNDERLYING PRESENT RATE	0.752	1.575	0.163	2.490
PROPOSED	0.727	1.523	0.157	2.407

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.509
IND. RATE				2.509	MINIMUM PREMIUM	
MAN. RATE	3.51	2.82	2.63	+ 2.509	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,556	140,502	9,030			0	0	0	2	1	3
2022	4,710	7,679	0.163			0	0	0	0	0	0
TOTAL	6,266	148,181	2.365			0	0	0	2	1	3
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	58,733	30,424	0	0	0	47,650	1,859	1,836
2022	0	0	0	0	0	0	0	0	0	0	7,679
TOTAL	0	0	0	58,733	30,424	0	0	0	47,650	1,859	9,515
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	66	344	63,937	61,636	34,693	139	997	27,236	33,297	5,629	1,595
2022	0	0	0	0	0	0	0	0	0	0	6,673
TOTAL	66	344	63,937	61,636	34,693	139	997	27,236	33,297	5,629	8,269
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	92,718	135,256	8,269	
IBNR + FREQUENCY ADJUSTMENT	(8,993)	(29,271)	72	
TOTAL LOSSES	83,725	105,985	8,340	
EXPECTED LOSSES	19,496	81,683	9,168	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.336	1.691	0.133	3.161
INDICATED (POST-TEST)	1.236	1.565	0.123	2.925
PRESENT ON RATE LEVEL	0.301	1.260	0.141	1.703
DERIVED BY FORMULA	0.301	1.263	0.141	1.705
UNDERLYING PRESENT RATE	0.311	1.304	0.146	1.761
PROPOSED	0.301	1.263	0.141	1.705

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.778
IND. RATE				1.778	MINIMUM PREMIUM	
MAN. RATE	2.12	2.04	1.86	+ 1.778	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	150	0	0.000			0	0	0	0	0	0
2022	270	0	0.000			0	0	0	0	0	0
TOTAL	420	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(928)	(1,273)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	1,996	3,455	475	
CREDIBILITY	0.000	0.000	0.000	

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	0.459	0.795	0.109	1.364
DERIVED BY FORMULA	0.459	0.795	0.109	1.364
UNDERLYING PRESENT RATE	0.475	0.823	0.113	1.411
PROPOSED	0.459	0.795	0.109	1.364

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.422
IND. RATE				1.422	MINIMUM PREMIUM	
MAN. RATE	1.94	1.58	1.49	+ 1.422	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	3,016	6,971	0.231			0	0	0	0	0	0
2022	7,091	30,472	0.430			0	0	0	0	5	5
TOTAL	10,107	37,443	0.370			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	6,971
2022	0	0	0	0	14,475	0	0	0	0	8,534	7,463
TOTAL	0	0	0	0	14,475	0	0	0	0	8,534	14,434
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	6,058
2022	8	26	6,978	5,341	13,285	11	112	1,827	1,991	6,678	6,485
TOTAL	8	26	6,978	5,341	13,285	11	112	1,827	1,991	6,678	12,543
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,963	27,295	12,543	
IBNR + FREQUENCY ADJUSTMENT	(52,783)	(132,370)	239	
TOTAL LOSSES	0	0	12,783	
EXPECTED LOSSES	114,005	364,702	32,294	
CREDIBILITY	0.000	0.010	0.020	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.126	0.126
INDICATED (POST-TEST)	0.000	0.000	0.117	0.117
PRESENT ON RATE LEVEL	1.091	3.489	0.309	4.888
DERIVED BY FORMULA	1.091	3.454	0.305	4.849
UNDERLYING PRESENT RATE	1.128	3.608	0.320	5.056
PROPOSED	1.091	3.454	0.305	4.849

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	5.055
IND. RATE				5.055	MINIMUM PREMIUM	
MAN. RATE	6.17	5.76	5.34	+ 5.055	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	9	0	0.000			0	0	0	0	0	0
2022	314	0	0.000			0	0	0	0	0	0
TOTAL	323	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,882)	(1,996)	11	
TOTAL LOSSES	0	0	11	
EXPECTED LOSSES	4,148	5,904	1,111	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	1.241	1.767	0.332	3.341
DERIVED BY FORMULA	1.241	1.767	0.332	3.341
UNDERLYING PRESENT RATE	1.284	1.828	0.344	3.456
PROPOSED	1.241	1.767	0.332	3.341

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.483
IND. RATE				3.483	MINIMUM PREMIUM	
MAN. RATE	3.57	3.30	3.65	+ 3.483	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	3,710	8,487	0.229			0	0	0	0	1	1
2022	3,267	40,163	1.229			0	0	0	0	1	1
TOTAL	6,977	48,650	0.697			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	3,390	0	0	0	0	1,818	3,279
2022	0	0	0	0	12,852	0	0	0	0	13,416	13,895
TOTAL	0	0	0	0	16,242	0	0	0	0	15,234	17,174
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	2	6	1,634	1,251	3,111	2	24	389	424	1,423	2,849
2022	7	23	6,196	4,742	11,795	17	176	2,873	3,130	10,498	12,075
TOTAL	9	29	7,830	5,993	14,906	20	200	3,262	3,555	11,921	14,924
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,350	36,374	14,924	
IBNR + FREQUENCY ADJUSTMENT	(21,767)	(54,098)	48	
TOTAL LOSSES	0	0	14,972	
EXPECTED LOSSES	46,226	140,727	8,579	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.215	0.215
INDICATED (POST-TEST)	0.000	0.000	0.199	0.199
PRESENT ON RATE LEVEL	0.641	1.950	0.119	2.709
DERIVED BY FORMULA	0.641	1.931	0.120	2.691
UNDERLYING PRESENT RATE	0.663	2.017	0.123	2.803
PROPOSED	0.641	1.931	0.120	2.691

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.805
IND. RATE				2.805	MINIMUM PREMIUM	
MAN. RATE	3.54	3.26	2.96	+ 2.805	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	215	129	0.060			0	0	0	0	0	0
2022	714	57,639	8.073			0	0	0	0	1	1
TOTAL	929	57,768	6.218			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	129
2022	0	0	0	0	43,201	0	0	0	0	14,324	114
TOTAL	0	0	0	0	43,201	0	0	0	0	14,324	243
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	112
2022	24	77	20,827	15,940	39,648	18	188	3,067	3,342	11,208	99
TOTAL	24	77	20,827	15,940	39,648	18	188	3,067	3,342	11,208	211
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	24,202	70,139	211	
IBNR + FREQUENCY ADJUSTMENT	(4,887)	(5,551)	13	
TOTAL LOSSES	19,315	64,588	224	
EXPECTED LOSSES	10,606	15,558	1,630	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.079	6.952	0.024	9.056
INDICATED (POST-TEST)	1.924	6.434	0.022	8.380
PRESENT ON RATE LEVEL	1.104	1.619	0.170	2.893
DERIVED BY FORMULA	1.104	1.619	0.170	2.893
UNDERLYING PRESENT RATE	1.142	1.675	0.176	2.992
PROPOSED	1.104	1.619	0.170	2.893

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.015
IND. RATE				3.015	MINIMUM PREMIUM	
MAN. RATE	3.64	3.33	3.16	+ 3.015	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	13,956	295,341	2.116			0	0	0	2	10	12
2022	11,137	438,415	3.937			0	0	0	0	20	20
TOTAL	25,093	733,756	2.924			0	0	0	2	30	32
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	28,271	146,192	0	0	0	65,245	46,695	8,938
2022	0	0	0	0	204,970	0	0	0	0	221,481	11,964
TOTAL	0	0	0	28,271	351,162	0	0	0	65,245	268,176	20,902
OD	0	0	0	0	0	0	0	0	0	0	195

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	105	400	94,195	78,206	137,430	247	1,945	46,746	55,894	42,254	7,767
2022	114	365	98,817	75,629	188,115	286	2,910	47,421	51,678	173,308	10,397
TOTAL	219	764	193,012	153,835	325,544	533	4,855	94,168	107,572	215,562	18,164
OD	0	0	0	0	0	0	0	0	0	0	169

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	293,552	802,514	18,333	
IBNR + FREQUENCY ADJUSTMENT	(60,319)	(139,688)	167	
TOTAL LOSSES	233,233	662,825	18,500	
EXPECTED LOSSES	127,876	361,262	31,163	
CREDIBILITY	0.010	0.020	0.030	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.929	2.641	0.073	3.644
INDICATED (POST-TEST)	0.860	2.444	0.068	3.372
PRESENT ON RATE LEVEL	0.493	1.392	0.120	2.005
DERIVED BY FORMULA	0.496	1.413	0.118	2.028
UNDERLYING PRESENT RATE	0.510	1.440	0.124	2.073
PROPOSED	0.496	1.413	0.118	2.028

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.114
IND. RATE				2.114	MINIMUM PREMIUM	
MAN. RATE	2.66	2.36	2.19	+ 2.114	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	626	344	0.055			0	0	0	0	1	1
2022	468	0	0.000			0	0	0	0	0	0
TOTAL	1,094	344	0.031			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	222	0	0	0	0	122	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	222	0	0	0	0	122	0
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	107	82	204	0	2	26	28	95	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	107	82	204	0	2	26	28	95	0
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	135	410	0	
IBNR + FREQUENCY ADJUSTMENT	(5,841)	(11,881)	23	
TOTAL LOSSES	0	0	23	
EXPECTED LOSSES	12,369	30,609	4,358	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.093	2.705	0.385	4.183
DERIVED BY FORMULA	1.093	2.705	0.385	4.183
UNDERLYING PRESENT RATE	1.131	2.798	0.398	4.327
PROPOSED	1.093	2.705	0.385	4.183

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	4.361
IND. RATE				4.361	MINIMUM PREMIUM	
MAN. RATE	5.19	4.75	4.57	+ 4.361	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	8,090	3,025	0.037			0	0	0	0	0	0
2022	11,024	44,787	0.406			0	0	0	0	2	2
TOTAL	19,114	47,812	0.250			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	3,025
2022	0	0	0	0	11,727	0	0	0	0	7,990	25,070
TOTAL	0	0	0	0	11,727	0	0	0	0	7,990	28,095
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	2,629
2022	7	21	5,654	4,327	10,763	10	105	1,711	1,864	6,252	21,786
TOTAL	7	21	5,654	4,327	10,763	10	105	1,711	1,864	6,252	24,415
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	7,507	23,206	24,415	
IBNR + FREQUENCY ADJUSTMENT	(35,139)	(55,496)	88	
TOTAL LOSSES	0	0	24,502	
EXPECTED LOSSES	75,211	148,211	13,650	
CREDIBILITY	0.010	0.020	0.020	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.128	0.128
INDICATED (POST-TEST)	0.000	0.000	0.119	0.119
PRESENT ON RATE LEVEL	0.380	0.750	0.069	1.199
DERIVED BY FORMULA	0.377	0.735	0.070	1.181
UNDERLYING PRESENT RATE	0.393	0.775	0.071	1.240
PROPOSED	0.377	0.735	0.070	1.181

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.231
IND. RATE				1.231	MINIMUM PREMIUM	
MAN. RATE	1.49	1.37	1.31	+ 1.231	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	547	0	0.000			0	0	0	0	0	0
2022	553	0	0.000			0	0	0	0	0	0
TOTAL	1,100	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,811)	(2,160)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	3,855	5,665	583	
CREDIBILITY	0.000	0.000	0.000	

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	0.339	0.498	0.051	0.888
DERIVED BY FORMULA	0.339	0.498	0.051	0.888
UNDERLYING PRESENT RATE	0.350	0.515	0.053	0.918
PROPOSED	0.339	0.498	0.051	0.888

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.926
IND. RATE				0.926	MINIMUM PREMIUM	
MAN. RATE	1.23	1.02	0.97	+ 0.926	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	28,046	2,657	0.009			0	0	0	0	0	0
2022	48,888	422,636	0.864			0	0	0	1	7	8
TOTAL	76,934	425,293	0.553			0	0	0	1	7	8
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	2,657
2022	0	0	0	15,730	216,201	0	0	0	2,500	162,394	25,811
TOTAL	0	0	0	15,730	216,201	0	0	0	2,500	162,394	28,468
OD	0	0	0	0	0	0	0	0	0	0	197

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	2,309
2022	134	462	117,427	93,274	200,236	217	2,185	36,178	39,616	127,292	22,430
TOTAL	134	462	117,427	93,274	200,236	217	2,185	36,178	39,616	127,292	24,739
OD	0	0	0	0	0	0	0	0	0	0	171

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	156,603	460,417	24,910	
IBNR + FREQUENCY ADJUSTMENT	(33,547)	(50,940)	208	
TOTAL LOSSES	123,056	409,477	25,118	
EXPECTED LOSSES	72,109	138,033	30,233	
CREDIBILITY	0.010	0.050	0.060	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.160	0.532	0.032	0.725
INDICATED (POST-TEST)	0.148	0.493	0.030	0.671
PRESENT ON RATE LEVEL	0.091	0.173	0.038	0.302
DERIVED BY FORMULA	0.091	0.189	0.038	0.318
UNDERLYING PRESENT RATE	0.094	0.179	0.039	0.312
PROPOSED	0.091	0.189	0.038	0.318

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.332
IND. RATE				0.332	MINIMUM PREMIUM	
MAN. RATE	0.53	0.38	0.33	+ 0.332	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	4,463	2,880	0.065			0	0	0	0	0	0
2019	4,784	252,349	5.275			0	0	0	1	2	3
2020	5,496	28,134	0.512			0	0	0	0	4	4
2021	4,460	145,654	3.266			0	0	0	1	2	3
2022	4,118	27,672	0.672			0	0	0	0	2	2
TOTAL	23,321	456,689	1.958			0	0	0	2	10	12
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	2,880
2019	0	0	0	137,634	22,942	0	0	0	79,102	8,146	4,525
2020	0	0	0	0	13,366	0	0	0	0	13,102	1,666
2021	0	0	0	112,596	5,444	0	0	0	18,309	3,091	6,214
2022	0	0	0	0	5,928	0	0	0	0	13,665	8,079
TOTAL	0	0	0	250,230	47,680	0	0	0	97,411	38,004	23,364
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	2,503
2019	127	719	126,517	126,597	36,923	237	1,721	46,297	56,456	13,304	3,932
2020	7	24	6,444	4,932	12,267	17	172	2,805	3,057	10,252	1,448
2021	96	565	97,078	98,650	17,978	56	414	10,974	13,349	4,023	5,400
2022	3	11	2,858	2,187	5,441	18	180	2,926	3,188	10,693	7,021
TOTAL	234	1,319	232,897	232,366	72,608	327	2,487	63,002	76,050	38,272	20,303
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	300,267	419,296	20,303	
IBNR + FREQUENCY ADJUSTMENT	(73,856)	(62,079)	45	
TOTAL LOSSES	226,411	357,217	20,349	
EXPECTED LOSSES	142,375	158,205	19,586	
CREDIBILITY	0.010	0.020	0.030	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.971	1.532	0.087	2.590
INDICATED (POST-TEST)	0.898	1.417	0.081	2.397
PRESENT ON RATE LEVEL	0.590	0.656	0.081	1.327
DERIVED BY FORMULA	0.593	0.671	0.081	1.346
UNDERLYING PRESENT RATE	0.610	0.678	0.084	1.373
PROPOSED	0.593	0.671	0.081	1.346

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.403
IND. RATE				1.403	MINIMUM PREMIUM	
MAN. RATE	1.55	1.42	1.45	+ 1.403	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	18,252	1,081,092	5.923			0	0	0	17	10	27
2022	30,150	768,478	2.549			0	0	0	3	17	20
TOTAL	48,402	1,849,570	3.821			0	0	0	20	27	47
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	567,581	19,725	0	0	0	408,036	27,087	58,663
2022	0	0	0	53,121	362,657	0	0	0	111,300	216,642	24,758
TOTAL	0	0	0	620,702	382,382	0	0	0	519,336	243,729	83,421
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	481	2,834	485,636	494,434	83,539	1,201	8,684	235,620	287,735	56,941	50,978
2022	246	907	219,400	179,405	338,959	598	5,118	109,073	127,311	179,272	21,515
TOTAL	727	3,741	705,036	673,840	422,498	1,799	13,802	344,694	415,046	236,213	72,493
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,069,799	1,747,597	72,493	
IBNR + FREQUENCY ADJUSTMENT	(87,153)	(202,955)	514	
TOTAL LOSSES	982,646	1,544,643	73,007	
EXPECTED LOSSES	187,166	548,241	75,732	
CREDIBILITY	0.010	0.030	0.040	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.030	3.191	0.151	5.372
INDICATED (POST-TEST)	1.879	2.953	0.140	4.972
PRESENT ON RATE LEVEL	0.374	1.095	0.151	1.620
DERIVED BY FORMULA	0.389	1.151	0.151	1.691
UNDERLYING PRESENT RATE	0.387	1.133	0.156	1.676
PROPOSED	0.389	1.151	0.151	1.691

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.762
IND. RATE				1.762	MINIMUM PREMIUM	
MAN. RATE	2.01	1.87	1.77	+ 1.762	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,949	135	0.007			0	0	0	0	0	0
2022	2,434	2,873	0.118			0	0	0	0	0	0
TOTAL	4,383	3,008	0.069			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	135
2022	0	0	0	0	0	0	0	0	0	0	2,873
TOTAL	0	0	0	0	0	0	0	0	0	0	3,008
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	117
2022	0	0	0	0	0	0	0	0	0	0	2,497
TOTAL	0	0	0	0	0	0	0	0	0	0	2,614
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	2,614	
IBNR + FREQUENCY ADJUSTMENT	(17,713)	(28,482)	50	
TOTAL LOSSES	0	0	2,664	
EXPECTED LOSSES	37,853	75,667	8,070	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.061	0.061
INDICATED (POST-TEST)	0.000	0.000	0.056	0.056
PRESENT ON RATE LEVEL	0.835	1.669	0.178	2.682
DERIVED BY FORMULA	0.835	1.652	0.177	2.664
UNDERLYING PRESENT RATE	0.864	1.726	0.184	2.774
PROPOSED	0.835	1.652	0.177	2.664

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.777
IND. RATE				2.777	MINIMUM PREMIUM	
MAN. RATE	3.42	3.15	2.93	+ 2.777	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,202	0	0.000			0	0	0	0	0	0
2022	763	65,868	8.633			0	0	0	0	1	1
TOTAL	1,965	65,868	3.352			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	60,596	0	0	0	0	5,272	0
TOTAL	0	0	0	0	60,596	0	0	0	0	5,272	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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	34	108	29,214	22,358	55,613	7	69	1,129	1,230	4,125	0
TOTAL	34	108	29,214	22,358	55,613	7	69	1,129	1,230	4,125	0
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	30,560	83,327	0	
IBNR + FREQUENCY ADJUSTMENT	(2,232)	(4,037)	6	
TOTAL LOSSES	28,328	79,290	6	
EXPECTED LOSSES	4,713	10,304	1,169	
CREDIBILITY	0.000	0.000	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.442	4.035	0.000	5.477
INDICATED (POST-TEST)	1.334	3.734	0.000	5.068
PRESENT ON RATE LEVEL	0.232	0.507	0.058	0.796
DERIVED BY FORMULA	0.232	0.507	0.057	0.796
UNDERLYING PRESENT RATE	0.240	0.524	0.060	0.824
PROPOSED	0.232	0.507	0.057	0.796

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.830
IND. RATE				0.830	MINIMUM PREMIUM	
MAN. RATE	1.00	0.91	0.87	+ 0.830	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	870	0	0.000			0	0	0	0	0	0
2022	536	0	0.000			0	0	0	0	0	0
TOTAL	1,406	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(10,205)	(15,720)	14	
TOTAL LOSSES	0	0	14	
EXPECTED LOSSES	21,539	40,058	2,799	
CREDIBILITY	0.000	0.000	0.000	

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	1.488	2.767	0.193	4.449
DERIVED BY FORMULA	1.488	2.767	0.193	4.449
UNDERLYING PRESENT RATE	1.532	2.849	0.199	4.580
PROPOSED	1.488	2.767	0.193	4.449

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	5.469
IND. RATE				5.469	MINIMUM PREMIUM	
MAN. RATE	5.69	5.59	5.37	+ 5.469	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	107	0	0.000			0	0	0	0	0	0
2022	2	0	0.000			0	0	0	0	0	0
TOTAL	109	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,033)	(1,170)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	2,125	2,748	240	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	1.893	2.449	0.214	4.556
DERIVED BY FORMULA	1.893	2.449	0.214	4.556
UNDERLYING PRESENT RATE	1.949	2.521	0.220	4.691
PROPOSED	1.893	2.449	0.214	4.556

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	5.601
IND. RATE				5.601	MINIMUM PREMIUM	
MAN. RATE	6.10	5.89	5.50	+ 5.601	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	163	0	0.000			0	0	0	0	0	0
TOTAL	163	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2,403)	(1,622)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	5,306	4,836	340	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	3.162	2.882	0.203	6.246
DERIVED BY FORMULA	3.162	2.882	0.203	6.246
UNDERLYING PRESENT RATE	3.255	2.967	0.209	6.431
PROPOSED	3.162	2.882	0.203	6.246

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	7.679
IND. RATE				7.679	MINIMUM PREMIUM	
MAN. RATE	8.02	7.83	7.54	+ 7.679	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	177	0	0.000			0	0	0	0	0	0
2022	1,814	172	0.009			0	0	0	0	0	0
TOTAL	1,991	172	0.009			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	172
TOTAL	0	0	0	0	0	0	0	0	0	0	172
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	149
TOTAL	0	0	0	0	0	0	0	0	0	0	149
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	149	
IBNR + FREQUENCY ADJUSTMENT	(18,061)	(8,583)	20	
TOTAL LOSSES	0	0	169	
EXPECTED LOSSES	39,617	24,974	2,146	
CREDIBILITY	0.000	0.000	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.008	0.008
INDICATED (POST-TEST)	0.000	0.000	0.008	0.008
PRESENT ON RATE LEVEL	1.933	1.218	0.105	3.256
DERIVED BY FORMULA	1.933	1.218	0.104	3.255
UNDERLYING PRESENT RATE	1.990	1.254	0.108	3.352
PROPOSED	1.933	1.218	0.104	3.255

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	4.001
IND. RATE				4.001	MINIMUM PREMIUM	
MAN. RATE	4.27	4.03	3.93	+ 4.001	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	2,056	183,576	8.929			0	0	0	1	1	2
2022	6,806	1,096	0.016			0	0	0	0	0	0
TOTAL	8,862	184,672	2.084			0	0	0	1	1	2
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	37,718	60,256	0	0	0	54,750	30,852	0
2022	0	0	0	0	0	0	0	0	0	0	1,096
TOTAL	0	0	0	37,718	60,256	0	0	0	54,750	30,852	1,096
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	65	293	60,690	54,606	59,649	196	1,523	37,443	44,959	28,938	0
2022	0	0	0	0	0	0	0	0	0	0	952
TOTAL	65	293	60,690	54,606	59,649	196	1,523	37,443	44,959	28,938	952
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	100,210	188,153	952	
IBNR + FREQUENCY ADJUSTMENT	(39,832)	(38,601)	51	
TOTAL LOSSES	60,378	149,551	1,003	
EXPECTED LOSSES	86,453	108,174	6,426	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.681	1.688	0.011	2.380
INDICATED (POST-TEST)	0.630	1.562	0.010	2.203
PRESENT ON RATE LEVEL	0.948	1.186	0.070	2.204
DERIVED BY FORMULA	0.948	1.189	0.070	2.207
UNDERLYING PRESENT RATE	0.976	1.221	0.073	2.269
PROPOSED	0.946	1.188	0.070	2.204

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.709
IND. RATE				2.709	MINIMUM PREMIUM	
MAN. RATE	2.88	2.78	2.66	+ 2.709	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	353	0	0.000			0	0	0	0	0	0
2022	1,267	11,369	0.897			0	0	0	0	1	1
TOTAL	1,620	11,369	0.702			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	3,013	0	0	0	0	5,845	2,511
TOTAL	0	0	0	0	3,013	0	0	0	0	5,845	2,511
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	2	5	1,453	1,112	2,765	8	77	1,251	1,364	4,574	2,182
TOTAL	2	5	1,453	1,112	2,765	8	77	1,251	1,364	4,574	2,182
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,795	9,814	2,182	
IBNR + FREQUENCY ADJUSTMENT	(11,670)	(16,479)	31	
TOTAL LOSSES	0	0	2,213	
EXPECTED LOSSES	25,355	46,348	3,876	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.137	0.137
INDICATED (POST-TEST)	0.000	0.000	0.126	0.126
PRESENT ON RATE LEVEL	1.520	2.779	0.232	4.531
DERIVED BY FORMULA	1.520	2.779	0.232	4.531
UNDERLYING PRESENT RATE	1.565	2.861	0.239	4.665
PROPOSED	1.520	2.779	0.232	4.531

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	5.571
IND. RATE				5.571	MINIMUM PREMIUM	
MAN. RATE	6.23	5.95	5.47	+ 5.571	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	2,448	65,313	2,668			0	0	0	0	1	1
2019	1,721	114,392	6,647			0	0	0	2	1	3
2020	1,139	455,616	40,001			0	0	1	1	0	2
2021	3,817	248,329	6,506			0	0	0	1	2	3
2022	5,866	535	0,009			0	0	0	0	0	0
TOTAL	14,991	884,185	5,898			0	0	1	4	4	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
2018	0	0	0	0	52,025	0	0	0	0	11,078	2,210
2019	0	0	0	35,275	1,853	0	0	0	74,060	1,255	1,949
2020	0	0	209,594	134,739	0	0	0	85,034	16,267	0	9,982
2021	0	0	0	9,038	175,815	0	0	0	6,058	54,639	2,779
2022	0	0	0	0	0	0	0	0	0	0	535
TOTAL	0	0	209,594	179,052	229,693	0	0	85,034	96,385	66,972	17,455
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
2018	29	93	25,081	19,196	47,747	14	146	2,372	2,585	8,668	1,920
2019	30	177	30,484	30,960	5,767	213	1,528	41,982	51,371	7,470	1,694
2020	355	2,476	322,083	138,489	27,644	795	8,778	103,308	21,335	5,135	8,674
2021	106	358	92,343	72,629	162,399	88	842	15,111	16,927	43,285	2,415
2022	0	0	0	0	0	0	0	0	0	0	465
TOTAL	520	3,103	469,992	261,274	243,557	1,111	11,293	162,773	92,217	64,559	15,168
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	648,792	661,607	15,168	
IBNR + FREQUENCY ADJUSTMENT	(112,162)	(73,122)	55	
TOTAL LOSSES	536,630	588,485	15,224	
EXPECTED LOSSES	223,729	191,998	12,597	
CREDIBILITY	0.000	0.020	0.020	

PURE PREMIUMS

INDICATED (PRE-TEST)	3.580	3.926	0.102	7.607
INDICATED (POST-TEST)	3.313	3.633	0.094	7.039
PRESENT ON RATE LEVEL	1.450	1.244	0.082	2.775
DERIVED BY FORMULA	1.450	1.292	0.082	2.823
UNDERLYING PRESENT RATE	1.492	1.281	0.084	2.857
PROPOSED	1.450	1.292	0.082	2.823

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.471
IND. RATE				3.471	MINIMUM PREMIUM	
MAN. RATE	3.89	3.64	3.35	+ 3.471	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	5	0	0.000			0	0	0	0	0	0
2022	227	172,094	75.812			0	0	1	0	0	1
TOTAL	232	172,094	74.178			0	0	1	0	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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	161,859	0	0	0	0	10,235	0	0	0
TOTAL	0	0	161,859	0	0	0	0	10,235	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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	188	1,399	161,443	17,640	9,352	90	1,017	11,332	1,218	447	0
TOTAL	188	1,399	161,443	17,640	9,352	90	1,017	11,332	1,218	447	0
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	175,469	28,656	0	
IBNR + FREQUENCY ADJUSTMENT	(992)	(1,133)	2	
TOTAL LOSSES	174,476	27,523	2	
EXPECTED LOSSES	2,188	3,356	254	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	75.205	11.863	0.001	87.070
INDICATED (POST-TEST)	69.595	10.978	0.001	80.574
PRESENT ON RATE LEVEL	0.916	1.405	0.106	2.427
DERIVED BY FORMULA	0.916	1.405	0.106	2.427
UNDERLYING PRESENT RATE	0.943	1.447	0.109	2.499
PROPOSED	0.916	1.405	0.106	2.427

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.984
IND. RATE				2.984	MINIMUM PREMIUM	
MAN. RATE	3.52	3.26	2.93	+ 2.984	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	372	374	0.101			0	0	0	0	0	0
2022	169	0	0.000			0	0	0	0	0	0
TOTAL	541	374	0.069			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	
2018	0	0	0	0	0	0	0	0	0	0	0	
2019	0	0	0	0	0	0	0	0	0	0	0	
2020	0	0	0	0	0	0	0	0	0	0	0	
2021	0	0	0	0	0	0	0	0	0	0	374	
2022	0	0	0	0	0	0	0	0	0	0	0	
TOTAL	0	0	0	0	0	0	0	0	0	0	374	
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	
2018	0	0	0	0	0	0	0	0	0	0	0	
2019	0	0	0	0	0	0	0	0	0	0	0	
2020	0	0	0	0	0	0	0	0	0	0	0	
2021	0	0	0	0	0	0	0	0	0	0	325	
2022	0	0	0	0	0	0	0	0	0	0	0	
TOTAL	0	0	0	0	0	0	0	0	0	0	325	
OD	0	0	0	0	0	0	0	0	0	0	0	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	325	
IBNR + FREQUENCY ADJUSTMENT	(4,556)	(5,541)	3	
TOTAL LOSSES	0	0	328	
EXPECTED LOSSES	9,569	13,896	806	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.061	0.061
INDICATED (POST-TEST)	0.000	0.000	0.056	0.056
PRESENT ON RATE LEVEL	1.718	2.495	0.145	4.357
DERIVED BY FORMULA	1.718	2.495	0.145	4.357
UNDERLYING PRESENT RATE	1.769	2.568	0.149	4.486
PROPOSED	1.718	2.495	0.145	4.357

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	5.357
IND. RATE				5.357	MINIMUM PREMIUM	
MAN. RATE	5.96	5.64	5.26	+ 5.357	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	213	0	0.000			0	0	0	0	0	0
2022	266	0	0.000			0	0	0	0	0	0
TOTAL	479	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(3,832)	(4,777)	6	
TOTAL LOSSES	0	0	6	
EXPECTED LOSSES	8,189	12,691	895	
CREDIBILITY	0.000	0.000	0.000	

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	1.661	2.573	0.181	4.415
DERIVED BY FORMULA	1.661	2.573	0.181	4.415
UNDERLYING PRESENT RATE	1.710	2.650	0.187	4.546
PROPOSED	1.661	2.573	0.181	4.415

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	5.428
IND. RATE				5.428	MINIMUM PREMIUM	
MAN. RATE	5.67	5.61	5.33	+ 5.428	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	127	0	0.000			0	0	0	0	0	0
2022	257	0	0.000			0	0	0	0	0	0
TOTAL	384	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(3,934)	(5,739)	7	
TOTAL LOSSES	0	0	7	
EXPECTED LOSSES	8,477	15,685	1,024	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	2.144	3.967	0.259	6.371
DERIVED BY FORMULA	2.144	3.967	0.259	6.371
UNDERLYING PRESENT RATE	2.208	4.085	0.267	6.559
PROPOSED	2.144	3.967	0.259	6.371

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	7.831
IND. RATE				7.831	MINIMUM PREMIUM	
MAN. RATE	8.39	8.12	7.69	+ 7.831	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	916	0	0.000			0	0	0	0	0	0
2022	1,927	31,180	1.618			0	0	0	0	3	3
TOTAL	2,843	31,180	1.097			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	13,840	0	0	0	0	9,262	8,078
TOTAL	0	0	0	0	13,840	0	0	0	0	9,262	8,078
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	8	25	6,672	5,107	12,702	12	122	1,983	2,161	7,247	7,020
TOTAL	8	25	6,672	5,107	12,702	12	122	1,983	2,161	7,247	7,020
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,821	27,217	7,020	
IBNR + FREQUENCY ADJUSTMENT	(25,788)	(35,819)	46	
TOTAL LOSSES	0	0	7,066	
EXPECTED LOSSES	55,603	98,097	6,336	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.249	0.249
INDICATED (POST-TEST)	0.000	0.000	0.230	0.230
PRESENT ON RATE LEVEL	1.900	3.351	0.216	5.468
DERIVED BY FORMULA	1.900	3.318	0.217	5.434
UNDERLYING PRESENT RATE	1.956	3.450	0.223	5.629
PROPOSED	1.900	3.318	0.217	5.434

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	6.680
IND. RATE				6.680	MINIMUM PREMIUM	
MAN. RATE	7.47	7.02	6.60	+ 6.680	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	245	0	0.000			0	0	0	0	0	0
TOTAL	245	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,768)	(1,786)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	3,905	5,323	280	
CREDIBILITY	0.000	0.000	0.000	

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	1.548	2.110	0.111	3.769
DERIVED BY FORMULA	1.548	2.110	0.111	3.769
UNDERLYING PRESENT RATE	1.594	2.173	0.114	3.881
PROPOSED	1.548	2.110	0.111	3.769

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	4.634
IND. RATE				4.634	MINIMUM PREMIUM	
MAN. RATE	4.77	4.69	4.55	+ 4.634	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	2,596	578,697	22,292			0	0	0	3	6	9
2019	3,045	55,401	1,819			0	0	0	1	3	4
2020	4,092	176,031	4,302			0	0	0	1	1	2
2021	8,285	594,384	7,174			0	0	0	3	7	10
2022	5,195	460,527	8,865			0	0	0	1	8	9
TOTAL	23,213	1,865,040	8,034			0	0	0	9	25	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
2018	0	0	0	198,392	177,605	0	0	0	130,583	59,782	12,335
2019	0	0	0	5,631	29,055	0	0	0	766	13,664	6,285
2020	0	0	0	129,852	1,081	0	0	0	36,941	1,989	6,168
2021	0	0	0	336,361	44,179	0	0	0	180,356	24,915	8,573
2022	0	0	0	130,700	79,144	0	0	0	93,175	106,028	51,480
TOTAL	0	0	0	800,936	331,064	0	0	0	441,821	206,378	84,841
OD	0	0	0	0	0	0	0	0	0	0	775

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	263	1,294	252,049	235,812	185,873	450	3,451	86,349	104,010	58,219	10,719
2019	21	79	18,731	15,554	27,315	20	195	3,357	3,717	10,759	5,462
2020	108	642	109,450	111,851	15,963	108	780	21,232	25,942	4,793	5,360
2021	303	1,737	303,462	305,001	79,325	548	4,008	106,918	130,202	35,296	7,450
2022	152	785	147,796	141,382	87,704	403	3,295	75,181	89,001	91,129	44,736
TOTAL	847	4,538	831,489	809,600	396,180	1,529	11,729	293,037	352,870	200,196	73,727
OD	0	0	0	0	0	0	0	0	0	0	673

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,143,170	1,758,845	74,400	
IBNR + FREQUENCY ADJUSTMENT	(271,049)	(169,803)	116	
TOTAL LOSSES	872,120	1,589,042	74,516	
EXPECTED LOSSES	539,129	430,095	38,513	
CREDIBILITY	0.010	0.020	0.030	

PURE PREMIUMS

INDICATED (PRE-TEST)	3.757	6.845	0.318	10.921
INDICATED (POST-TEST)	3.477	6.335	0.294	10.106
PRESENT ON RATE LEVEL	2.256	1.800	0.161	4.217
DERIVED BY FORMULA	2.268	1.890	0.165	4.324
UNDERLYING PRESENT RATE	2.323	1.853	0.166	4.341
PROPOSED	2.268	1.890	0.165	4.324

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	5.315
IND. RATE				5.315	MINIMUM PREMIUM	
MAN. RATE	6.54	5.78	5.09	+ 5.315	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	735	1,019	0.139			0	0	0	0	1	1
2022	2,144	20,978	0.978			0	0	0	0	1	1
TOTAL	2,879	21,997	0.764			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	477	0	0	0	0	542	0
2022	0	0	0	0	430	0	0	0	0	926	19,622
TOTAL	0	0	0	0	907	0	0	0	0	1,468	19,622
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	1	230	176	438	1	7	116	126	424	0
2022	0	1	207	159	395	1	12	198	216	725	17,052
TOTAL	1	2	437	335	832	2	19	314	343	1,149	17,052
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	775	2,658	17,052	
IBNR + FREQUENCY ADJUSTMENT	(26,123)	(56,116)	61	
TOTAL LOSSES	0	0	17,112	
EXPECTED LOSSES	56,602	156,318	7,829	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.594	0.594
INDICATED (POST-TEST)	0.000	0.000	0.550	0.550
PRESENT ON RATE LEVEL	1.910	5.274	0.264	7.448
DERIVED BY FORMULA	1.910	5.221	0.267	7.398
UNDERLYING PRESENT RATE	1.966	5.430	0.272	7.668
PROPOSED	1.910	5.221	0.267	7.398

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	9.094
IND. RATE				9.094	MINIMUM PREMIUM	
MAN. RATE	9.98	9.88	8.99	+ 9.094	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,531	11,175	0.730			0	0	0	0	1	1
2022	1,600	103,528	6.471			0	0	0	0	3	3
TOTAL	3,131	114,703	3.663			0	0	0	0	4	4
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	1,999	0	0	0	0	2,228	6,948
2022	0	0	0	0	73,257	0	0	0	0	30,138	133
TOTAL	0	0	0	0	75,256	0	0	0	0	32,366	7,081
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	1	4	964	738	1,835	3	29	477	520	1,743	6,038
2022	41	130	35,317	27,030	67,233	39	396	6,453	7,032	23,583	116
TOTAL	42	134	36,281	27,768	69,067	42	425	6,930	7,552	25,326	6,153
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	43,854	129,713	6,153	
IBNR + FREQUENCY ADJUSTMENT	(34,709)	(42,722)	37	
TOTAL LOSSES	9,145	86,991	6,191	
EXPECTED LOSSES	73,939	112,284	6,315	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.292	2.778	0.198	3.268
INDICATED (POST-TEST)	0.270	2.571	0.183	3.024
PRESENT ON RATE LEVEL	2.294	3.483	0.196	5.973
DERIVED BY FORMULA	2.294	3.474	0.196	5.964
UNDERLYING PRESENT RATE	2.362	3.586	0.202	6.149
PROPOSED	2.294	3.474	0.196	5.964

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	7.331
IND. RATE				7.331	MINIMUM PREMIUM	
MAN. RATE	7.71	7.64	7.21	+ 7.331	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,294	105,102	8.122			0	0	0	0	2	2
2022	1,249	141,236	11.308			0	0	0	1	0	1
TOTAL	2,543	246,338	9.687			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	56,245	0	0	0	0	47,399	1,458
2022	0	0	0	100,567	0	0	0	0	39,500	0	1,169
TOTAL	0	0	0	100,567	56,245	0	0	0	39,500	47,399	2,627
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	31	100	27,116	20,753	51,620	61	623	10,149	11,060	37,089	1,267
2022	83	496	84,363	86,317	11,594	113	806	22,248	27,242	3,460	1,016
TOTAL	115	596	111,479	107,070	63,214	174	1,429	32,396	38,302	40,550	2,283
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	146,189	249,136	2,283	
IBNR + FREQUENCY ADJUSTMENT	(28,585)	(28,560)	35	
TOTAL LOSSES	117,604	220,576	2,318	
EXPECTED LOSSES	60,806	74,702	6,122	
CREDIBILITY	0.000	0.000	0.010	

PURE PREMIUMS				
INDICATED (PRE-TEST)	4.625	8.674	0.091	13.390
INDICATED (POST-TEST)	4.280	8.027	0.084	12.391
PRESENT ON RATE LEVEL	2.323	2.853	0.234	5.410
DERIVED BY FORMULA	2.323	2.853	0.232	5.408
UNDERLYING PRESENT RATE	2.391	2.938	0.241	5.569
PROPOSED	2.323	2.854	0.232	5.410

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	6.650
IND. RATE				6.650	MINIMUM PREMIUM	
MAN. RATE	8.17	6.98	6.53	+ 6.650	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	652	445,344	68.304			0	0	1	0	2	3
2022	1,598	25,074	1.569			0	0	0	0	2	2
TOTAL	2,250	470,418	20.907			0	0	1	0	4	5
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	237,338	0	32,190	0	0	115,015	0	51,087	9,714
2022	0	0	0	0	20,637	0	0	0	0	590	3,847
TOTAL	0	0	237,338	0	52,827	0	0	115,015	0	51,677	13,561
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	294	2,109	252,247	37,743	43,256	1,079	12,095	138,278	25,602	44,993	8,441
2022	12	37	9,949	7,615	18,940	1	8	126	138	462	3,343
TOTAL	306	2,145	262,196	45,357	62,196	1,080	12,102	138,404	25,740	45,455	11,785
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	416,233	178,748	11,785	
IBNR + FREQUENCY ADJUSTMENT	(39,736)	(24,288)	27	
TOTAL LOSSES	376,497	154,460	11,812	
EXPECTED LOSSES	85,880	67,064	3,649	
CREDIBILITY	0.000	0.000	0.010	

PURE PREMIUMS				
INDICATED (PRE-TEST)	16.733	6.865	0.525	24.123
INDICATED (POST-TEST)	15.485	6.353	0.486	22.323
PRESENT ON RATE LEVEL	3.707	2.895	0.158	6.760
DERIVED BY FORMULA	3.707	2.895	0.161	6.763
UNDERLYING PRESENT RATE	3.817	2.981	0.162	6.960
PROPOSED	3.707	2.895	0.161	6.763

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	8.314
IND. RATE				8.314	MINIMUM PREMIUM	
MAN. RATE	8.98	8.54	8.16	+ 8.314	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	24	0	0.000			0	0	0	0	0	0
2022	57	0	0.000			0	0	0	0	0	0
TOTAL	81	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(578)	(431)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,248	1,189	120	
CREDIBILITY	0.000	0.000	0.000	

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	1.496	1.426	0.143	3.065
DERIVED BY FORMULA	1.496	1.426	0.143	3.065
UNDERLYING PRESENT RATE	1.541	1.468	0.148	3.156
PROPOSED	1.496	1.426	0.143	3.065

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.768
IND. RATE				3.768	MINIMUM PREMIUM	
MAN. RATE	4.73	4.21	3.70	+ 3.768	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	53	0	0.000			0	0	0	0	0	0
2022	3	0	0.000			0	0	0	0	0	0
TOTAL	56	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(853)	(870)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	1,759	2,060	103	
CREDIBILITY	0.000	0.000	0.000	

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	3.050	3.572	0.179	6.801
DERIVED BY FORMULA	3.050	3.572	0.179	6.801
UNDERLYING PRESENT RATE	3.140	3.678	0.184	7.002
PROPOSED	3.050	3.572	0.179	6.801

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	8.361
IND. RATE				8.361	MINIMUM PREMIUM	
MAN. RATE	9.02	8.61	8.21	+ 8.361	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	47	0	0.000			0	0	0	0	0	0
2022	67	0	0.000			0	0	0	0	0	0
TOTAL	114	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,828)	(1,431)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	3,916	3,831	265	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	3.336	3.264	0.226	6.826
DERIVED BY FORMULA	3.336	3.264	0.226	6.826
UNDERLYING PRESENT RATE	3.435	3.361	0.232	7.028
PROPOSED	3.336	3.264	0.226	6.826

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	8.391
IND. RATE				8.391	MINIMUM PREMIUM	
MAN. RATE	9.12	8.75	8.24	+ 8.391	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	656	246,347	37,553			0	0	0	0	1	1
2022	1,075	25,218	2,346			0	0	0	0	1	1
TOTAL	1,731	271,565	15,688			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	156,830	0	0	0	0	89,356	161
2022	0	0	0	0	12,566	0	0	0	0	11,679	973
TOTAL	0	0	0	0	169,396	0	0	0	0	101,035	1,134
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	87	279	75,608	57,866	143,933	115	1,174	19,132	20,849	69,921	140
2022	7	22	6,058	4,637	11,533	15	153	2,501	2,725	9,139	846
TOTAL	94	302	81,666	62,503	155,466	130	1,328	21,633	23,574	79,059	985
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	105,153	320,603	985	
IBNR + FREQUENCY ADJUSTMENT	(36,861)	(46,024)	48	
TOTAL LOSSES	68,292	274,579	1,034	
EXPECTED LOSSES	79,150	124,266	7,115	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	3.945	15.862	0.060	19.867
INDICATED (POST-TEST)	3.651	14.679	0.055	18.385
PRESENT ON RATE LEVEL	4.441	6.973	0.399	11.813
DERIVED BY FORMULA	4.441	6.973	0.399	11.813
UNDERLYING PRESENT RATE	4.572	7.179	0.411	12.162
PROPOSED	4.441	6.973	0.399	11.813

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	14.522
IND. RATE				14.522	MINIMUM PREMIUM	
MAN. RATE	16.25	15.39	14.26	+ 14.522	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	218	0	0.000			0	0	0	0	0	0
2022	552	0	0.000			0	0	0	0	0	0
TOTAL	770	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2,956)	(4,144)	7	
TOTAL LOSSES	0	0	7	
EXPECTED LOSSES	6,392	11,463	928	
CREDIBILITY	0.000	0.000	0.000	

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	0.806	1.446	0.117	2.369
DERIVED BY FORMULA	0.806	1.446	0.117	2.369
UNDERLYING PRESENT RATE	0.830	1.489	0.121	2.439
PROPOSED	0.806	1.446	0.117	2.369

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.913
IND. RATE				2.913	MINIMUM PREMIUM	
MAN. RATE	3.11	2.99	2.86	+ 2.913	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	25,163	372,397	1.480			0	0	0	0	8	8
2019	18,361	601,927	3.278			0	0	1	2	5	8
2020	16,656	624,764	3.751			0	0	1	1	7	9
2021	18,448	638,537	3.461			0	0	1	1	3	5
2022	18,436	276,587	1.500			0	0	0	0	7	7
TOTAL	97,064	2,514,212	2.590			0	0	3	4	30	37
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
2018	0	0	0	0	262,989	0	0	0	0	86,097	23,311
2019	0	0	144,862	159,325	105,892	0	0	78,309	35,508	54,442	23,589
2020	0	0	202,324	109,274	65,732	0	0	22,084	7,241	200,222	17,887
2021	0	0	212,509	10,494	92,572	0	0	266,570	1,364	41,108	13,920
2022	0	0	0	0	91,763	0	0	0	0	170,610	14,214
TOTAL	0	0	559,695	279,093	618,948	0	0	366,963	44,113	552,479	92,921
OD	0	0	0	0	100,000	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
2018	147	468	126,788	97,036	241,363	111	1,131	18,434	20,089	67,370	20,257
2019	359	2,226	329,193	191,608	123,923	861	9,218	118,356	46,508	49,128	20,499
2020	363	2,405	325,160	140,093	84,615	474	4,972	71,398	54,339	158,271	15,544
2021	308	2,053	265,395	66,323	98,448	2,404	27,044	304,704	42,243	43,916	12,096
2022	51	163	44,239	33,858	84,217	220	2,242	36,529	39,808	133,502	12,352
TOTAL	1,227	7,316	1,090,776	528,919	632,565	4,071	44,607	549,423	202,987	452,186	80,748
OD	56	178	48,210	36,898	91,777	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,745,863	1,945,332	80,748	
IBNR + FREQUENCY ADJUSTMENT	(599,458)	(375,842)	253	
TOTAL LOSSES	1,146,405	1,569,490	81,002	
EXPECTED LOSSES	1,138,903	957,963	105,238	
CREDIBILITY	0.020	0.060	0.070	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.131	1.484	0.083	2.699
INDICATED (POST-TEST)	1.047	1.374	0.077	2.498
PRESENT ON RATE LEVEL	1.140	0.959	0.105	2.204
DERIVED BY FORMULA	1.138	0.984	0.103	2.225
UNDERLYING PRESENT RATE	1.173	0.987	0.108	2.269
PROPOSED	1.138	0.984	0.103	2.225

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.735
IND. RATE				2.735	MINIMUM PREMIUM	
MAN. RATE	3.03	2.81	2.66	+ 2.735	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	136	0	0.000			0	0	0	0	0	0
2022	97	0	0.000			0	0	0	0	0	0
TOTAL	233	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2,114)	(3,830)		4
TOTAL LOSSES	0	0	4	
EXPECTED LOSSES	4,473	9,841	869	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.865	4.102	0.362	6.329
DERIVED BY FORMULA	1.865	4.102	0.362	6.329
UNDERLYING PRESENT RATE	1.920	4.223	0.373	6.516
PROPOSED	1.865	4.102	0.362	6.329

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	7.780
IND. RATE				7.780	MINIMUM PREMIUM	
MAN. RATE	7.46	7.26	7.64	+ 7.780	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	2,438	45,384	1.862			0	0	0	1	1	2
2022	2,897	5,042	0.174			0	0	0	0	0	0
TOTAL	5,335	50,426	0.945			0	0	0	1	1	2
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	5,000	16,000	0	0	0	0	24,213	171
2022	0	0	0	0	0	0	0	0	0	0	5,042
TOTAL	0	0	0	5,000	16,000	0	0	0	0	24,213	5,213
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	13	53	11,908	10,195	15,261	31	318	5,184	5,650	18,947	149
2022	0	0	0	0	0	0	0	0	0	0	4,381
TOTAL	13	53	11,908	10,195	15,261	31	318	5,184	5,650	18,947	4,530
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,508	50,052	4,530	
IBNR + FREQUENCY ADJUSTMENT	(22,419)	(35,588)	47	
TOTAL LOSSES	0	14,464	4,577	
EXPECTED LOSSES	47,868	94,263	7,571	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.271	0.086	0.357
INDICATED (POST-TEST)	0.000	0.251	0.079	0.330
PRESENT ON RATE LEVEL	0.871	1.716	0.138	2.726
DERIVED BY FORMULA	0.871	1.702	0.137	2.710
UNDERLYING PRESENT RATE	0.897	1.767	0.142	2.806
PROPOSED	0.871	1.702	0.137	2.710

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.332
IND. RATE				3.332	MINIMUM PREMIUM	
MAN. RATE	3.93	3.65	3.29	+ 3.332	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	636	31,774	4.996			0	0	0	0	1	1
2022	3,798	2,970	0.078			0	0	0	0	0	0
TOTAL	4,434	34,744	0.784			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	23,335	0	0	0	0	8,439	0
2022	0	0	0	0	0	0	0	0	0	0	2,970
TOTAL	0	0	0	0	23,335	0	0	0	0	8,439	2,970
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	13	42	11,250	8,610	21,416	11	111	1,807	1,969	6,603	0
2022	0	0	0	0	0	0	0	0	0	0	2,581
TOTAL	13	42	11,250	8,610	21,416	11	111	1,807	1,969	6,603	2,581
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	13,233	38,599	2,581	
IBNR + FREQUENCY ADJUSTMENT	(15,078)	(30,932)	67	
TOTAL LOSSES	0	7,667	2,647	
EXPECTED LOSSES	32,939	88,708	7,690	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.173	0.060	0.233
INDICATED (POST-TEST)	0.000	0.160	0.055	0.215
PRESENT ON RATE LEVEL	0.722	1.943	0.168	2.833
DERIVED BY FORMULA	0.722	1.925	0.167	2.814
UNDERLYING PRESENT RATE	0.743	2.001	0.173	2.917
PROPOSED	0.722	1.925	0.167	2.814

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.460
IND. RATE				3.460	MINIMUM PREMIUM	
MAN. RATE	3.93	3.92	3.42	+ 3.460	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	89	0	0.000			0	0	0	0	0	0
2022	149	124	0.083			0	0	0	0	0	0
TOTAL	238	124	0.052			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	124
TOTAL	0	0	0	0	0	0	0	0	0	0	124
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	108
TOTAL	0	0	0	0	0	0	0	0	0	0	108
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	108	
IBNR + FREQUENCY ADJUSTMENT	(2,683)	(3,091)	3	
TOTAL LOSSES	0	0	110	
EXPECTED LOSSES	5,764	8,356	394	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.046	0.046
INDICATED (POST-TEST)	0.000	0.000	0.043	0.043
PRESENT ON RATE LEVEL	2.352	3.410	0.161	5.923
DERIVED BY FORMULA	2.352	3.410	0.161	5.923
UNDERLYING PRESENT RATE	2.422	3.511	0.165	6.098
PROPOSED	2.352	3.410	0.161	5.923

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	7.281
IND. RATE				7.281	MINIMUM PREMIUM	
MAN. RATE	8.32	7.92	7.15	+ 7.281	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	57	0	0.000			0	0	0	0	0	0
2022	98	0	0.000			0	0	0	0	0	0
TOTAL	155	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,811)	(1,777)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	3,891	4,812	353	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	2.438	3.015	0.221	5.675
DERIVED BY FORMULA	2.438	3.015	0.221	5.675
UNDERLYING PRESENT RATE	2.510	3.104	0.228	5.842
PROPOSED	2.438	3.015	0.221	5.675

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	6.976
IND. RATE				6.976	MINIMUM PREMIUM	
MAN. RATE	8.04	7.32	6.85	+ 6.976	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	139	0	0.000			0	0	0	0	0	0
2022	29	0	0.000			0	0	0	0	0	0
TOTAL	168	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2,074)	(3,168)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	4,313	7,697	399	
CREDIBILITY	0.000	0.000	0.000	

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	2.493	4.450	0.231	7.174
DERIVED BY FORMULA	2.493	4.450	0.231	7.174
UNDERLYING PRESENT RATE	2.567	4.581	0.238	7.386
PROPOSED	2.493	4.450	0.231	7.174

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	8.819
IND. RATE				8.819	MINIMUM PREMIUM	
MAN. RATE	9.30	9.08	8.66	+ 8.819	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	50	0	0.000			0	0	0	0	0	0
2022	52	0	0.000			0	0	0	0	0	0
TOTAL	102	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(962)	(1,161)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	2,048	3,051	182	
CREDIBILITY	0.000	0.000	0.000	

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	1.951	2.905	0.173	5.029
DERIVED BY FORMULA	1.951	2.905	0.173	5.029
UNDERLYING PRESENT RATE	2.008	2.991	0.178	5.177
PROPOSED	1.951	2.905	0.173	5.029

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	6.182
IND. RATE				6.182	MINIMUM PREMIUM	
MAN. RATE	7.11	6.65	6.07	+ 6.182	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	34	0	0.000			0	0	0	0	0	0
2022	62	0	0.000			0	0	0	0	0	0
TOTAL	96	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(848)	(1,182)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	1,824	3,212	261	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.846	3.250	0.264	5.360
DERIVED BY FORMULA	1.846	3.250	0.264	5.360
UNDERLYING PRESENT RATE	1.900	3.346	0.272	5.518
PROPOSED	1.846	3.250	0.264	5.360

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	6.589
IND. RATE				6.589	MINIMUM PREMIUM	
MAN. RATE	6.80	6.62	6.47	+ 6.589	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	58	0	0.000			0	0	0	0	0	0
2022	7	0	0.000			0	0	0	0	0	0
TOTAL	65	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(481)	(987)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	996	2,363	228	
CREDIBILITY	0.000	0.000	0.000	

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	1.488	3.532	0.340	5.360
DERIVED BY FORMULA	1.488	3.532	0.340	5.360
UNDERLYING PRESENT RATE	1.532	3.636	0.351	5.518
PROPOSED	1.488	3.532	0.340	5.360

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	6.589
IND. RATE				6.589	MINIMUM PREMIUM	
MAN. RATE	6.70	6.77	6.47	+ 6.589	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	9,269	818	0.009			0	0	0	0	0	0
2022	11,174	164,218	1.470			0	0	0	1	4	5
TOTAL	20,443	165,036	0.807			0	0	0	1	4	5
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	818
2022	0	0	0	39,435	59,407	0	0	0	6,196	52,325	6,855
TOTAL	0	0	0	39,435	59,407	0	0	0	6,196	52,325	7,673
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	711
2022	66	300	61,721	55,767	59,068	85	814	14,693	16,482	41,487	5,957
TOTAL	66	300	61,721	55,767	59,068	85	814	14,693	16,482	41,487	6,668
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	77,679	172,804	6,668	
IBNR + FREQUENCY ADJUSTMENT	(86,682)	(98,678)	148	
TOTAL LOSSES	0	74,126	6,816	
EXPECTED LOSSES	185,129	261,598	24,040	
CREDIBILITY	0.010	0.020	0.030	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.363	0.033	0.396
INDICATED (POST-TEST)	0.000	0.336	0.031	0.366
PRESENT ON RATE LEVEL	0.880	1.243	0.114	2.237
DERIVED BY FORMULA	0.871	1.225	0.112	2.207
UNDERLYING PRESENT RATE	0.906	1.280	0.118	2.303
PROPOSED	0.871	1.225	0.112	2.207

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.713
IND. RATE				2.713	MINIMUM PREMIUM	
MAN. RATE	3.52	2.83	2.70	+ 2.713	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,054	0	0.000			0	0	0	0	0	0
2022	776	0	0.000			0	0	0	0	0	0
TOTAL	1,830	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(11,678)	(24,888)	25	
TOTAL LOSSES	0	0	25	
EXPECTED LOSSES	24,722	64,064	4,862	
CREDIBILITY	0.000	0.000	0.010	

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	1.312	3.400	0.258	4.971
DERIVED BY FORMULA	1.312	3.400	0.255	4.968
UNDERLYING PRESENT RATE	1.351	3.501	0.266	5.117
PROPOSED	1.312	3.400	0.255	4.968

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	6.107
IND. RATE				6.107	MINIMUM PREMIUM	
MAN. RATE	6.49	6.52	6.00	+ 6.107	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	379	0	0.000			0	0	0	0	0	0
2022	939	872	0.093			0	0	0	0	1	1
TOTAL	1,318	872	0.066			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	872	0	0	0	0	0	0
TOTAL	0	0	0	0	872	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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	2	420	322	800	0	0	0	0	0	0
TOTAL	0	2	420	322	800	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	422	1,122	0	
IBNR + FREQUENCY ADJUSTMENT	(7,564)	(5,560)	8	
TOTAL LOSSES	0	0	8	
EXPECTED LOSSES	16,349	15,362	1,001	
CREDIBILITY	0.000	0.000	0.000	

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	1.205	1.132	0.074	2.411
DERIVED BY FORMULA	1.205	1.132	0.074	2.411
UNDERLYING PRESENT RATE	1.240	1.166	0.076	2.482
PROPOSED	1.205	1.132	0.074	2.411

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.963
IND. RATE				2.963	MINIMUM PREMIUM	
MAN. RATE	2.98	2.94	2.91	+ 2.963	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	41	611	1.490			0	0	0	0	0	0
2022	11	0	0.000			0	0	0	0	0	0
TOTAL	52	611	1.175			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	611
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	611
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	531
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	531
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	531	
IBNR + FREQUENCY ADJUSTMENT	(784)	(802)	1	
TOTAL LOSSES	0	0	532	
EXPECTED LOSSES	1,636	1,965	173	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	1.022	1.022
INDICATED (POST-TEST)	0.000	0.000	0.946	0.946
PRESENT ON RATE LEVEL	3.056	3.671	0.323	7.050
DERIVED BY FORMULA	3.056	3.671	0.323	7.050
UNDERLYING PRESENT RATE	3.146	3.779	0.333	7.258
PROPOSED	3.056	3.671	0.323	7.050

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	8.666
IND. RATE				8.666	MINIMUM PREMIUM	
MAN. RATE	9.23	8.95	8.51	+ 8.666	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	63	0	0.000			0	0	0	0	0	0
2022	213	0	0.000			0	0	0	0	0	0
TOTAL	276	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2,133)	(3,440)	6	
TOTAL LOSSES	0	0	6	
EXPECTED LOSSES	4,630	9,650	762	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.630	3.396	0.268	5.294
DERIVED BY FORMULA	1.630	3.396	0.268	5.294
UNDERLYING PRESENT RATE	1.678	3.496	0.276	5.450
PROPOSED	1.630	3.396	0.268	5.294

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	6.507
IND. RATE				6.507	MINIMUM PREMIUM	
MAN. RATE	7.44	7.05	6.39	+ 6.507	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	2,118	0	0.000			0	0	0	0	0	0
2022	6	0	0.000			0	0	0	0	0	0
TOTAL	2,124	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(14,648)	(48,143)	6	
TOTAL LOSSES	0	0	6	
EXPECTED LOSSES	30,103	112,685	3,200	
CREDIBILITY	0.000	0.000	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	1.378	5.158	0.146	6.683
DERIVED BY FORMULA	1.378	5.158	0.145	6.681
UNDERLYING PRESENT RATE	1.417	5.305	0.151	6.873
PROPOSED	1.378	5.158	0.145	6.681

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	6.601
IND. RATE				6.601	MINIMUM PREMIUM	
MAN. RATE	9.24	8.43	7.11	+ 6.601	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	2,672	1,690	0.063			0	0	0	0	1	1
2022	2,723	230,199	8.454			0	0	0	1	2	3
TOTAL	5,395	231,889	4.298			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	366	0	0	0	0	587	737
2022	0	0	0	50,380	107,731	0	0	0	63,000	9,088	0
TOTAL	0	0	0	50,380	108,097	0	0	0	63,000	9,675	737
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	1	176	135	336	1	8	126	137	459	640
2022	102	440	94,200	82,991	104,680	192	1,405	37,430	45,570	12,630	0
TOTAL	102	441	94,376	83,126	105,016	193	1,413	37,555	45,707	13,090	640
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	134,080	246,940	640	
IBNR + FREQUENCY ADJUSTMENT	(2,471)	(4,150)	13	
TOTAL LOSSES	131,609	242,789	654	
EXPECTED LOSSES	5,262	10,891	2,236	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.439	4.500	0.012	6.952
INDICATED (POST-TEST)	2.257	4.165	0.011	6.433
PRESENT ON RATE LEVEL	0.094	0.195	0.040	0.330
DERIVED BY FORMULA	0.094	0.235	0.040	0.369
UNDERLYING PRESENT RATE	0.098	0.202	0.041	0.341
PROPOSED	0.094	0.235	0.040	0.369

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.385
IND. RATE				0.385	MINIMUM PREMIUM	
MAN. RATE	0.41	0.40	0.36	+ 0.385	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	709	0	0.000			0	0	0	0	0	0
2022	962	0	0.000			0	0	0	0	0	0
TOTAL	1,671	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2,026)	(2,431)		4
TOTAL LOSSES	0	0	4	
EXPECTED LOSSES	4,336	6,490	643	
CREDIBILITY	0.000	0.000	0.000	

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	0.252	0.378	0.037	0.667
DERIVED BY FORMULA	0.252	0.378	0.037	0.667
UNDERLYING PRESENT RATE	0.259	0.388	0.039	0.686
PROPOSED	0.252	0.378	0.037	0.667

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.659
IND. RATE				0.659	MINIMUM PREMIUM	
MAN. RATE	0.94	0.84	0.71	+ 0.659	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	4,950	150	0.003			0	0	0	0	0	0
2022	2,785	0	0.000			0	0	0	0	0	0
TOTAL	7,735	150	0.002			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	150
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	150
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	130
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	130
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	130	
IBNR + FREQUENCY ADJUSTMENT	(7,845)	(5,740)	8	
TOTAL LOSSES	0	0	139	
EXPECTED LOSSES	16,532	14,556	1,813	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.208	0.183	0.023	0.414
DERIVED BY FORMULA	0.208	0.181	0.023	0.412
UNDERLYING PRESENT RATE	0.214	0.188	0.023	0.425
PROPOSED	0.208	0.181	0.023	0.412

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.407
IND. RATE				0.407	MINIMUM PREMIUM	
MAN. RATE	0.69	0.48	0.44	+ 0.407	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	311	0	0.000			0	0	0	0	0	0
2022	991	0	0.000			0	0	0	0	0	0
TOTAL	1,302	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(3,521)	(5,686)	14	
TOTAL LOSSES	0	0	14	
EXPECTED LOSSES	7,638	15,905	1,755	
CREDIBILITY	0.000	0.000	0.000	

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	0.570	1.188	0.131	1.889
DERIVED BY FORMULA	0.570	1.188	0.131	1.889
UNDERLYING PRESENT RATE	0.587	1.222	0.135	1.943
PROPOSED	0.570	1.188	0.131	1.889

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.867
IND. RATE				1.867	MINIMUM PREMIUM	
MAN. RATE	2.59	2.40	2.01	+ 1.867	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	13,282	0	0.000			0	0	0	0	0	0
2022	21,488	19,157	0.089			0	0	0	0	1	1
TOTAL	34,770	19,157	0.055			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	4,320	0	0	0	0	10,423	4,414
TOTAL	0	0	0	0	4,320	0	0	0	0	10,423	4,414
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	2	8	2,083	1,594	3,965	13	137	2,232	2,432	8,156	3,836
TOTAL	2	8	2,083	1,594	3,965	13	137	2,232	2,432	8,156	3,836
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,475	16,147	3,836	
IBNR + FREQUENCY ADJUSTMENT	(44,232)	(59,634)	88	
TOTAL LOSSES	0	0	3,924	
EXPECTED LOSSES	94,956	160,893	13,048	
CREDIBILITY	0.010	0.030	0.040	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.011	0.011
INDICATED (POST-TEST)	0.000	0.000	0.010	0.010
PRESENT ON RATE LEVEL	0.266	0.450	0.036	0.752
DERIVED BY FORMULA	0.263	0.436	0.035	0.735
UNDERLYING PRESENT RATE	0.273	0.463	0.038	0.773
PROPOSED	0.263	0.436	0.035	0.735

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.726
IND. RATE				0.726	MINIMUM PREMIUM	
MAN. RATE	1.11	0.95	0.80	+ 0.726	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	4,547	2,438	0.054			0	0	0	0	0	0
2022	7,060	20,150	0.285			0	0	0	0	0	0
TOTAL	11,607	22,588	0.195			0	0	0	0	0	0
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	2,438
2022	0	0	0	0	0	0	0	0	0	0	20,150
TOTAL	0	0	0	0	0	0	0	0	0	0	22,588
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	2,119
2022	0	0	0	0	0	0	0	0	0	0	17,510
TOTAL	0	0	0	0	0	0	0	0	0	0	19,629
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	19,629	
IBNR + FREQUENCY ADJUSTMENT	(20,773)	(26,437)	29	
TOTAL LOSSES	0	0	19,658	
EXPECTED LOSSES	44,564	71,155	4,341	
CREDIBILITY	0.000	0.010	0.020	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.169	0.169
INDICATED (POST-TEST)	0.000	0.000	0.157	0.157
PRESENT ON RATE LEVEL	0.373	0.596	0.036	1.006
DERIVED BY FORMULA	0.373	0.590	0.039	1.002
UNDERLYING PRESENT RATE	0.384	0.613	0.037	1.034
PROPOSED	0.373	0.590	0.039	1.002

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.990
IND. RATE				0.990	MINIMUM PREMIUM	
MAN. RATE	1.31	1.18	1.07	+ 0.990	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	627	0	0.000			0	0	0	0	0	0
2022	264	428	0.162			0	0	0	0	0	0
TOTAL	891	428	0.048			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	428
TOTAL	0	0	0	0	0	0	0	0	0	0	428
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	372
TOTAL	0	0	0	0	0	0	0	0	0	0	372
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	372	
IBNR + FREQUENCY ADJUSTMENT	(5,444)	(9,915)	7	
TOTAL LOSSES	0	0	379	
EXPECTED LOSSES	11,420	24,773	1,706	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.043	0.043
INDICATED (POST-TEST)	0.000	0.000	0.039	0.039
PRESENT ON RATE LEVEL	1.246	2.703	0.186	4.136
DERIVED BY FORMULA	1.246	2.703	0.186	4.136
UNDERLYING PRESENT RATE	1.282	2.780	0.191	4.253
PROPOSED	1.246	2.703	0.186	4.136

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	4.086
IND. RATE				4.086	MINIMUM PREMIUM	
MAN. RATE	5.59	5.15	4.40	+ 4.086	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	257	0	0.000			0	0	0	0	0	0
2022	88	0	0.000			0	0	0	0	0	0
TOTAL	345	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2,171)	(4,484)	6	
TOTAL LOSSES	0	0	6	
EXPECTED LOSSES	4,540	11,098	1,470	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.273	3.112	0.412	4.797
DERIVED BY FORMULA	1.273	3.112	0.412	4.797
UNDERLYING PRESENT RATE	1.316	3.217	0.426	4.959
PROPOSED	1.273	3.112	0.412	4.797

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	4.648
IND. RATE				4.648	MINIMUM PREMIUM	
MAN. RATE	6.47	5.53	4.89	+ 4.648	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	278	2,169	0.780			0	0	0	0	0	0
TOTAL	278	2,169	0.780			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	2,169
TOTAL	0	0	0	0	0	0	0	0	0	0	2,169
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	1,885
TOTAL	0	0	0	0	0	0	0	0	0	0	1,885
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,885	
IBNR + FREQUENCY ADJUSTMENT	(1,444)	(1,163)	3	
TOTAL LOSSES	0	0	1,888	
EXPECTED LOSSES	3,189	3,466	292	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.679	0.679
INDICATED (POST-TEST)	0.000	0.000	0.628	0.628
PRESENT ON RATE LEVEL	1.114	1.211	0.102	2.427
DERIVED BY FORMULA	1.114	1.211	0.102	2.427
UNDERLYING PRESENT RATE	1.147	1.247	0.105	2.499
PROPOSED	1.114	1.211	0.102	2.427

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.984
IND. RATE				2.984	MINIMUM PREMIUM	
MAN. RATE	3.28	2.87	2.93	+ 2.984	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	494	0	0.000			0	0	0	0	0	0
2022	164	0	0.000			0	0	0	0	0	0
TOTAL	658	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(3,641)	(6,255)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	7,612	15,460	654	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	1.125	2.284	0.097	3.506
DERIVED BY FORMULA	1.125	2.284	0.097	3.506
UNDERLYING PRESENT RATE	1.157	2.349	0.099	3.606
PROPOSED	1.125	2.284	0.097	3.506

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.464
IND. RATE				3.464	MINIMUM PREMIUM	
MAN. RATE	5.16	4.31	3.73	+ 3.464	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	353	16,662	4.720			0	0	0	0	1	1
2022	2,636	334,162	12.677			0	0	0	1	4	5
TOTAL	2,989	350,824	11.737			0	0	0	1	5	6
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	15,304	0	0	0	0	0	1,358
2022	0	0	0	120,804	89,084	0	0	0	25,462	98,812	0
TOTAL	0	0	0	120,804	104,388	0	0	0	25,462	98,812	1,358
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	9	27	7,378	5,647	14,046	0	0	0	0	0	1,180
2022	150	754	144,287	136,556	95,686	200	1,818	35,498	40,616	79,551	0
TOTAL	158	781	151,665	142,203	109,731	200	1,818	35,498	40,616	79,551	1,180
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	190,120	372,101	1,180	
IBNR + FREQUENCY ADJUSTMENT	(22,128)	(48,568)	79	
TOTAL LOSSES	167,993	323,533	1,260	
EXPECTED LOSSES	48,431	140,223	8,976	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	5.620	10.824	0.042	16.487
INDICATED (POST-TEST)	5.201	10.017	0.039	15.257
PRESENT ON RATE LEVEL	1.567	4.538	0.291	6.396
DERIVED BY FORMULA	1.567	4.593	0.288	6.449
UNDERLYING PRESENT RATE	1.620	4.691	0.300	6.612
PROPOSED	1.567	4.593	0.288	6.449

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	6.247
IND. RATE				6.247	MINIMUM PREMIUM	
MAN. RATE	8.63	7.41	6.52	+ 6.247	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	73	0	0.000			0	0	0	0	0	0
2022	137	0	0.000			0	0	0	0	0	0
TOTAL	210	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(615)	(2,398)		4
TOTAL LOSSES	0	0	4	
EXPECTED LOSSES	1,323	6,527	576	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.612	3.022	0.266	3.901
DERIVED BY FORMULA	0.612	3.022	0.266	3.901
UNDERLYING PRESENT RATE	0.630	3.108	0.274	4.012
PROPOSED	0.612	3.022	0.266	3.901

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.854
IND. RATE				3.854	MINIMUM PREMIUM	
MAN. RATE	5.16	4.34	4.15	+ 3.854	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	3,515	10,341	0.294			0	0	0	0	1	1
2022	11,843	220,104	1.859			0	0	0	0	5	5
TOTAL	15,358	230,445	1.500			0	0	0	0	6	6
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	6,025	0	0	0	0	3,232	1,084
2022	0	0	0	0	113,982	0	0	0	0	95,100	11,022
TOTAL	0	0	0	0	120,007	0	0	0	0	98,332	12,106
OD	0	0	0	0	0	0	0	0	0	0	285

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	3	11	2,905	2,223	5,530	4	42	692	754	2,529	942
2022	64	203	54,951	42,057	104,609	123	1,250	20,362	22,190	74,415	9,578
TOTAL	67	214	57,856	44,280	110,138	127	1,292	21,054	22,944	76,944	10,520
OD	0	0	0	0	0	0	0	0	0	0	248

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	80,609	254,306	10,768	
IBNR + FREQUENCY ADJUSTMENT	(101,814)	(272,057)	180	
TOTAL LOSSES	0	0	10,948	
EXPECTED LOSSES	221,028	763,012	22,558	
CREDIBILITY	0.000	0.020	0.020	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.070	0.070
INDICATED (POST-TEST)	0.000	0.000	0.064	0.064
PRESENT ON RATE LEVEL	1.399	4.831	0.143	6.373
DERIVED BY FORMULA	1.399	4.734	0.141	6.274
UNDERLYING PRESENT RATE	1.439	4.968	0.147	6.554
PROPOSED	1.399	4.734	0.141	6.274

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	6.199
IND. RATE				6.199	MINIMUM PREMIUM	
MAN. RATE	5.95	6.53	6.78	+ 6.199	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,522	95,497	6.274			0	0	0	0	1	1
2022	2,398	11,413	0.476			0	0	0	0	1	1
TOTAL	3,920	106,910	2.727			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	59,281	0	0	0	0	35,541	675
2022	0	0	0	0	10,531	0	0	0	0	623	259
TOTAL	0	0	0	0	69,812	0	0	0	0	36,164	934
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	33	106	28,580	21,873	54,406	46	467	7,610	8,293	27,811	587
2022	6	19	5,077	3,886	9,665	1	8	133	145	487	225
TOTAL	39	124	33,657	25,759	64,071	47	475	7,743	8,438	28,298	812
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	42,085	126,566	812	
IBNR + FREQUENCY ADJUSTMENT	(21,821)	(38,043)	36	
TOTAL LOSSES	20,263	88,523	847	
EXPECTED LOSSES	46,825	102,481	5,332	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.517	2.258	0.022	2.797
INDICATED (POST-TEST)	0.478	2.090	0.020	2.588
PRESENT ON RATE LEVEL	1.156	2.529	0.132	3.816
DERIVED BY FORMULA	1.156	2.525	0.130	3.811
UNDERLYING PRESENT RATE	1.195	2.614	0.136	3.945
PROPOSED	1.156	2.525	0.130	3.811

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.692
IND. RATE				3.692	MINIMUM PREMIUM	
MAN. RATE	5.16	4.38	3.89	+ 3.692	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	23,464	97,086	0.414			0	0	0	1	7	8
2022	12,081	548,265	4.538			0	0	1	0	9	10
TOTAL	35,545	645,351	1.816			0	0	1	1	16	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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	22,722	41,457	0	0	0	400	31,628	879
2022	0	0	168,058	0	218,367	0	0	13,639	0	144,333	3,868
TOTAL	0	0	168,058	22,722	259,824	0	0	13,639	400	175,961	4,747
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	42	186	39,047	34,799	40,667	42	424	6,997	7,656	24,784	764
2022	317	1,841	272,901	98,887	210,120	306	3,251	46,004	35,300	113,535	3,361
TOTAL	359	2,027	311,949	133,686	250,788	348	3,675	53,001	42,955	138,319	4,125
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	371,359	565,748	4,125	
IBNR + FREQUENCY ADJUSTMENT	(301,982)	(528,201)	172	
TOTAL LOSSES	69,377	37,546	4,298	
EXPECTED LOSSES	635,469	1,333,064	38,170	
CREDIBILITY	0.010	0.030	0.040	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.195	0.106	0.012	0.313
INDICATED (POST-TEST)	0.181	0.098	0.011	0.290
PRESENT ON RATE LEVEL	1.738	3.646	0.104	5.489
DERIVED BY FORMULA	1.723	3.540	0.101	5.363
UNDERLYING PRESENT RATE	1.788	3.750	0.107	5.646
PROPOSED	1.723	3.540	0.101	5.363

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	5.299
IND. RATE				5.299	MINIMUM PREMIUM	
MAN. RATE	6.67	6.41	5.84	+ 5.299	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	53	0	0.000			0	0	0	0	0	0
2022	305	0	0.000			0	0	0	0	0	0
TOTAL	358	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(3,079)	(4,778)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	6,724	13,686	319	
CREDIBILITY	0.000	0.000	0.000	

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	1.826	3.717	0.087	5.630
DERIVED BY FORMULA	1.826	3.717	0.087	5.630
UNDERLYING PRESENT RATE	1.878	3.823	0.089	5.791
PROPOSED	1.826	3.717	0.087	5.630

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	5.563
IND. RATE				5.563	MINIMUM PREMIUM	
MAN. RATE	7.16	6.46	5.99	+ 5.563	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	127,947	6,396,971	5,000			0	0	4	32	94	130
2019	141,284	6,663,889	4,717			0	0	3	32	98	133
2020	170,653	6,393,815	3,747			0	0	1	30	130	161
2021	205,511	5,021,368	2,443			1	0	0	10	84	95
2022	200,564	3,675,955	1,833			0	0	1	9	77	87
TOTAL	845,959	28,151,998	3,328			1	0	9	113	483	606
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
2018	0	0	687,984	1,329,628	1,465,711	0	0	492,708	681,355	1,089,018	650,567
2019	0	0	467,514	1,737,055	1,388,486	0	0	87,808	1,490,502	883,829	608,695
2020	0	0	250,270	1,790,072	1,977,899	0	0	46,131	875,628	1,110,036	343,779
2021	4,279	0	0	549,717	1,990,500	62	0	0	938,906	1,212,701	325,203
2022	0	0	216,667	500,028	1,303,645	0	0	227,731	224,607	933,788	269,489
TOTAL	4,279	0	1,622,435	5,906,500	8,126,241	62	0	854,378	4,210,998	5,229,372	2,197,733
OD	0	0	0	67,478	2,008	0	0	0	10,888	592	1,114

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	2,718	15,111	2,508,225	1,757,012	1,538,224	7,692	77,152	1,162,438	782,631	933,337	565,343
2019	2,756	15,077	2,592,870	2,054,187	1,501,584	6,174	50,755	1,125,958	1,244,641	825,998	528,956
2020	2,876	14,510	2,704,817	2,293,495	2,036,088	4,342	37,039	781,930	868,397	947,320	298,744
2021	6,274	6,253	1,420,769	1,206,269	1,890,193	4,305	35,097	788,477	930,506	1,031,186	282,601
2022	1,393	6,659	1,264,061	933,801	1,266,609	3,852	39,472	578,574	399,879	760,296	234,186
TOTAL	16,017	57,610	10,490,741	8,244,764	8,232,699	26,365	239,515	4,437,377	4,226,053	4,498,136	1,909,830
OD	57	336	57,573	58,657	9,622	32	230	6,259	7,647	1,417	968

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	15,332,113	25,278,997	1,910,798	
IBNR + FREQUENCY ADJUSTMENT	(3,912,947)	(6,974,229)	6,405	
TOTAL LOSSES	11,419,167	18,304,768	1,917,203	
EXPECTED LOSSES	7,683,094	17,868,040	2,158,616	
CREDIBILITY	0.070	0.240	0.300	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.342	2.155	0.227	3.723
INDICATED (POST-TEST)	1.242	1.994	0.210	3.446
PRESENT ON RATE LEVEL	0.879	2.043	0.247	3.169
DERIVED BY FORMULA	0.904	2.031	0.236	3.171
UNDERLYING PRESENT RATE	0.908	2.112	0.255	3.276
PROPOSED	0.904	2.031	0.236	3.171

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.072
IND. RATE				3.072	MINIMUM PREMIUM	
MAN. RATE	4.25	3.70	3.23	+ 3.072	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	3,029	586	0.019			0	0	0	0	0	0
2022	2,273	698	0.031			0	0	0	0	0	0
TOTAL	5,302	1,284	0.024			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	586
2022	0	0	0	0	0	0	0	0	0	0	698
TOTAL	0	0	0	0	0	0	0	0	0	0	1,284
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	509
2022	0	0	0	0	0	0	0	0	0	0	607
TOTAL	0	0	0	0	0	0	0	0	0	0	1,116
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,116	
IBNR + FREQUENCY ADJUSTMENT	(13,277)	(26,618)	37	
TOTAL LOSSES	0	0	1,153	
EXPECTED LOSSES	28,116	68,593	7,063	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.022	0.022
INDICATED (POST-TEST)	0.000	0.000	0.020	0.020
PRESENT ON RATE LEVEL	0.513	1.252	0.129	1.893
DERIVED BY FORMULA	0.513	1.239	0.128	1.880
UNDERLYING PRESENT RATE	0.530	1.294	0.133	1.957
PROPOSED	0.513	1.239	0.128	1.880

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.821
IND. RATE				1.821	MINIMUM PREMIUM	
MAN. RATE	2.27	2.08	1.93	+ 1.821	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,132	15,700	1.387			0	0	0	0	2	2
2022	2,331	235,909	10.121			0	0	0	0	1	1
TOTAL	3,463	251,609	7.266			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	9,140	0	0	0	0	2,951	3,609
2022	0	0	0	0	46,849	0	0	0	0	187,526	1,534
TOTAL	0	0	0	0	55,989	0	0	0	0	190,477	5,143
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	5	16	4,406	3,372	8,388	4	39	632	689	2,309	3,136
2022	26	83	22,586	17,286	42,996	242	2,464	40,151	43,755	146,738	1,333
TOTAL	31	100	26,993	20,659	51,385	246	2,503	40,783	44,444	149,047	4,469
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	70,655	265,535	4,469	
IBNR + FREQUENCY ADJUSTMENT	(8,656)	(21,783)	31	
TOTAL LOSSES	61,999	243,752	4,500	
EXPECTED LOSSES	18,657	59,586	4,285	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.790	7.039	0.130	8.959
INDICATED (POST-TEST)	1.657	6.514	0.120	8.291
PRESENT ON RATE LEVEL	0.521	1.665	0.120	2.305
DERIVED BY FORMULA	0.521	1.713	0.120	2.354
UNDERLYING PRESENT RATE	0.539	1.721	0.124	2.383
PROPOSED	0.521	1.713	0.120	2.354

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.280
IND. RATE				2.280	MINIMUM PREMIUM	
MAN. RATE	2.98	2.70	2.35	+ 2.280	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	62	0	0.000			0	0	0	0	0	0
2022	167	158	0.095			0	0	0	0	0	0
TOTAL	229	158	0.069			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	158
TOTAL	0	0	0	0	0	0	0	0	0	0	158
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	137
TOTAL	0	0	0	0	0	0	0	0	0	0	137
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	137	
IBNR + FREQUENCY ADJUSTMENT	(343)	(977)	2	
TOTAL LOSSES	0	0	139	
EXPECTED LOSSES	743	2,712	214	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.061	0.061
INDICATED (POST-TEST)	0.000	0.000	0.056	0.056
PRESENT ON RATE LEVEL	0.314	1.145	0.091	1.550
DERIVED BY FORMULA	0.314	1.145	0.091	1.550
UNDERLYING PRESENT RATE	0.325	1.184	0.094	1.602
PROPOSED	0.314	1.145	0.091	1.550

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.502
IND. RATE				1.502	MINIMUM PREMIUM	
MAN. RATE	2.08	1.70	1.58	+ 1.502	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	4,633	0	0.000			0	0	0	0	0	0
2022	103	0	0.000			0	0	0	0	0	0
TOTAL	4,736	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(20,870)	(71,931)	23	
TOTAL LOSSES	0	0	23	
EXPECTED LOSSES	42,946	169,051	11,881	
CREDIBILITY	0.000	0.010	0.010	

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	0.882	3.471	0.244	4.596
DERIVED BY FORMULA	0.882	3.436	0.241	4.559
UNDERLYING PRESENT RATE	0.907	3.569	0.251	4.727
PROPOSED	0.882	3.436	0.241	4.559

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	4.504
IND. RATE				4.504	MINIMUM PREMIUM	
MAN. RATE	5.64	5.21	4.89	+ 4.504	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	2,041	113,108	5.542			0	0	0	2	0	2
2022	1,759	879	0.050			0	0	0	0	0	0
TOTAL	3,800	113,987	3.000			0	0	0	2	0	2
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	73,413	0	0	0	0	34,152	0	5,543
2022	0	0	0	0	0	0	0	0	0	0	879
TOTAL	0	0	0	73,413	0	0	0	0	34,152	0	6,422
OD	0	0	0	0	0	0	0	0	0	0	483

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	61	362	61,584	63,011	8,464	98	697	19,236	23,554	2,992	4,817
2022	0	0	0	0	0	0	0	0	0	0	764
TOTAL	61	362	61,584	63,011	8,464	98	697	19,236	23,554	2,992	5,581
OD	0	0	0	0	0	0	0	0	0	0	420

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	82,037	98,020	6,000	
IBNR + FREQUENCY ADJUSTMENT	(3,844)	(10,924)	15	
TOTAL LOSSES	78,193	87,097	6,016	
EXPECTED LOSSES	8,160	28,380	2,767	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.058	2.292	0.147	4.497
INDICATED (POST-TEST)	1.904	2.121	0.136	4.162
PRESENT ON RATE LEVEL	0.208	0.722	0.070	1.001
DERIVED BY FORMULA	0.208	0.736	0.071	1.015
UNDERLYING PRESENT RATE	0.215	0.747	0.073	1.034
PROPOSED	0.208	0.736	0.071	1.015

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.984
IND. RATE				0.984	MINIMUM PREMIUM	
MAN. RATE	1.38	1.14	1.02	+ 0.984	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	2	0	0.000			0	0	0	0	0	0
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	2	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1)	(3)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	2	7	1	
CREDIBILITY	0.000	0.000	0.000	

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	0.113	0.358	0.029	0.500
DERIVED BY FORMULA	0.113	0.358	0.029	0.500
UNDERLYING PRESENT RATE	0.114	0.364	0.030	0.508
PROPOSED	0.113	0.358	0.029	0.500

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.473
IND. RATE				0.473	MINIMUM PREMIUM	
MAN. RATE	0.38	0.45	0.52	+ 0.473	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	173	0	0.000			0	0	0	0	0	0
2022	37	0	0.000			0	0	0	0	0	0
TOTAL	210	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(499)	(1,546)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	1,037	3,759	443	
CREDIBILITY	0.000	0.000	0.000	

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	0.478	1.732	0.204	2.413
DERIVED BY FORMULA	0.478	1.732	0.204	2.413
UNDERLYING PRESENT RATE	0.494	1.790	0.211	2.495
PROPOSED	0.478	1.732	0.204	2.413

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.338
IND. RATE				2.338	MINIMUM PREMIUM	
MAN. RATE	2.97	2.69	2.46	+ 2.338	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	524	1,194	0.228			0	0	0	0	0	0
2022	799	20,220	2.531			0	0	0	0	1	1
TOTAL	1,323	21,414	1.619			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	1,194
2022	0	0	0	0	17,500	0	0	0	0	2,720	0
TOTAL	0	0	0	0	17,500	0	0	0	0	2,720	1,194
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	1,038
2022	10	31	8,437	6,457	16,061	4	36	582	635	2,128	0
TOTAL	10	31	8,437	6,457	16,061	4	36	582	635	2,128	1,038
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	9,099	25,281	1,038	
IBNR + FREQUENCY ADJUSTMENT	(8,405)	(17,000)	28	
TOTAL LOSSES	695	8,281	1,066	
EXPECTED LOSSES	18,025	45,707	4,290	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.053	0.626	0.081	0.759
INDICATED (POST-TEST)	0.049	0.579	0.075	0.702
PRESENT ON RATE LEVEL	1.318	3.342	0.314	4.974
DERIVED BY FORMULA	1.318	3.342	0.314	4.974
UNDERLYING PRESENT RATE	1.362	3.455	0.324	5.141
PROPOSED	1.318	3.342	0.314	4.974

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	4.819
IND. RATE				4.819	MINIMUM PREMIUM	
MAN. RATE	6.19	5.46	5.07	+ 4.819	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	64	0	0.000			0	0	0	0	0	0
2022	93	0	0.000			0	0	0	0	0	0
TOTAL	157	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(451)	(1,405)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	966	3,768	329	
CREDIBILITY	0.000	0.000	0.000	

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	0.595	2.322	0.203	3.120
DERIVED BY FORMULA	0.595	2.322	0.203	3.120
UNDERLYING PRESENT RATE	0.615	2.400	0.210	3.225
PROPOSED	0.595	2.322	0.203	3.120

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.022
IND. RATE				3.022	MINIMUM PREMIUM	
MAN. RATE	4.15	3.59	3.18	+ 3.022	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	6,316	391,713	6,202			0	0	0	1	8	9
2022	8,878	370,139	4,169			0	0	0	0	11	11
TOTAL	15,194	761,852	5,014			0	0	0	1	19	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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	128,383	114,095	0	0	0	56,128	83,500	9,607
2022	0	0	0	0	249,839	0	0	0	0	106,364	13,936
TOTAL	0	0	0	128,383	363,934	0	0	0	56,128	189,864	23,543
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	170	836	162,702	152,290	119,514	268	2,243	49,492	58,193	70,255	8,348
2022	139	445	120,448	92,184	229,294	137	1,398	22,774	24,818	83,229	12,110
TOTAL	309	1,281	283,151	244,474	348,808	405	3,640	72,265	83,011	153,485	20,459
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	361,052	829,778	20,459	
IBNR + FREQUENCY ADJUSTMENT	(57,639)	(142,149)	180	
TOTAL LOSSES	303,413	687,629	20,639	
EXPECTED LOSSES	123,436	380,339	27,809	
CREDIBILITY	0.000	0.020	0.020	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.997	4.526	0.136	6.658
INDICATED (POST-TEST)	1.848	4.188	0.126	6.162
PRESENT ON RATE LEVEL	0.786	2.422	0.177	3.385
DERIVED BY FORMULA	0.786	2.457	0.176	3.419
UNDERLYING PRESENT RATE	0.812	2.503	0.183	3.499
PROPOSED	0.786	2.457	0.176	3.419

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.312
IND. RATE				3.312	MINIMUM PREMIUM	
MAN. RATE	4.01	3.79	3.45	+ 3.312	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	5,620	11,187	0.199			0	0	0	0	0	0
2022	9,169	219,025	2.389			0	0	0	0	5	5
TOTAL	14,789	230,212	1.557			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	11,187
2022	0	0	0	0	132,142	0	0	0	0	58,524	28,359
TOTAL	0	0	0	0	132,142	0	0	0	0	58,524	39,546
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	9,722
2022	74	235	63,706	48,757	121,276	76	769	12,531	13,655	45,795	24,644
TOTAL	74	235	63,706	48,757	121,276	76	769	12,531	13,655	45,795	34,365
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	77,390	229,483	34,365	
IBNR + FREQUENCY ADJUSTMENT	(66,706)	(108,237)	210	
TOTAL LOSSES	10,685	121,246	34,575	
EXPECTED LOSSES	143,224	292,168	31,031	
CREDIBILITY	0.000	0.020	0.020	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.072	0.820	0.234	1.126
INDICATED (POST-TEST)	0.067	0.759	0.216	1.042
PRESENT ON RATE LEVEL	0.937	1.911	0.203	3.051
DERIVED BY FORMULA	0.937	1.888	0.203	3.028
UNDERLYING PRESENT RATE	0.968	1.976	0.210	3.154
PROPOSED	0.937	1.888	0.203	3.028

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.934
IND. RATE				2.934	MINIMUM PREMIUM	
MAN. RATE	3.72	3.30	3.11	+ 2.934	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	248	0	0.000			0	0	0	0	0	0
2022	1,320	51,052	3.868			0	0	0	0	1	1
TOTAL	1,568	51,052	3.256			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	30,000	0	0	0	0	20,000	1,052
TOTAL	0	0	0	0	30,000	0	0	0	0	20,000	1,052
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	17	53	14,463	11,069	27,533	26	263	4,282	4,667	15,650	914
TOTAL	17	53	14,463	11,069	27,533	26	263	4,282	4,667	15,650	914
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,104	58,919	914	
IBNR + FREQUENCY ADJUSTMENT	(9,133)	(14,116)	33	
TOTAL LOSSES	9,971	44,803	947	
EXPECTED LOSSES	19,930	40,324	3,827	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.636	2.857	0.060	3.554
INDICATED (POST-TEST)	0.588	2.644	0.056	3.289
PRESENT ON RATE LEVEL	1.230	2.488	0.236	3.954
DERIVED BY FORMULA	1.230	2.488	0.236	3.954
UNDERLYING PRESENT RATE	1.271	2.572	0.244	4.087
PROPOSED	1.230	2.488	0.236	3.954

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.830
IND. RATE				3.830	MINIMUM PREMIUM	
MAN. RATE	5.19	4.45	4.03	+ 3.830	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	103	0	0.000			0	0	0	0	0	0
2022	369	362	0.098			0	0	0	0	0	0
TOTAL	472	362	0.077			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	362
TOTAL	0	0	0	0	0	0	0	0	0	0	362
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	315
TOTAL	0	0	0	0	0	0	0	0	0	0	315
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	315	
IBNR + FREQUENCY ADJUSTMENT	(2,861)	(4,340)	9	
TOTAL LOSSES	0	0	324	
EXPECTED LOSSES	6,215	12,205	1,157	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.069	0.069
INDICATED (POST-TEST)	0.000	0.000	0.064	0.064
PRESENT ON RATE LEVEL	1.274	2.501	0.237	4.012
DERIVED BY FORMULA	1.274	2.501	0.237	4.012
UNDERLYING PRESENT RATE	1.317	2.586	0.245	4.148
PROPOSED	1.274	2.501	0.237	4.012

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.887
IND. RATE				3.887	MINIMUM PREMIUM	
MAN. RATE	5.41	4.62	4.09	+ 3.887	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	48	0	0.000			0	0	0	0	0	0
TOTAL	48	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(392)	(315)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	865	939	80	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	1.743	1.893	0.160	3.797
DERIVED BY FORMULA	1.743	1.893	0.160	3.797
UNDERLYING PRESENT RATE	1.802	1.957	0.166	3.925
PROPOSED	1.743	1.893	0.160	3.797

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.678
IND. RATE				3.678	MINIMUM PREMIUM	
MAN. RATE	4.92	4.20	3.87	+ 3.678	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	4,454	25,662	0.576			0	0	0	0	1	1
2022	1,443	544,102	37.706			0	0	0	1	3	4
TOTAL	5,897	569,764	9.662			0	0	0	1	4	5
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	16,783	0	0	0	0	5,181	3,698
2022	0	0	0	107,299	59,014	0	0	0	77,975	295,959	3,855
TOTAL	0	0	0	107,299	75,797	0	0	0	77,975	301,140	7,553
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	9	30	8,091	6,193	15,403	7	68	1,109	1,209	4,054	3,214
2022	122	634	118,461	113,870	66,532	605	5,480	107,286	122,834	238,417	3,350
TOTAL	131	664	126,552	120,062	81,935	611	5,548	108,396	124,043	242,472	6,564
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	241,902	568,511	6,564	
IBNR + FREQUENCY ADJUSTMENT	(43,763)	(78,484)	61	
TOTAL LOSSES	198,139	490,027	6,624	
EXPECTED LOSSES	91,473	193,794	16,132	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	3.360	8.310	0.112	11.782
INDICATED (POST-TEST)	3.109	7.690	0.104	10.903
PRESENT ON RATE LEVEL	1.501	3.179	0.265	4.944
DERIVED BY FORMULA	1.501	3.224	0.263	4.988
UNDERLYING PRESENT RATE	1.551	3.286	0.274	5.111
PROPOSED	1.501	3.224	0.263	4.988

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	4.832
IND. RATE				4.832	MINIMUM PREMIUM	
MAN. RATE	5.97	5.36	5.04	+ 4.832	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	2,729	0	0.000			0	0	0	0	0	0
2022	12,556	9,477	0.075			0	0	0	0	0	0
TOTAL	15,285	9,477	0.062			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	9,477
TOTAL	0	0	0	0	0	0	0	0	0	0	9,477
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	8,236
TOTAL	0	0	0	0	0	0	0	0	0	0	8,236
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	8,236	
IBNR + FREQUENCY ADJUSTMENT	(58,793)	(158,440)	388	
TOTAL LOSSES	0	0	8,624	
EXPECTED LOSSES	128,108	450,208	46,355	
CREDIBILITY	0.000	0.020	0.020	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.056	0.056
INDICATED (POST-TEST)	0.000	0.000	0.052	0.052
PRESENT ON RATE LEVEL	0.811	2.849	0.293	3.954
DERIVED BY FORMULA	0.811	2.792	0.289	3.892
UNDERLYING PRESENT RATE	0.838	2.945	0.303	4.087
PROPOSED	0.811	2.792	0.289	3.892

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.770
IND. RATE				3.770	MINIMUM PREMIUM	
MAN. RATE	4.70	4.41	4.03	+ 3.770	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	2,416	2,051	0.085			0	0	0	0	0	0
2022	3,727	246,113	6.604			0	0	0	0	3	3
TOTAL	6,143	248,164	4.040			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	2,051
2022	0	0	0	0	177,787	0	0	0	0	68,326	0
TOTAL	0	0	0	0	177,787	0	0	0	0	68,326	2,051
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	1,782
2022	99	316	85,712	65,599	163,167	88	898	14,629	15,942	53,465	0
TOTAL	99	316	85,712	65,599	163,167	88	898	14,629	15,942	53,465	1,782
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	101,743	298,173	1,782	
IBNR + FREQUENCY ADJUSTMENT	(25,955)	(60,739)	76	
TOTAL LOSSES	75,787	237,435	1,858	
EXPECTED LOSSES	55,675	163,415	11,406	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.234	3.865	0.030	5.129
INDICATED (POST-TEST)	1.142	3.577	0.028	4.746
PRESENT ON RATE LEVEL	0.877	2.573	0.180	3.630
DERIVED BY FORMULA	0.877	2.583	0.178	3.638
UNDERLYING PRESENT RATE	0.906	2.660	0.186	3.752
PROPOSED	0.877	2.583	0.178	3.638

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.525
IND. RATE				3.525	MINIMUM PREMIUM	
MAN. RATE	4.88	4.06	3.70	+ 3.525	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	24	0	0.000			0	0	0	0	0	0
2022	12	0	0.000			0	0	0	0	0	0
TOTAL	36	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(157)	(422)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	331	1,064	76	
CREDIBILITY	0.000	0.000	0.000	

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	0.889	2.860	0.204	3.954
DERIVED BY FORMULA	0.889	2.860	0.204	3.954
UNDERLYING PRESENT RATE	0.919	2.957	0.211	4.087
PROPOSED	0.889	2.860	0.204	3.954

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.830
IND. RATE				3.830	MINIMUM PREMIUM	
MAN. RATE	5.41	4.61	4.03	+ 3.830	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	278	47,217	16.985			0	0	0	0	1	1
2022	180	0	0.000			0	0	0	0	0	0
TOTAL	458	47,217	10.309			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	35,184	0	0	0	0	12,033	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	35,184	0	0	0	0	12,033	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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	20	63	16,962	12,982	32,291	16	158	2,576	2,808	9,416	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	20	63	16,962	12,982	32,291	16	158	2,576	2,808	9,416	0
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	19,795	57,496	0	
IBNR + FREQUENCY ADJUSTMENT	(279)	(1,175)	2	
TOTAL LOSSES	19,516	56,321	2	
EXPECTED LOSSES	589	3,003	310	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	4.261	12.297	0.000	16.559
INDICATED (POST-TEST)	3.943	11.380	0.000	15.323
PRESENT ON RATE LEVEL	0.124	0.634	0.065	0.824
DERIVED BY FORMULA	0.124	0.634	0.065	0.824
UNDERLYING PRESENT RATE	0.129	0.656	0.068	0.852
PROPOSED	0.124	0.634	0.065	0.824

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.798
IND. RATE				0.798	MINIMUM PREMIUM	
MAN. RATE	1.05	0.99	0.84	+ 0.798	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,424	2,096	0.147			0	0	0	0	0	0
2022	1,569	49,946	3.183			0	0	0	0	2	2
TOTAL	2,993	52,042	1.739			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	2,096
2022	0	0	0	0	15,751	0	0	0	0	32,215	1,980
TOTAL	0	0	0	0	15,751	0	0	0	0	32,215	4,076
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	1,821
2022	9	28	7,594	5,812	14,456	42	423	6,898	7,517	25,208	1,721
TOTAL	9	28	7,594	5,812	14,456	42	423	6,898	7,517	25,208	3,542
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	14,993	52,992	3,542	
IBNR + FREQUENCY ADJUSTMENT	(6,827)	(15,252)	28	
TOTAL LOSSES	8,166	37,740	3,570	
EXPECTED LOSSES	14,556	40,214	4,720	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.273	1.261	0.119	1.653
INDICATED (POST-TEST)	0.252	1.167	0.110	1.530
PRESENT ON RATE LEVEL	0.470	1.300	0.153	1.923
DERIVED BY FORMULA	0.470	1.298	0.152	1.921
UNDERLYING PRESENT RATE	0.486	1.344	0.158	1.988
PROPOSED	0.470	1.298	0.152	1.921

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.861
IND. RATE				1.861	MINIMUM PREMIUM	
MAN. RATE	2.33	2.14	1.96	+ 1.861	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,407	5,770	0.410			0	0	0	0	1	1
2022	4,541	59,088	1.301			0	0	0	0	3	3
TOTAL	5,948	64,858	1.090			0	0	0	0	4	4
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	1,579	0	0	0	0	150	4,041
2022	0	0	0	0	44,382	0	0	0	0	11,752	2,954
TOTAL	0	0	0	0	45,961	0	0	0	0	11,902	6,995
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	1	3	761	583	1,449	0	2	32	35	117	3,512
2022	25	79	21,397	16,376	40,732	15	154	2,516	2,742	9,196	2,567
TOTAL	26	82	22,158	16,958	42,182	15	156	2,548	2,777	9,313	6,079
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	24,986	71,230	6,079	
IBNR + FREQUENCY ADJUSTMENT	(8,897)	(21,865)	69	
TOTAL LOSSES	16,088	49,365	6,148	
EXPECTED LOSSES	19,305	61,201	8,765	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.270	0.830	0.103	1.204
INDICATED (POST-TEST)	0.250	0.768	0.096	1.114
PRESENT ON RATE LEVEL	0.314	0.995	0.143	1.452
DERIVED BY FORMULA	0.314	0.993	0.142	1.449
UNDERLYING PRESENT RATE	0.325	1.029	0.147	1.501
PROPOSED	0.314	0.993	0.142	1.449

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.404
IND. RATE				1.404	MINIMUM PREMIUM	
MAN. RATE	1.75	1.63	1.48	+ 1.404	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	12	0	0.000			0	0	0	0	0	0
2022	34	0	0.000			0	0	0	0	0	0
TOTAL	46	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(40)	(99)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	87	275	34	
CREDIBILITY	0.000	0.000	0.000	

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	0.186	0.587	0.072	0.845
DERIVED BY FORMULA	0.186	0.587	0.072	0.845
UNDERLYING PRESENT RATE	0.189	0.597	0.073	0.860
PROPOSED	0.186	0.587	0.072	0.845

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.801
IND. RATE				0.801	MINIMUM PREMIUM	
MAN. RATE	1.08	0.95	0.88	+ 0.801	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	42	0	0.000			0	0	0	0	0	0
2022	48	0	0.000			0	0	0	0	0	0
TOTAL	90	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(35)	(108)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	74	286	53	
CREDIBILITY	0.000	0.000	0.000	

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	0.081	0.312	0.058	0.452
DERIVED BY FORMULA	0.081	0.312	0.058	0.452
UNDERLYING PRESENT RATE	0.082	0.318	0.059	0.459
PROPOSED	0.081	0.312	0.058	0.452

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.428
IND. RATE				0.428	MINIMUM PREMIUM	
MAN. RATE	0.67	0.57	0.47	+ 0.428	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	431	0	0.000			0	0	0	0	0	0
2022	3,531	0	0.000			0	0	0	0	0	0
TOTAL	3,962	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(3,025)	(20,864)	37	
TOTAL LOSSES	0	0	37	
EXPECTED LOSSES	6,625	60,388	4,197	
CREDIBILITY	0.000	0.010	0.010	

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	0.164	1.499	0.104	1.768
DERIVED BY FORMULA	0.164	1.484	0.103	1.752
UNDERLYING PRESENT RATE	0.167	1.524	0.106	1.797
PROPOSED	0.164	1.484	0.103	1.752

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.660
IND. RATE				1.660	MINIMUM PREMIUM	
MAN. RATE	2.13	1.96	1.84	+ 1.660	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	373	0	0.000			0	0	0	0	0	0
2022	489	728	0.149			0	0	0	0	0	0
TOTAL	862	728	0.084			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	
2018	0	0	0	0	0	0	0	0	0	0	0	
2019	0	0	0	0	0	0	0	0	0	0	0	
2020	0	0	0	0	0	0	0	0	0	0	0	
2021	0	0	0	0	0	0	0	0	0	0	0	
2022	0	0	0	0	0	0	0	0	0	0	728	
TOTAL	0	0	0	0	0	0	0	0	0	0	728	
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	
2018	0	0	0	0	0	0	0	0	0	0	0	
2019	0	0	0	0	0	0	0	0	0	0	0	
2020	0	0	0	0	0	0	0	0	0	0	0	
2021	0	0	0	0	0	0	0	0	0	0	0	
2022	0	0	0	0	0	0	0	0	0	0	633	
TOTAL	0	0	0	0	0	0	0	0	0	0	633	
OD	0	0	0	0	0	0	0	0	0	0	0	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	633	
IBNR + FREQUENCY ADJUSTMENT	(870)	(3,062)	4	
TOTAL LOSSES	0	0	637	
EXPECTED LOSSES	1,860	8,159	674	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.074	0.074
INDICATED (POST-TEST)	0.000	0.000	0.068	0.068
PRESENT ON RATE LEVEL	0.212	0.931	0.077	1.220
DERIVED BY FORMULA	0.212	0.931	0.077	1.220
UNDERLYING PRESENT RATE	0.216	0.947	0.078	1.241
PROPOSED	0.212	0.931	0.077	1.220

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.156
IND. RATE				1.156	MINIMUM PREMIUM	
MAN. RATE	1.35	1.40	1.27	+ 1.156	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,235	0	0.000			0	0	0	0	0	0
2022	396	56,901	14.369			0	0	0	0	2	2
TOTAL	1,631	56,901	3.489			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	19,969	0	0	0	0	34,688	2,244
TOTAL	0	0	0	0	19,969	0	0	0	0	34,688	2,244
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	11	36	9,627	7,368	18,327	45	456	7,427	8,094	27,143	1,950
TOTAL	11	36	9,627	7,368	18,327	45	456	7,427	8,094	27,143	1,950
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,601	60,932	1,950	
IBNR + FREQUENCY ADJUSTMENT	(1,136)	(6,211)	8	
TOTAL LOSSES	16,465	54,721	1,958	
EXPECTED LOSSES	2,374	15,329	2,211	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.010	3.355	0.120	4.485
INDICATED (POST-TEST)	0.934	3.105	0.111	4.150
PRESENT ON RATE LEVEL	0.143	0.924	0.133	1.201
DERIVED BY FORMULA	0.143	0.924	0.133	1.201
UNDERLYING PRESENT RATE	0.146	0.940	0.136	1.221
PROPOSED	0.143	0.924	0.133	1.201

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.138
IND. RATE				1.138	MINIMUM PREMIUM	
MAN. RATE	1.35	1.28	1.25	+ 1.138	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	479	2,181	0.455			0	0	0	0	1	1
2022	352	0	0.000			0	0	0	0	0	0
TOTAL	831	2,181	0.262			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	1,721	0	0	0	0	460	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	1,721	0	0	0	0	460	0
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	1	3	830	635	1,579	1	6	98	107	360	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	1	3	830	635	1,579	1	6	98	107	360	0
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	939	2,682	0	
IBNR + FREQUENCY ADJUSTMENT	(533)	(2,325)	4	
TOTAL LOSSES	406	357	4	
EXPECTED LOSSES	1,128	5,983	726	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.049	0.043	0.000	0.092
INDICATED (POST-TEST)	0.045	0.040	0.000	0.085
PRESENT ON RATE LEVEL	0.131	0.697	0.085	0.912
DERIVED BY FORMULA	0.131	0.697	0.085	0.912
UNDERLYING PRESENT RATE	0.136	0.720	0.087	0.943
PROPOSED	0.131	0.697	0.085	0.912

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.884
IND. RATE				0.884	MINIMUM PREMIUM	
MAN. RATE	1.25	1.08	0.93	+ 0.884	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	387	0	0.000			0	0	0	0	0	0
2022	377	0	0.000			0	0	0	0	0	0
TOTAL	764	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(488)	(3,211)	6	
TOTAL LOSSES	0	0	6	
EXPECTED LOSSES	1,038	8,404	1,018	
CREDIBILITY	0.000	0.000	0.000	

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	0.131	1.064	0.129	1.324
DERIVED BY FORMULA	0.131	1.064	0.129	1.324
UNDERLYING PRESENT RATE	0.136	1.100	0.133	1.369
PROPOSED	0.131	1.064	0.129	1.324

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.283
IND. RATE				1.283	MINIMUM PREMIUM	
MAN. RATE	1.51	1.43	1.35	+ 1.283	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	2,254	0	0.000			0	0	0	0	0	0
2022	4,516	2,731	0.060			0	0	0	0	1	1
TOTAL	6,770	2,731	0.040			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	776	0	0	0	0	0	1,955
TOTAL	0	0	0	0	776	0	0	0	0	0	1,955
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	1	374	286	712	0	0	0	0	0	1,699
TOTAL	0	1	374	286	712	0	0	0	0	0	1,699
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	376	999	1,699	
IBNR + FREQUENCY ADJUSTMENT	(7,567)	(32,405)	70	
TOTAL LOSSES	0	0	1,769	
EXPECTED LOSSES	16,302	88,506	9,845	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.026	0.026
INDICATED (POST-TEST)	0.000	0.000	0.024	0.024
PRESENT ON RATE LEVEL	0.233	1.265	0.141	1.638
DERIVED BY FORMULA	0.233	1.252	0.140	1.625
UNDERLYING PRESENT RATE	0.241	1.307	0.145	1.694
PROPOSED	0.233	1.252	0.140	1.625

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.574
IND. RATE				1.574	MINIMUM PREMIUM	
MAN. RATE	2.12	1.89	1.67	+ 1.574	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	3	0	0.000			0	0	0	0	0	0
TOTAL	3	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2)	(8)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	4	24	2	
CREDIBILITY	0.000	0.000	0.000	

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	0.137	0.765	0.070	0.971
DERIVED BY FORMULA	0.137	0.765	0.070	0.971
UNDERLYING PRESENT RATE	0.142	0.790	0.072	1.004
PROPOSED	0.137	0.765	0.070	0.971

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.941
IND. RATE				0.941	MINIMUM PREMIUM	
MAN. RATE	1.19	1.12	0.99	+ 0.941	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	182	0	0.000			0	0	0	0	0	0
2022	144	0	0.000			0	0	0	0	0	0
TOTAL	326	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(63)	(193)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	133	499	100	
CREDIBILITY	0.000	0.000	0.000	

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	0.040	0.151	0.030	0.221
DERIVED BY FORMULA	0.040	0.151	0.030	0.221
UNDERLYING PRESENT RATE	0.041	0.153	0.031	0.225
PROPOSED	0.040	0.151	0.030	0.221

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.209
IND. RATE				0.209	MINIMUM PREMIUM	
MAN. RATE	0.26	0.24	0.23	+ 0.209	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	2	0	0.000			0	0	0	0	0	0
2022	41	0	0.000			0	0	0	0	0	0
TOTAL	43	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(24)	(52)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	53	153	10	
CREDIBILITY	0.000	0.000	0.000	

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	0.120	0.347	0.022	0.489
DERIVED BY FORMULA	0.120	0.347	0.022	0.489
UNDERLYING PRESENT RATE	0.123	0.357	0.023	0.503
PROPOSED	0.120	0.347	0.022	0.489

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.483
IND. RATE				0.483	MINIMUM PREMIUM	
MAN. RATE	0.38	0.45	0.52	+ 0.483	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	604	0	0.000			0	0	0	0	0	0
2022	2,203	0	0.000			0	0	0	0	0	0
TOTAL	2,807	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(151)	(790)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	328	2,225	190	
CREDIBILITY	0.000	0.010	0.010	

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	0.011	0.078	0.007	0.096
DERIVED BY FORMULA	0.011	0.077	0.007	0.095
UNDERLYING PRESENT RATE	0.012	0.079	0.007	0.098
PROPOSED	0.011	0.077	0.007	0.095

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.090
IND. RATE				0.090	MINIMUM PREMIUM	
MAN. RATE	0.13	0.14	0.10	+ 0.090	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	736	14,611	1.985			0	0	0	0	1	1
2022	5,312	4,117	0.078			0	0	0	0	1	1
TOTAL	6,048	18,728	0.310			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	10,000	0	0	0	0	802	3,809
2022	0	0	0	0	1,858	0	0	0	0	1,018	1,241
TOTAL	0	0	0	0	11,858	0	0	0	0	1,820	5,050
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	6	18	4,821	3,690	9,178	1	11	172	187	628	3,310
2022	1	3	896	686	1,705	1	13	218	238	797	1,078
TOTAL	7	21	5,717	4,375	10,883	2	24	390	425	1,424	4,388
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	6,160	17,107	4,388	
IBNR + FREQUENCY ADJUSTMENT	(19,980)	(52,684)	103	
TOTAL LOSSES	0	0	4,491	
EXPECTED LOSSES	43,719	151,959	11,627	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.074	0.074
INDICATED (POST-TEST)	0.000	0.000	0.069	0.069
PRESENT ON RATE LEVEL	0.699	2.431	0.186	3.316
DERIVED BY FORMULA	0.699	2.406	0.185	3.290
UNDERLYING PRESENT RATE	0.723	2.513	0.192	3.428
PROPOSED	0.699	2.406	0.185	3.290

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.188
IND. RATE				3.188	MINIMUM PREMIUM	
MAN. RATE	4.12	3.72	3.38	+ 3.188	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	211	198	0.094			0	0	0	0	0	0
2022	1,208	0	0.000			0	0	0	0	0	0
TOTAL	1,419	198	0.014			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	198
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	198
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	172
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	172
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	172	
IBNR + FREQUENCY ADJUSTMENT	(4,736)	(9,469)	18	
TOTAL LOSSES	0	0	190	
EXPECTED LOSSES	10,342	27,118	2,113	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.013	0.013
INDICATED (POST-TEST)	0.000	0.000	0.012	0.012
PRESENT ON RATE LEVEL	0.705	1.849	0.144	2.698
DERIVED BY FORMULA	0.705	1.849	0.144	2.698
UNDERLYING PRESENT RATE	0.729	1.911	0.149	2.789
PROPOSED	0.705	1.849	0.144	2.698

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.614
IND. RATE				2.614	MINIMUM PREMIUM	
MAN. RATE	3.93	3.19	2.75	+ 2.614	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	9,547	352,199	3.689			0	0	1	0	5	6
2022	24,797	370,646	1.495			0	0	0	0	21	21
TOTAL	34,344	722,845	2.105			0	0	1	0	26	27
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	180,409	0	109,203	0	0	0	0	56,705	5,882
2022	0	0	0	0	256,513	0	0	0	0	98,879	15,254
TOTAL	0	0	180,409	0	365,716	0	0	0	0	155,584	21,136
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	271	1,754	232,592	59,954	110,647	73	745	12,141	13,231	44,371	5,111
2022	143	457	123,666	94,647	235,419	128	1,299	21,171	23,071	77,372	13,256
TOTAL	414	2,210	356,258	154,602	346,066	201	2,044	33,312	36,302	121,744	18,367
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	394,440	658,713	18,367	
IBNR + FREQUENCY ADJUSTMENT	(192,194)	(462,540)	602	
TOTAL LOSSES	202,245	196,173	18,969	
EXPECTED LOSSES	415,739	1,281,011	79,491	
CREDIBILITY	0.010	0.030	0.040	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.589	0.571	0.055	1.215
INDICATED (POST-TEST)	0.545	0.529	0.051	1.125
PRESENT ON RATE LEVEL	1.171	3.608	0.224	5.003
DERIVED BY FORMULA	1.165	3.516	0.217	4.898
UNDERLYING PRESENT RATE	1.211	3.730	0.231	5.172
PROPOSED	1.165	3.516	0.217	4.898

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	4.745
IND. RATE				4.745	MINIMUM PREMIUM	
MAN. RATE	5.40	5.29	5.10	+ 4.745	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	7,296	11,638	0.160			0	0	0	0	1	1
2019	3,126	11,879	0.380			0	0	0	0	1	1
2020	2,882	25,211	0.875			0	0	0	0	2	2
2021	2,736	1,400	0.051			0	0	0	0	0	0
2022	5,678	0	0.000			0	0	0	0	0	0
TOTAL	21,718	50,128	0.231			0	0	0	0	4	4
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	220	0	0	0	0	487	10,931
2019	0	0	0	0	3,500	0	0	0	0	264	8,115
2020	0	0	0	0	11,907	0	0	0	0	5,216	8,088
2021	0	0	0	0	0	0	0	0	0	0	1,400
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	15,627	0	0	0	0	5,967	28,534
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
2018	0	0	106	81	202	1	6	104	114	381	9,499
2019	2	6	1,687	1,291	3,212	0	3	57	62	207	7,052
2020	7	21	5,740	4,393	10,928	7	69	1,117	1,217	4,081	7,028
2021	0	0	0	0	0	0	0	0	0	0	1,217
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	9	28	7,534	5,766	14,342	8	78	1,278	1,392	4,669	24,796
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,934	26,169	24,796	
IBNR + FREQUENCY ADJUSTMENT	(53,048)	(101,417)	82	
TOTAL LOSSES	0	0	24,878	
EXPECTED LOSSES	99,301	260,614	27,710	
CREDIBILITY	0.010	0.020	0.030	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.115	0.115
INDICATED (POST-TEST)	0.000	0.000	0.106	0.106
PRESENT ON RATE LEVEL	0.442	1.161	0.123	1.727
DERIVED BY FORMULA	0.438	1.138	0.123	1.698
UNDERLYING PRESENT RATE	0.457	1.200	0.128	1.785
PROPOSED	0.438	1.138	0.123	1.698

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.645
IND. RATE				1.645	MINIMUM PREMIUM	
MAN. RATE	2.13	1.93	1.76	+ 1.645	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	117	0	0.000			0	0	0	0	0	0
2022	260	432	0.166			0	0	0	0	0	0
TOTAL	377	432	0.115			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	432
TOTAL	0	0	0	0	0	0	0	0	0	0	432
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	375
TOTAL	0	0	0	0	0	0	0	0	0	0	375
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	375	
IBNR + FREQUENCY ADJUSTMENT	(454)	(1,491)	4	
TOTAL LOSSES	0	0	379	
EXPECTED LOSSES	979	4,095	507	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.101	0.101
INDICATED (POST-TEST)	0.000	0.000	0.093	0.093
PRESENT ON RATE LEVEL	0.251	1.051	0.130	1.432
DERIVED BY FORMULA	0.251	1.051	0.130	1.432
UNDERLYING PRESENT RATE	0.260	1.086	0.135	1.481
PROPOSED	0.251	1.051	0.130	1.432

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.388
IND. RATE				1.388	MINIMUM PREMIUM	
MAN. RATE	1.87	1.67	1.46	+ 1.388	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	25,759	200,851	0.780			0	0	0	3	7	10
2022	34,767	879,084	2.529			0	0	0	3	23	26
TOTAL	60,526	1,079,935	1.784			0	0	0	6	30	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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	105,627	31,382	0	0	0	35,883	15,226	12,733
2022	0	0	0	156,047	223,842	0	0	0	17,788	205,088	276,319
TOTAL	0	0	0	261,674	255,224	0	0	0	53,671	220,314	289,052
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES

POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	105	577	103,737	102,239	40,979	122	932	23,471	28,301	15,058	11,065
2022	254	1,168	238,818	216,528	223,426	316	3,058	53,930	60,121	162,039	240,121
TOTAL	359	1,744	342,555	318,767	264,405	438	3,990	77,401	88,422	177,096	251,186
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	426,487	848,690	251,186	
IBNR + FREQUENCY ADJUSTMENT	(67,275)	(303,507)	493	
TOTAL LOSSES	359,213	545,183	251,679	
EXPECTED LOSSES	143,969	810,099	77,106	
CREDIBILITY	0.010	0.040	0.050	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.593	0.901	0.416	1.910
INDICATED (POST-TEST)	0.549	0.834	0.385	1.768
PRESENT ON RATE LEVEL	0.230	1.295	0.123	1.648
DERIVED BY FORMULA	0.233	1.276	0.136	1.646
UNDERLYING PRESENT RATE	0.238	1.338	0.127	1.704
PROPOSED	0.234	1.278	0.136	1.648

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.597
IND. RATE				1.597	MINIMUM PREMIUM	
MAN. RATE	1.83	1.72	1.68	+ 1.597	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	6,282	337,955	5,380			0	0	0	1	8	9
2022	4,699	252,914	5,382			0	0	0	0	7	7
TOTAL	10,981	590,869	5,381			0	0	0	1	15	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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	125,000	89,984	0	0	0	20,600	97,160	5,211
2022	0	0	0	0	103,733	0	0	0	0	136,179	13,002
TOTAL	0	0	0	125,000	193,717	0	0	0	20,600	233,339	18,213
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	154	776	148,240	140,490	96,996	184	1,697	32,406	36,878	77,832	4,528
2022	58	185	50,010	38,275	95,203	176	1,789	29,157	31,775	106,559	11,299
TOTAL	211	961	198,250	178,765	192,198	360	3,486	61,563	68,652	184,391	15,827
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	264,833	624,007	15,827	
IBNR + FREQUENCY ADJUSTMENT	(18,940)	(71,902)	85	
TOTAL LOSSES	245,893	552,105	15,912	
EXPECTED LOSSES	40,107	185,252	16,289	
CREDIBILITY	0.000	0.010	0.020	

PURE PREMIUMS

INDICATED (PRE-TEST)	2.239	5.028	0.145	7.412
INDICATED (POST-TEST)	2.072	4.653	0.134	6.859
PRESENT ON RATE LEVEL	0.353	1.632	0.144	2.129
DERIVED BY FORMULA	0.353	1.662	0.143	2.159
UNDERLYING PRESENT RATE	0.365	1.687	0.148	2.201
PROPOSED	0.353	1.662	0.143	2.159

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.092
IND. RATE				2.092	MINIMUM PREMIUM	
MAN. RATE	2.53	2.46	2.17	+ 2.092	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	63	0	0.000			0	0	0	0	0	0
2022	5,367	24,448	0.456			0	0	0	0	2	2
TOTAL	5,430	24,448	0.450			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	12,100	0	0	0	0	11,200	1,148
TOTAL	0	0	0	0	12,100	0	0	0	0	11,200	1,148
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	7	22	5,833	4,465	11,105	14	147	2,398	2,613	8,764	998
TOTAL	7	22	5,833	4,465	11,105	14	147	2,398	2,613	8,764	998
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,421	26,947	998	
IBNR + FREQUENCY ADJUSTMENT	(4,452)	(18,928)	59	
TOTAL LOSSES	3,970	8,019	1,057	
EXPECTED LOSSES	9,821	56,238	6,077	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.073	0.148	0.019	0.240
INDICATED (POST-TEST)	0.068	0.137	0.018	0.222
PRESENT ON RATE LEVEL	0.175	1.002	0.108	1.285
DERIVED BY FORMULA	0.175	0.993	0.107	1.276
UNDERLYING PRESENT RATE	0.181	1.036	0.112	1.328
PROPOSED	0.175	0.993	0.107	1.276

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.236
IND. RATE				1.236	MINIMUM PREMIUM	
MAN. RATE	1.87	1.55	1.31	+ 1.236	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	41	103,666	252.844			0	0	0	1	1	2
2022	39	414	1.062			0	0	0	0	0	0
TOTAL	80	104,080	130.100			0	0	0	1	1	2
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	83,333	4,166	0	0	0	10,751	5,416	0
2022	0	0	0	0	0	0	0	0	0	0	414
TOTAL	0	0	0	83,333	4,166	0	0	0	10,751	5,416	414
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	71	418	71,914	73,062	13,431	38	291	7,215	8,678	5,180	0
2022	0	0	0	0	0	0	0	0	0	0	360
TOTAL	71	418	71,914	73,062	13,431	38	291	7,215	8,678	5,180	360
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	79,947	100,351	360	
IBNR + FREQUENCY ADJUSTMENT	(98)	(352)	1	
TOTAL LOSSES	79,849	100,000	360	
EXPECTED LOSSES	208	919	115	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS				
INDICATED (PRE-TEST)	99.811	125.000	0.451	225.262
INDICATED (POST-TEST)	92.365	115.675	0.417	208.457
PRESENT ON RATE LEVEL	0.252	1.111	0.139	1.501
DERIVED BY FORMULA	0.252	1.111	0.139	1.501
UNDERLYING PRESENT RATE	0.260	1.148	0.143	1.552
PROPOSED	0.252	1.111	0.139	1.501

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.454
IND. RATE				1.454	MINIMUM PREMIUM	
MAN. RATE	1.70	1.62	1.53	+ 1.454	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	29	0	0.000			0	0	0	0	0	0
TOTAL	29	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(8)	(20)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	18	59	5	
CREDIBILITY	0.000	0.000	0.000	

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	0.059	0.198	0.017	0.275
DERIVED BY FORMULA	0.059	0.198	0.017	0.275
UNDERLYING PRESENT RATE	0.061	0.205	0.018	0.284
PROPOSED	0.059	0.198	0.017	0.275

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.266
IND. RATE				0.266	MINIMUM PREMIUM	
MAN. RATE	0.38	0.31	0.28	+ 0.266	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	1,515	175,980	11,616			0	0	0	1	0	1
2019	1,367	31,401	2,297			0	0	0	0	1	1
2020	734	3,859	0,526			0	0	0	0	1	1
2021	1,608	2,865	0,178			0	0	0	0	1	1
2022	1,367	48,976	3,583			0	0	0	0	1	1
TOTAL	6,591	263,081	3,992			0	0	0	1	4	5
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	76,677	0	0	0	0	84,369	0	14,934
2019	0	0	0	0	25,000	0	0	0	0	1,821	4,580
2020	0	0	0	0	196	0	0	0	0	1,067	2,596
2021	0	0	0	0	1,425	0	0	0	0	894	546
2022	0	0	0	0	32,000	0	0	0	0	16,328	648
TOTAL	0	0	0	76,677	58,621	0	0	0	84,369	20,110	23,304
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
2018	63	378	64,322	65,812	8,840	241	1,722	47,520	58,188	7,391	12,978
2019	14	44	12,053	9,224	22,944	2	24	390	425	1,425	3,980
2020	0	0	94	72	180	1	14	228	249	835	2,256
2021	1	3	687	526	1,308	1	12	191	209	700	474
2022	18	57	15,427	11,807	29,369	21	215	3,496	3,810	12,777	563
TOTAL	96	482	92,583	87,442	62,641	267	1,986	51,825	62,880	23,127	20,251
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	147,241	236,089	20,251	
IBNR + FREQUENCY ADJUSTMENT	(63,856)	(30,485)	51	
TOTAL LOSSES	83,385	205,604	20,302	
EXPECTED LOSSES	123,011	78,232	19,327	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.265	3.119	0.308	4.693
INDICATED (POST-TEST)	1.171	2.887	0.285	4.343
PRESENT ON RATE LEVEL	1.805	1.148	0.284	3.237
DERIVED BY FORMULA	1.805	1.166	0.284	3.255
UNDERLYING PRESENT RATE	1.866	1.187	0.293	3.347
PROPOSED	1.805	1.166	0.284	3.255

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.153
IND. RATE				3.153	MINIMUM PREMIUM	
MAN. RATE	4.09	3.50	3.30	+ 3.153	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,760	6,169	0.351			0	0	0	0	0	0
2022	1,159	3,304	0.285			0	0	0	0	1	1
TOTAL	2,919	9,473	0.325			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	6,169
2022	0	0	0	0	2,637	0	0	0	0	115	552
TOTAL	0	0	0	0	2,637	0	0	0	0	115	6,721
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	5,361
2022	1	5	1,271	973	2,420	0	2	25	27	90	480
TOTAL	1	5	1,271	973	2,420	0	2	25	27	90	5,841
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,304	3,510	5,841	
IBNR + FREQUENCY ADJUSTMENT	(7,195)	(21,212)	21	
TOTAL LOSSES	0	0	5,862	
EXPECTED LOSSES	15,202	54,254	4,252	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.201	0.201
INDICATED (POST-TEST)	0.000	0.000	0.186	0.186
PRESENT ON RATE LEVEL	0.504	1.798	0.141	2.443
DERIVED BY FORMULA	0.504	1.780	0.141	2.425
UNDERLYING PRESENT RATE	0.521	1.859	0.146	2.525
PROPOSED	0.504	1.780	0.141	2.425

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.350
IND. RATE				2.350	MINIMUM PREMIUM	
MAN. RATE	2.96	2.75	2.49	+ 2.350	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	96,004	2,242,624	2.336			1	0	1	7	53	62
2019	112,726	1,549,385	1.374			0	0	0	2	43	45
2020	93,730	2,140,349	2.284			0	0	2	3	35	40
2021	129,377	965,429	0.746			0	0	0	2	22	24
2022	141,492	2,573,815	1.819			0	0	1	4	41	46
TOTAL	573,329	9,471,602	1.652			1	0	4	18	194	217
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
2018	7,000	0	185,409	226,909	807,932	103,254	0	43,787	136,275	530,339	201,719
2019	0	0	0	129,268	738,472	0	0	0	83,764	409,758	188,123
2020	0	0	326,310	256,084	633,718	0	0	64,842	69,479	668,959	120,957
2021	0	0	0	56,844	399,943	0	0	0	10,599	277,178	220,865
2022	0	0	253,776	301,697	985,897	0	0	206,181	140,629	549,049	136,586
TOTAL	7,000	0	765,495	970,802	3,565,962	103,254	0	314,810	440,746	2,435,283	868,250
OD	0	0	0	0	28,080	0	0	0	0	37,014	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	8,557	4,159	764,787	513,070	778,366	95,118	14,099	238,785	222,939	428,836	175,294
2019	519	1,952	464,459	383,429	692,649	768	7,094	134,912	153,379	327,972	163,479
2020	945	5,211	845,810	489,186	629,983	1,633	16,648	254,154	211,720	532,373	105,112
2021	270	992	240,499	196,359	373,608	388	3,858	65,316	71,984	217,819	191,932
2022	1,095	5,436	981,513	650,376	954,269	2,926	30,563	425,039	249,626	450,943	118,693
TOTAL	11,386	17,750	3,297,067	2,232,419	3,428,875	100,833	72,262	1,118,207	909,648	1,957,943	754,509
OD	16	50	13,537	10,361	25,771	48	486	7,925	8,636	28,963	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,639,567	8,602,617	754,509	
IBNR + FREQUENCY ADJUSTMENT	(1,356,210)	(2,776,830)	2,960	
TOTAL LOSSES	3,283,357	5,825,787	757,469	
EXPECTED LOSSES	2,658,733	7,173,734	981,814	
CREDIBILITY	0.050	0.180	0.230	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.569	1.003	0.132	1.704
INDICATED (POST-TEST)	0.526	0.928	0.122	1.577
PRESENT ON RATE LEVEL	0.449	1.210	0.166	1.825
DERIVED BY FORMULA	0.453	1.160	0.156	1.768
UNDERLYING PRESENT RATE	0.464	1.251	0.171	1.886
PROPOSED	0.453	1.160	0.156	1.768

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.713
IND. RATE				1.713	MINIMUM PREMIUM	
MAN. RATE	2.21	2.08	1.86	+ 1.713	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	54,197	1,968,946	3.633			0	0	0	4	38	42
2022	81,568	1,946,240	2.386			0	0	1	1	33	35
TOTAL	135,765	3,915,186	2.884			0	0	1	5	71	77
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	388,291	878,631	0	0	0	172,943	454,275	74,806
2022	0	0	171,820	58,752	626,004	0	0	498,139	62,100	442,082	87,343
TOTAL	0	0	171,820	447,043	1,504,635	0	0	498,139	235,043	896,357	162,149
OD	0	0	0	0	0	0	0	0	0	0	219

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	811	3,478	749,317	657,465	851,145	1,081	9,499	194,673	225,272	370,619	65,006
2022	598	2,889	522,462	300,132	591,227	5,135	56,552	681,149	205,238	373,099	75,901
TOTAL	1,409	6,367	1,271,780	957,597	1,442,372	6,215	66,051	875,821	430,510	743,718	140,907
OD	0	0	0	0	0	0	0	0	0	0	190

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,227,644	3,574,197	141,098	
IBNR + FREQUENCY ADJUSTMENT	(315,587)	(1,490,772)	1,542	
TOTAL LOSSES	1,912,057	2,083,424	142,640	
EXPECTED LOSSES	676,654	4,005,018	233,479	
CREDIBILITY	0.020	0.070	0.090	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.408	1.535	0.105	3.048
INDICATED (POST-TEST)	1.303	1.420	0.097	2.820
PRESENT ON RATE LEVEL	0.482	2.854	0.166	3.502
DERIVED BY FORMULA	0.499	2.753	0.160	3.412
UNDERLYING PRESENT RATE	0.498	2.950	0.172	3.620
PROPOSED	0.499	2.753	0.160	3.412

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.306
IND. RATE				3.306	MINIMUM PREMIUM	
MAN. RATE	4.41	4.42	3.57	+ 3.306	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	2,582	89,117	3.451			0	0	0	1	0	1
2022	2,016	0	0.000			0	0	0	0	0	0
TOTAL	4,598	89,117	1.938			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	80,164	0	0	0	0	5,128	0	3,825
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	80,164	0	0	0	0	5,128	0	3,825
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	66	395	67,247	68,805	9,242	15	105	2,888	3,537	449	3,324
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	66	395	67,247	68,805	9,242	15	105	2,888	3,537	449	3,324
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	70,716	82,033	3,324	
IBNR + FREQUENCY ADJUSTMENT	(6,421)	(19,579)	28	
TOTAL LOSSES	64,295	62,455	3,352	
EXPECTED LOSSES	13,607	50,569	5,300	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.398	1.358	0.073	2.830
INDICATED (POST-TEST)	1.294	1.257	0.067	2.618
PRESENT ON RATE LEVEL	0.286	1.064	0.112	1.462
DERIVED BY FORMULA	0.286	1.066	0.111	1.463
UNDERLYING PRESENT RATE	0.296	1.100	0.115	1.511
PROPOSED	0.286	1.066	0.111	1.463

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.418
IND. RATE				1.418	MINIMUM PREMIUM	
MAN. RATE	1.80	1.62	1.49	+ 1.418	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	10,275	277,205	2.698			0	0	0	1	9	10
2019	11,322	352,485	3.113			0	0	0	5	5	10
2020	9,724	404,909	4.164			0	0	0	2	4	6
2021	14,186	282,417	1.991			0	0	0	2	8	10
2022	8,813	57,581	0.653			0	0	0	0	4	4
TOTAL	54,320	1,374,597	2.531			0	0	0	10	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
2018	0	0	0	34,620	131,332	0	0	0	6,173	77,661	27,419
2019	0	0	0	205,613	40,226	0	0	0	69,737	15,642	21,267
2020	0	0	0	181,502	149,610	0	0	0	26,879	36,640	10,278
2021	0	0	0	79,049	112,866	0	0	0	14,809	59,140	16,553
2022	0	0	0	0	29,442	0	0	0	0	15,256	12,883
TOTAL	0	0	0	500,784	463,476	0	0	0	117,598	204,339	88,400
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
2018	102	404	92,357	78,173	124,524	118	1,146	20,105	22,378	61,310	23,827
2019	193	1,085	191,876	191,321	60,623	220	1,629	42,627	51,746	18,349	18,481
2020	234	1,161	224,384	210,986	158,233	124	1,030	22,984	27,087	31,025	8,932
2021	128	591	120,725	109,493	112,698	119	1,079	21,003	24,013	47,574	14,385
2022	16	52	14,194	10,863	27,021	20	200	3,266	3,560	11,938	11,195
TOTAL	673	3,294	643,536	600,836	483,099	600	5,085	109,987	128,784	170,196	76,820
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	763,175	1,382,914	76,820	
IBNR + FREQUENCY ADJUSTMENT	(263,060)	(230,846)	152	
TOTAL LOSSES	500,115	1,152,068	76,971	
EXPECTED LOSSES	508,969	586,345	66,998	
CREDIBILITY	0.010	0.040	0.050	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.921	2.121	0.142	3.183
INDICATED (POST-TEST)	0.852	1.963	0.131	2.946
PRESENT ON RATE LEVEL	0.906	1.044	0.119	2.070
DERIVED BY FORMULA	0.906	1.081	0.120	2.107
UNDERLYING PRESENT RATE	0.937	1.079	0.123	2.140
PROPOSED	0.906	1.081	0.120	2.107

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.041
IND. RATE				2.041	MINIMUM PREMIUM	
MAN. RATE	2.44	2.23	2.11	+ 2.041	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	5,357	0	0.000			0	0	0	0	0	0
2022	3,962	0	0.000			0	0	0	0	0	0
TOTAL	9,319	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(5,877)	(23,273)	22	
TOTAL LOSSES	0	0	22	
EXPECTED LOSSES	12,443	59,922	4,183	
CREDIBILITY	0.000	0.010	0.010	

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	0.129	0.622	0.043	0.795
DERIVED BY FORMULA	0.129	0.616	0.043	0.788
UNDERLYING PRESENT RATE	0.134	0.643	0.045	0.821
PROPOSED	0.129	0.616	0.043	0.788

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.763
IND. RATE				0.763	MINIMUM PREMIUM	
MAN. RATE	0.98	0.96	0.81	+ 0.763	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	30,409	1,246,913	4.100			0	0	1	7	22	30
2019	30,854	1,510,937	4.897			0	0	0	8	17	25
2020	37,683	435,471	1.156			0	0	0	4	16	20
2021	39,191	622,886	1.589			0	0	0	4	25	29
2022	41,483	1,111,035	2.678			0	0	0	2	21	23
TOTAL	179,620	4,927,242	2.743			0	0	1	25	101	127
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	186,043	210,174	247,524	0	0	299,483	120,494	142,808	40,387
2019	0	0	0	526,525	337,815	0	0	0	376,638	196,547	73,412
2020	0	0	0	65,469	195,729	0	0	0	15,613	130,699	27,961
2021	0	0	0	149,847	180,116	0	0	0	76,369	189,788	26,766
2022	0	0	0	159,587	571,370	0	0	0	106,904	240,305	32,869
TOTAL	0	0	186,043	1,111,602	1,532,554	0	0	299,483	696,018	900,147	201,395
OD	0	0	0	0	0	0	0	0	0	0	370

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	528	3,085	481,206	291,998	262,149	3,166	34,081	430,018	152,050	135,368	35,096
2019	624	3,197	604,548	576,563	370,739	1,330	10,270	254,219	305,621	186,792	63,795
2020	163	671	149,282	128,411	187,182	213	2,036	36,778	41,264	103,639	24,298
2021	224	1,059	212,537	195,072	182,580	463	4,052	83,649	96,954	155,199	23,260
2022	451	1,804	409,332	347,795	542,783	616	5,339	111,664	129,800	197,403	28,563
TOTAL	1,991	9,817	1,856,904	1,539,841	1,545,434	5,788	55,778	916,327	725,688	778,401	175,012
OD	0	0	0	0	0	0	0	0	0	0	322

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,846,606	4,589,364	175,334	
IBNR + FREQUENCY ADJUSTMENT	(533,293)	(940,025)	715	
TOTAL LOSSES	2,313,313	3,649,339	176,049	
EXPECTED LOSSES	1,040,453	2,408,145	249,101	
CREDIBILITY	0.020	0.080	0.110	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.288	2.032	0.098	3.417
INDICATED (POST-TEST)	1.192	1.880	0.091	3.162
PRESENT ON RATE LEVEL	0.560	1.297	0.134	1.992
DERIVED BY FORMULA	0.573	1.344	0.129	2.046
UNDERLYING PRESENT RATE	0.579	1.341	0.139	2.059
PROPOSED	0.573	1.344	0.129	2.046

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.982
IND. RATE				1.982	MINIMUM PREMIUM	
MAN. RATE	2.25	2.13	2.03	+ 1.982	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	114	0	0.000			0	0	0	0	0	0
2022	225	0	0.000			0	0	0	0	0	0
TOTAL	339	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(191)	(570)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	411	1,555	166	
CREDIBILITY	0.000	0.000	0.000	

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	0.117	0.444	0.047	0.608
DERIVED BY FORMULA	0.117	0.444	0.047	0.608
UNDERLYING PRESENT RATE	0.121	0.459	0.049	0.629
PROPOSED	0.117	0.444	0.047	0.608

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.589
IND. RATE				0.589	MINIMUM PREMIUM	
MAN. RATE	0.81	0.68	0.62	+ 0.589	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	13	0	0.000			0	0	0	0	0	0
2022	23	0	0.000			0	0	0	0	0	0
TOTAL	36	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(108)	(177)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	232	481	64	
CREDIBILITY	0.000	0.000	0.000	

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	0.623	1.294	0.173	2.090
DERIVED BY FORMULA	0.623	1.294	0.173	2.090
UNDERLYING PRESENT RATE	0.644	1.337	0.178	2.160
PROPOSED	0.623	1.294	0.173	2.090

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.024
IND. RATE				2.024	MINIMUM PREMIUM	
MAN. RATE	2.71	2.33	2.13	+ 2.024	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	5,198	189,950	3,654			0	0	0	2	7	9
2022	7,094	206,851	2,916			0	0	0	0	8	8
TOTAL	12,292	396,801	3,228			0	0	0	2	15	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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	68,768	31,775	0	0	0	49,700	21,045	18,662
2022	0	0	0	0	101,360	0	0	0	0	103,864	1,627
TOTAL	0	0	0	68,768	133,135	0	0	0	49,700	124,909	20,289
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	75	396	73,006	70,748	37,090	169	1,291	32,499	39,188	20,822	16,217
2022	57	180	48,866	37,399	93,025	134	1,365	22,238	24,235	81,273	1,414
TOTAL	131	576	121,872	108,147	130,115	303	2,656	54,737	63,422	102,095	17,631
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	180,276	403,779	17,631	
IBNR + FREQUENCY ADJUSTMENT	(20,289)	(101,260)	146	
TOTAL LOSSES	159,987	302,519	17,777	
EXPECTED LOSSES	43,427	270,457	22,679	
CREDIBILITY	0.000	0.010	0.020	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.302	2.461	0.145	3.907
INDICATED (POST-TEST)	1.204	2.278	0.134	3.616
PRESENT ON RATE LEVEL	0.342	2.129	0.178	2.649
DERIVED BY FORMULA	0.342	2.130	0.178	2.649
UNDERLYING PRESENT RATE	0.353	2.200	0.185	2.738
PROPOSED	0.342	2.130	0.178	2.649

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.567
IND. RATE				2.567	MINIMUM PREMIUM	
MAN. RATE	3.48	3.08	2.70	+ 2.567	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	788	47,142	5.982			0	0	0	0	3	3
2022	1,605	0	0.000			0	0	0	0	0	0
TOTAL	2,393	47,142	1.970			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	18,354	0	0	0	0	26,803	1,985
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	18,354	0	0	0	0	26,803	1,985
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	10	33	8,849	6,772	16,845	35	352	5,739	6,254	20,973	1,725
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	10	33	8,849	6,772	16,845	35	352	5,739	6,254	20,973	1,725
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	15,017	50,844	1,725	
IBNR + FREQUENCY ADJUSTMENT	(1,610)	(6,989)	21	
TOTAL LOSSES	13,407	43,855	1,746	
EXPECTED LOSSES	3,470	19,106	2,905	
CREDIBILITY	0.000	0.000	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.560	1.833	0.073	2.466
INDICATED (POST-TEST)	0.518	1.696	0.068	2.282
PRESENT ON RATE LEVEL	0.140	0.772	0.117	1.030
DERIVED BY FORMULA	0.140	0.772	0.117	1.030
UNDERLYING PRESENT RATE	0.145	0.798	0.121	1.065
PROPOSED	0.140	0.773	0.117	1.030

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.998
IND. RATE				0.998	MINIMUM PREMIUM	
MAN. RATE	1.30	1.19	1.05	+ 0.998	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	7,043	94,795	1.346			0	0	0	1	0	1
2022	10,131	3,784	0.037			0	0	0	0	1	1
TOTAL	17,174	98,579	0.574			0	0	0	1	1	2
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	69,397	0	0	0	0	25,398	0	0
2022	0	0	0	0	1,498	0	0	0	0	515	1,771
TOTAL	0	0	0	69,397	1,498	0	0	0	25,398	515	1,771
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	57	342	58,215	59,564	8,001	73	518	14,305	17,517	2,225	0
2022	1	3	722	553	1,375	1	7	110	120	403	1,539
TOTAL	58	345	58,937	60,116	9,376	73	525	14,415	17,637	2,628	1,539
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	74,354	89,757	1,539	
IBNR + FREQUENCY ADJUSTMENT	(25,110)	(43,564)	48	
TOTAL LOSSES	49,244	46,192	1,587	
EXPECTED LOSSES	53,797	116,723	7,301	
CREDIBILITY	0.000	0.020	0.020	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.287	0.269	0.009	0.565
INDICATED (POST-TEST)	0.265	0.249	0.009	0.523
PRESENT ON RATE LEVEL	0.308	0.669	0.042	1.018
DERIVED BY FORMULA	0.308	0.660	0.041	1.009
UNDERLYING PRESENT RATE	0.313	0.680	0.043	1.035
PROPOSED	0.308	0.660	0.041	1.009

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.956
IND. RATE				0.956	MINIMUM PREMIUM	
MAN. RATE	1.13	1.02	1.06	+ 0.956	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	6	0	0.000			0	0	0	0	0	0
TOTAL	6	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(22)	(58)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	48	172	25	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.004	0.004
INDICATED (POST-TEST)	0.000	0.000	0.004	0.004
PRESENT ON RATE LEVEL	0.780	2.784	0.403	3.966
DERIVED BY FORMULA	0.780	2.784	0.403	3.966
UNDERLYING PRESENT RATE	0.802	2.863	0.415	4.079
PROPOSED	0.780	2.784	0.403	3.966

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.919
IND. RATE				3.919	MINIMUM PREMIUM	
MAN. RATE	5.35	4.93	4.22	+ 3.919	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	4,224	7,613	0.180			0	0	0	0	0	0
2022	4,516	0	0.000			0	0	0	0	0	0
TOTAL	8,740	7,613	0.087			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	7,613
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	7,613
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	6,616
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	6,616
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	6,616	
IBNR + FREQUENCY ADJUSTMENT	(20,258)	(64,170)	93	
TOTAL LOSSES	0	0	6,709	
EXPECTED LOSSES	43,172	168,885	15,728	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.077	0.077
INDICATED (POST-TEST)	0.000	0.000	0.071	0.071
PRESENT ON RATE LEVEL	0.478	1.869	0.174	2.521
DERIVED BY FORMULA	0.478	1.851	0.173	2.502
UNDERLYING PRESENT RATE	0.494	1.932	0.180	2.606
PROPOSED	0.478	1.851	0.173	2.502

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.424
IND. RATE				2.424	MINIMUM PREMIUM	
MAN. RATE	3.44	3.95	2.57	+ 2.424	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,141	1,320	0.116			0	0	0	0	0	0
2022	3,717	0	0.000			0	0	0	0	0	0
TOTAL	4,858	1,320	0.027			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	1,320
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	1,320
OD	0	0	0	0	0	0	0	0	0	0	6,630

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	1,147
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	1,147
OD	0	0	0	0	0	0	0	0	0	0	5,761

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	6,909	
IBNR + FREQUENCY ADJUSTMENT	(7,702)	(31,414)	64	
TOTAL LOSSES	0	0	6,973	
EXPECTED LOSSES	16,712	87,969	8,136	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.025	0.025
INDICATED (POST-TEST)	0.000	0.000	0.023	0.023
PRESENT ON RATE LEVEL	0.333	1.752	0.162	2.247
DERIVED BY FORMULA	0.333	1.734	0.161	2.228
UNDERLYING PRESENT RATE	0.344	1.811	0.167	2.322
PROPOSED	0.333	1.734	0.161	2.228

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.158
IND. RATE				2.158	MINIMUM PREMIUM	
MAN. RATE	2.95	2.68	2.29	+ 2.158	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	4,784	334	0.007			0	0	0	0	0	0
2022	1,416	86,705	6.123			0	0	0	0	1	1
TOTAL	6,200	87,039	1.404			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	334
2022	0	0	0	0	75,793	0	0	0	0	10,682	230
TOTAL	0	0	0	0	75,793	0	0	0	0	10,682	564
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	290
2022	42	135	36,540	27,966	69,560	14	140	2,287	2,492	8,359	200
TOTAL	42	135	36,540	27,966	69,560	14	140	2,287	2,492	8,359	490
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	39,159	108,377	490	
IBNR + FREQUENCY ADJUSTMENT	(5,246)	(26,421)	30	
TOTAL LOSSES	33,913	81,956	520	
EXPECTED LOSSES	10,952	64,998	8,302	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.547	1.322	0.008	1.877
INDICATED (POST-TEST)	0.506	1.223	0.008	1.737
PRESENT ON RATE LEVEL	0.171	1.014	0.130	1.315
DERIVED BY FORMULA	0.171	1.016	0.128	1.315
UNDERLYING PRESENT RATE	0.177	1.048	0.134	1.359
PROPOSED	0.171	1.016	0.128	1.315

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.274
IND. RATE				1.274	MINIMUM PREMIUM	
MAN. RATE	1.54	1.44	1.34	+ 1.274	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,763	15,341	0.870			0	0	0	0	5	5
2022	3,900	85,142	2.183			0	0	0	0	7	7
TOTAL	5,663	100,483	1.774			0	0	0	0	12	12
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	9,105	0	0	0	0	5,815	421
2022	0	0	0	0	45,492	0	0	0	0	37,981	1,669
TOTAL	0	0	0	0	54,597	0	0	0	0	43,796	2,090
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	5	16	4,390	3,360	8,356	8	76	1,245	1,357	4,550	366
2022	25	81	21,932	16,785	41,751	49	499	8,132	8,862	29,720	1,450
TOTAL	30	97	26,321	20,145	50,107	57	575	9,377	10,219	34,270	1,816
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	36,458	114,741	1,816	
IBNR + FREQUENCY ADJUSTMENT	(7,460)	(32,476)	70	
TOTAL LOSSES	28,999	82,265	1,886	
EXPECTED LOSSES	16,097	89,186	9,574	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.512	1.453	0.033	1.998
INDICATED (POST-TEST)	0.474	1.344	0.031	1.849
PRESENT ON RATE LEVEL	0.275	1.524	0.164	1.962
DERIVED BY FORMULA	0.275	1.522	0.162	1.959
UNDERLYING PRESENT RATE	0.284	1.575	0.169	2.028
PROPOSED	0.275	1.522	0.162	1.959

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.898
IND. RATE				1.898	MINIMUM PREMIUM	
MAN. RATE	2.39	2.16	2.00	+ 1.898	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	4,220	8,484	0.201			0	0	0	0	1	1
2022	6,526	87,323	1.338			0	0	0	0	2	2
TOTAL	10,746	95,807	0.892			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	3,353	0	0	0	0	3,202	1,929
2022	0	0	0	0	76,533	0	0	0	0	10,608	182
TOTAL	0	0	0	0	79,886	0	0	0	0	13,810	2,111
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	2	6	1,616	1,237	3,077	4	42	686	747	2,506	1,676
2022	43	136	36,897	28,239	70,239	14	139	2,271	2,475	8,301	158
TOTAL	45	142	38,513	29,476	73,317	18	181	2,957	3,222	10,806	1,834
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	41,856	116,821	1,834	
IBNR + FREQUENCY ADJUSTMENT	(16,725)	(62,590)	100	
TOTAL LOSSES	25,132	54,232	1,935	
EXPECTED LOSSES	35,876	168,420	15,084	
CREDIBILITY	0.000	0.010	0.020	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.234	0.505	0.018	0.757
INDICATED (POST-TEST)	0.216	0.467	0.017	0.700
PRESENT ON RATE LEVEL	0.328	1.542	0.138	2.008
DERIVED BY FORMULA	0.328	1.531	0.136	1.995
UNDERLYING PRESENT RATE	0.334	1.567	0.140	2.042
PROPOSED	0.328	1.531	0.136	1.995

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.890
IND. RATE				1.890	MINIMUM PREMIUM	
MAN. RATE	2.64	2.35	2.09	+ 1.890	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	52,124	317,685	0.609			0	0	1	0	0	1
2022	64,176	25,747	0.040			0	0	0	0	0	0
TOTAL	116,300	343,432	0.295			0	0	1	0	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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	190,336	0	0	0	0	127,349	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	25,747
TOTAL	0	0	190,336	0	0	0	0	127,349	0	0	25,747
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	221	1,645	189,847	20,743	10,997	1,121	12,648	140,995	15,149	5,556	0
2022	0	0	0	0	0	0	0	0	0	0	22,374
TOTAL	221	1,645	189,847	20,743	10,997	1,121	12,648	140,995	15,149	5,556	22,374
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	346,478	52,445	22,374	
IBNR + FREQUENCY ADJUSTMENT	(51,678)	(127,370)	178	
TOTAL LOSSES	294,801	0	22,552	
EXPECTED LOSSES	110,411	338,090	28,627	
CREDIBILITY	0.020	0.060	0.080	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.253	0.000	0.019	0.273
INDICATED (POST-TEST)	0.235	0.000	0.018	0.253
PRESENT ON RATE LEVEL	0.093	0.286	0.024	0.404
DERIVED BY FORMULA	0.096	0.269	0.024	0.389
UNDERLYING PRESENT RATE	0.095	0.291	0.025	0.410
PROPOSED	0.096	0.269	0.024	0.389

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.368
IND. RATE				0.368	MINIMUM PREMIUM	
MAN. RATE	0.38	0.41	0.42	+ 0.368	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	8,142	32,641	0.401			0	0	0	0	1	1
2022	9,666	68,591	0.710			0	0	0	1	0	1
TOTAL	17,808	101,232	0.568			0	0	0	1	1	2
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	28,751	0	0	0	0	2,074	1,816
2022	0	0	0	41,608	0	0	0	0	26,500	0	483
TOTAL	0	0	0	41,608	28,751	0	0	0	26,500	2,074	2,299
OD	0	0	0	0	0	0	0	0	0	0	391

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	16	51	13,861	10,608	26,387	3	27	444	484	1,623	1,578
2022	34	205	34,904	35,712	4,797	76	541	14,926	18,277	2,322	420
TOTAL	50	256	48,765	46,321	31,184	78	568	15,370	18,760	3,944	1,998
OD	0	0	0	0	0	0	0	0	0	0	340

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	65,088	100,209	2,338	
IBNR + FREQUENCY ADJUSTMENT	(17,313)	(26,766)	47	
TOTAL LOSSES	47,775	73,443	2,385	
EXPECTED LOSSES	36,965	70,892	7,722	
CREDIBILITY	0.010	0.020	0.020	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.268	0.412	0.011	0.692
INDICATED (POST-TEST)	0.248	0.382	0.011	0.641
PRESENT ON RATE LEVEL	0.201	0.385	0.042	0.628
DERIVED BY FORMULA	0.201	0.385	0.041	0.628
UNDERLYING PRESENT RATE	0.208	0.398	0.043	0.649
PROPOSED	0.201	0.385	0.041	0.628

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.608
IND. RATE				0.608	MINIMUM PREMIUM	
MAN. RATE	0.76	0.71	0.64	+ 0.608	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	750,975	3,624,423	0.483			0	0	2	5	35	42
2022	1,305,938	595,164	0.046			0	0	0	2	16	18
TOTAL	2,056,913	4,219,587	0.205			0	0	2	7	51	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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	339,018	413,743	1,863,454	0	0	196,914	192,495	566,252	52,547
2022	0	0	0	121,363	159,674	0	0	0	47,435	196,683	70,009
TOTAL	0	0	339,018	535,106	2,023,128	0	0	196,914	239,930	762,935	122,556
OD	0	0	0	0	0	0	0	0	0	0	60

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	1,776	8,287	1,583,601	1,079,632	1,777,505	3,015	30,927	447,675	288,309	468,544	45,663
2022	189	883	178,787	163,082	160,536	389	3,553	68,829	78,607	158,059	60,838
TOTAL	1,966	9,170	1,762,388	1,242,714	1,938,041	3,404	34,479	516,504	366,916	626,603	106,501
OD	0	0	0	0	0	0	0	0	0	0	52

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,327,912	4,174,273	106,553	
IBNR + FREQUENCY ADJUSTMENT	(226,700)	(1,028,774)	970	
TOTAL LOSSES	2,101,212	3,145,500	107,523	
EXPECTED LOSSES	487,274	2,787,332	141,022	
CREDIBILITY	0.120	0.430	0.550	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.102	0.153	0.005	0.260
INDICATED (POST-TEST)	0.095	0.142	0.005	0.241
PRESENT ON RATE LEVEL	0.023	0.133	0.007	0.163
DERIVED BY FORMULA	0.032	0.137	0.006	0.174
UNDERLYING PRESENT RATE	0.024	0.136	0.007	0.166
PROPOSED	0.032	0.137	0.006	0.174

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.165
IND. RATE				0.165	MINIMUM PREMIUM	
MAN. RATE	0.19	0.16	0.17	+ 0.165	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	2,559	164,170	6.415			0	0	0	0	2	2
2022	4,232	1,537	0.036			0	0	0	0	0	0
TOTAL	6,791	165,707	2.440			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	121,666	0	0	0	0	42,504	0
2022	0	0	0	0	0	0	0	0	0	0	1,537
TOTAL	0	0	0	0	121,666	0	0	0	0	42,504	1,537
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	68	217	58,656	44,892	111,661	55	558	9,101	9,917	33,259	0
2022	0	0	0	0	0	0	0	0	0	0	1,336
TOTAL	68	217	58,656	44,892	111,661	55	558	9,101	9,917	33,259	1,336
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	68,654	199,729	1,336	
IBNR + FREQUENCY ADJUSTMENT	(8,258)	(32,286)	32	
TOTAL LOSSES	60,396	167,443	1,367	
EXPECTED LOSSES	17,734	87,221	4,679	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.889	2.466	0.020	3.375
INDICATED (POST-TEST)	0.823	2.282	0.019	3.123
PRESENT ON RATE LEVEL	0.254	1.249	0.067	1.570
DERIVED BY FORMULA	0.254	1.259	0.067	1.580
UNDERLYING PRESENT RATE	0.261	1.284	0.069	1.614
PROPOSED	0.254	1.259	0.067	1.580

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.561
IND. RATE				1.561	MINIMUM PREMIUM	
MAN. RATE	2.08	1.90	1.67	+ 1.561	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	22,170	239,174	1.079			0	0	0	1	1	2
2022	42,081	137,266	0.326			0	0	0	1	3	4
TOTAL	64,251	376,440	0.586			0	0	0	2	4	6
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	142,618	11,314	0	0	0	77,686	7,556	0
2022	0	0	0	16,926	43,977	0	0	0	14,100	47,461	14,802
TOTAL	0	0	0	159,544	55,291	0	0	0	91,786	55,017	14,802
OD	0	0	0	0	0	0	0	0	0	0	1,322

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	124	723	125,093	126,584	26,826	232	1,685	45,373	55,342	12,718	0
2022	39	162	35,400	30,754	42,312	102	911	18,104	20,799	38,373	12,863
TOTAL	163	885	160,493	157,338	69,138	333	2,596	63,477	76,140	51,091	12,863
OD	0	0	0	0	0	0	0	0	0	0	1,149

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	227,947	353,708	14,012	
IBNR + FREQUENCY ADJUSTMENT	(19,487)	(49,379)	84	
TOTAL LOSSES	208,460	304,328	14,095	
EXPECTED LOSSES	41,948	134,459	11,874	
CREDIBILITY	0.010	0.040	0.050	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.324	0.474	0.020	0.818
INDICATED (POST-TEST)	0.300	0.438	0.019	0.757
PRESENT ON RATE LEVEL	0.064	0.206	0.018	0.288
DERIVED BY FORMULA	0.067	0.215	0.018	0.300
UNDERLYING PRESENT RATE	0.065	0.209	0.018	0.293
PROPOSED	0.067	0.215	0.018	0.300

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.284
IND. RATE				0.284	MINIMUM PREMIUM	
MAN. RATE	0.36	0.31	0.30	+ 0.284	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,252	0	0.000			0	0	0	0	0	0
2022	6,933	0	0.000			0	0	0	0	0	0
TOTAL	8,185	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(689)	(1,727)	6	
TOTAL LOSSES	0	0	6	
EXPECTED LOSSES	1,504	4,940	752	
CREDIBILITY	0.000	0.010	0.010	

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	0.018	0.059	0.009	0.086
DERIVED BY FORMULA	0.018	0.059	0.009	0.086
UNDERLYING PRESENT RATE	0.018	0.060	0.009	0.088
PROPOSED	0.018	0.059	0.009	0.086

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.081
IND. RATE				0.081	MINIMUM PREMIUM	
MAN. RATE	0.15	0.12	0.09	+ 0.081	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	45,501	20,874	0.046			0	0	0	1	1	2
2022	80,465	582,062	0.723			0	0	0	0	5	5
TOTAL	125,966	602,936	0.479			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	11,644	5,671	0	0	0	348	2,670	541
2022	0	0	0	0	511,876	0	0	0	0	65,082	5,104
TOTAL	0	0	0	11,644	517,547	0	0	0	348	67,752	5,645
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	13	68	12,502	12,087	6,547	4	42	768	863	2,120	470
2022	286	911	246,777	188,870	469,783	84	855	13,935	15,186	50,926	4,435
TOTAL	298	979	259,279	200,956	476,330	88	897	14,702	16,049	53,046	4,906
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	276,244	746,381	4,906	
IBNR + FREQUENCY ADJUSTMENT	(81,743)	(186,677)	304	
TOTAL LOSSES	194,501	559,704	5,209	
EXPECTED LOSSES	175,751	506,269	43,938	
CREDIBILITY	0.020	0.070	0.080	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.154	0.444	0.004	0.603
INDICATED (POST-TEST)	0.143	0.411	0.004	0.558
PRESENT ON RATE LEVEL	0.137	0.395	0.034	0.567
DERIVED BY FORMULA	0.137	0.396	0.032	0.566
UNDERLYING PRESENT RATE	0.140	0.402	0.035	0.576
PROPOSED	0.137	0.396	0.032	0.566

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.536
IND. RATE				0.536	MINIMUM PREMIUM	
MAN. RATE	0.70	0.59	0.59	+ 0.536	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	3,721	5,636	0.151			0	0	0	0	1	1
2022	6,503	2,879	0.044			0	0	0	0	0	0
TOTAL	10,224	8,515	0.083			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	1,291	0	0	0	0	2,791	1,554
2022	0	0	0	0	0	0	0	0	0	0	2,879
TOTAL	0	0	0	0	1,291	0	0	0	0	2,791	4,433
OD	0	0	0	0	0	0	0	0	0	0	5,718

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	1	2	622	476	1,185	4	37	598	651	2,184	1,350
2022	0	0	0	0	0	0	0	0	0	0	2,502
TOTAL	1	2	622	476	1,185	4	37	598	651	2,184	3,852
OD	0	0	0	0	0	0	0	0	0	0	4,969

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,263	4,496	8,821	
IBNR + FREQUENCY ADJUSTMENT	(29,325)	(81,584)	93	
TOTAL LOSSES	0	0	8,914	
EXPECTED LOSSES	63,036	221,106	13,464	
CREDIBILITY	0.000	0.010	0.020	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.039	0.039
INDICATED (POST-TEST)	0.000	0.000	0.036	0.036
PRESENT ON RATE LEVEL	0.606	2.127	0.130	2.863
DERIVED BY FORMULA	0.606	2.106	0.128	2.840
UNDERLYING PRESENT RATE	0.617	2.163	0.132	2.911
PROPOSED	0.606	2.106	0.128	2.840

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.691
IND. RATE				2.691	MINIMUM PREMIUM	
MAN. RATE	3.02	3.06	2.98	+ 2.691	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	354	0	0.000			0	0	0	0	0	0
2022	4,128	0	0.000			0	0	0	0	0	0
TOTAL	4,482	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(2,711)	(10,569)	117	
TOTAL LOSSES	0	0	117	
EXPECTED LOSSES	5,951	30,834	12,758	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.128	0.666	0.275	1.069
DERIVED BY FORMULA	0.128	0.659	0.273	1.060
UNDERLYING PRESENT RATE	0.133	0.688	0.285	1.105
PROPOSED	0.128	0.659	0.273	1.060

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.027
IND. RATE				1.027	MINIMUM PREMIUM	
MAN. RATE	1.40	1.26	1.09	+ 1.027	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	146,806	1,996,271	1.360			0	0	3	7	27	37
2022	376,071	3,236,515	0.861			0	0	0	8	72	80
TOTAL	522,877	5,232,786	1.001			0	0	3	15	99	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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	687,621	401,165	416,517	0	0	171,545	142,081	144,931	32,411
2022	0	0	0	708,138	1,499,417	0	0	0	219,904	713,298	95,758
TOTAL	0	0	687,621	1,109,303	1,915,934	0	0	171,545	361,985	858,229	128,169
OD	0	0	0	0	0	0	0	0	0	0	2,590

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	1,364	8,663	1,223,182	572,944	468,245	2,104	21,842	300,983	152,214	133,339	28,165
2022	1,422	6,160	1,316,911	1,161,045	1,457,757	1,549	13,861	276,582	318,097	577,417	83,214
TOTAL	2,787	14,823	2,540,093	1,733,989	1,926,002	3,653	35,703	577,566	470,312	710,756	111,379
OD	0	0	0	0	0	0	0	0	0	0	2,251

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,174,624	4,841,058	113,630	
IBNR + FREQUENCY ADJUSTMENT	(954,027)	(3,620,954)	8,051	
TOTAL LOSSES	2,220,597	1,220,104	121,680	
EXPECTED LOSSES	2,063,253	10,021,169	1,065,767	
CREDIBILITY	0.050	0.170	0.220	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.425	0.233	0.023	0.681
INDICATED (POST-TEST)	0.393	0.216	0.021	0.630
PRESENT ON RATE LEVEL	0.382	1.854	0.197	2.433
DERIVED BY FORMULA	0.382	1.576	0.158	2.116
UNDERLYING PRESENT RATE	0.395	1.917	0.204	2.515
PROPOSED	0.382	1.576	0.158	2.116

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.050
IND. RATE				2.050	MINIMUM PREMIUM	
MAN. RATE	2.73	2.65	2.48	+ 2.050	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	532,429	2,468,749	0.464			0	0	3	5	34	42
2022	729,115	3,188,964	0.437			0	0	3	8	45	56
TOTAL	1,261,544	5,657,713	0.448			0	0	6	13	79	98
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	757,626	470,507	664,784	0	0	111,937	161,181	201,803	100,911
2022	0	0	767,352	658,031	790,143	0	0	124,154	179,531	481,491	188,262
TOTAL	0	0	1,524,978	1,128,538	1,454,927	0	0	236,091	340,712	683,294	289,173
OD	0	0	0	0	12,003	0	0	0	0	5,429	8,739

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	1,642	10,052	1,470,867	731,694	708,135	1,707	17,059	257,923	171,566	176,914	87,692
2022	1,878	11,284	1,698,312	939,960	845,367	2,228	22,322	341,668	250,935	397,909	163,600
TOTAL	3,520	21,335	3,169,179	1,671,654	1,553,503	3,935	39,381	599,591	422,501	574,822	251,291
OD	7	21	5,787	4,429	11,016	7	71	1,162	1,267	4,248	7,594

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,843,996	4,243,440	258,886	
IBNR + FREQUENCY ADJUSTMENT	(1,668,452)	(3,350,237)	7,431	
TOTAL LOSSES	2,175,545	893,203	266,317	
EXPECTED LOSSES	3,571,439	8,950,000	1,156,827	
CREDIBILITY	0.090	0.310	0.390	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.172	0.069	0.021	0.262
INDICATED (POST-TEST)	0.159	0.064	0.019	0.242
PRESENT ON RATE LEVEL	0.278	0.698	0.090	1.066
DERIVED BY FORMULA	0.268	0.501	0.062	0.831
UNDERLYING PRESENT RATE	0.283	0.709	0.092	1.084
PROPOSED	0.268	0.501	0.062	0.831

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.788
IND. RATE				0.788	MINIMUM PREMIUM	
MAN. RATE	1.65	1.46	1.11	+ 0.788	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,191	0	0.000			0	0	0	0	0	0
2022	3,356	149	0.004			0	0	0	0	0	0
TOTAL	4,547	149	0.003			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	149
TOTAL	0	0	0	0	0	0	0	0	0	0	149
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	129
TOTAL	0	0	0	0	0	0	0	0	0	0	129
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	129	
IBNR + FREQUENCY ADJUSTMENT	(241)	(604)	4	
TOTAL LOSSES	0	0	133	
EXPECTED LOSSES	521	1,680	463	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	0.011	0.036	0.010	0.058
DERIVED BY FORMULA	0.011	0.036	0.010	0.057
UNDERLYING PRESENT RATE	0.011	0.037	0.010	0.059
PROPOSED	0.011	0.036	0.010	0.057

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.054
IND. RATE				0.054	MINIMUM PREMIUM	
MAN. RATE	0.07	0.06	0.06	+ 0.054	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	30	0	0.000			0	0	0	0	0	0
2022	439	0	0.000			0	0	0	0	0	0
TOTAL	469	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(109)	(698)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	240	2,045	280	
CREDIBILITY	0.000	0.000	0.000	

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	0.050	0.429	0.059	0.538
DERIVED BY FORMULA	0.050	0.429	0.059	0.538
UNDERLYING PRESENT RATE	0.051	0.436	0.060	0.547
PROPOSED	0.050	0.429	0.059	0.538

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.510
IND. RATE				0.510	MINIMUM PREMIUM	
MAN. RATE	0.63	0.65	0.56	+ 0.510	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	8	0	0.000			0	0	0	0	0	0
2022	1,432	830	0.058			0	0	0	0	0	0
TOTAL	1,440	830	0.058			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	830
TOTAL	0	0	0	0	0	0	0	0	0	0	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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	721
TOTAL	0	0	0	0	0	0	0	0	0	0	721
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	721	
IBNR + FREQUENCY ADJUSTMENT	(1,274)	(3,670)	24	
TOTAL LOSSES	0	0	745	
EXPECTED LOSSES	2,811	10,921	2,477	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.052	0.052
INDICATED (POST-TEST)	0.000	0.000	0.048	0.048
PRESENT ON RATE LEVEL	0.189	0.734	0.166	1.089
DERIVED BY FORMULA	0.189	0.734	0.166	1.089
UNDERLYING PRESENT RATE	0.195	0.758	0.172	1.126
PROPOSED	0.189	0.734	0.166	1.089

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.055
IND. RATE				1.055	MINIMUM PREMIUM	
MAN. RATE	1.58	1.29	1.11	+ 1.055	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	172,590	1,939,727	1.124			0	0	1	13	47	61
2019	180,098	3,068,864	1.704			0	0	1	15	49	65
2020	113,115	958,904	0.848			0	0	1	3	19	23
2021	156,924	2,210,741	1.409			0	0	1	8	43	52
2022	241,565	1,428,841	0.591			0	0	0	1	40	41
TOTAL	864,292	9,607,077	1.112			0	0	4	40	198	242
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	177,132	216,290	452,202	0	0	31,704	306,788	426,919	328,692
2019	0	0	153,601	742,933	653,375	0	0	126,206	592,809	578,679	221,261
2020	0	0	165,174	92,276	102,925	0	0	94,893	137,894	223,863	141,879
2021	0	0	205,529	272,096	413,854	0	0	125,975	302,706	694,800	195,781
2022	0	0	0	12,075	602,065	0	0	0	44,000	536,290	234,411
TOTAL	0	0	701,436	1,335,670	2,224,421	0	0	378,778	1,384,197	2,460,551	1,122,024
OD	0	0	0	0	0	0	0	0	0	0	194

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	637	3,402	576,124	371,798	450,187	1,707	15,020	299,303	314,971	362,321	285,633
2019	1,158	6,154	1,091,425	895,480	694,174	3,553	32,238	597,522	558,886	510,252	192,276
2020	326	2,066	291,777	135,178	114,643	1,519	15,181	230,660	158,625	191,392	123,293
2021	695	3,855	632,774	408,642	423,067	2,871	27,820	458,733	385,874	575,692	170,134
2022	346	1,131	300,387	232,511	553,948	818	7,945	139,608	155,478	423,499	203,703
TOTAL	3,162	16,608	2,892,488	2,043,610	2,236,017	10,467	98,203	1,725,825	1,573,835	2,063,157	975,039
OD	0	0	0	0	0	0	0	0	0	0	169

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	4,746,753	7,916,618	975,207	
IBNR + FREQUENCY ADJUSTMENT	(819,650)	(1,988,973)	3,436	
TOTAL LOSSES	3,927,103	5,927,645	978,644	
EXPECTED LOSSES	1,598,508	5,192,277	1,060,651	
CREDIBILITY	0.070	0.240	0.310	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.454	0.686	0.113	1.253
INDICATED (POST-TEST)	0.420	0.635	0.105	1.160
PRESENT ON RATE LEVEL	0.182	0.591	0.121	0.894
DERIVED BY FORMULA	0.199	0.601	0.116	0.916
UNDERLYING PRESENT RATE	0.185	0.601	0.123	0.908
PROPOSED	0.199	0.601	0.116	0.916

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.868
IND. RATE				0.868	MINIMUM PREMIUM	
MAN. RATE	1.13	0.99	0.93	+ 0.868	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	768	3,911	0.509			0	0	0	0	1	1
2022	1,091	0	0.000			0	0	0	0	0	0
TOTAL	1,859	3,911	0.210			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	2,386	0	0	0	0	1,525	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	2,386	0	0	0	0	1,525	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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	1	4	1,150	880	2,190	2	20	327	356	1,193	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	1	4	1,150	880	2,190	2	20	327	356	1,193	0
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,504	4,619	0	
IBNR + FREQUENCY ADJUSTMENT	(5,521)	(10,393)	14	
TOTAL LOSSES	0	0	14	
EXPECTED LOSSES	11,825	27,825	2,202	
CREDIBILITY	0.000	0.000	0.010	

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	0.615	1.448	0.115	2.178
DERIVED BY FORMULA	0.615	1.448	0.113	2.177
UNDERLYING PRESENT RATE	0.636	1.497	0.118	2.251
PROPOSED	0.615	1.448	0.113	2.177

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.109
IND. RATE				2.109	MINIMUM PREMIUM	
MAN. RATE	2.80	2.43	2.22	+ 2.109	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	26	0	0.000			0	0	0	0	0	0
2022	617	0	0.000			0	0	0	0	0	0
TOTAL	643	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(471)	(1,269)	11	
TOTAL LOSSES	0	0	11	
EXPECTED LOSSES	1,037	3,741	1,188	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.157	0.566	0.180	0.902
DERIVED BY FORMULA	0.157	0.566	0.180	0.902
UNDERLYING PRESENT RATE	0.161	0.582	0.185	0.928
PROPOSED	0.157	0.566	0.180	0.902

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.891
IND. RATE				0.891	MINIMUM PREMIUM	
MAN. RATE	1.31	1.13	0.96	+ 0.891	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	9	0	0.000			0	0	0	0	0	0
2022	1,128	0	0.000			0	0	0	0	0	0
TOTAL	1,137	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(743)	(2,971)	14	
TOTAL LOSSES	0	0	14	
EXPECTED LOSSES	1,640	8,838	1,399	
CREDIBILITY	0.000	0.000	0.000	

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	0.140	0.752	0.119	1.010
DERIVED BY FORMULA	0.140	0.752	0.119	1.010
UNDERLYING PRESENT RATE	0.144	0.777	0.123	1.045
PROPOSED	0.140	0.752	0.119	1.010

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.979
IND. RATE				0.979	MINIMUM PREMIUM	
MAN. RATE	1.41	1.22	1.03	+ 0.979	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	385	0	0.000			0	0	0	0	0	0
2022	1,578	81,520	5.166			0	0	0	0	2	2
TOTAL	1,963	81,520	4.153			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	52,218	0	0	0	0	28,400	902
TOTAL	0	0	0	0	52,218	0	0	0	0	28,400	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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	29	93	25,175	19,267	47,924	37	373	6,081	6,627	22,223	784
TOTAL	29	93	25,175	19,267	47,924	37	373	6,081	6,627	22,223	784
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	31,787	96,041	784	
IBNR + FREQUENCY ADJUSTMENT	(1,585)	(7,929)	51	
TOTAL LOSSES	30,202	88,111	835	
EXPECTED LOSSES	3,449	22,428	6,193	
CREDIBILITY	0.000	0.000	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.539	4.489	0.043	6.070
INDICATED (POST-TEST)	1.424	4.154	0.039	5.617
PRESENT ON RATE LEVEL	0.171	1.111	0.307	1.588
DERIVED BY FORMULA	0.171	1.111	0.304	1.586
UNDERLYING PRESENT RATE	0.176	1.143	0.315	1.634
PROPOSED	0.171	1.113	0.305	1.588

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.569
IND. RATE				1.569	MINIMUM PREMIUM	
MAN. RATE	2.10	1.89	1.69	+ 1.569	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	10,413	376,744	3.618			0	0	0	0	5	5
2022	17,298	187,733	1.085			0	0	0	0	8	8
TOTAL	27,711	564,477	2.037			0	0	0	0	13	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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	196,377	0	0	0	0	172,668	7,699
2022	0	0	0	0	89,692	0	0	0	0	83,979	14,062
TOTAL	0	0	0	0	286,069	0	0	0	0	256,647	21,761
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	110	350	94,674	72,458	180,228	223	2,269	36,970	40,289	135,112	6,690
2022	50	160	43,241	33,094	82,316	108	1,103	17,981	19,595	65,713	12,220
TOTAL	160	509	137,915	105,552	262,545	331	3,372	54,951	59,883	200,825	18,910
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	197,238	628,806	18,910	
IBNR + FREQUENCY ADJUSTMENT	(75,227)	(236,131)	276	
TOTAL LOSSES	122,011	392,674	19,186	
EXPECTED LOSSES	161,570	638,070	40,601	
CREDIBILITY	0.010	0.020	0.030	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.440	1.417	0.069	1.927
INDICATED (POST-TEST)	0.407	1.311	0.064	1.783
PRESENT ON RATE LEVEL	0.564	2.228	0.142	2.933
DERIVED BY FORMULA	0.562	2.209	0.139	2.911
UNDERLYING PRESENT RATE	0.583	2.303	0.147	3.032
PROPOSED	0.562	2.209	0.139	2.911

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.820
IND. RATE				2.820	MINIMUM PREMIUM	
MAN. RATE	3.88	3.43	2.99	+ 2.820	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	5,931	2,833	0.048			0	0	0	0	0	0
2022	11,348	175,860	1.550			0	0	0	2	3	5
TOTAL	17,279	178,693	1.034			0	0	0	2	3	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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	2,833
2022	0	0	0	69,756	17,722	0	0	0	17,591	25,628	45,163
TOTAL	0	0	0	69,756	17,722	0	0	0	17,591	25,628	47,996
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	2,462
2022	68	375	67,060	66,411	24,307	83	696	15,395	18,112	21,595	39,247
TOTAL	68	375	67,060	66,411	24,307	83	696	15,395	18,112	21,595	41,709
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	83,677	130,424	41,709	
IBNR + FREQUENCY ADJUSTMENT	(24,615)	(108,989)	177	
TOTAL LOSSES	59,062	21,435	41,885	
EXPECTED LOSSES	52,993	296,910	25,081	
CREDIBILITY	0.000	0.020	0.020	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.342	0.124	0.242	0.708
INDICATED (POST-TEST)	0.316	0.115	0.224	0.655
PRESENT ON RATE LEVEL	0.297	1.662	0.140	2.099
DERIVED BY FORMULA	0.297	1.631	0.142	2.070
UNDERLYING PRESENT RATE	0.307	1.718	0.145	2.170
PROPOSED	0.297	1.631	0.142	2.070

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.006
IND. RATE				2.006	MINIMUM PREMIUM	
MAN. RATE	2.69	2.49	2.14	+ 2.006	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	14,928	263,068	1.762			0	0	0	1	3	4
2022	29,055	110,617	0.381			0	0	0	0	3	3
TOTAL	43,983	373,685	0.850			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	75,465	83,603	0	0	0	84,772	11,311	7,917
2022	0	0	0	0	89,981	0	0	0	0	18,351	2,285
TOTAL	0	0	0	75,465	173,584	0	0	0	84,772	29,662	10,202
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	109	521	103,611	95,619	85,428	257	1,879	50,168	61,105	16,277	6,880
2022	50	160	43,380	33,201	82,582	24	241	3,929	4,282	14,360	1,986
TOTAL	159	681	146,991	128,820	168,010	281	2,120	54,098	65,387	30,637	8,866
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	204,329	392,854	8,866	
IBNR + FREQUENCY ADJUSTMENT	(48,124)	(225,801)	592	
TOTAL LOSSES	156,205	167,053	9,457	
EXPECTED LOSSES	103,633	615,722	83,502	
CREDIBILITY	0.010	0.030	0.040	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.355	0.380	0.022	0.756
INDICATED (POST-TEST)	0.329	0.351	0.020	0.700
PRESENT ON RATE LEVEL	0.228	1.354	0.184	1.766
DERIVED BY FORMULA	0.229	1.324	0.177	1.730
UNDERLYING PRESENT RATE	0.236	1.400	0.190	1.825
PROPOSED	0.229	1.324	0.177	1.730

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.676
IND. RATE				1.676	MINIMUM PREMIUM	
MAN. RATE	2.08	2.00	1.80	+ 1.676	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	1,172	455	0.039			0	0	0	0	1	1
2022	14,386	55,830	0.388			0	0	0	0	2	2
TOTAL	15,558	56,285	0.362			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	130	0	0	0	0	159	166
2022	0	0	0	0	39,224	0	0	0	0	8,060	8,546
TOTAL	0	0	0	0	39,354	0	0	0	0	8,219	8,712
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	63	48	119	0	2	34	37	124	144
2022	22	70	18,910	14,473	35,999	10	106	1,726	1,881	6,307	7,426
TOTAL	22	70	18,973	14,521	36,118	11	108	1,760	1,918	6,431	7,571
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	20,943	58,988	7,571	
IBNR + FREQUENCY ADJUSTMENT	(9,449)	(49,648)	144	
TOTAL LOSSES	11,494	9,339	7,715	
EXPECTED LOSSES	20,746	144,988	15,706	
CREDIBILITY	0.000	0.020	0.020	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.074	0.060	0.050	0.183
INDICATED (POST-TEST)	0.068	0.056	0.046	0.170
PRESENT ON RATE LEVEL	0.129	0.902	0.098	1.128
DERIVED BY FORMULA	0.129	0.885	0.097	1.110
UNDERLYING PRESENT RATE	0.133	0.932	0.101	1.166
PROPOSED	0.129	0.885	0.097	1.110

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.076
IND. RATE				1.076	MINIMUM PREMIUM	
MAN. RATE	1.55	1.46	1.15	+ 1.076	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	94	0	0.000			0	0	0	0	0	0
2022	175	0	0.000			0	0	0	0	0	0
TOTAL	269	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(144)	(717)	3	
TOTAL LOSSES	0	0	3	
EXPECTED LOSSES	310	1,951	358	
CREDIBILITY	0.000	0.000	0.000	

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	0.111	0.702	0.129	0.942
DERIVED BY FORMULA	0.111	0.702	0.129	0.942
UNDERLYING PRESENT RATE	0.115	0.725	0.133	0.974
PROPOSED	0.111	0.702	0.129	0.942

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.912
IND. RATE				0.912	MINIMUM PREMIUM	
MAN. RATE	1.15	1.02	0.96	+ 0.912	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	179	0	0.000			0	0	0	0	0	0
2022	263	0	0.000			0	0	0	0	0	0
TOTAL	442	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(280)	(776)	1	
TOTAL LOSSES	0	0	1	
EXPECTED LOSSES	600	2,082	97	
CREDIBILITY	0.000	0.000	0.000	

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	0.131	0.456	0.021	0.608
DERIVED BY FORMULA	0.131	0.456	0.021	0.608
UNDERLYING PRESENT RATE	0.136	0.471	0.022	0.629
PROPOSED	0.131	0.456	0.021	0.608

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.589
IND. RATE				0.589	MINIMUM PREMIUM	
MAN. RATE	0.66	0.63	0.62	+ 0.589	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	48	0	0.000			0	0	0	0	0	0
2022	129	0	0.000			0	0	0	0	0	0
TOTAL	177	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(238)	(921)	6	
TOTAL LOSSES	0	0	6	
EXPECTED LOSSES	515	2,556	842	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.004	0.004
INDICATED (POST-TEST)	0.000	0.000	0.003	0.003
PRESENT ON RATE LEVEL	0.282	1.397	0.460	2.139
DERIVED BY FORMULA	0.282	1.397	0.460	2.139
UNDERLYING PRESENT RATE	0.291	1.444	0.476	2.211
PROPOSED	0.282	1.397	0.460	2.139

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.072
IND. RATE				2.072	MINIMUM PREMIUM	
MAN. RATE	2.77	2.50	2.18	+ 2.072	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	9,431	132,345	1.403			0	0	0	0	1	1
2022	3,939	4,556	0.116			0	0	0	0	1	1
TOTAL	13,370	136,901	1.024			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	83,725	0	0	0	0	44,157	4,463
2022	0	0	0	0	2,037	0	0	0	0	247	2,272
TOTAL	0	0	0	0	85,762	0	0	0	0	44,404	6,735
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	47	149	40,364	30,892	76,840	57	580	9,454	10,303	34,553	3,878
2022	1	4	982	752	1,869	0	3	53	58	193	1,974
TOTAL	48	153	41,346	31,644	78,710	57	583	9,507	10,361	34,746	5,853
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	51,695	155,460	5,853	
IBNR + FREQUENCY ADJUSTMENT	(22,019)	(102,385)	148	
TOTAL LOSSES	29,675	53,075	6,001	
EXPECTED LOSSES	46,187	255,711	35,709	
CREDIBILITY	0.000	0.010	0.020	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.222	0.397	0.045	0.664
INDICATED (POST-TEST)	0.205	0.367	0.042	0.614
PRESENT ON RATE LEVEL	0.334	1.850	0.258	2.443
DERIVED BY FORMULA	0.334	1.835	0.254	2.424
UNDERLYING PRESENT RATE	0.345	1.913	0.267	2.525
PROPOSED	0.334	1.835	0.254	2.424

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.348
IND. RATE				2.348	MINIMUM PREMIUM	
MAN. RATE	3.33	2.92	2.49	+ 2.348	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	276	0	0.000			0	0	0	0	0	0
2022	849	0	0.000			0	0	0	0	0	0
TOTAL	1,125	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(4,983)	(11,343)	26	
TOTAL LOSSES	0	0	26	
EXPECTED LOSSES	10,805	31,678	3,380	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.002	0.002
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.929	2.724	0.291	3.944
DERIVED BY FORMULA	0.929	2.724	0.291	3.944
UNDERLYING PRESENT RATE	0.960	2.816	0.300	4.077
PROPOSED	0.929	2.724	0.291	3.944

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.821
IND. RATE				3.821	MINIMUM PREMIUM	
MAN. RATE	5.16	4.26	4.02	+ 3.821	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	148	5,454	3.685			0	0	0	0	0	0
2022	118	0	0.000			0	0	0	0	0	0
TOTAL	266	5,454	2.050			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	5,454
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	5,454
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	4,740
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	4,740
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	4,740	
IBNR + FREQUENCY ADJUSTMENT	(265)	(1,001)	1	
TOTAL LOSSES	0	0	4,741	
EXPECTED LOSSES	562	2,589	193	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	1.782	1.782
INDICATED (POST-TEST)	0.000	0.000	1.649	1.649
PRESENT ON RATE LEVEL	0.205	0.942	0.070	1.216
DERIVED BY FORMULA	0.205	0.942	0.070	1.216
UNDERLYING PRESENT RATE	0.211	0.973	0.073	1.257
PROPOSED	0.205	0.942	0.070	1.216

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.179
IND. RATE				1.179	MINIMUM PREMIUM	
MAN. RATE	1.71	1.48	1.24	+ 1.179	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	323	0	0.000			0	0	0	0	0	0
2022	360	157,977	43.883			0	0	0	1	1	2
TOTAL	683	157,977	23.130			0	0	0	1	1	2
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	40,631	1	0	0	0	116,087	1,258	0
TOTAL	0	0	0	40,631	1	0	0	0	116,087	1,258	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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	34	200	34,085	34,874	4,685	333	2,386	65,654	80,357	11,154	0
TOTAL	34	200	34,085	34,874	4,685	333	2,386	65,654	80,357	11,154	0
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	102,692	131,070	0	
IBNR + FREQUENCY ADJUSTMENT	(5,135)	(7,759)	12	
TOTAL LOSSES	97,556	123,312	12	
EXPECTED LOSSES	10,952	20,471	1,962	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	14.283	18.054	0.002	32.340
INDICATED (POST-TEST)	13.218	16.708	0.002	29.927
PRESENT ON RATE LEVEL	1.551	2.899	0.278	4.729
DERIVED BY FORMULA	1.551	2.899	0.278	4.729
UNDERLYING PRESENT RATE	1.604	2.997	0.287	4.888
PROPOSED	1.551	2.899	0.278	4.729

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	4.581
IND. RATE				4.581	MINIMUM PREMIUM	
MAN. RATE	5.44	4.92	4.82	+ 4.581	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	6,354	3,118	0.049			0	0	0	0	1	1
2022	27,132	77,368	0.285			0	0	0	0	1	1
TOTAL	33,486	80,486	0.240			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	350	0	0	0	0	1,532	1,236
2022	0	0	0	0	16,353	0	0	0	0	60,978	37
TOTAL	0	0	0	0	16,703	0	0	0	0	62,510	1,273
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	1	169	129	321	2	20	328	357	1,199	1,074
2022	9	29	7,884	6,034	15,008	79	801	13,056	14,228	47,715	32
TOTAL	9	30	8,053	6,163	15,329	81	821	13,384	14,585	48,914	1,106
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	22,378	84,992	1,106	
IBNR + FREQUENCY ADJUSTMENT	(4,461)	(13,671)	32	
TOTAL LOSSES	17,917	71,320	1,138	
EXPECTED LOSSES	9,712	38,734	3,889	
CREDIBILITY	0.010	0.030	0.040	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.054	0.213	0.003	0.270
INDICATED (POST-TEST)	0.050	0.197	0.003	0.250
PRESENT ON RATE LEVEL	0.029	0.114	0.011	0.154
DERIVED BY FORMULA	0.029	0.116	0.011	0.156
UNDERLYING PRESENT RATE	0.029	0.116	0.012	0.156
PROPOSED	0.029	0.116	0.011	0.156

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.148
IND. RATE				0.148	MINIMUM PREMIUM	
MAN. RATE	0.28	0.22	0.16	+ 0.148	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	345	0	0.000			0	0	0	0	0	0
2022	103	0	0.000			0	0	0	0	0	0
TOTAL	448	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(331)	(1,858)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	690	4,574	551	
CREDIBILITY	0.000	0.000	0.000	

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	0.149	0.988	0.119	1.256
DERIVED BY FORMULA	0.149	0.988	0.119	1.256
UNDERLYING PRESENT RATE	0.154	1.021	0.123	1.298
PROPOSED	0.149	0.988	0.119	1.256

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.217
IND. RATE				1.217	MINIMUM PREMIUM	
MAN. RATE	1.51	1.39	1.28	+ 1.217	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	31	0	0.000			0	0	0	0	0	0
2022	0	0	0.000			0	0	0	0	0	0
TOTAL	31	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(48)	(35)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	99	82	3	
CREDIBILITY	0.000	0.000	0.000	

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	0.315	0.261	0.010	0.586
DERIVED BY FORMULA	0.315	0.261	0.010	0.586
UNDERLYING PRESENT RATE	0.320	0.265	0.011	0.596
PROPOSED	0.315	0.261	0.010	0.586

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.555
IND. RATE				0.555	MINIMUM PREMIUM	
MAN. RATE	0.81	0.65	0.61	+ 0.555	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	8,038	0	0.000			0	0	0	0	0	0
2022	22,645	5,159	0.023			0	0	0	0	0	0
TOTAL	30,683	5,159	0.017			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	5,159
TOTAL	0	0	0	0	0	0	0	0	0	0	5,159
OD	0	0	0	0	0	0	0	0	0	0	0

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	4,483
TOTAL	0	0	0	0	0	0	0	0	0	0	4,483
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	4,483	
IBNR + FREQUENCY ADJUSTMENT	(5,724)	(14,385)	35	
TOTAL LOSSES	0	0	4,518	
EXPECTED LOSSES	12,397	40,002	4,546	
CREDIBILITY	0.010	0.030	0.030	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.015	0.015
INDICATED (POST-TEST)	0.000	0.000	0.014	0.014
PRESENT ON RATE LEVEL	0.040	0.128	0.015	0.183
DERIVED BY FORMULA	0.039	0.124	0.015	0.178
UNDERLYING PRESENT RATE	0.040	0.130	0.015	0.186
PROPOSED	0.039	0.124	0.015	0.178

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.169
IND. RATE				0.169	MINIMUM PREMIUM	
MAN. RATE	0.28	0.25	0.19	+ 0.169	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	84	0	0.000			0	0	0	0	0	0
2022	14	228	1.629			0	0	0	0	0	0
TOTAL	98	228	0.233			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	228
TOTAL	0	0	0	0	0	0	0	0	0	0	228
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	198
TOTAL	0	0	0	0	0	0	0	0	0	0	198
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	198	
IBNR + FREQUENCY ADJUSTMENT	(655)	(845)	1	
TOTAL LOSSES	0	0	199	
EXPECTED LOSSES	1,359	2,039	174	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.203	0.203
INDICATED (POST-TEST)	0.000	0.000	0.188	0.188
PRESENT ON RATE LEVEL	1.348	2.023	0.173	3.544
DERIVED BY FORMULA	1.348	2.023	0.173	3.544
UNDERLYING PRESENT RATE	1.386	2.081	0.178	3.644
PROPOSED	1.348	2.023	0.173	3.544

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.501
IND. RATE				3.501	MINIMUM PREMIUM	
MAN. RATE	5.16	4.17	3.77	+ 3.501	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	3,992	32,856	0.823			0	0	0	0	2	2
2022	3,010	30,997	1.030			0	0	0	1	1	2
TOTAL	7,002	63,853	0.912			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	22,577	0	0	0	0	8,736	1,543
2022	0	0	0	9,450	11,000	0	0	0	3,400	4,647	2,500
TOTAL	0	0	0	9,450	33,577	0	0	0	3,400	13,383	4,043
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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	13	40	10,884	8,330	20,720	11	115	1,870	2,038	6,836	1,341
2022	14	66	13,230	12,170	11,185	16	130	2,910	3,429	3,934	2,173
TOTAL	27	106	24,115	20,500	31,905	27	245	4,780	5,468	10,770	3,513
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	29,301	68,643	3,513	
IBNR + FREQUENCY ADJUSTMENT	(46,149)	(85,631)	80	
TOTAL LOSSES	0	0	3,593	
EXPECTED LOSSES	97,739	220,726	15,239	
CREDIBILITY	0.000	0.010	0.010	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.051	0.051
INDICATED (POST-TEST)	0.000	0.000	0.047	0.047
PRESENT ON RATE LEVEL	1.357	3.065	0.212	4.634
DERIVED BY FORMULA	1.357	3.034	0.210	4.602
UNDERLYING PRESENT RATE	1.396	3.152	0.218	4.766
PROPOSED	1.357	3.034	0.210	4.602

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	4.546
IND. RATE				4.546	MINIMUM PREMIUM	
MAN. RATE	5.48	5.19	4.93	+ 4.546	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	2	0	0.000			0	0	0	0	0	0
TOTAL	2	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1)	(2)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	3	7	1	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.001	0.001
INDICATED (POST-TEST)	0.000	0.000	0.001	0.001
PRESENT ON RATE LEVEL	0.135	0.359	0.055	0.549
DERIVED BY FORMULA	0.135	0.359	0.055	0.549
UNDERLYING PRESENT RATE	0.140	0.371	0.057	0.568
PROPOSED	0.135	0.359	0.055	0.549

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.532
IND. RATE				0.532	MINIMUM PREMIUM	
MAN. RATE	0.74	0.64	0.56	+ 0.532	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	104	0	0.000			0	0	0	0	0	0
2022	170	0	0.000			0	0	0	0	0	0
TOTAL	274	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,218)	(2,477)	7	
TOTAL LOSSES	0	0	7	
EXPECTED LOSSES	2,616	6,687	1,061	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.003	0.003
INDICATED (POST-TEST)	0.000	0.000	0.002	0.002
PRESENT ON RATE LEVEL	0.924	2.361	0.375	3.659
DERIVED BY FORMULA	0.924	2.361	0.375	3.659
UNDERLYING PRESENT RATE	0.955	2.441	0.387	3.783
PROPOSED	0.924	2.361	0.375	3.659

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.545
IND. RATE				3.545	MINIMUM PREMIUM	
MAN. RATE	4.66	4.13	3.73	+ 3.545	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	10,431	553,489	5.306			0	0	1	2	5	8
2019	12,800	210,705	1.646			0	0	0	1	7	8
2020	12,588	331,071	2.630			0	0	1	0	4	5
2021	10,580	14,481	0.137			0	0	0	1	1	2
2022	11,950	54,422	0.455			0	0	0	0	4	4
TOTAL	58,349	1,164,168	1.995			0	0	2	4	21	27
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	213,869	71,433	60,552	0	0	114,339	31,122	39,381	22,793
2019	0	0	0	37,775	29,628	0	0	0	10,968	112,221	20,113
2020	0	0	192,594	0	13,626	0	0	48,729	0	57,065	19,057
2021	0	0	0	750	3,830	0	0	0	901	4,792	4,208
2022	0	0	0	0	13,119	0	0	0	0	12,011	29,292
TOTAL	0	0	406,463	109,958	120,755	0	0	163,068	42,991	225,470	95,463
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
2018	342	2,309	302,434	106,961	76,165	1,147	12,509	152,552	44,255	38,530	19,807
2019	48	239	45,972	43,354	31,547	176	1,698	30,205	33,749	88,773	17,478
2020	232	1,689	198,668	26,017	23,633	503	5,590	66,169	19,112	46,779	16,561
2021	3	11	2,476	2,057	3,602	9	81	1,533	1,740	3,829	3,657
2022	7	23	6,325	4,841	12,040	16	158	2,572	2,803	9,399	25,455
TOTAL	631	4,270	555,875	183,230	146,986	1,850	20,036	253,031	101,657	187,309	82,957
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	835,694	619,183	82,957	
IBNR + FREQUENCY ADJUSTMENT	(247,632)	(122,422)	170	
TOTAL LOSSES	588,061	496,762	83,128	
EXPECTED LOSSES	480,692	314,869	66,258	
CREDIBILITY	0.010	0.040	0.050	

PURE PREMIUMS

INDICATED (PRE-TEST)	1.008	0.851	0.142	2.002
INDICATED (POST-TEST)	0.933	0.788	0.132	1.852
PRESENT ON RATE LEVEL	0.796	0.522	0.110	1.428
DERIVED BY FORMULA	0.798	0.532	0.111	1.441
UNDERLYING PRESENT RATE	0.824	0.540	0.114	1.477
PROPOSED	0.798	0.532	0.111	1.441

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.502
IND. RATE				1.502	MINIMUM PREMIUM	
MAN. RATE	1.80	1.74	1.56	+ 1.502	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	8,292	57,450	0.693			0	0	0	0	2	2
2019	7,748	387,408	5.000			0	0	1	0	1	2
2020	6,288	14,467	0.230			0	0	0	1	0	1
2021	9,272	184,115	1.986			0	0	0	0	3	3
2022	10,533	334,045	3.171			0	0	0	0	5	5
TOTAL	42,133	977,485	2.320			0	0	1	1	11	13
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	4,611	0	0	0	0	16,395	36,444
2019	0	0	278,339	0	9,000	0	0	69,670	0	7,970	22,429
2020	0	0	0	1,988	0	0	0	0	6,760	0	5,719
2021	0	0	0	0	37,381	0	0	0	0	125,918	20,816
2022	0	0	0	0	158,709	0	0	0	0	157,761	17,575
TOTAL	0	0	278,339	1,988	209,701	0	0	69,670	6,760	308,044	102,983
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
2018	3	8	2,223	1,701	4,232	21	215	3,510	3,825	12,829	31,670
2019	329	2,422	281,962	33,655	24,342	624	7,024	78,842	10,148	9,276	19,491
2020	2	10	1,668	1,706	229	19	138	3,807	4,662	592	4,970
2021	21	67	18,022	13,793	34,307	162	1,655	26,960	29,380	98,530	18,089
2022	89	282	76,514	58,560	145,658	204	2,073	33,778	36,810	123,447	15,273
TOTAL	443	2,789	380,389	109,415	208,768	1,030	11,105	146,898	84,826	244,675	89,492
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	542,654	647,683	89,492	
IBNR + FREQUENCY ADJUSTMENT	(290,320)	(101,188)	120	
TOTAL LOSSES	252,334	546,495	89,613	
EXPECTED LOSSES	564,879	260,989	39,778	
CREDIBILITY	0.010	0.030	0.040	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.599	1.297	0.213	2.109
INDICATED (POST-TEST)	0.554	1.200	0.197	1.951
PRESENT ON RATE LEVEL	1.296	0.599	0.091	1.986
DERIVED BY FORMULA	1.289	0.617	0.095	2.001
UNDERLYING PRESENT RATE	1.341	0.619	0.094	2.055
PROPOSED	1.279	0.612	0.095	1.986

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.071
IND. RATE				2.071	MINIMUM PREMIUM	
MAN. RATE	2.56	2.29	2.17	+ 2.071	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	0	0	0.000			0	0	0	0	0	0
2022	249	513	0.206			0	0	0	0	0	0
TOTAL	249	513	0.206			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
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	513
TOTAL	0	0	0	0	0	0	0	0	0	0	513
OD	0	0	0	0	0	0	0	0	0	0	927

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	446
TOTAL	0	0	0	0	0	0	0	0	0	0	446
OD	0	0	0	0	0	0	0	0	0	0	806

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	1,251	
IBNR + FREQUENCY ADJUSTMENT	(1,215)	(1,142)	4	
TOTAL LOSSES	0	0	1,255	
EXPECTED LOSSES	2,682	3,403	422	
CREDIBILITY	0.000	0.000	0.000	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.181	0.181
INDICATED (POST-TEST)	0.000	0.000	0.167	0.167
PRESENT ON RATE LEVEL	1.041	1.321	0.164	2.526
DERIVED BY FORMULA	1.041	1.321	0.164	2.526
UNDERLYING PRESENT RATE	1.077	1.367	0.169	2.613
PROPOSED	1.041	1.321	0.164	2.526

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.634
IND. RATE				2.634	MINIMUM PREMIUM	
MAN. RATE	3.07	2.88	2.76	+ 2.634	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	2,759	0	0.000			0	0	0	0	0	0
2022	2,126	0	0.000			0	0	0	0	0	0
TOTAL	4,885	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(35,902)	(33,057)	42	
TOTAL LOSSES	0	0	42	
EXPECTED LOSSES	76,064	85,318	7,897	
CREDIBILITY	0.000	0.010	0.010	

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	1.505	1.689	0.156	3.350
DERIVED BY FORMULA	1.505	1.672	0.155	3.332
UNDERLYING PRESENT RATE	1.557	1.747	0.162	3.465
PROPOSED	1.505	1.672	0.155	3.332

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	3.473
IND. RATE				3.473	MINIMUM PREMIUM	
MAN. RATE	4.25	3.63	3.66	+ 3.473	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	629,991	5,294,446	0.840			0	0	4	5	118	127
2019	600,336	4,336,470	0.722			0	0	3	5	105	113
2020	423,493	1,636,518	0.386			0	0	1	3	50	54
2021	524,187	2,947,751	0.562			0	0	2	6	69	77
2022	592,874	4,372,702	0.738			0	0	7	0	109	116
TOTAL	2,770,881	18,587,887	0.671			0	0	17	19	451	487
OD						0	0	0	0	0	0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	1,282,918	301,229	2,189,630	0	0	326,447	229,926	811,722	152,574
2019	0	0	845,099	258,090	1,962,301	0	0	161,910	223,737	773,329	112,004
2020	0	0	300,690	187,043	626,286	0	0	18,492	86,880	300,705	116,422
2021	0	0	475,220	472,451	1,173,895	0	0	47,955	92,810	554,103	131,317
2022	0	0	1,546,932	0	1,603,088	0	0	177,001	0	896,123	149,558
TOTAL	0	0	4,450,859	1,218,813	7,555,200	0	0	731,805	633,353	3,335,982	661,875
OD	0	0	0	0	0	0	0	0	0	0	152

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	2,963	16,472	2,587,940	1,206,280	2,118,423	4,579	47,782	664,728	386,809	669,553	132,587
2019	2,292	12,070	2,005,463	1,037,661	1,879,519	3,063	30,809	470,854	354,009	631,790	97,331
2020	854	4,636	758,756	424,393	613,722	799	7,561	133,792	132,283	243,718	101,171
2021	1,599	8,527	1,436,262	890,435	1,159,288	1,403	13,938	224,007	199,003	443,806	114,114
2022	2,694	16,224	2,315,809	760,087	1,560,640	2,715	29,355	387,837	230,148	708,934	129,966
TOTAL	10,402	57,929	9,104,230	4,318,856	7,331,592	12,560	129,444	1,881,218	1,302,251	2,697,801	575,169
OD	0	0	0	0	0	0	0	0	0	0	132

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	11,195,782	15,650,500	575,301	
IBNR + FREQUENCY ADJUSTMENT	(3,366,060)	(3,859,418)	1,209	
TOTAL LOSSES	7,829,722	11,791,082	576,510	
EXPECTED LOSSES	6,473,067	9,942,911	459,269	
CREDIBILITY	0.150	0.520	0.670	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.283	0.426	0.021	0.729
INDICATED (POST-TEST)	0.261	0.394	0.019	0.675
PRESENT ON RATE LEVEL	0.227	0.349	0.016	0.592
DERIVED BY FORMULA	0.232	0.372	0.018	0.623
UNDERLYING PRESENT RATE	0.234	0.359	0.017	0.609
PROPOSED	0.232	0.372	0.018	0.623

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.615
IND. RATE				0.615	MINIMUM PREMIUM	
MAN. RATE	0.85	0.75	0.63	+ 0.615	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	9,005	6,290	0.070			0	0	0	0	0	0
2019	10,577	3,573	0.034			0	0	0	0	0	0
2020	10,482	3,625	0.035			0	0	0	0	1	1
2021	11,473	10,857	0.095			0	0	0	0	1	1
2022	15,836	0	0.000			0	0	0	0	0	0
TOTAL	57,373	24,345	0.042			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
2018	0	0	0	0	0	0	0	0	0	0	6,290
2019	0	0	0	0	0	0	0	0	0	0	3,573
2020	0	0	0	0	2,250	0	0	0	0	1,048	327
2021	0	0	0	0	6,486	0	0	0	0	4,208	163
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	8,736	0	0	0	0	5,256	10,353
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
2018	0	0	0	0	0	0	0	0	0	0	5,466
2019	0	0	0	0	0	0	0	0	0	0	3,105
2020	1	4	1,085	830	2,065	1	14	224	245	820	284
2021	4	12	3,127	2,393	5,953	5	55	901	982	3,293	142
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	5	16	4,212	3,223	8,018	7	69	1,125	1,226	4,113	8,997
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	5,433	16,580	8,997	
IBNR + FREQUENCY ADJUSTMENT	(22,586)	(15,000)	18	
TOTAL LOSSES	0	1,581	9,014	
EXPECTED LOSSES	44,444	38,922	5,374	
CREDIBILITY	0.010	0.040	0.050	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.003	0.016	0.018
INDICATED (POST-TEST)	0.000	0.003	0.015	0.017
PRESENT ON RATE LEVEL	0.075	0.066	0.009	0.150
DERIVED BY FORMULA	0.075	0.063	0.009	0.147
UNDERLYING PRESENT RATE	0.077	0.068	0.009	0.155
PROPOSED	0.075	0.063	0.009	0.147

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.146
IND. RATE				0.146	MINIMUM PREMIUM	
MAN. RATE	0.22	0.19	0.16	+ 0.146	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	44,435	43,029	0.097			0	0	0	1	1	2
2019	50,342	16,598	0.033			0	0	0	0	0	0
2020	51,452	4,354	0.008			0	0	0	0	0	0
2021	47,690	25,528	0.054			0	0	0	0	1	1
2022	51,488	54,066	0.105			0	0	0	1	0	1
TOTAL	245,407	143,575	0.059			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
2018	0	0	0	6,995	6,589	0	0	0	10,731	10,260	8,454
2019	0	0	0	0	0	0	0	0	0	0	16,598
2020	0	0	0	0	0	0	0	0	0	0	4,354
2021	0	0	0	0	336	0	0	0	0	1,160	24,032
2022	0	0	0	12,730	0	0	0	0	10,250	0	31,086
TOTAL	0	0	0	19,725	6,925	0	0	0	20,981	11,420	84,524
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
2018	9	46	9,044	8,435	6,854	44	354	8,241	9,795	8,968	7,347
2019	0	0	0	0	0	0	0	0	0	0	14,424
2020	0	0	0	0	0	0	0	0	0	0	3,784
2021	0	1	162	124	308	1	15	248	271	908	20,884
2022	11	63	10,679	10,926	1,468	29	209	5,773	7,069	898	27,014
TOTAL	20	110	19,885	19,485	8,630	75	578	14,262	17,135	10,774	73,451
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	34,930	56,024	73,451	
IBNR + FREQUENCY ADJUSTMENT	(109,723)	(74,099)	187	
TOTAL LOSSES	0	0	73,639	
EXPECTED LOSSES	213,010	190,236	71,224	
CREDIBILITY	0.030	0.100	0.130	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.030	0.030
INDICATED (POST-TEST)	0.000	0.000	0.028	0.028
PRESENT ON RATE LEVEL	0.084	0.075	0.028	0.188
DERIVED BY FORMULA	0.082	0.068	0.028	0.178
UNDERLYING PRESENT RATE	0.087	0.078	0.029	0.193
PROPOSED	0.082	0.068	0.028	0.178

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.176
IND. RATE				0.176	MINIMUM PREMIUM	
MAN. RATE	0.27	0.23	0.20	+ 0.176	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	93,379	231,369	0.248			0	0	0	0	9	9
2019	103,353	26,007	0.025			0	0	0	0	1	1
2020	122,046	386,233	0.316			0	0	0	0	6	6
2021	132,423	1,352,456	1.021			0	0	2	1	5	8
2022	139,170	338,759	0.243			1	0	0	0	5	6
TOTAL	590,371	2,334,824	0.395			1	0	2	1	26	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
2018	0	0	0	0	98,167	0	0	0	0	93,524	39,678
2019	0	0	0	0	3,597	0	0	0	0	3,447	18,963
2020	0	0	0	0	175,892	0	0	0	0	188,261	22,080
2021	0	0	710,480	8,573	70,463	0	0	449,859	1,872	89,007	22,202
2022	3,500	0	0	0	98,036	564	0	0	0	213,371	23,288
TOTAL	3,500	0	710,480	8,573	446,155	564	0	449,859	1,872	587,610	126,211
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
2018	55	175	47,327	36,221	90,094	121	1,229	20,024	21,822	73,182	34,480
2019	2	6	1,734	1,327	3,301	4	45	738	804	2,697	16,479
2020	98	313	84,798	64,900	161,428	243	2,474	40,309	43,927	147,313	19,188
2021	873	6,309	749,815	110,787	106,707	4,082	45,888	518,176	75,574	89,437	19,294
2022	3,906	174	47,264	36,173	89,974	787	2,804	45,685	49,786	166,962	20,237
TOTAL	4,934	6,977	930,938	249,408	451,505	5,237	52,440	624,932	191,913	479,592	109,677
OD	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,625,457	1,372,417	109,677	
IBNR + FREQUENCY ADJUSTMENT	(819,186)	(352,147)	343	
TOTAL LOSSES	806,271	1,020,270	110,021	
EXPECTED LOSSES	1,604,399	903,581	117,294	
CREDIBILITY	0.050	0.190	0.240	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.137	0.173	0.019	0.328
INDICATED (POST-TEST)	0.126	0.160	0.017	0.304
PRESENT ON RATE LEVEL	0.264	0.149	0.019	0.432
DERIVED BY FORMULA	0.257	0.151	0.019	0.427
UNDERLYING PRESENT RATE	0.272	0.153	0.020	0.445
PROPOSED	0.257	0.151	0.019	0.427

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.422
IND. RATE				0.422	MINIMUM PREMIUM	
MAN. RATE	0.63	0.54	0.46	+ 0.422	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	586,034	15,538,388	2.651			0	0	14	42	236	292
2019	612,324	12,202,615	1.993			0	0	10	14	172	196
2020	559,127	9,443,740	1.689			0	0	9	24	137	170
2021	565,854	9,647,547	1.705			0	0	8	12	165	185
2022	651,165	10,274,272	1.578			0	0	4	15	221	240
TOTAL	2,974,504	57,106,562	1.920			0	0	45	107	931	1083
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
2018	0	0	3,090,126	1,301,415	3,453,029	0	0	2,506,581	1,351,205	2,860,830	975,202
2019	0	0	2,398,685	776,501	2,581,908	0	0	3,947,264	275,195	1,594,710	628,352
2020	0	0	1,803,389	1,097,171	2,639,706	0	0	492,102	939,256	1,626,756	845,360
2021	0	0	1,809,848	830,526	2,596,276	0	0	572,479	877,285	1,808,789	1,152,344
2022	0	0	969,646	1,073,811	3,856,129	0	0	264,133	538,857	2,894,160	677,536
TOTAL	0	0	10,071,694	5,079,424	15,127,048	0	0	7,782,559	3,981,798	10,785,245	4,278,794
OD	0	0	0	98,401	2,384	0	0	0	149,847	4,448	3,453

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	6,599	39,273	5,432,916	2,727,858	3,497,657	29,628	314,124	2,731,900	1,897,600	2,466,311	847,451
2019	4,874	28,808	3,819,432	1,878,706	2,595,788	37,605	414,644	2,062,417	1,013,890	1,431,285	546,038
2020	4,479	25,696	3,991,748	2,112,228	2,653,324	9,118	89,421	1,422,162	1,085,899	1,376,681	734,618
2021	4,241	24,360	3,753,572	1,868,045	2,583,097	9,883	98,531	1,515,222	1,095,194	1,517,198	1,001,387
2022	4,168	20,539	3,726,995	2,450,146	3,718,852	7,601	75,260	1,215,610	1,078,355	2,323,396	588,779
TOTAL	24,361	138,676	20,724,662	11,036,983	15,048,719	93,835	991,981	8,947,311	6,170,937	9,114,872	3,718,272
OD	83	489	83,695	85,337	13,533	434	3,117	85,352	104,385	16,608	3,001

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	31,093,994	41,591,373	3,721,273	
IBNR + FREQUENCY ADJUSTMENT	(7,745,661)	(10,577,801)	8,683	
TOTAL LOSSES	23,348,333	31,013,572	3,729,956	
EXPECTED LOSSES	14,997,692	27,219,400	3,215,066	
CREDIBILITY	0.150	0.540	0.700	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.779	1.035	0.125	1.940
INDICATED (POST-TEST)	0.721	0.958	0.116	1.795
PRESENT ON RATE LEVEL	0.490	0.890	0.105	1.485
DERIVED BY FORMULA	0.525	0.927	0.113	1.564
UNDERLYING PRESENT RATE	0.504	0.915	0.108	1.527
PROPOSED	0.525	0.927	0.113	1.564

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	1.545
IND. RATE				1.545	MINIMUM PREMIUM	
MAN. RATE	1.79	1.68	1.58	+ 1.545	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	629,989	0	0.000			0	0	0	0	0	0
2019	600,336	0	0.000			0	0	0	0	0	0
2020	423,493	0	0.000			0	0	0	0	0	0
2021	524,187	0	0.000			0	0	0	0	0	0
2022	592,874	0	0.000			0	0	0	0	0	0
TOTAL	2,770,879	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(1,808,726)	(1,528)	0	
TOTAL LOSSES	0	0	0	
EXPECTED LOSSES	3,478,253	3,936	3	
CREDIBILITY	0.150	0.520	0.670	

PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.000	0.000	0.000
INDICATED (POST-TEST)	0.000	0.000	0.000	0.000
PRESENT ON RATE LEVEL	0.122	0.000	0.000	0.122
DERIVED BY FORMULA	0.104	0.000	0.000	0.104
UNDERLYING PRESENT RATE	0.126	0.000	0.000	0.126
PROPOSED	0.104	0.000	0.000	0.104

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.103
IND. RATE				0.103	MINIMUM PREMIUM	
MAN. RATE	0.18	0.16	0.13	+ 0.103	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	9,005	0	0.000			0	0	0	0	0	0
2019	10,577	0	0.000			0	0	0	0	0	0
2020	10,481	0	0.000			0	0	0	0	0	0
2021	11,284	0	0.000			0	0	0	0	0	0
2022	15,836	0	0.000			0	0	0	0	0	0
TOTAL	57,183	0	0.000			0	0	0	0	0	0
OD											0

REPORTED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

TRANSLATED LOSSES											
POLICY YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2018	0	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	0	0	0	0	0	0	0
OD											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	0	
IBNR + FREQUENCY ADJUSTMENT	(6,837)	(1,017)	2	
TOTAL LOSSES	0	0	2	
EXPECTED LOSSES	13,453	2,640	491	
CREDIBILITY	0.010	0.040	0.050	

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	0.023	0.004	0.001	0.028
DERIVED BY FORMULA	0.023	0.004	0.001	0.028
UNDERLYING PRESENT RATE	0.024	0.005	0.001	0.029
PROPOSED	0.023	0.004	0.001	0.028

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	0.027
IND. RATE				0.027	MINIMUM PREMIUM	
MAN. RATE	0.05	0.04	0.03	+ 0.027	PRESENT	

+ PROPOSED

POLICY YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			NUMBER OF CASES					
						DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2018	0	0	0.000			0	0	0	0	0	0
2019	0	0	0.000			0	0	0	0	0	0
2020	0	0	0.000			0	0	0	0	0	0
2021	6,391	968	0.015			0	0	0	0	0	0
2022	9,240	0	0.000			0	0	0	0	0	0
TOTAL	15,631	968	0.006			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	
2018	0	0	0	0	0	0	0	0	0	0	0	
2019	0	0	0	0	0	0	0	0	0	0	0	
2020	0	0	0	0	0	0	0	0	0	0	0	
2021	0	0	0	0	0	0	0	0	0	0	968	
2022	0	0	0	0	0	0	0	0	0	0	0	
TOTAL	0	0	0	0	0	0	0	0	0	0	968	
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	
2018	0	0	0	0	0	0	0	0	0	0	0	
2019	0	0	0	0	0	0	0	0	0	0	0	
2020	0	0	0	0	0	0	0	0	0	0	0	
2021	0	0	0	0	0	0	0	0	0	0	841	
2022	0	0	0	0	0	0	0	0	0	0	0	
TOTAL	0	0	0	0	0	0	0	0	0	0	841	
OD	0	0	0	0	0	0	0	0	0	0	0	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANSLATED LOSSES	0	0	841	
IBNR + FREQUENCY ADJUSTMENT	(42,830)	(130,103)	153	
TOTAL LOSSES	0	0	994	
EXPECTED LOSSES	91,769	348,693	23,430	
CREDIBILITY	0.000	0.020	0.020	

PURE PREMIUMS

INDICATED (PRE-TEST)	0.000	0.000	0.006	0.006
INDICATED (POST-TEST)	0.000	0.000	0.006	0.006
PRESENT ON RATE LEVEL	0.571	2.169	0.146	2.886
DERIVED BY FORMULA	0.571	2.126	0.143	2.839
UNDERLYING PRESENT RATE	0.587	2.231	0.150	2.968
PROPOSED	0.571	2.126	0.143	2.839

YEAR	4/1/23	4/1/24	4/1/25	4-1-26	IND. RATE	2.805
IND. RATE				2.805	MINIMUM PREMIUM	
MAN. RATE	3.50	3.23	3.07	+ 2.805	PRESENT	

+ PROPOSED